

# ACTUARIAL VALUES

Remainder, Income,  
and Annuity Factors  
— For One Life,  
Two Lives, and  
Terms Certain

Interest Rates  
From 2.2 Percent  
to 22.0 Percent

For Use in Income,  
Estate, and Gift Tax  
Purposes, Including  
Valuation of Pooled  
Income Fund  
Remainder Interests

## Book Aleph

Factors for Reducing Assurances – Based on Life Table 90CM  
Interest at 2.2 Percent

Age x	D-Factors D <sub>x</sub>	R-Factors R <sub>x</sub> – 0.5M <sub>x</sub>	Remainder Factors	R-Factors R <sub>x</sub> – 0.5M <sub>x</sub>	D-Factors D <sub>x</sub>	
55	100000.0	98931.51	.59946	360401.5	27084.80	
56	96931.51	94775.99	.60955	344266.3	26300.80	
57	94775.99	92690.83	.61965	328344.6	25517.40	
58	92690.83	90661.61	.62975	312649.6	24736.86	
59	88683.09	86750.36	.63982	297196.2	23957.80	
60	86750.36	84862.33	.64986	282030.2	23179.30	
61	84862.33	83016.22	.65985	267077.4	22402.73	
62	83016.22	81212.74	.66984	252442.0	21629.37	
63	79450.84	7727.96	.67981	238107.6	20859.99	
64	7727.96	76042.43	.68976	224088.1	20091.92	
65	74389.68	74389.68	.69967	210397.6	19326.18	
66	72764.74	71165.19	.70955	197049.9	18561.78	
67	71165.19	69589.49	.71943	184057.4	17800.17	
68	69589.49	68038.98	.72928	171432.3	17042.33	
69	66514.86	65020.21	.73907	159188.0	16298.11	
70	65020.21	63556.49	.74878	147339.1	15568.51	
71	63556.49	62123.76	.75836	135901.5	14853.99	
72	62123.76	60720.17	.76781	124891.9	14154.77	
73	60720.17	59346.40	.77709	114326.3	13470.23	
74	59346.40	58002.44	.78625	104219.9	12800.88	
75	58002.44	56688.27	.79530	94587.7	12146.11	
76	56688.27	55402.67	.80426	85459.9	11505.43	
77	55402.67	54146.15	.81314	76771.1	10878.33	
78	54146.15	52915.87	.82192	68567.6	10264.31	
79	52915.87	51711.34	.83055	60875.1	9663.00	
80	51711.34	50531.03	.83897	53629.9	9074.00	
81	50531.03	49374.01	.84715	46879.8	8496.80	
82	49374.01	48239.8	.85505	40589.9	7931.00	
83	48239.8	47116.4	.86268	34799.9	7376.30	
84	47116.4	46002.5	.87000	29459.9	6832.30	
85	46002.5	44897.7		24519.9	6298.70	
86	44897.7	43802.2		19939.9	5775.10	
87	43802.2	42716.4		15669.9	5261.30	
88	42716.4	41640.3		11759.9	4757.10	
89	41640.3	40574.2		8159.9	4262.30	
90	40574.2	39518.2		4919.9	3776.70	
91	39518.2	38472.3		1999.9	3300.10	
92	38472.3	37436.4		549.9	2842.50	
93	37436.4	36410.5		0.0	2393.90	
94	36410.5	35394.6		0.0	1954.30	
95	35394.6	34388.7		0.0	1523.70	
96	34388.7	33392.8		0.0	1092.10	
97	33392.8	32406.9		0.0	659.50	
98	32406.9	31431.0		0.0	225.90	
99	31431.0	30465.1		0.0	0.0	0.0



Department of the Treasury  
Internal Revenue Service

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## USE OF TABLES

The factors set forth in this publication involving life contingencies are derived from the values of  $l_x$  taken from the Life Table for the Total Population appearing as Table 1, in "U.S. Decennial Life Tables for 1989-1991" published by the U.S. Department of Health and Human Services, Public Health Service, National Center for Health Statistics. Table 1 appears in this publication in Section 5, labeled as Table 90CM.

The factors in Sections 1 through 4 and Section 6 are based on interest rates ranging from 2.2 percent to 22.0 percent in intervals of 0.2 percent. The wide range of rates is shown pursuant to Section 7520 of the Internal Revenue Code, which requires the use of an interest rate of 120 percent of the annual mid-term applicable federal rate for the month in which the valuation date falls. All of the factors in this publication reflect annual compounding of interest.

**Table S, Section 1**, contains factors for the present worth of a life annuity, a life estate, and a remainder interest based on a single life.

**Table R(2), Section 2**, contains factors for the present worth of the remainder interest in \$1.00 payable at the death of the last to die of two persons.

**Table B, Section 3**, contains factors for the present worth of an annuity, an income interest, and a remainder interest for a term certain.

**Table H, Section 4**, contains commutation tables for  $D_x$ ,  $\overset{\circ}{N}_x$ , and  $\overline{M}_x$ .

**Table 90CM, Section 5**, is the underlying mortality table used to calculate factors involving life contingencies.

**Table K, Section 6**, contains adjustment factors for annuities payable at the end of annual, semi-annual, quarterly, monthly, and weekly periods.

The remainder factors in Table S of Section 1 and Table R(2) of Section 2 can be used to value remainder interests in pooled income funds. The "yearly rate of return" for the pooled income fund is used as the interest rate.

## EXAMPLES

### A. Two Life Last-to-Die Factors

**Example 1.** Based on an interest rate of 8.6 percent, the present worth of \$1.00 due at the death of the last to die of two persons aged 60 and 65 is \$0.16217. On page 268 in Table R(2) will be found the older age 65 and the younger age 60. Across from those ages, under the column headed 8.6 % is the remainder factor 0.16217.

A life estate factor or an annuity factor for the same ages and interest rate can be computed using examples 2 and 3.

**Example 2.** Based on an interest rate of 8.6 percent, the present worth of the right to receive the use of \$1.00 until the death of the last to die of two persons aged 60 and 65 is \$0.83783, determined as follows:

$$\begin{aligned} \text{Remainder Factor from Example 1} &= 0.16217 \\ \text{Income Factor} &= 1.00000 - 0.16217 \\ &= 0.83783 \end{aligned}$$

**Example 3.** Based on an interest rate of 8.6 percent, the present worth of an annuity of \$1.00 per annum payable at the end of each year until the death of the last to die of two persons aged 60 and 65 is \$9.7422, determined as follows:

$$\begin{aligned} \text{Income Factor from Example 2} &= 0.83783 \\ \text{Annuity factor} &= 0.83783 \div .086 \\ &= 9.7422 \end{aligned}$$

### B. Income or Annuity Payable for Such Time as One Person Survives Another

**Example 4.** Based on an interest rate of 8.6 percent, the present worth of the right to receive the use of \$1.00 for such time as a person aged 65 survives a person aged 60 is \$0.08675 determined as follows:

$$\begin{aligned} \text{Income Factor from Example 2} &= 0.83783 \\ \text{Single Life Income Factor from Table S(8.6), age 60} &= 0.75108 \\ \text{Required Income Factor} &= 0.83783 - 0.75108 \\ &= 0.08675 \end{aligned}$$



**Example 5.** Based on an interest rate of 8.6 percent, the present worth of an annuity of \$1.00 per annum payable annually at for such time as a person aged 65 survives a person aged 60 is \$1.0087, determined as follows:

$$\begin{aligned} \text{Joint and Survivor Annuity Factor from Example 3} &= 9.7422 \\ \text{Single Life Annuity Factor, age 60, From Table S(8.6)} &= 8.7335 \\ \text{Required Annuity Factor} &= 9.7422 - 8.7335 \\ &= 1.0087 \end{aligned}$$

### C. First-to-Die Factors

**Example 6.** Based on an interest rate of 8.6 percent, the present worth of \$1.00 due at the death of the first to die of two persons aged 60 and 65 is \$0.39852, determined as follows:

$$\begin{aligned} \text{Single Life Remainder Factor, aged 60, from Table S(8.6)} &= 0.24892 \\ \text{Single Life Remainder Factor, aged 65, from Table S(8.6)} &= 0.31177 \\ \text{Joint and Survivor Remainder Factor from Example 1} &= 0.16217 \\ \text{Required Remainder Factor} &= 0.24892 + 0.31177 - 0.16217 \\ &= 0.39852 \end{aligned}$$

**Example 7.** Based on an interest rate of 8.6 percent, the present worth of the right to receive the use of \$1.00 until the death of the first to die of two person aged 60 and 65 is \$0.60148, determined as follows:

$$\begin{aligned} \text{First-to-die Remainder Factor from Example 6} &= 0.39852 \\ \text{Income Factor} &= 1.00000 - 0.39852 \\ &= 0.60148 \end{aligned}$$

**Example 8.** Based on an interest rate of 8.6 percent, the present worth of an annuity of \$1.00 per annum payable annually until the death of the first to die of two persons aged 60 and 65 is \$6.9940, determined as follows:

$$\begin{aligned} \text{Income Factor from Example 7} &= 0.60148 \\ \text{Required Annuity Factor} &= 0.60148 \div .086 \\ &= 6.9940 \end{aligned}$$

## D. Factors Involving One Life and a Term of Years

**Example 9.** Based on an interest rate of 8.6 percent, the present worth of a temporary annuity of \$1.00 per annum payable annually for 10 years or until the prior death of a person aged 65 is \$5.9267, determined as follows:

$$\begin{array}{r} \text{Initial age} = 65 \\ \text{plus Term of years} = 10 \\ \hline \text{Terminal age} = 75 \\ \\ \text{N-factor, Table H(8.6), age 65} = 2983.802 \\ \text{minus N-factor, Table H(8.6), age 75} = 774.0235 \\ \hline \text{Difference} = 2209.7785 \\ \\ \text{D-factor, Table H(8.6), age 65} = 372.8484 \\ \\ \text{Required Annuity Factor} = 2209.7785 \div 372.8484 \\ = 5.9267 \end{array}$$

**Example 10.** Based on an interest rate of 8.6 percent, the present worth of \$1.00 due at the death of a person aged 65 provided such death occurs within the first 15 years is \$0.21721, determined as follows:

$$\begin{array}{r} \text{Initial age} = 65 \\ \text{plus Term of years} = 15 \\ \hline \text{Terminal age} = 80 \\ \\ \text{M-factor, Table H(8.6), age 65} = 116.2414 \\ \text{minus M-factor, Table H(8.6), age 80} = 35.25323 \\ \hline \text{Difference} = 80.98817 \\ \\ \text{D-factor, Table H(8.6), age 65} = 372.8484 \\ \\ \text{Required Remainder Factor} = 80.98817 \div 372.8484 \\ = 0.21721 \end{array}$$

**Example 11.** Based on an interest rate of 8.6 percent, the present worth of the right to receive the income from \$1.00 for 10 years or until the prior death of a person aged 65 is \$0.50970, determined as follows:

$$\begin{array}{r} \text{Temporary Annuity Factor, Example 9} = 5.9267 \\ \\ \text{Required Income Factor} = 5.9267 \times .086 \\ = 0.50970 \end{array}$$

**Example 12.** Based on an interest rate of 8.6 percent, the present worth of the right of a person aged 21, if living, to receive \$1.00 upon attaining age 30 is \$0.43312, determined as follows:

$$\text{D-factor, Table H(8.6), age 30} = 8169.402$$

$$\text{divided by D-factor, Table H(8.6), age 21} = 17350.03$$

$$\text{Required Factor} = 0.47086$$

**Example 13.** The probability that a person age 21 will be alive at age 30 is 0.988261, determined as follows:

$$l_x \text{ value, Table 90CM, page 866, age 30} = 97070$$

$$l_x \text{ value, Table 90CM, age 21} = 98113$$

$$\text{Required probability} = 97070 \div 98113$$

$$= 0.98937$$

**Example 14.** Based on an interest rate of 8.6 percent, the present worth of a temporary annuity of \$1.00 per annum payable in equal monthly installments for 10 years or until the prior death of a person aged 60 is \$6.1567, determined as follows:

$$\text{Annuity factor from Example 9} = 5.9267$$

$$\text{Monthly Adjustment factor, Table K, page 867, at 8.6 \%} = 1.0388$$

$$\text{Required annuity factor} = 5.9267 \times 1.0388$$

$$= 6.1567$$

## **E. Factors Involving Two lives and a Term of Years**

**Example 15.** Based on an interest rate of 8.6 percent, the present worth of the right to receive \$1.00 at the end of 10 years provided at least one of two persons aged 60 and 65 alive is \$0.42081, determined as follows:

$$\begin{aligned}
 l_x \text{ value, Table 90CM, age 60} &= 85537 \\
 l_x \text{ value, age 70} &= 71357
 \end{aligned}$$

$$1 - \frac{71357}{85537} = 0.165776$$

$$\begin{aligned}
 l_x \text{ value, Table 90CM, age 65} &= 79519 \\
 l_x \text{ value, age 75} &= 60449
 \end{aligned}$$

$$1 - \frac{60449}{79519} = 0.239817$$

$$\text{Remainder Factor, Table B(8.6), 10 year term} = 0.438230$$

$$\begin{aligned}
 \text{Required Remainder Factor} &= (1 - 0.165776 \times 0.239817) \times 0.438230 \\
 &= 0.42081
 \end{aligned}$$

## F. Pooled Income Funds

Table R(2) may be used to obtain joint and survivor remainder factors for pooled income funds. The interest rate to be used and the find the remainder factor is the yearly rate of return for the fund as defined in I.R.S. Notice 89-60. If the yearly rate of return falls between two interest rates for which the factors are given in Table R(2), a linear interpolation must be made.

**Example 16.** Based on a yearly rate of return of 8.45 percent, the present worth of the remainder interest in a pooled income fund of \$1.00 payable at the death of the last to die of two persons aged 60 and 65 is \$0.16659, determined as follows:

$$\begin{aligned}
 \text{Remainder Factor, Table R(2), at 8.4 \%} &= 0.16807 \\
 \text{minus Remainder Factor, Table R(2), at 8.6 \%} &= 0.16217 \\
 \hline
 \text{Difference} &= 0.00590
 \end{aligned}$$

$$\begin{array}{r}
 8.450 \% - 8.400 \% \\
 \hline
 8.600 \% - 8.400 \%
 \end{array}
 = \frac{X}{0.00590}$$

$$X = 0.00148$$

$$\begin{aligned}
 \text{Remainder factor at 8.4 \%} &= 0.16807 \\
 \text{minus } X &= 0.00148 \\
 \hline
 \end{aligned}$$

$$\text{Required Interpolated Remainder Factor} = 0.16659$$

**Table S (2.2)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 2.2 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	35.7962	.78752	.21248	<b>55</b>	18.2063	.40054	.59946
<b>1</b>	35.9247	.79034	.20966	<b>56</b>	17.7479	.39045	.60955
<b>2</b>	35.7413	.78631	.21369	<b>57</b>	17.2885	.38035	.61965
<b>3</b>	35.5451	.78199	.21801	<b>58</b>	16.8294	.37025	.62975
<b>4</b>	35.3405	.77749	.22251	<b>59</b>	16.3716	.36018	.63982
<b>5</b>	35.1288	.77283	.22717	<b>60</b>	15.9157	.35014	.64986
<b>6</b>	34.9113	.76805	.23195	<b>61</b>	15.4612	.34015	.65985
<b>7</b>	34.6879	.76313	.23687	<b>62</b>	15.0072	.33016	.66984
<b>8</b>	34.4592	.75810	.24190	<b>63</b>	14.5539	.32019	.67981
<b>9</b>	34.2243	.75293	.24707	<b>64</b>	14.1019	.31024	.68976
<b>10</b>	33.9832	.74763	.25237	<b>65</b>	13.6515	.30033	.69967
<b>11</b>	33.7364	.74220	.25780	<b>66</b>	13.2022	.29045	.70955
<b>12</b>	33.4841	.73665	.26335	<b>67</b>	12.7532	.28057	.71943
<b>13</b>	33.2279	.73101	.26899	<b>68</b>	12.3056	.27072	.72928
<b>14</b>	32.9698	.72533	.27467	<b>69</b>	11.8603	.26093	.73907
<b>15</b>	32.7106	.71963	.28037	<b>70</b>	11.4190	.25122	.74878
<b>16</b>	32.4509	.71392	.28608	<b>71</b>	10.9834	.24164	.75836
<b>17</b>	32.1900	.70818	.29182	<b>72</b>	10.5543	.23219	.76781
<b>18</b>	31.9272	.70240	.29760	<b>73</b>	10.1322	.22291	.77709
<b>19</b>	31.6606	.69653	.30347	<b>74</b>	9.7161	.21375	.78625
<b>20</b>	31.3893	.69056	.30944	<b>75</b>	9.3047	.20470	.79530
<b>21</b>	31.1127	.68448	.31552	<b>76</b>	8.8971	.19574	.80426
<b>22</b>	30.8313	.67829	.32171	<b>77</b>	8.4935	.18686	.81314
<b>23</b>	30.5445	.67198	.32802	<b>78</b>	8.0946	.17808	.82192
<b>24</b>	30.2516	.66554	.33446	<b>79</b>	7.7024	.16945	.83055
<b>25</b>	29.9523	.65895	.34105	<b>80</b>	7.3195	.16103	.83897
<b>26</b>	29.6468	.65223	.34777	<b>81</b>	6.9479	.15285	.84715
<b>27</b>	29.3342	.64535	.35465	<b>82</b>	6.5888	.14495	.85505
<b>28</b>	29.0156	.63834	.36166	<b>83</b>	6.2419	.13732	.86268
<b>29</b>	28.6908	.63120	.36880	<b>84</b>	5.9048	.12991	.87009
<b>30</b>	28.3603	.62393	.37607	<b>85</b>	5.5759	.12267	.87733
<b>31</b>	28.0242	.61653	.38347	<b>86</b>	5.2572	.11566	.88434
<b>32</b>	27.6823	.60901	.39099	<b>87</b>	4.9524	.10895	.89105
<b>33</b>	27.3342	.60135	.39865	<b>88</b>	4.6612	.10255	.89745
<b>34</b>	26.9802	.59356	.40644	<b>89</b>	4.3834	.09644	.90356
<b>35</b>	26.6196	.58563	.41437	<b>90</b>	4.1189	.09062	.90938
<b>36</b>	26.2530	.57757	.42243	<b>91</b>	3.8711	.08516	.91484
<b>37</b>	25.8802	.56936	.43064	<b>92</b>	3.6437	.08016	.91984
<b>38</b>	25.5008	.56102	.43898	<b>93</b>	3.4356	.07558	.92442
<b>39</b>	25.1150	.55253	.44747	<b>94</b>	3.2433	.07135	.92865
<b>40</b>	24.7224	.54389	.45611	<b>95</b>	3.0624	.06737	.93263
<b>41</b>	24.3228	.53510	.46490	<b>96</b>	2.8936	.06366	.93634
<b>42</b>	23.9164	.52616	.47384	<b>97</b>	2.7382	.06024	.93976
<b>43</b>	23.5035	.51708	.48292	<b>98</b>	2.5931	.05705	.94295
<b>44</b>	23.0843	.50786	.49214	<b>99</b>	2.4526	.05396	.94604
<b>45</b>	22.6601	.49852	.50148	<b>100</b>	2.3168	.05097	.94903
<b>46</b>	22.2308	.48908	.51092	<b>101</b>	2.1838	.04804	.95196
<b>47</b>	21.7976	.47955	.52045	<b>102</b>	2.0540	.04519	.95481
<b>48</b>	21.3601	.46992	.53008	<b>103</b>	1.9258	.04237	.95763
<b>49</b>	20.9188	.46021	.53979	<b>104</b>	1.7901	.03938	.96062
<b>50</b>	20.4732	.45041	.54959	<b>105</b>	1.6576	.03647	.96353
<b>51</b>	20.0241	.44053	.55947	<b>106</b>	1.4900	.03278	.96722
<b>52</b>	19.5725	.43059	.56941	<b>107</b>	1.2900	.02838	.97162
<b>53</b>	19.1187	.42061	.57939	<b>108</b>	.9879	.02173	.97827
<b>54</b>	18.6633	.41059	.58941	<b>109</b>	.4892	.01076	.98924

Section 1

**Table S (2.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 2.4 Percent**

<b>Age</b>	<b>Life</b>			<b>Age</b>	<b>Life</b>		
<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>	<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>		
<b>0</b>	33.8755	.81301	.18699	<b>55</b>	17.7438	.42585	.57415
<b>1</b>	34.0116	.81628	.18372	<b>56</b>	17.3073	.41538	.58462
<b>2</b>	33.8528	.81247	.18753	<b>57</b>	16.8693	.40486	.59514
<b>3</b>	33.6819	.80836	.19164	<b>58</b>	16.4310	.39434	.60566
<b>4</b>	33.5029	.80407	.19593	<b>59</b>	15.9935	.38384	.61616
<b>5</b>	33.3173	.79961	.20039	<b>60</b>	15.5572	.37337	.62663
<b>6</b>	33.1261	.79503	.20497	<b>61</b>	15.1218	.36292	.63708
<b>7</b>	32.9292	.79030	.20970	<b>62</b>	14.6864	.35247	.64753
<b>8</b>	32.7272	.78545	.21455	<b>63</b>	14.2510	.34202	.65798
<b>9</b>	32.5194	.78047	.21953	<b>64</b>	13.8164	.33159	.66841
<b>10</b>	32.3055	.77533	.22467	<b>65</b>	13.3828	.32119	.67881
<b>11</b>	32.0861	.77007	.22993	<b>66</b>	12.9497	.31079	.68921
<b>12</b>	31.8614	.76467	.23533	<b>67</b>	12.5165	.30040	.69960
<b>13</b>	31.6329	.75919	.24081	<b>68</b>	12.0839	.29001	.70999
<b>14</b>	31.4025	.75366	.24634	<b>69</b>	11.6531	.27968	.72032
<b>15</b>	31.1709	.74810	.25190	<b>70</b>	11.2259	.26942	.73058
<b>16</b>	30.9387	.74253	.25747	<b>71</b>	10.8035	.25928	.74072
<b>17</b>	30.7053	.73693	.26307	<b>72</b>	10.3870	.24929	.75071
<b>18</b>	30.4699	.73128	.26872	<b>73</b>	9.9770	.23945	.76055
<b>19</b>	30.2309	.72554	.27446	<b>74</b>	9.5724	.22974	.77026
<b>20</b>	29.9871	.71969	.28031	<b>75</b>	9.1719	.22012	.77988
<b>21</b>	29.7382	.71372	.28628	<b>76</b>	8.7746	.21059	.78941
<b>22</b>	29.4846	.70763	.29237	<b>77</b>	8.3809	.20114	.79886
<b>23</b>	29.2256	.70141	.29859	<b>78</b>	7.9913	.19179	.80821
<b>24</b>	28.9607	.69506	.30494	<b>79</b>	7.6079	.18259	.81741
<b>25</b>	28.6895	.68855	.31145	<b>80</b>	7.2331	.17360	.82640
<b>26</b>	28.4121	.68189	.31811	<b>81</b>	6.8692	.16486	.83514
<b>27</b>	28.1278	.67507	.32493	<b>82</b>	6.5172	.15641	.84359
<b>28</b>	27.8374	.66810	.33190	<b>83</b>	6.1768	.14824	.85176
<b>29</b>	27.5410	.66098	.33902	<b>84</b>	5.8458	.14030	.85970
<b>30</b>	27.2388	.65373	.34627	<b>85</b>	5.5225	.13254	.86746
<b>31</b>	26.9309	.64634	.35366	<b>86</b>	5.2090	.12502	.87498
<b>32</b>	26.6173	.63881	.36119	<b>87</b>	4.9089	.11781	.88219
<b>33</b>	26.2973	.63114	.36886	<b>88</b>	4.6221	.11093	.88907
<b>34</b>	25.9715	.62332	.37668	<b>89</b>	4.3482	.10436	.89564
<b>35</b>	25.6390	.61534	.38466	<b>90</b>	4.0872	.09809	.90191
<b>36</b>	25.3004	.60721	.39279	<b>91</b>	3.8426	.09222	.90778
<b>37</b>	24.9555	.59893	.40107	<b>92</b>	3.6180	.08683	.91317
<b>38</b>	24.6039	.59049	.40951	<b>93</b>	3.4124	.08190	.91810
<b>39</b>	24.2458	.58190	.41810	<b>94</b>	3.2222	.07733	.92267
<b>40</b>	23.8807	.57314	.42686	<b>95</b>	3.0433	.07304	.92696
<b>41</b>	23.5085	.56420	.43580	<b>96</b>	2.8764	.06903	.93097
<b>42</b>	23.1293	.55510	.44490	<b>97</b>	2.7226	.06534	.93466
<b>43</b>	22.7434	.54584	.45416	<b>98</b>	2.5789	.06189	.93811
<b>44</b>	22.3511	.53643	.46357	<b>99</b>	2.4397	.05855	.94145
<b>45</b>	21.9533	.52688	.47312	<b>100</b>	2.3051	.05532	.94468
<b>46</b>	21.5502	.51721	.48279	<b>101</b>	2.1733	.05216	.94784
<b>47</b>	21.1429	.50743	.49257	<b>102</b>	2.0446	.04907	.95093
<b>48</b>	20.7309	.49754	.50246	<b>103</b>	1.9175	.04602	.95398
<b>49</b>	20.3146	.48755	.51245	<b>104</b>	1.7829	.04279	.95721
<b>50</b>	19.8938	.47745	.52255	<b>105</b>	1.6514	.03963	.96037
<b>51</b>	19.4690	.46726	.53274	<b>106</b>	1.4850	.03564	.96436
<b>52</b>	19.0413	.45699	.54301	<b>107</b>	1.2861	.03087	.96913
<b>53</b>	18.6110	.44666	.55334	<b>108</b>	.9855	.02365	.97635
<b>54</b>	18.1785	.43628	.56372	<b>109</b>	.4883	.01172	.98828

**Table S (2.6)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 2.6 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	32.1161	.83502	.16498	<b>55</b>	17.2997	.44979	.55021
<b>1</b>	32.2577	.83870	.16130	<b>56</b>	16.8839	.43898	.56102
<b>2</b>	32.1201	.83512	.16488	<b>57</b>	16.4661	.42812	.57188
<b>3</b>	31.9710	.83125	.16875	<b>58</b>	16.0475	.41723	.58277
<b>4</b>	31.8143	.82717	.17283	<b>59</b>	15.6291	.40636	.59364
<b>5</b>	31.6513	.82293	.17707	<b>60</b>	15.2115	.39550	.60450
<b>6</b>	31.4829	.81856	.18144	<b>61</b>	14.7942	.38465	.61535
<b>7</b>	31.3092	.81404	.18596	<b>62</b>	14.3764	.37379	.62621
<b>8</b>	31.1306	.80940	.19060	<b>63</b>	13.9581	.36291	.63709
<b>9</b>	30.9464	.80461	.19539	<b>64</b>	13.5401	.35204	.64796
<b>10</b>	30.7563	.79966	.20034	<b>65</b>	13.1225	.34119	.65881
<b>11</b>	30.5610	.79459	.20541	<b>66</b>	12.7050	.33033	.66967
<b>12</b>	30.3606	.78938	.21062	<b>67</b>	12.2868	.31946	.68054
<b>13</b>	30.1565	.78407	.21593	<b>68</b>	11.8687	.30859	.69141
<b>14</b>	29.9505	.77871	.22129	<b>69</b>	11.4519	.29775	.70225
<b>15</b>	29.7433	.77333	.22667	<b>70</b>	11.0380	.28699	.71301
<b>16</b>	29.5355	.76792	.23208	<b>71</b>	10.6284	.27634	.72366
<b>17</b>	29.3264	.76249	.23751	<b>72</b>	10.2241	.26583	.73417
<b>18</b>	29.1153	.75700	.24300	<b>73</b>	9.8257	.25547	.74453
<b>19</b>	28.9007	.75142	.24858	<b>74</b>	9.4321	.24524	.75476
<b>20</b>	28.6815	.74572	.25428	<b>75</b>	9.0422	.23510	.76490
<b>21</b>	28.4573	.73989	.26011	<b>76</b>	8.6550	.22503	.77497
<b>22</b>	28.2285	.73394	.26606	<b>77</b>	8.2708	.21504	.78496
<b>23</b>	27.9945	.72786	.27214	<b>78</b>	7.8902	.20515	.79485
<b>24</b>	27.7546	.72162	.27838	<b>79</b>	7.5153	.19540	.80460
<b>25</b>	27.5086	.71522	.28478	<b>80</b>	7.1485	.18586	.81414
<b>26</b>	27.2565	.70867	.29133	<b>81</b>	6.7920	.17659	.82341
<b>27</b>	26.9976	.70194	.29806	<b>82</b>	6.4469	.16762	.83238
<b>28</b>	26.7328	.69505	.30495	<b>83</b>	6.1129	.15894	.84106
<b>29</b>	26.4620	.68801	.31199	<b>84</b>	5.7878	.15048	.84952
<b>30</b>	26.1854	.68082	.31918	<b>85</b>	5.4700	.14222	.85778
<b>31</b>	25.9032	.67348	.32652	<b>86</b>	5.1616	.13420	.86580
<b>32</b>	25.6152	.66600	.33400	<b>87</b>	4.8662	.12652	.87348
<b>33</b>	25.3209	.65834	.34166	<b>88</b>	4.5836	.11917	.88083
<b>34</b>	25.0207	.65054	.34946	<b>89</b>	4.3135	.11215	.88785
<b>35</b>	24.7139	.64256	.35744	<b>90</b>	4.0560	.10546	.89454
<b>36</b>	24.4009	.63442	.36558	<b>91</b>	3.8145	.09918	.90082
<b>37</b>	24.0816	.62612	.37388	<b>92</b>	3.5927	.09341	.90659
<b>38</b>	23.7555	.61764	.38236	<b>93</b>	3.3894	.08813	.91187
<b>39</b>	23.4228	.60899	.39101	<b>94</b>	3.2014	.08324	.91676
<b>40</b>	23.0832	.60016	.39984	<b>95</b>	3.0245	.07864	.92136
<b>41</b>	22.7362	.59114	.40886	<b>96</b>	2.8593	.07434	.92566
<b>42</b>	22.3822	.58194	.41806	<b>97</b>	2.7071	.07038	.92962
<b>43</b>	22.0213	.57255	.42745	<b>98</b>	2.5648	.06669	.93331
<b>44</b>	21.6537	.56300	.43700	<b>99</b>	2.4269	.06310	.93690
<b>45</b>	21.2806	.55330	.44670	<b>100</b>	2.2936	.05963	.94037
<b>46</b>	20.9019	.54345	.45655	<b>101</b>	2.1630	.05624	.94376
<b>47</b>	20.5185	.53348	.46652	<b>102</b>	2.0353	.05292	.94708
<b>48</b>	20.1303	.52339	.47661	<b>103</b>	1.9093	.04964	.95036
<b>49</b>	19.7376	.51318	.48682	<b>104</b>	1.7757	.04617	.95383
<b>50</b>	19.3399	.50284	.49716	<b>105</b>	1.6452	.04278	.95722
<b>51</b>	18.9379	.49238	.50762	<b>106</b>	1.4800	.03848	.96152
<b>52</b>	18.5325	.48185	.51815	<b>107</b>	1.2823	.03334	.96666
<b>53</b>	18.1242	.47123	.52877	<b>108</b>	.9831	.02556	.97444
<b>54</b>	17.7132	.46054	.53946	<b>109</b>	.4873	.01267	.98733

## Section 1

**Table S (2.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 2.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	30.5012	.85403	.14597	<b>55</b>	16.8731	.47245	.52755
<b>1</b>	30.6468	.85811	.14189	<b>56</b>	16.4767	.46135	.53865
<b>2</b>	30.5275	.85477	.14523	<b>57</b>	16.0780	.45019	.54981
<b>3</b>	30.3972	.85112	.14888	<b>58</b>	15.6781	.43899	.56101
<b>4</b>	30.2599	.84728	.15272	<b>59</b>	15.2779	.42778	.57222
<b>5</b>	30.1164	.84326	.15674	<b>60</b>	14.8779	.41658	.58342
<b>6</b>	29.9680	.83910	.16090	<b>61</b>	14.4779	.40538	.59462
<b>7</b>	29.8145	.83480	.16520	<b>62</b>	14.0768	.39415	.60585
<b>8</b>	29.6563	.83038	.16962	<b>63</b>	13.6748	.38290	.61710
<b>9</b>	29.4927	.82580	.17420	<b>64</b>	13.2726	.37163	.62837
<b>10</b>	29.3237	.82106	.17894	<b>65</b>	12.8704	.36037	.63963
<b>11</b>	29.1495	.81619	.18381	<b>66</b>	12.4677	.34909	.65091
<b>12</b>	28.9705	.81117	.18883	<b>67</b>	12.0638	.33779	.66221
<b>13</b>	28.7879	.80606	.19394	<b>68</b>	11.6596	.32647	.67353
<b>14</b>	28.6034	.80089	.19911	<b>69</b>	11.2562	.31517	.68483
<b>15</b>	28.4178	.79570	.20430	<b>70</b>	10.8551	.30394	.69606
<b>16</b>	28.2315	.79048	.20952	<b>71</b>	10.4579	.29282	.70718
<b>17</b>	28.0440	.78523	.21477	<b>72</b>	10.0654	.28183	.71817
<b>18</b>	27.8546	.77993	.22007	<b>73</b>	9.6782	.27099	.72901
<b>19</b>	27.6617	.77453	.22547	<b>74</b>	9.2953	.26027	.73973
<b>20</b>	27.4644	.76900	.23100	<b>75</b>	8.9155	.24963	.75037
<b>21</b>	27.2622	.76334	.23666	<b>76</b>	8.5380	.23907	.76093
<b>22</b>	27.0556	.75756	.24244	<b>77</b>	8.1631	.22857	.77143
<b>23</b>	26.8439	.75163	.24837	<b>78</b>	7.7913	.21816	.78184
<b>24</b>	26.6265	.74554	.25446	<b>79</b>	7.4246	.20789	.79211
<b>25</b>	26.4031	.73929	.26071	<b>80</b>	7.0656	.19784	.80216
<b>26</b>	26.1738	.73287	.26713	<b>81</b>	6.7163	.18806	.81194
<b>27</b>	25.9379	.72626	.27374	<b>82</b>	6.3778	.17858	.82142
<b>28</b>	25.6961	.71949	.28051	<b>83</b>	6.0501	.16940	.83060
<b>29</b>	25.4484	.71256	.28744	<b>84</b>	5.7308	.16046	.83954
<b>30</b>	25.1951	.70546	.29454	<b>85</b>	5.4184	.15171	.84829
<b>31</b>	24.9362	.69821	.30179	<b>86</b>	5.1150	.14322	.85678
<b>32</b>	24.6715	.69080	.30920	<b>87</b>	4.8241	.13507	.86493
<b>33</b>	24.4006	.68322	.31678	<b>88</b>	4.5456	.12728	.87272
<b>34</b>	24.1239	.67547	.32453	<b>89</b>	4.2793	.11982	.88018
<b>35</b>	23.8405	.66753	.33247	<b>90</b>	4.0252	.11271	.88729
<b>36</b>	23.5509	.65943	.34057	<b>91</b>	3.7867	.10603	.89397
<b>37</b>	23.2551	.65114	.34886	<b>92</b>	3.5676	.09989	.90011
<b>38</b>	22.9524	.64267	.35733	<b>93</b>	3.3668	.09427	.90573
<b>39</b>	22.6432	.63401	.36599	<b>94</b>	3.1809	.08907	.91093
<b>40</b>	22.3268	.62515	.37485	<b>95</b>	3.0059	.08417	.91583
<b>41</b>	22.0032	.61609	.38391	<b>96</b>	2.8424	.07959	.92041
<b>42</b>	21.6724	.60683	.39317	<b>97</b>	2.6917	.07537	.92463
<b>43</b>	21.3347	.59737	.40263	<b>98</b>	2.5509	.07142	.92858
<b>44</b>	20.9902	.58772	.41228	<b>99</b>	2.4143	.06760	.93240
<b>45</b>	20.6399	.57792	.42208	<b>100</b>	2.2822	.06390	.93610
<b>46</b>	20.2838	.56795	.43205	<b>101</b>	2.1527	.06028	.93972
<b>47</b>	19.9229	.55784	.44216	<b>102</b>	2.0262	.05673	.94327
<b>48</b>	19.5569	.54759	.45241	<b>103</b>	1.9011	.05323	.94677
<b>49</b>	19.1860	.53721	.46279	<b>104</b>	1.7686	.04952	.95048
<b>50</b>	18.8100	.52668	.47332	<b>105</b>	1.6391	.04590	.95410
<b>51</b>	18.4293	.51602	.48398	<b>106</b>	1.4750	.04130	.95870
<b>52</b>	18.0450	.50526	.49474	<b>107</b>	1.2786	.03580	.96420
<b>53</b>	17.6573	.49441	.50559	<b>108</b>	.9807	.02746	.97254
<b>54</b>	17.2667	.48347	.51653	<b>109</b>	.4864	.01362	.98638



**Table S (3.0)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 3.0 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	29.0163	.87049	.12951	<b>55</b>	16.4630	.49389	.50611
<b>1</b>	29.1645	.87493	.12507	<b>56</b>	16.0851	.48255	.51745
<b>2</b>	29.0609	.87183	.12817	<b>57</b>	15.7044	.47113	.52887
<b>3</b>	28.9470	.86841	.13159	<b>58</b>	15.3221	.45966	.54034
<b>4</b>	28.8264	.86479	.13521	<b>59</b>	14.9392	.44818	.55182
<b>5</b>	28.7000	.86100	.13900	<b>60</b>	14.5560	.43668	.56332
<b>6</b>	28.5690	.85707	.14293	<b>61</b>	14.1723	.42517	.57483
<b>7</b>	28.4331	.85299	.14701	<b>62</b>	13.7872	.41361	.58639
<b>8</b>	28.2928	.84878	.15122	<b>63</b>	13.4007	.40202	.59798
<b>9</b>	28.1474	.84442	.15558	<b>64</b>	13.0136	.39041	.60959
<b>10</b>	27.9967	.83990	.16010	<b>65</b>	12.6260	.37878	.62122
<b>11</b>	27.8412	.83524	.16476	<b>66</b>	12.2375	.36712	.63288
<b>12</b>	27.6810	.83043	.16957	<b>67</b>	11.8474	.35542	.64458
<b>13</b>	27.5174	.82552	.17448	<b>68</b>	11.4565	.34370	.65630
<b>14</b>	27.3519	.82056	.17944	<b>69</b>	11.0660	.33198	.66802
<b>15</b>	27.1854	.81556	.18444	<b>70</b>	10.6773	.32032	.67968
<b>16</b>	27.0182	.81055	.18945	<b>71</b>	10.2919	.30876	.69124
<b>17</b>	26.8499	.80550	.19450	<b>72</b>	9.9107	.29732	.70268
<b>18</b>	26.6796	.80039	.19961	<b>73</b>	9.5343	.28603	.71397
<b>19</b>	26.5061	.79518	.20482	<b>74</b>	9.1617	.27485	.72515
<b>20</b>	26.3283	.78985	.21015	<b>75</b>	8.7918	.26375	.73625
<b>21</b>	26.1458	.78437	.21563	<b>76</b>	8.4237	.25271	.74729
<b>22</b>	25.9591	.77877	.22123	<b>77</b>	8.0577	.24173	.75827
<b>23</b>	25.7673	.77302	.22698	<b>78</b>	7.6944	.23083	.76917
<b>24</b>	25.5702	.76710	.23290	<b>79</b>	7.3357	.22007	.77993
<b>25</b>	25.3671	.76101	.23899	<b>80</b>	6.9842	.20953	.79047
<b>26</b>	25.1584	.75475	.24525	<b>81</b>	6.6420	.19926	.80074
<b>27</b>	24.9431	.74829	.25171	<b>82</b>	6.3101	.18930	.81070
<b>28</b>	24.7222	.74167	.25833	<b>83</b>	5.9884	.17965	.82035
<b>29</b>	24.4955	.73486	.26514	<b>84</b>	5.6748	.17024	.82976
<b>30</b>	24.2632	.72790	.27210	<b>85</b>	5.3676	.16103	.83897
<b>31</b>	24.0255	.72076	.27924	<b>86</b>	5.0691	.15207	.84793
<b>32</b>	23.7820	.71346	.28654	<b>87</b>	4.7826	.14348	.85652
<b>33</b>	23.5325	.70598	.29402	<b>88</b>	4.5082	.13525	.86475
<b>34</b>	23.2771	.69831	.30169	<b>89</b>	4.2456	.12737	.87263
<b>35</b>	23.0151	.69045	.30955	<b>90</b>	3.9948	.11985	.88015
<b>36</b>	22.7471	.68241	.31759	<b>91</b>	3.7594	.11278	.88722
<b>37</b>	22.4728	.67418	.32582	<b>92</b>	3.5429	.10629	.89371
<b>38</b>	22.1916	.66575	.33425	<b>93</b>	3.3444	.10033	.89967
<b>39</b>	21.9039	.65712	.34288	<b>94</b>	3.1606	.09482	.90518
<b>40</b>	21.6092	.64828	.35172	<b>95</b>	2.9875	.08963	.91037
<b>41</b>	21.3071	.63921	.36079	<b>96</b>	2.8257	.08477	.91523
<b>42</b>	20.9978	.62993	.37007	<b>97</b>	2.6765	.08030	.91970
<b>43</b>	20.6815	.62044	.37956	<b>98</b>	2.5371	.07611	.92389
<b>44</b>	20.3583	.61075	.38925	<b>99</b>	2.4018	.07205	.92795
<b>45</b>	20.0293	.60088	.39912	<b>100</b>	2.2709	.06813	.93187
<b>46</b>	19.6943	.59083	.40917	<b>101</b>	2.1425	.06428	.93572
<b>47</b>	19.3543	.58063	.41937	<b>102</b>	2.0170	.06051	.93949
<b>48</b>	19.0090	.57027	.42973	<b>103</b>	1.8930	.05679	.94321
<b>49</b>	18.6586	.55976	.44024	<b>104</b>	1.7615	.05285	.94715
<b>50</b>	18.3029	.54909	.45091	<b>105</b>	1.6331	.04899	.95101
<b>51</b>	17.9422	.53827	.46173	<b>106</b>	1.4701	.04410	.95590
<b>52</b>	17.5776	.52733	.47267	<b>107</b>	1.2748	.03824	.96176
<b>53</b>	17.2094	.51628	.48372	<b>108</b>	.9783	.02935	.97065
<b>54</b>	16.8378	.50514	.49486	<b>109</b>	.4854	.01456	.98544

## Section 1

**Table S (3.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 3.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	27.6484	.88475	.11525	<b>55</b>	16.0687	.51420	.48580
<b>1</b>	27.7980	.88954	.11046	<b>56</b>	15.7082	.50266	.49734
<b>2</b>	27.7080	.88666	.11334	<b>57</b>	15.3446	.49103	.50897
<b>3</b>	27.6083	.88347	.11653	<b>58</b>	14.9790	.47933	.52067
<b>4</b>	27.5023	.88007	.11993	<b>59</b>	14.6124	.46760	.53240
<b>5</b>	27.3908	.87651	.12349	<b>60</b>	14.2452	.45585	.54415
<b>6</b>	27.2749	.87280	.12720	<b>61</b>	13.8770	.44406	.55594
<b>7</b>	27.1544	.86894	.13106	<b>62</b>	13.5071	.43223	.56777
<b>8</b>	27.0297	.86495	.13505	<b>63</b>	13.1354	.42033	.57967
<b>9</b>	26.9002	.86081	.13919	<b>64</b>	12.7626	.40840	.59160
<b>10</b>	26.7657	.85650	.14350	<b>65</b>	12.3890	.39645	.60355
<b>11</b>	26.6266	.85205	.14795	<b>66</b>	12.0141	.38445	.61555
<b>12</b>	26.4831	.84746	.15254	<b>67</b>	11.6372	.37239	.62761
<b>13</b>	26.3362	.84276	.15724	<b>68</b>	11.2592	.36029	.63971
<b>14</b>	26.1876	.83800	.16200	<b>69</b>	10.8809	.34819	.65181
<b>15</b>	26.0380	.83322	.16678	<b>70</b>	10.5041	.33613	.66387
<b>16</b>	25.8878	.82841	.17159	<b>71</b>	10.1302	.32417	.67583
<b>17</b>	25.7365	.82357	.17643	<b>72</b>	9.7599	.31232	.68768
<b>18</b>	25.5833	.81867	.18133	<b>73</b>	9.3939	.30061	.69939
<b>19</b>	25.4270	.81366	.18634	<b>74</b>	9.0313	.28900	.71100
<b>20</b>	25.2666	.80853	.19147	<b>75</b>	8.6709	.27747	.72253
<b>21</b>	25.1018	.80326	.19674	<b>76</b>	8.3120	.26598	.73402
<b>22</b>	24.9328	.79785	.20215	<b>77</b>	7.9546	.25455	.74545
<b>23</b>	24.7589	.79229	.20771	<b>78</b>	7.5996	.24319	.75681
<b>24</b>	24.5799	.78656	.21344	<b>79</b>	7.2487	.23196	.76804
<b>25</b>	24.3953	.78065	.21935	<b>80</b>	6.9045	.22094	.77906
<b>26</b>	24.2050	.77456	.22544	<b>81</b>	6.5691	.21021	.78979
<b>27</b>	24.0084	.76827	.23173	<b>82</b>	6.2436	.19979	.80021
<b>28</b>	23.8064	.76180	.23820	<b>83</b>	5.9278	.18969	.81031
<b>29</b>	23.5987	.75516	.24484	<b>84</b>	5.6197	.17983	.82017
<b>30</b>	23.3855	.74834	.25166	<b>85</b>	5.3177	.17017	.82983
<b>31</b>	23.1670	.74134	.25866	<b>86</b>	5.0239	.16076	.83924
<b>32</b>	22.9429	.73417	.26583	<b>87</b>	4.7418	.15174	.84826
<b>33</b>	22.7128	.72681	.27319	<b>88</b>	4.4713	.14308	.85692
<b>34</b>	22.4770	.71926	.28074	<b>89</b>	4.2124	.13480	.86520
<b>35</b>	22.2347	.71151	.28849	<b>90</b>	3.9649	.12688	.87312
<b>36</b>	21.9863	.70356	.29644	<b>91</b>	3.7323	.11943	.88057
<b>37</b>	21.7317	.69542	.30458	<b>92</b>	3.5185	.11259	.88741
<b>38</b>	21.4704	.68705	.31295	<b>93</b>	3.3223	.10631	.89369
<b>39</b>	21.2026	.67848	.32152	<b>94</b>	3.1406	.10050	.89950
<b>40</b>	20.9277	.66969	.33031	<b>95</b>	2.9693	.09502	.90498
<b>41</b>	20.6455	.66065	.33935	<b>96</b>	2.8092	.08989	.91011
<b>42</b>	20.3561	.65140	.34860	<b>97</b>	2.6615	.08517	.91483
<b>43</b>	20.0597	.64191	.35809	<b>98</b>	2.5234	.08075	.91925
<b>44</b>	19.7564	.63220	.36780	<b>99</b>	2.3894	.07646	.92354
<b>45</b>	19.4471	.62231	.37769	<b>100</b>	2.2597	.07231	.92769
<b>46</b>	19.1317	.61222	.38778	<b>101</b>	2.1325	.06824	.93176
<b>47</b>	18.8112	.60196	.39804	<b>102</b>	2.0080	.06426	.93574
<b>48</b>	18.4852	.59153	.40847	<b>103</b>	1.8850	.06032	.93968
<b>49</b>	18.1541	.58093	.41907	<b>104</b>	1.7545	.05614	.94386
<b>50</b>	17.8173	.57015	.42985	<b>105</b>	1.6270	.05207	.94793
<b>51</b>	17.4754	.55921	.44079	<b>106</b>	1.4652	.04689	.95311
<b>52</b>	17.1294	.54814	.45186	<b>107</b>	1.2711	.04067	.95933
<b>53</b>	16.7794	.53694	.46306	<b>108</b>	.9759	.03123	.96877
<b>54</b>	16.4258	.52563	.47437	<b>109</b>	.4845	.01550	.98450

**Table S (3.4)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 3.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	26.3859	.89712	.10288	<b>55</b>	15.6894	.53344	.46656
<b>1</b>	26.5360	.90223	.09777	<b>56</b>	15.3454	.52174	.47826
<b>2</b>	26.4579	.89957	.10043	<b>57</b>	14.9979	.50993	.49007
<b>3</b>	26.3705	.89660	.10340	<b>58</b>	14.6482	.49804	.50196
<b>4</b>	26.2771	.89342	.10658	<b>59</b>	14.2970	.48610	.51390
<b>5</b>	26.1786	.89007	.10993	<b>60</b>	13.9449	.47413	.52587
<b>6</b>	26.0759	.88658	.11342	<b>61</b>	13.5916	.46211	.53789
<b>7</b>	25.9689	.88294	.11706	<b>62</b>	13.2361	.45003	.54997
<b>8</b>	25.8580	.87917	.12083	<b>63</b>	12.8785	.43787	.56213
<b>9</b>	25.7425	.87524	.12476	<b>64</b>	12.5195	.42566	.57434
<b>10</b>	25.6222	.87116	.12884	<b>65</b>	12.1593	.41342	.58658
<b>11</b>	25.4976	.86692	.13308	<b>66</b>	11.7974	.40111	.59889
<b>12</b>	25.3687	.86254	.13746	<b>67</b>	11.4332	.38873	.61127
<b>13</b>	25.2367	.85805	.14195	<b>68</b>	11.0673	.37629	.62371
<b>14</b>	25.1030	.85350	.14650	<b>69</b>	10.7010	.36383	.63617
<b>15</b>	24.9684	.84893	.15107	<b>70</b>	10.3356	.35141	.64859
<b>16</b>	24.8333	.84433	.15567	<b>71</b>	9.9726	.33907	.66093
<b>17</b>	24.6970	.83970	.16030	<b>72</b>	9.6128	.32684	.67316
<b>18</b>	24.5591	.83501	.16499	<b>73</b>	9.2570	.31474	.68526
<b>19</b>	24.4182	.83022	.16978	<b>74</b>	8.9040	.30273	.69727
<b>20</b>	24.2733	.82529	.17471	<b>75</b>	8.5528	.29080	.70920
<b>21</b>	24.1242	.82022	.17978	<b>76</b>	8.2027	.27889	.72111
<b>22</b>	23.9711	.81502	.18498	<b>77</b>	7.8537	.26703	.73297
<b>23</b>	23.8134	.80966	.19034	<b>78</b>	7.5067	.25523	.74477
<b>24</b>	23.6507	.80412	.19588	<b>79</b>	7.1634	.24355	.75645
<b>25</b>	23.4825	.79841	.20159	<b>80</b>	6.8263	.23209	.76791
<b>26</b>	23.3090	.79251	.20749	<b>81</b>	6.4976	.22092	.77908
<b>27</b>	23.1293	.78640	.21360	<b>82</b>	6.1782	.21006	.78994
<b>28</b>	22.9444	.78011	.21989	<b>83</b>	5.8683	.19952	.80048
<b>29</b>	22.7539	.77363	.22637	<b>84</b>	5.5656	.18923	.81077
<b>30</b>	22.5581	.76698	.23302	<b>85</b>	5.2685	.17913	.82087
<b>31</b>	22.3571	.76014	.23986	<b>86</b>	4.9794	.16930	.83070
<b>32</b>	22.1507	.75312	.24688	<b>87</b>	4.7015	.15985	.84015
<b>33</b>	21.9383	.74590	.25410	<b>88</b>	4.4350	.15079	.84921
<b>34</b>	21.7203	.73849	.26151	<b>89</b>	4.1796	.14211	.85789
<b>35</b>	21.4960	.73086	.26914	<b>90</b>	3.9353	.13380	.86620
<b>36</b>	21.2657	.72303	.27697	<b>91</b>	3.7057	.12599	.87401
<b>37</b>	21.0293	.71500	.28500	<b>92</b>	3.4944	.11881	.88119
<b>38</b>	20.7862	.70673	.29327	<b>93</b>	3.3004	.11221	.88779
<b>39</b>	20.5366	.69825	.30175	<b>94</b>	3.1207	.10611	.89389
<b>40</b>	20.2801	.68952	.31048	<b>95</b>	2.9513	.10034	.89966
<b>41</b>	20.0163	.68055	.31945	<b>96</b>	2.7928	.09496	.90504
<b>42</b>	19.7454	.67134	.32866	<b>97</b>	2.6467	.08999	.91001
<b>43</b>	19.4674	.66189	.33811	<b>98</b>	2.5099	.08534	.91466
<b>44</b>	19.1825	.65221	.34779	<b>99</b>	2.3771	.08082	.91918
<b>45</b>	18.8916	.64231	.35769	<b>100</b>	2.2486	.07645	.92355
<b>46</b>	18.5945	.63221	.36779	<b>101</b>	2.1225	.07216	.92784
<b>47</b>	18.2922	.62194	.37806	<b>102</b>	1.9991	.06797	.93203
<b>48</b>	17.9843	.61147	.38853	<b>103</b>	1.8771	.06382	.93618
<b>49</b>	17.6711	.60082	.39918	<b>104</b>	1.7476	.05942	.94058
<b>50</b>	17.3521	.58997	.41003	<b>105</b>	1.6211	.05512	.94488
<b>51</b>	17.0279	.57895	.42105	<b>106</b>	1.4603	.04965	.95035
<b>52</b>	16.6992	.56777	.43223	<b>107</b>	1.2674	.04309	.95691
<b>53</b>	16.3665	.55646	.44354	<b>108</b>	.9736	.03310	.96690
<b>54</b>	16.0299	.54502	.45498	<b>109</b>	.4836	.01644	.98356

Section 1

**Table S (3.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 3.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	25.2186	.90787	.09213	<b>55</b>	15.3245	.55168	.44832
<b>1</b>	25.3685	.91327	.08673	<b>56</b>	14.9959	.53985	.46015
<b>2</b>	25.3006	.91082	.08918	<b>57</b>	14.6638	.52790	.47210
<b>3</b>	25.2239	.90806	.09194	<b>58</b>	14.3290	.51584	.48416
<b>4</b>	25.1415	.90509	.09491	<b>59</b>	13.9926	.50373	.49627
<b>5</b>	25.0544	.90196	.09804	<b>60</b>	13.6549	.49158	.50842
<b>6</b>	24.9633	.89868	.10132	<b>61</b>	13.3156	.47936	.52064
<b>7</b>	24.8681	.89525	.10475	<b>62</b>	12.9739	.46706	.53294
<b>8</b>	24.7692	.89169	.10831	<b>63</b>	12.6298	.45467	.54533
<b>9</b>	24.6660	.88798	.11202	<b>64</b>	12.2839	.44222	.55778
<b>10</b>	24.5583	.88410	.11590	<b>65</b>	11.9364	.42971	.57029
<b>11</b>	24.4464	.88007	.11993	<b>66</b>	11.5870	.41713	.58287
<b>12</b>	24.3305	.87590	.12410	<b>67</b>	11.2349	.40446	.59554
<b>13</b>	24.2117	.87162	.12838	<b>68</b>	10.8808	.39171	.60829
<b>14</b>	24.0913	.86729	.13271	<b>69</b>	10.5259	.37893	.62107
<b>15</b>	23.9700	.86292	.13708	<b>70</b>	10.1715	.36617	.63383
<b>16</b>	23.8482	.85854	.14146	<b>71</b>	9.8191	.35349	.64651
<b>17</b>	23.7254	.85412	.14588	<b>72</b>	9.4695	.34090	.65910
<b>18</b>	23.6011	.84964	.15036	<b>73</b>	9.1233	.32844	.67156
<b>19</b>	23.4739	.84506	.15494	<b>74</b>	8.7796	.31607	.68393
<b>20</b>	23.3429	.84035	.15965	<b>75</b>	8.4374	.30375	.69625
<b>21</b>	23.2079	.83548	.16452	<b>76</b>	8.0958	.29145	.70855
<b>22</b>	23.0691	.83049	.16951	<b>77</b>	7.7550	.27918	.72082
<b>23</b>	22.9259	.82533	.17467	<b>78</b>	7.4157	.26697	.73303
<b>24</b>	22.7778	.82000	.18000	<b>79</b>	7.0797	.25487	.74513
<b>25</b>	22.6245	.81448	.18552	<b>80</b>	6.7496	.24299	.75701
<b>26</b>	22.4661	.80878	.19122	<b>81</b>	6.4274	.23139	.76861
<b>27</b>	22.3017	.80286	.19714	<b>82</b>	6.1141	.22011	.77989
<b>28</b>	22.1322	.79676	.20324	<b>83</b>	5.8098	.20915	.79085
<b>29</b>	21.9574	.79047	.20953	<b>84</b>	5.5123	.19844	.80156
<b>30</b>	21.7774	.78399	.21601	<b>85</b>	5.2202	.18793	.81207
<b>31</b>	21.5923	.77732	.22268	<b>86</b>	4.9356	.17768	.82232
<b>32</b>	21.4020	.77047	.22953	<b>87</b>	4.6619	.16783	.83217
<b>33</b>	21.2059	.76341	.23659	<b>88</b>	4.3992	.15837	.84163
<b>34</b>	21.0042	.75615	.24385	<b>89</b>	4.1473	.14930	.85070
<b>35</b>	20.7963	.74867	.25133	<b>90</b>	3.9062	.14062	.85938
<b>36</b>	20.5826	.74098	.25902	<b>91</b>	3.6793	.13246	.86754
<b>37</b>	20.3629	.73306	.26694	<b>92</b>	3.4705	.12494	.87506
<b>38</b>	20.1366	.72492	.27508	<b>93</b>	3.2788	.11804	.88196
<b>39</b>	19.9039	.71654	.28346	<b>94</b>	3.1011	.11164	.88836
<b>40</b>	19.6643	.70792	.29208	<b>95</b>	2.9335	.10561	.89439
<b>41</b>	19.4176	.69903	.30097	<b>96</b>	2.7767	.09996	.90004
<b>42</b>	19.1637	.68989	.31011	<b>97</b>	2.6319	.09475	.90525
<b>43</b>	18.9029	.68050	.31950	<b>98</b>	2.4965	.08987	.91013
<b>44</b>	18.6351	.67086	.32914	<b>99</b>	2.3650	.08514	.91486
<b>45</b>	18.3613	.66101	.33899	<b>100</b>	2.2376	.08055	.91945
<b>46</b>	18.0813	.65093	.34907	<b>101</b>	2.1125	.07605	.92395
<b>47</b>	17.7960	.64066	.35934	<b>102</b>	1.9902	.07165	.92835
<b>48</b>	17.5050	.63018	.36982	<b>103</b>	1.8692	.06729	.93271
<b>49</b>	17.2085	.61951	.38049	<b>104</b>	1.7407	.06266	.93734
<b>50</b>	16.9063	.60863	.39137	<b>105</b>	1.6151	.05814	.94186
<b>51</b>	16.5986	.59755	.40245	<b>106</b>	1.4554	.05240	.94760
<b>52</b>	16.2863	.58631	.41369	<b>107</b>	1.2637	.04549	.95451
<b>53</b>	15.9697	.57491	.42509	<b>108</b>	.9712	.03496	.96504
<b>54</b>	15.6491	.56337	.43663	<b>109</b>	.4826	.01737	.98263

**Table S (3.8)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 3.8 Percent

<b>Age</b>	<b>Life</b>			<b>Age</b>	<b>Life</b>		
<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>	
<b>0</b>	24.1374	.91722	.08278	<b>55</b>	14.9731	.56898	.43102
<b>1</b>	24.2866	.92289	.07711	<b>56</b>	14.6593	.55705	.44295
<b>2</b>	24.2275	.92064	.07936	<b>57</b>	14.3416	.54498	.45502
<b>3</b>	24.1601	.91808	.08192	<b>58</b>	14.0211	.53280	.46720
<b>4</b>	24.0873	.91532	.08468	<b>59</b>	13.6986	.52055	.47945
<b>5</b>	24.0101	.91238	.08762	<b>60</b>	13.3746	.50823	.49177
<b>6</b>	23.9291	.90931	.09069	<b>61</b>	13.0487	.49585	.50415
<b>7</b>	23.8444	.90609	.09391	<b>62</b>	12.7201	.48336	.51664
<b>8</b>	23.7561	.90273	.09727	<b>63</b>	12.3888	.47077	.52923
<b>9</b>	23.6637	.89922	.10078	<b>64</b>	12.0555	.45811	.54189
<b>10</b>	23.5671	.89555	.10445	<b>65</b>	11.7202	.44537	.55463
<b>11</b>	23.4665	.89173	.10827	<b>66</b>	11.3827	.43254	.56746
<b>12</b>	23.3621	.88776	.11224	<b>67</b>	11.0422	.41960	.58040
<b>13</b>	23.2549	.88369	.11631	<b>68</b>	10.6995	.40658	.59342
<b>14</b>	23.1463	.87956	.12044	<b>69</b>	10.3555	.39351	.60649
<b>15</b>	23.0368	.87540	.12460	<b>70</b>	10.0117	.38044	.61956
<b>16</b>	22.9269	.87122	.12878	<b>71</b>	9.6695	.36744	.63256
<b>17</b>	22.8161	.86701	.13299	<b>72</b>	9.3296	.35453	.64547
<b>18</b>	22.7039	.86275	.13725	<b>73</b>	8.9928	.34173	.65827
<b>19</b>	22.5889	.85838	.14162	<b>74</b>	8.6581	.32901	.67099
<b>20</b>	22.4704	.85388	.14612	<b>75</b>	8.3245	.31633	.68367
<b>21</b>	22.3480	.84922	.15078	<b>76</b>	7.9912	.30367	.69633
<b>22</b>	22.2220	.84444	.15556	<b>77</b>	7.6583	.29102	.70898
<b>23</b>	22.0918	.83949	.16051	<b>78</b>	7.3266	.27841	.72159
<b>24</b>	21.9570	.83437	.16563	<b>79</b>	6.9978	.26592	.73408
<b>25</b>	21.8171	.82905	.17095	<b>80</b>	6.6744	.25363	.74637
<b>26</b>	21.6723	.82355	.17645	<b>81</b>	6.3585	.24162	.75838
<b>27</b>	21.5218	.81783	.18217	<b>82</b>	6.0511	.22994	.77006
<b>28</b>	21.3663	.81192	.18808	<b>83</b>	5.7523	.21859	.78141
<b>29</b>	21.2057	.80582	.19418	<b>84</b>	5.4600	.20748	.79252
<b>30</b>	21.0401	.79952	.20048	<b>85</b>	5.1726	.19656	.80344
<b>31</b>	20.8696	.79304	.20696	<b>86</b>	4.8925	.18591	.81409
<b>32</b>	20.6939	.78637	.21363	<b>87</b>	4.6229	.17567	.82433
<b>33</b>	20.5126	.77948	.22052	<b>88</b>	4.3639	.16583	.83417
<b>34</b>	20.3259	.77238	.22762	<b>89</b>	4.1154	.15638	.84362
<b>35</b>	20.1331	.76506	.23494	<b>90</b>	3.8774	.14734	.85266
<b>36</b>	19.9347	.75752	.24248	<b>91</b>	3.6534	.13883	.86117
<b>37</b>	19.7303	.74975	.25025	<b>92</b>	3.4470	.13099	.86901
<b>38</b>	19.5195	.74174	.25826	<b>93</b>	3.2575	.12379	.87621
<b>39</b>	19.3023	.73349	.26651	<b>94</b>	3.0818	.11711	.88289
<b>40</b>	19.0784	.72498	.27502	<b>95</b>	2.9159	.11081	.88919
<b>41</b>	18.8474	.71620	.28380	<b>96</b>	2.7607	.10491	.89509
<b>42</b>	18.6094	.70716	.29284	<b>97</b>	2.6174	.09946	.90054
<b>43</b>	18.3645	.69785	.30215	<b>98</b>	2.4833	.09436	.90564
<b>44</b>	18.1127	.68828	.31172	<b>99</b>	2.3530	.08941	.91059
<b>45</b>	17.8548	.67848	.32152	<b>100</b>	2.2267	.08461	.91539
<b>46</b>	17.5907	.66845	.33155	<b>101</b>	2.1027	.07990	.92010
<b>47</b>	17.3212	.65821	.34179	<b>102</b>	1.9814	.07529	.92471
<b>48</b>	17.0460	.64775	.35225	<b>103</b>	1.8613	.07073	.92927
<b>49</b>	16.7653	.63708	.36292	<b>104</b>	1.7338	.06588	.93412
<b>50</b>	16.4787	.62619	.37381	<b>105</b>	1.6092	.06115	.93885
<b>51</b>	16.1866	.61509	.38491	<b>106</b>	1.4506	.05512	.94488
<b>52</b>	15.8897	.60381	.39619	<b>107</b>	1.2600	.04788	.95212
<b>53</b>	15.5884	.59236	.40764	<b>108</b>	.9689	.03682	.96318
<b>54</b>	15.2829	.58075	.41925	<b>109</b>	.4817	.01830	.98170

## Section 1

**Table S (4.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 4.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	23.1342	.92537	.07463	<b>55</b>	14.6347	.58539	.41461
<b>1</b>	23.2822	.93129	.06871	<b>56</b>	14.3348	.57339	.42661
<b>2</b>	23.2307	.92923	.07077	<b>57</b>	14.0308	.56123	.43877
<b>3</b>	23.1714	.92686	.07314	<b>58</b>	13.7238	.54895	.45105
<b>4</b>	23.1071	.92429	.07571	<b>59</b>	13.4146	.53658	.46342
<b>5</b>	23.0386	.92154	.07846	<b>60</b>	13.1036	.52414	.47586
<b>6</b>	22.9665	.91866	.08134	<b>61</b>	12.7904	.51162	.48838
<b>7</b>	22.8908	.91563	.08437	<b>62</b>	12.4743	.49897	.50103
<b>8</b>	22.8119	.91248	.08752	<b>63</b>	12.1553	.48621	.51379
<b>9</b>	22.7291	.90916	.09084	<b>64</b>	11.8339	.47336	.52664
<b>10</b>	22.6422	.90569	.09431	<b>65</b>	11.5104	.46042	.53958
<b>11</b>	22.5517	.90207	.09793	<b>66</b>	11.1843	.44737	.55263
<b>12</b>	22.4574	.89830	.10170	<b>67</b>	10.8550	.43420	.56580
<b>13</b>	22.3606	.89442	.10558	<b>68</b>	10.5231	.42092	.57908
<b>14</b>	22.2624	.89050	.10950	<b>69</b>	10.1896	.40758	.59242
<b>15</b>	22.1635	.88654	.11346	<b>70</b>	9.8560	.39424	.60576
<b>16</b>	22.0642	.88257	.11743	<b>71</b>	9.5236	.38094	.61906
<b>17</b>	21.9641	.87856	.12144	<b>72</b>	9.1932	.36773	.63227
<b>18</b>	21.8626	.87450	.12550	<b>73</b>	8.8655	.35462	.64538
<b>19</b>	21.7586	.87034	.12966	<b>74</b>	8.5395	.34158	.65842
<b>20</b>	21.6513	.86605	.13395	<b>75</b>	8.2142	.32857	.67143
<b>21</b>	21.5402	.86161	.13839	<b>76</b>	7.8889	.31556	.68444
<b>22</b>	21.4257	.85703	.14297	<b>77</b>	7.5637	.30255	.69745
<b>23</b>	21.3072	.85229	.14771	<b>78</b>	7.2393	.28957	.71043
<b>24</b>	21.1843	.84737	.15263	<b>79</b>	6.9175	.27670	.72330
<b>25</b>	21.0566	.84226	.15774	<b>80</b>	6.6006	.26403	.73597
<b>26</b>	20.9241	.83696	.16304	<b>81</b>	6.2908	.25163	.74837
<b>27</b>	20.7861	.83145	.16855	<b>82</b>	5.9892	.23957	.76043
<b>28</b>	20.6434	.82574	.17426	<b>83</b>	5.6958	.22783	.77217
<b>29</b>	20.4957	.81983	.18017	<b>84</b>	5.4085	.21634	.78366
<b>30</b>	20.3432	.81373	.18627	<b>85</b>	5.1258	.20503	.79497
<b>31</b>	20.1859	.80744	.19256	<b>86</b>	4.8501	.19400	.80600
<b>32</b>	20.0236	.80094	.19906	<b>87</b>	4.5845	.18338	.81662
<b>33</b>	19.8559	.79423	.20577	<b>88</b>	4.3291	.17317	.82683
<b>34</b>	19.6829	.78732	.21268	<b>89</b>	4.0839	.16336	.83664
<b>35</b>	19.5040	.78016	.21984	<b>90</b>	3.8490	.15396	.84604
<b>36</b>	19.3196	.77278	.22722	<b>91</b>	3.6277	.14511	.85489
<b>37</b>	19.1293	.76517	.23483	<b>92</b>	3.4238	.13695	.86305
<b>38</b>	18.9327	.75731	.24269	<b>93</b>	3.2364	.12946	.87054
<b>39</b>	18.7300	.74920	.25080	<b>94</b>	3.0626	.12251	.87749
<b>40</b>	18.5206	.74082	.25918	<b>95</b>	2.8985	.11594	.88406
<b>41</b>	18.3042	.73217	.26783	<b>96</b>	2.7448	.10979	.89021
<b>42</b>	18.0809	.72324	.27676	<b>97</b>	2.6030	.10412	.89588
<b>43</b>	17.8507	.71403	.28597	<b>98</b>	2.4701	.09881	.90119
<b>44</b>	17.6137	.70455	.29545	<b>99</b>	2.3410	.09364	.90636
<b>45</b>	17.3707	.69483	.30517	<b>100</b>	2.2159	.08864	.91136
<b>46</b>	17.1215	.68486	.31514	<b>101</b>	2.0930	.08372	.91628
<b>47</b>	16.8668	.67467	.32533	<b>102</b>	1.9726	.07890	.92110
<b>48</b>	16.6064	.66426	.33574	<b>103</b>	1.8535	.07414	.92586
<b>49</b>	16.3405	.65362	.34638	<b>104</b>	1.7270	.06908	.93092
<b>50</b>	16.0685	.64274	.35726	<b>105</b>	1.6033	.06413	.93587
<b>51</b>	15.7910	.63164	.36836	<b>106</b>	1.4458	.05783	.94217
<b>52</b>	15.5087	.62035	.37965	<b>107</b>	1.2564	.05025	.94975
<b>53</b>	15.2217	.60887	.39113	<b>108</b>	.9666	.03866	.96134
<b>54</b>	14.9304	.59722	.40278	<b>109</b>	.4808	.01923	.98077

**Table S (4.2)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 4.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	22.2019	.93248	.06752	<b>55</b>	14.3087	.60097	.39903
<b>1</b>	22.3483	.93863	.06137	<b>56</b>	14.0219	.58892	.41108
<b>2</b>	22.3035	.93675	.06325	<b>57</b>	13.7310	.57670	.42330
<b>3</b>	22.2512	.93455	.06545	<b>58</b>	13.4368	.56434	.43566
<b>4</b>	22.1943	.93216	.06784	<b>59</b>	13.1402	.55189	.44811
<b>5</b>	22.1333	.92960	.07040	<b>60</b>	12.8415	.53934	.46066
<b>6</b>	22.0691	.92690	.07310	<b>61</b>	12.5404	.52670	.47330
<b>7</b>	22.0014	.92406	.07594	<b>62</b>	12.2363	.51392	.48608
<b>8</b>	21.9307	.92109	.07891	<b>63</b>	11.9290	.50102	.49898
<b>9</b>	21.8563	.91797	.08203	<b>64</b>	11.6191	.48800	.51200
<b>10</b>	21.7781	.91468	.08532	<b>65</b>	11.3067	.47488	.52512
<b>11</b>	21.6964	.91125	.08875	<b>66</b>	10.9916	.46165	.53835
<b>12</b>	21.6112	.90767	.09233	<b>67</b>	10.6729	.44826	.55174
<b>13</b>	21.5236	.90399	.09601	<b>68</b>	10.3515	.43476	.56524
<b>14</b>	21.4347	.90026	.09974	<b>69</b>	10.0281	.42118	.57882
<b>15</b>	21.3451	.89650	.10350	<b>70</b>	9.7043	.40758	.59242
<b>16</b>	21.2553	.89272	.10728	<b>71</b>	9.3814	.39402	.60598
<b>17</b>	21.1647	.88892	.11108	<b>72</b>	9.0601	.38052	.61948
<b>18</b>	21.0729	.88506	.11494	<b>73</b>	8.7411	.36713	.63287
<b>19</b>	20.9787	.88111	.11889	<b>74</b>	8.4235	.35379	.64621
<b>20</b>	20.8813	.87702	.12298	<b>75</b>	8.1064	.34047	.65953
<b>21</b>	20.7805	.87278	.12722	<b>76</b>	7.7888	.32713	.67287
<b>22</b>	20.6763	.86841	.13159	<b>77</b>	7.4711	.31378	.68622
<b>23</b>	20.5684	.86387	.13613	<b>78</b>	7.1538	.30046	.69954
<b>24</b>	20.4562	.85916	.14084	<b>79</b>	6.8387	.28722	.71278
<b>25</b>	20.3395	.85426	.14574	<b>80</b>	6.5282	.27419	.72581
<b>26</b>	20.2181	.84916	.15084	<b>81</b>	6.2245	.26143	.73857
<b>27</b>	20.0916	.84385	.15615	<b>82</b>	5.9284	.24899	.75101
<b>28</b>	19.9604	.83834	.16166	<b>83</b>	5.6402	.23689	.76311
<b>29</b>	19.8244	.83263	.16737	<b>84</b>	5.3578	.22503	.77497
<b>30</b>	19.6838	.82672	.17328	<b>85</b>	5.0798	.21335	.78665
<b>31</b>	19.5386	.82062	.17938	<b>86</b>	4.8083	.20195	.79805
<b>32</b>	19.3886	.81432	.18568	<b>87</b>	4.5466	.19096	.80904
<b>33</b>	19.2333	.80780	.19220	<b>88</b>	4.2949	.18038	.81962
<b>34</b>	19.0729	.80106	.19894	<b>89</b>	4.0529	.17022	.82978
<b>35</b>	18.9067	.79408	.20592	<b>90</b>	3.8210	.16048	.83952
<b>36</b>	18.7352	.78688	.21312	<b>91</b>	3.6024	.15130	.84870
<b>37</b>	18.5579	.77943	.22057	<b>92</b>	3.4009	.14284	.85716
<b>38</b>	18.3745	.77173	.22827	<b>93</b>	3.2156	.13506	.86494
<b>39</b>	18.1851	.76377	.23623	<b>94</b>	3.0437	.12784	.87216
<b>40</b>	17.9891	.75554	.24446	<b>95</b>	2.8813	.12102	.87898
<b>41</b>	17.7862	.74702	.25298	<b>96</b>	2.7292	.11463	.88537
<b>42</b>	17.5766	.73822	.26178	<b>97</b>	2.5887	.10873	.89127
<b>43</b>	17.3601	.72913	.27087	<b>98</b>	2.4571	.10320	.89680
<b>44</b>	17.1369	.71975	.28025	<b>99</b>	2.3292	.09783	.90217
<b>45</b>	16.9078	.71013	.28987	<b>100</b>	2.2052	.09262	.90738
<b>46</b>	16.6724	.70024	.29976	<b>101</b>	2.0833	.08750	.91250
<b>47</b>	16.4316	.69013	.30987	<b>102</b>	1.9639	.08249	.91751
<b>48</b>	16.1851	.67977	.32023	<b>103</b>	1.8458	.07753	.92247
<b>49</b>	15.9330	.66918	.33082	<b>104</b>	1.7202	.07225	.92775
<b>50</b>	15.6748	.65834	.34166	<b>105</b>	1.5975	.06710	.93290
<b>51</b>	15.4110	.64726	.35274	<b>106</b>	1.4410	.06052	.93948
<b>52</b>	15.1424	.63598	.36402	<b>107</b>	1.2527	.05261	.94739
<b>53</b>	14.8690	.62450	.37550	<b>108</b>	.9643	.04050	.95950
<b>54</b>	14.5911	.61283	.38717	<b>109</b>	.4798	.02015	.97985

## Section 1

**Table S (4.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 4.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	21.3340	.93870	.06130	<b>55</b>	13.9945	.61576	.38424
<b>1</b>	21.4784	.94505	.05495	<b>56</b>	13.7202	.60369	.39631
<b>2</b>	21.4394	.94333	.05667	<b>57</b>	13.4415	.59143	.40857
<b>3</b>	21.3934	.94131	.05869	<b>58</b>	13.1595	.57902	.42098
<b>4</b>	21.3428	.93908	.06092	<b>59</b>	12.8748	.56649	.43351
<b>5</b>	21.2885	.93669	.06331	<b>60</b>	12.5879	.55387	.44613
<b>6</b>	21.2312	.93417	.06583	<b>61</b>	12.2985	.54113	.45887
<b>7</b>	21.1706	.93151	.06849	<b>62</b>	12.0057	.52825	.47175
<b>8</b>	21.1071	.92871	.07129	<b>63</b>	11.7095	.51522	.48478
<b>9</b>	21.0402	.92577	.07423	<b>64</b>	11.4106	.50207	.49793
<b>10</b>	20.9697	.92266	.07734	<b>65</b>	11.1090	.48879	.51121
<b>11</b>	20.8958	.91941	.08059	<b>66</b>	10.8043	.47539	.52461
<b>12</b>	20.8187	.91602	.08398	<b>67</b>	10.4959	.46182	.53818
<b>13</b>	20.7392	.91252	.08748	<b>68</b>	10.1845	.44812	.55188
<b>14</b>	20.6586	.90898	.09102	<b>69</b>	9.8709	.43432	.56568
<b>15</b>	20.5774	.90540	.09460	<b>70</b>	9.5565	.42049	.57951
<b>16</b>	20.4960	.90182	.09818	<b>71</b>	9.2427	.40668	.59332
<b>17</b>	20.4139	.89821	.10179	<b>72</b>	8.9302	.39293	.60707
<b>18</b>	20.3308	.89455	.10545	<b>73</b>	8.6197	.37927	.62073
<b>19</b>	20.2453	.89079	.10921	<b>74</b>	8.3102	.36565	.63435
<b>20</b>	20.1569	.88690	.11310	<b>75</b>	8.0009	.35204	.64796
<b>21</b>	20.0652	.88287	.11713	<b>76</b>	7.6909	.33840	.66160
<b>22</b>	19.9704	.87870	.12130	<b>77</b>	7.3803	.32474	.67526
<b>23</b>	19.8719	.87437	.12563	<b>78</b>	7.0700	.31108	.68892
<b>24</b>	19.7695	.86986	.13014	<b>79</b>	6.7614	.29750	.70250
<b>25</b>	19.6627	.86516	.13484	<b>80</b>	6.4572	.28412	.71588
<b>26</b>	19.5514	.86026	.13974	<b>81</b>	6.1593	.27101	.72899
<b>27</b>	19.4352	.85515	.14485	<b>82</b>	5.8687	.25822	.74178
<b>28</b>	19.3145	.84984	.15016	<b>83</b>	5.5856	.24577	.75423
<b>29</b>	19.1893	.84433	.15567	<b>84</b>	5.3080	.23355	.76645
<b>30</b>	19.0595	.83862	.16138	<b>85</b>	5.0344	.22152	.77848
<b>31</b>	18.9254	.83272	.16728	<b>86</b>	4.7671	.20975	.79025
<b>32</b>	18.7865	.82661	.17339	<b>87</b>	4.5092	.19841	.80159
<b>33</b>	18.6426	.82028	.17972	<b>88</b>	4.2610	.18749	.81251
<b>34</b>	18.4938	.81373	.18627	<b>89</b>	4.0224	.17698	.82302
<b>35</b>	18.3393	.80693	.19307	<b>90</b>	3.7933	.16691	.83309
<b>36</b>	18.1796	.79990	.20010	<b>91</b>	3.5774	.15740	.84260
<b>37</b>	18.0143	.79263	.20737	<b>92</b>	3.3782	.14864	.85136
<b>38</b>	17.8431	.78510	.21490	<b>93</b>	3.1950	.14058	.85942
<b>39</b>	17.6659	.77730	.22270	<b>94</b>	3.0250	.13310	.86690
<b>40</b>	17.4824	.76922	.23078	<b>95</b>	2.8643	.12603	.87397
<b>41</b>	17.2921	.76085	.23915	<b>96</b>	2.7137	.11940	.88060
<b>42</b>	17.0951	.75218	.24782	<b>97</b>	2.5746	.11328	.88672
<b>43</b>	16.8914	.74322	.25678	<b>98</b>	2.4443	.10755	.89245
<b>44</b>	16.6811	.73397	.26603	<b>99</b>	2.3175	.10197	.89803
<b>45</b>	16.4648	.72445	.27555	<b>100</b>	2.1946	.09656	.90344
<b>46</b>	16.2425	.71467	.28533	<b>101</b>	2.0737	.09124	.90876
<b>47</b>	16.0147	.70465	.29535	<b>102</b>	1.9554	.08604	.91396
<b>48</b>	15.7811	.69437	.30563	<b>103</b>	1.8382	.08088	.91912
<b>49</b>	15.5419	.68385	.31615	<b>104</b>	1.7135	.07540	.92460
<b>50</b>	15.2968	.67306	.32694	<b>105</b>	1.5917	.07004	.92996
<b>51</b>	15.0459	.66202	.33798	<b>106</b>	1.4363	.06320	.93680
<b>52</b>	14.7901	.65076	.34924	<b>107</b>	1.2491	.05496	.94504
<b>53</b>	14.5295	.63930	.36070	<b>108</b>	.9620	.04233	.95767
<b>54</b>	14.2643	.62763	.37237	<b>109</b>	.4789	.02107	.97893



**Table S (4.6)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 4.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	20.5247	.94414	.05586	<b>55</b>	13.6915	.62981	.37019
<b>1</b>	20.6670	.95068	.04932	<b>56</b>	13.4290	.61773	.38227
<b>2</b>	20.6330	.94912	.05088	<b>57</b>	13.1621	.60545	.39455
<b>3</b>	20.5923	.94725	.05275	<b>58</b>	12.8915	.59301	.40699
<b>4</b>	20.5475	.94518	.05482	<b>59</b>	12.6183	.58044	.41956
<b>5</b>	20.4990	.94295	.05705	<b>60</b>	12.3426	.56776	.43224
<b>6</b>	20.4477	.94059	.05941	<b>61</b>	12.0641	.55495	.44505
<b>7</b>	20.3934	.93809	.06191	<b>62</b>	11.7822	.54198	.45802
<b>8</b>	20.3363	.93547	.06453	<b>63</b>	11.4967	.52885	.47115
<b>9</b>	20.2760	.93269	.06731	<b>64</b>	11.2082	.51558	.48442
<b>10</b>	20.2122	.92976	.07024	<b>65</b>	10.9169	.50218	.49782
<b>11</b>	20.1453	.92669	.07331	<b>66</b>	10.6223	.48863	.51137
<b>12</b>	20.0754	.92347	.07653	<b>67</b>	10.3238	.47489	.52511
<b>13</b>	20.0032	.92015	.07985	<b>68</b>	10.0219	.46101	.53899
<b>14</b>	19.9300	.91678	.08322	<b>69</b>	9.7177	.44701	.55299
<b>15</b>	19.8562	.91339	.08661	<b>70</b>	9.4124	.43297	.56703
<b>16</b>	19.7824	.90999	.09001	<b>71</b>	9.1074	.41894	.58106
<b>17</b>	19.7079	.90656	.09344	<b>72</b>	8.8034	.40496	.59504
<b>18</b>	19.6325	.90309	.09691	<b>73</b>	8.5011	.39105	.60895
<b>19</b>	19.5549	.89953	.10047	<b>74</b>	8.1995	.37718	.62282
<b>20</b>	19.4746	.89583	.10417	<b>75</b>	7.8977	.36329	.63671
<b>21</b>	19.3911	.89199	.10801	<b>76</b>	7.5950	.34937	.65063
<b>22</b>	19.3046	.88801	.11199	<b>77</b>	7.2915	.33541	.66459
<b>23</b>	19.2148	.88388	.11612	<b>78</b>	6.9878	.32144	.67856
<b>24</b>	19.1211	.87957	.12043	<b>79</b>	6.6857	.30754	.69246
<b>25</b>	19.0232	.87507	.12493	<b>80</b>	6.3875	.29382	.70618
<b>26</b>	18.9212	.87037	.12963	<b>81</b>	6.0952	.28038	.71962
<b>27</b>	18.8143	.86546	.13454	<b>82</b>	5.8100	.26726	.73274
<b>28</b>	18.7032	.86035	.13965	<b>83</b>	5.5319	.25447	.74553
<b>29</b>	18.5877	.85503	.14497	<b>84</b>	5.2590	.24191	.75809
<b>30</b>	18.4679	.84952	.15048	<b>85</b>	4.9898	.22953	.77047
<b>31</b>	18.3438	.84382	.15618	<b>86</b>	4.7265	.21742	.78258
<b>32</b>	18.2153	.83790	.16210	<b>87</b>	4.4725	.20573	.79427
<b>33</b>	18.0818	.83176	.16824	<b>88</b>	4.2277	.19448	.80552
<b>34</b>	17.9435	.82540	.17460	<b>89</b>	3.9922	.18364	.81636
<b>35</b>	17.7998	.81879	.18121	<b>90</b>	3.7661	.17324	.82676
<b>36</b>	17.6510	.81195	.18805	<b>91</b>	3.5527	.16342	.83658
<b>37</b>	17.4968	.80486	.19514	<b>92</b>	3.3558	.15437	.84563
<b>38</b>	17.3368	.79749	.20251	<b>93</b>	3.1747	.14604	.85396
<b>39</b>	17.1710	.78987	.21013	<b>94</b>	3.0065	.13830	.86170
<b>40</b>	16.9990	.78195	.21805	<b>95</b>	2.8475	.13098	.86902
<b>41</b>	16.8204	.77374	.22626	<b>96</b>	2.6984	.12413	.87587
<b>42</b>	16.6351	.76522	.23478	<b>97</b>	2.5606	.11779	.88221
<b>43</b>	16.4434	.75640	.24360	<b>98</b>	2.4315	.11185	.88815
<b>44</b>	16.2450	.74727	.25273	<b>99</b>	2.3059	.10607	.89393
<b>45</b>	16.0408	.73788	.26212	<b>100</b>	2.1841	.10047	.89953
<b>46</b>	15.8306	.72821	.27179	<b>101</b>	2.0642	.09496	.90504
<b>47</b>	15.6149	.71829	.28171	<b>102</b>	1.9468	.08955	.91045
<b>48</b>	15.3935	.70810	.29190	<b>103</b>	1.8306	.08421	.91579
<b>49</b>	15.1665	.69766	.30234	<b>104</b>	1.7069	.07852	.92148
<b>50</b>	14.9336	.68694	.31306	<b>105</b>	1.5860	.07296	.92704
<b>51</b>	14.6949	.67596	.32404	<b>106</b>	1.4316	.06585	.93415
<b>52</b>	14.4512	.66475	.33525	<b>107</b>	1.2455	.05729	.94271
<b>53</b>	14.2026	.65332	.34668	<b>108</b>	.9597	.04415	.95585
<b>54</b>	13.9494	.64167	.35833	<b>109</b>	.4780	.02199	.97801

## Section 1

**Table S (4.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 4.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	19.7689	.94891	.05109	<b>55</b>	13.3993	.64317	.35683
<b>1</b>	19.9088	.95562	.04438	<b>56</b>	13.1480	.63110	.36890
<b>2</b>	19.8792	.95420	.04580	<b>57</b>	12.8921	.61882	.38118
<b>3</b>	19.8433	.95248	.04752	<b>58</b>	12.6326	.60636	.39364
<b>4</b>	19.8034	.95056	.04944	<b>59</b>	12.3701	.59377	.40623
<b>5</b>	19.7601	.94848	.05152	<b>60</b>	12.1051	.58104	.41896
<b>6</b>	19.7141	.94628	.05372	<b>61</b>	11.8371	.56818	.43182
<b>7</b>	19.6653	.94393	.05607	<b>62</b>	11.5655	.55515	.44485
<b>8</b>	19.6139	.94147	.05853	<b>63</b>	11.2903	.54193	.45807
<b>9</b>	19.5594	.93885	.06115	<b>64</b>	11.0118	.52857	.47143
<b>10</b>	19.5017	.93608	.06392	<b>65</b>	10.7303	.51505	.48495
<b>11</b>	19.4410	.93317	.06683	<b>66</b>	10.4454	.50138	.49862
<b>12</b>	19.3774	.93011	.06989	<b>67</b>	10.1563	.48750	.51250
<b>13</b>	19.3117	.92696	.07304	<b>68</b>	9.8637	.47346	.52654
<b>14</b>	19.2451	.92376	.07624	<b>69</b>	9.5685	.45929	.54071
<b>15</b>	19.1780	.92054	.07946	<b>70</b>	9.2720	.44505	.55495
<b>16</b>	19.1109	.91732	.08268	<b>71</b>	8.9754	.43082	.56918
<b>17</b>	19.0433	.91408	.08592	<b>72</b>	8.6796	.41662	.58338
<b>18</b>	18.9748	.91079	.08921	<b>73</b>	8.3852	.40249	.59751
<b>19</b>	18.9043	.90741	.09259	<b>74</b>	8.0912	.38838	.61162
<b>20</b>	18.8312	.90390	.09610	<b>75</b>	7.7968	.37425	.62575
<b>21</b>	18.7550	.90024	.09976	<b>76</b>	7.5011	.36005	.63995
<b>22</b>	18.6762	.89646	.10354	<b>77</b>	7.2044	.34581	.65419
<b>23</b>	18.5941	.89252	.10748	<b>78</b>	6.9073	.33155	.66845
<b>24</b>	18.5083	.88840	.11160	<b>79</b>	6.6114	.31735	.68265
<b>25</b>	18.4186	.88409	.11591	<b>80</b>	6.3191	.30332	.69668
<b>26</b>	18.3249	.87959	.12041	<b>81</b>	6.0324	.28955	.71045
<b>27</b>	18.2265	.87487	.12513	<b>82</b>	5.7524	.27611	.72389
<b>28</b>	18.1242	.86996	.13004	<b>83</b>	5.4791	.26300	.73700
<b>29</b>	18.0175	.86484	.13516	<b>84</b>	5.2108	.25012	.74988
<b>30</b>	17.9068	.85953	.14047	<b>85</b>	4.9459	.23740	.76260
<b>31</b>	17.7919	.85401	.14599	<b>86</b>	4.6866	.22496	.77504
<b>32</b>	17.6728	.84829	.15171	<b>87</b>	4.4362	.21294	.78706
<b>33</b>	17.5488	.84234	.15766	<b>88</b>	4.1949	.20135	.79865
<b>34</b>	17.4203	.83617	.16383	<b>89</b>	3.9624	.19020	.80980
<b>35</b>	17.2865	.82975	.17025	<b>90</b>	3.7391	.17948	.82052
<b>36</b>	17.1478	.82309	.17691	<b>91</b>	3.5283	.16936	.83064
<b>37</b>	17.0038	.81618	.18382	<b>92</b>	3.3337	.16002	.83998
<b>38</b>	16.8542	.80900	.19100	<b>93</b>	3.1546	.15142	.84858
<b>39</b>	16.6989	.80155	.19845	<b>94</b>	2.9882	.14343	.85657
<b>40</b>	16.5376	.79380	.20620	<b>95</b>	2.8308	.13588	.86412
<b>41</b>	16.3697	.78575	.21425	<b>96</b>	2.6832	.12879	.87121
<b>42</b>	16.1955	.77738	.22262	<b>97</b>	2.5468	.12225	.87775
<b>43</b>	16.0148	.76871	.23129	<b>98</b>	2.4189	.11611	.88389
<b>44</b>	15.8277	.75973	.24027	<b>99</b>	2.2945	.11013	.88987
<b>45</b>	15.6347	.75047	.24953	<b>100</b>	2.1736	.10433	.89567
<b>46</b>	15.4358	.74092	.25908	<b>101</b>	2.0548	.09863	.90137
<b>47</b>	15.2315	.73111	.26889	<b>102</b>	1.9384	.09304	.90696
<b>48</b>	15.0215	.72103	.27897	<b>103</b>	1.8230	.08751	.91249
<b>49</b>	14.8060	.71069	.28931	<b>104</b>	1.7003	.08161	.91839
<b>50</b>	14.5845	.70005	.29995	<b>105</b>	1.5803	.07585	.92415
<b>51</b>	14.3572	.68915	.31085	<b>106</b>	1.4269	.06849	.93151
<b>52</b>	14.1250	.67800	.32200	<b>107</b>	1.2420	.05961	.94039
<b>53</b>	13.8878	.66661	.33339	<b>108</b>	.9574	.04596	.95404
<b>54</b>	13.6459	.65500	.34500	<b>109</b>	.4771	.02290	.97710

**Table S (5.0)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 5.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	19.0619	.95309	.04691	<b>55</b>	13.1173	.65587	.34413
<b>1</b>	19.1994	.95997	.04003	<b>56</b>	12.8766	.64383	.35617
<b>2</b>	19.1736	.95868	.04132	<b>57</b>	12.6313	.63156	.36844
<b>3</b>	19.1418	.95709	.04291	<b>58</b>	12.3821	.61911	.38089
<b>4</b>	19.1063	.95531	.04469	<b>59</b>	12.1300	.60650	.39350
<b>5</b>	19.0675	.95338	.04662	<b>60</b>	11.8751	.59376	.40624
<b>6</b>	19.0262	.95131	.04869	<b>61</b>	11.6172	.58086	.41914
<b>7</b>	18.9823	.94911	.05089	<b>62</b>	11.3555	.56777	.43223
<b>8</b>	18.9359	.94679	.05321	<b>63</b>	11.0899	.55450	.44550
<b>9</b>	18.8866	.94433	.05567	<b>64</b>	10.8211	.54105	.45895
<b>10</b>	18.8343	.94171	.05829	<b>65</b>	10.5490	.52745	.47255
<b>11</b>	18.7791	.93896	.06104	<b>66</b>	10.2733	.51366	.48634
<b>12</b>	18.7212	.93606	.06394	<b>67</b>	9.9933	.49966	.50034
<b>13</b>	18.6613	.93307	.06693	<b>68</b>	9.7096	.48548	.51452
<b>14</b>	18.6006	.93003	.06997	<b>69</b>	9.4231	.47115	.52885
<b>15</b>	18.5395	.92697	.07303	<b>70</b>	9.1350	.45675	.54325
<b>16</b>	18.4784	.92392	.07608	<b>71</b>	8.8466	.44233	.55767
<b>17</b>	18.4169	.92084	.07916	<b>72</b>	8.5587	.42794	.57206
<b>18</b>	18.3546	.91773	.08227	<b>73</b>	8.2719	.41360	.58640
<b>19</b>	18.2904	.91452	.08548	<b>74</b>	7.9853	.39927	.60073
<b>20</b>	18.2238	.91119	.08881	<b>75</b>	7.6980	.38490	.61510
<b>21</b>	18.1544	.90772	.09228	<b>76</b>	7.4093	.37046	.62954
<b>22</b>	18.0824	.90412	.09588	<b>77</b>	7.1192	.35596	.64404
<b>23</b>	18.0072	.90036	.09964	<b>78</b>	6.8284	.34142	.65858
<b>24</b>	17.9287	.89643	.10357	<b>79</b>	6.5385	.32692	.67308
<b>25</b>	17.8463	.89232	.10768	<b>80</b>	6.2519	.31260	.68740
<b>26</b>	17.7601	.88801	.11199	<b>81</b>	5.9706	.29853	.70147
<b>27</b>	17.6696	.88348	.11652	<b>82</b>	5.6957	.28478	.71522
<b>28</b>	17.5751	.87876	.12124	<b>83</b>	5.4272	.27136	.72864
<b>29</b>	17.4766	.87383	.12617	<b>84</b>	5.1633	.25817	.74183
<b>30</b>	17.3741	.86871	.13129	<b>85</b>	4.9027	.24513	.75487
<b>31</b>	17.2678	.86339	.13661	<b>86</b>	4.6473	.23236	.76764
<b>32</b>	17.1572	.85786	.14214	<b>87</b>	4.4005	.22002	.77998
<b>33</b>	17.0421	.85210	.14790	<b>88</b>	4.1625	.20812	.79188
<b>34</b>	16.9225	.84612	.15388	<b>89</b>	3.9331	.19665	.80335
<b>35</b>	16.7978	.83989	.16011	<b>90</b>	3.7125	.18563	.81437
<b>36</b>	16.6683	.83342	.16658	<b>91</b>	3.5042	.17521	.82479
<b>37</b>	16.5338	.82669	.17331	<b>92</b>	3.3119	.16559	.83441
<b>38</b>	16.3938	.81969	.18031	<b>93</b>	3.1347	.15674	.84326
<b>39</b>	16.2483	.81241	.18759	<b>94</b>	2.9701	.14851	.85149
<b>40</b>	16.0968	.80484	.19516	<b>95</b>	2.8144	.14072	.85928
<b>41</b>	15.9391	.79695	.20305	<b>96</b>	2.6682	.13341	.86659
<b>42</b>	15.7750	.78875	.21125	<b>97</b>	2.5331	.12665	.87335
<b>43</b>	15.6046	.78023	.21977	<b>98</b>	2.4064	.12032	.87968
<b>44</b>	15.4279	.77140	.22860	<b>99</b>	2.2831	.11415	.88585
<b>45</b>	15.2455	.76228	.23772	<b>100</b>	2.1633	.10817	.89183
<b>46</b>	15.0572	.75286	.24714	<b>101</b>	2.0455	.10228	.89772
<b>47</b>	14.8636	.74318	.25682	<b>102</b>	1.9300	.09650	.90350
<b>48</b>	14.6643	.73322	.26678	<b>103</b>	1.8156	.09078	.90922
<b>49</b>	14.4595	.72298	.27702	<b>104</b>	1.6937	.08468	.91532
<b>50</b>	14.2488	.71244	.28756	<b>105</b>	1.5746	.07873	.92127
<b>51</b>	14.0323	.70162	.29838	<b>106</b>	1.4223	.07111	.92889
<b>52</b>	13.8109	.69054	.30946	<b>107</b>	1.2384	.06192	.93808
<b>53</b>	13.5844	.67922	.32078	<b>108</b>	.9551	.04776	.95224
<b>54</b>	13.3533	.66766	.33234	<b>109</b>	.4762	.02381	.97619

## Section 1

**Table S (5.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 5.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	18.3996	.95678	.04322	<b>55</b>	12.8451	.66795	.33205
<b>1</b>	18.5345	.96380	.03620	<b>56</b>	12.6144	.65595	.34405
<b>2</b>	18.5121	.96263	.03737	<b>57</b>	12.3791	.64371	.35629
<b>3</b>	18.4840	.96117	.03883	<b>58</b>	12.1399	.63127	.36873
<b>4</b>	18.4522	.95952	.04048	<b>59</b>	11.8976	.61867	.38133
<b>5</b>	18.4175	.95771	.04229	<b>60</b>	11.6524	.60592	.39408
<b>6</b>	18.3803	.95578	.04422	<b>61</b>	11.4040	.59301	.40699
<b>7</b>	18.3407	.95372	.04628	<b>62</b>	11.1517	.57989	.42011
<b>8</b>	18.2988	.95154	.04846	<b>63</b>	10.8955	.56657	.43343
<b>9</b>	18.2541	.94921	.05079	<b>64</b>	10.6358	.55306	.44694
<b>10</b>	18.2066	.94674	.05326	<b>65</b>	10.3728	.53938	.46062
<b>11</b>	18.1563	.94413	.05587	<b>66</b>	10.1059	.52551	.47449
<b>12</b>	18.1035	.94138	.05862	<b>67</b>	9.8347	.51140	.48860
<b>13</b>	18.0488	.93854	.06146	<b>68</b>	9.5595	.49709	.50291
<b>14</b>	17.9933	.93565	.06435	<b>69</b>	9.2813	.48263	.51737
<b>15</b>	17.9376	.93275	.06725	<b>70</b>	9.0014	.46807	.53193
<b>16</b>	17.8819	.92986	.07014	<b>71</b>	8.7210	.45349	.54651
<b>17</b>	17.8259	.92694	.07306	<b>72</b>	8.4407	.43892	.56108
<b>18</b>	17.7691	.92399	.07601	<b>73</b>	8.1613	.42439	.57561
<b>19</b>	17.7107	.92096	.07904	<b>74</b>	7.8818	.40985	.59015
<b>20</b>	17.6499	.91780	.08220	<b>75</b>	7.6014	.39527	.60473
<b>21</b>	17.5865	.91450	.08550	<b>76</b>	7.3193	.38060	.61940
<b>22</b>	17.5207	.91107	.08893	<b>77</b>	7.0356	.36585	.63415
<b>23</b>	17.4519	.90750	.09250	<b>78</b>	6.7510	.35105	.64895
<b>24</b>	17.3798	.90375	.09625	<b>79</b>	6.4670	.33628	.66372
<b>25</b>	17.3042	.89982	.10018	<b>80</b>	6.1860	.32167	.67833
<b>26</b>	17.2249	.89569	.10431	<b>81</b>	5.9100	.30732	.69268
<b>27</b>	17.1413	.89135	.10865	<b>82</b>	5.6400	.29328	.70672
<b>28</b>	17.0541	.88681	.11319	<b>83</b>	5.3762	.27956	.72044
<b>29</b>	16.9630	.88208	.11792	<b>84</b>	5.1166	.26607	.73393
<b>30</b>	16.8681	.87714	.12286	<b>85</b>	4.8601	.25272	.74728
<b>31</b>	16.7695	.87201	.12799	<b>86</b>	4.6085	.23964	.76036
<b>32</b>	16.6668	.86667	.13333	<b>87</b>	4.3653	.22699	.77301
<b>33</b>	16.5598	.86111	.13889	<b>88</b>	4.1305	.21479	.78521
<b>34</b>	16.4484	.85532	.14468	<b>89</b>	3.9041	.20301	.79699
<b>35</b>	16.3321	.84927	.15073	<b>90</b>	3.6863	.19169	.80831
<b>36</b>	16.2113	.84299	.15701	<b>91</b>	3.4805	.18098	.81902
<b>37</b>	16.0855	.83644	.16356	<b>92</b>	3.2903	.17109	.82891
<b>38</b>	15.9543	.82962	.17038	<b>93</b>	3.1151	.16199	.83801
<b>39</b>	15.8178	.82253	.17747	<b>94</b>	2.9523	.15352	.84648
<b>40</b>	15.6756	.81513	.18487	<b>95</b>	2.7981	.14550	.85450
<b>41</b>	15.5272	.80741	.19259	<b>96</b>	2.6533	.13797	.86203
<b>42</b>	15.3726	.79938	.20062	<b>97</b>	2.5195	.13102	.86898
<b>43</b>	15.2119	.79102	.20898	<b>98</b>	2.3940	.12449	.87551
<b>44</b>	15.0449	.78234	.21766	<b>99</b>	2.2718	.11813	.88187
<b>45</b>	14.8723	.77336	.22664	<b>100</b>	2.1531	.11196	.88804
<b>46</b>	14.6940	.76409	.23591	<b>101</b>	2.0362	.10588	.89412
<b>47</b>	14.5103	.75454	.24546	<b>102</b>	1.9217	.09993	.90007
<b>48</b>	14.3211	.74470	.25530	<b>103</b>	1.8081	.09402	.90598
<b>49</b>	14.1264	.73457	.26543	<b>104</b>	1.6872	.08773	.91227
<b>50</b>	13.9258	.72414	.27586	<b>105</b>	1.5690	.08159	.91841
<b>51</b>	13.7196	.71342	.28658	<b>106</b>	1.4176	.07372	.92628
<b>52</b>	13.5083	.70243	.29757	<b>107</b>	1.2349	.06421	.93579
<b>53</b>	13.2920	.69118	.30882	<b>108</b>	.9529	.04955	.95045
<b>54</b>	13.0710	.67969	.32031	<b>109</b>	.4753	.02471	.97529

**Table S (5.4)**

Single Life Factors Based on Life Table 90CM

Interest at 5.4 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	17.7782	.96002	.03998	55	12.5823	.67944	.32056
1	17.9106	.96717	.03283	56	12.3611	.66750	.33250
2	17.8911	.96612	.03388	57	12.1353	.65531	.34469
3	17.8661	.96477	.03523	58	11.9055	.64290	.35710
4	17.8378	.96324	.03676	59	11.6725	.63032	.36968
5	17.8066	.96155	.03845	60	11.4365	.61757	.38243
6	17.7731	.95975	.04025	61	11.1973	.60465	.39535
7	17.7373	.95781	.04219	62	10.9540	.59152	.40848
8	17.6993	.95576	.04424	63	10.7067	.57816	.42184
9	17.6588	.95357	.04643	64	10.4558	.56461	.43539
10	17.6155	.95123	.04877	65	10.2014	.55088	.44912
11	17.5696	.94876	.05124	66	9.9431	.53693	.46307
12	17.5213	.94615	.05385	67	9.6802	.52273	.47727
13	17.4713	.94345	.05655	68	9.4133	.50832	.49168
14	17.4205	.94071	.05929	69	9.1432	.49373	.50627
15	17.3696	.93796	.06204	70	8.8711	.47904	.52096
16	17.3187	.93521	.06479	71	8.5983	.46431	.53569
17	17.2676	.93245	.06755	72	8.3254	.44957	.55043
18	17.2159	.92966	.07034	73	8.0531	.43487	.56513
19	17.1626	.92678	.07322	74	7.7806	.42015	.57985
20	17.1071	.92378	.07622	75	7.5068	.40537	.59463
21	17.0491	.92065	.07935	76	7.2312	.39048	.60952
22	16.9889	.91740	.08260	77	6.9537	.37550	.62450
23	16.9258	.91399	.08601	78	6.6751	.36045	.63955
24	16.8597	.91042	.08958	79	6.3968	.34543	.65457
25	16.7901	.90666	.09334	80	6.1213	.33055	.66945
26	16.7170	.90272	.09728	81	5.8504	.31592	.68408
27	16.6399	.89856	.10144	82	5.5852	.30160	.69840
28	16.5593	.89420	.10580	83	5.3259	.28760	.71240
29	16.4750	.88965	.11035	84	5.0707	.27382	.72618
30	16.3870	.88490	.11510	85	4.8181	.26018	.73982
31	16.2955	.87996	.12004	86	4.5704	.24680	.75320
32	16.2001	.87480	.12520	87	4.3306	.23385	.76615
33	16.1004	.86942	.13058	88	4.0990	.22135	.77865
34	15.9967	.86382	.13618	89	3.8755	.20928	.79072
35	15.8882	.85796	.14204	90	3.6604	.19766	.80234
36	15.7752	.85186	.14814	91	3.4570	.18668	.81332
37	15.6575	.84550	.15450	92	3.2689	.17652	.82348
38	15.5345	.83887	.16113	93	3.0957	.16717	.83283
39	15.4065	.83195	.16805	94	2.9346	.15847	.84153
40	15.2727	.82473	.17527	95	2.7820	.15023	.84977
41	15.1330	.81718	.18282	96	2.6386	.14249	.85751
42	14.9873	.80931	.19069	97	2.5061	.13533	.86467
43	14.8356	.80112	.19888	98	2.3818	.12862	.87138
44	14.6777	.79260	.20740	99	2.2606	.12207	.87793
45	14.5144	.78378	.21622	100	2.1429	.11572	.88428
46	14.3453	.77464	.22536	101	2.0271	.10946	.89054
47	14.1710	.76524	.23476	102	1.9134	.10332	.89668
48	13.9913	.75553	.24447	103	1.8008	.09724	.90276
49	13.8061	.74553	.25447	104	1.6807	.09076	.90924
50	13.6150	.73521	.26479	105	1.5634	.08442	.91558
51	13.4184	.72459	.27541	106	1.4430	.07830	.92170
52	13.2167	.71370	.28630	107	1.3213	.07249	.92767
53	13.0100	.70254	.29746	108	.9506	.06699	.93351
54	12.7986	.69112	.30888	109	.4744	.06178	.93922

## Section 1

**Table S (5.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 5.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	17.1944	.96289	.03711	<b>55</b>	12.3284	.69039	.30961
<b>1</b>	17.3242	.97015	.02985	<b>56</b>	12.1163	.67851	.32149
<b>2</b>	17.3073	.96921	.03079	<b>57</b>	11.8995	.66637	.33363
<b>3</b>	17.2851	.96797	.03203	<b>58</b>	11.6787	.65400	.34600
<b>4</b>	17.2597	.96654	.03346	<b>59</b>	11.4545	.64145	.35855
<b>5</b>	17.2316	.96497	.03503	<b>60</b>	11.2273	.62873	.37127
<b>6</b>	17.2014	.96328	.03672	<b>61</b>	10.9968	.61582	.38418
<b>7</b>	17.1690	.96146	.03854	<b>62</b>	10.7622	.60268	.39732
<b>8</b>	17.1346	.95954	.04046	<b>63</b>	10.5234	.58931	.41069
<b>9</b>	17.0977	.95747	.04253	<b>64</b>	10.2809	.57573	.42427
<b>10</b>	17.0582	.95526	.04474	<b>65</b>	10.0348	.56195	.43805
<b>11</b>	17.0162	.95291	.04709	<b>66</b>	9.7847	.54794	.45206
<b>12</b>	16.9720	.95043	.04957	<b>67</b>	9.5299	.53367	.46633
<b>13</b>	16.9261	.94786	.05214	<b>68</b>	9.2709	.51917	.48083
<b>14</b>	16.8796	.94526	.05474	<b>69</b>	9.0085	.50448	.49552
<b>15</b>	16.8330	.94265	.05735	<b>70</b>	8.7440	.48966	.51034
<b>16</b>	16.7865	.94004	.05996	<b>71</b>	8.4785	.47480	.52520
<b>17</b>	16.7398	.93743	.06257	<b>72</b>	8.2128	.45991	.54009
<b>18</b>	16.6926	.93479	.06521	<b>73</b>	7.9474	.44505	.55495
<b>19</b>	16.6439	.93206	.06794	<b>74</b>	7.6815	.43016	.56984
<b>20</b>	16.5932	.92922	.07078	<b>75</b>	7.4142	.41520	.58480
<b>21</b>	16.5401	.92625	.07375	<b>76</b>	7.1449	.40011	.59989
<b>22</b>	16.4849	.92315	.07685	<b>77</b>	6.8735	.38491	.61509
<b>23</b>	16.4270	.91991	.08009	<b>78</b>	6.6006	.36964	.63036
<b>24</b>	16.3663	.91651	.08349	<b>79</b>	6.3280	.35437	.64563
<b>25</b>	16.3022	.91292	.08708	<b>80</b>	6.0577	.33923	.66077
<b>26</b>	16.2348	.90915	.09085	<b>81</b>	5.7918	.32434	.67566
<b>27</b>	16.1636	.90516	.09484	<b>82</b>	5.5314	.30976	.69024
<b>28</b>	16.0890	.90099	.09901	<b>83</b>	5.2765	.29549	.70451
<b>29</b>	16.0109	.89661	.10339	<b>84</b>	5.0255	.28143	.71857
<b>30</b>	15.9293	.89204	.10796	<b>85</b>	4.7769	.26750	.73250
<b>31</b>	15.8442	.88728	.11272	<b>86</b>	4.5327	.25383	.74617
<b>32</b>	15.7555	.88231	.11769	<b>87</b>	4.2964	.24060	.75940
<b>33</b>	15.6627	.87711	.12289	<b>88</b>	4.0679	.22780	.77220
<b>34</b>	15.5659	.87169	.12831	<b>89</b>	3.8473	.21545	.78455
<b>35</b>	15.4645	.86601	.13399	<b>90</b>	3.6348	.20355	.79645
<b>36</b>	15.3589	.86010	.13990	<b>91</b>	3.4338	.19229	.80771
<b>37</b>	15.2486	.85392	.14608	<b>92</b>	3.2479	.18188	.81812
<b>38</b>	15.1333	.84747	.15253	<b>93</b>	3.0765	.17229	.82771
<b>39</b>	15.0130	.84073	.15927	<b>94</b>	2.9171	.16336	.83664
<b>40</b>	14.8872	.83369	.16631	<b>95</b>	2.7660	.15490	.84510
<b>41</b>	14.7556	.82632	.17368	<b>96</b>	2.6241	.14695	.85305
<b>42</b>	14.6182	.81862	.18138	<b>97</b>	2.4928	.13960	.86040
<b>43</b>	14.4748	.81059	.18941	<b>98</b>	2.3696	.13270	.86730
<b>44</b>	14.3255	.80223	.19777	<b>99</b>	2.2496	.12598	.87402
<b>45</b>	14.1707	.79356	.20644	<b>100</b>	2.1329	.11944	.88056
<b>46</b>	14.0104	.78458	.21542	<b>101</b>	2.0180	.11301	.88699
<b>47</b>	13.8449	.77532	.22468	<b>102</b>	1.9052	.10669	.89331
<b>48</b>	13.6741	.76575	.23425	<b>103</b>	1.7935	.10043	.89957
<b>49</b>	13.4978	.75588	.24412	<b>104</b>	1.6743	.09376	.90624
<b>50</b>	13.3158	.74568	.25432	<b>105</b>	1.5578	.08724	.91276
<b>51</b>	13.1281	.73518	.26482	<b>106</b>	1.4085	.07887	.92113
<b>52</b>	12.9355	.72439	.27561	<b>107</b>	1.2279	.06876	.93124
<b>53</b>	12.7380	.71333	.28667	<b>108</b>	.9484	.05311	.94689
<b>54</b>	12.5356	.70199	.29801	<b>109</b>	.4735	.02652	.97348

**Table S (5.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 5.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	16.6452	.96542	.03458	<b>55</b>	12.0830	.70082	.29918
<b>1</b>	16.7723	.97279	.02721	<b>56</b>	11.8796	.68901	.31099
<b>2</b>	16.7576	.97194	.02806	<b>57</b>	11.6713	.67694	.32306
<b>3</b>	16.7379	.97080	.02920	<b>58</b>	11.4590	.66462	.33538
<b>4</b>	16.7152	.96948	.03052	<b>59</b>	11.2434	.65211	.34789
<b>5</b>	16.6899	.96801	.03199	<b>60</b>	11.0246	.63942	.36058
<b>6</b>	16.6626	.96643	.03357	<b>61</b>	10.8023	.62653	.37347
<b>7</b>	16.6331	.96472	.03528	<b>62</b>	10.5759	.61340	.38660
<b>8</b>	16.6019	.96291	.03709	<b>63</b>	10.3453	.60003	.39997
<b>9</b>	16.5682	.96096	.03904	<b>64</b>	10.1109	.58643	.41357
<b>10</b>	16.5321	.95886	.04114	<b>65</b>	9.8728	.57262	.42738
<b>11</b>	16.4937	.95664	.04336	<b>66</b>	9.6305	.55857	.44143
<b>12</b>	16.4531	.95428	.04572	<b>67</b>	9.3834	.54424	.45576
<b>13</b>	16.4110	.95184	.04816	<b>68</b>	9.1320	.52966	.47034
<b>14</b>	16.3683	.94936	.05064	<b>69</b>	8.8771	.51487	.48513
<b>15</b>	16.3255	.94688	.05312	<b>70</b>	8.6199	.49996	.50004
<b>16</b>	16.2829	.94441	.05559	<b>71</b>	8.3615	.48497	.51503
<b>17</b>	16.2402	.94193	.05807	<b>72</b>	8.1027	.46996	.53004
<b>18</b>	16.1971	.93943	.06057	<b>73</b>	7.8440	.45495	.54505
<b>19</b>	16.1526	.93685	.06315	<b>74</b>	7.5846	.43991	.56009
<b>20</b>	16.1062	.93416	.06584	<b>75</b>	7.3236	.42477	.57523
<b>21</b>	16.0575	.93134	.06866	<b>76</b>	7.0603	.40950	.59050
<b>22</b>	16.0068	.92840	.07160	<b>77</b>	6.7948	.39410	.60590
<b>23</b>	15.9537	.92532	.07468	<b>78</b>	6.5276	.37860	.62140
<b>24</b>	15.8978	.92207	.07793	<b>79</b>	6.2604	.36310	.63690
<b>25</b>	15.8387	.91865	.08135	<b>80</b>	5.9953	.34773	.65227
<b>26</b>	15.7765	.91504	.08496	<b>81</b>	5.7343	.33259	.66741
<b>27</b>	15.7107	.91122	.08878	<b>82</b>	5.4785	.31775	.68225
<b>28</b>	15.6416	.90721	.09279	<b>83</b>	5.2280	.30322	.69678
<b>29</b>	15.5692	.90301	.09699	<b>84</b>	4.9810	.28890	.71110
<b>30</b>	15.4934	.89862	.10138	<b>85</b>	4.7362	.27470	.72530
<b>31</b>	15.4143	.89403	.10597	<b>86</b>	4.4957	.26075	.73925
<b>32</b>	15.3317	.88924	.11076	<b>87</b>	4.2626	.24723	.75277
<b>33</b>	15.2452	.88422	.11578	<b>88</b>	4.0372	.23416	.76584
<b>34</b>	15.1548	.87898	.12102	<b>89</b>	3.8195	.22153	.77847
<b>35</b>	15.0601	.87348	.12652	<b>90</b>	3.6096	.20936	.79064
<b>36</b>	14.9612	.86775	.13225	<b>91</b>	3.4109	.19783	.80217
<b>37</b>	14.8578	.86175	.13825	<b>92</b>	3.2270	.18717	.81283
<b>38</b>	14.7496	.85548	.14452	<b>93</b>	3.0576	.17734	.82266
<b>39</b>	14.6365	.84892	.15108	<b>94</b>	2.8998	.16819	.83181
<b>40</b>	14.5182	.84205	.15795	<b>95</b>	2.7502	.15951	.84049
<b>41</b>	14.3941	.83486	.16514	<b>96</b>	2.6097	.15136	.84864
<b>42</b>	14.2643	.82733	.17267	<b>97</b>	2.4797	.14382	.85618
<b>43</b>	14.1288	.81947	.18053	<b>98</b>	2.3576	.13674	.86326
<b>44</b>	13.9874	.81127	.18873	<b>99</b>	2.2386	.12984	.87016
<b>45</b>	13.8408	.80276	.19724	<b>100</b>	2.1229	.12313	.87687
<b>46</b>	13.6886	.79394	.20606	<b>101</b>	2.0090	.11652	.88348
<b>47</b>	13.5314	.78482	.21518	<b>102</b>	1.8971	.11003	.88997
<b>48</b>	13.3689	.77540	.22460	<b>103</b>	1.7862	.10360	.89640
<b>49</b>	13.2010	.76566	.23434	<b>104</b>	1.6679	.09674	.90326
<b>50</b>	13.0275	.75559	.24441	<b>105</b>	1.5523	.09003	.90997
<b>51</b>	12.8484	.74521	.25479	<b>106</b>	1.4039	.08143	.91857
<b>52</b>	12.6644	.73453	.26547	<b>107</b>	1.2244	.07101	.92899
<b>53</b>	12.4754	.72357	.27643	<b>108</b>	.9462	.05488	.94512
<b>54</b>	12.2817	.71234	.28766	<b>109</b>	.4726	.02741	.97259

## Section 1

**Table S (6.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 6.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	16.1278	.96767	.03233	<b>55</b>	11.8459	.71075	.28925
<b>1</b>	16.2522	.97513	.02487	<b>56</b>	11.6505	.69903	.30097
<b>2</b>	16.2395	.97437	.02563	<b>57</b>	11.4505	.68703	.31297
<b>3</b>	16.2220	.97332	.02668	<b>58</b>	11.2463	.67478	.32522
<b>4</b>	16.2016	.97209	.02791	<b>59</b>	11.0387	.66232	.33768
<b>5</b>	16.1787	.97072	.02928	<b>60</b>	10.8279	.64967	.35033
<b>6</b>	16.1540	.96924	.03076	<b>61</b>	10.6136	.63682	.36318
<b>7</b>	16.1273	.96764	.03236	<b>62</b>	10.3951	.62371	.37629
<b>8</b>	16.0988	.96593	.03407	<b>63</b>	10.1723	.61034	.38966
<b>9</b>	16.0680	.96408	.03592	<b>64</b>	9.9456	.59674	.40326
<b>10</b>	16.0350	.96210	.03790	<b>65</b>	9.7151	.58291	.41709
<b>11</b>	15.9997	.95998	.04002	<b>66</b>	9.4804	.56882	.43118
<b>12</b>	15.9624	.95774	.04226	<b>67</b>	9.2407	.55444	.44556
<b>13</b>	15.9236	.95542	.04458	<b>68</b>	8.9967	.53980	.46020
<b>14</b>	15.8844	.95306	.04694	<b>69</b>	8.7490	.52494	.47506
<b>15</b>	15.8450	.95070	.04930	<b>70</b>	8.4988	.50993	.49007
<b>16</b>	15.8060	.94836	.05164	<b>71</b>	8.2473	.49484	.50516
<b>17</b>	15.7669	.94601	.05399	<b>72</b>	7.9951	.47971	.52029
<b>18</b>	15.7274	.94364	.05636	<b>73</b>	7.7429	.46457	.53543
<b>19</b>	15.6867	.94120	.05880	<b>74</b>	7.4898	.44939	.55061
<b>20</b>	15.6441	.93865	.06135	<b>75</b>	7.2349	.43409	.56591
<b>21</b>	15.5995	.93597	.06403	<b>76</b>	6.9775	.41865	.58135
<b>22</b>	15.5530	.93318	.06682	<b>77</b>	6.7177	.40306	.59694
<b>23</b>	15.5041	.93025	.06975	<b>78</b>	6.4560	.38736	.61264
<b>24</b>	15.4526	.92716	.07284	<b>79</b>	6.1941	.37164	.62836
<b>25</b>	15.3981	.92389	.07611	<b>80</b>	5.9340	.35604	.64396
<b>26</b>	15.3407	.92044	.07956	<b>81</b>	5.6778	.34067	.65933
<b>27</b>	15.2797	.91678	.08322	<b>82</b>	5.4265	.32559	.67441
<b>28</b>	15.2157	.91294	.08706	<b>83</b>	5.1801	.31081	.68919
<b>29</b>	15.1484	.90891	.09109	<b>84</b>	4.9372	.29623	.70377
<b>30</b>	15.0780	.90468	.09532	<b>85</b>	4.6961	.28177	.71823
<b>31</b>	15.0044	.90026	.09974	<b>86</b>	4.4592	.26755	.73245
<b>32</b>	14.9274	.89565	.10435	<b>87</b>	4.2294	.25376	.74624
<b>33</b>	14.8467	.89080	.10920	<b>88</b>	4.0070	.24042	.75958
<b>34</b>	14.7623	.88574	.11426	<b>89</b>	3.7920	.22752	.77248
<b>35</b>	14.6737	.88042	.11958	<b>90</b>	3.5847	.21508	.78492
<b>36</b>	14.5810	.87486	.12514	<b>91</b>	3.3882	.20329	.79671
<b>37</b>	14.4841	.86904	.13096	<b>92</b>	3.2065	.19239	.80761
<b>38</b>	14.3824	.86295	.13705	<b>93</b>	3.0388	.18233	.81767
<b>39</b>	14.2761	.85656	.14344	<b>94</b>	2.8827	.17296	.82704
<b>40</b>	14.1646	.84987	.15013	<b>95</b>	2.7346	.16408	.83592
<b>41</b>	14.0475	.84285	.15715	<b>96</b>	2.5955	.15573	.84427
<b>42</b>	13.9249	.83550	.16450	<b>97</b>	2.4666	.14800	.85200
<b>43</b>	13.7967	.82780	.17220	<b>98</b>	2.3457	.14074	.85926
<b>44</b>	13.6628	.81977	.18023	<b>99</b>	2.2278	.13367	.86633
<b>45</b>	13.5237	.81142	.18858	<b>100</b>	2.1130	.12678	.87322
<b>46</b>	13.3792	.80275	.19725	<b>101</b>	2.0000	.12000	.88000
<b>47</b>	13.2298	.79379	.20621	<b>102</b>	1.8890	.11334	.88666
<b>48</b>	13.0751	.78451	.21549	<b>103</b>	1.7790	.10674	.89326
<b>49</b>	12.9152	.77491	.22509	<b>104</b>	1.6616	.09969	.90031
<b>50</b>	12.7497	.76498	.23502	<b>105</b>	1.5468	.09281	.90719
<b>51</b>	12.5787	.75472	.24528	<b>106</b>	1.3994	.08396	.91604
<b>52</b>	12.4027	.74416	.25584	<b>107</b>	1.2209	.07325	.92675
<b>53</b>	12.2219	.73331	.26669	<b>108</b>	.9439	.05664	.94336
<b>54</b>	12.0363	.72218	.27782	<b>109</b>	.4717	.02830	.97170



**Table S (6.2)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 6.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	15.6396	.96966	.03034	<b>55</b>	11.6165	.72022	.27978
<b>1</b>	15.7615	.97721	.02279	<b>56</b>	11.4290	.70860	.29140
<b>2</b>	15.7505	.97653	.02347	<b>57</b>	11.2366	.69667	.30333
<b>3</b>	15.7349	.97556	.02444	<b>58</b>	11.0402	.68449	.31551
<b>4</b>	15.7165	.97442	.02558	<b>59</b>	10.8403	.67210	.32790
<b>5</b>	15.6959	.97314	.02686	<b>60</b>	10.6371	.65950	.34050
<b>6</b>	15.6734	.97175	.02825	<b>61</b>	10.4304	.64669	.35331
<b>7</b>	15.6491	.97024	.02976	<b>62</b>	10.2195	.63361	.36639
<b>8</b>	15.6231	.96863	.03137	<b>63</b>	10.0041	.62026	.37974
<b>9</b>	15.5950	.96689	.03311	<b>64</b>	9.7849	.60666	.39334
<b>10</b>	15.5646	.96501	.03499	<b>65</b>	9.5617	.59282	.40718
<b>11</b>	15.5322	.96300	.03700	<b>66</b>	9.3342	.57872	.42128
<b>12</b>	15.4978	.96087	.03913	<b>67</b>	9.1017	.56431	.43569
<b>13</b>	15.4621	.95865	.04135	<b>68</b>	8.8648	.54962	.45038
<b>14</b>	15.4259	.95641	.04359	<b>69</b>	8.6240	.53469	.46531
<b>15</b>	15.3897	.95416	.04584	<b>70</b>	8.3806	.51960	.48040
<b>16</b>	15.3538	.95194	.04806	<b>71</b>	8.1357	.50442	.49558
<b>17</b>	15.3180	.94971	.05029	<b>72</b>	7.8900	.48918	.51082
<b>18</b>	15.2818	.94747	.05253	<b>73</b>	7.6440	.47393	.52607
<b>19</b>	15.2445	.94516	.05484	<b>74</b>	7.3970	.45861	.54139
<b>20</b>	15.2054	.94274	.05726	<b>75</b>	7.1480	.44317	.55683
<b>21</b>	15.1644	.94020	.05980	<b>76</b>	6.8963	.42757	.57243
<b>22</b>	15.1217	.93754	.06246	<b>77</b>	6.6421	.41181	.58819
<b>23</b>	15.0767	.93476	.06524	<b>78</b>	6.3858	.39592	.60408
<b>24</b>	15.0292	.93181	.06819	<b>79</b>	6.1290	.37999	.62001
<b>25</b>	14.9789	.92869	.07131	<b>80</b>	5.8738	.36418	.63582
<b>26</b>	14.9258	.92540	.07460	<b>81</b>	5.6222	.34858	.65142
<b>27</b>	14.8693	.92190	.07810	<b>82</b>	5.3753	.33327	.66673
<b>28</b>	14.8099	.91821	.08179	<b>83</b>	5.1331	.31825	.68175
<b>29</b>	14.7474	.91434	.08566	<b>84</b>	4.8940	.30343	.69657
<b>30</b>	14.6819	.91027	.08973	<b>85</b>	4.6567	.28872	.71128
<b>31</b>	14.6133	.90602	.09398	<b>86</b>	4.4232	.27424	.72576
<b>32</b>	14.5415	.90157	.09843	<b>87</b>	4.1966	.26019	.73981
<b>33</b>	14.4661	.89690	.10310	<b>88</b>	3.9772	.24658	.75342
<b>34</b>	14.3872	.89201	.10799	<b>89</b>	3.7649	.23342	.76658
<b>35</b>	14.3042	.88686	.11314	<b>90</b>	3.5600	.22072	.77928
<b>36</b>	14.2174	.88148	.11852	<b>91</b>	3.3659	.20869	.79131
<b>37</b>	14.1264	.87584	.12416	<b>92</b>	3.1861	.19754	.80246
<b>38</b>	14.0308	.86991	.13009	<b>93</b>	3.0203	.18726	.81274
<b>39</b>	13.9307	.86371	.13629	<b>94</b>	2.8658	.17768	.82232
<b>40</b>	13.8256	.85719	.14281	<b>95</b>	2.7192	.16859	.83141
<b>41</b>	13.7151	.85034	.14966	<b>96</b>	2.5813	.16004	.83996
<b>42</b>	13.5993	.84315	.15685	<b>97</b>	2.4537	.15213	.84787
<b>43</b>	13.4779	.83563	.16437	<b>98</b>	2.3339	.14470	.85530
<b>44</b>	13.3510	.82776	.17224	<b>99</b>	2.2170	.13745	.86255
<b>45</b>	13.2190	.81958	.18042	<b>100</b>	2.1033	.13040	.86960
<b>46</b>	13.0817	.81107	.18893	<b>101</b>	1.9911	.12345	.87655
<b>47</b>	12.9396	.80225	.19775	<b>102</b>	1.8810	.11662	.88338
<b>48</b>	12.7923	.79312	.20688	<b>103</b>	1.7719	.10985	.89015
<b>49</b>	12.6399	.78367	.21633	<b>104</b>	1.6553	.10263	.89737
<b>50</b>	12.4819	.77388	.22612	<b>105</b>	1.5414	.09557	.90443
<b>51</b>	12.3185	.76375	.23625	<b>106</b>	1.3949	.08649	.91351
<b>52</b>	12.1502	.75331	.24669	<b>107</b>	1.2175	.07548	.92452
<b>53</b>	11.9771	.74258	.25742	<b>108</b>	.9417	.05839	.94161
<b>54</b>	11.7992	.73155	.26845	<b>109</b>	.4708	.02919	.97081

## Section 1

**Table S (6.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 6.4 Percent**

<b>Age</b>	<b>Life</b>			<b>Age</b>	<b>Life</b>		
<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>	<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>		
0	15.1785	.97143	.02857	55	11.3947	.72926	.27074
1	15.2978	.97906	.02094	56	11.2145	.71773	.28227
2	15.2884	.97845	.02155	57	11.0295	.70589	.29411
3	15.2745	.97757	.02243	58	10.8404	.69379	.30621
4	15.2579	.97651	.02349	59	10.6479	.68146	.31854
5	15.2392	.97531	.02469	60	10.4520	.66893	.33107
6	15.2188	.97400	.02600	61	10.2526	.65616	.34384
7	15.1966	.97258	.02742	62	10.0488	.64312	.35688
8	15.1728	.97106	.02894	63	9.8407	.62980	.37020
9	15.1471	.96941	.03059	64	9.6285	.61622	.38378
10	15.1192	.96763	.03237	65	9.4124	.60239	.39761
11	15.0893	.96572	.03428	66	9.1918	.58828	.41172
12	15.0576	.96368	.03632	67	8.9663	.57384	.42616
13	15.0245	.96157	.03843	68	8.7361	.55911	.44089
14	14.9911	.95943	.04057	69	8.5020	.54413	.45587
15	14.9578	.95730	.04270	70	8.2652	.52897	.47103
16	14.9248	.95518	.04482	71	8.0267	.51371	.48629
17	14.8918	.95308	.04692	72	7.7872	.49838	.50162
18	14.8586	.95095	.04905	73	7.5473	.48303	.51697
19	14.8244	.94876	.05124	74	7.3061	.46759	.53241
20	14.7885	.94646	.05354	75	7.0628	.45202	.54798
21	14.7508	.94405	.05595	76	6.8167	.43627	.56373
22	14.7115	.94153	.05847	77	6.5679	.42035	.57965
23	14.6700	.93888	.06112	78	6.3168	.40428	.59572
24	14.6262	.93608	.06392	79	6.0650	.38816	.61184
25	14.5797	.93310	.06690	80	5.8147	.37214	.62786
26	14.5305	.92995	.07005	81	5.5676	.35633	.64367
27	14.4781	.92660	.07340	82	5.3249	.34080	.65920
28	14.4229	.92307	.07693	83	5.0868	.32556	.67444
29	14.3648	.91935	.08065	84	4.8516	.31050	.68950
30	14.3038	.91544	.08456	85	4.6178	.29554	.70446
31	14.2399	.91135	.08865	86	4.3877	.28081	.71919
32	14.1729	.90706	.09294	87	4.1642	.26651	.73349
33	14.1024	.90255	.09745	88	3.9477	.25265	.74735
34	14.0286	.89783	.10217	89	3.7381	.23924	.76076
35	13.9508	.89285	.10715	90	3.5357	.22629	.77371
36	13.8693	.88764	.11236	91	3.3438	.21400	.78600
37	13.7839	.88217	.11783	92	3.1660	.20263	.79737
38	13.6940	.87641	.12359	93	3.0019	.19212	.80788
39	13.5997	.87038	.12962	94	2.8490	.18234	.81766
40	13.5005	.86403	.13597	95	2.7039	.17305	.82695
41	13.3962	.85736	.14264	96	2.5674	.16431	.83569
42	13.2866	.85034	.14966	97	2.4410	.15622	.84378
43	13.1716	.84298	.15702	98	2.3222	.14862	.85138
44	13.0512	.83528	.16472	99	2.2063	.14120	.85880
45	12.9259	.82726	.17274	100	2.0935	.13399	.86601
46	12.7954	.81891	.18109	101	1.9823	.12687	.87313
47	12.6601	.81025	.18975	102	1.8731	.11988	.88012
48	12.5198	.80127	.19873	103	1.7648	.11294	.88706
49	12.3744	.79196	.20804	104	1.6490	.10554	.89446
50	12.2236	.78231	.21769	105	1.5360	.09830	.90170
51	12.0674	.77231	.22769	106	1.3905	.08899	.91101
52	11.9064	.76201	.23799	107	1.2140	.07770	.92230
53	11.7405	.75139	.24861	108	.9395	.06013	.93987
54	11.5700	.74048	.25952	109	.4699	.03008	.96992

**Table S (6.6)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 6.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	14.7424	.97300	.02700	<b>55</b>	11.1800	.73788	.26212
<b>1</b>	14.8592	.98071	.01929	<b>56</b>	11.0068	.72645	.27355
<b>2</b>	14.8511	.98017	.01983	<b>57</b>	10.8289	.71471	.28529
<b>3</b>	14.8387	.97935	.02065	<b>58</b>	10.6468	.70269	.29731
<b>4</b>	14.8238	.97837	.02163	<b>59</b>	10.4613	.69044	.30956
<b>5</b>	14.8068	.97725	.02275	<b>60</b>	10.2724	.67798	.32202
<b>6</b>	14.7882	.97602	.02398	<b>61</b>	10.0798	.66527	.33473
<b>7</b>	14.7679	.97468	.02532	<b>62</b>	9.8830	.65228	.34772
<b>8</b>	14.7462	.97325	.02675	<b>63</b>	9.6817	.63899	.36101
<b>9</b>	14.7225	.97168	.02832	<b>64</b>	9.4764	.62544	.37456
<b>10</b>	14.6968	.96999	.03001	<b>65</b>	9.2670	.61162	.38838
<b>11</b>	14.6692	.96817	.03183	<b>66</b>	9.0532	.59751	.40249
<b>12</b>	14.6399	.96623	.03377	<b>67</b>	8.8342	.58306	.41694
<b>13</b>	14.6093	.96421	.03579	<b>68</b>	8.6106	.56830	.43170
<b>14</b>	14.5784	.96217	.03783	<b>69</b>	8.3830	.55328	.44672
<b>15</b>	14.5476	.96014	.03986	<b>70</b>	8.1525	.53806	.46194
<b>16</b>	14.5172	.95813	.04187	<b>71</b>	7.9202	.52273	.47727
<b>17</b>	14.4869	.95613	.04387	<b>72</b>	7.6867	.50732	.49268
<b>18</b>	14.4564	.95412	.04588	<b>73</b>	7.4526	.49187	.50813
<b>19</b>	14.4249	.95204	.04796	<b>74</b>	7.2172	.47633	.52367
<b>20</b>	14.3919	.94987	.05013	<b>75</b>	6.9795	.46064	.53936
<b>21</b>	14.3572	.94758	.05242	<b>76</b>	6.7388	.44476	.55524
<b>22</b>	14.3210	.94518	.05482	<b>77</b>	6.4952	.42868	.57132
<b>23</b>	14.2827	.94266	.05734	<b>78</b>	6.2492	.41245	.58755
<b>24</b>	14.2423	.93999	.06001	<b>79</b>	6.0023	.39615	.60385
<b>25</b>	14.1992	.93715	.06285	<b>80</b>	5.7566	.37993	.62007
<b>26</b>	14.1536	.93414	.06586	<b>81</b>	5.5139	.36392	.63608
<b>27</b>	14.1050	.93093	.06907	<b>82</b>	5.2754	.34818	.65182
<b>28</b>	14.0537	.92754	.07246	<b>83</b>	5.0413	.33272	.66728
<b>29</b>	13.9996	.92397	.07603	<b>84</b>	4.8097	.31744	.68256
<b>30</b>	13.9427	.92022	.07978	<b>85</b>	4.5796	.30225	.69775
<b>31</b>	13.8831	.91628	.08372	<b>86</b>	4.3527	.28728	.71272
<b>32</b>	13.8205	.91215	.08785	<b>87</b>	4.1324	.27274	.72726
<b>33</b>	13.7546	.90780	.09220	<b>88</b>	3.9187	.25863	.74137
<b>34</b>	13.6854	.90324	.09676	<b>89</b>	3.7117	.24497	.75503
<b>35</b>	13.6125	.89843	.10157	<b>90</b>	3.5117	.23177	.76823
<b>36</b>	13.5360	.89338	.10662	<b>91</b>	3.3220	.21925	.78075
<b>37</b>	13.4556	.88807	.11193	<b>92</b>	3.1462	.20765	.79235
<b>38</b>	13.3710	.88249	.11751	<b>93</b>	2.9838	.19693	.80307
<b>39</b>	13.2822	.87662	.12338	<b>94</b>	2.8325	.18694	.81306
<b>40</b>	13.1886	.87045	.12955	<b>95</b>	2.6888	.17746	.82254
<b>41</b>	13.0899	.86394	.13606	<b>96</b>	2.5536	.16853	.83147
<b>42</b>	12.9862	.85709	.14291	<b>97</b>	2.4283	.16027	.83973
<b>43</b>	12.8772	.84990	.15010	<b>98</b>	2.3106	.15250	.84750
<b>44</b>	12.7630	.84236	.15764	<b>99</b>	2.1958	.14492	.85508
<b>45</b>	12.6439	.83450	.16550	<b>100</b>	2.0839	.13754	.86246
<b>46</b>	12.5198	.82630	.17370	<b>101</b>	1.9736	.13026	.86974
<b>47</b>	12.3910	.81780	.18220	<b>102</b>	1.8652	.12311	.87689
<b>48</b>	12.2572	.80898	.19102	<b>103</b>	1.7577	.11601	.88399
<b>49</b>	12.1184	.79982	.20018	<b>104</b>	1.6428	.10843	.89157
<b>50</b>	11.9743	.79031	.20969	<b>105</b>	1.5306	.10102	.89898
<b>51</b>	11.8249	.78045	.21955	<b>106</b>	1.3860	.09148	.90852
<b>52</b>	11.6708	.77027	.22973	<b>107</b>	1.2106	.07990	.92010
<b>53</b>	11.5119	.75978	.24022	<b>108</b>	.9373	.06186	.93814
<b>54</b>	11.3483	.74899	.25101	<b>109</b>	.4690	.03096	.96904

## Section 1

**Table S (6.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 6.8 Percent**

<b>Age</b>	<b>Life</b>			<b>Age</b>	<b>Life</b>		
<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>	<b>Annuity</b>	<b>Estate</b>	<b>Remainder</b>		
<b>0</b>	14.3295	.97441	.02559	<b>55</b>	10.9722	.74611	.25389
<b>1</b>	14.4438	.98218	.01782	<b>56</b>	10.8056	.73478	.26522
<b>2</b>	14.4368	.98171	.01829	<b>57</b>	10.6344	.72314	.27686
<b>3</b>	14.4258	.98095	.01905	<b>58</b>	10.4591	.71122	.28878
<b>4</b>	14.4123	.98004	.01996	<b>59</b>	10.2802	.69905	.30095
<b>5</b>	14.3969	.97899	.02101	<b>60</b>	10.0979	.68666	.31334
<b>6</b>	14.3799	.97783	.02217	<b>61</b>	9.9120	.67402	.32598
<b>7</b>	14.3614	.97657	.02343	<b>62</b>	9.7218	.66108	.33892
<b>8</b>	14.3414	.97521	.02479	<b>63</b>	9.5271	.64784	.35216
<b>9</b>	14.3196	.97373	.02627	<b>64</b>	9.3283	.63432	.36568
<b>10</b>	14.2959	.97212	.02788	<b>65</b>	9.1254	.62053	.37947
<b>11</b>	14.2704	.97039	.02961	<b>66</b>	8.9180	.60643	.39357
<b>12</b>	14.2432	.96854	.03146	<b>67</b>	8.7054	.59197	.40803
<b>13</b>	14.2148	.96661	.03339	<b>68</b>	8.4881	.57719	.42281
<b>14</b>	14.1862	.96466	.03534	<b>69</b>	8.2668	.56214	.43786
<b>15</b>	14.1577	.96272	.03728	<b>70</b>	8.0424	.54688	.45312
<b>16</b>	14.1296	.96081	.03919	<b>71</b>	7.8161	.53149	.46851
<b>17</b>	14.1017	.95892	.04108	<b>72</b>	7.5884	.51601	.48399
<b>18</b>	14.0736	.95701	.04299	<b>73</b>	7.3600	.50048	.49952
<b>19</b>	14.0447	.95504	.04496	<b>74</b>	7.1301	.48485	.51515
<b>20</b>	14.0143	.95298	.04702	<b>75</b>	6.8978	.46905	.53095
<b>21</b>	13.9824	.95080	.04920	<b>76</b>	6.6623	.45304	.54696
<b>22</b>	13.9489	.94853	.05147	<b>77</b>	6.4238	.43682	.56318
<b>23</b>	13.9136	.94613	.05387	<b>78</b>	6.1828	.42043	.57957
<b>24</b>	13.8762	.94358	.05642	<b>79</b>	5.9406	.40396	.59604
<b>25</b>	13.8363	.94087	.05913	<b>80</b>	5.6995	.38756	.61244
<b>26</b>	13.7940	.93800	.06200	<b>81</b>	5.4611	.37136	.62864
<b>27</b>	13.7488	.93492	.06508	<b>82</b>	5.2268	.35542	.64458
<b>28</b>	13.7011	.93167	.06833	<b>83</b>	4.9964	.33976	.66024
<b>29</b>	13.6507	.92824	.07176	<b>84</b>	4.7686	.32426	.67574
<b>30</b>	13.5976	.92464	.07536	<b>85</b>	4.5418	.30884	.69116
<b>31</b>	13.5419	.92085	.07915	<b>86</b>	4.3183	.29364	.70636
<b>32</b>	13.4834	.91687	.08313	<b>87</b>	4.1009	.27886	.72114
<b>33</b>	13.4217	.91268	.08732	<b>88</b>	3.8900	.26452	.73548
<b>34</b>	13.3569	.90827	.09173	<b>89</b>	3.6857	.25062	.74938
<b>35</b>	13.2885	.90362	.09638	<b>90</b>	3.4880	.23719	.76281
<b>36</b>	13.2166	.89873	.10127	<b>91</b>	3.3004	.22443	.77557
<b>37</b>	13.1410	.89359	.10641	<b>92</b>	3.1265	.21260	.78740
<b>38</b>	13.0613	.88817	.11183	<b>93</b>	2.9659	.20168	.79832
<b>39</b>	12.9774	.88247	.11753	<b>94</b>	2.8161	.19150	.80850
<b>40</b>	12.8890	.87645	.12355	<b>95</b>	2.6738	.18182	.81818
<b>41</b>	12.7957	.87011	.12989	<b>96</b>	2.5399	.17271	.82729
<b>42</b>	12.6975	.86343	.13657	<b>97</b>	2.4158	.16427	.83573
<b>43</b>	12.5942	.85640	.14360	<b>98</b>	2.2992	.15634	.84366
<b>44</b>	12.4857	.84902	.15098	<b>99</b>	2.1853	.14860	.85140
<b>45</b>	12.3724	.84133	.15867	<b>100</b>	2.0744	.14106	.85894
<b>46</b>	12.2543	.83329	.16671	<b>101</b>	1.9650	.13362	.86638
<b>47</b>	12.1316	.82495	.17505	<b>102</b>	1.8574	.12631	.87369
<b>48</b>	12.0040	.81627	.18373	<b>103</b>	1.7507	.11905	.88095
<b>49</b>	11.8715	.80726	.19274	<b>104</b>	1.6367	.11129	.88871
<b>50</b>	11.7338	.79790	.20210	<b>105</b>	1.5253	.10372	.89628
<b>51</b>	11.5908	.78818	.21182	<b>106</b>	1.3816	.09395	.90605
<b>52</b>	11.4432	.77814	.22186	<b>107</b>	1.2072	.08209	.91791
<b>53</b>	11.2908	.76778	.23222	<b>108</b>	.9352	.06359	.93641
<b>54</b>	11.1339	.75710	.24290	<b>109</b>	.4682	.03184	.96816

**Table S (7.0)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 7.0 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	13.9381	.97567	.02433	<b>55</b>	10.7709	.75396	.24604
<b>1</b>	14.0499	.98350	.01650	<b>56</b>	10.6108	.74275	.25725
<b>2</b>	14.0440	.98308	.01692	<b>57</b>	10.4459	.73121	.26879
<b>3</b>	14.0341	.98239	.01761	<b>58</b>	10.2769	.71939	.28061
<b>4</b>	14.0219	.98154	.01846	<b>59</b>	10.1044	.70731	.29269
<b>5</b>	14.0079	.98055	.01945	<b>60</b>	9.9286	.69500	.30500
<b>6</b>	13.9924	.97947	.02053	<b>61</b>	9.7490	.68243	.31757
<b>7</b>	13.9754	.97828	.02172	<b>62</b>	9.5651	.66956	.33044
<b>8</b>	13.9570	.97699	.02301	<b>63</b>	9.3767	.65637	.34363
<b>9</b>	13.9369	.97558	.02442	<b>64</b>	9.1842	.64289	.35711
<b>10</b>	13.9150	.97405	.02595	<b>65</b>	8.9875	.62913	.37087
<b>11</b>	13.8914	.97240	.02760	<b>66</b>	8.7863	.61504	.38496
<b>12</b>	13.8661	.97063	.02937	<b>67</b>	8.5799	.60059	.39941
<b>13</b>	13.8398	.96878	.03122	<b>68</b>	8.3687	.58581	.41419
<b>14</b>	13.8132	.96692	.03308	<b>69</b>	8.1533	.57073	.42927
<b>15</b>	13.7868	.96507	.03493	<b>70</b>	7.9348	.55544	.44456
<b>16</b>	13.7608	.96326	.03674	<b>71</b>	7.7143	.54000	.46000
<b>17</b>	13.7350	.96145	.03855	<b>72</b>	7.4923	.52446	.47554
<b>18</b>	13.7092	.95964	.04036	<b>73</b>	7.2694	.50886	.49114
<b>19</b>	13.6825	.95778	.04222	<b>74</b>	7.0448	.49314	.50686
<b>20</b>	13.6546	.95582	.04418	<b>75</b>	6.8177	.47724	.52276
<b>21</b>	13.6250	.95375	.04625	<b>76</b>	6.5874	.46112	.53888
<b>22</b>	13.5942	.95159	.04841	<b>77</b>	6.3539	.44477	.55523
<b>23</b>	13.5615	.94931	.05069	<b>78</b>	6.1176	.42823	.57177
<b>24</b>	13.5269	.94688	.05312	<b>79</b>	5.8801	.41160	.58840
<b>25</b>	13.4899	.94430	.05570	<b>80</b>	5.6433	.39503	.60497
<b>26</b>	13.4507	.94155	.05845	<b>81</b>	5.4092	.37865	.62135
<b>27</b>	13.4086	.93860	.06140	<b>82</b>	5.1788	.36252	.63748
<b>28</b>	13.3641	.93549	.06451	<b>83</b>	4.9523	.34666	.65334
<b>29</b>	13.3171	.93220	.06780	<b>84</b>	4.7280	.33096	.66904
<b>30</b>	13.2676	.92873	.07127	<b>85</b>	4.5047	.31533	.68467
<b>31</b>	13.2155	.92509	.07491	<b>86</b>	4.2843	.29990	.70010
<b>32</b>	13.1608	.92125	.07875	<b>87</b>	4.0699	.28489	.71511
<b>33</b>	13.1030	.91721	.08279	<b>88</b>	3.8618	.27032	.72968
<b>34</b>	13.0422	.91295	.08705	<b>89</b>	3.6599	.25619	.74381
<b>35</b>	12.9779	.90845	.09155	<b>90</b>	3.4646	.24252	.75748
<b>36</b>	12.9103	.90372	.09628	<b>91</b>	3.2791	.22954	.77046
<b>37</b>	12.8391	.89874	.10126	<b>92</b>	3.1071	.21750	.78250
<b>38</b>	12.7640	.89348	.10652	<b>93</b>	2.9482	.20637	.79363
<b>39</b>	12.6848	.88794	.11206	<b>94</b>	2.7999	.19599	.80401
<b>40</b>	12.6013	.88209	.11791	<b>95</b>	2.6590	.18613	.81387
<b>41</b>	12.5130	.87591	.12409	<b>96</b>	2.5263	.17684	.82316
<b>42</b>	12.4198	.86939	.13061	<b>97</b>	2.4034	.16824	.83176
<b>43</b>	12.3218	.86253	.13747	<b>98</b>	2.2878	.16015	.83985
<b>44</b>	12.2187	.85531	.14469	<b>99</b>	2.1749	.15224	.84776
<b>45</b>	12.1110	.84777	.15223	<b>100</b>	2.0649	.14454	.85546
<b>46</b>	11.9985	.83989	.16011	<b>101</b>	1.9564	.13695	.86305
<b>47</b>	11.8815	.83170	.16830	<b>102</b>	1.8497	.12948	.87052
<b>48</b>	11.7597	.82318	.17682	<b>103</b>	1.7438	.12207	.87793
<b>49</b>	11.6332	.81432	.18568	<b>104</b>	1.6305	.11414	.88586
<b>50</b>	11.5014	.80510	.19490	<b>105</b>	1.5199	.10640	.89360
<b>51</b>	11.3646	.79552	.20448	<b>106</b>	1.3772	.09641	.90359
<b>52</b>	11.2231	.78562	.21438	<b>107</b>	1.2039	.08427	.91573
<b>53</b>	11.0770	.77539	.22461	<b>108</b>	.9330	.06531	.93469
<b>54</b>	10.9263	.76484	.23516	<b>109</b>	.4673	.03271	.96729

## Section 1

**Table S (7.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 7.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	13.5666	.97679	.02321	<b>55</b>	10.5760	.76147	.23853
<b>1</b>	13.6760	.98467	.01533	<b>56</b>	10.4219	.75037	.24963
<b>2</b>	13.6710	.98431	.01569	<b>57</b>	10.2631	.73894	.26106
<b>3</b>	13.6622	.98368	.01632	<b>58</b>	10.1002	.72722	.27278
<b>4</b>	13.6512	.98288	.01712	<b>59</b>	9.9338	.71523	.28477
<b>5</b>	13.6383	.98196	.01804	<b>60</b>	9.7640	.70301	.29699
<b>6</b>	13.6241	.98094	.01906	<b>61</b>	9.5905	.69052	.30948
<b>7</b>	13.6085	.97981	.02019	<b>62</b>	9.4127	.67771	.32229
<b>8</b>	13.5916	.97860	.02140	<b>63</b>	9.2303	.66458	.33542
<b>9</b>	13.5730	.97726	.02274	<b>64</b>	9.0438	.65116	.34884
<b>10</b>	13.5527	.97580	.02420	<b>65</b>	8.8532	.63743	.36257
<b>11</b>	13.5308	.97422	.02578	<b>66</b>	8.6579	.62337	.37663
<b>12</b>	13.5073	.97252	.02748	<b>67</b>	8.4574	.60893	.39107
<b>13</b>	13.4828	.97076	.02924	<b>68</b>	8.2521	.59415	.40585
<b>14</b>	13.4581	.96898	.03102	<b>69</b>	8.0425	.57906	.42094
<b>15</b>	13.4335	.96721	.03279	<b>70</b>	7.8297	.56374	.43626
<b>16</b>	13.4095	.96548	.03452	<b>71</b>	7.6148	.54826	.45174
<b>17</b>	13.3857	.96377	.03623	<b>72</b>	7.3982	.53267	.46733
<b>18</b>	13.3618	.96205	.03795	<b>73</b>	7.1807	.51701	.48299
<b>19</b>	13.3372	.96028	.03972	<b>74</b>	6.9613	.50121	.49879
<b>20</b>	13.3114	.95842	.04158	<b>75</b>	6.7393	.48523	.51477
<b>21</b>	13.2842	.95646	.04354	<b>76</b>	6.5139	.46900	.53100
<b>22</b>	13.2556	.95441	.04559	<b>77</b>	6.2852	.45253	.54747
<b>23</b>	13.2254	.95223	.04777	<b>78</b>	6.0536	.43586	.56414
<b>24</b>	13.1933	.94992	.05008	<b>79</b>	5.8206	.41908	.58092
<b>25</b>	13.1590	.94745	.05255	<b>80</b>	5.5882	.40235	.59765
<b>26</b>	13.1225	.94482	.05518	<b>81</b>	5.3582	.38579	.61421
<b>27</b>	13.0834	.94200	.05800	<b>82</b>	5.1317	.36948	.63052
<b>28</b>	13.0419	.93902	.06098	<b>83</b>	4.9089	.35344	.64656
<b>29</b>	12.9980	.93586	.06414	<b>84</b>	4.6881	.33754	.66246
<b>30</b>	12.9517	.93252	.06748	<b>85</b>	4.4680	.32170	.67830
<b>31</b>	12.9030	.92902	.07098	<b>86</b>	4.2508	.30606	.69394
<b>32</b>	12.8517	.92532	.07468	<b>87</b>	4.0393	.29083	.70917
<b>33</b>	12.7975	.92142	.07858	<b>88</b>	3.8338	.27604	.72396
<b>34</b>	12.7404	.91731	.08269	<b>89</b>	3.6345	.26168	.73832
<b>35</b>	12.6800	.91296	.08704	<b>90</b>	3.4415	.24779	.75221
<b>36</b>	12.6164	.90838	.09162	<b>91</b>	3.2581	.23458	.76542
<b>37</b>	12.5493	.90355	.09645	<b>92</b>	3.0879	.22233	.77767
<b>38</b>	12.4785	.89845	.10155	<b>93</b>	2.9307	.21101	.78899
<b>39</b>	12.4037	.89307	.10693	<b>94</b>	2.7839	.20044	.79956
<b>40</b>	12.3247	.88738	.11262	<b>95</b>	2.6444	.19039	.80961
<b>41</b>	12.2411	.88136	.11864	<b>96</b>	2.5129	.18093	.81907
<b>42</b>	12.1527	.87500	.12500	<b>97</b>	2.3911	.17216	.82784
<b>43</b>	12.0596	.86829	.13171	<b>98</b>	2.2765	.16391	.83609
<b>44</b>	11.9616	.86124	.13876	<b>99</b>	2.1646	.15585	.84415
<b>45</b>	11.8591	.85385	.14615	<b>100</b>	2.0555	.14800	.85200
<b>46</b>	11.7519	.84613	.15387	<b>101</b>	1.9479	.14025	.85975
<b>47</b>	11.6403	.83810	.16190	<b>102</b>	1.8420	.13262	.86738
<b>48</b>	11.5240	.82973	.17027	<b>103</b>	1.7369	.12506	.87494
<b>49</b>	11.4031	.82102	.17898	<b>104</b>	1.6245	.11696	.88304
<b>50</b>	11.2770	.81195	.18805	<b>105</b>	1.5147	.10906	.89094
<b>51</b>	11.1460	.80251	.19749	<b>106</b>	1.3729	.09885	.90115
<b>52</b>	11.0103	.79274	.20726	<b>107</b>	1.2005	.08644	.91356
<b>53</b>	10.8701	.78265	.21735	<b>108</b>	.9308	.06702	.93298
<b>54</b>	10.7254	.77223	.22777	<b>109</b>	.4664	.03358	.96642

**Table S (7.4)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 7.4 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	13.2136	.97780	.02220	<b>55</b>	10.3871	.76864	.23136
<b>1</b>	13.3207	.98573	.01427	<b>56</b>	10.2387	.75767	.24233
<b>2</b>	13.3165	.98542	.01458	<b>57</b>	10.0858	.74635	.25365
<b>3</b>	13.3086	.98484	.01516	<b>58</b>	9.9287	.73472	.26528
<b>4</b>	13.2986	.98410	.01590	<b>59</b>	9.7681	.72284	.27716
<b>5</b>	13.2869	.98323	.01677	<b>60</b>	9.6041	.71071	.28929
<b>6</b>	13.2739	.98227	.01773	<b>61</b>	9.4365	.69830	.30170
<b>7</b>	13.2595	.98120	.01880	<b>62</b>	9.2644	.68557	.31443
<b>8</b>	13.2439	.98005	.01995	<b>63</b>	9.0879	.67250	.32750
<b>9</b>	13.2267	.97878	.02122	<b>64</b>	8.9072	.65913	.34087
<b>10</b>	13.2078	.97738	.02262	<b>65</b>	8.7223	.64545	.35455
<b>11</b>	13.1874	.97587	.02413	<b>66</b>	8.5327	.63142	.36858
<b>12</b>	13.1655	.97425	.02575	<b>67</b>	8.3380	.61701	.38299
<b>13</b>	13.1427	.97256	.02744	<b>68</b>	8.1383	.60223	.39777
<b>14</b>	13.1197	.97085	.02915	<b>69</b>	7.9343	.58714	.41286
<b>15</b>	13.0968	.96917	.03083	<b>70</b>	7.7270	.57180	.42820
<b>16</b>	13.0745	.96752	.03248	<b>71</b>	7.5175	.55629	.44371
<b>17</b>	13.0525	.96589	.03411	<b>72</b>	7.3062	.54066	.45934
<b>18</b>	13.0305	.96426	.03574	<b>73</b>	7.0938	.52494	.47506
<b>19</b>	13.0078	.96258	.03742	<b>74</b>	6.8795	.50908	.49092
<b>20</b>	12.9839	.96081	.03919	<b>75</b>	6.6624	.49302	.50698
<b>21</b>	12.9587	.95895	.04105	<b>76</b>	6.4418	.47670	.52330
<b>22</b>	12.9323	.95699	.04301	<b>77</b>	6.2178	.46012	.53988
<b>23</b>	12.9044	.95492	.04508	<b>78</b>	5.9908	.44332	.55668
<b>24</b>	12.8746	.95272	.04728	<b>79</b>	5.7622	.42640	.57360
<b>25</b>	12.8427	.95036	.04964	<b>80</b>	5.5340	.40952	.59048
<b>26</b>	12.8087	.94785	.05215	<b>81</b>	5.3080	.39279	.60721
<b>27</b>	12.7722	.94515	.05485	<b>82</b>	5.0853	.37632	.62368
<b>28</b>	12.7335	.94228	.05772	<b>83</b>	4.8661	.36009	.63991
<b>29</b>	12.6925	.93925	.06075	<b>84</b>	4.6487	.34401	.65599
<b>30</b>	12.6492	.93604	.06396	<b>85</b>	4.4320	.32796	.67204
<b>31</b>	12.6036	.93267	.06733	<b>86</b>	4.2177	.31211	.68789
<b>32</b>	12.5555	.92911	.07089	<b>87</b>	4.0091	.29667	.70333
<b>33</b>	12.5047	.92534	.07466	<b>88</b>	3.8063	.28167	.71833
<b>34</b>	12.4510	.92138	.07862	<b>89</b>	3.6094	.26710	.73290
<b>35</b>	12.3942	.91717	.08283	<b>90</b>	3.4186	.25298	.74702
<b>36</b>	12.3343	.91274	.08726	<b>91</b>	3.2373	.23956	.76044
<b>37</b>	12.2711	.90806	.09194	<b>92</b>	3.0690	.22710	.77290
<b>38</b>	12.2041	.90311	.09689	<b>93</b>	2.9133	.21559	.78441
<b>39</b>	12.1335	.89788	.10212	<b>94</b>	2.7680	.20483	.79517
<b>40</b>	12.0587	.89234	.10766	<b>95</b>	2.6298	.19461	.80539
<b>41</b>	11.9794	.88648	.11352	<b>96</b>	2.4996	.18497	.81503
<b>42</b>	11.8956	.88028	.11972	<b>97</b>	2.3789	.17604	.82396
<b>43</b>	11.8071	.87373	.12627	<b>98</b>	2.2654	.16764	.83236
<b>44</b>	11.7139	.86683	.13317	<b>99</b>	2.1544	.15943	.84057
<b>45</b>	11.6163	.85960	.14040	<b>100</b>	2.0462	.15142	.84858
<b>46</b>	11.5140	.85204	.14796	<b>101</b>	1.9394	.14352	.85648
<b>47</b>	11.4075	.84416	.15584	<b>102</b>	1.8344	.13574	.86426
<b>48</b>	11.2965	.83594	.16406	<b>103</b>	1.7301	.12803	.87197
<b>49</b>	11.1808	.82738	.17262	<b>104</b>	1.6184	.11976	.88024
<b>50</b>	11.0601	.81845	.18155	<b>105</b>	1.5094	.11170	.88830
<b>51</b>	10.9345	.80916	.19084	<b>106</b>	1.3685	.10127	.89873
<b>52</b>	10.8045	.79953	.20047	<b>107</b>	1.1972	.08859	.91141
<b>53</b>	10.6698	.78957	.21043	<b>108</b>	.9287	.06872	.93128
<b>54</b>	10.5308	.77928	.22072	<b>109</b>	.4655	.03445	.96555

## Section 1

**Table S (7.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 7.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	12.8778	.97871	.02129	<b>55</b>	10.2040	.77550	.22450
<b>1</b>	12.9827	.98669	.01331	<b>56</b>	10.0611	.76465	.23535
<b>2</b>	12.9792	.98642	.01358	<b>57</b>	9.9137	.75344	.24656
<b>3</b>	12.9721	.98588	.01412	<b>58</b>	9.7622	.74193	.25807
<b>4</b>	12.9631	.98519	.01481	<b>59</b>	9.6071	.73014	.26986
<b>5</b>	12.9523	.98438	.01562	<b>60</b>	9.4487	.71810	.28190
<b>6</b>	12.9404	.98347	.01653	<b>61</b>	9.2866	.70578	.29422
<b>7</b>	12.9271	.98246	.01754	<b>62</b>	9.1202	.69313	.30687
<b>8</b>	12.9127	.98136	.01864	<b>63</b>	8.9492	.68014	.31986
<b>9</b>	12.8968	.98015	.01985	<b>64</b>	8.7740	.66683	.33317
<b>10</b>	12.8792	.97882	.02118	<b>65</b>	8.5947	.65319	.34681
<b>11</b>	12.8602	.97738	.02262	<b>66</b>	8.4107	.63921	.36079
<b>12</b>	12.8397	.97582	.02418	<b>67</b>	8.2214	.62482	.37518
<b>13</b>	12.8184	.97420	.02580	<b>68</b>	8.0271	.61006	.38994
<b>14</b>	12.7969	.97256	.02744	<b>69</b>	7.8286	.59497	.40503
<b>15</b>	12.7757	.97095	.02905	<b>70</b>	7.6266	.57962	.42038
<b>16</b>	12.7549	.96937	.03063	<b>71</b>	7.4223	.56409	.43591
<b>17</b>	12.7345	.96782	.03218	<b>72</b>	7.2162	.54843	.45157
<b>18</b>	12.7141	.96627	.03373	<b>73</b>	7.0088	.53267	.46733
<b>19</b>	12.6932	.96468	.03532	<b>74</b>	6.7993	.51675	.48325
<b>20</b>	12.6711	.96300	.03700	<b>75</b>	6.5871	.50062	.49938
<b>21</b>	12.6478	.96123	.03877	<b>76</b>	6.3712	.48421	.51579
<b>22</b>	12.6233	.95937	.04063	<b>77</b>	6.1517	.46753	.53247
<b>23</b>	12.5974	.95740	.04260	<b>78</b>	5.9291	.45061	.54939
<b>24</b>	12.5697	.95530	.04470	<b>79</b>	5.7048	.43356	.56644
<b>25</b>	12.5401	.95305	.04695	<b>80</b>	5.4807	.41653	.58347
<b>26</b>	12.5084	.95064	.04936	<b>81</b>	5.2587	.39966	.60034
<b>27</b>	12.4744	.94805	.05195	<b>82</b>	5.0397	.38302	.61698
<b>28</b>	12.4382	.94531	.05469	<b>83</b>	4.8240	.36662	.63338
<b>29</b>	12.3998	.94239	.05761	<b>84</b>	4.6100	.35036	.64964
<b>30</b>	12.3593	.93931	.06069	<b>85</b>	4.3964	.33413	.66587
<b>31</b>	12.3166	.93606	.06394	<b>86</b>	4.1852	.31807	.68193
<b>32</b>	12.2715	.93263	.06737	<b>87</b>	3.9793	.30243	.69757
<b>33</b>	12.2237	.92900	.07100	<b>88</b>	3.7791	.28721	.71279
<b>34</b>	12.1733	.92517	.07483	<b>89</b>	3.5846	.27243	.72757
<b>35</b>	12.1198	.92110	.07890	<b>90</b>	3.3961	.25810	.74190
<b>36</b>	12.0633	.91681	.08319	<b>91</b>	3.2167	.24447	.75553
<b>37</b>	12.0036	.91228	.08772	<b>92</b>	3.0502	.23182	.76818
<b>38</b>	11.9404	.90747	.09253	<b>93</b>	2.8962	.22011	.77989
<b>39</b>	11.8736	.90239	.09761	<b>94</b>	2.7523	.20918	.79082
<b>40</b>	11.8028	.89701	.10299	<b>95</b>	2.6155	.19878	.80122
<b>41</b>	11.7276	.89130	.10870	<b>96</b>	2.4865	.18897	.81103
<b>42</b>	11.6480	.88525	.11475	<b>97</b>	2.3669	.17988	.82012
<b>43</b>	11.5639	.87885	.12115	<b>98</b>	2.2543	.17133	.82867
<b>44</b>	11.4751	.87211	.12789	<b>99</b>	2.1443	.16297	.83703
<b>45</b>	11.3821	.86504	.13496	<b>100</b>	2.0370	.15481	.84519
<b>46</b>	11.2845	.85762	.14238	<b>101</b>	1.9311	.14676	.85324
<b>47</b>	11.1829	.84990	.15010	<b>102</b>	1.8268	.13884	.86116
<b>48</b>	11.0767	.84183	.15817	<b>103</b>	1.7233	.13097	.86903
<b>49</b>	10.9660	.83342	.16658	<b>104</b>	1.6125	.12255	.87745
<b>50</b>	10.8505	.82464	.17536	<b>105</b>	1.5042	.11432	.88568
<b>51</b>	10.7301	.81548	.18452	<b>106</b>	1.3642	.10368	.89632
<b>52</b>	10.6052	.80600	.19400	<b>107</b>	1.1939	.09073	.90927
<b>53</b>	10.4759	.79617	.20383	<b>108</b>	.9265	.07042	.92958
<b>54</b>	10.3422	.78601	.21399	<b>109</b>	.4647	.03532	.96468



**Table S (7.8)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 7.8 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	12.5581	.97953	.02047	55	10.0265	.78207	.21793
1	12.6608	.98754	.01246	56	9.8889	.77133	.22867
2	12.6579	.98732	.01268	57	9.7467	.76024	.23976
3	12.6516	.98683	.01317	58	9.6005	.74884	.25116
4	12.6434	.98618	.01382	59	9.4507	.73716	.26284
5	12.6335	.98542	.01458	60	9.2977	.72522	.27478
6	12.6225	.98456	.01544	61	9.1409	.71299	.28701
7	12.6103	.98360	.01640	62	8.9798	.70042	.29958
8	12.5969	.98256	.01744	63	8.8141	.68750	.31250
9	12.5821	.98141	.01859	64	8.6443	.67426	.32574
10	12.5658	.98013	.01987	65	8.4703	.66068	.33932
11	12.5480	.97875	.02125	66	8.2916	.64674	.35326
12	12.5289	.97725	.02275	67	8.1076	.63239	.36761
13	12.5089	.97569	.02431	68	7.9186	.61765	.38235
14	12.4888	.97413	.02587	69	7.7253	.60257	.39743
15	12.4690	.97258	.02742	70	7.5285	.58722	.41278
16	12.4497	.97108	.02892	71	7.3292	.57168	.42832
17	12.4307	.96960	.03040	72	7.1280	.55599	.44401
18	12.4119	.96813	.03187	73	6.9255	.54019	.45981
19	12.3925	.96661	.03339	74	6.7208	.52422	.47578
20	12.3720	.96502	.03498	75	6.5132	.50803	.49197
21	12.3504	.96333	.03667	76	6.3018	.49154	.50846
22	12.3277	.96156	.03844	77	6.0868	.47477	.52523
23	12.3036	.95968	.04032	78	5.8686	.45775	.54225
24	12.2779	.95768	.04232	79	5.6484	.44057	.55943
25	12.2504	.95553	.04447	80	5.4283	.42341	.57659
26	12.2209	.95323	.04677	81	5.2101	.40639	.59361
27	12.1890	.95075	.04925	82	4.9948	.38959	.61041
28	12.1552	.94811	.05189	83	4.7825	.37304	.62696
29	12.1193	.94531	.05469	84	4.5718	.35660	.64340
30	12.0813	.94234	.05766	85	4.3613	.34018	.65982
31	12.0412	.93922	.06078	86	4.1530	.32394	.67606
32	11.9989	.93591	.06409	87	3.9499	.30810	.69190
33	11.9540	.93241	.06759	88	3.7523	.29268	.70732
34	11.9065	.92871	.07129	89	3.5602	.27769	.72231
35	11.8561	.92478	.07522	90	3.3738	.26316	.73684
36	11.8029	.92062	.07938	91	3.1964	.24932	.75068
37	11.7465	.91623	.08377	92	3.0317	.23647	.76353
38	11.6868	.91157	.08843	93	2.8792	.22458	.77542
39	11.6235	.90663	.09337	94	2.7368	.21347	.78653
40	11.5564	.90140	.09860	95	2.6013	.20290	.79710
41	11.4851	.89583	.10417	96	2.4735	.19293	.80707
42	11.4094	.88994	.11006	97	2.3549	.18368	.81632
43	11.3294	.88369	.11631	98	2.2434	.17498	.82502
44	11.2448	.87710	.12290	99	2.1343	.16647	.83353
45	11.1561	.87018	.12982	100	2.0279	.15817	.84183
46	11.0630	.86292	.13708	101	1.9228	.14997	.85003
47	10.9659	.85534	.14466	102	1.8193	.14191	.85809
48	10.8644	.84742	.15258	103	1.7166	.13389	.86611
49	10.7584	.83916	.16084	104	1.6065	.12531	.87469
50	10.6477	.83052	.16948	105	1.4990	.11693	.88307
51	10.5322	.82151	.17849	106	1.3600	.10608	.89392
52	10.4123	.81216	.18784	107	1.1906	.09286	.90714
53	10.2881	.80247	.19753	108	.9244	.07210	.92790
54	10.1595	.79244	.20756	109	.4638	.03618	.96382

## Section 1

**Table S (8.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 8.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	12.2534	.98027	.01973	<b>55</b>	9.8543	.78834	.21166
<b>1</b>	12.3540	.98832	.01168	<b>56</b>	9.7217	.77773	.22227
<b>2</b>	12.3516	.98813	.01187	<b>57</b>	9.5845	.76676	.23324
<b>3</b>	12.3460	.98768	.01232	<b>58</b>	9.4434	.75547	.24453
<b>4</b>	12.3385	.98708	.01292	<b>59</b>	9.2987	.74390	.25610
<b>5</b>	12.3295	.98636	.01364	<b>60</b>	9.1507	.73206	.26794
<b>6</b>	12.3193	.98555	.01445	<b>61</b>	8.9991	.71993	.28007
<b>7</b>	12.3080	.98464	.01536	<b>62</b>	8.8431	.70745	.29255
<b>8</b>	12.2956	.98365	.01635	<b>63</b>	8.6826	.69461	.30539
<b>9</b>	12.2818	.98255	.01745	<b>64</b>	8.5179	.68143	.31857
<b>10</b>	12.2666	.98133	.01867	<b>65</b>	8.3490	.66792	.33208
<b>11</b>	12.2500	.98000	.02000	<b>66</b>	8.1754	.65403	.34597
<b>12</b>	12.2320	.97856	.02144	<b>67</b>	7.9965	.63972	.36028
<b>13</b>	12.2133	.97706	.02294	<b>68</b>	7.8126	.62501	.37499
<b>14</b>	12.1945	.97556	.02444	<b>69</b>	7.6243	.60994	.39006
<b>15</b>	12.1759	.97407	.02593	<b>70</b>	7.4325	.59460	.40540
<b>16</b>	12.1580	.97264	.02736	<b>71</b>	7.2381	.57905	.42095
<b>17</b>	12.1403	.97123	.02877	<b>72</b>	7.0418	.56334	.43666
<b>18</b>	12.1228	.96983	.03017	<b>73</b>	6.8439	.54751	.45249
<b>19</b>	12.1048	.96839	.03161	<b>74</b>	6.6438	.53151	.46849
<b>20</b>	12.0859	.96687	.03313	<b>75</b>	6.4407	.51526	.48474
<b>21</b>	12.0658	.96527	.03473	<b>76</b>	6.2338	.49870	.50130
<b>22</b>	12.0448	.96358	.03642	<b>77</b>	6.0231	.48185	.51815
<b>23</b>	12.0224	.96179	.03821	<b>78</b>	5.8091	.46473	.53527
<b>24</b>	11.9985	.95988	.04012	<b>79</b>	5.5930	.44744	.55256
<b>25</b>	11.9728	.95782	.04218	<b>80</b>	5.3768	.43015	.56985
<b>26</b>	11.9453	.95562	.04438	<b>81</b>	5.1624	.41299	.58701
<b>27</b>	11.9155	.95324	.04676	<b>82</b>	4.9506	.39605	.60395
<b>28</b>	11.8839	.95071	.04929	<b>83</b>	4.7417	.37934	.62066
<b>29</b>	11.8502	.94802	.05198	<b>84</b>	4.5342	.36273	.63727
<b>30</b>	11.8146	.94517	.05483	<b>85</b>	4.3268	.34614	.65386
<b>31</b>	11.7769	.94215	.05785	<b>86</b>	4.1214	.32971	.67029
<b>32</b>	11.7371	.93897	.06103	<b>87</b>	3.9210	.31368	.68632
<b>33</b>	11.6949	.93559	.06441	<b>88</b>	3.7258	.29806	.70194
<b>34</b>	11.6502	.93202	.06798	<b>89</b>	3.5360	.28288	.71712
<b>35</b>	11.6027	.92821	.07179	<b>90</b>	3.3518	.26814	.73186
<b>36</b>	11.5524	.92419	.07581	<b>91</b>	3.1763	.25411	.74589
<b>37</b>	11.4992	.91994	.08006	<b>92</b>	3.0133	.24107	.75893
<b>38</b>	11.4426	.91541	.08459	<b>93</b>	2.8624	.22900	.77100
<b>39</b>	11.3827	.91062	.08938	<b>94</b>	2.7215	.21772	.78228
<b>40</b>	11.3191	.90553	.09447	<b>95</b>	2.5872	.20698	.79302
<b>41</b>	11.2514	.90011	.09989	<b>96</b>	2.4606	.19685	.80315
<b>42</b>	11.1794	.89436	.10564	<b>97</b>	2.3431	.18745	.81255
<b>43</b>	11.1033	.88826	.11174	<b>98</b>	2.2325	.17860	.82140
<b>44</b>	11.0227	.88181	.11819	<b>99</b>	2.1243	.16995	.83005
<b>45</b>	10.9380	.87504	.12496	<b>100</b>	2.0188	.16151	.83849
<b>46</b>	10.8491	.86793	.13207	<b>101</b>	1.9145	.15316	.84684
<b>47</b>	10.7563	.86050	.13950	<b>102</b>	1.8119	.14495	.85505
<b>48</b>	10.6591	.85273	.14727	<b>103</b>	1.7099	.13679	.86321
<b>49</b>	10.5577	.84461	.15539	<b>104</b>	1.6006	.12805	.87195
<b>50</b>	10.4515	.83612	.16388	<b>105</b>	1.4939	.11951	.88049
<b>51</b>	10.3407	.82725	.17275	<b>106</b>	1.3557	.10846	.889154
<b>52</b>	10.2256	.81804	.18196	<b>107</b>	1.1873	.09498	.90502
<b>53</b>	10.1061	.80849	.19151	<b>108</b>	.9223	.07378	.92622
<b>54</b>	9.9824	.79860	.20140	<b>109</b>	.4630	.03704	.96296

**Table S (8.2)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 8.2 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	11.9627	.98094	.01906	<b>55</b>	9.6873	.79436	.20564
<b>1</b>	12.0612	.98902	.01098	<b>56</b>	9.5594	.78387	.21613
<b>2</b>	12.0594	.98887	.01113	<b>57</b>	9.4270	.77302	.22698
<b>3</b>	12.0543	.98845	.01155	<b>58</b>	9.2907	.76184	.23816
<b>4</b>	12.0475	.98789	.01211	<b>59</b>	9.1510	.75038	.24962
<b>5</b>	12.0392	.98721	.01279	<b>60</b>	9.0079	.73864	.26136
<b>6</b>	12.0298	.98644	.01356	<b>61</b>	8.8611	.72661	.27339
<b>7</b>	12.0193	.98558	.01442	<b>62</b>	8.7100	.71422	.28578
<b>8</b>	12.0078	.98464	.01536	<b>63</b>	8.5544	.70146	.29854
<b>9</b>	11.9949	.98359	.01641	<b>64</b>	8.3947	.68836	.31164
<b>10</b>	11.9807	.98242	.01758	<b>65</b>	8.2307	.67492	.32508
<b>11</b>	11.9651	.98114	.01886	<b>66</b>	8.0621	.66109	.33891
<b>12</b>	11.9483	.97976	.02024	<b>67</b>	7.8881	.64682	.35318
<b>13</b>	11.9307	.97832	.02168	<b>68</b>	7.7091	.63215	.36785
<b>14</b>	11.9130	.97687	.02313	<b>69</b>	7.5256	.61710	.38290
<b>15</b>	11.8957	.97544	.02456	<b>70</b>	7.3386	.60177	.39823
<b>16</b>	11.8789	.97407	.02593	<b>71</b>	7.1490	.58622	.41378
<b>17</b>	11.8625	.97272	.02728	<b>72</b>	6.9573	.57050	.42950
<b>18</b>	11.8462	.97139	.02861	<b>73</b>	6.7640	.55465	.44535
<b>19</b>	11.8295	.97002	.02998	<b>74</b>	6.5684	.53861	.46139
<b>20</b>	11.8119	.96858	.03142	<b>75</b>	6.3697	.52231	.47769
<b>21</b>	11.7933	.96705	.03295	<b>76</b>	6.1670	.50570	.49430
<b>22</b>	11.7737	.96545	.03455	<b>77</b>	5.9606	.48877	.51123
<b>23</b>	11.7529	.96374	.03626	<b>78</b>	5.7506	.47155	.52845
<b>24</b>	11.7307	.96191	.03809	<b>79</b>	5.5385	.45416	.54584
<b>25</b>	11.7067	.95995	.04005	<b>80</b>	5.3262	.43675	.56325
<b>26</b>	11.6810	.95784	.04216	<b>81</b>	5.1154	.41946	.58054
<b>27</b>	11.6531	.95556	.04444	<b>82</b>	4.9071	.40238	.59762
<b>28</b>	11.6235	.95313	.04687	<b>83</b>	4.7015	.38552	.61448
<b>29</b>	11.5919	.95054	.04946	<b>84</b>	4.4971	.36876	.63124
<b>30</b>	11.5585	.94779	.05221	<b>85</b>	4.2927	.35200	.64800
<b>31</b>	11.5231	.94489	.05511	<b>86</b>	4.0901	.33539	.66461
<b>32</b>	11.4857	.94182	.05818	<b>87</b>	3.8923	.31917	.68083
<b>33</b>	11.4459	.93856	.06144	<b>88</b>	3.6997	.30337	.69663
<b>34</b>	11.4038	.93511	.06489	<b>89</b>	3.5121	.28799	.71201
<b>35</b>	11.3589	.93143	.06857	<b>90</b>	3.3300	.27306	.72694
<b>36</b>	11.3114	.92754	.07246	<b>91</b>	3.1565	.25883	.74117
<b>37</b>	11.2611	.92341	.07659	<b>92</b>	2.9952	.24561	.75439
<b>38</b>	11.2076	.91902	.08098	<b>93</b>	2.8459	.23336	.76664
<b>39</b>	11.1508	.91437	.08563	<b>94</b>	2.7063	.22191	.77809
<b>40</b>	11.0904	.90941	.09059	<b>95</b>	2.5733	.21101	.78899
<b>41</b>	11.0261	.90414	.09586	<b>96</b>	2.4478	.20072	.79928
<b>42</b>	10.9576	.89853	.10147	<b>97</b>	2.3314	.19117	.80883
<b>43</b>	10.8851	.89258	.10742	<b>98</b>	2.2218	.18219	.81781
<b>44</b>	10.8082	.88627	.11373	<b>99</b>	2.1145	.17339	.82661
<b>45</b>	10.7274	.87965	.12035	<b>100</b>	2.0098	.16481	.83519
<b>46</b>	10.6425	.87268	.12732	<b>101</b>	1.9063	.15632	.84368
<b>47</b>	10.5537	.86540	.13460	<b>102</b>	1.8045	.14797	.85203
<b>48</b>	10.4607	.85777	.14223	<b>103</b>	1.7032	.13966	.86034
<b>49</b>	10.3634	.84980	.15020	<b>104</b>	1.5947	.13077	.86923
<b>50</b>	10.2616	.84145	.15855	<b>105</b>	1.4888	.12208	.87792
<b>51</b>	10.1552	.83273	.16727	<b>106</b>	1.3515	.11082	.88918
<b>52</b>	10.0446	.82366	.17634	<b>107</b>	1.1840	.09709	.90291
<b>53</b>	9.9298	.81424	.18576	<b>108</b>	.9202	.07545	.92455
<b>54</b>	9.8107	.80448	.19552	<b>109</b>	.4621	.03789	.96211

## Section 1

**Table S (8.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 8.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	11.6851	.98155	.01845	<b>55</b>	9.5252	.80011	.19989
<b>1</b>	11.7816	.98966	.01034	<b>56</b>	9.4018	.78975	.21025
<b>2</b>	11.7802	.98954	.01046	<b>57</b>	9.2741	.77902	.22098
<b>3</b>	11.7757	.98916	.01084	<b>58</b>	9.1424	.76796	.23204
<b>4</b>	11.7694	.98863	.01137	<b>59</b>	9.0073	.75661	.24339
<b>5</b>	11.7618	.98799	.01201	<b>60</b>	8.8688	.74498	.25502
<b>6</b>	11.7531	.98726	.01274	<b>61</b>	8.7267	.73305	.26695
<b>7</b>	11.7434	.98644	.01356	<b>62</b>	8.5804	.72075	.27925
<b>8</b>	11.7326	.98554	.01446	<b>63</b>	8.4296	.70808	.29192
<b>9</b>	11.7207	.98454	.01546	<b>64</b>	8.2745	.69506	.30494
<b>10</b>	11.7073	.98341	.01659	<b>65</b>	8.1153	.68169	.31831
<b>11</b>	11.6927	.98219	.01781	<b>66</b>	7.9514	.66792	.33208
<b>12</b>	11.6768	.98085	.01915	<b>67</b>	7.7822	.65370	.34630
<b>13</b>	11.6603	.97946	.02054	<b>68</b>	7.6079	.63907	.36093
<b>14</b>	11.6437	.97807	.02193	<b>69</b>	7.4292	.62405	.37595
<b>15</b>	11.6274	.97670	.02330	<b>70</b>	7.2468	.60873	.39127
<b>16</b>	11.6117	.97538	.02462	<b>71</b>	7.0618	.59319	.40681
<b>17</b>	11.5964	.97410	.02590	<b>72</b>	6.8746	.57747	.42253
<b>18</b>	11.5813	.97283	.02717	<b>73</b>	6.6857	.56160	.43840
<b>19</b>	11.5658	.97153	.02847	<b>74</b>	6.4945	.54554	.45446
<b>20</b>	11.5495	.97016	.02984	<b>75</b>	6.3000	.52920	.47080
<b>21</b>	11.5321	.96870	.03130	<b>76</b>	6.1016	.51253	.48747
<b>22</b>	11.5139	.96717	.03283	<b>77</b>	5.8992	.49553	.50447
<b>23</b>	11.4946	.96554	.03446	<b>78</b>	5.6932	.47823	.52177
<b>24</b>	11.4738	.96380	.03620	<b>79</b>	5.4850	.46074	.53926
<b>25</b>	11.4514	.96192	.03808	<b>80</b>	5.2764	.44322	.55678
<b>26</b>	11.4274	.95990	.04010	<b>81</b>	5.0691	.42581	.57419
<b>27</b>	11.4013	.95771	.04229	<b>82</b>	4.8642	.40860	.59140
<b>28</b>	11.3735	.95537	.04463	<b>83</b>	4.6619	.39160	.60840
<b>29</b>	11.3438	.95288	.04712	<b>84</b>	4.4606	.37469	.62531
<b>30</b>	11.3124	.95024	.04976	<b>85</b>	4.2591	.35776	.64224
<b>31</b>	11.2791	.94745	.05255	<b>86</b>	4.0593	.34098	.65902
<b>32</b>	11.2439	.94449	.05551	<b>87</b>	3.8641	.32459	.67541
<b>33</b>	11.2064	.94134	.05866	<b>88</b>	3.6738	.30860	.69140
<b>34</b>	11.1667	.93800	.06200	<b>89</b>	3.4885	.29304	.70696
<b>35</b>	11.1244	.93445	.06555	<b>90</b>	3.3085	.27791	.72209
<b>36</b>	11.0795	.93068	.06932	<b>91</b>	3.1369	.26350	.73650
<b>37</b>	11.0319	.92668	.07332	<b>92</b>	2.9773	.25009	.74991
<b>38</b>	10.9812	.92242	.07758	<b>93</b>	2.8294	.23767	.76233
<b>39</b>	10.9273	.91790	.08210	<b>94</b>	2.6912	.22606	.77394
<b>40</b>	10.8700	.91308	.08692	<b>95</b>	2.5595	.21500	.78500
<b>41</b>	10.8088	.90794	.09206	<b>96</b>	2.4352	.20456	.79544
<b>42</b>	10.7436	.90247	.09753	<b>97</b>	2.3198	.19486	.80514
<b>43</b>	10.6745	.89666	.10334	<b>98</b>	2.2111	.18573	.81427
<b>44</b>	10.6012	.89050	.10950	<b>99</b>	2.1047	.17680	.82320
<b>45</b>	10.5240	.88401	.11599	<b>100</b>	2.0009	.16808	.83192
<b>46</b>	10.4427	.87719	.12281	<b>101</b>	1.8982	.15945	.84055
<b>47</b>	10.3578	.87005	.12995	<b>102</b>	1.7971	.15096	.84904
<b>48</b>	10.2687	.86257	.13743	<b>103</b>	1.6966	.14252	.85748
<b>49</b>	10.1755	.85474	.14526	<b>104</b>	1.5889	.13347	.86653
<b>50</b>	10.0778	.84653	.15347	<b>105</b>	1.4837	.12463	.87537
<b>51</b>	9.9756	.83795	.16205	<b>106</b>	1.3473	.11317	.88683
<b>52</b>	9.8692	.82902	.17098	<b>107</b>	1.1808	.09918	.90082
<b>53</b>	9.7587	.81973	.18027	<b>108</b>	.9181	.07712	.92288
<b>54</b>	9.6441	.81010	.18990	<b>109</b>	.4613	.03875	.96125

**Table S (8.6)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 8.6 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	11.4198	.98210	.01790	55	9.3678	.80563	.19437
1	11.5143	.99023	.00977	56	9.2488	.79539	.20461
2	11.5133	.99014	.00986	57	9.1254	.78478	.21522
3	11.5093	.98980	.01020	58	8.9982	.77384	.22616
4	11.5036	.98931	.01069	59	8.8675	.76260	.23740
5	11.4965	.98870	.01130	60	8.7335	.75108	.24892
6	11.4885	.98801	.01199	61	8.5960	.73925	.26075
7	11.4794	.98723	.01277	62	8.4541	.72705	.27295
8	11.4694	.98637	.01363	63	8.3078	.71447	.28553
9	11.4582	.98540	.01460	64	8.1574	.70154	.29846
10	11.4457	.98433	.01567	65	8.0027	.68823	.31177
11	11.4319	.98314	.01686	66	7.8434	.67453	.32547
12	11.4170	.98186	.01814	67	7.6788	.66037	.33963
13	11.4014	.98052	.01948	68	7.5091	.64578	.35422
14	11.3858	.97917	.02083	69	7.3349	.63080	.36920
15	11.3705	.97786	.02214	70	7.1570	.61550	.38450
16	11.3558	.97660	.02340	71	6.9764	.59997	.40003
17	11.3415	.97537	.02463	72	6.7936	.58425	.41575
18	11.3274	.97416	.02584	73	6.6090	.56838	.43162
19	11.3130	.97292	.02708	74	6.4220	.55229	.44771
20	11.2978	.97161	.02839	75	6.2316	.53592	.46408
21	11.2816	.97022	.02978	76	6.0373	.51921	.48079
22	11.2647	.96876	.03124	77	5.8389	.50214	.49786
23	11.2466	.96721	.03279	78	5.6368	.48477	.51523
24	11.2273	.96554	.03446	79	5.4324	.46718	.53282
25	11.2063	.96375	.03625	80	5.2274	.44956	.55044
26	11.1838	.96181	.03819	81	5.0236	.43203	.56797
27	11.1594	.95971	.04029	82	4.8221	.41470	.58530
28	11.1333	.95746	.04254	83	4.6229	.39757	.60243
29	11.1054	.95507	.04493	84	4.4246	.38051	.61949
30	11.0759	.95252	.04748	85	4.2260	.36343	.63657
31	11.0446	.94983	.05017	86	4.0289	.34649	.65351
32	11.0114	.94698	.05302	87	3.8363	.32992	.67008
33	10.9760	.94394	.05606	88	3.6484	.31376	.68624
34	10.9386	.94072	.05928	89	3.4653	.29801	.70199
35	10.8985	.93727	.06273	90	3.2872	.28270	.71730
36	10.8561	.93362	.06638	91	3.1175	.26810	.73190
37	10.8110	.92975	.07025	92	2.9595	.25452	.74548
38	10.7629	.92561	.07439	93	2.8132	.24194	.75806
39	10.7118	.92122	.07878	94	2.6763	.23017	.76983
40	10.6573	.91653	.08347	95	2.5459	.21894	.78106
41	10.5991	.91152	.08848	96	2.4227	.20835	.79165
42	10.5371	.90619	.09381	97	2.3083	.19851	.80149
43	10.4711	.90052	.09948	98	2.2006	.18925	.81075
44	10.4011	.89449	.10551	99	2.0951	.18018	.81982
45	10.3274	.88815	.11185	100	1.9921	.17132	.82868
46	10.2496	.88147	.11853	101	1.8902	.16256	.83744
47	10.1683	.87447	.12553	102	1.7898	.15393	.84607
48	10.0829	.86713	.13287	103	1.6901	.14535	.85465
49	9.9935	.85944	.14056	104	1.5831	.13615	.86385
50	9.8997	.85138	.14862	105	1.4787	.12717	.87283
51	9.8015	.84293	.15707	106	1.3431	.11550	.88450
52	9.6992	.83413	.16587	107	1.1775	.10127	.89873
53	9.5929	.82499	.17501	108	.9160	.07877	.92123
54	9.4825	.81549	.18451	109	.4604	.03959	.96041

## Section 1

**Table S (8.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 8.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	11.1660	.98260	.01740	<b>55</b>	9.2149	.81092	.18908
<b>1</b>	11.2586	.99076	.00924	<b>56</b>	9.1001	.80081	.19919
<b>2</b>	11.2579	.99070	.00930	<b>57</b>	8.9809	.79032	.20968
<b>3</b>	11.2543	.99038	.00962	<b>58</b>	8.8579	.77949	.22051
<b>4</b>	11.2491	.98992	.01008	<b>59</b>	8.7315	.76837	.23163
<b>5</b>	11.2426	.98935	.01065	<b>60</b>	8.6018	.75696	.24304
<b>6</b>	11.2351	.98869	.01131	<b>61</b>	8.4686	.74523	.25477
<b>7</b>	11.2267	.98795	.01205	<b>62</b>	8.3311	.73313	.26687
<b>8</b>	11.2173	.98713	.01287	<b>63</b>	8.1892	.72065	.27935
<b>9</b>	11.2068	.98620	.01380	<b>64</b>	8.0431	.70779	.29221
<b>10</b>	11.1950	.98516	.01484	<b>65</b>	7.8929	.69457	.30543
<b>11</b>	11.1821	.98402	.01598	<b>66</b>	7.7379	.68094	.31906
<b>12</b>	11.1680	.98279	.01721	<b>67</b>	7.5777	.66684	.33316
<b>13</b>	11.1533	.98149	.01851	<b>68</b>	7.4125	.65230	.34770
<b>14</b>	11.1385	.98019	.01981	<b>69</b>	7.2426	.63735	.36265
<b>15</b>	11.1242	.97893	.02107	<b>70</b>	7.0692	.62209	.37791
<b>16</b>	11.1104	.97771	.02229	<b>71</b>	6.8929	.60657	.39343
<b>17</b>	11.0970	.97654	.02346	<b>72</b>	6.7143	.59086	.40914
<b>18</b>	11.0839	.97538	.02462	<b>73</b>	6.5339	.57498	.42502
<b>19</b>	11.0705	.97420	.02580	<b>74</b>	6.3509	.55888	.44112
<b>20</b>	11.0563	.97296	.02704	<b>75</b>	6.1646	.54248	.45752
<b>21</b>	11.0413	.97163	.02837	<b>76</b>	5.9742	.52573	.47427
<b>22</b>	11.0255	.97024	.02976	<b>77</b>	5.7797	.50861	.49139
<b>23</b>	11.0086	.96876	.03124	<b>78</b>	5.5814	.49116	.50884
<b>24</b>	10.9905	.96717	.03283	<b>79</b>	5.3806	.47350	.52650
<b>25</b>	10.9709	.96544	.03456	<b>80</b>	5.1792	.45577	.54423
<b>26</b>	10.9499	.96359	.03641	<b>81</b>	4.9789	.43814	.56186
<b>27</b>	10.9269	.96157	.03843	<b>82</b>	4.7805	.42069	.57931
<b>28</b>	10.9024	.95941	.04059	<b>83</b>	4.5844	.40343	.59657
<b>29</b>	10.8762	.95711	.04289	<b>84</b>	4.3891	.38624	.61376
<b>30</b>	10.8484	.95466	.04534	<b>85</b>	4.1933	.36901	.63099
<b>31</b>	10.8189	.95206	.04794	<b>86</b>	3.9989	.35190	.64810
<b>32</b>	10.7876	.94931	.05069	<b>87</b>	3.8088	.33517	.66483
<b>33</b>	10.7542	.94637	.05363	<b>88</b>	3.6232	.31884	.68116
<b>34</b>	10.7188	.94326	.05674	<b>89</b>	3.4423	.30292	.69708
<b>35</b>	10.6810	.93993	.06007	<b>90</b>	3.2662	.28743	.71257
<b>36</b>	10.6408	.93639	.06361	<b>91</b>	3.0983	.27265	.72735
<b>37</b>	10.5981	.93263	.06737	<b>92</b>	2.9420	.25890	.74110
<b>38</b>	10.5525	.92862	.07138	<b>93</b>	2.7971	.24615	.75385
<b>39</b>	10.5039	.92435	.07565	<b>94</b>	2.6616	.23422	.76578
<b>40</b>	10.4521	.91979	.08021	<b>95</b>	2.5324	.22285	.77715
<b>41</b>	10.3967	.91491	.08509	<b>96</b>	2.4103	.21210	.78790
<b>42</b>	10.3376	.90971	.09029	<b>97</b>	2.2969	.20213	.79787
<b>43</b>	10.2746	.90417	.09583	<b>98</b>	2.1901	.19273	.80727
<b>44</b>	10.2078	.89828	.10172	<b>99</b>	2.0855	.18352	.81648
<b>45</b>	10.1372	.89208	.10792	<b>100</b>	1.9833	.17453	.82547
<b>46</b>	10.0629	.88553	.11447	<b>101</b>	1.8822	.16563	.83437
<b>47</b>	9.9849	.87867	.12133	<b>102</b>	1.7826	.15687	.84313
<b>48</b>	9.9031	.87147	.12853	<b>103</b>	1.6836	.14816	.85184
<b>49</b>	9.8173	.86392	.13608	<b>104</b>	1.5774	.13881	.86119
<b>50</b>	9.7272	.85599	.14401	<b>105</b>	1.4737	.12968	.87032
<b>51</b>	9.6328	.84768	.15232	<b>106</b>	1.3389	.11782	.88218
<b>52</b>	9.5344	.83903	.16097	<b>107</b>	1.1743	.10334	.89666
<b>53</b>	9.4320	.83001	.16999	<b>108</b>	.9139	.08042	.91958
<b>54</b>	9.3255	.82065	.17935	<b>109</b>	.4596	.04044	.95956

**Table S (9.0)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 9.0 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	10.9229	.98306	.01694	55	9.0665	.81598	.18402
1	11.0137	.99124	.00876	56	8.9556	.80600	.19400
2	11.0134	.99120	.00880	57	8.8404	.79564	.20436
3	11.0101	.99091	.00909	58	8.7215	.78493	.21507
4	11.0053	.99048	.00952	59	8.5992	.77392	.22608
5	10.9993	.98994	.01006	60	8.4736	.76262	.23738
6	10.9924	.98932	.01068	61	8.3445	.75100	.24900
7	10.9845	.98860	.01140	62	8.2112	.73900	.26100
8	10.9758	.98782	.01218	63	8.0735	.72661	.27339
9	10.9659	.98693	.01307	64	7.9316	.71385	.28615
10	10.9548	.98593	.01407	65	7.7856	.70070	.29930
11	10.9426	.98483	.01517	66	7.6350	.68715	.31285
12	10.9293	.98364	.01636	67	7.4790	.67311	.32689
13	10.9154	.98238	.01762	68	7.3180	.65862	.34138
14	10.9014	.98113	.01887	69	7.1524	.64372	.35628
15	10.8879	.97991	.02009	70	6.9832	.62849	.37151
16	10.8749	.97874	.02126	71	6.8110	.61299	.38701
17	10.8624	.97762	.02238	72	6.6365	.59729	.40271
18	10.8502	.97652	.02348	73	6.4602	.58142	.41858
19	10.8377	.97539	.02461	74	6.2812	.56531	.43469
20	10.8245	.97420	.02580	75	6.0988	.54889	.45111
21	10.8104	.97294	.02706	76	5.9122	.53210	.46790
22	10.7957	.97161	.02839	77	5.7215	.51494	.48506
23	10.7799	.97019	.02981	78	5.5269	.49743	.50257
24	10.7630	.96867	.03133	79	5.3298	.47968	.52032
25	10.7447	.96702	.03298	80	5.1319	.46187	.53813
26	10.7249	.96524	.03476	81	4.9348	.44413	.55587
27	10.7034	.96330	.03670	82	4.7397	.42657	.57343
28	10.6803	.96123	.03877	83	4.5466	.40919	.59081
29	10.6556	.95901	.04099	84	4.3541	.39187	.60813
30	10.6294	.95665	.04335	85	4.1611	.37450	.62550
31	10.6016	.95415	.04585	86	3.9693	.35724	.64276
32	10.5721	.95149	.04851	87	3.7816	.34035	.65965
33	10.5406	.94865	.05135	88	3.5984	.32385	.67615
34	10.5071	.94564	.05436	89	3.4195	.30776	.69224
35	10.4713	.94242	.05758	90	3.2455	.29209	.70791
36	10.4332	.93899	.06101	91	3.0793	.27714	.72286
37	10.3927	.93534	.06466	92	2.9247	.26322	.73678
38	10.3494	.93145	.06855	93	2.7813	.25031	.74969
39	10.3033	.92730	.07270	94	2.6470	.23823	.76177
40	10.2540	.92286	.07714	95	2.5190	.22671	.77329
41	10.2012	.91811	.08189	96	2.3980	.21582	.78418
42	10.1449	.91304	.08696	97	2.2856	.20570	.79430
43	10.0848	.90763	.09237	98	2.1797	.19618	.80382
44	10.0208	.90187	.09813	99	2.0760	.18684	.81316
45	9.9534	.89580	.10420	100	1.9746	.17772	.82228
46	9.8821	.88939	.11061	101	1.8743	.16869	.83131
47	9.8074	.88267	.11733	102	1.7754	.15979	.84021
48	9.7289	.87561	.12439	103	1.6772	.15094	.84906
49	9.6466	.86819	.13181	104	1.5717	.14145	.85855
50	9.5600	.86040	.13960	105	1.4687	.13218	.86782
51	9.4692	.85223	.14777	106	1.3348	.12013	.87987
52	9.3745	.84370	.15630	107	1.1711	.10540	.89460
53	9.2758	.83482	.16518	108	.9118	.08206	.91794
54	9.1732	.82559	.17441	109	.4587	.04128	.95872

## Section 1

**Table S (9.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 9.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	10.6900	.98348	.01652	<b>55</b>	8.9223	.82085	.17915
<b>1</b>	10.7791	.99167	.00833	<b>56</b>	8.8151	.81099	.18901
<b>2</b>	10.7789	.99166	.00834	<b>57</b>	8.7038	.80075	.19925
<b>3</b>	10.7761	.99140	.00860	<b>58</b>	8.5887	.79016	.20984
<b>4</b>	10.7717	.99100	.00900	<b>59</b>	8.4703	.77927	.22073
<b>5</b>	10.7661	.99048	.00952	<b>60</b>	8.3487	.76808	.23192
<b>6</b>	10.7597	.98989	.01011	<b>61</b>	8.2236	.75657	.24343
<b>7</b>	10.7523	.98921	.01079	<b>62</b>	8.0943	.74467	.25533
<b>8</b>	10.7441	.98846	.01154	<b>63</b>	7.9606	.73238	.26762
<b>9</b>	10.7348	.98760	.01240	<b>64</b>	7.8228	.71970	.28030
<b>10</b>	10.7244	.98664	.01336	<b>65</b>	7.6809	.70664	.29336
<b>11</b>	10.7128	.98558	.01442	<b>66</b>	7.5344	.69316	.30684
<b>12</b>	10.7002	.98442	.01558	<b>67</b>	7.3825	.67919	.32081
<b>13</b>	10.6870	.98321	.01679	<b>68</b>	7.2256	.66476	.33524
<b>14</b>	10.6739	.98199	.01801	<b>69</b>	7.0642	.64991	.35009
<b>15</b>	10.6611	.98082	.01918	<b>70</b>	6.8990	.63471	.36529
<b>16</b>	10.6489	.97970	.02030	<b>71</b>	6.7309	.61924	.38076
<b>17</b>	10.6372	.97862	.02138	<b>72</b>	6.5604	.60356	.39644
<b>18</b>	10.6257	.97757	.02243	<b>73</b>	6.3880	.58769	.41231
<b>19</b>	10.6140	.97649	.02351	<b>74</b>	6.2128	.57158	.42842
<b>20</b>	10.6017	.97535	.02465	<b>75</b>	6.0342	.55515	.44485
<b>21</b>	10.5886	.97415	.02585	<b>76</b>	5.8514	.53833	.46167
<b>22</b>	10.5748	.97288	.02712	<b>77</b>	5.6644	.52112	.47888
<b>23</b>	10.5601	.97153	.02847	<b>78</b>	5.4734	.50355	.49645
<b>24</b>	10.5442	.97007	.02993	<b>79</b>	5.2798	.48574	.51426
<b>25</b>	10.5270	.96849	.03151	<b>80</b>	5.0852	.46784	.53216
<b>26</b>	10.5085	.96678	.03322	<b>81</b>	4.8914	.45001	.54999
<b>27</b>	10.4882	.96492	.03508	<b>82</b>	4.6994	.43234	.56766
<b>28</b>	10.4665	.96292	.03708	<b>83</b>	4.5093	.41485	.58515
<b>29</b>	10.4433	.96078	.03922	<b>84</b>	4.3197	.39741	.60259
<b>30</b>	10.4186	.95851	.04149	<b>85</b>	4.1294	.37990	.62010
<b>31</b>	10.3923	.95610	.04390	<b>86</b>	3.9401	.36249	.63751
<b>32</b>	10.3645	.95353	.04647	<b>87</b>	3.7549	.34545	.65455
<b>33</b>	10.3347	.95079	.04921	<b>88</b>	3.5738	.32879	.67121
<b>34</b>	10.3030	.94788	.05212	<b>89</b>	3.3971	.31253	.68747
<b>35</b>	10.2691	.94476	.05524	<b>90</b>	3.2250	.29670	.70330
<b>36</b>	10.2330	.94144	.05856	<b>91</b>	3.0606	.28158	.71842
<b>37</b>	10.1946	.93790	.06210	<b>92</b>	2.9075	.26749	.73251
<b>38</b>	10.1535	.93412	.06588	<b>93</b>	2.7655	.25443	.74557
<b>39</b>	10.1096	.93008	.06992	<b>94</b>	2.6326	.24220	.75780
<b>40</b>	10.0627	.92577	.07423	<b>95</b>	2.5057	.23053	.76947
<b>41</b>	10.0124	.92114	.07886	<b>96</b>	2.3858	.21950	.78050
<b>42</b>	9.9586	.91619	.08381	<b>97</b>	2.2744	.20925	.79075
<b>43</b>	9.9012	.91091	.08909	<b>98</b>	2.1695	.19959	.80041
<b>44</b>	9.8400	.90528	.09472	<b>99</b>	2.0666	.19012	.80988
<b>45</b>	9.7754	.89934	.10066	<b>100</b>	1.9660	.18087	.81913
<b>46</b>	9.7072	.89306	.10694	<b>101</b>	1.8664	.17171	.82829
<b>47</b>	9.6356	.88647	.11353	<b>102</b>	1.7683	.16269	.83731
<b>48</b>	9.5602	.87954	.12046	<b>103</b>	1.6708	.15371	.84629
<b>49</b>	9.4811	.87226	.12774	<b>104</b>	1.5660	.14407	.85593
<b>50</b>	9.3979	.86460	.13540	<b>105</b>	1.4637	.13466	.86534
<b>51</b>	9.3105	.85656	.14344	<b>106</b>	1.3307	.12242	.87758
<b>52</b>	9.2193	.84817	.15183	<b>107</b>	1.1679	.10745	.89255
<b>53</b>	9.1242	.83943	.16057	<b>108</b>	.9098	.08370	.91630
<b>54</b>	9.0253	.83032	.16968	<b>109</b>	.4579	.04212	.95788



**Table S (9.4)**

Single Life Factors Based on Life Table 90CM

Interest at 9.4 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	10.4667	.98387	.01613	55	8.7821	.82551	.17449
1	10.5540	.99207	.00793	56	8.6785	.81578	.18422
2	10.5541	.99209	.00791	57	8.5709	.80566	.19434
3	10.5515	.99184	.00816	58	8.4595	.79519	.20481
4	10.5475	.99147	.00853	59	8.3449	.78442	.21558
5	10.5423	.99098	.00902	60	8.2270	.77334	.22666
6	10.5363	.99041	.00959	61	8.1057	.76194	.23806
7	10.5294	.98977	.01023	62	7.9803	.75015	.24985
8	10.5218	.98904	.01096	63	7.8505	.73795	.26205
9	10.5130	.98822	.01178	64	7.7167	.72537	.27463
10	10.5031	.98730	.01270	65	7.5787	.71239	.28761
11	10.4922	.98627	.01373	66	7.4361	.69899	.30101
12	10.4803	.98515	.01485	67	7.2882	.68509	.31491
13	10.4677	.98397	.01603	68	7.1353	.67072	.32928
14	10.4553	.98279	.01721	69	6.9778	.65592	.34408
15	10.4432	.98166	.01834	70	6.8166	.64076	.35924
16	10.4317	.98058	.01942	71	6.6524	.62533	.37467
17	10.4207	.97954	.02046	72	6.4858	.60966	.39034
18	10.4100	.97854	.02146	73	6.3171	.59381	.40619
19	10.3990	.97751	.02249	74	6.1458	.57770	.42230
20	10.3875	.97643	.02357	75	5.9709	.56126	.43874
21	10.3752	.97527	.02473	76	5.7917	.54442	.45558
22	10.3623	.97406	.02594	77	5.6083	.52718	.47282
23	10.3486	.97277	.02723	78	5.4208	.50956	.49044
24	10.3337	.97137	.02863	79	5.2306	.49167	.50833
25	10.3176	.96986	.03014	80	5.0394	.47370	.52630
26	10.3002	.96822	.03178	81	4.8487	.45578	.54422
27	10.2811	.96643	.03357	82	4.6597	.43802	.56198
28	10.2607	.96450	.03550	83	4.4725	.42042	.57958
29	10.2388	.96244	.03756	84	4.2857	.40285	.59715
30	10.2154	.96025	.03975	85	4.0980	.38522	.61478
31	10.1907	.95792	.04208	86	3.9113	.36767	.63233
32	10.1643	.95545	.04455	87	3.7284	.35047	.64953
33	10.1361	.95280	.04720	88	3.5496	.33366	.66634
34	10.1062	.94998	.05002	89	3.3749	.31724	.68276
35	10.0740	.94696	.05304	90	3.2047	.30124	.69876
36	10.0398	.94374	.05626	91	3.0421	.28596	.71404
37	10.0033	.94031	.05969	92	2.8905	.27171	.72829
38	9.9642	.93664	.06336	93	2.7500	.25850	.74150
39	9.9225	.93271	.06729	94	2.6183	.24612	.75388
40	9.8778	.92851	.07149	95	2.4926	.23431	.76569
41	9.8298	.92400	.07600	96	2.3738	.22314	.77686
42	9.7784	.91917	.08083	97	2.2633	.21275	.78725
43	9.7236	.91402	.08598	98	2.1593	.20297	.79703
44	9.6651	.90852	.09148	99	2.0572	.19338	.80662
45	9.6032	.90270	.09730	100	1.9575	.18400	.81600
46	9.5378	.89655	.10345	101	1.8587	.17471	.82529
47	9.4691	.89009	.10991	102	1.7613	.16556	.83444
48	9.3967	.88329	.11671	103	1.6644	.15645	.84355
49	9.3207	.87615	.12385	104	1.5603	.14667	.85333
50	9.2406	.86862	.13138	105	1.4588	.13713	.86287
51	9.1565	.86071	.13929	106	1.3266	.12470	.87530
52	9.0687	.85245	.14755	107	1.1647	.10949	.89051
53	8.9770	.84384	.15616	108	.9077	.08532	.91468
54	8.8815	.83486	.16514	109	.4570	.04296	.95704

## Section 1

**Table S (9.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 9.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	10.2523	.98422	.01578	<b>55</b>	8.6458	.82999	.17001
<b>1</b>	10.3379	.99244	.00756	<b>56</b>	8.5457	.82038	.17962
<b>2</b>	10.3383	.99247	.00753	<b>57</b>	8.4415	.81039	.18961
<b>3</b>	10.3360	.99225	.00775	<b>58</b>	8.3337	.80004	.19996
<b>4</b>	10.3323	.99190	.00810	<b>59</b>	8.2227	.78938	.21062
<b>5</b>	10.3275	.99144	.00856	<b>60</b>	8.1085	.77842	.22158
<b>6</b>	10.3219	.99090	.00910	<b>61</b>	7.9909	.76712	.23288
<b>7</b>	10.3154	.99028	.00972	<b>62</b>	7.8691	.75544	.24456
<b>8</b>	10.3082	.98959	.01041	<b>63</b>	7.7431	.74334	.25666
<b>9</b>	10.3000	.98880	.01120	<b>64</b>	7.6130	.73085	.26915
<b>10</b>	10.2906	.98790	.01210	<b>65</b>	7.4788	.71797	.28203
<b>11</b>	10.2803	.98690	.01310	<b>66</b>	7.3400	.70464	.29536
<b>12</b>	10.2689	.98581	.01419	<b>67</b>	7.1960	.69082	.30918
<b>13</b>	10.2570	.98467	.01533	<b>68</b>	7.0470	.67651	.32349
<b>14</b>	10.2452	.98354	.01646	<b>69</b>	6.8933	.66176	.33824
<b>15</b>	10.2337	.98244	.01756	<b>70</b>	6.7359	.64665	.35335
<b>16</b>	10.2229	.98140	.01860	<b>71</b>	6.5756	.63125	.36875
<b>17</b>	10.2125	.98040	.01960	<b>72</b>	6.4127	.61562	.38438
<b>18</b>	10.2025	.97944	.02056	<b>73</b>	6.2477	.59978	.40022
<b>19</b>	10.1923	.97846	.02154	<b>74</b>	6.0800	.58368	.41632
<b>20</b>	10.1815	.97742	.02258	<b>75</b>	5.9087	.56723	.43277
<b>21</b>	10.1700	.97632	.02368	<b>76</b>	5.7331	.55037	.44963
<b>22</b>	10.1579	.97516	.02484	<b>77</b>	5.5531	.53310	.46690
<b>23</b>	10.1450	.97392	.02608	<b>78</b>	5.3691	.51543	.48457
<b>24</b>	10.1311	.97259	.02741	<b>79</b>	5.1822	.49749	.50251
<b>25</b>	10.1160	.97113	.02887	<b>80</b>	4.9942	.47944	.52056
<b>26</b>	10.0996	.96956	.03044	<b>81</b>	4.8067	.46144	.53856
<b>27</b>	10.0816	.96783	.03217	<b>82</b>	4.6207	.44359	.55641
<b>28</b>	10.0623	.96598	.03402	<b>83</b>	4.4363	.42589	.57411
<b>29</b>	10.0416	.96400	.03600	<b>84</b>	4.2522	.40821	.59179
<b>30</b>	10.0196	.96188	.03812	<b>85</b>	4.0671	.39045	.60955
<b>31</b>	9.9962	.95963	.04037	<b>86</b>	3.8829	.37276	.62724
<b>32</b>	9.9713	.95724	.04276	<b>87</b>	3.7023	.35542	.64458
<b>33</b>	9.9446	.95468	.04532	<b>88</b>	3.5257	.33846	.66154
<b>34</b>	9.9162	.95195	.04805	<b>89</b>	3.3530	.32189	.67811
<b>35</b>	9.8857	.94903	.05097	<b>90</b>	3.1847	.30573	.69427
<b>36</b>	9.8532	.94591	.05409	<b>91</b>	3.0238	.29028	.70972
<b>37</b>	9.8185	.94258	.05742	<b>92</b>	2.8738	.27588	.72412
<b>38</b>	9.7814	.93901	.06099	<b>93</b>	2.7346	.26252	.73748
<b>39</b>	9.7417	.93520	.06480	<b>94</b>	2.6042	.25000	.75000
<b>40</b>	9.6991	.93111	.06889	<b>95</b>	2.4796	.23805	.76195
<b>41</b>	9.6533	.92671	.07329	<b>96</b>	2.3618	.22674	.77326
<b>42</b>	9.6042	.92200	.07800	<b>97</b>	2.2524	.21623	.78377
<b>43</b>	9.5517	.91696	.08304	<b>98</b>	2.1492	.20632	.79368
<b>44</b>	9.4957	.91159	.08841	<b>99</b>	2.0479	.19660	.80340
<b>45</b>	9.4364	.90590	.09410	<b>100</b>	1.9490	.18710	.81290
<b>46</b>	9.3737	.89987	.10013	<b>101</b>	1.8509	.17769	.82231
<b>47</b>	9.3077	.89354	.10646	<b>102</b>	1.7543	.16841	.83159
<b>48</b>	9.2382	.88687	.11313	<b>103</b>	1.6581	.15918	.84082
<b>49</b>	9.1651	.87985	.12015	<b>104</b>	1.5548	.14926	.85074
<b>50</b>	9.0881	.87246	.12754	<b>105</b>	1.4539	.13958	.86042
<b>51</b>	9.0071	.86468	.13532	<b>106</b>	1.3225	.12696	.87304
<b>52</b>	8.9224	.85655	.14345	<b>107</b>	1.1616	.11151	.88849
<b>53</b>	8.8340	.84806	.15194	<b>108</b>	.9056	.08694	.91306
<b>54</b>	8.7418	.83922	.16078	<b>109</b>	.4562	.04380	.95620

**Table S (9.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 9.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	10.0464	.98454	.01546	<b>55</b>	8.5132	.83429	.16571
<b>1</b>	10.1304	.99278	.00722	<b>56</b>	8.4164	.82481	.17519
<b>2</b>	10.1309	.99283	.00717	<b>57</b>	8.3157	.81493	.18507
<b>3</b>	10.1289	.99263	.00737	<b>58</b>	8.2113	.80470	.19530
<b>4</b>	10.1255	.99230	.00770	<b>59</b>	8.1037	.79416	.20584
<b>5</b>	10.1210	.99186	.00814	<b>60</b>	7.9930	.78331	.21669
<b>6</b>	10.1158	.99135	.00865	<b>61</b>	7.8789	.77213	.22787
<b>7</b>	10.1097	.99075	.00925	<b>62</b>	7.7607	.76055	.23945
<b>8</b>	10.1029	.99009	.00991	<b>63</b>	7.6383	.74855	.25145
<b>9</b>	10.0951	.98932	.01068	<b>64</b>	7.5118	.73616	.26384
<b>10</b>	10.0863	.98846	.01154	<b>65</b>	7.3813	.72337	.27663
<b>11</b>	10.0765	.98749	.01251	<b>66</b>	7.2462	.71013	.28987
<b>12</b>	10.0657	.98643	.01357	<b>67</b>	7.1059	.69637	.30363
<b>13</b>	10.0543	.98533	.01467	<b>68</b>	6.9605	.68213	.31787
<b>14</b>	10.0431	.98422	.01578	<b>69</b>	6.8106	.66744	.33256
<b>15</b>	10.0322	.98316	.01684	<b>70</b>	6.6569	.65238	.34762
<b>16</b>	10.0220	.98215	.01785	<b>71</b>	6.5002	.63702	.36298
<b>17</b>	10.0122	.98120	.01880	<b>72</b>	6.3410	.62142	.37858
<b>18</b>	10.0028	.98028	.01972	<b>73</b>	6.1796	.60560	.39440
<b>19</b>	9.9932	.97934	.02066	<b>74</b>	6.0154	.58951	.41049
<b>20</b>	9.9831	.97835	.02165	<b>75</b>	5.8476	.57307	.42693
<b>21</b>	9.9724	.97729	.02271	<b>76</b>	5.6755	.55620	.44380
<b>22</b>	9.9611	.97618	.02382	<b>77</b>	5.4989	.53889	.46111
<b>23</b>	9.9490	.97500	.02500	<b>78</b>	5.3183	.52119	.47881
<b>24</b>	9.9359	.97372	.02628	<b>79</b>	5.1346	.50319	.49681
<b>25</b>	9.9217	.97232	.02768	<b>80</b>	4.9498	.48508	.51492
<b>26</b>	9.9062	.97081	.02919	<b>81</b>	4.7653	.46700	.53300
<b>27</b>	9.8893	.96915	.03085	<b>82</b>	4.5822	.44906	.55094
<b>28</b>	9.8711	.96737	.03263	<b>83</b>	4.4006	.43126	.56874
<b>29</b>	9.8516	.96545	.03455	<b>84</b>	4.2192	.41348	.58652
<b>30</b>	9.8307	.96341	.03659	<b>85</b>	4.0367	.39559	.60441
<b>31</b>	9.8086	.96124	.03876	<b>86</b>	3.8549	.37778	.62222
<b>32</b>	9.7850	.95893	.04107	<b>87</b>	3.6765	.36030	.63970
<b>33</b>	9.7597	.95645	.04355	<b>88</b>	3.5020	.34320	.65680
<b>34</b>	9.7328	.95381	.04619	<b>89</b>	3.3314	.32647	.67353
<b>35</b>	9.7038	.95098	.04902	<b>90</b>	3.1649	.31016	.68984
<b>36</b>	9.6730	.94795	.05205	<b>91</b>	3.0056	.29455	.70545
<b>37</b>	9.6400	.94472	.05528	<b>92</b>	2.8572	.28000	.72000
<b>38</b>	9.6047	.94126	.05874	<b>93</b>	2.7193	.26650	.73350
<b>39</b>	9.5668	.93755	.06245	<b>94</b>	2.5902	.25384	.74616
<b>40</b>	9.5262	.93357	.06643	<b>95</b>	2.4668	.24174	.75826
<b>41</b>	9.4825	.92928	.07072	<b>96</b>	2.3500	.23030	.76970
<b>42</b>	9.4356	.92469	.07531	<b>97</b>	2.2415	.21967	.78033
<b>43</b>	9.3853	.91976	.08024	<b>98</b>	2.1392	.20964	.79036
<b>44</b>	9.3317	.91451	.08549	<b>99</b>	2.0388	.19980	.80020
<b>45</b>	9.2749	.90894	.09106	<b>100</b>	1.9406	.19018	.80982
<b>46</b>	9.2147	.90304	.09696	<b>101</b>	1.8433	.18064	.81936
<b>47</b>	9.1513	.89683	.10317	<b>102</b>	1.7473	.17124	.82876
<b>48</b>	9.0845	.89028	.10972	<b>103</b>	1.6518	.16188	.83812
<b>49</b>	9.0142	.88339	.11661	<b>104</b>	1.5492	.15182	.84818
<b>50</b>	8.9400	.87612	.12388	<b>105</b>	1.4491	.14201	.85799
<b>51</b>	8.8620	.86847	.13153	<b>106</b>	1.3185	.12921	.87079
<b>52</b>	8.7803	.86047	.13953	<b>107</b>	1.1585	.11353	.88647
<b>53</b>	8.6950	.85211	.14789	<b>108</b>	.9036	.08855	.91145
<b>54</b>	8.6060	.84339	.15661	<b>109</b>	.4554	.04463	.95537

## Section 1

**Table S (10.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 10.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	9.8484	.98484	.01516	55	8.3843	.83843	.16157
1	9.9309	.99309	.00691	56	8.2907	.82907	.17093
2	9.9316	.99316	.00684	57	8.1931	.81931	.18069
3	9.9298	.99298	.00702	58	8.0920	.80920	.19080
4	9.9267	.99267	.00733	59	7.9877	.79877	.20123
5	9.9225	.99225	.00775	60	7.8804	.78804	.21196
6	9.9176	.99176	.00824	61	7.7696	.77696	.22304
7	9.9119	.99119	.00881	62	7.6549	.76549	.23451
8	9.9055	.99055	.00945	63	7.5359	.75359	.24641
9	9.8981	.98981	.01019	64	7.4130	.74130	.25870
10	9.8897	.98897	.01103	65	7.2860	.72860	.27140
11	9.8804	.98804	.01196	66	7.1544	.71544	.28456
12	9.8701	.98701	.01299	67	7.0177	.70177	.29823
13	9.8593	.98593	.01407	68	6.8760	.68760	.31240
14	9.8486	.98486	.01514	69	6.7297	.67297	.32703
15	9.8383	.98383	.01617	70	6.5796	.65796	.34204
16	9.8286	.98286	.01714	71	6.4264	.64264	.35736
17	9.8194	.98194	.01806	72	6.2707	.62707	.37293
18	9.8106	.98106	.01894	73	6.1128	.61128	.38872
19	9.8016	.98016	.01984	74	5.9521	.59521	.40479
20	9.7921	.97921	.02079	75	5.7877	.57877	.42123
21	9.7820	.97820	.02180	76	5.6189	.56189	.43811
22	9.7714	.97714	.02286	77	5.4457	.54457	.45543
23	9.7600	.97600	.02400	78	5.2683	.52683	.47317
24	9.7478	.97478	.02522	79	5.0878	.50878	.49122
25	9.7344	.97344	.02656	80	4.9061	.49061	.50939
26	9.7198	.97198	.02802	81	4.7246	.47246	.52754
27	9.7038	.97038	.02962	82	4.5443	.45443	.54557
28	9.6867	.96867	.03133	83	4.3654	.43654	.56346
29	9.6682	.96682	.03318	84	4.1866	.41866	.58134
30	9.6485	.96485	.03515	85	4.0066	.40066	.59934
31	9.6275	.96275	.03725	86	3.8272	.38272	.61728
32	9.6052	.96052	.03948	87	3.6511	.36511	.63489
33	9.5812	.95812	.04188	88	3.4787	.34787	.65213
34	9.5556	.95556	.04444	89	3.3100	.33100	.66900
35	9.5282	.95282	.04718	90	3.1453	.31453	.68547
36	9.4988	.94988	.05012	91	2.9877	.29877	.70123
37	9.4675	.94675	.05325	92	2.8407	.28407	.71593
38	9.4338	.94338	.05662	93	2.7043	.27043	.72957
39	9.3977	.93977	.06023	94	2.5763	.25763	.74237
40	9.3589	.93589	.06411	95	2.4540	.24540	.75460
41	9.3172	.93172	.06828	96	2.3383	.23383	.76617
42	9.2723	.92723	.07277	97	2.2307	.22307	.77693
43	9.2242	.92242	.07758	98	2.1292	.21292	.78708
44	9.1728	.91728	.08272	99	2.0296	.20296	.79704
45	9.1183	.91183	.08817	100	1.9322	.19322	.80678
46	9.0605	.90605	.09395	101	1.8357	.18357	.81643
47	8.9996	.89996	.10004	102	1.7404	.17404	.82596
48	8.9354	.89354	.10646	103	1.6456	.16456	.83544
49	8.8678	.88678	.11322	104	1.5437	.15437	.84563
50	8.7963	.87963	.12037	105	1.4443	.14443	.85557
51	8.7211	.87211	.12789	106	1.3145	.13145	.86855
52	8.6423	.86423	.13577	107	1.1553	.11553	.88447
53	8.5600	.85600	.14400	108	.9016	.09016	.90984
54	8.4740	.84740	.15260	109	.4545	.04545	.95455

**Table S (10.2)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 10.2 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	9.6580	.98512	.01488	55	8.2588	.84240	.15760
1	9.7390	.99338	.00662	56	8.1682	.83316	.16684
2	9.7398	.99346	.00654	57	8.0738	.82352	.17648
3	9.7382	.99330	.00670	58	7.9758	.81353	.18647
4	9.7353	.99301	.00699	59	7.8747	.80322	.19678
5	9.7315	.99261	.00739	60	7.7706	.79260	.20740
6	9.7269	.99214	.00786	61	7.6631	.78163	.21837
7	9.7215	.99159	.00841	62	7.5516	.77027	.22973
8	9.7154	.99098	.00902	63	7.4360	.75848	.24152
9	9.7085	.99027	.00973	64	7.3165	.74628	.25372
10	9.7005	.98945	.01055	65	7.1928	.73367	.26633
11	9.6916	.98854	.01146	66	7.0647	.72060	.27940
12	9.6818	.98754	.01246	67	6.9315	.70701	.29299
13	9.6715	.98649	.01351	68	6.7932	.69291	.30709
14	9.6613	.98545	.01455	69	6.6504	.67834	.32166
15	9.6515	.98445	.01555	70	6.5038	.66339	.33661
16	9.6423	.98352	.01648	71	6.3541	.64812	.35188
17	9.6336	.98263	.01737	72	6.2018	.63258	.36742
18	9.6253	.98178	.01822	73	6.0473	.61683	.38317
19	9.6169	.98092	.01908	74	5.8899	.60077	.39923
20	9.6080	.98001	.01999	75	5.7288	.58434	.41566
21	9.5985	.97904	.02096	76	5.5633	.56746	.43254
22	9.5885	.97803	.02197	77	5.3933	.55012	.44988
23	9.5779	.97694	.02306	78	5.2191	.53235	.46765
24	9.5663	.97576	.02424	79	5.0418	.51426	.48574
25	9.5537	.97448	.02552	80	4.8630	.49603	.50397
26	9.5400	.97308	.02692	81	4.6845	.47781	.52219
27	9.5249	.97154	.02846	82	4.5070	.45971	.54029
28	9.5086	.96988	.03012	83	4.3308	.44174	.55826
29	9.4912	.96810	.03190	84	4.1545	.42376	.57624
30	9.4725	.96619	.03381	85	3.9770	.40565	.59435
31	9.4526	.96417	.03583	86	3.7999	.38759	.61241
32	9.4314	.96201	.03799	87	3.6260	.36985	.63015
33	9.4087	.95969	.04031	88	3.4556	.35247	.64753
34	9.3845	.95721	.04279	89	3.2888	.33546	.66454
35	9.3583	.95455	.04545	90	3.1259	.31885	.68115
36	9.3304	.95170	.04830	91	2.9700	.30294	.69706
37	9.3006	.94866	.05134	92	2.8245	.28810	.71190
38	9.2685	.94538	.05462	93	2.6893	.27431	.72569
39	9.2341	.94188	.05812	94	2.5626	.26139	.73861
40	9.1971	.93810	.06190	95	2.4414	.24903	.75097
41	9.1571	.93403	.06597	96	2.3267	.23733	.76267
42	9.1142	.92965	.07035	97	2.2200	.22644	.77356
43	9.0681	.92495	.07505	98	2.1194	.21618	.78382
44	9.0188	.91992	.08008	99	2.0206	.20610	.79390
45	8.9665	.91458	.08542	100	1.9239	.19624	.80376
46	8.9110	.90892	.09108	101	1.8281	.18647	.81353
47	8.8525	.90295	.09705	102	1.7335	.17682	.82318
48	8.7907	.89665	.10335	103	1.6394	.16722	.83278
49	8.7256	.89001	.10999	104	1.5382	.15690	.84310
50	8.6567	.88299	.11701	105	1.4395	.14682	.85318
51	8.5842	.87559	.12441	106	1.3105	.13367	.86633
52	8.5082	.86783	.13217	107	1.1522	.11753	.88247
53	8.4286	.85972	.14028	108	.8996	.09175	.90825
54	8.3456	.85125	.14875	109	.4537	.04628	.95372

## Section 1

**Table S (10.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 10.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	9.4748	.98537	.01463	<b>55</b>	8.1367	.84622	.15378
<b>1</b>	9.5542	.99364	.00636	<b>56</b>	8.0490	.83710	.16290
<b>2</b>	9.5552	.99374	.00626	<b>57</b>	7.9575	.82758	.17242
<b>3</b>	9.5538	.99359	.00641	<b>58</b>	7.8626	.81771	.18229
<b>4</b>	9.5511	.99332	.00668	<b>59</b>	7.7645	.80751	.19249
<b>5</b>	9.5475	.99294	.00706	<b>60</b>	7.6635	.79700	.20300
<b>6</b>	9.5432	.99249	.00751	<b>61</b>	7.5591	.78615	.21385
<b>7</b>	9.5381	.99197	.00803	<b>62</b>	7.4508	.77489	.22511
<b>8</b>	9.5324	.99137	.00863	<b>63</b>	7.3385	.76320	.23680
<b>9</b>	9.5258	.99069	.00931	<b>64</b>	7.2221	.75110	.24890
<b>10</b>	9.5182	.98990	.01010	<b>65</b>	7.1018	.73859	.26141
<b>11</b>	9.5098	.98901	.01099	<b>66</b>	6.9770	.72561	.27439
<b>12</b>	9.5004	.98804	.01196	<b>67</b>	6.8471	.71210	.28790
<b>13</b>	9.4906	.98702	.01298	<b>68</b>	6.7122	.69807	.30193
<b>14</b>	9.4808	.98600	.01400	<b>69</b>	6.5728	.68357	.31643
<b>15</b>	9.4715	.98503	.01497	<b>70</b>	6.4296	.66867	.33133
<b>16</b>	9.4628	.98413	.01587	<b>71</b>	6.2832	.65346	.34654
<b>17</b>	9.4546	.98327	.01673	<b>72</b>	6.1342	.63796	.36204
<b>18</b>	9.4467	.98246	.01754	<b>73</b>	5.9830	.62224	.37776
<b>19</b>	9.4388	.98163	.01837	<b>74</b>	5.8289	.60620	.39380
<b>20</b>	9.4304	.98076	.01924	<b>75</b>	5.6710	.58979	.41021
<b>21</b>	9.4215	.97983	.02017	<b>76</b>	5.5087	.57291	.42709
<b>22</b>	9.4121	.97886	.02114	<b>77</b>	5.3419	.55556	.44444
<b>23</b>	9.4021	.97782	.02218	<b>78</b>	5.1708	.53776	.46224
<b>24</b>	9.3912	.97669	.02331	<b>79</b>	4.9965	.51963	.48037
<b>25</b>	9.3793	.97545	.02455	<b>80</b>	4.8207	.50135	.49865
<b>26</b>	9.3664	.97411	.02589	<b>81</b>	4.6449	.48307	.51693
<b>27</b>	9.3521	.97262	.02738	<b>82</b>	4.4702	.46490	.53510
<b>28</b>	9.3368	.97102	.02898	<b>83</b>	4.2966	.44685	.55315
<b>29</b>	9.3202	.96930	.03070	<b>84</b>	4.1228	.42877	.57123
<b>30</b>	9.3025	.96746	.03254	<b>85</b>	3.9477	.41056	.58944
<b>31</b>	9.2837	.96550	.03450	<b>86</b>	3.7729	.39238	.60762
<b>32</b>	9.2636	.96341	.03659	<b>87</b>	3.6012	.37452	.62548
<b>33</b>	9.2420	.96117	.03883	<b>88</b>	3.4328	.35701	.64299
<b>34</b>	9.2189	.95877	.04123	<b>89</b>	3.2679	.33987	.66013
<b>35</b>	9.1941	.95618	.04382	<b>90</b>	3.1068	.32311	.67689
<b>36</b>	9.1675	.95342	.04658	<b>91</b>	2.9525	.30706	.69294
<b>37</b>	9.1391	.95047	.04953	<b>92</b>	2.8084	.29208	.70792
<b>38</b>	9.1085	.94728	.05272	<b>93</b>	2.6746	.27816	.72184
<b>39</b>	9.0757	.94387	.05613	<b>94</b>	2.5490	.26510	.73490
<b>40</b>	9.0403	.94019	.05981	<b>95</b>	2.4290	.25261	.74739
<b>41</b>	9.0021	.93622	.06378	<b>96</b>	2.3152	.24078	.75922
<b>42</b>	8.9610	.93194	.06806	<b>97</b>	2.2095	.22978	.77022
<b>43</b>	8.9169	.92735	.07265	<b>98</b>	2.1097	.21941	.78059
<b>44</b>	8.8695	.92243	.07757	<b>99</b>	2.0117	.20921	.79079
<b>45</b>	8.8193	.91721	.08279	<b>100</b>	1.9157	.19924	.80076
<b>46</b>	8.7659	.91166	.08834	<b>101</b>	1.8206	.18934	.81066
<b>47</b>	8.7097	.90581	.09419	<b>102</b>	1.7267	.17958	.82042
<b>48</b>	8.6502	.89962	.10038	<b>103</b>	1.6333	.16986	.83014
<b>49</b>	8.5875	.89310	.10690	<b>104</b>	1.5327	.15941	.84059
<b>50</b>	8.5211	.88620	.11380	<b>105</b>	1.4347	.14921	.85079
<b>51</b>	8.4511	.87892	.12108	<b>106</b>	1.3065	.13587	.86413
<b>52</b>	8.3778	.87129	.12871	<b>107</b>	1.1491	.11951	.88049
<b>53</b>	8.3009	.86330	.13670	<b>108</b>	.8975	.09334	.90666
<b>54</b>	8.2207	.85495	.14505	<b>109</b>	.4529	.04710	.95290

**Table S (10.6)**

Single Life Factors Based on Life Table 90CM

Interest at 10.6 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	9.2982	.98561	.01439	55	8.0179	.84989	.15011
1	9.3763	.99388	.00612	56	7.9329	.84089	.15911
2	9.3773	.99400	.00600	57	7.8443	.83149	.16851
3	9.3761	.99387	.00613	58	7.7522	.82173	.17827
4	9.3737	.99361	.00639	59	7.6571	.81165	.18835
5	9.3703	.99325	.00675	60	7.5590	.80125	.19875
6	9.3662	.99282	.00718	61	7.4577	.79051	.20949
7	9.3614	.99231	.00769	62	7.3524	.77936	.22064
8	9.3561	.99174	.00826	63	7.2432	.76778	.23222
9	9.3498	.99108	.00892	64	7.1300	.75578	.24422
10	9.3426	.99031	.00969	65	7.0128	.74336	.25664
11	9.3345	.98945	.01055	66	6.8912	.73047	.26953
12	9.3255	.98850	.01150	67	6.7646	.71704	.28296
13	9.3161	.98751	.01249	68	6.6330	.70309	.29691
14	9.3068	.98652	.01348	69	6.4968	.68866	.31134
15	9.2979	.98557	.01443	70	6.3568	.67382	.32618
16	9.2896	.98470	.01530	71	6.2137	.65866	.34134
17	9.2818	.98388	.01612	72	6.0680	.64321	.35679
18	9.2744	.98309	.01691	73	5.9200	.62752	.37248
19	9.2670	.98230	.01770	74	5.7690	.61151	.38849
20	9.2591	.98146	.01854	75	5.6143	.59511	.40489
21	9.2507	.98057	.01943	76	5.4551	.57824	.42176
22	9.2419	.97964	.02036	77	5.2913	.56088	.43912
23	9.2324	.97864	.02136	78	5.1232	.54306	.45694
24	9.2222	.97755	.02245	79	4.9519	.52490	.47510
25	9.2110	.97636	.02364	80	4.7790	.50657	.49343
26	9.1988	.97507	.02493	81	4.6060	.48824	.51176
27	9.1853	.97364	.02636	82	4.4339	.47000	.53000
28	9.1707	.97209	.02791	83	4.2629	.45187	.54813
29	9.1550	.97043	.02957	84	4.0916	.43371	.56629
30	9.1382	.96865	.03135	85	3.9188	.41540	.58460
31	9.1204	.96676	.03324	86	3.7463	.39711	.60289
32	9.1013	.96473	.03527	87	3.5767	.37913	.62087
33	9.0808	.96256	.03744	88	3.4103	.36149	.63851
34	9.0588	.96024	.03976	89	3.2473	.34421	.65579
35	9.0352	.95773	.04227	90	3.0879	.32732	.67268
36	9.0099	.95505	.04495	91	2.9351	.31113	.68887
37	8.9828	.95218	.04782	92	2.7925	.29601	.70399
38	8.9536	.94908	.05092	93	2.6600	.28196	.71804
39	8.9223	.94576	.05424	94	2.5356	.26877	.73123
40	8.8884	.94218	.05782	95	2.4166	.25616	.74384
41	8.8519	.93830	.06170	96	2.3039	.24421	.75579
42	8.8125	.93413	.06587	97	2.1990	.23309	.76691
43	8.7702	.92964	.07036	98	2.1000	.22260	.77740
44	8.7248	.92482	.07518	99	2.0028	.21229	.78771
45	8.6765	.91971	.08029	100	1.9076	.20221	.79779
46	8.6252	.91427	.08573	101	1.8132	.19220	.80780
47	8.5711	.90853	.09147	102	1.7200	.18232	.81768
48	8.5138	.90246	.09754	103	1.6272	.17248	.82752
49	8.4534	.89606	.10394	104	1.5273	.16190	.83810
50	8.3894	.88927	.11073	105	1.4299	.15157	.84843
51	8.3218	.88211	.11789	106	1.3025	.13807	.86193
52	8.2510	.87460	.12540	107	1.1461	.12148	.87852
53	8.1767	.86673	.13327	108	.8955	.09493	.90507
54	8.0991	.85850	.14150	109	.4521	.04792	.95208

## Section 1

**Table S (10.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 10.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	9.1281	.98583	.01417	<b>55</b>	7.9021	.85343	.14657
<b>1</b>	9.2047	.99411	.00589	<b>56</b>	7.8198	.84454	.15546
<b>2</b>	9.2059	.99424	.00576	<b>57</b>	7.7339	.83526	.16474
<b>3</b>	9.2048	.99412	.00588	<b>58</b>	7.6446	.82562	.17438
<b>4</b>	9.2026	.99388	.00612	<b>59</b>	7.5523	.81565	.18435
<b>5</b>	9.1994	.99354	.00646	<b>60</b>	7.4571	.80536	.19464
<b>6</b>	9.1956	.99313	.00687	<b>61</b>	7.3586	.79473	.20527
<b>7</b>	9.1911	.99264	.00736	<b>62</b>	7.2564	.78369	.21631
<b>8</b>	9.1860	.99209	.00791	<b>63</b>	7.1501	.77221	.22779
<b>9</b>	9.1800	.99144	.00856	<b>64</b>	7.0399	.76031	.23969
<b>10</b>	9.1731	.99070	.00930	<b>65</b>	6.9258	.74799	.25201
<b>11</b>	9.1654	.98986	.01014	<b>66</b>	6.8073	.73519	.26481
<b>12</b>	9.1568	.98894	.01106	<b>67</b>	6.6838	.72185	.27815
<b>13</b>	9.1478	.98796	.01204	<b>68</b>	6.5553	.70798	.29202
<b>14</b>	9.1389	.98700	.01300	<b>69</b>	6.4223	.69361	.30639
<b>15</b>	9.1304	.98608	.01392	<b>70</b>	6.2855	.67884	.32116
<b>16</b>	9.1225	.98523	.01477	<b>71</b>	6.1456	.66373	.33627
<b>17</b>	9.1152	.98444	.01556	<b>72</b>	6.0030	.64832	.35168
<b>18</b>	9.1082	.98368	.01632	<b>73</b>	5.8581	.63267	.36733
<b>19</b>	9.1011	.98292	.01708	<b>74</b>	5.7102	.61670	.38330
<b>20</b>	9.0937	.98212	.01788	<b>75</b>	5.5585	.60032	.39968
<b>21</b>	9.0858	.98126	.01874	<b>76</b>	5.4023	.58345	.41655
<b>22</b>	9.0775	.98037	.01963	<b>77</b>	5.2416	.56609	.43391
<b>23</b>	9.0686	.97941	.02059	<b>78</b>	5.0765	.54826	.45174
<b>24</b>	9.0589	.97837	.02163	<b>79</b>	4.9080	.53007	.46993
<b>25</b>	9.0483	.97722	.02278	<b>80</b>	4.7379	.51170	.48830
<b>26</b>	9.0368	.97597	.02403	<b>81</b>	4.5677	.49331	.50669
<b>27</b>	9.0240	.97459	.02541	<b>82</b>	4.3982	.47501	.52499
<b>28</b>	9.0102	.97310	.02690	<b>83</b>	4.2297	.45681	.54319
<b>29</b>	8.9953	.97149	.02851	<b>84</b>	4.0608	.43856	.56144
<b>30</b>	8.9794	.96977	.03023	<b>85</b>	3.8903	.42016	.57984
<b>31</b>	8.9624	.96794	.03206	<b>86</b>	3.7200	.40176	.59824
<b>32</b>	8.9443	.96598	.03402	<b>87</b>	3.5525	.38367	.61633
<b>33</b>	8.9248	.96388	.03612	<b>88</b>	3.3881	.36591	.63409
<b>34</b>	8.9039	.96162	.03838	<b>89</b>	3.2269	.34850	.65150
<b>35</b>	8.8814	.95919	.04081	<b>90</b>	3.0692	.33147	.66853
<b>36</b>	8.8573	.95659	.04341	<b>91</b>	2.9180	.31514	.68486
<b>37</b>	8.8315	.95380	.04620	<b>92</b>	2.7768	.29989	.70011
<b>38</b>	8.8036	.95079	.04921	<b>93</b>	2.6455	.28571	.71429
<b>39</b>	8.7736	.94755	.05245	<b>94</b>	2.5223	.27241	.72759
<b>40</b>	8.7413	.94406	.05594	<b>95</b>	2.4043	.25967	.74033
<b>41</b>	8.7063	.94028	.05972	<b>96</b>	2.2926	.24760	.75240
<b>42</b>	8.6685	.93620	.06380	<b>97</b>	2.1886	.23637	.76363
<b>43</b>	8.6279	.93182	.06818	<b>98</b>	2.0904	.22577	.77423
<b>44</b>	8.5843	.92710	.07290	<b>99</b>	1.9940	.21535	.78465
<b>45</b>	8.5379	.92209	.07791	<b>100</b>	1.8995	.20515	.79485
<b>46</b>	8.4886	.91676	.08324	<b>101</b>	1.8058	.19503	.80497
<b>47</b>	8.4365	.91114	.08886	<b>102</b>	1.7133	.18504	.81496
<b>48</b>	8.3813	.90518	.09482	<b>103</b>	1.6212	.17509	.82491
<b>49</b>	8.3230	.89889	.10111	<b>104</b>	1.5220	.16437	.83563
<b>50</b>	8.2613	.89222	.10778	<b>105</b>	1.4252	.15393	.84607
<b>51</b>	8.1961	.88518	.11482	<b>106</b>	1.2986	.14025	.85975
<b>52</b>	8.1276	.87778	.12222	<b>107</b>	1.1430	.12344	.87656
<b>53</b>	8.0558	.87003	.12997	<b>108</b>	.8935	.09650	.90350
<b>54</b>	7.9807	.86192	.13808	<b>109</b>	.4513	.04874	.95126



**Table S (11.0)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 11.0 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	8.9640	.98604	.01396	55	7.7894	.85683	.14317
1	9.0393	.99432	.00568	56	7.7096	.84806	.15194
2	9.0405	.99446	.00554	57	7.6263	.83889	.16111
3	9.0396	.99436	.00564	58	7.5397	.82936	.17064
4	9.0376	.99413	.00587	59	7.4501	.81951	.18049
5	9.0346	.99380	.00620	60	7.3576	.80934	.19066
6	9.0310	.99341	.00659	61	7.2619	.79881	.20119
7	9.0267	.99294	.00706	62	7.1625	.78788	.21212
8	9.0219	.99241	.00759	63	7.0591	.77650	.22350
9	9.0162	.99178	.00822	64	6.9519	.76471	.23529
10	9.0096	.99106	.00894	65	6.8407	.75248	.24752
11	9.0022	.99024	.00976	66	6.7252	.73977	.26023
12	8.9940	.98934	.01066	67	6.6047	.72652	.27348
13	8.9854	.98839	.01161	68	6.4793	.71272	.28728
14	8.9768	.98745	.01255	69	6.3494	.69843	.30157
15	8.9687	.98655	.01345	70	6.2157	.68372	.31628
16	8.9612	.98573	.01427	71	6.0788	.66867	.33133
17	8.9542	.98496	.01504	72	5.9392	.65332	.34668
18	8.9476	.98424	.01576	73	5.7973	.63771	.36229
19	8.9410	.98350	.01650	74	5.6524	.62177	.37823
20	8.9340	.98274	.01726	75	5.5037	.60541	.39459
21	8.9265	.98191	.01809	76	5.3505	.58856	.41144
22	8.9187	.98105	.01895	77	5.1927	.57120	.42880
23	8.9103	.98013	.01987	78	5.0305	.55335	.44665
24	8.9012	.97913	.02087	79	4.8649	.53513	.46487
25	8.8911	.97803	.02197	80	4.6975	.51673	.48327
26	8.8802	.97682	.02318	81	4.5299	.49829	.50171
27	8.8681	.97549	.02451	82	4.3630	.47993	.52007
28	8.8550	.97405	.02595	83	4.1969	.46166	.53834
29	8.8409	.97249	.02751	84	4.0304	.44334	.55666
30	8.8257	.97083	.02917	85	3.8622	.42484	.57516
31	8.8096	.96906	.03094	86	3.6941	.40635	.59365
32	8.7924	.96716	.03284	87	3.5286	.38815	.61185
33	8.7738	.96512	.03488	88	3.3661	.37027	.62973
34	8.7539	.96293	.03707	89	3.2067	.35274	.64726
35	8.7325	.96057	.03943	90	3.0507	.33558	.66442
36	8.7095	.95804	.04196	91	2.9010	.31911	.68089
37	8.6848	.95533	.04467	92	2.7612	.30373	.69627
38	8.6582	.95240	.04760	93	2.6312	.28943	.71057
39	8.6296	.94925	.05075	94	2.5091	.27600	.72400
40	8.5986	.94585	.05415	95	2.3922	.26314	.73686
41	8.5651	.94216	.05784	96	2.2814	.25095	.74905
42	8.5289	.93818	.06182	97	2.1783	.23961	.76039
43	8.4899	.93389	.06611	98	2.0809	.22890	.77110
44	8.4480	.92928	.07072	99	1.9852	.21838	.78162
45	8.4034	.92437	.07563	100	1.8915	.20807	.79193
46	8.3559	.91915	.08085	101	1.7985	.19783	.80217
47	8.3057	.91363	.08637	102	1.7066	.18773	.81227
48	8.2525	.90778	.09222	103	1.6152	.17767	.82233
49	8.1963	.90160	.09840	104	1.5166	.16683	.83317
50	8.1368	.89504	.10496	105	1.4206	.15626	.84374
51	8.0738	.88811	.11189	106	1.2947	.14242	.85758
52	8.0076	.88084	.11916	107	1.1400	.12540	.87460
53	7.9382	.87320	.12680	108	.8916	.09807	.90193
54	7.8655	.86520	.13480	109	.4505	.04955	.95045

## Section 1

**Table S (11.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 11.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	8.8056	.98623	.01377	55	7.6795	.86011	.13989
1	8.8796	.99452	.00548	56	7.6022	.85145	.14855
2	8.8810	.99467	.00533	57	7.5214	.84240	.15760
3	8.8802	.99458	.00542	58	7.4373	.83298	.16702
4	8.8783	.99437	.00563	59	7.3503	.82324	.17676
5	8.8755	.99405	.00595	60	7.2605	.81318	.18682
6	8.8721	.99367	.00633	61	7.1675	.80276	.19724
7	8.8680	.99322	.00678	62	7.0708	.79193	.20807
8	8.8634	.99270	.00730	63	6.9702	.78066	.21934
9	8.8580	.99210	.00790	64	6.8658	.76897	.23103
10	8.8517	.99139	.00861	65	6.7575	.75684	.24316
11	8.8446	.99060	.00940	66	6.6449	.74423	.25577
12	8.8368	.98972	.01028	67	6.5273	.73106	.26894
13	8.8285	.98879	.01121	68	6.4049	.71735	.28265
14	8.8203	.98787	.01213	69	6.2779	.70313	.29687
15	8.8125	.98700	.01300	70	6.1472	.68848	.31152
16	8.8053	.98620	.01380	71	6.0133	.67349	.32651
17	8.7987	.98545	.01455	72	5.8767	.65819	.34181
18	8.7925	.98475	.01525	73	5.7377	.64262	.35738
19	8.7862	.98405	.01595	74	5.5957	.62672	.37328
20	8.7796	.98331	.01669	75	5.4499	.61039	.38961
21	8.7725	.98252	.01748	76	5.2996	.59355	.40645
22	8.7651	.98170	.01830	77	5.1446	.57620	.42380
23	8.7572	.98081	.01919	78	4.9852	.55834	.44166
24	8.7486	.97984	.02016	79	4.8224	.54010	.45990
25	8.7391	.97878	.02122	80	4.6577	.52166	.47834
26	8.7288	.97762	.02238	81	4.4927	.50318	.49682
27	8.7173	.97633	.02367	82	4.3283	.48477	.51523
28	8.7048	.97494	.02506	83	4.1646	.46644	.53356
29	8.6914	.97344	.02656	84	4.0004	.44805	.55195
30	8.6770	.97183	.02817	85	3.8345	.42946	.57054
31	8.6617	.97011	.02989	86	3.6685	.41087	.58913
32	8.6453	.96827	.03173	87	3.5050	.39256	.60744
33	8.6276	.96629	.03371	88	3.3444	.37457	.62543
34	8.6087	.96417	.03583	89	3.1868	.35692	.64308
35	8.5882	.96188	.03812	90	3.0324	.33963	.66037
36	8.5663	.95942	.04058	91	2.8843	.32304	.67696
37	8.5427	.95679	.04321	92	2.7458	.30753	.69247
38	8.5173	.95394	.04606	93	2.6170	.29311	.70689
39	8.4899	.95087	.04913	94	2.4960	.27956	.72044
40	8.4603	.94755	.05245	95	2.3802	.26658	.73342
41	8.4281	.94395	.05605	96	2.2703	.25428	.74572
42	8.3934	.94006	.05994	97	2.1681	.24282	.75718
43	8.3559	.93586	.06414	98	2.0715	.23201	.76799
44	8.3156	.93135	.06865	99	1.9766	.22138	.77862
45	8.2727	.92654	.07346	100	1.8836	.21096	.78904
46	8.2270	.92142	.07858	101	1.7912	.20062	.79938
47	8.1786	.91601	.08399	102	1.7000	.19040	.80960
48	8.1274	.91027	.08973	103	1.6092	.18023	.81977
49	8.0732	.90419	.09581	104	1.5113	.16927	.83073
50	8.0156	.89775	.10225	105	1.4159	.15858	.84142
51	7.9548	.89093	.10907	106	1.2908	.14457	.85543
52	7.8908	.88377	.11623	107	1.1369	.12734	.87266
53	7.8236	.87625	.12375	108	.8896	.09963	.90037
54	7.7533	.86837	.13163	109	.4496	.05036	.94964

**Table S (11.4)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 11.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	8.6527	.98641	.01359	<b>55</b>	7.5725	.86326	.13674
<b>1</b>	8.7254	.99470	.00530	<b>56</b>	7.4975	.85472	.14528
<b>2</b>	8.7268	.99486	.00514	<b>57</b>	7.4191	.84578	.15422
<b>3</b>	8.7262	.99478	.00522	<b>58</b>	7.3375	.83647	.16353
<b>4</b>	8.7244	.99458	.00542	<b>59</b>	7.2530	.82684	.17316
<b>5</b>	8.7218	.99429	.00571	<b>60</b>	7.1657	.81689	.18311
<b>6</b>	8.7186	.99392	.00608	<b>61</b>	7.0753	.80659	.19341
<b>7</b>	8.7148	.99348	.00652	<b>62</b>	6.9812	.79586	.20414
<b>8</b>	8.7104	.99298	.00702	<b>63</b>	6.8833	.78470	.21530
<b>9</b>	8.7052	.99240	.00760	<b>64</b>	6.7816	.77310	.22690
<b>10</b>	8.6992	.99171	.00829	<b>65</b>	6.6761	.76107	.23893
<b>11</b>	8.6924	.99093	.00907	<b>66</b>	6.5663	.74855	.25145
<b>12</b>	8.6848	.99007	.00993	<b>67</b>	6.4515	.73547	.26453
<b>13</b>	8.6769	.98916	.01084	<b>68</b>	6.3319	.72184	.27816
<b>14</b>	8.6690	.98827	.01173	<b>69</b>	6.2079	.70770	.29230
<b>15</b>	8.6615	.98741	.01259	<b>70</b>	6.0800	.69312	.30688
<b>16</b>	8.6547	.98664	.01336	<b>71</b>	5.9490	.67819	.32181
<b>17</b>	8.6484	.98592	.01408	<b>72</b>	5.8153	.66294	.33706
<b>18</b>	8.6425	.98524	.01476	<b>73</b>	5.6792	.64743	.35257
<b>19</b>	8.6365	.98456	.01544	<b>74</b>	5.5400	.63156	.36844
<b>20</b>	8.6303	.98385	.01615	<b>75</b>	5.3970	.61526	.38474
<b>21</b>	8.6236	.98309	.01691	<b>76</b>	5.2495	.59844	.40156
<b>22</b>	8.6167	.98230	.01770	<b>77</b>	5.0973	.58109	.41891
<b>23</b>	8.6092	.98145	.01855	<b>78</b>	4.9407	.56323	.43677
<b>24</b>	8.6010	.98052	.01948	<b>79</b>	4.7805	.54498	.45502
<b>25</b>	8.5921	.97949	.02051	<b>80</b>	4.6185	.52651	.47349
<b>26</b>	8.5822	.97838	.02162	<b>81</b>	4.4561	.50799	.49201
<b>27</b>	8.5713	.97713	.02287	<b>82</b>	4.2941	.48953	.51047
<b>28</b>	8.5595	.97578	.02422	<b>83</b>	4.1328	.47114	.52886
<b>29</b>	8.5467	.97433	.02567	<b>84</b>	3.9708	.45268	.54732
<b>30</b>	8.5330	.97277	.02723	<b>85</b>	3.8071	.43401	.56599
<b>31</b>	8.5184	.97110	.02890	<b>86</b>	3.6432	.41532	.58468
<b>32</b>	8.5028	.96932	.03068	<b>87</b>	3.4817	.39691	.60309
<b>33</b>	8.4860	.96740	.03260	<b>88</b>	3.3229	.37882	.62118
<b>34</b>	8.4680	.96535	.03465	<b>89</b>	3.1671	.36105	.63895
<b>35</b>	8.4484	.96312	.03688	<b>90</b>	3.0143	.34363	.65637
<b>36</b>	8.4275	.96073	.03927	<b>91</b>	2.8677	.32691	.67309
<b>37</b>	8.4050	.95817	.04183	<b>92</b>	2.7306	.31128	.68872
<b>38</b>	8.3806	.95539	.04461	<b>93</b>	2.6030	.29674	.70326
<b>39</b>	8.3544	.95240	.04760	<b>94</b>	2.4831	.28308	.71692
<b>40</b>	8.3260	.94917	.05083	<b>95</b>	2.3683	.26998	.73002
<b>41</b>	8.2952	.94565	.05435	<b>96</b>	2.2594	.25757	.74243
<b>42</b>	8.2619	.94185	.05815	<b>97</b>	2.1579	.24601	.75399
<b>43</b>	8.2259	.93775	.06225	<b>98</b>	2.0622	.23509	.76491
<b>44</b>	8.1871	.93333	.06667	<b>99</b>	1.9680	.22435	.77565
<b>45</b>	8.1458	.92862	.07138	<b>100</b>	1.8757	.21383	.78617
<b>46</b>	8.1017	.92360	.07640	<b>101</b>	1.7840	.20338	.79662
<b>47</b>	8.0551	.91828	.08172	<b>102</b>	1.6935	.19306	.80694
<b>48</b>	8.0057	.91265	.08735	<b>103</b>	1.6033	.18277	.81723
<b>49</b>	7.9534	.90668	.09332	<b>104</b>	1.5060	.17169	.82831
<b>50</b>	7.8978	.90035	.09965	<b>105</b>	1.4113	.16089	.83911
<b>51</b>	7.8389	.89364	.10636	<b>106</b>	1.2870	.14671	.85329
<b>52</b>	7.7771	.88659	.11341	<b>107</b>	1.1339	.12927	.87073
<b>53</b>	7.7121	.87918	.12082	<b>108</b>	.8876	.10119	.89881
<b>54</b>	7.6439	.87141	.12859	<b>109</b>	.4488	.05117	.94883

## Section 1

**Table S (11.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 11.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	8.5049	.98657	.01343	55	7.4681	.86630	.13370
1	8.5765	.99487	.00513	56	7.3954	.85787	.14213
2	8.5779	.99504	.00496	57	7.3193	.84904	.15096
3	8.5774	.99498	.00502	58	7.2401	.83985	.16015
4	8.5758	.99479	.00521	59	7.1580	.83032	.16968
5	8.5733	.99450	.00550	60	7.0731	.82048	.17952
6	8.5703	.99415	.00585	61	6.9852	.81029	.18971
7	8.5666	.99373	.00627	62	6.8937	.79967	.20033
8	8.5625	.99325	.00675	63	6.7983	.78861	.21139
9	8.5575	.99267	.00733	64	6.6993	.77711	.22289
10	8.5518	.99201	.00799	65	6.5964	.76518	.23482
11	8.5452	.99125	.00875	66	6.4893	.75276	.24724
12	8.5380	.99040	.00960	67	6.3773	.73976	.26024
13	8.5303	.98951	.01049	68	6.2605	.72622	.27378
14	8.5227	.98864	.01136	69	6.1393	.71215	.28785
15	8.5156	.98780	.01220	70	6.0142	.69765	.30235
16	8.5090	.98705	.01295	71	5.8860	.68278	.31722
17	8.5030	.98635	.01365	72	5.7551	.66759	.33241
18	8.4974	.98570	.01430	73	5.6217	.65212	.34788
19	8.4918	.98505	.01495	74	5.4853	.63630	.36370
20	8.4859	.98436	.01564	75	5.3451	.62003	.37997
21	8.4796	.98363	.01637	76	5.2003	.60323	.39677
22	8.4730	.98287	.01713	77	5.0508	.58589	.41411
23	8.4659	.98205	.01795	78	4.8968	.56803	.43197
24	8.4582	.98115	.01885	79	4.7393	.54976	.45024
25	8.4497	.98016	.01984	80	4.5799	.53127	.46873
26	8.4404	.97909	.02091	81	4.4199	.51271	.48729
27	8.4300	.97788	.02212	82	4.2604	.49420	.50580
28	8.4188	.97658	.02342	83	4.1014	.47576	.52424
29	8.4066	.97517	.02483	84	3.9417	.45723	.54277
30	8.3936	.97366	.02634	85	3.7801	.43849	.56151
31	8.3797	.97204	.02796	86	3.6182	.41971	.58029
32	8.3648	.97032	.02968	87	3.4587	.40120	.59880
33	8.3487	.96845	.03155	88	3.3018	.38300	.61700
34	8.3315	.96646	.03354	89	3.1476	.36512	.63488
35	8.3129	.96429	.03571	90	2.9964	.34759	.65241
36	8.2929	.96197	.03803	91	2.8513	.33075	.66925
37	8.2714	.95948	.04052	92	2.7155	.31499	.68501
38	8.2481	.95678	.04322	93	2.5891	.30033	.69967
39	8.2230	.95386	.04614	94	2.4703	.28656	.71344
40	8.1957	.95071	.04929	95	2.3565	.27335	.72665
41	8.1662	.94728	.05272	96	2.2485	.26083	.73917
42	8.1341	.94356	.05644	97	2.1479	.24916	.75084
43	8.0995	.93955	.06045	98	2.0529	.23814	.76186
44	8.0622	.93522	.06478	99	1.9595	.22730	.77270
45	8.0224	.93060	.06940	100	1.8679	.21667	.78333
46	7.9800	.92568	.07432	101	1.7769	.20612	.79388
47	7.9350	.92046	.07954	102	1.6870	.19569	.80431
48	7.8873	.91493	.08507	103	1.5974	.18530	.81470
49	7.8368	.90907	.09093	104	1.5008	.17409	.82591
50	7.7831	.90284	.09716	105	1.4067	.16318	.83682
51	7.7262	.89624	.10376	106	1.2831	.14884	.85116
52	7.6663	.88929	.11071	107	1.1309	.13119	.86881
53	7.6034	.88199	.11801	108	.8856	.10273	.89727
54	7.5374	.87434	.12566	109	.4480	.05197	.94803

**Table S (11.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 11.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	8.3621	.98673	.01327	<b>55</b>	7.3664	.86923	.13077
<b>1</b>	8.4325	.99503	.00497	<b>56</b>	7.2959	.86091	.13909
<b>2</b>	8.4340	.99521	.00479	<b>57</b>	7.2220	.85219	.14781
<b>3</b>	8.4335	.99516	.00484	<b>58</b>	7.1450	.84311	.15689
<b>4</b>	8.4320	.99498	.00502	<b>59</b>	7.0652	.83369	.16631
<b>5</b>	8.4297	.99471	.00529	<b>60</b>	6.9827	.82396	.17604
<b>6</b>	8.4268	.99437	.00563	<b>61</b>	6.8972	.81387	.18613
<b>7</b>	8.4234	.99396	.00604	<b>62</b>	6.8081	.80336	.19664
<b>8</b>	8.4194	.99349	.00651	<b>63</b>	6.7153	.79240	.20760
<b>9</b>	8.4147	.99294	.00706	<b>64</b>	6.6187	.78101	.21899
<b>10</b>	8.4092	.99228	.00772	<b>65</b>	6.5184	.76917	.23083
<b>11</b>	8.4029	.99154	.00846	<b>66</b>	6.4139	.75684	.24316
<b>12</b>	8.3959	.99072	.00928	<b>67</b>	6.3046	.74394	.25606
<b>13</b>	8.3885	.98984	.01016	<b>68</b>	6.1905	.73048	.26952
<b>14</b>	8.3812	.98898	.01102	<b>69</b>	6.0720	.71649	.28351
<b>15</b>	8.3743	.98817	.01183	<b>70</b>	5.9496	.70206	.29794
<b>16</b>	8.3681	.98743	.01257	<b>71</b>	5.8242	.68725	.31275
<b>17</b>	8.3624	.98676	.01324	<b>72</b>	5.6959	.67212	.32788
<b>18</b>	8.3570	.98613	.01387	<b>73</b>	5.5653	.65670	.34330
<b>19</b>	8.3517	.98550	.01450	<b>74</b>	5.4316	.64092	.35908
<b>20</b>	8.3461	.98484	.01516	<b>75</b>	5.2940	.62469	.37531
<b>21</b>	8.3401	.98414	.01586	<b>76</b>	5.1519	.60792	.39208
<b>22</b>	8.3339	.98340	.01660	<b>77</b>	5.0051	.59060	.40940
<b>23</b>	8.3272	.98261	.01739	<b>78</b>	4.8537	.57274	.42726
<b>24</b>	8.3199	.98175	.01825	<b>79</b>	4.6988	.55446	.44554
<b>25</b>	8.3118	.98080	.01920	<b>80</b>	4.5419	.53594	.46406
<b>26</b>	8.3030	.97975	.02025	<b>81</b>	4.3844	.51735	.48265
<b>27</b>	8.2931	.97859	.02141	<b>82</b>	4.2271	.49880	.50120
<b>28</b>	8.2824	.97733	.02267	<b>83</b>	4.0704	.48031	.51969
<b>29</b>	8.2708	.97596	.02404	<b>84</b>	3.9129	.46172	.53828
<b>30</b>	8.2584	.97449	.02551	<b>85</b>	3.7534	.44290	.55710
<b>31</b>	8.2452	.97293	.02707	<b>86</b>	3.5935	.42404	.57596
<b>32</b>	8.2310	.97126	.02874	<b>87</b>	3.4359	.40544	.59456
<b>33</b>	8.2157	.96945	.03055	<b>88</b>	3.2808	.38713	.61287
<b>34</b>	8.1992	.96751	.03249	<b>89</b>	3.1283	.36914	.63086
<b>35</b>	8.1814	.96541	.03459	<b>90</b>	2.9788	.35149	.64851
<b>36</b>	8.1623	.96315	.03685	<b>91</b>	2.8350	.33453	.66547
<b>37</b>	8.1417	.96072	.03928	<b>92</b>	2.7005	.31866	.68134
<b>38</b>	8.1194	.95809	.04191	<b>93</b>	2.5753	.30389	.69611
<b>39</b>	8.0954	.95525	.04475	<b>94</b>	2.4577	.29000	.71000
<b>40</b>	8.0693	.95217	.04783	<b>95</b>	2.3448	.27669	.72331
<b>41</b>	8.0409	.94882	.05118	<b>96</b>	2.2377	.26405	.73595
<b>42</b>	8.0101	.94519	.05481	<b>97</b>	2.1380	.25228	.74772
<b>43</b>	7.9768	.94126	.05874	<b>98</b>	2.0437	.24116	.75884
<b>44</b>	7.9409	.93702	.06298	<b>99</b>	1.9510	.23022	.76978
<b>45</b>	7.9025	.93250	.06750	<b>100</b>	1.8601	.21949	.78051
<b>46</b>	7.8616	.92767	.07233	<b>101</b>	1.7698	.20883	.79117
<b>47</b>	7.8182	.92255	.07745	<b>102</b>	1.6805	.19830	.80170
<b>48</b>	7.7722	.91712	.08288	<b>103</b>	1.5915	.18780	.81220
<b>49</b>	7.7234	.91136	.08864	<b>104</b>	1.4956	.17648	.82352
<b>50</b>	7.6715	.90523	.09477	<b>105</b>	1.4021	.16545	.83455
<b>51</b>	7.6164	.89874	.10126	<b>106</b>	1.2793	.15096	.84904
<b>52</b>	7.5585	.89190	.10810	<b>107</b>	1.1279	.13310	.86690
<b>53</b>	7.4975	.88471	.11529	<b>108</b>	.8837	.10428	.89572
<b>54</b>	7.4336	.87716	.12284	<b>109</b>	.4472	.05277	.94723

## Section 1

**Table S (12.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 12.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	8.2240	.98688	.01312	55	7.2672	.87206	.12794
1	8.2932	.99518	.00482	56	7.1987	.86385	.13615
2	8.2947	.99537	.00463	57	7.1270	.85523	.14477
3	8.2944	.99532	.00468	58	7.0521	.84626	.15374
4	8.2930	.99516	.00484	59	6.9746	.83695	.16305
5	8.2908	.99490	.00510	60	6.8944	.82732	.17268
6	8.2881	.99457	.00543	61	6.8112	.81734	.18266
7	8.2848	.99418	.00582	62	6.7245	.80694	.19306
8	8.2810	.99372	.00628	63	6.6340	.79608	.20392
9	8.2765	.99318	.00682	64	6.5399	.78479	.21521
10	8.2712	.99254	.00746	65	6.4421	.77305	.22695
11	8.2652	.99182	.00818	66	6.3402	.76082	.23918
12	8.2584	.99101	.00899	67	6.2334	.74800	.25200
13	8.2513	.99015	.00985	68	6.1219	.73463	.26537
14	8.2443	.98931	.01069	69	6.0060	.72072	.27928
15	8.2377	.98852	.01148	70	5.8863	.70636	.29364
16	8.2317	.98780	.01220	71	5.7635	.69162	.30838
17	8.2262	.98714	.01286	72	5.6379	.67655	.32345
18	8.2211	.98653	.01347	73	5.5099	.66118	.33882
19	8.2161	.98593	.01407	74	5.3788	.64545	.35455
20	8.2108	.98529	.01471	75	5.2438	.62926	.37074
21	8.2051	.98461	.01539	76	5.1043	.61251	.38749
22	8.1992	.98390	.01610	77	4.9601	.59521	.40479
23	8.1929	.98314	.01686	78	4.8113	.57735	.42265
24	8.1859	.98231	.01769	79	4.6589	.55906	.44094
25	8.1783	.98139	.01861	80	4.5044	.54053	.45947
26	8.1699	.98039	.01961	81	4.3493	.52191	.47809
27	8.1605	.97926	.02074	82	4.1944	.50333	.49667
28	8.1503	.97804	.02196	83	4.0399	.48478	.51522
29	8.1393	.97671	.02329	84	3.8845	.46614	.53386
30	8.1274	.97529	.02471	85	3.7271	.44725	.55275
31	8.1148	.97377	.02623	86	3.5692	.42830	.57170
32	8.1012	.97215	.02785	87	3.4134	.40961	.59039
33	8.0866	.97039	.02961	88	3.2601	.39121	.60879
34	8.0709	.96851	.03149	89	3.1093	.37311	.62689
35	8.0539	.96646	.03354	90	2.9613	.35535	.64465
36	8.0356	.96427	.03573	91	2.8189	.33827	.66173
37	8.0159	.96191	.03809	92	2.6858	.32229	.67771
38	7.9945	.95934	.04066	93	2.5617	.30741	.69259
39	7.9715	.95657	.04343	94	2.4451	.29341	.70659
40	7.9464	.95357	.04643	95	2.3332	.27999	.72001
41	7.9191	.95030	.04970	96	2.2271	.26725	.73275
42	7.8895	.94674	.05326	97	2.1281	.25537	.74463
43	7.8575	.94290	.05710	98	2.0346	.24416	.75584
44	7.8229	.93875	.06125	99	1.9426	.23312	.76688
45	7.7860	.93431	.06569	100	1.8524	.22229	.77771
46	7.7465	.92957	.07043	101	1.7627	.21153	.78847
47	7.7046	.92455	.07545	102	1.6741	.20089	.79911
48	7.6601	.91922	.08078	103	1.5857	.19029	.80971
49	7.6130	.91356	.08644	104	1.4904	.17885	.82115
50	7.5628	.90753	.09247	105	1.3976	.16771	.83229
51	7.5095	.90114	.09886	106	1.2755	.15306	.84694
52	7.4534	.89440	.10560	107	1.1250	.13500	.86500
53	7.3943	.88732	.11268	108	.8817	.10581	.89419
54	7.3323	.87988	.12012	109	.4464	.05357	.94643

**Table S (12.2)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 12.2 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	8.0903	.98702	.01298	55	7.1704	.87478	.12522
1	8.1584	.99532	.00468	56	7.1039	.86668	.13332
2	8.1600	.99552	.00448	57	7.0342	.85817	.14183
3	8.1597	.99548	.00452	58	6.9615	.84930	.15070
4	8.1584	.99532	.00468	59	6.8861	.84010	.15990
5	8.1563	.99507	.00493	60	6.8080	.83058	.16942
6	8.1538	.99476	.00524	61	6.7271	.82071	.17929
7	8.1506	.99438	.00562	62	6.6426	.81040	.18960
8	8.1470	.99394	.00606	63	6.5545	.79965	.20035
9	8.1427	.99341	.00659	64	6.4628	.78846	.21154
10	8.1376	.99279	.00721	65	6.3674	.77682	.22318
11	8.1318	.99208	.00792	66	6.2679	.76468	.23532
12	8.1253	.99129	.00871	67	6.1636	.75196	.24804
13	8.1184	.99045	.00955	68	6.0546	.73867	.26133
14	8.1116	.98962	.01038	69	5.9413	.72484	.27516
15	8.1053	.98884	.01116	70	5.8242	.71055	.28945
16	8.0995	.98814	.01186	71	5.7039	.69588	.30412
17	8.0943	.98750	.01250	72	5.5809	.68087	.31913
18	8.0895	.98692	.01308	73	5.4554	.66556	.33444
19	8.0847	.98633	.01367	74	5.3269	.64988	.35012
20	8.0797	.98572	.01428	75	5.1945	.63372	.36628
21	8.0743	.98506	.01494	76	5.0575	.61701	.38299
22	8.0687	.98438	.01562	77	4.9158	.59972	.40028
23	8.0627	.98365	.01635	78	4.7695	.58188	.41812
24	8.0561	.98284	.01716	79	4.6196	.56359	.43641
25	8.0488	.98196	.01804	80	4.4675	.54504	.45496
26	8.0408	.98098	.01902	81	4.3147	.52640	.47360
27	8.0319	.97989	.02011	82	4.1621	.50777	.49223
28	8.0222	.97871	.02129	83	4.0097	.48919	.51081
29	8.0116	.97742	.02258	84	3.8564	.47049	.52951
30	8.0003	.97604	.02396	85	3.7011	.45153	.54847
31	7.9883	.97457	.02543	86	3.5451	.43251	.56749
32	7.9753	.97299	.02701	87	3.3912	.41373	.58627
33	7.9614	.97129	.02871	88	3.2396	.39523	.60477
34	7.9464	.96946	.03054	89	3.0904	.37703	.62297
35	7.9301	.96747	.03253	90	2.9440	.35916	.64084
36	7.9126	.96533	.03467	91	2.8030	.34197	.65803
37	7.8937	.96303	.03697	92	2.6711	.32588	.67412
38	7.8732	.96053	.03947	93	2.5482	.31089	.68911
39	7.8511	.95783	.04217	94	2.4327	.29679	.70321
40	7.8271	.95490	.04510	95	2.3218	.28326	.71674
41	7.8008	.95170	.04830	96	2.2165	.27041	.72959
42	7.7724	.94823	.05177	97	2.1183	.25844	.74156
43	7.7415	.94447	.05553	98	2.0256	.24713	.75287
44	7.7082	.94040	.05960	99	1.9343	.23599	.76401
45	7.6726	.93605	.06395	100	1.8448	.22506	.77494
46	7.6344	.93140	.06860	101	1.7557	.21420	.78580
47	7.5940	.92647	.07353	102	1.6677	.20346	.79654
48	7.5511	.92123	.07877	103	1.5800	.19276	.80724
49	7.5055	.91567	.08433	104	1.4853	.18121	.81879
50	7.4569	.90974	.09026	105	1.3931	.16995	.83005
51	7.4053	.90345	.09655	106	1.2717	.15515	.84485
52	7.3510	.89682	.10318	107	1.1220	.13689	.86311
53	7.2937	.88983	.11017	108	.8798	.10734	.89266
54	7.2336	.88250	.11750	109	.4456	.05437	.94563

## Section 1

**Table S (12.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 12.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	7.9609	.98715	.01285	55	7.0759	.87742	.12258
1	8.0278	.99545	.00455	56	7.0114	.86941	.13059
2	8.0295	.99565	.00435	57	6.9437	.86101	.13899
3	8.0293	.99563	.00437	58	6.8730	.85225	.14775
4	8.0281	.99548	.00452	59	6.7996	.84315	.15685
5	8.0261	.99524	.00476	60	6.7237	.83374	.16626
6	8.0237	.99494	.00506	61	6.6449	.82397	.17603
7	8.0207	.99457	.00543	62	6.5626	.81377	.18623
8	8.0173	.99414	.00586	63	6.4767	.80312	.19688
9	8.0131	.99363	.00637	64	6.3873	.79203	.20797
10	8.0082	.99302	.00698	65	6.2942	.78049	.21951
11	8.0026	.99233	.00767	66	6.1971	.76844	.23156
12	7.9963	.99155	.00845	67	6.0952	.75581	.24419
13	7.9897	.99072	.00928	68	5.9887	.74260	.25740
14	7.9832	.98991	.01009	69	5.8779	.72886	.27114
15	7.9770	.98915	.01085	70	5.7632	.71464	.28536
16	7.9715	.98847	.01153	71	5.6455	.70004	.29996
17	7.9665	.98785	.01215	72	5.5249	.68509	.31491
18	7.9619	.98728	.01272	73	5.4020	.66984	.33016
19	7.9574	.98671	.01329	74	5.2759	.65421	.34579
20	7.9526	.98612	.01388	75	5.1459	.63810	.36190
21	7.9475	.98549	.01451	76	5.0114	.62142	.37858
22	7.9422	.98483	.01517	77	4.8722	.60415	.39585
23	7.9365	.98412	.01588	78	4.7284	.58632	.41368
24	7.9302	.98335	.01665	79	4.5808	.56802	.43198
25	7.9233	.98249	.01751	80	4.4312	.54946	.45054
26	7.9157	.98155	.01845	81	4.2806	.53080	.46920
27	7.9072	.98049	.01951	82	4.1302	.51215	.48785
28	7.8979	.97934	.02066	83	3.9800	.49352	.50648
29	7.8878	.97809	.02191	84	3.8288	.47477	.52523
30	7.8771	.97675	.02325	85	3.6754	.45575	.54425
31	7.8655	.97533	.02467	86	3.5214	.43665	.56335
32	7.8532	.97379	.02621	87	3.3693	.41779	.58221
33	7.8398	.97214	.02786	88	3.2194	.39921	.60079
34	7.8255	.97036	.02964	89	3.0718	.38091	.61909
35	7.8099	.96842	.03158	90	2.9268	.36293	.63707
36	7.7931	.96634	.03366	91	2.7873	.34563	.65437
37	7.7750	.96410	.03590	92	2.6566	.32942	.67058
38	7.7554	.96167	.03833	93	2.5349	.31433	.68567
39	7.7342	.95904	.04096	94	2.4204	.30012	.69988
40	7.7111	.95617	.04383	95	2.3104	.28649	.71351
41	7.6859	.95305	.04695	96	2.2060	.27354	.72646
42	7.6584	.94965	.05035	97	2.1087	.26147	.73853
43	7.6287	.94596	.05404	98	2.0167	.25007	.74993
44	7.5966	.94198	.05802	99	1.9261	.23883	.76117
45	7.5622	.93771	.06229	100	1.8372	.22781	.77219
46	7.5254	.93315	.06685	101	1.7488	.21685	.78315
47	7.4864	.92831	.07169	102	1.6614	.20601	.79399
48	7.4449	.92316	.07684	103	1.5743	.19521	.80479
49	7.4008	.91769	.08231	104	1.4802	.18354	.81646
50	7.3537	.91186	.08814	105	1.3886	.17218	.82782
51	7.3038	.90567	.09433	106	1.2680	.15723	.84277
52	7.2511	.89914	.10086	107	1.1191	.13876	.86124
53	7.1956	.89226	.10774	108	.8779	.10886	.89114
54	7.1373	.88502	.11498	109	.4448	.05516	.94484



**Table S (12.6)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 12.6 Percent

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	7.8355	.98727	.01273	<b>55</b>	6.9838	.87995	.12005
<b>1</b>	7.9014	.99557	.00443	<b>56</b>	6.9211	.87206	.12794
<b>2</b>	7.9031	.99579	.00421	<b>57</b>	6.8552	.86376	.13624
<b>3</b>	7.9029	.99577	.00423	<b>58</b>	6.7865	.85510	.14490
<b>4</b>	7.9018	.99563	.00437	<b>59</b>	6.7151	.84611	.15389
<b>5</b>	7.9000	.99540	.00460	<b>60</b>	6.6412	.83679	.16321
<b>6</b>	7.8977	.99511	.00489	<b>61</b>	6.5645	.82713	.17287
<b>7</b>	7.8948	.99475	.00525	<b>62</b>	6.4844	.81703	.18297
<b>8</b>	7.8915	.99434	.00566	<b>63</b>	6.4006	.80648	.19352
<b>9</b>	7.8876	.99384	.00616	<b>64</b>	6.3134	.79549	.20451
<b>10</b>	7.8829	.99324	.00676	<b>65</b>	6.2226	.78405	.21595
<b>11</b>	7.8775	.99256	.00744	<b>66</b>	6.1278	.77210	.22790
<b>12</b>	7.8714	.99179	.00821	<b>67</b>	6.0282	.75956	.24044
<b>13</b>	7.8649	.99098	.00902	<b>68</b>	5.9241	.74644	.25356
<b>14</b>	7.8586	.99019	.00981	<b>69</b>	5.8156	.73277	.26723
<b>15</b>	7.8527	.98944	.01056	<b>70</b>	5.7034	.71863	.28137
<b>16</b>	7.8474	.98877	.01123	<b>71</b>	5.5881	.70410	.29590
<b>17</b>	7.8426	.98817	.01183	<b>72</b>	5.4700	.68922	.31078
<b>18</b>	7.8382	.98762	.01238	<b>73</b>	5.3494	.67403	.32597
<b>19</b>	7.8339	.98707	.01293	<b>74</b>	5.2258	.65845	.34155
<b>20</b>	7.8294	.98650	.01350	<b>75</b>	5.0982	.64238	.35762
<b>21</b>	7.8245	.98589	.01411	<b>76</b>	4.9662	.62573	.37427
<b>22</b>	7.8195	.98525	.01475	<b>77</b>	4.8293	.60849	.39151
<b>23</b>	7.8140	.98457	.01543	<b>78</b>	4.6879	.59067	.40933
<b>24</b>	7.8081	.98382	.01618	<b>79</b>	4.5427	.57238	.42762
<b>25</b>	7.8015	.98299	.01701	<b>80</b>	4.3953	.55381	.44619
<b>26</b>	7.7943	.98208	.01792	<b>81</b>	4.2471	.53513	.46487
<b>27</b>	7.7861	.98105	.01895	<b>82</b>	4.0988	.51645	.48355
<b>28</b>	7.7773	.97994	.02006	<b>83</b>	3.9507	.49779	.50221
<b>29</b>	7.7677	.97873	.02127	<b>84</b>	3.8015	.47899	.52101
<b>30</b>	7.7574	.97743	.02257	<b>85</b>	3.6501	.45991	.54009
<b>31</b>	7.7464	.97604	.02396	<b>86</b>	3.4979	.44074	.55926
<b>32</b>	7.7346	.97455	.02545	<b>87</b>	3.3476	.42180	.57820
<b>33</b>	7.7218	.97294	.02706	<b>88</b>	3.1994	.40312	.59688
<b>34</b>	7.7080	.97121	.02879	<b>89</b>	3.0534	.38473	.61527
<b>35</b>	7.6931	.96933	.03067	<b>90</b>	2.9099	.36665	.63335
<b>36</b>	7.6770	.96731	.03269	<b>91</b>	2.7717	.34924	.65076
<b>37</b>	7.6597	.96512	.03488	<b>92</b>	2.6423	.33293	.66707
<b>38</b>	7.6409	.96275	.03725	<b>93</b>	2.5217	.31773	.68227
<b>39</b>	7.6205	.96018	.03982	<b>94</b>	2.4082	.30343	.69657
<b>40</b>	7.5983	.95738	.04262	<b>95</b>	2.2992	.28969	.71031
<b>41</b>	7.5740	.95433	.04567	<b>96</b>	2.1956	.27665	.72335
<b>42</b>	7.5476	.95100	.04900	<b>97</b>	2.0991	.26448	.73552
<b>43</b>	7.5190	.94739	.05261	<b>98</b>	2.0078	.25298	.74702
<b>44</b>	7.4880	.94349	.05651	<b>99</b>	1.9179	.24166	.75834
<b>45</b>	7.4548	.93931	.06069	<b>100</b>	1.8297	.23054	.76946
<b>46</b>	7.4193	.93483	.06517	<b>101</b>	1.7419	.21948	.78052
<b>47</b>	7.3816	.93008	.06992	<b>102</b>	1.6551	.20854	.79146
<b>48</b>	7.3414	.92502	.07498	<b>103</b>	1.5686	.19764	.80236
<b>49</b>	7.2987	.91964	.08036	<b>104</b>	1.4751	.18587	.81413
<b>50</b>	7.2532	.91391	.08609	<b>105</b>	1.3841	.17440	.82560
<b>51</b>	7.2048	.90781	.09219	<b>106</b>	1.2642	.15929	.84071
<b>52</b>	7.1538	.90137	.09863	<b>107</b>	1.1161	.14063	.85937
<b>53</b>	7.0999	.89459	.10541	<b>108</b>	.8760	.11037	.88963
<b>54</b>	7.0433	.88746	.11254	<b>109</b>	.4440	.05595	.94405

## Section 1

**Table S (12.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 12.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	7.7139	.98739	.01261	55	6.8938	.88241	.11759
1	7.7788	.99569	.00431	56	6.8329	.87461	.12539
2	7.7805	.99591	.00409	57	6.7689	.86641	.13359
3	7.7805	.99590	.00410	58	6.7020	.85785	.14215
4	7.7795	.99577	.00423	59	6.6325	.84897	.15103
5	7.7777	.99555	.00445	60	6.5606	.83976	.16024
6	7.7755	.99527	.00473	61	6.4859	.83019	.16981
7	7.7728	.99492	.00508	62	6.4078	.82020	.17980
8	7.7697	.99452	.00548	63	6.3262	.80975	.19025
9	7.7659	.99403	.00597	64	6.2411	.79886	.20114
10	7.7613	.99345	.00655	65	6.1524	.78751	.21249
11	7.7561	.99278	.00722	66	6.0598	.77566	.22434
12	7.7502	.99203	.00797	67	5.9626	.76321	.23679
13	7.7440	.99123	.00877	68	5.8607	.75017	.24983
14	7.7379	.99045	.00955	69	5.7546	.73659	.26341
15	7.7322	.98972	.01028	70	5.6448	.72253	.27747
16	7.7271	.98906	.01094	71	5.5318	.70807	.29193
17	7.7225	.98848	.01152	72	5.4160	.69325	.30675
18	7.7183	.98794	.01206	73	5.2978	.67812	.32188
19	7.7142	.98741	.01259	74	5.1765	.66259	.33741
20	7.7098	.98686	.01314	75	5.0513	.64657	.35343
21	7.7052	.98627	.01373	76	4.9216	.62996	.37004
22	7.7004	.98565	.01435	77	4.7871	.61275	.38725
23	7.6953	.98499	.01501	78	4.6480	.59494	.40506
24	7.6896	.98427	.01573	79	4.5052	.57666	.42334
25	7.6834	.98347	.01653	80	4.3600	.55808	.44192
26	7.6765	.98259	.01741	81	4.2140	.53939	.46061
27	7.6687	.98159	.01841	82	4.0678	.52068	.47932
28	7.6602	.98051	.01949	83	3.9217	.50198	.49802
29	7.6510	.97933	.02067	84	3.7745	.48314	.51686
30	7.6412	.97807	.02193	85	3.6250	.46400	.53600
31	7.6307	.97672	.02328	86	3.4748	.44477	.55523
32	7.6194	.97528	.02472	87	3.3262	.42575	.57425
33	7.6071	.97371	.02629	88	3.1796	.40699	.59301
34	7.5940	.97203	.02797	89	3.0352	.38851	.61149
35	7.5796	.97019	.02981	90	2.8932	.37032	.62968
36	7.5642	.96822	.03178	91	2.7563	.35281	.64719
37	7.5476	.96609	.03391	92	2.6281	.33640	.66360
38	7.5295	.96378	.03622	93	2.5086	.32110	.67890
39	7.5099	.96127	.03873	94	2.3961	.30670	.69330
40	7.4886	.95854	.04146	95	2.2880	.29287	.70713
41	7.4653	.95555	.04445	96	2.1853	.27972	.72028
42	7.4398	.95230	.04770	97	2.0895	.26746	.73254
43	7.4122	.94877	.05123	98	1.9990	.25587	.74413
44	7.3823	.94494	.05506	99	1.9098	.24445	.75555
45	7.3503	.94083	.05917	100	1.8222	.23324	.76676
46	7.3159	.93644	.06356	101	1.7351	.22209	.77791
47	7.2795	.93177	.06823	102	1.6489	.21106	.78894
48	7.2406	.92680	.07320	103	1.5629	.20006	.79994
49	7.1993	.92151	.07849	104	1.4701	.18817	.81183
50	7.1552	.91587	.08413	105	1.3797	.17660	.82340
51	7.1083	.90987	.09013	106	1.2605	.16134	.83866
52	7.0588	.90353	.09647	107	1.1132	.14249	.85751
53	7.0066	.89685	.10315	108	.8740	.11188	.88812
54	6.9517	.88981	.11019	109	.4433	.05674	.94326

**Table S (13.0)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 13.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	7.5961	.98750	.01250	55	6.8060	.88478	.11522
1	7.6600	.99580	.00420	56	6.7468	.87708	.12292
2	7.6617	.99602	.00398	57	6.6845	.86898	.13102
3	7.6617	.99602	.00398	58	6.6194	.86052	.13948
4	7.6608	.99590	.00410	59	6.5518	.85174	.14826
5	7.6592	.99569	.00431	60	6.4818	.84263	.15737
6	7.6571	.99542	.00458	61	6.4089	.83316	.16684
7	7.6545	.99508	.00492	62	6.3328	.82327	.17673
8	7.6515	.99469	.00531	63	6.2532	.81292	.18708
9	7.6478	.99421	.00579	64	6.1702	.80213	.19787
10	7.6434	.99364	.00636	65	6.0837	.79088	.20912
11	7.6384	.99299	.00701	66	5.9932	.77912	.22088
12	7.6327	.99225	.00775	67	5.8982	.76676	.23324
13	7.6266	.99146	.00854	68	5.7986	.75382	.24618
14	7.6207	.99070	.00930	69	5.6947	.74031	.25969
15	7.6152	.98998	.01002	70	5.5872	.72633	.27367
16	7.6103	.98934	.01066	71	5.4765	.71194	.28806
17	7.6059	.98876	.01124	72	5.3630	.69719	.30281
18	7.6019	.98825	.01175	73	5.2471	.68212	.31788
19	7.5980	.98773	.01227	74	5.1281	.66665	.33335
20	7.5938	.98720	.01280	75	5.0052	.65068	.34932
21	7.5894	.98663	.01337	76	4.8778	.63411	.36589
22	7.5849	.98603	.01397	77	4.7456	.61693	.38307
23	7.5800	.98540	.01460	78	4.6087	.59914	.40086
24	7.5746	.98470	.01530	79	4.4682	.58086	.41914
25	7.5686	.98392	.01608	80	4.3252	.56228	.43772
26	7.5621	.98307	.01693	81	4.1813	.54357	.45643
27	7.5546	.98210	.01790	82	4.0372	.52484	.47516
28	7.5465	.98105	.01895	83	3.8932	.50612	.49388
29	7.5378	.97991	.02009	84	3.7479	.48723	.51277
30	7.5283	.97868	.02132	85	3.6003	.46804	.53196
31	7.5182	.97737	.02263	86	3.4519	.44874	.55126
32	7.5074	.97596	.02404	87	3.3050	.42965	.57035
33	7.4957	.97444	.02556	88	3.1601	.41081	.58919
34	7.4831	.97280	.02720	89	3.0172	.39224	.60776
35	7.4694	.97102	.02898	90	2.8766	.37396	.62604
36	7.4546	.96910	.03090	91	2.7411	.35634	.64366
37	7.4386	.96702	.03298	92	2.6141	.33983	.66017
38	7.4213	.96476	.03524	93	2.4956	.32443	.67557
39	7.4024	.96232	.03768	94	2.3841	.30994	.69006
40	7.3819	.95965	.04035	95	2.2770	.29601	.70399
41	7.3594	.95673	.04327	96	2.1751	.28276	.71724
42	7.3349	.95354	.04646	97	2.0801	.27041	.72959
43	7.3083	.95008	.04992	98	1.9903	.25874	.74126
44	7.2794	.94632	.05368	99	1.9017	.24723	.75277
45	7.2485	.94230	.05770	100	1.8148	.23592	.76408
46	7.2153	.93798	.06202	101	1.7283	.22468	.77532
47	7.1800	.93340	.06660	102	1.6427	.21355	.78645
48	7.1424	.92851	.07149	103	1.5573	.20245	.79755
49	7.1024	.92331	.07669	104	1.4651	.19046	.80954
50	7.0597	.91776	.08224	105	1.3753	.17879	.82121
51	7.0142	.91185	.08815	106	1.2568	.16338	.83662
52	6.9662	.90561	.09439	107	1.1103	.14434	.85566
53	6.9155	.89902	.10098	108	.8721	.11338	.88662
54	6.8622	.89208	.10792	109	.4425	.05752	.94248

## Section 1

**Table S (13.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 13.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	7.4818	.98760	.01240	55	6.7202	.88706	.11294
1	7.5447	.99590	.00410	56	6.6626	.87946	.12054
2	7.5465	.99613	.00387	57	6.6020	.87147	.12853
3	7.5465	.99614	.00386	58	6.5387	.86311	.13689
4	7.5456	.99603	.00397	59	6.4729	.85442	.14558
5	7.5441	.99582	.00418	60	6.4046	.84541	.15459
6	7.5421	.99556	.00444	61	6.3337	.83605	.16395
7	7.5396	.99523	.00477	62	6.2595	.82625	.17375
8	7.5368	.99485	.00515	63	6.1819	.81600	.18400
9	7.5332	.99439	.00561	64	6.1008	.80531	.19469
10	7.5290	.99383	.00617	65	6.0164	.79416	.20584
11	7.5241	.99318	.00682	66	5.9280	.78249	.21751
12	7.5186	.99246	.00754	67	5.8350	.77023	.22977
13	7.5128	.99169	.00831	68	5.7376	.75737	.24263
14	7.5070	.99093	.00907	69	5.6360	.74395	.25605
15	7.5017	.99023	.00977	70	5.5306	.73004	.26996
16	7.4970	.98960	.01040	71	5.4222	.71573	.28427
17	7.4927	.98904	.01096	72	5.3110	.70105	.29895
18	7.4889	.98853	.01147	73	5.1973	.68604	.31396
19	7.4851	.98804	.01196	74	5.0805	.67062	.32938
20	7.4812	.98752	.01248	75	4.9598	.65470	.34530
21	7.4770	.98697	.01303	76	4.8346	.63817	.36183
22	7.4727	.98639	.01361	77	4.7047	.62102	.37898
23	7.4680	.98578	.01422	78	4.5701	.60325	.39675
24	7.4629	.98511	.01489	79	4.4317	.58498	.41502
25	7.4572	.98435	.01565	80	4.2909	.56640	.43360
26	7.4509	.98352	.01648	81	4.1491	.54769	.45231
27	7.4438	.98258	.01742	82	4.0071	.52894	.47106
28	7.4361	.98156	.01844	83	3.8650	.51018	.48982
29	7.4277	.98045	.01955	84	3.7217	.49126	.50874
30	7.4186	.97926	.02074	85	3.5759	.47202	.52798
31	7.4090	.97799	.02201	86	3.4292	.45266	.54734
32	7.3986	.97662	.02338	87	3.2841	.43350	.56650
33	7.3874	.97513	.02487	88	3.1408	.41458	.58542
34	7.3753	.97354	.02646	89	2.9994	.39592	.60408
35	7.3621	.97180	.02820	90	2.8602	.37754	.62246
36	7.3479	.96993	.03007	91	2.7260	.35983	.64017
37	7.3326	.96791	.03209	92	2.6002	.34322	.65678
38	7.3159	.96570	.03430	93	2.4828	.32773	.67227
39	7.2978	.96331	.03669	94	2.3723	.31314	.68686
40	7.2781	.96070	.03930	95	2.2660	.29912	.70088
41	7.2564	.95785	.04215	96	2.1650	.28578	.71422
42	7.2328	.95473	.04527	97	2.0708	.27334	.72666
43	7.2071	.95134	.04866	98	1.9816	.26158	.73842
44	7.1792	.94765	.05235	99	1.8938	.24998	.75002
45	7.1493	.94370	.05630	100	1.8075	.23858	.76142
46	7.1172	.93947	.06053	101	1.7216	.22725	.77275
47	7.0831	.93496	.06504	102	1.6366	.21603	.78397
48	7.0467	.93016	.06984	103	1.5518	.20483	.79517
49	7.0079	.92505	.07495	104	1.4601	.19274	.80726
50	6.9665	.91958	.08042	105	1.3709	.18096	.81904
51	6.9224	.91376	.08624	106	1.2531	.16541	.83459
52	6.8758	.90761	.09239	107	1.1075	.14618	.85382
53	6.8266	.90112	.09888	108	.8702	.11487	.88513
54	6.7748	.89428	.10572	109	.4417	.05830	.94170

**Table S (13.4)**

Single Life Factors Based on Life Table 90CM

Interest at 13.4 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	7.3709	.98770	.01230	55	6.6364	.88928	.11072
1	7.4328	.99600	.00400	56	6.5804	.88177	.11823
2	7.4346	.99624	.00376	57	6.5214	.87387	.12613
3	7.4347	.99625	.00375	58	6.4598	.86561	.13439
4	7.4339	.99614	.00386	59	6.3957	.85702	.14298
5	7.4325	.99595	.00405	60	6.3292	.84811	.15189
6	7.4306	.99570	.00430	61	6.2600	.83885	.16115
7	7.4282	.99538	.00462	62	6.1877	.82915	.17085
8	7.4254	.99501	.00499	63	6.1119	.81900	.18100
9	7.4220	.99455	.00545	64	6.0329	.80841	.19159
10	7.4179	.99400	.00600	65	5.9504	.79735	.20265
11	7.4132	.99337	.00663	66	5.8640	.78578	.21422
12	7.4079	.99265	.00735	67	5.7731	.77360	.22640
13	7.4022	.99190	.00810	68	5.6778	.76083	.23917
14	7.3967	.99115	.00885	69	5.5783	.74749	.25251
15	7.3915	.99046	.00954	70	5.4751	.73367	.26633
16	7.3869	.98985	.01015	71	5.3688	.71943	.28057
17	7.3828	.98930	.01070	72	5.2598	.70481	.29519
18	7.3792	.98881	.01119	73	5.1483	.68987	.31013
19	7.3756	.98833	.01167	74	5.0337	.67451	.32549
20	7.3718	.98783	.01217	75	4.9152	.65864	.34136
21	7.3678	.98729	.01271	76	4.7922	.64216	.35784
22	7.3637	.98674	.01326	77	4.6644	.62504	.37496
23	7.3593	.98614	.01386	78	4.5320	.60729	.39271
24	7.3544	.98549	.01451	79	4.3958	.58904	.41096
25	7.3490	.98476	.01524	80	4.2572	.57046	.42954
26	7.3430	.98396	.01604	81	4.1174	.55173	.44827
27	7.3361	.98304	.01696	82	3.9774	.53297	.46703
28	7.3288	.98205	.01795	83	3.8372	.51419	.48581
29	7.3207	.98097	.01903	84	3.6957	.49523	.50477
30	7.3120	.97981	.02019	85	3.5518	.47594	.52406
31	7.3028	.97857	.02143	86	3.4069	.45652	.54348
32	7.2928	.97724	.02276	87	3.2634	.43730	.56270
33	7.2821	.97580	.02420	88	3.1217	.41830	.58170
34	7.2705	.97424	.02576	89	2.9818	.39956	.60044
35	7.2578	.97255	.02745	90	2.8440	.38109	.61891
36	7.2442	.97072	.02928	91	2.7111	.36328	.63672
37	7.2295	.96875	.03125	92	2.5864	.34658	.65342
38	7.2134	.96660	.03340	93	2.4701	.33099	.66901
39	7.1960	.96427	.03573	94	2.3605	.31631	.68369
40	7.1770	.96172	.03828	95	2.2552	.30219	.69781
41	7.1561	.95892	.04108	96	2.1550	.28877	.71123
42	7.1333	.95587	.04413	97	2.0615	.27624	.72376
43	7.1085	.95254	.04746	98	1.9731	.26439	.73561
44	7.0815	.94893	.05107	99	1.8858	.25270	.74730
45	7.0526	.94505	.05495	100	1.8002	.24122	.75878
46	7.0216	.94089	.05911	101	1.7149	.22979	.77021
47	6.9886	.93647	.06353	102	1.6305	.21848	.78152
48	6.9533	.93174	.06826	103	1.5462	.20720	.79280
49	6.9158	.92671	.07329	104	1.4552	.19499	.80501
50	6.8756	.92133	.07867	105	1.3666	.18312	.81688
51	6.8328	.91560	.08440	106	1.2495	.16743	.83257
52	6.7876	.90954	.09046	107	1.1046	.14801	.85199
53	6.7398	.90314	.09686	108	.8684	.11636	.88364
54	6.6895	.89639	.10361	109	.4409	.05908	.94092

## Section 1

**Table S (13.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 13.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	7.2632	.98779	.01221	55	6.5545	.89141	.10859
1	7.3242	.99609	.00391	56	6.5000	.88401	.11599
2	7.3260	.99634	.00366	57	6.4427	.87620	.12380
3	7.3261	.99635	.00365	58	6.3826	.86803	.13197
4	7.3254	.99625	.00375	59	6.3202	.85954	.14046
5	7.3240	.99607	.00393	60	6.2554	.85073	.14927
6	7.3222	.99582	.00418	61	6.1880	.84156	.15844
7	7.3200	.99551	.00449	62	6.1174	.83197	.16803
8	7.3173	.99515	.00485	63	6.0435	.82191	.17809
9	7.3140	.99471	.00529	64	5.9663	.81141	.18859
10	7.3101	.99417	.00583	65	5.8857	.80045	.19955
11	7.3055	.99355	.00645	66	5.8013	.78898	.21102
12	7.3003	.99284	.00716	67	5.7124	.77689	.22311
13	7.2948	.99210	.00790	68	5.6192	.76421	.23579
14	7.2894	.99136	.00864	69	5.5217	.75095	.24905
15	7.2844	.99068	.00932	70	5.4206	.73721	.26279
16	7.2800	.99008	.00992	71	5.3165	.72304	.27696
17	7.2761	.98955	.01045	72	5.2095	.70850	.29150
18	7.2726	.98907	.01093	73	5.1001	.69362	.30638
19	7.2692	.98860	.01140	74	4.9876	.67832	.32168
20	7.2656	.98812	.01188	75	4.8713	.66250	.33750
21	7.2618	.98760	.01240	76	4.7504	.64606	.35394
22	7.2578	.98706	.01294	77	4.6248	.62897	.37103
23	7.2536	.98649	.01351	78	4.4945	.61126	.38874
24	7.2489	.98585	.01415	79	4.3604	.59302	.40698
25	7.2437	.98515	.01485	80	4.2238	.57444	.42556
26	7.2380	.98437	.01563	81	4.0861	.55571	.44429
27	7.2315	.98348	.01652	82	3.9480	.53693	.46307
28	7.2244	.98252	.01748	83	3.8098	.51813	.48187
29	7.2167	.98147	.01853	84	3.6702	.49914	.50086
30	7.2084	.98034	.01966	85	3.5280	.47981	.52019
31	7.1995	.97913	.02087	86	3.3848	.46034	.53966
32	7.1900	.97783	.02217	87	3.2430	.44105	.55895
33	7.1796	.97643	.02357	88	3.1028	.42198	.57802
34	7.1685	.97491	.02509	89	2.9643	.40315	.59685
35	7.1563	.97326	.02674	90	2.8279	.38460	.61540
36	7.1433	.97148	.02852	91	2.6963	.36670	.63330
37	7.1291	.96956	.03044	92	2.5728	.34990	.65010
38	7.1136	.96746	.03254	93	2.4575	.33422	.66578
39	7.0969	.96518	.03482	94	2.3489	.31945	.68055
40	7.0786	.96268	.03732	95	2.2444	.30524	.69476
41	7.0584	.95995	.04005	96	2.1450	.29172	.70828
42	7.0364	.95696	.04304	97	2.0523	.27911	.72089
43	7.0125	.95370	.04630	98	1.9645	.26718	.73282
44	6.9864	.95015	.04985	99	1.8780	.25541	.74459
45	6.9584	.94635	.05365	100	1.7929	.24384	.75616
46	6.9284	.94226	.05774	101	1.7082	.23232	.76768
47	6.8964	.93791	.06209	102	1.6244	.22092	.77908
48	6.8623	.93327	.06673	103	1.5407	.20954	.79046
49	6.8259	.92832	.07168	104	1.4503	.19724	.80276
50	6.7869	.92302	.07698	105	1.3622	.18526	.81474
51	6.7454	.91738	.08262	106	1.2458	.16943	.83057
52	6.7015	.91140	.08860	107	1.1017	.14983	.85017
53	6.6551	.90509	.09491	108	.8665	.11784	.88216
54	6.6062	.89844	.10156	109	.4401	.05986	.94014

**Table S (13.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 13.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	7.1586	.98788	.01212	<b>55</b>	6.4745	.89348	.10652
<b>1</b>	7.2187	.99618	.00382	<b>56</b>	6.4215	.88617	.11383
<b>2</b>	7.2205	.99643	.00357	<b>57</b>	6.3656	.87846	.12154
<b>3</b>	7.2207	.99645	.00355	<b>58</b>	6.3071	.87038	.12962
<b>4</b>	7.2200	.99636	.00364	<b>59</b>	6.2463	.86199	.13801
<b>5</b>	7.2187	.99618	.00382	<b>60</b>	6.1831	.85327	.14673
<b>6</b>	7.2170	.99594	.00406	<b>61</b>	6.1174	.84420	.15580
<b>7</b>	7.2148	.99564	.00436	<b>62</b>	6.0486	.83470	.16530
<b>8</b>	7.2122	.99529	.00471	<b>63</b>	5.9764	.82475	.17525
<b>9</b>	7.2091	.99486	.00514	<b>64</b>	5.9010	.81434	.18566
<b>10</b>	7.2053	.99433	.00567	<b>65</b>	5.8223	.80348	.19652
<b>11</b>	7.2009	.99372	.00628	<b>66</b>	5.7398	.79209	.20791
<b>12</b>	7.1958	.99302	.00698	<b>67</b>	5.6529	.78010	.21990
<b>13</b>	7.1905	.99229	.00771	<b>68</b>	5.5616	.76750	.23250
<b>14</b>	7.1853	.99157	.00843	<b>69</b>	5.4662	.75433	.24567
<b>15</b>	7.1804	.99090	.00910	<b>70</b>	5.3671	.74066	.25934
<b>16</b>	7.1761	.99031	.00969	<b>71</b>	5.2650	.72657	.27343
<b>17</b>	7.1723	.98978	.01022	<b>72</b>	5.1601	.71210	.28790
<b>18</b>	7.1690	.98932	.01068	<b>73</b>	5.0528	.69729	.30271
<b>19</b>	7.1657	.98887	.01113	<b>74</b>	4.9424	.68205	.31795
<b>20</b>	7.1623	.98839	.01161	<b>75</b>	4.8281	.66628	.33372
<b>21</b>	7.1586	.98789	.01211	<b>76</b>	4.7093	.64989	.35011
<b>22</b>	7.1549	.98737	.01263	<b>77</b>	4.5858	.63284	.36716
<b>23</b>	7.1508	.98681	.01319	<b>78</b>	4.4576	.61515	.38485
<b>24</b>	7.1464	.98620	.01380	<b>79</b>	4.3255	.59692	.40308
<b>25</b>	7.1414	.98552	.01448	<b>80</b>	4.1910	.57836	.42164
<b>26</b>	7.1359	.98476	.01524	<b>81</b>	4.0552	.55962	.44038
<b>27</b>	7.1297	.98390	.01610	<b>82</b>	3.9191	.54084	.45916
<b>28</b>	7.1229	.98296	.01704	<b>83</b>	3.7827	.52201	.47799
<b>29</b>	7.1155	.98194	.01806	<b>84</b>	3.6449	.50299	.49701
<b>30</b>	7.1075	.98084	.01916	<b>85</b>	3.5045	.48362	.51638
<b>31</b>	7.0990	.97966	.02034	<b>86</b>	3.3630	.46409	.53591
<b>32</b>	7.0898	.97840	.02160	<b>87</b>	3.2228	.44474	.55526
<b>33</b>	7.0799	.97703	.02297	<b>88</b>	3.0841	.42561	.57439
<b>34</b>	7.0692	.97555	.02445	<b>89</b>	2.9471	.40670	.59330
<b>35</b>	7.0576	.97394	.02606	<b>90</b>	2.8120	.38806	.61194
<b>36</b>	7.0450	.97221	.02779	<b>91</b>	2.6817	.37007	.62993
<b>37</b>	7.0314	.97033	.02967	<b>92</b>	2.5593	.35318	.64682
<b>38</b>	7.0165	.96828	.03172	<b>93</b>	2.4451	.33742	.66258
<b>39</b>	7.0004	.96605	.03395	<b>94</b>	2.3374	.32256	.67744
<b>40</b>	6.9827	.96361	.03639	<b>95</b>	2.2338	.30826	.69174
<b>41</b>	6.9633	.96093	.03907	<b>96</b>	2.1352	.29466	.70534
<b>42</b>	6.9420	.95800	.04200	<b>97</b>	2.0432	.28196	.71804
<b>43</b>	6.9189	.95480	.04520	<b>98</b>	1.9561	.26994	.73006
<b>44</b>	6.8937	.95133	.04867	<b>99</b>	1.8702	.25809	.74191
<b>45</b>	6.8666	.94759	.05241	<b>100</b>	1.7858	.24643	.75357
<b>46</b>	6.8375	.94357	.05643	<b>101</b>	1.7017	.23483	.76517
<b>47</b>	6.8065	.93930	.06070	<b>102</b>	1.6184	.22334	.77666
<b>48</b>	6.7734	.93473	.06527	<b>103</b>	1.5353	.21187	.78813
<b>49</b>	6.7382	.92987	.07013	<b>104</b>	1.4454	.19946	.80054
<b>50</b>	6.7004	.92465	.07535	<b>105</b>	1.3579	.18740	.81260
<b>51</b>	6.6601	.91909	.08091	<b>106</b>	1.2422	.17143	.82857
<b>52</b>	6.6174	.91320	.08680	<b>107</b>	1.0989	.15165	.84835
<b>53</b>	6.5723	.90698	.09302	<b>108</b>	.8646	.11932	.88068
<b>54</b>	6.5247	.90042	.09958	<b>109</b>	.4394	.06063	.93937

## Section 1

**Table S (14.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 14.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	7.0569	.98797	.01203	<b>55</b>	6.3963	.89549	.10451
<b>1</b>	7.1162	.99626	.00374	<b>56</b>	6.3447	.88826	.11174
<b>2</b>	7.1180	.99652	.00348	<b>57</b>	6.2903	.88064	.11936
<b>3</b>	7.1182	.99655	.00345	<b>58</b>	6.2333	.87266	.12734
<b>4</b>	7.1176	.99646	.00354	<b>59</b>	6.1740	.86436	.13564
<b>5</b>	7.1163	.99629	.00371	<b>60</b>	6.1124	.85574	.14426
<b>6</b>	7.1147	.99606	.00394	<b>61</b>	6.0483	.84676	.15324
<b>7</b>	7.1126	.99577	.00423	<b>62</b>	5.9811	.83736	.16264
<b>8</b>	7.1102	.99542	.00458	<b>63</b>	5.9107	.82750	.17250
<b>9</b>	7.1071	.99500	.00500	<b>64</b>	5.8371	.81719	.18281
<b>10</b>	7.1034	.99448	.00552	<b>65</b>	5.7601	.80642	.19358
<b>11</b>	7.0991	.99388	.00612	<b>66</b>	5.6795	.79513	.20487
<b>12</b>	7.0942	.99319	.00681	<b>67</b>	5.5944	.78322	.21678
<b>13</b>	7.0891	.99247	.00753	<b>68</b>	5.5051	.77071	.22929
<b>14</b>	7.0840	.99176	.00824	<b>69</b>	5.4116	.75763	.24237
<b>15</b>	7.0793	.99110	.00890	<b>70</b>	5.3146	.74404	.25596
<b>16</b>	7.0751	.99052	.00948	<b>71</b>	5.2144	.73002	.26998
<b>17</b>	7.0715	.99001	.00999	<b>72</b>	5.1116	.71562	.28438
<b>18</b>	7.0683	.98956	.01044	<b>73</b>	5.0062	.70087	.29913
<b>19</b>	7.0651	.98912	.01088	<b>74</b>	4.8978	.68570	.31430
<b>20</b>	7.0618	.98866	.01134	<b>75</b>	4.7856	.66999	.33001
<b>21</b>	7.0584	.98817	.01183	<b>76</b>	4.6689	.65364	.34636
<b>22</b>	7.0548	.98767	.01233	<b>77</b>	4.5474	.63663	.36337
<b>23</b>	7.0509	.98713	.01287	<b>78</b>	4.4212	.61897	.38103
<b>24</b>	7.0467	.98653	.01347	<b>79</b>	4.2912	.60076	.39924
<b>25</b>	7.0419	.98587	.01413	<b>80</b>	4.1586	.58221	.41779
<b>26</b>	7.0367	.98513	.01487	<b>81</b>	4.0248	.56347	.43653
<b>27</b>	7.0307	.98429	.01571	<b>82</b>	3.8905	.54468	.45532
<b>28</b>	7.0241	.98338	.01662	<b>83</b>	3.7560	.52584	.47416
<b>29</b>	7.0170	.98238	.01762	<b>84</b>	3.6199	.50679	.49321
<b>30</b>	7.0094	.98131	.01869	<b>85</b>	3.4813	.48738	.51262
<b>31</b>	7.0012	.98017	.01983	<b>86</b>	3.3415	.46780	.53220
<b>32</b>	6.9924	.97894	.02106	<b>87</b>	3.2028	.44839	.55161
<b>33</b>	6.9829	.97760	.02240	<b>88</b>	3.0656	.42919	.57081
<b>34</b>	6.9726	.97617	.02383	<b>89</b>	2.9301	.41021	.58979
<b>35</b>	6.9614	.97459	.02541	<b>90</b>	2.7963	.39149	.60851
<b>36</b>	6.9493	.97290	.02710	<b>91</b>	2.6672	.37341	.62659
<b>37</b>	6.9362	.97107	.02893	<b>92</b>	2.5459	.35643	.64357
<b>38</b>	6.9219	.96906	.03094	<b>93</b>	2.4327	.34058	.65942
<b>39</b>	6.9063	.96688	.03312	<b>94</b>	2.3260	.32563	.67437
<b>40</b>	6.8893	.96450	.03550	<b>95</b>	2.2232	.31125	.68875
<b>41</b>	6.8705	.96188	.03812	<b>96</b>	2.1254	.29756	.70244
<b>42</b>	6.8500	.95900	.04100	<b>97</b>	2.0341	.28478	.71522
<b>43</b>	6.8276	.95587	.04413	<b>98</b>	1.9477	.27268	.72732
<b>44</b>	6.8033	.95246	.04754	<b>99</b>	1.8625	.26074	.73926
<b>45</b>	6.7771	.94879	.05121	<b>100</b>	1.7786	.24901	.75099
<b>46</b>	6.7489	.94484	.05516	<b>101</b>	1.6951	.23732	.76268
<b>47</b>	6.7189	.94064	.05936	<b>102</b>	1.6124	.22574	.77426
<b>48</b>	6.6868	.93615	.06385	<b>103</b>	1.5299	.21418	.78582
<b>49</b>	6.6526	.93136	.06864	<b>104</b>	1.4405	.20168	.79832
<b>50</b>	6.6159	.92622	.07378	<b>105</b>	1.3537	.18951	.81049
<b>51</b>	6.5767	.92074	.07926	<b>106</b>	1.2386	.17341	.82659
<b>52</b>	6.5353	.91494	.08506	<b>107</b>	1.0961	.15345	.84655
<b>53</b>	6.4915	.90880	.09120	<b>108</b>	.8627	.12078	.87922
<b>54</b>	6.4452	.90233	.09767	<b>109</b>	.4386	.06140	.93860



**Table S (14.2)**

Single Life Factors Based on Life Table 90CM

Interest at 14.2 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	6.9581	.98805	.01195	55	6.3199	.89742	.10258
1	7.0165	.99634	.00366	56	6.2696	.89029	.10971
2	7.0183	.99660	.00340	57	6.2166	.88276	.11724
3	7.0186	.99663	.00337	58	6.1611	.87487	.12513
4	7.0180	.99656	.00344	59	6.1032	.86666	.13334
5	7.0168	.99639	.00361	60	6.0432	.85813	.14187
6	7.0153	.99617	.00383	61	5.9807	.84925	.15075
7	7.0133	.99588	.00412	62	5.9151	.83994	.16006
8	7.0109	.99555	.00445	63	5.8463	.83018	.16982
9	7.0080	.99513	.00487	64	5.7744	.81996	.18004
10	7.0044	.99462	.00538	65	5.6992	.80929	.19071
11	7.0002	.99403	.00597	66	5.6203	.79809	.20191
12	6.9955	.99336	.00664	67	5.5371	.78627	.21373
13	6.9904	.99264	.00736	68	5.4496	.77385	.22615
14	6.9855	.99194	.00806	69	5.3581	.76085	.23915
15	6.9809	.99129	.00871	70	5.2629	.74734	.25266
16	6.9769	.99072	.00928	71	5.1648	.73340	.26660
17	6.9734	.99022	.00978	72	5.0638	.71907	.28093
18	6.9703	.98978	.01022	73	4.9605	.70439	.29561
19	6.9673	.98935	.01065	74	4.8540	.68927	.31073
20	6.9641	.98891	.01109	75	4.7438	.67362	.32638
21	6.9608	.98843	.01157	76	4.6290	.65732	.34268
22	6.9574	.98795	.01205	77	4.5095	.64035	.35965
23	6.9537	.98742	.01258	78	4.3854	.62272	.37728
24	6.9496	.98685	.01315	79	4.2573	.60454	.39546
25	6.9451	.98620	.01380	80	4.1267	.58599	.41401
26	6.9400	.98549	.01451	81	3.9948	.56726	.43274
27	6.9343	.98467	.01533	82	3.8624	.54846	.45154
28	6.9280	.98378	.01622	83	3.7296	.52960	.47040
29	6.9212	.98281	.01719	84	3.5953	.51053	.48947
30	6.9139	.98177	.01823	85	3.4584	.49109	.50891
31	6.9060	.98065	.01935	86	3.3201	.47146	.52854
32	6.8976	.97945	.02055	87	3.1831	.45200	.54800
33	6.8884	.97815	.02185	88	3.0474	.43273	.56727
34	6.8785	.97675	.02325	89	2.9132	.41368	.58632
35	6.8677	.97522	.02478	90	2.7808	.39487	.60513
36	6.8561	.97356	.02644	91	2.6529	.37670	.62330
37	6.8435	.97177	.02823	92	2.5327	.35964	.64036
38	6.8297	.96981	.03019	93	2.4205	.34371	.65629
39	6.8147	.96768	.03232	94	2.3146	.32868	.67132
40	6.7982	.96535	.03465	95	2.2128	.31421	.68579
41	6.7802	.96278	.03722	96	2.1157	.30044	.69956
42	6.7603	.95997	.04003	97	2.0252	.28757	.71243
43	6.7387	.95689	.04311	98	1.9394	.27540	.72460
44	6.7151	.95354	.04646	99	1.8548	.26338	.73662
45	6.6897	.94994	.05006	100	1.7716	.25156	.74844
46	6.6624	.94606	.05394	101	1.6886	.23978	.76022
47	6.6333	.94193	.05807	102	1.6065	.22812	.77188
48	6.6022	.93751	.06249	103	1.5245	.21648	.78352
49	6.5690	.93279	.06721	104	1.4357	.20387	.79613
50	6.5334	.92774	.07226	105	1.3494	.19162	.80838
51	6.4953	.92234	.07766	106	1.2350	.17538	.82462
52	6.4551	.91662	.08338	107	1.0932	.15524	.84476
53	6.4124	.91057	.08943	108	.8609	.12224	.87776
54	6.3674	.90418	.09582	109	.4378	.06217	.93783

## Section 1

**Table S (14.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 14.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	6.8620	.98813	.01187	55	6.2451	.89930	.10070
1	6.9196	.99642	.00358	56	6.1962	.89225	.10775
2	6.9214	.99668	.00332	57	6.1445	.88481	.11519
3	6.9217	.99672	.00328	58	6.0904	.87701	.12299
4	6.9212	.99665	.00335	59	6.0340	.86889	.13111
5	6.9200	.99649	.00351	60	5.9754	.86046	.13954
6	6.9186	.99627	.00373	61	5.9144	.85167	.14833
7	6.9166	.99600	.00400	62	5.8504	.84246	.15754
8	6.9144	.99567	.00433	63	5.7832	.83278	.16722
9	6.9115	.99526	.00474	64	5.7129	.82266	.17734
10	6.9081	.99476	.00524	65	5.6394	.81208	.18792
11	6.9040	.99418	.00582	66	5.5623	.80097	.19903
12	6.8994	.99351	.00649	67	5.4809	.78924	.21076
13	6.8945	.99281	.00719	68	5.3952	.77691	.22309
14	6.8897	.99211	.00789	69	5.3055	.76399	.23601
15	6.8852	.99147	.00853	70	5.2122	.75056	.24944
16	6.8814	.99092	.00908	71	5.1159	.73670	.26330
17	6.8780	.99043	.00957	72	5.0169	.72244	.27756
18	6.8750	.99000	.01000	73	4.9155	.70783	.29217
19	6.8721	.98958	.01042	74	4.8109	.69278	.30722
20	6.8691	.98915	.01085	75	4.7026	.67718	.32282
21	6.8659	.98869	.01131	76	4.5898	.66093	.33907
22	6.8626	.98821	.01179	77	4.4723	.64401	.35599
23	6.8591	.98771	.01229	78	4.3500	.62641	.37359
24	6.8552	.98715	.01285	79	4.2239	.60825	.39175
25	6.8508	.98652	.01348	80	4.0952	.58971	.41029
26	6.8460	.98583	.01417	81	3.9652	.57099	.42901
27	6.8405	.98503	.01497	82	3.8346	.55218	.44782
28	6.8345	.98416	.01584	83	3.7036	.53331	.46669
29	6.8279	.98322	.01678	84	3.5710	.51422	.48578
30	6.8208	.98220	.01780	85	3.4357	.49474	.50526
31	6.8133	.98111	.01889	86	3.2991	.47507	.52493
32	6.8052	.97995	.02005	87	3.1635	.45555	.54445
33	6.7964	.97867	.02133	88	3.0293	.43622	.56378
34	6.7869	.97731	.02269	89	2.8965	.41710	.58290
35	6.7765	.97581	.02419	90	2.7654	.39822	.60178
36	6.7652	.97420	.02580	91	2.6387	.37997	.62003
37	6.7531	.97245	.02755	92	2.5196	.36282	.63718
38	6.7398	.97053	.02947	93	2.4084	.34680	.65320
39	6.7253	.96845	.03155	94	2.3034	.33169	.66831
40	6.7095	.96617	.03383	95	2.2024	.31714	.68286
41	6.6920	.96365	.03635	96	2.1061	.30328	.69672
42	6.6729	.96089	.03911	97	2.0163	.29034	.70966
43	6.6519	.95787	.04213	98	1.9312	.27809	.72191
44	6.6290	.95458	.04542	99	1.8472	.26599	.73401
45	6.6045	.95104	.04896	100	1.7645	.25409	.74591
46	6.5780	.94723	.05277	101	1.6822	.24223	.75777
47	6.5498	.94317	.05683	102	1.6006	.23048	.76952
48	6.5196	.93882	.06118	103	1.5191	.21876	.78124
49	6.4874	.93418	.06582	104	1.4309	.20606	.79394
50	6.4528	.92920	.07080	105	1.3452	.19371	.80629
51	6.4158	.92388	.07612	106	1.2315	.17733	.82267
52	6.3767	.91824	.08176	107	1.0904	.15702	.84298
53	6.3352	.91227	.08773	108	.8590	.12370	.87630
54	6.2914	.90597	.09403	109	.4371	.06294	.93706

**Table S (14.6)**

Single Life Factors Based on Life Table 90CM

Interest at 14.6 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	6.7685	.98820	.01180	55	6.1720	.90111	.09889
1	6.8253	.99649	.00351	56	6.1243	.89415	.10585
2	6.8271	.99675	.00325	57	6.0740	.88680	.11320
3	6.8274	.99680	.00320	58	6.0212	.87909	.12091
4	6.8269	.99673	.00327	59	5.9662	.87106	.12894
5	6.8259	.99658	.00342	60	5.9090	.86272	.13728
6	6.8245	.99637	.00363	61	5.8495	.85402	.14598
7	6.8226	.99610	.00390	62	5.7870	.84490	.15510
8	6.8204	.99578	.00422	63	5.7214	.83532	.16468
9	6.8177	.99538	.00462	64	5.6527	.82529	.17471
10	6.8143	.99489	.00511	65	5.5808	.81480	.18520
11	6.8104	.99432	.00568	66	5.5053	.80378	.19622
12	6.8059	.99366	.00634	67	5.4256	.79214	.20786
13	6.8011	.99296	.00704	68	5.3417	.77990	.22010
14	6.7964	.99228	.00772	69	5.2538	.76706	.23294
15	6.7921	.99165	.00835	70	5.1624	.75371	.24629
16	6.7884	.99110	.00890	71	5.0680	.73992	.26008
17	6.7851	.99062	.00938	72	4.9708	.72574	.27426
18	6.7822	.99020	.00980	73	4.8712	.71120	.28880
19	6.7794	.98980	.01020	74	4.7686	.69621	.30379
20	6.7766	.98938	.01062	75	4.6621	.68067	.31933
21	6.7735	.98893	.01107	76	4.5512	.66447	.33553
22	6.7703	.98847	.01153	77	4.4356	.64759	.35241
23	6.7670	.98798	.01202	78	4.3152	.63003	.36997
24	6.7633	.98744	.01256	79	4.1910	.61189	.38811
25	6.7591	.98683	.01317	80	4.0642	.59337	.40663
26	6.7544	.98615	.01385	81	3.9360	.57465	.42535
27	6.7491	.98537	.01463	82	3.8071	.55584	.44416
28	6.7434	.98453	.01547	83	3.6779	.53697	.46303
29	6.7370	.98361	.01639	84	3.5469	.51785	.48215
30	6.7302	.98262	.01738	85	3.4133	.49834	.50166
31	6.7230	.98155	.01845	86	3.2783	.47863	.52137
32	6.7152	.98042	.01958	87	3.1443	.45906	.54094
33	6.7067	.97918	.02082	88	3.0115	.43967	.56033
34	6.6976	.97784	.02216	89	2.8800	.42048	.57952
35	6.6875	.97638	.02362	90	2.7502	.40152	.59848
36	6.6767	.97480	.02520	91	2.6246	.38319	.61681
37	6.6650	.97309	.02691	92	2.5066	.36597	.63403
38	6.6522	.97122	.02878	93	2.3964	.34987	.65013
39	6.6383	.96919	.03081	94	2.2923	.33468	.66532
40	6.6229	.96695	.03305	95	2.1921	.32005	.67995
41	6.6061	.96448	.03552	96	2.0966	.30611	.69389
42	6.5875	.96178	.03822	97	2.0075	.29309	.70691
43	6.5672	.95882	.04118	98	1.9230	.28076	.71924
44	6.5451	.95559	.04441	99	1.8396	.26858	.73142
45	6.5213	.95211	.04789	100	1.7576	.25661	.74339
46	6.4956	.94836	.05164	101	1.6758	.24466	.75534
47	6.4683	.94436	.05564	102	1.5947	.23283	.76717
48	6.4390	.94009	.05991	103	1.5138	.22102	.77898
49	6.4077	.93552	.06448	104	1.4262	.20822	.79178
50	6.3741	.93061	.06939	105	1.3410	.19578	.80422
51	6.3381	.92537	.07463	106	1.2280	.17928	.82072
52	6.3001	.91981	.08019	107	1.0877	.15880	.84120
53	6.2597	.91392	.08608	108	.8572	.12515	.87485
54	6.2171	.90770	.09230	109	.4363	.06370	.93630

## Section 1

**Table S (14.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 14.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	6.6775	.98827	.01173	<b>55</b>	6.1005	.90287	.09713
<b>1</b>	6.7335	.99656	.00344	<b>56</b>	6.0540	.89600	.10400
<b>2</b>	6.7353	.99683	.00317	<b>57</b>	6.0049	.88873	.11127
<b>3</b>	6.7356	.99688	.00312	<b>58</b>	5.9534	.88111	.11889
<b>4</b>	6.7352	.99681	.00319	<b>59</b>	5.8998	.87317	.12683
<b>5</b>	6.7342	.99667	.00333	<b>60</b>	5.8440	.86491	.13509
<b>6</b>	6.7329	.99647	.00353	<b>61</b>	5.7859	.85631	.14369
<b>7</b>	6.7311	.99620	.00380	<b>62</b>	5.7248	.84728	.15272
<b>8</b>	6.7290	.99589	.00411	<b>63</b>	5.6607	.83779	.16221
<b>9</b>	6.7263	.99550	.00450	<b>64</b>	5.5936	.82785	.17215
<b>10</b>	6.7231	.99502	.00498	<b>65</b>	5.5233	.81745	.18255
<b>11</b>	6.7193	.99445	.00555	<b>66</b>	5.4495	.80652	.19348
<b>12</b>	6.7149	.99380	.00620	<b>67</b>	5.3714	.79497	.20503
<b>13</b>	6.7102	.99311	.00689	<b>68</b>	5.2893	.78281	.21719
<b>14</b>	6.7057	.99244	.00756	<b>69</b>	5.2031	.77006	.22994
<b>15</b>	6.7015	.99182	.00818	<b>70</b>	5.1135	.75679	.24321
<b>16</b>	6.6978	.99128	.00872	<b>71</b>	5.0208	.74308	.25692
<b>17</b>	6.6946	.99081	.00919	<b>72</b>	4.9254	.72897	.27103
<b>18</b>	6.6919	.99040	.00960	<b>73</b>	4.8277	.71450	.28550
<b>19</b>	6.6892	.99000	.01000	<b>74</b>	4.7268	.69957	.30043
<b>20</b>	6.6865	.98959	.01041	<b>75</b>	4.6222	.68409	.31591
<b>21</b>	6.6835	.98916	.01084	<b>76</b>	4.5132	.66795	.33205
<b>22</b>	6.6805	.98871	.01129	<b>77</b>	4.3994	.65111	.34889
<b>23</b>	6.6773	.98824	.01176	<b>78</b>	4.2810	.63358	.36642
<b>24</b>	6.6737	.98771	.01229	<b>79</b>	4.1586	.61547	.38453
<b>25</b>	6.6697	.98712	.01288	<b>80</b>	4.0336	.59697	.40303
<b>26</b>	6.6653	.98646	.01354	<b>81</b>	3.9071	.57826	.42174
<b>27</b>	6.6602	.98570	.01430	<b>82</b>	3.7801	.55945	.44055
<b>28</b>	6.6546	.98488	.01512	<b>83</b>	3.6525	.54057	.45943
<b>29</b>	6.6485	.98398	.01602	<b>84</b>	3.5232	.52143	.47857
<b>30</b>	6.6420	.98301	.01699	<b>85</b>	3.3912	.50189	.49811
<b>31</b>	6.6350	.98198	.01802	<b>86</b>	3.2577	.48214	.51786
<b>32</b>	6.6275	.98087	.01913	<b>87</b>	3.1252	.46253	.53747
<b>33</b>	6.6193	.97966	.02034	<b>88</b>	2.9938	.44308	.55692
<b>34</b>	6.6105	.97835	.02165	<b>89</b>	2.8637	.42383	.57617
<b>35</b>	6.6008	.97693	.02307	<b>90</b>	2.7351	.40479	.59521
<b>36</b>	6.5904	.97538	.02462	<b>91</b>	2.6107	.38638	.61362
<b>37</b>	6.5791	.97371	.02629	<b>92</b>	2.4938	.36908	.63092
<b>38</b>	6.5668	.97188	.02812	<b>93</b>	2.3845	.35290	.64710
<b>39</b>	6.5533	.96989	.03011	<b>94</b>	2.2813	.33764	.66236
<b>40</b>	6.5385	.96770	.03230	<b>95</b>	2.1819	.32293	.67707
<b>41</b>	6.5222	.96529	.03471	<b>96</b>	2.0872	.30891	.69109
<b>42</b>	6.5043	.96263	.03737	<b>97</b>	1.9987	.29581	.70419
<b>43</b>	6.4846	.95973	.04027	<b>98</b>	1.9149	.28341	.71659
<b>44</b>	6.4632	.95655	.04345	<b>99</b>	1.8321	.27115	.72885
<b>45</b>	6.4401	.95313	.04687	<b>100</b>	1.7507	.25910	.74090
<b>46</b>	6.4152	.94945	.05055	<b>101</b>	1.6694	.24708	.75292
<b>47</b>	6.3886	.94552	.05448	<b>102</b>	1.5889	.23516	.76484
<b>48</b>	6.3602	.94131	.05869	<b>103</b>	1.5086	.22327	.77673
<b>49</b>	6.3298	.93681	.06319	<b>104</b>	1.4215	.21038	.78962
<b>50</b>	6.2971	.93198	.06802	<b>105</b>	1.3368	.19785	.80215
<b>51</b>	6.2622	.92681	.07319	<b>106</b>	1.2244	.18122	.81878
<b>52</b>	6.2252	.92132	.07868	<b>107</b>	1.0849	.16056	.83944
<b>53</b>	6.1859	.91551	.08449	<b>108</b>	.8554	.12659	.87341
<b>54</b>	6.1444	.90937	.09063	<b>109</b>	.4355	.06446	.93554

**Table S (15.0)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 15.0 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	6.5889	.98834	.01166	55	6.0305	.90458	.09542
1	6.6442	.99662	.00338	56	5.9852	.89778	.10222
2	6.6460	.99690	.00310	57	5.9374	.89060	.10940
3	6.6463	.99695	.00305	58	5.8871	.88307	.11693
4	6.6459	.99689	.00311	59	5.8348	.87521	.12479
5	6.6450	.99675	.00325	60	5.7803	.86705	.13295
6	6.6437	.99656	.00344	61	5.7235	.85853	.14147
7	6.6420	.99630	.00370	62	5.6639	.84959	.15041
8	6.6400	.99599	.00401	63	5.6013	.84019	.15981
9	6.6374	.99561	.00439	64	5.5356	.83035	.16965
10	6.6342	.99514	.00486	65	5.4669	.82003	.17997
11	6.6305	.99458	.00542	66	5.3946	.80920	.19080
12	6.6263	.99394	.00606	67	5.3182	.79774	.20226
13	6.6217	.99326	.00674	68	5.2377	.78566	.21434
14	6.6173	.99259	.00741	69	5.1533	.77299	.22701
15	6.6132	.99198	.00802	70	5.0653	.75980	.24020
16	6.6096	.99145	.00855	71	4.9744	.74617	.25383
17	6.6066	.99099	.00901	72	4.8808	.73213	.26787
18	6.6039	.99059	.00941	73	4.7848	.71773	.28227
19	6.6013	.99020	.00980	74	4.6858	.70287	.29713
20	6.5987	.98980	.01020	75	4.5830	.68745	.31255
21	6.5959	.98938	.01062	76	4.4757	.67136	.32864
22	6.5930	.98895	.01105	77	4.3638	.65457	.34543
23	6.5899	.98848	.01152	78	4.2472	.63707	.36293
24	6.5865	.98797	.01203	79	4.1266	.61899	.38101
25	6.5826	.98739	.01261	80	4.0034	.60051	.39949
26	6.5784	.98675	.01325	81	3.8787	.58181	.41819
27	6.5734	.98602	.01398	82	3.7533	.56300	.43700
28	6.5681	.98521	.01479	83	3.6274	.54411	.45589
29	6.5622	.98434	.01566	84	3.4998	.52496	.47504
30	6.5559	.98339	.01661	85	3.3693	.50540	.49460
31	6.5492	.98238	.01762	86	3.2374	.48561	.51439
32	6.5420	.98130	.01870	87	3.1063	.46595	.53405
33	6.5341	.98011	.01989	88	2.9763	.44645	.55355
34	6.5256	.97884	.02116	89	2.8475	.42713	.57287
35	6.5163	.97745	.02255	90	2.7202	.40803	.59197
36	6.5063	.97594	.02406	91	2.5969	.38954	.61046
37	6.4954	.97431	.02569	92	2.4811	.37216	.62784
38	6.4834	.97252	.02748	93	2.3727	.35591	.64409
39	6.4704	.97057	.02943	94	2.2704	.34056	.65944
40	6.4562	.96842	.03158	95	2.1718	.32577	.67423
41	6.4404	.96606	.03394	96	2.0778	.31168	.68832
42	6.4230	.96345	.03655	97	1.9900	.29851	.70149
43	6.4040	.96060	.03940	98	1.9069	.28603	.71397
44	6.3832	.95748	.04252	99	1.8247	.27370	.72630
45	6.3608	.95412	.04588	100	1.7438	.26157	.73843
46	6.3366	.95050	.04950	101	1.6631	.24947	.75053
47	6.3109	.94663	.05337	102	1.5832	.23747	.76253
48	6.2832	.94249	.05751	103	1.5033	.22550	.77450
49	6.2537	.93806	.06194	104	1.4168	.21251	.78749
50	6.2220	.93330	.06670	105	1.3327	.19990	.80010
51	6.1880	.92820	.07180	106	1.2209	.18314	.81686
52	6.1519	.92279	.07721	107	1.0821	.16232	.83768
53	6.1137	.91706	.08294	108	.8535	.12803	.87197
54	6.0733	.91100	.08900	109	.4348	.06522	.93478

## Section 1

**Table S (15.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 15.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	6.5027	.98841	.01159	<b>55</b>	5.9620	.90623	.09377
<b>1</b>	6.5571	.99668	.00332	<b>56</b>	5.9179	.89952	.10048
<b>2</b>	6.5590	.99696	.00304	<b>57</b>	5.8712	.89242	.10758
<b>3</b>	6.5593	.99702	.00298	<b>58</b>	5.8222	.88497	.11503
<b>4</b>	6.5590	.99697	.00303	<b>59</b>	5.7711	.87720	.12280
<b>5</b>	6.5581	.99683	.00317	<b>60</b>	5.7179	.86912	.13088
<b>6</b>	6.5569	.99664	.00336	<b>61</b>	5.6625	.86069	.13931
<b>7</b>	6.5552	.99639	.00361	<b>62</b>	5.6042	.85184	.14816
<b>8</b>	6.5532	.99609	.00391	<b>63</b>	5.5430	.84253	.15747
<b>9</b>	6.5508	.99572	.00428	<b>64</b>	5.4788	.83278	.16722
<b>10</b>	6.5477	.99525	.00475	<b>65</b>	5.4115	.82255	.17745
<b>11</b>	6.5441	.99470	.00530	<b>66</b>	5.3408	.81180	.18820
<b>12</b>	6.5399	.99407	.00593	<b>67</b>	5.2660	.80043	.19957
<b>13</b>	6.5355	.99340	.00660	<b>68</b>	5.1871	.78844	.21156
<b>14</b>	6.5312	.99274	.00726	<b>69</b>	5.1043	.77586	.22414
<b>15</b>	6.5272	.99213	.00787	<b>70</b>	5.0181	.76275	.23725
<b>16</b>	6.5237	.99161	.00839	<b>71</b>	4.9289	.74919	.25081
<b>17</b>	6.5208	.99116	.00884	<b>72</b>	4.8370	.73522	.26478
<b>18</b>	6.5182	.99076	.00924	<b>73</b>	4.7427	.72089	.27911
<b>19</b>	6.5157	.99039	.00961	<b>74</b>	4.6454	.70610	.29390
<b>20</b>	6.5132	.99000	.01000	<b>75</b>	4.5443	.69074	.30926
<b>21</b>	6.5105	.98959	.01041	<b>76</b>	4.4388	.67470	.32530
<b>22</b>	6.5077	.98917	.01083	<b>77</b>	4.3287	.65796	.34204
<b>23</b>	6.5047	.98872	.01128	<b>78</b>	4.2138	.64050	.35950
<b>24</b>	6.5015	.98822	.01178	<b>79</b>	4.0951	.62245	.37755
<b>25</b>	6.4978	.98766	.01234	<b>80</b>	3.9736	.60399	.39601
<b>26</b>	6.4937	.98704	.01296	<b>81</b>	3.8507	.58530	.41470
<b>27</b>	6.4889	.98632	.01368	<b>82</b>	3.7270	.56650	.43350
<b>28</b>	6.4838	.98553	.01447	<b>83</b>	3.6027	.54760	.45240
<b>29</b>	6.4781	.98468	.01532	<b>84</b>	3.4766	.52844	.47156
<b>30</b>	6.4721	.98375	.01625	<b>85</b>	3.3477	.50885	.49115
<b>31</b>	6.4656	.98277	.01723	<b>86</b>	3.2173	.48903	.51097
<b>32</b>	6.4586	.98171	.01829	<b>87</b>	3.0877	.46932	.53068
<b>33</b>	6.4510	.98055	.01945	<b>88</b>	2.9590	.44977	.55023
<b>34</b>	6.4428	.97931	.02069	<b>89</b>	2.8315	.43039	.56961
<b>35</b>	6.4339	.97795	.02205	<b>90</b>	2.7054	.41122	.58878
<b>36</b>	6.4242	.97648	.02352	<b>91</b>	2.5833	.39266	.60734
<b>37</b>	6.4137	.97488	.02512	<b>92</b>	2.4685	.37520	.62480
<b>38</b>	6.4021	.97313	.02687	<b>93</b>	2.3610	.35888	.64112
<b>39</b>	6.3896	.97122	.02878	<b>94</b>	2.2596	.34346	.65654
<b>40</b>	6.3758	.96912	.03088	<b>95</b>	2.1618	.32860	.67140
<b>41</b>	6.3605	.96680	.03320	<b>96</b>	2.0686	.31442	.68558
<b>42</b>	6.3437	.96424	.03576	<b>97</b>	1.9814	.30118	.69882
<b>43</b>	6.3253	.96144	.03856	<b>98</b>	1.8989	.28863	.71137
<b>44</b>	6.3051	.95838	.04162	<b>99</b>	1.8173	.27623	.72377
<b>45</b>	6.2834	.95507	.04493	<b>100</b>	1.7370	.26402	.73598
<b>46</b>	6.2599	.95151	.04849	<b>101</b>	1.6569	.25184	.74816
<b>47</b>	6.2349	.94770	.05230	<b>102</b>	1.5774	.23977	.76023
<b>48</b>	6.2080	.94362	.05638	<b>103</b>	1.4981	.22771	.77229
<b>49</b>	6.1793	.93926	.06074	<b>104</b>	1.4121	.21464	.78536
<b>50</b>	6.1485	.93457	.06543	<b>105</b>	1.3285	.20194	.79806
<b>51</b>	6.1154	.92954	.07046	<b>106</b>	1.2174	.18505	.81495
<b>52</b>	6.0803	.92421	.07579	<b>107</b>	1.0794	.16406	.83594
<b>53</b>	6.0431	.91855	.08145	<b>108</b>	.8517	.12946	.87054
<b>54</b>	6.0037	.91257	.08743	<b>109</b>	.4340	.06597	.93403

**Table S (15.4)**

Single Life Factors Based on Life Table 90CM

Interest at 15.4 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	6.4186	.98847	.01153	55	5.8950	.90783	.09217
1	6.4724	.99674	.00326	56	5.8520	.90120	.09880
2	6.4742	.99702	.00298	57	5.8064	.89418	.10582
3	6.4746	.99709	.00291	58	5.7585	.88681	.11319
4	6.4743	.99704	.00296	59	5.7086	.87913	.12087
5	6.4734	.99691	.00309	60	5.6567	.87114	.12886
6	6.4722	.99673	.00327	61	5.6026	.86280	.13720
7	6.4707	.99648	.00352	62	5.5457	.85403	.14597
8	6.4688	.99619	.00381	63	5.4858	.84481	.15519
9	6.4664	.99582	.00418	64	5.4230	.83514	.16486
10	6.4634	.99536	.00464	65	5.3572	.82501	.17499
11	6.4599	.99482	.00518	66	5.2880	.81435	.18565
12	6.4558	.99420	.00580	67	5.2147	.80306	.19694
13	6.4515	.99353	.00647	68	5.1374	.79116	.20884
14	6.4473	.99288	.00712	69	5.0562	.77865	.22135
15	6.4434	.99228	.00772	70	4.9716	.76563	.23437
16	6.4400	.99176	.00824	71	4.8841	.75214	.24786
17	6.4371	.99132	.00868	72	4.7938	.73825	.26175
18	6.4347	.99094	.00906	73	4.7012	.72399	.27601
19	6.4323	.99057	.00943	74	4.6056	.70926	.29074
20	6.4298	.99019	.00981	75	4.5063	.69397	.30603
21	6.4272	.98979	.01021	76	4.4025	.67799	.32201
22	6.4246	.98938	.01062	77	4.2941	.66129	.33871
23	6.4217	.98894	.01106	78	4.1810	.64388	.35612
24	6.4186	.98846	.01154	79	4.0640	.62585	.37415
25	6.4150	.98791	.01209	80	3.9442	.60741	.39259
26	6.4111	.98731	.01269	81	3.8230	.58874	.41126
27	6.4065	.98661	.01339	82	3.7009	.56994	.43006
28	6.4016	.98584	.01416	83	3.5782	.55105	.44895
29	6.3961	.98500	.01500	84	3.4537	.53188	.46812
30	6.3903	.98410	.01590	85	3.3264	.51226	.48774
31	6.3840	.98314	.01686	86	3.1975	.49241	.50759
32	6.3773	.98210	.01790	87	3.0692	.47266	.52734
33	6.3700	.98098	.01902	88	2.9419	.45306	.54694
34	6.3621	.97976	.02024	89	2.8157	.43362	.56638
35	6.3534	.97843	.02157	90	2.6908	.41438	.58562
36	6.3441	.97699	.02301	91	2.5698	.39575	.60425
37	6.3339	.97543	.02457	92	2.4560	.37822	.62178
38	6.3228	.97371	.02629	93	2.3495	.36182	.63818
39	6.3107	.97184	.02816	94	2.2489	.34633	.65367
40	6.2973	.96978	.03022	95	2.1519	.33139	.66861
41	6.2825	.96751	.03249	96	2.0594	.31715	.68285
42	6.2662	.96500	.03500	97	1.9729	.30383	.69617
43	6.2484	.96225	.03775	98	1.8910	.29121	.70879
44	6.2288	.95924	.04076	99	1.8100	.27874	.72126
45	6.2077	.95599	.04401	100	1.7302	.26646	.73354
46	6.1849	.95248	.04752	101	1.6507	.25420	.74580
47	6.1606	.94874	.05126	102	1.5717	.24205	.75795
48	6.1346	.94472	.05528	103	1.4929	.22991	.77009
49	6.1066	.94042	.05958	104	1.4075	.21675	.78325
50	6.0766	.93580	.06420	105	1.3244	.20396	.79604
51	6.0445	.93085	.06915	106	1.2140	.18695	.81305
52	6.0103	.92558	.07442	107	1.0766	.16580	.83420
53	5.9740	.92000	.08000	108	.8499	.13088	.86912
54	5.9357	.91409	.08591	109	.4333	.06672	.93328

## Section 1

**Table S (15.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 15.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	6.3367	.98853	.01147	<b>55</b>	5.8294	.90939	.09061
<b>1</b>	6.3897	.99680	.00320	<b>56</b>	5.7874	.90283	.09717
<b>2</b>	6.3916	.99708	.00292	<b>57</b>	5.7429	.89590	.10410
<b>3</b>	6.3920	.99715	.00285	<b>58</b>	5.6962	.88861	.11139
<b>4</b>	6.3917	.99711	.00289	<b>59</b>	5.6475	.88101	.11899
<b>5</b>	6.3909	.99698	.00302	<b>60</b>	5.5968	.87310	.12690
<b>6</b>	6.3898	.99680	.00320	<b>61</b>	5.5439	.86484	.13516
<b>7</b>	6.3882	.99657	.00343	<b>62</b>	5.4882	.85617	.14383
<b>8</b>	6.3864	.99628	.00372	<b>63</b>	5.4297	.84703	.15297
<b>9</b>	6.3841	.99592	.00408	<b>64</b>	5.3683	.83745	.16255
<b>10</b>	6.3812	.99547	.00453	<b>65</b>	5.3039	.82741	.17259
<b>11</b>	6.3778	.99493	.00507	<b>66</b>	5.2361	.81683	.18317
<b>12</b>	6.3738	.99432	.00568	<b>67</b>	5.1643	.80563	.19437
<b>13</b>	6.3696	.99366	.00634	<b>68</b>	5.0885	.79381	.20619
<b>14</b>	6.3655	.99301	.00699	<b>69</b>	5.0089	.78139	.21861
<b>15</b>	6.3617	.99242	.00758	<b>70</b>	4.9259	.76844	.23156
<b>16</b>	6.3584	.99191	.00809	<b>71</b>	4.8400	.75504	.24496
<b>17</b>	6.3556	.99148	.00852	<b>72</b>	4.7514	.74122	.25878
<b>18</b>	6.3532	.99110	.00890	<b>73</b>	4.6604	.72703	.27297
<b>19</b>	6.3509	.99075	.00925	<b>74</b>	4.5665	.71237	.28763
<b>20</b>	6.3486	.99038	.00962	<b>75</b>	4.4688	.69713	.30287
<b>21</b>	6.3461	.98999	.01001	<b>76</b>	4.3667	.68121	.31879
<b>22</b>	6.3435	.98959	.01041	<b>77</b>	4.2600	.66456	.33544
<b>23</b>	6.3408	.98916	.01084	<b>78</b>	4.1486	.64719	.35281
<b>24</b>	6.3378	.98869	.01131	<b>79</b>	4.0333	.62920	.37080
<b>25</b>	6.3343	.98816	.01184	<b>80</b>	3.9153	.61078	.38922
<b>26</b>	6.3305	.98757	.01243	<b>81</b>	3.7956	.59212	.40788
<b>27</b>	6.3262	.98688	.01312	<b>82</b>	3.6752	.57333	.42667
<b>28</b>	6.3214	.98613	.01387	<b>83</b>	3.5541	.55444	.44556
<b>29</b>	6.3161	.98531	.01469	<b>84</b>	3.4311	.53526	.46474
<b>30</b>	6.3105	.98443	.01557	<b>85</b>	3.3053	.51563	.48437
<b>31</b>	6.3044	.98349	.01651	<b>86</b>	3.1778	.49574	.50426
<b>32</b>	6.2980	.98248	.01752	<b>87</b>	3.0510	.47595	.52405
<b>33</b>	6.2909	.98138	.01862	<b>88</b>	2.9250	.45630	.54370
<b>34</b>	6.2833	.98019	.01981	<b>89</b>	2.8001	.43681	.56319
<b>35</b>	6.2749	.97889	.02111	<b>90</b>	2.6763	.41751	.58249
<b>36</b>	6.2659	.97748	.02252	<b>91</b>	2.5564	.39880	.60120
<b>37</b>	6.2561	.97595	.02405	<b>92</b>	2.4436	.38120	.61880
<b>38</b>	6.2453	.97427	.02573	<b>93</b>	2.3380	.36473	.63527
<b>39</b>	6.2336	.97244	.02756	<b>94</b>	2.2383	.34917	.65083
<b>40</b>	6.2207	.97043	.02957	<b>95</b>	2.1421	.33416	.66584
<b>41</b>	6.2064	.96819	.03181	<b>96</b>	2.0503	.31984	.68016
<b>42</b>	6.1906	.96573	.03427	<b>97</b>	1.9645	.30645	.69355
<b>43</b>	6.1733	.96303	.03697	<b>98</b>	1.8831	.29377	.70623
<b>44</b>	6.1543	.96007	.03993	<b>99</b>	1.8027	.28122	.71878
<b>45</b>	6.1338	.95687	.04313	<b>100</b>	1.7235	.26887	.73113
<b>46</b>	6.1117	.95342	.04658	<b>101</b>	1.6445	.25654	.74346
<b>47</b>	6.0881	.94974	.05026	<b>102</b>	1.5661	.24431	.75569
<b>48</b>	6.0627	.94578	.05422	<b>103</b>	1.4878	.23210	.76790
<b>49</b>	6.0356	.94155	.05845	<b>104</b>	1.4028	.21884	.78116
<b>50</b>	6.0064	.93699	.06301	<b>105</b>	1.3203	.20597	.79403
<b>51</b>	5.9750	.93210	.06790	<b>106</b>	1.2105	.18884	.81116
<b>52</b>	5.9418	.92691	.07309	<b>107</b>	1.0739	.16753	.83247
<b>53</b>	5.9064	.92140	.07860	<b>108</b>	.8481	.13230	.86770
<b>54</b>	5.8690	.91557	.08443	<b>109</b>	.4325	.06747	.93253



**Table S (15.8)**

Single Life Factors Based on Life Table 90CM

Interest at 15.8 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	6.2569	.98859	.01141	55	5.7652	.91090	.08910
1	6.3092	.99685	.00315	56	5.7242	.90442	.09558
2	6.3110	.99714	.00286	57	5.6808	.89756	.10244
3	6.3115	.99721	.00279	58	5.6351	.89035	.10965
4	6.3112	.99717	.00283	59	5.5876	.88283	.11717
5	6.3105	.99705	.00295	60	5.5380	.87501	.12499
6	6.3094	.99688	.00312	61	5.4863	.86684	.13316
7	6.3079	.99665	.00335	62	5.4319	.85824	.14176
8	6.3061	.99637	.00363	63	5.3747	.84920	.15080
9	6.3039	.99601	.00399	64	5.3146	.83970	.16030
10	6.3011	.99557	.00443	65	5.2515	.82974	.17026
11	6.2977	.99504	.00496	66	5.1852	.81926	.18074
12	6.2939	.99443	.00557	67	5.1148	.80814	.19186
13	6.2897	.99378	.00622	68	5.0405	.79641	.20359
14	6.2857	.99314	.00686	69	4.9625	.78407	.21593
15	6.2820	.99256	.00744	70	4.8810	.77120	.22880
16	6.2788	.99206	.00794	71	4.7966	.75787	.24213
17	6.2761	.99163	.00837	72	4.7096	.74412	.25588
18	6.2738	.99126	.00874	73	4.6203	.73000	.27000
19	6.2716	.99091	.00909	74	4.5279	.71541	.28459
20	6.2693	.99055	.00945	75	4.4319	.70024	.29976
21	6.2669	.99017	.00983	76	4.3315	.68437	.31563
22	6.2645	.98978	.01022	77	4.2264	.66778	.33222
23	6.2618	.98937	.01063	78	4.1167	.65044	.34956
24	6.2589	.98891	.01109	79	4.0031	.63249	.36751
25	6.2556	.98839	.01161	80	3.8867	.61410	.38590
26	6.2520	.98781	.01219	81	3.7687	.59545	.40455
27	6.2478	.98715	.01285	82	3.6498	.57667	.42333
28	6.2431	.98642	.01358	83	3.5303	.55778	.44222
29	6.2381	.98561	.01439	84	3.4088	.53859	.46141
30	6.2326	.98475	.01525	85	3.2844	.51894	.48106
31	6.2268	.98383	.01617	86	3.1584	.49903	.50097
32	6.2205	.98285	.01715	87	3.0329	.47920	.52080
33	6.2137	.98177	.01823	88	2.9083	.45951	.54049
34	6.2064	.98061	.01939	89	2.7846	.43996	.56004
35	6.1983	.97933	.02067	90	2.6620	.42060	.57940
36	6.1896	.97796	.02204	91	2.5432	.40183	.59817
37	6.1801	.97646	.02354	92	2.4314	.38416	.61584
38	6.1697	.97481	.02519	93	2.3267	.36762	.63238
39	6.1584	.97302	.02698	94	2.2278	.35199	.64801
40	6.1458	.97104	.02896	95	2.1323	.33691	.66309
41	6.1320	.96885	.03115	96	2.0412	.32251	.67749
42	6.1167	.96644	.03356	97	1.9561	.30906	.69094
43	6.0999	.96378	.03622	98	1.8754	.29631	.70369
44	6.0815	.96087	.03913	99	1.7955	.28369	.71631
45	6.0616	.95773	.04227	100	1.7169	.27127	.72873
46	6.0401	.95433	.04567	101	1.6384	.25886	.74114
47	6.0171	.95070	.04930	102	1.5605	.24656	.75344
48	5.9925	.94681	.05319	103	1.4827	.23426	.76574
49	5.9660	.94264	.05736	104	1.3983	.22093	.77907
50	5.9376	.93814	.06186	105	1.3163	.20797	.79203
51	5.9071	.93332	.06668	106	1.2071	.19072	.80928
52	5.8747	.92820	.07180	107	1.0712	.16925	.83075
53	5.8403	.92276	.07724	108	.8463	.13371	.86629
54	5.8038	.91700	.08300	109	.4318	.06822	.93178

## Section 1

**Table S (16.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 16.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	6.1790	.98864	.01136	<b>55</b>	5.7022	.91236	.08764
<b>1</b>	6.2307	.99691	.00309	<b>56</b>	5.6622	.90596	.09404
<b>2</b>	6.2325	.99720	.00280	<b>57</b>	5.6199	.89918	.10082
<b>3</b>	6.2329	.99727	.00273	<b>58</b>	5.5753	.89205	.10795
<b>4</b>	6.2327	.99723	.00277	<b>59</b>	5.5288	.88461	.11539
<b>5</b>	6.2320	.99712	.00288	<b>60</b>	5.4804	.87687	.12313
<b>6</b>	6.2309	.99695	.00305	<b>61</b>	5.4299	.86878	.13122
<b>7</b>	6.2295	.99673	.00327	<b>62</b>	5.3767	.86027	.13973
<b>8</b>	6.2278	.99645	.00355	<b>63</b>	5.3207	.85130	.14870
<b>9</b>	6.2256	.99610	.00390	<b>64</b>	5.2619	.84190	.15810
<b>10</b>	6.2229	.99566	.00434	<b>65</b>	5.2002	.83202	.16798
<b>11</b>	6.2196	.99514	.00486	<b>66</b>	5.1351	.82162	.17838
<b>12</b>	6.2159	.99454	.00546	<b>67</b>	5.0662	.81059	.18941
<b>13</b>	6.2118	.99390	.00610	<b>68</b>	4.9934	.79894	.20106
<b>14</b>	6.2079	.99327	.00673	<b>69</b>	4.9168	.78668	.21332
<b>15</b>	6.2043	.99269	.00731	<b>70</b>	4.8368	.77389	.22611
<b>16</b>	6.2012	.99219	.00781	<b>71</b>	4.7540	.76064	.23936
<b>17</b>	6.1986	.99177	.00823	<b>72</b>	4.6686	.74697	.25303
<b>18</b>	6.1963	.99141	.00859	<b>73</b>	4.5808	.73292	.26708
<b>19</b>	6.1942	.99107	.00893	<b>74</b>	4.4900	.71840	.28160
<b>20</b>	6.1920	.99072	.00928	<b>75</b>	4.3956	.70329	.29671
<b>21</b>	6.1897	.99035	.00965	<b>76</b>	4.2968	.68748	.31252
<b>22</b>	6.1873	.98997	.01003	<b>77</b>	4.1933	.67093	.32907
<b>23</b>	6.1848	.98957	.01043	<b>78</b>	4.0853	.65364	.34636
<b>24</b>	6.1820	.98912	.01088	<b>79</b>	3.9733	.63572	.36428
<b>25</b>	6.1789	.98862	.01138	<b>80</b>	3.8585	.61736	.38264
<b>26</b>	6.1753	.98805	.01195	<b>81</b>	3.7421	.59873	.40127
<b>27</b>	6.1712	.98740	.01260	<b>82</b>	3.6248	.57996	.42004
<b>28</b>	6.1668	.98669	.01331	<b>83</b>	3.5067	.56107	.43893
<b>29</b>	6.1619	.98590	.01410	<b>84</b>	3.3868	.54188	.45812
<b>30</b>	6.1566	.98506	.01494	<b>85</b>	3.2638	.52222	.47778
<b>31</b>	6.1510	.98416	.01584	<b>86</b>	3.1392	.50227	.49773
<b>32</b>	6.1450	.98319	.01681	<b>87</b>	3.0151	.48241	.51759
<b>33</b>	6.1384	.98214	.01786	<b>88</b>	2.8917	.46268	.53732
<b>34</b>	6.1313	.98101	.01899	<b>89</b>	2.7692	.44308	.55692
<b>35</b>	6.1235	.97976	.02024	<b>90</b>	2.6478	.42365	.57635
<b>36</b>	6.1151	.97841	.02159	<b>91</b>	2.5301	.40482	.59518
<b>37</b>	6.1059	.97695	.02305	<b>92</b>	2.4192	.38708	.61292
<b>38</b>	6.0958	.97533	.02467	<b>93</b>	2.3155	.37047	.62953
<b>39</b>	6.0849	.97358	.02642	<b>94</b>	2.2174	.35478	.64522
<b>40</b>	6.0727	.97164	.02836	<b>95</b>	2.1227	.33963	.66037
<b>41</b>	6.0593	.96949	.03051	<b>96</b>	2.0323	.32516	.67484
<b>42</b>	6.0445	.96712	.03288	<b>97</b>	1.9477	.31164	.68836
<b>43</b>	6.0282	.96451	.03549	<b>98</b>	1.8676	.29882	.70118
<b>44</b>	6.0103	.96164	.03836	<b>99</b>	1.7884	.28614	.71386
<b>45</b>	5.9910	.95855	.04145	<b>100</b>	1.7103	.27364	.72636
<b>46</b>	5.9701	.95521	.04479	<b>101</b>	1.6323	.26116	.73884
<b>47</b>	5.9477	.95164	.04836	<b>102</b>	1.5549	.24879	.75121
<b>48</b>	5.9237	.94780	.05220	<b>103</b>	1.4776	.23642	.76358
<b>49</b>	5.8980	.94369	.05631	<b>104</b>	1.3937	.22299	.77701
<b>50</b>	5.8704	.93926	.06074	<b>105</b>	1.3123	.20996	.79004
<b>51</b>	5.8407	.93450	.06550	<b>106</b>	1.2037	.19259	.80741
<b>52</b>	5.8091	.92945	.07055	<b>107</b>	1.0685	.17096	.82904
<b>53</b>	5.7755	.92408	.07592	<b>108</b>	.8445	.13512	.86488
<b>54</b>	5.7400	.91839	.08161	<b>109</b>	.4310	.06897	.93103

**Table S (16.2)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 16.2 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	6.1031	.98870	.01130	55	5.6406	.91378	.08622
1	6.1541	.99696	.00304	56	5.6016	.90745	.09255
2	6.1558	.99725	.00275	57	5.5602	.90075	.09925
3	6.1563	.99732	.00268	58	5.5166	.89370	.10630
4	6.1561	.99729	.00271	59	5.4712	.88634	.11366
5	6.1555	.99718	.00282	60	5.4239	.87867	.12133
6	6.1545	.99702	.00298	61	5.3745	.87067	.12933
7	6.1531	.99680	.00320	62	5.3225	.86224	.13776
8	6.1514	.99653	.00347	63	5.2677	.85336	.14664
9	6.1493	.99619	.00381	64	5.2101	.84404	.15596
10	6.1466	.99576	.00424	65	5.1497	.83425	.16575
11	6.1435	.99524	.00476	66	5.0860	.82393	.17607
12	6.1398	.99465	.00535	67	5.0185	.81299	.18701
13	6.1359	.99401	.00599	68	4.9470	.80142	.19858
14	6.1320	.99339	.00661	69	4.8719	.78924	.21076
15	6.1285	.99282	.00718	70	4.7934	.77653	.22347
16	6.1255	.99233	.00767	71	4.7121	.76336	.23664
17	6.1229	.99191	.00809	72	4.6281	.74976	.25024
18	6.1207	.99156	.00844	73	4.5419	.73578	.26422
19	6.1187	.99123	.00877	74	4.4526	.72133	.27867
20	6.1166	.99088	.00912	75	4.3598	.70628	.29372
21	6.1143	.99052	.00948	76	4.2625	.69053	.30947
22	6.1121	.99015	.00985	77	4.1607	.67403	.32597
23	6.1096	.98976	.01024	78	4.0543	.65679	.34321
24	6.1069	.98932	.01068	79	3.9438	.63890	.36110
25	6.1039	.98883	.01117	80	3.8307	.62057	.37943
26	6.1005	.98828	.01172	81	3.7158	.60196	.39804
27	6.0966	.98764	.01236	82	3.6000	.58320	.41680
28	6.0923	.98694	.01306	83	3.4835	.56432	.43568
29	6.0875	.98618	.01382	84	3.3650	.54512	.45488
30	6.0824	.98535	.01465	85	3.2435	.52544	.47456
31	6.0770	.98447	.01553	86	3.1202	.50548	.49452
32	6.0712	.98353	.01647	87	2.9974	.48559	.51441
33	6.0648	.98250	.01750	88	2.8754	.46581	.53419
34	6.0580	.98139	.01861	89	2.7541	.44616	.55384
35	6.0504	.98017	.01983	90	2.6338	.42667	.57333
36	6.0423	.97885	.02115	91	2.5171	.40777	.59223
37	6.0334	.97741	.02259	92	2.4072	.38997	.61003
38	6.0237	.97584	.02416	93	2.3043	.37330	.62670
39	6.0130	.97411	.02589	94	2.2070	.35754	.64246
40	6.0013	.97221	.02779	95	2.1131	.34232	.65768
41	5.9883	.97010	.02990	96	2.0234	.32779	.67221
42	5.9739	.96777	.03223	97	1.9395	.31420	.68580
43	5.9581	.96521	.03479	98	1.8600	.30132	.69868
44	5.9407	.96239	.03761	99	1.7813	.28856	.71144
45	5.9219	.95935	.04065	100	1.7037	.27600	.72400
46	5.9016	.95606	.04394	101	1.6262	.26345	.73655
47	5.8799	.95254	.04746	102	1.5494	.25100	.74900
48	5.8565	.94876	.05124	103	1.4726	.23856	.76144
49	5.8315	.94471	.05529	104	1.3892	.22505	.77495
50	5.8046	.94034	.05966	105	1.3082	.21194	.78806
51	5.7756	.93565	.06435	106	1.2003	.19445	.80555
52	5.7448	.93066	.06934	107	1.0658	.17266	.82734
53	5.7121	.92536	.07464	108	.8427	.13652	.86348
54	5.6774	.91974	.08026	109	.4303	.06971	.93029

## Section 1

**Table S (16.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 16.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	6.0290	.98875	.01125	<b>55</b>	5.5802	.91516	.08484
<b>1</b>	6.0793	.99700	.00300	<b>56</b>	5.5421	.90890	.09110
<b>2</b>	6.0811	.99730	.00270	<b>57</b>	5.5017	.90227	.09773
<b>3</b>	6.0816	.99738	.00262	<b>58</b>	5.4591	.89530	.10470
<b>4</b>	6.0814	.99735	.00265	<b>59</b>	5.4147	.88802	.11198
<b>5</b>	6.0808	.99724	.00276	<b>60</b>	5.3685	.88043	.11957
<b>6</b>	6.0798	.99709	.00291	<b>61</b>	5.3202	.87251	.12749
<b>7</b>	6.0785	.99687	.00313	<b>62</b>	5.2693	.86416	.13584
<b>8</b>	6.0769	.99661	.00339	<b>63</b>	5.2156	.85537	.14463
<b>9</b>	6.0748	.99627	.00373	<b>64</b>	5.1593	.84613	.15387
<b>10</b>	6.0722	.99585	.00415	<b>65</b>	5.1001	.83642	.16358
<b>11</b>	6.0691	.99534	.00466	<b>66</b>	5.0378	.82619	.17381
<b>12</b>	6.0655	.99475	.00525	<b>67</b>	4.9715	.81533	.18467
<b>13</b>	6.0617	.99412	.00588	<b>68</b>	4.9015	.80384	.19616
<b>14</b>	6.0579	.99350	.00650	<b>69</b>	4.8277	.79175	.20825
<b>15</b>	6.0545	.99294	.00706	<b>70</b>	4.7507	.77911	.22089
<b>16</b>	6.0515	.99245	.00755	<b>71</b>	4.6708	.76601	.23399
<b>17</b>	6.0491	.99204	.00796	<b>72</b>	4.5884	.75249	.24751
<b>18</b>	6.0469	.99170	.00830	<b>73</b>	4.5036	.73859	.26141
<b>19</b>	6.0450	.99137	.00863	<b>74</b>	4.4158	.72420	.27580
<b>20</b>	6.0429	.99104	.00896	<b>75</b>	4.3245	.70922	.29078
<b>21</b>	6.0408	.99068	.00932	<b>76</b>	4.2288	.69352	.30648
<b>22</b>	6.0386	.99033	.00967	<b>77</b>	4.1285	.67708	.32292
<b>23</b>	6.0362	.98994	.01006	<b>78</b>	4.0237	.65988	.34012
<b>24</b>	6.0337	.98952	.01048	<b>79</b>	3.9148	.64203	.35797
<b>25</b>	6.0307	.98904	.01096	<b>80</b>	3.8032	.62372	.37628
<b>26</b>	6.0274	.98850	.01150	<b>81</b>	3.6899	.60514	.39486
<b>27</b>	6.0236	.98788	.01212	<b>82</b>	3.5756	.58640	.41360
<b>28</b>	6.0195	.98719	.01281	<b>83</b>	3.4605	.56752	.43248
<b>29</b>	6.0149	.98644	.01356	<b>84</b>	3.3434	.54832	.45168
<b>30</b>	6.0100	.98564	.01436	<b>85</b>	3.2234	.52863	.47137
<b>31</b>	6.0047	.98478	.01522	<b>86</b>	3.1015	.50864	.49136
<b>32</b>	5.9991	.98385	.01615	<b>87</b>	2.9800	.48872	.51128
<b>33</b>	5.9929	.98284	.01716	<b>88</b>	2.8592	.46890	.53110
<b>34</b>	5.9863	.98176	.01824	<b>89</b>	2.7390	.44920	.55080
<b>35</b>	5.9790	.98056	.01944	<b>90</b>	2.6199	.42966	.57034
<b>36</b>	5.9711	.97927	.02073	<b>91</b>	2.5043	.41070	.58930
<b>37</b>	5.9626	.97786	.02214	<b>92</b>	2.3953	.39283	.60717
<b>38</b>	5.9532	.97632	.02368	<b>93</b>	2.2933	.37610	.62390
<b>39</b>	5.9429	.97463	.02537	<b>94</b>	2.1968	.36027	.63973
<b>40</b>	5.9315	.97276	.02724	<b>95</b>	2.1036	.34499	.65501
<b>41</b>	5.9189	.97069	.02931	<b>96</b>	2.0146	.33039	.66961
<b>42</b>	5.9049	.96840	.03160	<b>97</b>	1.9313	.31673	.68327
<b>43</b>	5.8895	.96588	.03412	<b>98</b>	1.8524	.30379	.69621
<b>44</b>	5.8726	.96311	.03689	<b>99</b>	1.7742	.29097	.70903
<b>45</b>	5.8544	.96012	.03988	<b>100</b>	1.6972	.27834	.72166
<b>46</b>	5.8346	.95687	.04313	<b>101</b>	1.6202	.26572	.73428
<b>47</b>	5.8135	.95341	.04659	<b>102</b>	1.5439	.25320	.74680
<b>48</b>	5.7908	.94969	.05031	<b>103</b>	1.4676	.24068	.75932
<b>49</b>	5.7664	.94569	.05431	<b>104</b>	1.3847	.22709	.77291
<b>50</b>	5.7401	.94138	.05862	<b>105</b>	1.3043	.21390	.78610
<b>51</b>	5.7119	.93676	.06324	<b>106</b>	1.1969	.19630	.80370
<b>52</b>	5.6819	.93183	.06817	<b>107</b>	1.0632	.17436	.82564
<b>53</b>	5.6500	.92660	.07340	<b>108</b>	.8409	.13792	.86208
<b>54</b>	5.6162	.92105	.07895	<b>109</b>	.4296	.07045	.92955

**Table S (16.6)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 16.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.9566	.98880	.01120	<b>55</b>	5.5211	.91650	.08350
<b>1</b>	6.0063	.99705	.00295	<b>56</b>	5.4838	.91032	.08968
<b>2</b>	6.0081	.99735	.00265	<b>57</b>	5.4443	.90376	.09624
<b>3</b>	6.0086	.99743	.00257	<b>58</b>	5.4028	.89686	.10314
<b>4</b>	6.0085	.99741	.00259	<b>59</b>	5.3593	.88965	.11035
<b>5</b>	6.0079	.99730	.00270	<b>60</b>	5.3141	.88214	.11786
<b>6</b>	6.0069	.99715	.00285	<b>61</b>	5.2669	.87430	.12570
<b>7</b>	6.0057	.99694	.00306	<b>62</b>	5.2171	.86603	.13397
<b>8</b>	6.0041	.99668	.00332	<b>63</b>	5.1646	.85732	.14268
<b>9</b>	6.0021	.99635	.00365	<b>64</b>	5.1094	.84816	.15184
<b>10</b>	5.9996	.99593	.00407	<b>65</b>	5.0515	.83854	.16146
<b>11</b>	5.9966	.99543	.00457	<b>66</b>	4.9903	.82840	.17160
<b>12</b>	5.9931	.99485	.00515	<b>67</b>	4.9254	.81762	.18238
<b>13</b>	5.9893	.99422	.00578	<b>68</b>	4.8567	.80621	.19379
<b>14</b>	5.9856	.99361	.00639	<b>69</b>	4.7843	.79420	.20580
<b>15</b>	5.9823	.99305	.00695	<b>70</b>	4.7087	.78164	.21836
<b>16</b>	5.9794	.99258	.00742	<b>71</b>	4.6302	.76862	.23138
<b>17</b>	5.9769	.99217	.00783	<b>72</b>	4.5492	.75517	.24483
<b>18</b>	5.9749	.99183	.00817	<b>73</b>	4.4659	.74133	.25867
<b>19</b>	5.9730	.99152	.00848	<b>74</b>	4.3796	.72702	.27298
<b>20</b>	5.9710	.99119	.00881	<b>75</b>	4.2897	.71210	.28790
<b>21</b>	5.9689	.99084	.00916	<b>76</b>	4.1956	.69647	.30353
<b>22</b>	5.9668	.99049	.00951	<b>77</b>	4.0968	.68008	.31992
<b>23</b>	5.9646	.99012	.00988	<b>78</b>	3.9935	.66292	.33708
<b>24</b>	5.9621	.98971	.01029	<b>79</b>	3.8862	.64511	.35489
<b>25</b>	5.9593	.98924	.01076	<b>80</b>	3.7761	.62683	.37317
<b>26</b>	5.9561	.98871	.01129	<b>81</b>	3.6643	.60827	.39173
<b>27</b>	5.9524	.98810	.01190	<b>82</b>	3.5515	.58955	.41045
<b>28</b>	5.9484	.98743	.01257	<b>83</b>	3.4378	.57068	.42932
<b>29</b>	5.9440	.98670	.01330	<b>84</b>	3.3222	.55148	.44852
<b>30</b>	5.9392	.98591	.01409	<b>85</b>	3.2035	.53177	.46823
<b>31</b>	5.9341	.98507	.01493	<b>86</b>	3.0829	.51177	.48823
<b>32</b>	5.9287	.98416	.01584	<b>87</b>	2.9627	.49181	.50819
<b>33</b>	5.9227	.98317	.01683	<b>88</b>	2.8431	.47196	.52804
<b>34</b>	5.9163	.98211	.01789	<b>89</b>	2.7242	.45221	.54779
<b>35</b>	5.9093	.98094	.01906	<b>90</b>	2.6061	.43262	.56738
<b>36</b>	5.9016	.97967	.02033	<b>91</b>	2.4915	.41359	.58641
<b>37</b>	5.8934	.97830	.02170	<b>92</b>	2.3835	.39567	.60433
<b>38</b>	5.8842	.97678	.02322	<b>93</b>	2.2823	.37887	.62113
<b>39</b>	5.8743	.97513	.02487	<b>94</b>	2.1866	.36298	.63702
<b>40</b>	5.8632	.97330	.02670	<b>95</b>	2.0942	.34763	.65237
<b>41</b>	5.8510	.97126	.02874	<b>96</b>	2.0058	.33297	.66703
<b>42</b>	5.8374	.96901	.03099	<b>97</b>	1.9232	.31925	.68075
<b>43</b>	5.8225	.96653	.03347	<b>98</b>	1.8448	.30624	.69376
<b>44</b>	5.8061	.96381	.03619	<b>99</b>	1.7672	.29336	.70664
<b>45</b>	5.7883	.96086	.03914	<b>100</b>	1.6907	.28066	.71934
<b>46</b>	5.7691	.95767	.04233	<b>101</b>	1.6143	.26797	.73203
<b>47</b>	5.7485	.95425	.04575	<b>102</b>	1.5384	.25538	.74462
<b>48</b>	5.7264	.95058	.04942	<b>103</b>	1.4626	.24279	.75721
<b>49</b>	5.7027	.94665	.05335	<b>104</b>	1.3802	.22912	.77088
<b>50</b>	5.6771	.94240	.05760	<b>105</b>	1.3003	.21585	.78415
<b>51</b>	5.6496	.93783	.06217	<b>106</b>	1.1936	.19813	.80187
<b>52</b>	5.6203	.93297	.06703	<b>107</b>	1.0605	.17604	.82396
<b>53</b>	5.5892	.92780	.07220	<b>108</b>	.8392	.13930	.86070
<b>54</b>	5.5562	.92232	.07768	<b>109</b>	.4288	.07118	.92882

## Section 1

**Table S (16.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 16.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.8860	.98885	.01115	<b>55</b>	5.4631	.91780	.08220
<b>1</b>	5.9351	.99709	.00291	<b>56</b>	5.4267	.91169	.08831
<b>2</b>	5.9369	.99739	.00261	<b>57</b>	5.3881	.90520	.09480
<b>3</b>	5.9374	.99748	.00252	<b>58</b>	5.3475	.89837	.10163
<b>4</b>	5.9373	.99746	.00254	<b>59</b>	5.3050	.89124	.10876
<b>5</b>	5.9367	.99736	.00264	<b>60</b>	5.2608	.88381	.11619
<b>6</b>	5.9358	.99721	.00279	<b>61</b>	5.2146	.87604	.12396
<b>7</b>	5.9346	.99701	.00299	<b>62</b>	5.1658	.86786	.13214
<b>8</b>	5.9331	.99676	.00324	<b>63</b>	5.1144	.85923	.14077
<b>9</b>	5.9311	.99643	.00357	<b>64</b>	5.0604	.85015	.14985
<b>10</b>	5.9287	.99602	.00398	<b>65</b>	5.0037	.84061	.15939
<b>11</b>	5.9257	.99552	.00448	<b>66</b>	4.9437	.83055	.16945
<b>12</b>	5.9223	.99494	.00506	<b>67</b>	4.8801	.81985	.18015
<b>13</b>	5.9186	.99432	.00568	<b>68</b>	4.8127	.80853	.19147
<b>14</b>	5.9150	.99372	.00628	<b>69</b>	4.7416	.79659	.20341
<b>15</b>	5.9117	.99317	.00683	<b>70</b>	4.6674	.78412	.21588
<b>16</b>	5.9089	.99270	.00730	<b>71</b>	4.5903	.77117	.22883
<b>17</b>	5.9065	.99230	.00770	<b>72</b>	4.5107	.75779	.24221
<b>18</b>	5.9046	.99197	.00803	<b>73</b>	4.4287	.74403	.25597
<b>19</b>	5.9027	.99165	.00835	<b>74</b>	4.3439	.72978	.27022
<b>20</b>	5.9008	.99133	.00867	<b>75</b>	4.2555	.71493	.28507
<b>21</b>	5.8988	.99099	.00901	<b>76</b>	4.1628	.69935	.30065
<b>22</b>	5.8967	.99065	.00935	<b>77</b>	4.0656	.68302	.31698
<b>23</b>	5.8946	.99029	.00971	<b>78</b>	3.9638	.66591	.33409
<b>24</b>	5.8922	.98989	.01011	<b>79</b>	3.8580	.64814	.35186
<b>25</b>	5.8895	.98943	.01057	<b>80</b>	3.7494	.62989	.37011
<b>26</b>	5.8864	.98892	.01108	<b>81</b>	3.6390	.61136	.38864
<b>27</b>	5.8828	.98832	.01168	<b>82</b>	3.5277	.59265	.40735
<b>28</b>	5.8789	.98766	.01234	<b>83</b>	3.4154	.57379	.42621
<b>29</b>	5.8747	.98694	.01306	<b>84</b>	3.3011	.55459	.44541
<b>30</b>	5.8701	.98617	.01383	<b>85</b>	3.1838	.53488	.46512
<b>31</b>	5.8652	.98535	.01465	<b>86</b>	3.0646	.51485	.48515
<b>32</b>	5.8599	.98446	.01554	<b>87</b>	2.9456	.49487	.50513
<b>33</b>	5.8541	.98349	.01651	<b>88</b>	2.8273	.47498	.52502
<b>34</b>	5.8479	.98245	.01755	<b>89</b>	2.7095	.45519	.54481
<b>35</b>	5.8411	.98130	.01870	<b>90</b>	2.5925	.43554	.56446
<b>36</b>	5.8337	.98006	.01994	<b>91</b>	2.4789	.41646	.58354
<b>37</b>	5.8257	.97871	.02129	<b>92</b>	2.3718	.39847	.60153
<b>38</b>	5.8168	.97723	.02277	<b>93</b>	2.2715	.38161	.61839
<b>39</b>	5.8072	.97560	.02440	<b>94</b>	2.1766	.36567	.63433
<b>40</b>	5.7965	.97381	.02619	<b>95</b>	2.0848	.35025	.64975
<b>41</b>	5.7846	.97181	.02819	<b>96</b>	1.9972	.33552	.66448
<b>42</b>	5.7714	.96960	.03040	<b>97</b>	1.9151	.32174	.67826
<b>43</b>	5.7569	.96716	.03284	<b>98</b>	1.8373	.30867	.69133
<b>44</b>	5.7409	.96448	.03552	<b>99</b>	1.7603	.29573	.70427
<b>45</b>	5.7237	.96158	.03842	<b>100</b>	1.6843	.28296	.71704
<b>46</b>	5.7050	.95843	.04157	<b>101</b>	1.6084	.27021	.72979
<b>47</b>	5.6849	.95507	.04493	<b>102</b>	1.5330	.25754	.74246
<b>48</b>	5.6634	.95145	.04855	<b>103</b>	1.4576	.24488	.75512
<b>49</b>	5.6403	.94757	.05243	<b>104</b>	1.3758	.23113	.76887
<b>50</b>	5.6153	.94338	.05662	<b>105</b>	1.2964	.21779	.78221
<b>51</b>	5.5885	.93887	.06113	<b>106</b>	1.1902	.19996	.80004
<b>52</b>	5.5600	.93407	.06593	<b>107</b>	1.0579	.17772	.82228
<b>53</b>	5.5296	.92897	.07103	<b>108</b>	.8374	.14069	.85931
<b>54</b>	5.4973	.92355	.07645	<b>109</b>	.4281	.07192	.92808

**Table S (17.0)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 17.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.8170	.98890	.01110	<b>55</b>	5.4063	.91907	.08093
<b>1</b>	5.8655	.99714	.00286	<b>56</b>	5.3707	.91302	.08698
<b>2</b>	5.8673	.99744	.00256	<b>57</b>	5.3330	.90661	.09339
<b>3</b>	5.8678	.99753	.00247	<b>58</b>	5.2932	.89985	.10015
<b>4</b>	5.8677	.99751	.00249	<b>59</b>	5.2517	.89279	.10721
<b>5</b>	5.8672	.99742	.00258	<b>60</b>	5.2085	.88544	.11456
<b>6</b>	5.8663	.99727	.00273	<b>61</b>	5.1632	.87775	.12225
<b>7</b>	5.8651	.99707	.00293	<b>62</b>	5.1155	.86964	.13036
<b>8</b>	5.8637	.99683	.00317	<b>63</b>	5.0652	.86109	.13891
<b>9</b>	5.8618	.99650	.00350	<b>64</b>	5.0123	.85209	.14791
<b>10</b>	5.8594	.99610	.00390	<b>65</b>	4.9567	.84264	.15736
<b>11</b>	5.8565	.99561	.00439	<b>66</b>	4.8980	.83265	.16735
<b>12</b>	5.8532	.99504	.00496	<b>67</b>	4.8355	.82204	.17796
<b>13</b>	5.8495	.99442	.00558	<b>68</b>	4.7694	.81079	.18921
<b>14</b>	5.8460	.99382	.00618	<b>69</b>	4.6996	.79894	.20106
<b>15</b>	5.8428	.99328	.00672	<b>70</b>	4.6267	.78654	.21346
<b>16</b>	5.8401	.99281	.00719	<b>71</b>	4.5510	.77367	.22633
<b>17</b>	5.8378	.99242	.00758	<b>72</b>	4.4727	.76037	.23963
<b>18</b>	5.8358	.99209	.00791	<b>73</b>	4.3922	.74667	.25333
<b>19</b>	5.8340	.99179	.00821	<b>74</b>	4.3088	.73249	.26751
<b>20</b>	5.8322	.99147	.00853	<b>75</b>	4.2218	.71770	.28230
<b>21</b>	5.8302	.99114	.00886	<b>76</b>	4.1305	.70219	.29781
<b>22</b>	5.8283	.99081	.00919	<b>77</b>	4.0348	.68591	.31409
<b>23</b>	5.8262	.99045	.00955	<b>78</b>	3.9344	.66885	.33115
<b>24</b>	5.8239	.99006	.00994	<b>79</b>	3.8301	.65112	.34888
<b>25</b>	5.8212	.98961	.01039	<b>80</b>	3.7230	.63290	.36710
<b>26</b>	5.8183	.98911	.01089	<b>81</b>	3.6141	.61439	.38561
<b>27</b>	5.8149	.98853	.01147	<b>82</b>	3.5041	.59570	.40430
<b>28</b>	5.8111	.98788	.01212	<b>83</b>	3.3933	.57685	.42315
<b>29</b>	5.8069	.98718	.01282	<b>84</b>	3.2803	.55766	.44234
<b>30</b>	5.8025	.98642	.01358	<b>85</b>	3.1643	.53794	.46206
<b>31</b>	5.7977	.98562	.01438	<b>86</b>	3.0464	.51789	.48211
<b>32</b>	5.7926	.98475	.01525	<b>87</b>	2.9287	.49789	.50211
<b>33</b>	5.7871	.98380	.01620	<b>88</b>	2.8115	.47796	.52204
<b>34</b>	5.7811	.98278	.01722	<b>89</b>	2.6949	.45813	.54187
<b>35</b>	5.7744	.98166	.01834	<b>90</b>	2.5790	.43843	.56157
<b>36</b>	5.7673	.98044	.01956	<b>91</b>	2.4664	.41929	.58071
<b>37</b>	5.7595	.97912	.02088	<b>92</b>	2.3603	.40125	.59875
<b>38</b>	5.7509	.97766	.02234	<b>93</b>	2.2608	.38433	.61567
<b>39</b>	5.7416	.97607	.02393	<b>94</b>	2.1666	.36832	.63168
<b>40</b>	5.7312	.97430	.02570	<b>95</b>	2.0756	.35285	.64715
<b>41</b>	5.7197	.97234	.02766	<b>96</b>	1.9886	.33806	.66194
<b>42</b>	5.7069	.97017	.02983	<b>97</b>	1.9071	.32421	.67579
<b>43</b>	5.6928	.96777	.03223	<b>98</b>	1.8299	.31108	.68892
<b>44</b>	5.6772	.96513	.03487	<b>99</b>	1.7534	.29808	.70192
<b>45</b>	5.6604	.96227	.03773	<b>100</b>	1.6779	.28525	.71475
<b>46</b>	5.6422	.95917	.04083	<b>101</b>	1.6025	.27242	.72758
<b>47</b>	5.6227	.95586	.04414	<b>102</b>	1.5276	.25969	.74031
<b>48</b>	5.6017	.95229	.04771	<b>103</b>	1.4527	.24697	.75303
<b>49</b>	5.5792	.94846	.05154	<b>104</b>	1.3714	.23313	.76687
<b>50</b>	5.5549	.94433	.05567	<b>105</b>	1.2924	.21971	.78029
<b>51</b>	5.5287	.93988	.06012	<b>106</b>	1.1869	.20178	.79822
<b>52</b>	5.5008	.93514	.06486	<b>107</b>	1.0552	.17939	.82061
<b>53</b>	5.4712	.93010	.06990	<b>108</b>	.8357	.14206	.85794
<b>54</b>	5.4397	.92475	.07525	<b>109</b>	.4274	.07265	.92735

## Section 1

**Table S (17.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 17.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	5.7497	.98894	.01106	55	5.3506	.92030	.07970
1	5.7975	.99718	.00282	56	5.3158	.91432	.08568
2	5.7993	.99748	.00252	57	5.2789	.90797	.09203
3	5.7998	.99757	.00243	58	5.2400	.90129	.09871
4	5.7998	.99756	.00244	59	5.1994	.89430	.10570
5	5.7992	.99747	.00253	60	5.1571	.88702	.11298
6	5.7984	.99733	.00267	61	5.1128	.87941	.12059
7	5.7973	.99713	.00287	62	5.0662	.87138	.12862
8	5.7959	.99689	.00311	63	5.0169	.86290	.13710
9	5.7940	.99658	.00342	64	4.9650	.85399	.14601
10	5.7917	.99617	.00383	65	4.9105	.84461	.15539
11	5.7889	.99569	.00431	66	4.8530	.83471	.16529
12	5.7856	.99512	.00488	67	4.7917	.82418	.17582
13	5.7821	.99452	.00548	68	4.7268	.81301	.18699
14	5.7786	.99392	.00608	69	4.6583	.80123	.19877
15	5.7755	.99338	.00662	70	4.5867	.78891	.21109
16	5.7728	.99292	.00708	71	4.5123	.77612	.22388
17	5.7705	.99253	.00747	72	4.4354	.76289	.23711
18	5.7687	.99221	.00779	73	4.3562	.74927	.25073
19	5.7669	.99191	.00809	74	4.2741	.73515	.26485
20	5.7652	.99161	.00839	75	4.1886	.72043	.27957
21	5.7633	.99128	.00872	76	4.0987	.70498	.29502
22	5.7614	.99096	.00904	77	4.0044	.68875	.31125
23	5.7594	.99061	.00939	78	3.9055	.67174	.32826
24	5.7571	.99023	.00977	79	3.8026	.65405	.34595
25	5.7546	.98979	.01021	80	3.6969	.63587	.36413
26	5.7517	.98930	.01070	81	3.5894	.61738	.38262
27	5.7484	.98873	.01127	82	3.4809	.59871	.40129
28	5.7448	.98810	.01190	83	3.3714	.57988	.42012
29	5.7407	.98741	.01259	84	3.2598	.56069	.43931
30	5.7364	.98667	.01333	85	3.1451	.54096	.45904
31	5.7318	.98587	.01413	86	3.0285	.52090	.47910
32	5.7269	.98502	.01498	87	2.9120	.50087	.49913
33	5.7215	.98410	.01590	88	2.7960	.48091	.51909
34	5.7157	.98310	.01690	89	2.6805	.46104	.53896
35	5.7093	.98199	.01801	90	2.5657	.44129	.55871
36	5.7023	.98080	.01920	91	2.4541	.42210	.57790
37	5.6948	.97951	.02049	92	2.3488	.40399	.59601
38	5.6865	.97808	.02192	93	2.2501	.38702	.61298
39	5.6774	.97651	.02349	94	2.1567	.37096	.62904
40	5.6673	.97478	.02522	95	2.0664	.35542	.64458
41	5.6561	.97285	.02715	96	1.9800	.34057	.65943
42	5.6437	.97072	.02928	97	1.8992	.32666	.67334
43	5.6300	.96836	.03164	98	1.8225	.31348	.68652
44	5.6149	.96576	.03424	99	1.7466	.30041	.69959
45	5.5985	.96294	.03706	100	1.6716	.28752	.71248
46	5.5808	.95989	.04011	101	1.5967	.27463	.72537
47	5.5618	.95663	.04337	102	1.5223	.26183	.73817
48	5.5413	.95311	.04689	103	1.4479	.24903	.75097
49	5.5194	.94933	.05067	104	1.3670	.23512	.76488
50	5.4957	.94525	.05475	105	1.2885	.22163	.77837
51	5.4701	.94086	.05914	106	1.1836	.20358	.79642
52	5.4429	.93618	.06382	107	1.0526	.18105	.81895
53	5.4140	.93120	.06880	108	.8339	.14343	.85657
54	5.3832	.92592	.07408	109	.4266	.07338	.92662



**Table S (17.4)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 17.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.6838	.98899	.01101	<b>55</b>	5.2959	.92149	.07851
<b>1</b>	5.7311	.99722	.00278	<b>56</b>	5.2620	.91558	.08442
<b>2</b>	5.7329	.99752	.00248	<b>57</b>	5.2259	.90930	.09070
<b>3</b>	5.7334	.99762	.00238	<b>58</b>	5.1879	.90269	.09731
<b>4</b>	5.7334	.99761	.00239	<b>59</b>	5.1481	.89577	.10423
<b>5</b>	5.7329	.99752	.00248	<b>60</b>	5.1067	.88857	.11143
<b>6</b>	5.7321	.99738	.00262	<b>61</b>	5.0634	.88103	.11897
<b>7</b>	5.7310	.99719	.00281	<b>62</b>	5.0177	.87307	.12693
<b>8</b>	5.7296	.99696	.00304	<b>63</b>	4.9694	.86468	.13532
<b>9</b>	5.7278	.99665	.00335	<b>64</b>	4.9186	.85584	.14416
<b>10</b>	5.7256	.99625	.00375	<b>65</b>	4.8652	.84654	.15346
<b>11</b>	5.7228	.99577	.00423	<b>66</b>	4.8087	.83672	.16328
<b>12</b>	5.7196	.99521	.00479	<b>67</b>	4.7487	.82627	.17373
<b>13</b>	5.7161	.99461	.00539	<b>68</b>	4.6850	.81518	.18482
<b>14</b>	5.7127	.99402	.00598	<b>69</b>	4.6177	.80348	.19652
<b>15</b>	5.7097	.99348	.00652	<b>70</b>	4.5473	.79124	.20876
<b>16</b>	5.7070	.99303	.00697	<b>71</b>	4.4742	.77852	.22148
<b>17</b>	5.7049	.99264	.00736	<b>72</b>	4.3986	.76536	.23464
<b>18</b>	5.7030	.99233	.00767	<b>73</b>	4.3207	.75181	.24819
<b>19</b>	5.7014	.99204	.00796	<b>74</b>	4.2400	.73776	.26224
<b>20</b>	5.6996	.99174	.00826	<b>75</b>	4.1558	.72311	.27689
<b>21</b>	5.6978	.99142	.00858	<b>76</b>	4.0673	.70772	.29228
<b>22</b>	5.6960	.99110	.00890	<b>77</b>	3.9744	.69155	.30845
<b>23</b>	5.6940	.99076	.00924	<b>78</b>	3.8769	.67458	.32542
<b>24</b>	5.6919	.99039	.00961	<b>79</b>	3.7755	.65693	.34307
<b>25</b>	5.6894	.98996	.01004	<b>80</b>	3.6712	.63879	.36121
<b>26</b>	5.6867	.98948	.01052	<b>81</b>	3.5651	.62033	.37967
<b>27</b>	5.6834	.98892	.01108	<b>82</b>	3.4579	.60168	.39832
<b>28</b>	5.6799	.98830	.01170	<b>83</b>	3.3498	.58286	.41714
<b>29</b>	5.6760	.98763	.01237	<b>84</b>	3.2395	.56367	.43633
<b>30</b>	5.6718	.98690	.01310	<b>85</b>	3.1261	.54394	.45606
<b>31</b>	5.6674	.98612	.01388	<b>86</b>	3.0107	.52387	.47613
<b>32</b>	5.6626	.98529	.01471	<b>87</b>	2.8955	.50382	.49618
<b>33</b>	5.6574	.98438	.01562	<b>88</b>	2.7806	.48383	.51617
<b>34</b>	5.6517	.98340	.01660	<b>89</b>	2.6662	.46392	.53608
<b>35</b>	5.6455	.98232	.01768	<b>90</b>	2.5524	.44412	.55588
<b>36</b>	5.6388	.98115	.01885	<b>91</b>	2.4418	.42488	.57512
<b>37</b>	5.6315	.97988	.02012	<b>92</b>	2.3374	.40671	.59329
<b>38</b>	5.6234	.97848	.02152	<b>93</b>	2.2396	.38969	.61031
<b>39</b>	5.6146	.97694	.02306	<b>94</b>	2.1469	.37356	.62644
<b>40</b>	5.6048	.97524	.02476	<b>95</b>	2.0573	.35797	.64203
<b>41</b>	5.5940	.97335	.02665	<b>96</b>	1.9716	.34305	.65695
<b>42</b>	5.5819	.97125	.02875	<b>97</b>	1.8913	.32909	.67091
<b>43</b>	5.5685	.96892	.03108	<b>98</b>	1.8152	.31585	.68415
<b>44</b>	5.5538	.96636	.03364	<b>99</b>	1.7398	.30272	.69728
<b>45</b>	5.5379	.96359	.03641	<b>100</b>	1.6653	.28977	.71023
<b>46</b>	5.5206	.96059	.03941	<b>101</b>	1.5909	.27681	.72319
<b>47</b>	5.5021	.95737	.04263	<b>102</b>	1.5169	.26395	.73605
<b>48</b>	5.4822	.95390	.04610	<b>103</b>	1.4430	.25108	.74892
<b>49</b>	5.4608	.95017	.04983	<b>104</b>	1.3626	.23709	.76291
<b>50</b>	5.4376	.94615	.05385	<b>105</b>	1.2847	.22353	.77647
<b>51</b>	5.4127	.94181	.05819	<b>106</b>	1.1803	.20538	.79462
<b>52</b>	5.3862	.93719	.06281	<b>107</b>	1.0500	.18270	.81730
<b>53</b>	5.3579	.93227	.06773	<b>108</b>	.8322	.14480	.85520
<b>54</b>	5.3279	.92705	.07295	<b>109</b>	.4259	.07411	.92589

## Section 1

**Table S (17.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 17.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	5.6195	.98903	.01097	55	5.2424	.92265	.07735
1	5.6662	.99726	.00274	56	5.2091	.91681	.08319
2	5.6680	.99756	.00244	57	5.1738	.91060	.08940
3	5.6685	.99766	.00234	58	5.1366	.90405	.09595
4	5.6685	.99765	.00235	59	5.0978	.89721	.10279
5	5.6680	.99757	.00243	60	5.0572	.89007	.10993
6	5.6673	.99744	.00256	61	5.0148	.88260	.11740
7	5.6662	.99725	.00275	62	4.9700	.87473	.12527
8	5.6649	.99702	.00298	63	4.9228	.86640	.13360
9	5.6631	.99671	.00329	64	4.8730	.85765	.14235
10	5.6609	.99632	.00368	65	4.8206	.84843	.15157
11	5.6582	.99585	.00415	66	4.7653	.83869	.16131
12	5.6551	.99529	.00471	67	4.7063	.82831	.17169
13	5.6517	.99469	.00531	68	4.6438	.81730	.18270
14	5.6484	.99411	.00589	69	4.5777	.80568	.19432
15	5.6453	.99358	.00642	70	4.5086	.79351	.20649
16	5.6428	.99313	.00687	71	4.4367	.78087	.21913
17	5.6406	.99275	.00725	72	4.3624	.76778	.23222
18	5.6389	.99244	.00756	73	4.2858	.75431	.24569
19	5.6372	.99215	.00785	74	4.2064	.74033	.25967
20	5.6356	.99186	.00814	75	4.1235	.72574	.27426
21	5.6338	.99155	.00845	76	4.0364	.71041	.28959
22	5.6320	.99124	.00876	77	3.9448	.69429	.30571
23	5.6302	.99091	.00909	78	3.8488	.67738	.32262
24	5.6281	.99054	.00946	79	3.7487	.65977	.34023
25	5.6257	.99013	.00987	80	3.6458	.64166	.35834
26	5.6230	.98966	.01034	81	3.5411	.62323	.37677
27	5.6199	.98911	.01089	82	3.4352	.60460	.39540
28	5.6165	.98850	.01150	83	3.3284	.58580	.41420
29	5.6127	.98784	.01216	84	3.2194	.56662	.43338
30	5.6087	.98712	.01288	85	3.1073	.54689	.45311
31	5.6043	.98636	.01364	86	2.9932	.52680	.47320
32	5.5997	.98555	.01445	87	2.8791	.50673	.49327
33	5.5946	.98466	.01534	88	2.7654	.48671	.51329
34	5.5892	.98370	.01630	89	2.6521	.46677	.53323
35	5.5832	.98264	.01736	90	2.5393	.44692	.55308
36	5.5766	.98149	.01851	91	2.4297	.42762	.57238
37	5.5696	.98024	.01976	92	2.3262	.40941	.59059
38	5.5617	.97887	.02113	93	2.2291	.39233	.60767
39	5.5532	.97736	.02264	94	2.1372	.37615	.62385
40	5.5437	.97569	.02431	95	2.0483	.36049	.63951
41	5.5331	.97383	.02617	96	1.9632	.34552	.65448
42	5.5214	.97176	.02824	97	1.8835	.33150	.66850
43	5.5084	.96947	.03053	98	1.8080	.31820	.68180
44	5.4941	.96695	.03305	99	1.7330	.30501	.69499
45	5.4785	.96422	.03578	100	1.6591	.29200	.70800
46	5.4617	.96126	.03874	101	1.5851	.27898	.72102
47	5.4437	.95808	.04192	102	1.5117	.26605	.73395
48	5.4242	.95467	.04533	103	1.4382	.25312	.74688
49	5.4034	.95099	.04901	104	1.3583	.23906	.76094
50	5.3808	.94702	.05298	105	1.2808	.22542	.77458
51	5.3565	.94274	.05726	106	1.1771	.20716	.79284
52	5.3305	.93817	.06183	107	1.0474	.18434	.81566
53	5.3029	.93331	.06669	108	.8304	.14616	.85384
54	5.2736	.92815	.07185	109	.4252	.07483	.92517

**Table S (17.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 17.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.5566	.98907	.01093	<b>55</b>	5.1898	.92379	.07621
<b>1</b>	5.6028	.99729	.00271	<b>56</b>	5.1573	.91800	.08200
<b>2</b>	5.6045	.99760	.00240	<b>57</b>	5.1228	.91186	.08814
<b>3</b>	5.6051	.99770	.00230	<b>58</b>	5.0864	.90538	.09462
<b>4</b>	5.6050	.99770	.00230	<b>59</b>	5.0483	.89860	.10140
<b>5</b>	5.6046	.99762	.00238	<b>60</b>	5.0086	.89154	.10846
<b>6</b>	5.6039	.99749	.00251	<b>61</b>	4.9671	.88414	.11586
<b>7</b>	5.6028	.99730	.00270	<b>62</b>	4.9233	.87634	.12366
<b>8</b>	5.6016	.99708	.00292	<b>63</b>	4.8769	.86809	.13191
<b>9</b>	5.5999	.99678	.00322	<b>64</b>	4.8282	.85941	.14059
<b>10</b>	5.5977	.99639	.00361	<b>65</b>	4.7768	.85027	.14973
<b>11</b>	5.5951	.99592	.00408	<b>66</b>	4.7225	.84061	.15939
<b>12</b>	5.5920	.99537	.00463	<b>67</b>	4.6647	.83031	.16969
<b>13</b>	5.5886	.99478	.00522	<b>68</b>	4.6033	.81938	.18062
<b>14</b>	5.5854	.99420	.00580	<b>69</b>	4.5384	.80784	.19216
<b>15</b>	5.5824	.99367	.00633	<b>70</b>	4.4705	.79574	.20426
<b>16</b>	5.5799	.99323	.00677	<b>71</b>	4.3998	.78317	.21683
<b>17</b>	5.5778	.99286	.00714	<b>72</b>	4.3267	.77016	.22984
<b>18</b>	5.5761	.99255	.00745	<b>73</b>	4.2514	.75675	.24325
<b>19</b>	5.5745	.99227	.00773	<b>74</b>	4.1733	.74285	.25715
<b>20</b>	5.5729	.99198	.00802	<b>75</b>	4.0917	.72832	.27168
<b>21</b>	5.5712	.99168	.00832	<b>76</b>	4.0059	.71305	.28695
<b>22</b>	5.5695	.99137	.00863	<b>77</b>	3.9157	.69699	.30301
<b>23</b>	5.5677	.99105	.00895	<b>78</b>	3.8210	.68013	.31987
<b>24</b>	5.5657	.99069	.00931	<b>79</b>	3.7223	.66257	.33743
<b>25</b>	5.5634	.99028	.00972	<b>80</b>	3.6208	.64449	.35551
<b>26</b>	5.5608	.98982	.01018	<b>81</b>	3.5174	.62609	.37391
<b>27</b>	5.5578	.98928	.01072	<b>82</b>	3.4128	.60749	.39251
<b>28</b>	5.5545	.98869	.01131	<b>83</b>	3.3073	.58870	.41130
<b>29</b>	5.5508	.98804	.01196	<b>84</b>	3.1996	.56953	.43047
<b>30</b>	5.5469	.98734	.01266	<b>85</b>	3.0887	.54979	.45021
<b>31</b>	5.5427	.98660	.01340	<b>86</b>	2.9758	.52969	.47031
<b>32</b>	5.5382	.98580	.01420	<b>87</b>	2.8629	.50960	.49040
<b>33</b>	5.5333	.98492	.01508	<b>88</b>	2.7503	.48956	.51044
<b>34</b>	5.5280	.98398	.01602	<b>89</b>	2.6381	.46958	.53042
<b>35</b>	5.5221	.98294	.01706	<b>90</b>	2.5264	.44969	.55031
<b>36</b>	5.5158	.98181	.01819	<b>91</b>	2.4177	.43034	.56966
<b>37</b>	5.5089	.98059	.01941	<b>92</b>	2.3150	.41208	.58792
<b>38</b>	5.5013	.97924	.02076	<b>93</b>	2.2188	.39494	.60506
<b>39</b>	5.4930	.97776	.02224	<b>94</b>	2.1276	.37871	.62129
<b>40</b>	5.4838	.97612	.02388	<b>95</b>	2.0393	.36300	.63700
<b>41</b>	5.4735	.97429	.02571	<b>96</b>	1.9549	.34797	.65203
<b>42</b>	5.4621	.97226	.02774	<b>97</b>	1.8758	.33389	.66611
<b>43</b>	5.4495	.97001	.02999	<b>98</b>	1.8008	.32054	.67946
<b>44</b>	5.4355	.96752	.03248	<b>99</b>	1.7263	.30729	.69271
<b>45</b>	5.4204	.96483	.03517	<b>100</b>	1.6529	.29422	.70578
<b>46</b>	5.4040	.96191	.03809	<b>101</b>	1.5794	.28114	.71886
<b>47</b>	5.3864	.95878	.04122	<b>102</b>	1.5064	.26814	.73186
<b>48</b>	5.3675	.95541	.04459	<b>103</b>	1.4334	.25515	.74485
<b>49</b>	5.3471	.95178	.04822	<b>104</b>	1.3540	.24101	.75899
<b>50</b>	5.3251	.94786	.05214	<b>105</b>	1.2770	.22730	.77270
<b>51</b>	5.3013	.94363	.05637	<b>106</b>	1.1738	.20894	.79106
<b>52</b>	5.2760	.93912	.06088	<b>107</b>	1.0448	.18598	.81402
<b>53</b>	5.2490	.93432	.06568	<b>108</b>	.8287	.14751	.85249
<b>54</b>	5.2203	.92922	.07078	<b>109</b>	.4244	.07555	.92445

## Section 1

**Table S (18.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 18.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	5.4951	.98911	.01089	55	5.1383	.92489	.07511
1	5.5407	.99733	.00267	56	5.1065	.91917	.08083
2	5.5424	.99764	.00236	57	5.0727	.91309	.08691
3	5.5430	.99774	.00226	58	5.0371	.90667	.09333
4	5.5430	.99774	.00226	59	4.9998	.89996	.10004
5	5.5426	.99766	.00234	60	4.9609	.89297	.10703
6	5.5419	.99754	.00246	61	4.9203	.88565	.11435
7	5.5409	.99736	.00264	62	4.8773	.87792	.12208
8	5.5396	.99713	.00287	63	4.8319	.86974	.13026
9	5.5380	.99684	.00316	64	4.7841	.86114	.13886
10	5.5359	.99646	.00354	65	4.7337	.85207	.14793
11	5.5333	.99600	.00400	66	4.6805	.84249	.15751
12	5.5303	.99545	.00455	67	4.6237	.83227	.16773
13	5.5270	.99486	.00514	68	4.5634	.82142	.17858
14	5.5238	.99429	.00571	69	4.4997	.80995	.19005
15	5.5209	.99377	.00623	70	4.4329	.79793	.20207
16	5.5185	.99332	.00668	71	4.3635	.78543	.21457
17	5.5164	.99296	.00704	72	4.2916	.77249	.22751
18	5.5148	.99266	.00734	73	4.2175	.75916	.24084
19	5.5132	.99238	.00762	74	4.1407	.74532	.25468
20	5.5117	.99210	.00790	75	4.0603	.73086	.26914
21	5.5100	.99180	.00820	76	3.9758	.71565	.28435
22	5.5084	.99150	.00850	77	3.8869	.69965	.30035
23	5.5066	.99119	.00881	78	3.7935	.68284	.31716
24	5.5047	.99084	.00916	79	3.6962	.66532	.33468
25	5.5024	.99044	.00956	80	3.5960	.64728	.35272
26	5.4999	.98999	.01001	81	3.4940	.62891	.37109
27	5.4970	.98946	.01054	82	3.3907	.61033	.38967
28	5.4938	.98888	.01112	83	3.2864	.59156	.40844
29	5.4902	.98824	.01176	84	3.1800	.57240	.42760
30	5.4864	.98755	.01245	85	3.0703	.55266	.44734
31	5.4823	.98682	.01318	86	2.9586	.53255	.46745
32	5.4780	.98604	.01396	87	2.8469	.51245	.48755
33	5.4732	.98518	.01482	88	2.7354	.49238	.50762
34	5.4681	.98425	.01575	89	2.6242	.47236	.52764
35	5.4624	.98323	.01677	90	2.5135	.45243	.54757
36	5.4563	.98213	.01787	91	2.4057	.43303	.56697
37	5.4496	.98093	.01907	92	2.3040	.41472	.58528
38	5.4422	.97960	.02040	93	2.2085	.39753	.60247
39	5.4342	.97815	.02185	94	2.1180	.38124	.61876
40	5.4252	.97654	.02346	95	2.0304	.36548	.63452
41	5.4152	.97474	.02526	96	1.9466	.35039	.64961
42	5.4041	.97274	.02726	97	1.8681	.33626	.66374
43	5.3918	.97052	.02948	98	1.7936	.32285	.67715
44	5.3782	.96807	.03193	99	1.7197	.30955	.69045
45	5.3635	.96542	.03458	100	1.6468	.29642	.70358
46	5.3475	.96254	.03746	101	1.5737	.28327	.71673
47	5.3303	.95946	.04054	102	1.5012	.27022	.72978
48	5.3118	.95613	.04387	103	1.4286	.25716	.74284
49	5.2920	.95255	.04745	104	1.3497	.24294	.75706
50	5.2704	.94868	.05132	105	1.2732	.22917	.77083
51	5.2472	.94450	.05550	106	1.1706	.21070	.78930
52	5.2225	.94005	.05995	107	1.0422	.18760	.81240
53	5.1961	.93530	.06470	108	.8270	.14886	.85114
54	5.1681	.93026	.06974	109	.4237	.07627	.92373

**Table S (18.2)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 18.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.4349	.98915	.01085	<b>55</b>	5.0877	.92596	.07404
<b>1</b>	5.4800	.99736	.00264	<b>56</b>	5.0566	.92030	.07970
<b>2</b>	5.4817	.99767	.00233	<b>57</b>	5.0235	.91428	.08572
<b>3</b>	5.4823	.99778	.00222	<b>58</b>	4.9886	.90793	.09207
<b>4</b>	5.4823	.99778	.00222	<b>59</b>	4.9522	.90129	.09871
<b>5</b>	5.4819	.99770	.00230	<b>60</b>	4.9141	.89437	.10563
<b>6</b>	5.4812	.99758	.00242	<b>61</b>	4.8742	.88711	.11289
<b>7</b>	5.4803	.99741	.00259	<b>62</b>	4.8322	.87945	.12055
<b>8</b>	5.4791	.99719	.00281	<b>63</b>	4.7877	.87135	.12865
<b>9</b>	5.4775	.99690	.00310	<b>64</b>	4.7408	.86282	.13718
<b>10</b>	5.4754	.99652	.00348	<b>65</b>	4.6914	.85384	.14616
<b>11</b>	5.4729	.99607	.00393	<b>66</b>	4.6391	.84432	.15568
<b>12</b>	5.4699	.99553	.00447	<b>67</b>	4.5834	.83418	.16582
<b>13</b>	5.4667	.99494	.00506	<b>68</b>	4.5242	.82341	.17659
<b>14</b>	5.4636	.99437	.00563	<b>69</b>	4.4616	.81202	.18798
<b>15</b>	5.4607	.99385	.00615	<b>70</b>	4.3960	.80007	.19993
<b>16</b>	5.4583	.99342	.00658	<b>71</b>	4.3277	.78765	.21235
<b>17</b>	5.4563	.99306	.00694	<b>72</b>	4.2570	.77478	.22522
<b>18</b>	5.4547	.99276	.00724	<b>73</b>	4.1841	.76151	.23849
<b>19</b>	5.4532	.99249	.00751	<b>74</b>	4.1085	.74774	.25226
<b>20</b>	5.4517	.99221	.00779	<b>75</b>	4.0294	.73335	.26665
<b>21</b>	5.4501	.99192	.00808	<b>76</b>	3.9462	.71821	.28179
<b>22</b>	5.4485	.99163	.00837	<b>77</b>	3.8586	.70226	.29774
<b>23</b>	5.4468	.99132	.00868	<b>78</b>	3.7665	.68550	.31450
<b>24</b>	5.4449	.99098	.00902	<b>79</b>	3.6705	.66803	.33197
<b>25</b>	5.4428	.99059	.00941	<b>80</b>	3.5716	.65003	.34997
<b>26</b>	5.4404	.99015	.00985	<b>81</b>	3.4708	.63169	.36831
<b>27</b>	5.4375	.98963	.01037	<b>82</b>	3.3688	.61313	.38687
<b>28</b>	5.4344	.98906	.01094	<b>83</b>	3.2658	.59438	.40562
<b>29</b>	5.4309	.98843	.01157	<b>84</b>	3.1606	.57523	.42477
<b>30</b>	5.4272	.98775	.01225	<b>85</b>	3.0522	.55549	.44451
<b>31</b>	5.4233	.98704	.01296	<b>86</b>	2.9416	.53538	.46462
<b>32</b>	5.4190	.98627	.01373	<b>87</b>	2.8311	.51525	.48475
<b>33</b>	5.4144	.98542	.01458	<b>88</b>	2.7207	.49516	.50484
<b>34</b>	5.4094	.98452	.01548	<b>89</b>	2.6105	.47511	.52489
<b>35</b>	5.4039	.98352	.01648	<b>90</b>	2.5008	.45514	.54486
<b>36</b>	5.3980	.98243	.01757	<b>91</b>	2.3939	.43570	.56430
<b>37</b>	5.3915	.98125	.01875	<b>92</b>	2.2930	.41733	.58267
<b>38</b>	5.3843	.97995	.02005	<b>93</b>	2.1983	.40009	.59991
<b>39</b>	5.3765	.97852	.02148	<b>94</b>	2.1086	.38376	.61624
<b>40</b>	5.3678	.97694	.02306	<b>95</b>	2.0216	.36794	.63206
<b>41</b>	5.3581	.97517	.02483	<b>96</b>	1.9384	.35279	.64721
<b>42</b>	5.3473	.97320	.02680	<b>97</b>	1.8605	.33861	.66139
<b>43</b>	5.3353	.97102	.02898	<b>98</b>	1.7865	.32515	.67485
<b>44</b>	5.3220	.96861	.03139	<b>99</b>	1.7131	.31179	.68821
<b>45</b>	5.3077	.96600	.03400	<b>100</b>	1.6407	.29860	.70140
<b>46</b>	5.2921	.96315	.03685	<b>101</b>	1.5681	.28540	.71460
<b>47</b>	5.2753	.96011	.03989	<b>102</b>	1.4960	.27228	.72772
<b>48</b>	5.2573	.95683	.04317	<b>103</b>	1.4239	.25915	.74085
<b>49</b>	5.2379	.95330	.04670	<b>104</b>	1.3454	.24487	.75513
<b>50</b>	5.2169	.94947	.05053	<b>105</b>	1.2694	.23103	.76897
<b>51</b>	5.1942	.94535	.05465	<b>106</b>	1.1674	.21246	.78754
<b>52</b>	5.1701	.94095	.05905	<b>107</b>	1.0397	.18922	.81078
<b>53</b>	5.1443	.93626	.06374	<b>108</b>	.8253	.15020	.84980
<b>54</b>	5.1169	.93127	.06873	<b>109</b>	.4230	.07699	.92301

## Section 1

**Table S (18.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 18.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.3760	.98919	.01081	<b>55</b>	5.0381	.92700	.07300
<b>1</b>	5.4206	.99739	.00261	<b>56</b>	5.0076	.92140	.07860
<b>2</b>	5.4223	.99771	.00229	<b>57</b>	4.9753	.91545	.08455
<b>3</b>	5.4229	.99781	.00219	<b>58</b>	4.9411	.90916	.09084
<b>4</b>	5.4229	.99782	.00218	<b>59</b>	4.9054	.90259	.09741
<b>5</b>	5.4225	.99775	.00225	<b>60</b>	4.8681	.89573	.10427
<b>6</b>	5.4219	.99763	.00237	<b>61</b>	4.8290	.88854	.11146
<b>7</b>	5.4210	.99746	.00254	<b>62</b>	4.7878	.88096	.11904
<b>8</b>	5.4198	.99724	.00276	<b>63</b>	4.7442	.87293	.12707
<b>9</b>	5.4182	.99696	.00304	<b>64</b>	4.6982	.86447	.13553
<b>10</b>	5.4162	.99659	.00341	<b>65</b>	4.6498	.85556	.14444
<b>11</b>	5.4138	.99613	.00387	<b>66</b>	4.5985	.84612	.15388
<b>12</b>	5.4109	.99560	.00440	<b>67</b>	4.5438	.83606	.16394
<b>13</b>	5.4077	.99502	.00498	<b>68</b>	4.4856	.82536	.17464
<b>14</b>	5.4046	.99445	.00555	<b>69</b>	4.4241	.81404	.18596
<b>15</b>	5.4019	.99394	.00606	<b>70</b>	4.3596	.80217	.19783
<b>16</b>	5.3995	.99351	.00649	<b>71</b>	4.2925	.78982	.21018
<b>17</b>	5.3976	.99315	.00685	<b>72</b>	4.2230	.77703	.22297
<b>18</b>	5.3960	.99286	.00714	<b>73</b>	4.1512	.76383	.23617
<b>19</b>	5.3945	.99259	.00741	<b>74</b>	4.0768	.75013	.24987
<b>20</b>	5.3930	.99232	.00768	<b>75</b>	3.9989	.73580	.26420
<b>21</b>	5.3915	.99203	.00797	<b>76</b>	3.9169	.72072	.27928
<b>22</b>	5.3899	.99175	.00825	<b>77</b>	3.8306	.70483	.29517
<b>23</b>	5.3883	.99145	.00855	<b>78</b>	3.7398	.68812	.31188
<b>24</b>	5.3865	.99111	.00889	<b>79</b>	3.6451	.67069	.32931
<b>25</b>	5.3844	.99073	.00927	<b>80</b>	3.5475	.65273	.34727
<b>26</b>	5.3821	.99030	.00970	<b>81</b>	3.4480	.63442	.36558
<b>27</b>	5.3793	.98979	.01021	<b>82</b>	3.3472	.61589	.38411
<b>28</b>	5.3762	.98923	.01077	<b>83</b>	3.2454	.59716	.40284
<b>29</b>	5.3729	.98861	.01139	<b>84</b>	3.1414	.57802	.42198
<b>30</b>	5.3693	.98795	.01205	<b>85</b>	3.0342	.55829	.44171
<b>31</b>	5.3655	.98725	.01275	<b>86</b>	2.9248	.53817	.46183
<b>32</b>	5.3614	.98649	.01351	<b>87</b>	2.8154	.51803	.48197
<b>33</b>	5.3569	.98566	.01434	<b>88</b>	2.7061	.49791	.50209
<b>34</b>	5.3520	.98477	.01523	<b>89</b>	2.5969	.47784	.52216
<b>35</b>	5.3467	.98379	.01621	<b>90</b>	2.4882	.45783	.54217
<b>36</b>	5.3409	.98273	.01727	<b>91</b>	2.3823	.43833	.56167
<b>37</b>	5.3346	.98157	.01843	<b>92</b>	2.2822	.41992	.58008
<b>38</b>	5.3277	.98029	.01971	<b>93</b>	2.1882	.40263	.59737
<b>39</b>	5.3200	.97889	.02111	<b>94</b>	2.0992	.38625	.61375
<b>40</b>	5.3116	.97733	.02267	<b>95</b>	2.0129	.37037	.62963
<b>41</b>	5.3021	.97559	.02441	<b>96</b>	1.9303	.35518	.64482
<b>42</b>	5.2916	.97365	.02635	<b>97</b>	1.8529	.34094	.65906
<b>43</b>	5.2799	.97150	.02850	<b>98</b>	1.7795	.32742	.67258
<b>44</b>	5.2670	.96913	.03087	<b>99</b>	1.7066	.31401	.68599
<b>45</b>	5.2530	.96655	.03345	<b>100</b>	1.6346	.30077	.69923
<b>46</b>	5.2378	.96375	.03625	<b>101</b>	1.5625	.28750	.71250
<b>47</b>	5.2214	.96075	.03925	<b>102</b>	1.4909	.27432	.72568
<b>48</b>	5.2038	.95751	.04249	<b>103</b>	1.4192	.26114	.73886
<b>49</b>	5.1849	.95402	.04598	<b>104</b>	1.3412	.24678	.75322
<b>50</b>	5.1644	.95025	.04975	<b>105</b>	1.2656	.23287	.76713
<b>51</b>	5.1422	.94617	.05383	<b>106</b>	1.1642	.21421	.78579
<b>52</b>	5.1186	.94182	.05818	<b>107</b>	1.0371	.19083	.80917
<b>53</b>	5.0934	.93719	.06281	<b>108</b>	.8236	.15154	.84846
<b>54</b>	5.0666	.93226	.06774	<b>109</b>	.4223	.07770	.92230

**Table S (18.6)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 18.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	5.3184	.98922	.01078	55	4.9893	.92802	.07198
1	5.3625	.99743	.00257	56	4.9596	.92248	.07752
2	5.3642	.99774	.00226	57	4.9279	.91658	.08342
3	5.3648	.99785	.00215	58	4.8944	.91036	.08964
4	5.3648	.99786	.00214	59	4.8594	.90385	.09615
5	5.3645	.99779	.00221	60	4.8229	.89706	.10294
6	5.3638	.99767	.00233	61	4.7846	.88994	.11006
7	5.3629	.99751	.00249	62	4.7442	.88242	.11758
8	5.3618	.99730	.00270	63	4.7014	.87447	.12553
9	5.3603	.99701	.00299	64	4.6564	.86608	.13392
10	5.3583	.99665	.00335	65	4.6088	.85724	.14276
11	5.3559	.99620	.00380	66	4.5585	.84788	.15212
12	5.3531	.99567	.00433	67	4.5048	.83789	.16211
13	5.3500	.99509	.00491	68	4.4477	.82727	.17273
14	5.3470	.99453	.00547	69	4.3872	.81603	.18397
15	5.3442	.99402	.00598	70	4.3238	.80423	.19577
16	5.3419	.99360	.00640	71	4.2578	.79195	.20805
17	5.3400	.99324	.00676	72	4.1894	.77923	.22077
18	5.3385	.99295	.00705	73	4.1188	.76610	.23390
19	5.3371	.99269	.00731	74	4.0455	.75247	.24753
20	5.3356	.99243	.00757	75	3.9689	.73821	.26179
21	5.3341	.99214	.00786	76	3.8881	.72319	.27681
22	5.3326	.99187	.00813	77	3.8030	.70736	.29264
23	5.3310	.99157	.00843	78	3.7134	.69070	.30930
24	5.3293	.99124	.00876	79	3.6200	.67332	.32668
25	5.3272	.99087	.00913	80	3.5236	.65540	.34460
26	5.3250	.99044	.00956	81	3.4254	.63712	.36288
27	5.3223	.98994	.01006	82	3.3259	.61862	.38138
28	5.3193	.98940	.01060	83	3.2253	.59990	.40010
29	5.3161	.98879	.01121	84	3.1225	.58078	.41922
30	5.3126	.98814	.01186	85	3.0164	.56105	.43895
31	5.3089	.98745	.01255	86	2.9082	.54093	.45907
32	5.3049	.98671	.01329	87	2.7998	.52077	.47923
33	5.3005	.98589	.01411	88	2.6916	.50064	.49936
34	5.2958	.98502	.01498	89	2.5835	.48053	.51947
35	5.2906	.98405	.01595	90	2.4757	.46048	.53952
36	5.2850	.98301	.01699	91	2.3707	.44094	.55906
37	5.2789	.98187	.01813	92	2.2714	.42248	.57752
38	5.2721	.98062	.01938	93	2.1782	.40515	.59485
39	5.2647	.97924	.02076	94	2.0899	.38871	.61129
40	5.2565	.97771	.02229	95	2.0042	.37279	.62721
41	5.2473	.97599	.02401	96	1.9223	.35754	.64246
42	5.2370	.97409	.02591	97	1.8454	.34325	.65675
43	5.2256	.97197	.02803	98	1.7725	.32968	.67032
44	5.2131	.96963	.03037	99	1.7001	.31622	.68378
45	5.1994	.96709	.03291	100	1.6286	.30292	.69708
46	5.1845	.96433	.03567	101	1.5570	.28959	.71041
47	5.1686	.96136	.03864	102	1.4858	.27635	.72365
48	5.1514	.95817	.04183	103	1.4146	.26311	.73689
49	5.1329	.95473	.04527	104	1.3370	.24868	.75132
50	5.1129	.95100	.04900	105	1.2619	.23471	.76529
51	5.0912	.94697	.05303	106	1.1610	.21594	.78406
52	5.0681	.94267	.05733	107	1.0346	.19244	.80756
53	5.0435	.93809	.06191	108	.8219	.15287	.84713
54	5.0173	.93322	.06678	109	.4216	.07841	.92159

## Section 1

**Table S (18.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 18.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.2620	.98926	.01074	<b>55</b>	4.9415	.92901	.07099
<b>1</b>	5.3056	.99746	.00254	<b>56</b>	4.9124	.92353	.07647
<b>2</b>	5.3073	.99777	.00223	<b>57</b>	4.8813	.91769	.08231
<b>3</b>	5.3079	.99788	.00212	<b>58</b>	4.8486	.91153	.08847
<b>4</b>	5.3079	.99789	.00211	<b>59</b>	4.8143	.90508	.09492
<b>5</b>	5.3076	.99783	.00217	<b>60</b>	4.7785	.89835	.10165
<b>6</b>	5.3070	.99772	.00228	<b>61</b>	4.7410	.89130	.10870
<b>7</b>	5.3061	.99755	.00245	<b>62</b>	4.7014	.88386	.11614
<b>8</b>	5.3050	.99735	.00265	<b>63</b>	4.6594	.87597	.12403
<b>9</b>	5.3036	.99707	.00293	<b>64</b>	4.6152	.86766	.13234
<b>10</b>	5.3016	.99671	.00329	<b>65</b>	4.5686	.85889	.14111
<b>11</b>	5.2993	.99626	.00374	<b>66</b>	4.5192	.84960	.15040
<b>12</b>	5.2965	.99574	.00426	<b>67</b>	4.4664	.83969	.16031
<b>13</b>	5.2934	.99517	.00483	<b>68</b>	4.4103	.82914	.17086
<b>14</b>	5.2905	.99461	.00539	<b>69</b>	4.3509	.81797	.18203
<b>15</b>	5.2878	.99410	.00590	<b>70</b>	4.2886	.80625	.19375
<b>16</b>	5.2855	.99368	.00632	<b>71</b>	4.2236	.79404	.20596
<b>17</b>	5.2837	.99333	.00667	<b>72</b>	4.1563	.78139	.21861
<b>18</b>	5.2822	.99305	.00695	<b>73</b>	4.0869	.76833	.23167
<b>19</b>	5.2808	.99279	.00721	<b>74</b>	4.0147	.75477	.24523
<b>20</b>	5.2794	.99253	.00747	<b>75</b>	3.9392	.74057	.25943
<b>21</b>	5.2779	.99225	.00775	<b>76</b>	3.8597	.72562	.27438
<b>22</b>	5.2765	.99198	.00802	<b>77</b>	3.7758	.70984	.29016
<b>23</b>	5.2749	.99169	.00831	<b>78</b>	3.6874	.69324	.30676
<b>24</b>	5.2732	.99137	.00863	<b>79</b>	3.5952	.67590	.32410
<b>25</b>	5.2713	.99100	.00900	<b>80</b>	3.5001	.65802	.34198
<b>26</b>	5.2691	.99059	.00941	<b>81</b>	3.4031	.63978	.36022
<b>27</b>	5.2665	.99010	.00990	<b>82</b>	3.3048	.62130	.37870
<b>28</b>	5.2636	.98956	.01044	<b>83</b>	3.2054	.60261	.39739
<b>29</b>	5.2604	.98896	.01104	<b>84</b>	3.1037	.58350	.41650
<b>30</b>	5.2570	.98832	.01168	<b>85</b>	2.9988	.56378	.43622
<b>31</b>	5.2534	.98764	.01236	<b>86</b>	2.8917	.54365	.45635
<b>32</b>	5.2495	.98691	.01309	<b>87</b>	2.7845	.52348	.47652
<b>33</b>	5.2453	.98612	.01388	<b>88</b>	2.6773	.50333	.49667
<b>34</b>	5.2407	.98526	.01474	<b>89</b>	2.5702	.48319	.51681
<b>35</b>	5.2357	.98431	.01569	<b>90</b>	2.4633	.46311	.53689
<b>36</b>	5.2302	.98329	.01671	<b>91</b>	2.3592	.44353	.55647
<b>37</b>	5.2243	.98217	.01783	<b>92</b>	2.2607	.42502	.57498
<b>38</b>	5.2177	.98093	.01907	<b>93</b>	2.1683	.40764	.59236
<b>39</b>	5.2105	.97958	.02042	<b>94</b>	2.0806	.39116	.60884
<b>40</b>	5.2025	.97807	.02193	<b>95</b>	1.9957	.37518	.62482
<b>41</b>	5.1935	.97639	.02361	<b>96</b>	1.9143	.35988	.64012
<b>42</b>	5.1836	.97451	.02549	<b>97</b>	1.8380	.34554	.65446
<b>43</b>	5.1725	.97242	.02758	<b>98</b>	1.7656	.33193	.66807
<b>44</b>	5.1602	.97012	.02988	<b>99</b>	1.6936	.31841	.68159
<b>45</b>	5.1469	.96761	.03239	<b>100</b>	1.6226	.30505	.69495
<b>46</b>	5.1324	.96488	.03512	<b>101</b>	1.5514	.29167	.70833
<b>47</b>	5.1168	.96196	.03804	<b>102</b>	1.4807	.27837	.72163
<b>48</b>	5.1000	.95881	.04119	<b>103</b>	1.4099	.26506	.73494
<b>49</b>	5.0820	.95541	.04459	<b>104</b>	1.3328	.25057	.74943
<b>50</b>	5.0624	.95173	.04827	<b>105</b>	1.2582	.23653	.76347
<b>51</b>	5.0412	.94775	.05225	<b>106</b>	1.1578	.21767	.78233
<b>52</b>	5.0186	.94350	.05650	<b>107</b>	1.0321	.19403	.80597
<b>53</b>	4.9945	.93897	.06103	<b>108</b>	.8202	.15420	.84580
<b>54</b>	4.9689	.93415	.06585	<b>109</b>	.4209	.07912	.92088



**Table S (19.0)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 19.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.2068	.98929	.01071	<b>55</b>	4.8946	.92997	.07003
<b>1</b>	5.2499	.99749	.00251	<b>56</b>	4.8660	.92455	.07545
<b>2</b>	5.2516	.99780	.00220	<b>57</b>	4.8356	.91877	.08123
<b>3</b>	5.2522	.99792	.00208	<b>58</b>	4.8035	.91267	.08733
<b>4</b>	5.2523	.99793	.00207	<b>59</b>	4.7699	.90628	.09372
<b>5</b>	5.2519	.99787	.00213	<b>60</b>	4.7348	.89962	.10038
<b>6</b>	5.2514	.99776	.00224	<b>61</b>	4.6981	.89264	.10736
<b>7</b>	5.2505	.99760	.00240	<b>62</b>	4.6592	.88526	.11474
<b>8</b>	5.2494	.99740	.00260	<b>63</b>	4.6181	.87744	.12256
<b>9</b>	5.2480	.99712	.00288	<b>64</b>	4.5747	.86920	.13080
<b>10</b>	5.2461	.99676	.00324	<b>65</b>	4.5290	.86050	.13950
<b>11</b>	5.2438	.99632	.00368	<b>66</b>	4.4805	.85129	.14871
<b>12</b>	5.2411	.99580	.00420	<b>67</b>	4.4287	.84145	.15855
<b>13</b>	5.2381	.99524	.00476	<b>68</b>	4.3735	.83097	.16903
<b>14</b>	5.2352	.99469	.00531	<b>69</b>	4.3151	.81988	.18012
<b>15</b>	5.2325	.99418	.00582	<b>70</b>	4.2538	.80823	.19177
<b>16</b>	5.2303	.99376	.00624	<b>71</b>	4.1900	.79609	.20391
<b>17</b>	5.2285	.99342	.00658	<b>72</b>	4.1237	.78351	.21649
<b>18</b>	5.2270	.99314	.00686	<b>73</b>	4.0554	.77052	.22948
<b>19</b>	5.2257	.99288	.00712	<b>74</b>	3.9843	.75703	.24297
<b>20</b>	5.2244	.99263	.00737	<b>75</b>	3.9100	.74290	.25710
<b>21</b>	5.2229	.99236	.00764	<b>76</b>	3.8316	.72800	.27200
<b>22</b>	5.2215	.99209	.00791	<b>77</b>	3.7489	.71229	.28771
<b>23</b>	5.2200	.99181	.00819	<b>78</b>	3.6618	.69574	.30426
<b>24</b>	5.2184	.99149	.00851	<b>79</b>	3.5708	.67845	.32155
<b>25</b>	5.2165	.99113	.00887	<b>80</b>	3.4769	.66061	.33939
<b>26</b>	5.2143	.99072	.00928	<b>81</b>	3.3811	.64240	.35760
<b>27</b>	5.2118	.99024	.00976	<b>82</b>	3.2840	.62395	.37605
<b>28</b>	5.2090	.98971	.01029	<b>83</b>	3.1857	.60528	.39472
<b>29</b>	5.2059	.98913	.01087	<b>84</b>	3.0852	.58619	.41381
<b>30</b>	5.2026	.98850	.01150	<b>85</b>	2.9814	.56647	.43353
<b>31</b>	5.1991	.98783	.01217	<b>86</b>	2.8755	.54634	.45366
<b>32</b>	5.1954	.98712	.01288	<b>87</b>	2.7693	.52616	.47384
<b>33</b>	5.1912	.98633	.01367	<b>88</b>	2.6631	.50599	.49401
<b>34</b>	5.1868	.98549	.01451	<b>89</b>	2.5570	.48583	.51417
<b>35</b>	5.1819	.98456	.01544	<b>90</b>	2.4511	.46571	.53429
<b>36</b>	5.1766	.98355	.01645	<b>91</b>	2.3478	.44609	.55391
<b>37</b>	5.1708	.98245	.01755	<b>92</b>	2.2502	.42753	.57247
<b>38</b>	5.1644	.98124	.01876	<b>93</b>	2.1585	.41011	.58989
<b>39</b>	5.1574	.97991	.02009	<b>94</b>	2.0715	.39358	.60642
<b>40</b>	5.1496	.97843	.02157	<b>95</b>	1.9871	.37756	.62244
<b>41</b>	5.1409	.97677	.02323	<b>96</b>	1.9063	.36220	.63780
<b>42</b>	5.1311	.97492	.02508	<b>97</b>	1.8306	.34781	.65219
<b>43</b>	5.1203	.97286	.02714	<b>98</b>	1.7587	.33415	.66585
<b>44</b>	5.1084	.97059	.02941	<b>99</b>	1.6872	.32058	.67942
<b>45</b>	5.0954	.96812	.03188	<b>100</b>	1.6167	.30717	.69283
<b>46</b>	5.0812	.96543	.03457	<b>101</b>	1.5460	.29373	.70627
<b>47</b>	5.0660	.96254	.03746	<b>102</b>	1.4757	.28037	.71963
<b>48</b>	5.0496	.95943	.04057	<b>103</b>	1.4053	.26701	.73299
<b>49</b>	5.0320	.95608	.04392	<b>104</b>	1.3286	.25244	.74756
<b>50</b>	5.0128	.95244	.04756	<b>105</b>	1.2544	.23834	.76166
<b>51</b>	4.9921	.94851	.05149	<b>106</b>	1.1547	.21938	.78062
<b>52</b>	4.9700	.94431	.05569	<b>107</b>	1.0296	.19562	.80438
<b>53</b>	4.9465	.93983	.06017	<b>108</b>	.8185	.15552	.84448
<b>54</b>	4.9214	.93506	.06494	<b>109</b>	.4202	.07983	.92017

## Section 1

**Table S (19.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 19.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.1528	.98933	.01067	<b>55</b>	4.8485	.93091	.06909
<b>1</b>	5.1954	.99751	.00249	<b>56</b>	4.8205	.92554	.07446
<b>2</b>	5.1970	.99783	.00217	<b>57</b>	4.7907	.91982	.08018
<b>3</b>	5.1976	.99795	.00205	<b>58</b>	4.7593	.91378	.08622
<b>4</b>	5.1977	.99796	.00204	<b>59</b>	4.7263	.90746	.09254
<b>5</b>	5.1974	.99790	.00210	<b>60</b>	4.6920	.90086	.09914
<b>6</b>	5.1969	.99780	.00220	<b>61</b>	4.6559	.89394	.10606
<b>7</b>	5.1960	.99764	.00236	<b>62</b>	4.6178	.88662	.11338
<b>8</b>	5.1950	.99744	.00256	<b>63</b>	4.5775	.87888	.12112
<b>9</b>	5.1936	.99717	.00283	<b>64</b>	4.5349	.87070	.12930
<b>10</b>	5.1918	.99682	.00318	<b>65</b>	4.4900	.86208	.13792
<b>11</b>	5.1895	.99638	.00362	<b>66</b>	4.4424	.85294	.14706
<b>12</b>	5.1868	.99587	.00413	<b>67</b>	4.3915	.84317	.15683
<b>13</b>	5.1839	.99531	.00469	<b>68</b>	4.3373	.83277	.16723
<b>14</b>	5.1810	.99476	.00524	<b>69</b>	4.2799	.82175	.17825
<b>15</b>	5.1784	.99426	.00574	<b>70</b>	4.2196	.81017	.18983
<b>16</b>	5.1763	.99384	.00616	<b>71</b>	4.1568	.79810	.20190
<b>17</b>	5.1745	.99350	.00650	<b>72</b>	4.0916	.78559	.21441
<b>18</b>	5.1730	.99323	.00677	<b>73</b>	4.0243	.77267	.22733
<b>19</b>	5.1718	.99298	.00702	<b>74</b>	3.9544	.75925	.24075
<b>20</b>	5.1704	.99272	.00728	<b>75</b>	3.8812	.74518	.25482
<b>21</b>	5.1690	.99246	.00754	<b>76</b>	3.8039	.73035	.26965
<b>22</b>	5.1677	.99220	.00780	<b>77</b>	3.7224	.71469	.28531
<b>23</b>	5.1662	.99192	.00808	<b>78</b>	3.6364	.69820	.30180
<b>24</b>	5.1646	.99161	.00839	<b>79</b>	3.5466	.68095	.31905
<b>25</b>	5.1628	.99126	.00874	<b>80</b>	3.4539	.66315	.33685
<b>26</b>	5.1607	.99086	.00914	<b>81</b>	3.3593	.64498	.35502
<b>27</b>	5.1582	.99038	.00962	<b>82</b>	3.2633	.62656	.37344
<b>28</b>	5.1555	.98986	.01014	<b>83</b>	3.1662	.60792	.39208
<b>29</b>	5.1525	.98929	.01071	<b>84</b>	3.0669	.58884	.41116
<b>30</b>	5.1493	.98867	.01133	<b>85</b>	2.9642	.56913	.43087
<b>31</b>	5.1459	.98802	.01198	<b>86</b>	2.8594	.54900	.45100
<b>32</b>	5.1423	.98731	.01269	<b>87</b>	2.7542	.52881	.47119
<b>33</b>	5.1382	.98654	.01346	<b>88</b>	2.6491	.50862	.49138
<b>34</b>	5.1339	.98572	.01428	<b>89</b>	2.5439	.48843	.51157
<b>35</b>	5.1292	.98480	.01520	<b>90</b>	2.4390	.46828	.53172
<b>36</b>	5.1240	.98381	.01619	<b>91</b>	2.3366	.44862	.55138
<b>37</b>	5.1184	.98273	.01727	<b>92</b>	2.2397	.43002	.56998
<b>38</b>	5.1122	.98154	.01846	<b>93</b>	2.1487	.41256	.58744
<b>39</b>	5.1054	.98023	.01977	<b>94</b>	2.0624	.39598	.60402
<b>40</b>	5.0978	.97877	.02123	<b>95</b>	1.9787	.37991	.62009
<b>41</b>	5.0893	.97714	.02286	<b>96</b>	1.8985	.36451	.63549
<b>42</b>	5.0798	.97531	.02469	<b>97</b>	1.8233	.35007	.64993
<b>43</b>	5.0692	.97329	.02671	<b>98</b>	1.7518	.33635	.66365
<b>44</b>	5.0575	.97105	.02895	<b>99</b>	1.6809	.32273	.67727
<b>45</b>	5.0448	.96861	.03139	<b>100</b>	1.6108	.30927	.69073
<b>46</b>	5.0310	.96596	.03404	<b>101</b>	1.5405	.29578	.70422
<b>47</b>	5.0162	.96311	.03689	<b>102</b>	1.4706	.28236	.71764
<b>48</b>	5.0002	.96003	.03997	<b>103</b>	1.4007	.26894	.73106
<b>49</b>	4.9829	.95672	.04328	<b>104</b>	1.3245	.25431	.74569
<b>50</b>	4.9642	.95313	.04687	<b>105</b>	1.2508	.24015	.75985
<b>51</b>	4.9440	.94924	.05076	<b>106</b>	1.1515	.22109	.77891
<b>52</b>	4.9224	.94509	.05491	<b>107</b>	1.0271	.19720	.80280
<b>53</b>	4.8993	.94066	.05934	<b>108</b>	.8168	.15683	.84317
<b>54</b>	4.8747	.93594	.06406	<b>109</b>	.4195	.08054	.91946

**Table S (19.4)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 19.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.0998	.98936	.01064	<b>55</b>	4.8032	.93183	.06817
<b>1</b>	5.1420	.99754	.00246	<b>56</b>	4.7759	.92652	.07348
<b>2</b>	5.1436	.99786	.00214	<b>57</b>	4.7467	.92085	.07915
<b>3</b>	5.1442	.99798	.00202	<b>58</b>	4.7158	.91487	.08513
<b>4</b>	5.1443	.99799	.00201	<b>59</b>	4.6835	.90860	.09140
<b>5</b>	5.1440	.99794	.00206	<b>60</b>	4.6498	.90206	.09794
<b>6</b>	5.1435	.99784	.00216	<b>61</b>	4.6145	.89521	.10479
<b>7</b>	5.1427	.99768	.00232	<b>62</b>	4.5771	.88796	.11204
<b>8</b>	5.1417	.99749	.00251	<b>63</b>	4.5375	.88028	.11972
<b>9</b>	5.1403	.99722	.00278	<b>64</b>	4.4958	.87218	.12782
<b>10</b>	5.1385	.99687	.00313	<b>65</b>	4.4517	.86363	.13637
<b>11</b>	5.1363	.99644	.00356	<b>66</b>	4.4049	.85456	.14544
<b>12</b>	5.1337	.99593	.00407	<b>67</b>	4.3549	.84486	.15514
<b>13</b>	5.1308	.99537	.00463	<b>68</b>	4.3017	.83453	.16547
<b>14</b>	5.1280	.99483	.00517	<b>69</b>	4.2452	.82358	.17642
<b>15</b>	5.1254	.99433	.00567	<b>70</b>	4.1859	.81207	.18793
<b>16</b>	5.1233	.99392	.00608	<b>71</b>	4.1241	.80008	.19992
<b>17</b>	5.1216	.99358	.00642	<b>72</b>	4.0600	.78764	.21236
<b>18</b>	5.1202	.99331	.00669	<b>73</b>	3.9938	.77479	.22521
<b>19</b>	5.1189	.99307	.00693	<b>74</b>	3.9249	.76143	.23857
<b>20</b>	5.1176	.99282	.00718	<b>75</b>	3.8527	.74743	.25257
<b>21</b>	5.1163	.99256	.00744	<b>76</b>	3.7766	.73266	.26734
<b>22</b>	5.1149	.99230	.00770	<b>77</b>	3.6962	.71706	.28294
<b>23</b>	5.1135	.99203	.00797	<b>78</b>	3.6114	.70062	.29938
<b>24</b>	5.1120	.99173	.00827	<b>79</b>	3.5228	.68342	.31658
<b>25</b>	5.1102	.99138	.00862	<b>80</b>	3.4313	.66566	.33434
<b>26</b>	5.1082	.99099	.00901	<b>81</b>	3.3378	.64753	.35247
<b>27</b>	5.1058	.99052	.00948	<b>82</b>	3.2430	.62914	.37086
<b>28</b>	5.1031	.99001	.00999	<b>83</b>	3.1470	.61052	.38948
<b>29</b>	5.1002	.98944	.01056	<b>84</b>	3.0487	.59146	.40854
<b>30</b>	5.0971	.98884	.01116	<b>85</b>	2.9472	.57176	.42824
<b>31</b>	5.0938	.98819	.01181	<b>86</b>	2.8434	.55162	.44838
<b>32</b>	5.0902	.98750	.01250	<b>87</b>	2.7393	.53143	.46857
<b>33</b>	5.0863	.98675	.01325	<b>88</b>	2.6352	.51122	.48878
<b>34</b>	5.0821	.98593	.01407	<b>89</b>	2.5310	.49101	.50899
<b>35</b>	5.0775	.98503	.01497	<b>90</b>	2.4269	.47082	.52918
<b>36</b>	5.0725	.98406	.01594	<b>91</b>	2.3254	.45113	.54887
<b>37</b>	5.0670	.98300	.01700	<b>92</b>	2.2293	.43249	.56751
<b>38</b>	5.0610	.98183	.01817	<b>93</b>	2.1391	.41498	.58502
<b>39</b>	5.0543	.98054	.01946	<b>94</b>	2.0534	.39836	.60164
<b>40</b>	5.0469	.97910	.02090	<b>95</b>	1.9703	.38224	.61776
<b>41</b>	5.0386	.97750	.02250	<b>96</b>	1.8907	.36679	.63321
<b>42</b>	5.0294	.97570	.02430	<b>97</b>	1.8160	.35230	.64770
<b>43</b>	5.0191	.97370	.02630	<b>98</b>	1.7451	.33854	.66146
<b>44</b>	5.0077	.97149	.02851	<b>99</b>	1.6746	.32487	.67513
<b>45</b>	4.9953	.96909	.03091	<b>100</b>	1.6049	.31136	.68864
<b>46</b>	4.9818	.96647	.03353	<b>101</b>	1.5351	.29781	.70219
<b>47</b>	4.9673	.96366	.03634	<b>102</b>	1.4657	.28434	.71566
<b>48</b>	4.9517	.96062	.03938	<b>103</b>	1.3962	.27086	.72914
<b>49</b>	4.9348	.95735	.04265	<b>104</b>	1.3204	.25616	.74384
<b>50</b>	4.9165	.95380	.04620	<b>105</b>	1.2471	.24194	.75806
<b>51</b>	4.8967	.94996	.05004	<b>106</b>	1.1484	.22279	.77721
<b>52</b>	4.8755	.94586	.05414	<b>107</b>	1.0246	.19877	.80123
<b>53</b>	4.8530	.94147	.05853	<b>108</b>	.8152	.15814	.84186
<b>54</b>	4.8289	.93681	.06319	<b>109</b>	.4188	.08124	.91876

## Section 1

**Table S (19.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 19.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	5.0479	.98939	.01061	<b>55</b>	4.7588	.93272	.06728
<b>1</b>	5.0896	.99757	.00243	<b>56</b>	4.7320	.92746	.07254
<b>2</b>	5.0913	.99789	.00211	<b>57</b>	4.7033	.92185	.07815
<b>3</b>	5.0919	.99801	.00199	<b>58</b>	4.6731	.91593	.08407
<b>4</b>	5.0920	.99803	.00197	<b>59</b>	4.6414	.90972	.09028
<b>5</b>	5.0917	.99797	.00203	<b>60</b>	4.6084	.90324	.09676
<b>6</b>	5.0912	.99787	.00213	<b>61</b>	4.5737	.89645	.10355
<b>7</b>	5.0904	.99772	.00228	<b>62</b>	4.5371	.88927	.11073
<b>8</b>	5.0895	.99753	.00247	<b>63</b>	4.4982	.88165	.11835
<b>9</b>	5.0881	.99727	.00273	<b>64</b>	4.4572	.87362	.12638
<b>10</b>	5.0864	.99692	.00308	<b>65</b>	4.4140	.86514	.13486
<b>11</b>	5.0842	.99650	.00350	<b>66</b>	4.3680	.85614	.14386
<b>12</b>	5.0816	.99599	.00401	<b>67</b>	4.3189	.84651	.15349
<b>13</b>	5.0788	.99544	.00456	<b>68</b>	4.2666	.83625	.16375
<b>14</b>	5.0760	.99490	.00510	<b>69</b>	4.2111	.82537	.17463
<b>15</b>	5.0735	.99441	.00559	<b>70</b>	4.1527	.81394	.18606
<b>16</b>	5.0714	.99400	.00600	<b>71</b>	4.0919	.80201	.19799
<b>17</b>	5.0697	.99366	.00634	<b>72</b>	4.0288	.78964	.21036
<b>18</b>	5.0683	.99339	.00661	<b>73</b>	3.9636	.77686	.22314
<b>19</b>	5.0671	.99315	.00685	<b>74</b>	3.8958	.76357	.23643
<b>20</b>	5.0659	.99291	.00709	<b>75</b>	3.8247	.74964	.25036
<b>21</b>	5.0645	.99265	.00735	<b>76</b>	3.7496	.73493	.26507
<b>22</b>	5.0633	.99240	.00760	<b>77</b>	3.6704	.71939	.28061
<b>23</b>	5.0619	.99213	.00787	<b>78</b>	3.5867	.70300	.29700
<b>24</b>	5.0604	.99184	.00816	<b>79</b>	3.4992	.68585	.31415
<b>25</b>	5.0587	.99150	.00850	<b>80</b>	3.4089	.66814	.33186
<b>26</b>	5.0567	.99111	.00889	<b>81</b>	3.3165	.65004	.34996
<b>27</b>	5.0544	.99065	.00935	<b>82</b>	3.2229	.63168	.36832
<b>28</b>	5.0518	.99015	.00985	<b>83</b>	3.1280	.61308	.38692
<b>29</b>	5.0490	.98959	.01041	<b>84</b>	3.0308	.59404	.40596
<b>30</b>	5.0459	.98900	.01100	<b>85</b>	2.9304	.57435	.42565
<b>31</b>	5.0427	.98836	.01164	<b>86</b>	2.8276	.55422	.44578
<b>32</b>	5.0392	.98768	.01232	<b>87</b>	2.7246	.53402	.46598
<b>33</b>	5.0354	.98694	.01306	<b>88</b>	2.6214	.51380	.48620
<b>34</b>	5.0313	.98614	.01386	<b>89</b>	2.5182	.49356	.50644
<b>35</b>	5.0268	.98526	.01474	<b>90</b>	2.4150	.47334	.52666
<b>36</b>	5.0219	.98430	.01570	<b>91</b>	2.3143	.45361	.54639
<b>37</b>	5.0166	.98326	.01674	<b>92</b>	2.2190	.43493	.56507
<b>38</b>	5.0107	.98210	.01790	<b>93</b>	2.1295	.41738	.58262
<b>39</b>	5.0043	.98084	.01916	<b>94</b>	2.0445	.40072	.59928
<b>40</b>	4.9971	.97943	.02057	<b>95</b>	1.9620	.38455	.61545
<b>41</b>	4.9890	.97784	.02216	<b>96</b>	1.8829	.36905	.63095
<b>42</b>	4.9800	.97607	.02393	<b>97</b>	1.8088	.35452	.64548
<b>43</b>	4.9699	.97411	.02589	<b>98</b>	1.7383	.34071	.65929
<b>44</b>	4.9588	.97192	.02808	<b>99</b>	1.6683	.32699	.67301
<b>45</b>	4.9467	.96955	.03045	<b>100</b>	1.5991	.31343	.68657
<b>46</b>	4.9335	.96697	.03303	<b>101</b>	1.5297	.29983	.70017
<b>47</b>	4.9193	.96419	.03581	<b>102</b>	1.4607	.28630	.71370
<b>48</b>	4.9040	.96119	.03881	<b>103</b>	1.3916	.27276	.72724
<b>49</b>	4.8876	.95796	.04204	<b>104</b>	1.3163	.25800	.74200
<b>50</b>	4.8697	.95445	.04555	<b>105</b>	1.2435	.24372	.75628
<b>51</b>	4.8503	.95066	.04934	<b>106</b>	1.1453	.22448	.77552
<b>52</b>	4.8296	.94660	.05340	<b>107</b>	1.0221	.20033	.79967
<b>53</b>	4.8075	.94226	.05774	<b>108</b>	.8135	.15945	.84055
<b>54</b>	4.7839	.93765	.06235	<b>109</b>	.4181	.08194	.91806

**Table S (19.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 19.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.9971	.98943	.01057	<b>55</b>	4.7151	.93359	.06641
<b>1</b>	5.0384	.99760	.00240	<b>56</b>	4.6888	.92839	.07161
<b>2</b>	5.0400	.99792	.00208	<b>57</b>	4.6608	.92283	.07717
<b>3</b>	5.0406	.99804	.00196	<b>58</b>	4.6311	.91696	.08304
<b>4</b>	5.0407	.99806	.00194	<b>59</b>	4.6001	.91082	.08918
<b>5</b>	5.0404	.99801	.00199	<b>60</b>	4.5677	.90440	.09560
<b>6</b>	5.0400	.99791	.00209	<b>61</b>	4.5337	.89767	.10233
<b>7</b>	5.0392	.99776	.00224	<b>62</b>	4.4977	.89055	.10945
<b>8</b>	5.0383	.99758	.00242	<b>63</b>	4.4596	.88300	.11700
<b>9</b>	5.0370	.99732	.00268	<b>64</b>	4.4193	.87503	.12497
<b>10</b>	5.0352	.99698	.00302	<b>65</b>	4.3768	.86662	.13338
<b>11</b>	5.0331	.99655	.00345	<b>66</b>	4.3318	.85769	.14231
<b>12</b>	5.0306	.99605	.00395	<b>67</b>	4.2835	.84813	.15187
<b>13</b>	5.0278	.99550	.00450	<b>68</b>	4.2320	.83794	.16206
<b>14</b>	5.0251	.99496	.00504	<b>69</b>	4.1775	.82714	.17286
<b>15</b>	5.0226	.99448	.00552	<b>70</b>	4.1201	.81577	.18423
<b>16</b>	5.0206	.99407	.00593	<b>71</b>	4.0602	.80392	.19608
<b>17</b>	5.0189	.99374	.00626	<b>72</b>	3.9980	.79161	.20839
<b>18</b>	5.0175	.99347	.00653	<b>73</b>	3.9338	.77890	.22110
<b>19</b>	5.0163	.99324	.00676	<b>74</b>	3.8670	.76567	.23433
<b>20</b>	5.0151	.99300	.00700	<b>75</b>	3.7970	.75181	.24819
<b>21</b>	5.0139	.99274	.00726	<b>76</b>	3.7230	.73716	.26284
<b>22</b>	5.0126	.99250	.00750	<b>77</b>	3.6449	.72168	.27832
<b>23</b>	5.0113	.99223	.00777	<b>78</b>	3.5624	.70535	.29465
<b>24</b>	5.0098	.99195	.00805	<b>79</b>	3.4760	.68825	.31175
<b>25</b>	5.0081	.99161	.00839	<b>80</b>	3.3867	.67058	.32942
<b>26</b>	5.0062	.99123	.00877	<b>81</b>	3.2955	.65251	.34749
<b>27</b>	5.0040	.99078	.00922	<b>82</b>	3.2030	.63419	.36581
<b>28</b>	5.0015	.99029	.00971	<b>83</b>	3.1092	.61562	.38438
<b>29</b>	4.9987	.98974	.01026	<b>84</b>	3.0131	.59659	.40341
<b>30</b>	4.9957	.98915	.01085	<b>85</b>	2.9137	.57691	.42309
<b>31</b>	4.9926	.98853	.01147	<b>86</b>	2.8120	.55678	.44322
<b>32</b>	4.9892	.98786	.01214	<b>87</b>	2.7100	.53658	.46342
<b>33</b>	4.9855	.98713	.01287	<b>88</b>	2.6078	.51634	.48366
<b>34</b>	4.9815	.98635	.01365	<b>89</b>	2.5055	.49608	.50392
<b>35</b>	4.9771	.98548	.01452	<b>90</b>	2.4032	.47584	.52416
<b>36</b>	4.9724	.98453	.01547	<b>91</b>	2.3034	.45607	.54393
<b>37</b>	4.9672	.98351	.01649	<b>92</b>	2.2088	.43735	.56265
<b>38</b>	4.9615	.98237	.01763	<b>93</b>	2.1200	.41976	.58024
<b>39</b>	4.9552	.98113	.01887	<b>94</b>	2.0356	.40306	.59694
<b>40</b>	4.9482	.97974	.02026	<b>95</b>	1.9538	.38684	.61316
<b>41</b>	4.9403	.97818	.02182	<b>96</b>	1.8752	.37130	.62870
<b>42</b>	4.9315	.97644	.02356	<b>97</b>	1.8016	.35672	.64328
<b>43</b>	4.9217	.97450	.02550	<b>98</b>	1.7317	.34287	.65713
<b>44</b>	4.9108	.97234	.02766	<b>99</b>	1.6621	.32910	.67090
<b>45</b>	4.8990	.97000	.03000	<b>100</b>	1.5934	.31548	.68452
<b>46</b>	4.8861	.96745	.03255	<b>101</b>	1.5244	.30183	.69817
<b>47</b>	4.8723	.96471	.03529	<b>102</b>	1.4558	.28825	.71175
<b>48</b>	4.8573	.96175	.03825	<b>103</b>	1.3872	.27466	.72534
<b>49</b>	4.8412	.95856	.04144	<b>104</b>	1.3123	.25983	.74017
<b>50</b>	4.8237	.95509	.04491	<b>105</b>	1.2398	.24549	.75451
<b>51</b>	4.8047	.95134	.04866	<b>106</b>	1.1422	.22616	.77384
<b>52</b>	4.7845	.94732	.05268	<b>107</b>	1.0196	.20189	.79811
<b>53</b>	4.7628	.94304	.05696	<b>108</b>	.8118	.16074	.83926
<b>54</b>	4.7397	.93847	.06153	<b>109</b>	.4174	.08264	.91736

## Section 1

**Table S (20.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 20.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.9473	.98946	.01054	<b>55</b>	4.6722	.93444	.06556
<b>1</b>	4.9881	.99762	.00238	<b>56</b>	4.6464	.92929	.07071
<b>2</b>	4.9897	.99794	.00206	<b>57</b>	4.6189	.92379	.07621
<b>3</b>	4.9903	.99806	.00194	<b>58</b>	4.5899	.91797	.08203
<b>4</b>	4.9904	.99809	.00191	<b>59</b>	4.5594	.91188	.08812
<b>5</b>	4.9902	.99804	.00196	<b>60</b>	4.5276	.90552	.09448
<b>6</b>	4.9897	.99795	.00205	<b>61</b>	4.4943	.89886	.10114
<b>7</b>	4.9890	.99780	.00220	<b>62</b>	4.4590	.89180	.10820
<b>8</b>	4.9881	.99762	.00238	<b>63</b>	4.4216	.88431	.11569
<b>9</b>	4.9868	.99736	.00264	<b>64</b>	4.3821	.87641	.12359
<b>10</b>	4.9851	.99702	.00298	<b>65</b>	4.3403	.86806	.13194
<b>11</b>	4.9830	.99661	.00339	<b>66</b>	4.2960	.85920	.14080
<b>12</b>	4.9805	.99611	.00389	<b>67</b>	4.2486	.84972	.15028
<b>13</b>	4.9778	.99556	.00444	<b>68</b>	4.1980	.83960	.16040
<b>14</b>	4.9751	.99503	.00497	<b>69</b>	4.1443	.82886	.17114
<b>15</b>	4.9727	.99454	.00546	<b>70</b>	4.0878	.81757	.18243
<b>16</b>	4.9707	.99414	.00586	<b>71</b>	4.0289	.80578	.19422
<b>17</b>	4.9691	.99381	.00619	<b>72</b>	3.9677	.79355	.20645
<b>18</b>	4.9678	.99355	.00645	<b>73</b>	3.9045	.78090	.21910
<b>19</b>	4.9666	.99332	.00668	<b>74</b>	3.8387	.76774	.23226
<b>20</b>	4.9654	.99308	.00692	<b>75</b>	3.7697	.75394	.24606
<b>21</b>	4.9642	.99283	.00717	<b>76</b>	3.6968	.73936	.26064
<b>22</b>	4.9630	.99259	.00741	<b>77</b>	3.6197	.72394	.27606
<b>23</b>	4.9617	.99233	.00767	<b>78</b>	3.5383	.70766	.29234
<b>24</b>	4.9603	.99205	.00795	<b>79</b>	3.4530	.69061	.30939
<b>25</b>	4.9586	.99172	.00828	<b>80</b>	3.3649	.67298	.32702
<b>26</b>	4.9568	.99135	.00865	<b>81</b>	3.2748	.65495	.34505
<b>27</b>	4.9545	.99091	.00909	<b>82</b>	3.1833	.63666	.36334
<b>28</b>	4.9521	.99042	.00958	<b>83</b>	3.0906	.61812	.38188
<b>29</b>	4.9494	.98988	.01012	<b>84</b>	2.9956	.59911	.40089
<b>30</b>	4.9465	.98931	.01069	<b>85</b>	2.8972	.57944	.42056
<b>31</b>	4.9435	.98869	.01131	<b>86</b>	2.7966	.55931	.44069
<b>32</b>	4.9402	.98804	.01196	<b>87</b>	2.6955	.53910	.46090
<b>33</b>	4.9366	.98732	.01268	<b>88</b>	2.5943	.51886	.48114
<b>34</b>	4.9327	.98654	.01346	<b>89</b>	2.4929	.49858	.50142
<b>35</b>	4.9284	.98569	.01431	<b>90</b>	2.3915	.47831	.52169
<b>36</b>	4.9238	.98476	.01524	<b>91</b>	2.2925	.45850	.54150
<b>37</b>	4.9188	.98375	.01625	<b>92</b>	2.1987	.43975	.56025
<b>38</b>	4.9132	.98264	.01736	<b>93</b>	2.1106	.42211	.57789
<b>39</b>	4.9071	.98141	.01859	<b>94</b>	2.0269	.40537	.59463
<b>40</b>	4.9002	.98004	.01996	<b>95</b>	1.9456	.38912	.61088
<b>41</b>	4.8925	.97851	.02149	<b>96</b>	1.8676	.37352	.62648
<b>42</b>	4.8839	.97679	.02321	<b>97</b>	1.7945	.35890	.64110
<b>43</b>	4.8744	.97487	.02513	<b>98</b>	1.7250	.34501	.65499
<b>44</b>	4.8638	.97275	.02725	<b>99</b>	1.6559	.33119	.66881
<b>45</b>	4.8522	.97044	.02956	<b>100</b>	1.5876	.31753	.68247
<b>46</b>	4.8396	.96792	.03208	<b>101</b>	1.5191	.30382	.69618
<b>47</b>	4.8261	.96521	.03479	<b>102</b>	1.4509	.29019	.70981
<b>48</b>	4.8114	.96229	.03771	<b>103</b>	1.3827	.27654	.72346
<b>49</b>	4.7957	.95914	.04086	<b>104</b>	1.3082	.26164	.73836
<b>50</b>	4.7785	.95571	.04429	<b>105</b>	1.2362	.24725	.75275
<b>51</b>	4.7600	.95200	.04800	<b>106</b>	1.1391	.22783	.77217
<b>52</b>	4.7401	.94803	.05197	<b>107</b>	1.0172	.20343	.79657
<b>53</b>	4.7189	.94379	.05621	<b>108</b>	.8102	.16204	.83796
<b>54</b>	4.6963	.93927	.06073	<b>109</b>	.4167	.08333	.91667

**Table S (20.2)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 20.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.8984	.98949	.01051	<b>55</b>	4.6301	.93527	.06473
<b>1</b>	4.9388	.99765	.00235	<b>56</b>	4.6048	.93017	.06983
<b>2</b>	4.9404	.99797	.00203	<b>57</b>	4.5778	.92472	.07528
<b>3</b>	4.9410	.99809	.00191	<b>58</b>	4.5493	.91896	.08104
<b>4</b>	4.9412	.99812	.00188	<b>59</b>	4.5194	.91293	.08707
<b>5</b>	4.9409	.99807	.00193	<b>60</b>	4.4882	.90663	.09337
<b>6</b>	4.9405	.99798	.00202	<b>61</b>	4.4555	.90002	.09998
<b>7</b>	4.9398	.99784	.00216	<b>62</b>	4.4209	.89302	.10698
<b>8</b>	4.9389	.99766	.00234	<b>63</b>	4.3842	.88560	.11440
<b>9</b>	4.9377	.99741	.00259	<b>64</b>	4.3454	.87776	.12224
<b>10</b>	4.9360	.99707	.00293	<b>65</b>	4.3044	.86948	.13052
<b>11</b>	4.9340	.99666	.00334	<b>66</b>	4.2608	.86069	.13931
<b>12</b>	4.9315	.99616	.00384	<b>67</b>	4.2142	.85128	.14872
<b>13</b>	4.9288	.99562	.00438	<b>68</b>	4.1645	.84123	.15877
<b>14</b>	4.9262	.99509	.00491	<b>69</b>	4.1117	.83056	.16944
<b>15</b>	4.9238	.99461	.00539	<b>70</b>	4.0561	.81933	.18067
<b>16</b>	4.9218	.99421	.00579	<b>71</b>	3.9981	.80762	.19238
<b>17</b>	4.9202	.99388	.00612	<b>72</b>	3.9379	.79545	.20455
<b>18</b>	4.9189	.99363	.00637	<b>73</b>	3.8756	.78287	.21713
<b>19</b>	4.9178	.99340	.00660	<b>74</b>	3.8108	.76978	.23022
<b>20</b>	4.9167	.99316	.00684	<b>75</b>	3.7428	.75604	.24396
<b>21</b>	4.9154	.99292	.00708	<b>76</b>	3.6709	.74152	.25848
<b>22</b>	4.9143	.99268	.00732	<b>77</b>	3.5949	.72616	.27384
<b>23</b>	4.9130	.99243	.00757	<b>78</b>	3.5145	.70993	.29007
<b>24</b>	4.9116	.99215	.00785	<b>79</b>	3.4304	.69293	.30707
<b>25</b>	4.9100	.99183	.00817	<b>80</b>	3.3433	.67535	.32465
<b>26</b>	4.9082	.99147	.00853	<b>81</b>	3.2543	.65736	.34264
<b>27</b>	4.9061	.99103	.00897	<b>82</b>	3.1639	.63910	.36090
<b>28</b>	4.9037	.99055	.00945	<b>83</b>	3.0722	.62058	.37942
<b>29</b>	4.9011	.99002	.00998	<b>84</b>	2.9782	.60160	.39840
<b>30</b>	4.8983	.98945	.01055	<b>85</b>	2.8809	.58194	.41806
<b>31</b>	4.8953	.98885	.01115	<b>86</b>	2.7813	.56182	.43818
<b>32</b>	4.8921	.98820	.01180	<b>87</b>	2.6812	.54161	.45839
<b>33</b>	4.8886	.98749	.01251	<b>88</b>	2.5809	.52135	.47865
<b>34</b>	4.8848	.98674	.01326	<b>89</b>	2.4805	.50105	.49895
<b>35</b>	4.8807	.98589	.01411	<b>90</b>	2.3799	.48075	.51925
<b>36</b>	4.8761	.98498	.01502	<b>91</b>	2.2817	.46091	.53909
<b>37</b>	4.8712	.98399	.01601	<b>92</b>	2.1887	.44212	.55788
<b>38</b>	4.8658	.98289	.01711	<b>93</b>	2.1012	.42445	.57555
<b>39</b>	4.8598	.98169	.01831	<b>94</b>	2.0182	.40767	.59233
<b>40</b>	4.8532	.98034	.01966	<b>95</b>	1.9375	.39137	.60863
<b>41</b>	4.8457	.97882	.02118	<b>96</b>	1.8601	.37573	.62427
<b>42</b>	4.8373	.97713	.02287	<b>97</b>	1.7875	.36107	.63893
<b>43</b>	4.8279	.97524	.02476	<b>98</b>	1.7184	.34713	.65287
<b>44</b>	4.8176	.97315	.02685	<b>99</b>	1.6498	.33326	.66674
<b>45</b>	4.8063	.97087	.02913	<b>100</b>	1.5819	.31955	.68045
<b>46</b>	4.7939	.96838	.03162	<b>101</b>	1.5138	.30580	.69420
<b>47</b>	4.7807	.96571	.03429	<b>102</b>	1.4461	.29211	.70789
<b>48</b>	4.7664	.96282	.03718	<b>103</b>	1.3782	.27840	.72160
<b>49</b>	4.7510	.95970	.04030	<b>104</b>	1.3042	.26345	.73655
<b>50</b>	4.7342	.95631	.04369	<b>105</b>	1.2326	.24899	.75101
<b>51</b>	4.7160	.95264	.04736	<b>106</b>	1.1361	.22949	.77051
<b>52</b>	4.6966	.94872	.05128	<b>107</b>	1.0147	.20497	.79503
<b>53</b>	4.6758	.94452	.05548	<b>108</b>	.8085	.16333	.83667
<b>54</b>	4.6537	.94005	.05995	<b>109</b>	.4160	.08403	.91597

## Section 1

**Table S (20.4)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 20.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	4.8506	.98952	.01048	55	4.5886	.93608	.06392
1	4.8905	.99767	.00233	56	4.5639	.93103	.06897
2	4.8921	.99799	.00201	57	4.5374	.92563	.07437
3	4.8927	.99812	.00188	58	4.5094	.91993	.08007
4	4.8929	.99815	.00185	59	4.4801	.91395	.08605
5	4.8926	.99810	.00190	60	4.4495	.90770	.09230
6	4.8922	.99801	.00199	61	4.4174	.90115	.09885
7	4.8915	.99788	.00212	62	4.3834	.89422	.10578
8	4.8907	.99770	.00230	63	4.3474	.88686	.11314
9	4.8895	.99745	.00255	64	4.3092	.87909	.12091
10	4.8878	.99712	.00288	65	4.2690	.87087	.12913
11	4.8858	.99671	.00329	66	4.2262	.86215	.13785
12	4.8834	.99622	.00378	67	4.1804	.85280	.14720
13	4.8808	.99568	.00432	68	4.1315	.84282	.15718
14	4.8782	.99515	.00485	69	4.0795	.83222	.16778
15	4.8759	.99467	.00533	70	4.0248	.82106	.17894
16	4.8739	.99428	.00572	71	3.9677	.80941	.19059
17	4.8723	.99396	.00604	72	3.9084	.79732	.20268
18	4.8711	.99370	.00630	73	3.8471	.78481	.21519
19	4.8700	.99347	.00653	74	3.7832	.77178	.22822
20	4.8688	.99324	.00676	75	3.7162	.75811	.24189
21	4.8677	.99300	.00700	76	3.6453	.74365	.25635
22	4.8665	.99277	.00723	77	3.5703	.72835	.27165
23	4.8653	.99252	.00748	78	3.4911	.71218	.28782
24	4.8640	.99225	.00775	79	3.4080	.69522	.30478
25	4.8624	.99193	.00807	80	3.3220	.67768	.32232
26	4.8607	.99158	.00842	81	3.2340	.65973	.34027
27	4.8586	.99115	.00885	82	3.1446	.64151	.35849
28	4.8563	.99068	.00932	83	3.0540	.62302	.37698
29	4.8537	.99015	.00985	84	2.9611	.60406	.39594
30	4.8510	.98959	.01041	85	2.8648	.58441	.41559
31	4.8480	.98900	.01100	86	2.7661	.56429	.43571
32	4.8449	.98836	.01164	87	2.6670	.54408	.45592
33	4.8415	.98767	.01233	88	2.5677	.52381	.47619
34	4.8379	.98692	.01308	89	2.4681	.50350	.49650
35	4.8338	.98609	.01391	90	2.3685	.48317	.51683
36	4.8294	.98520	.01480	91	2.2711	.46330	.53670
37	4.8246	.98422	.01578	92	2.1788	.44447	.55553
38	4.8193	.98314	.01686	93	2.0920	.42676	.57324
39	4.8135	.98195	.01805	94	2.0095	.40994	.59006
40	4.8070	.98063	.01937	95	1.9294	.39360	.60640
41	4.7997	.97913	.02087	96	1.8526	.37792	.62208
42	4.7915	.97746	.02254	97	1.7805	.36321	.63679
43	4.7824	.97560	.02440	98	1.7119	.34923	.65077
44	4.7722	.97353	.02647	99	1.6437	.33532	.66468
45	4.7612	.97128	.02872	100	1.5763	.32156	.67844
46	4.7491	.96882	.03118	101	1.5086	.30776	.69224
47	4.7362	.96618	.03382	102	1.4413	.29402	.70598
48	4.7222	.96333	.03667	103	1.3738	.28026	.71974
49	4.7071	.96025	.03975	104	1.3002	.26524	.73476
50	4.6907	.95690	.04310	105	1.2291	.25073	.74927
51	4.6729	.95327	.04673	106	1.1330	.23114	.76886
52	4.6539	.94939	.05061	107	1.0123	.20651	.79349
53	4.6335	.94524	.05476	108	.8069	.16461	.83539
54	4.6118	.94081	.05919	109	.4153	.08472	.91528



**Table S (20.6)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 20.6 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	4.8036	.98954	.01046	55	4.5479	.93687	.06313
1	4.8432	.99769	.00231	56	4.5236	.93187	.06813
2	4.8447	.99802	.00198	57	4.4977	.92652	.07348
3	4.8454	.99814	.00186	58	4.4702	.92087	.07913
4	4.8455	.99817	.00183	59	4.4415	.91494	.08506
5	4.8453	.99813	.00187	60	4.4114	.90876	.09124
6	4.8449	.99805	.00195	61	4.3799	.90226	.09774
7	4.8442	.99791	.00209	62	4.3465	.89539	.10461
8	4.8434	.99774	.00226	63	4.3111	.88809	.11191
9	4.8422	.99749	.00251	64	4.2737	.88038	.11962
10	4.8406	.99716	.00284	65	4.2341	.87223	.12777
11	4.8386	.99676	.00324	66	4.1921	.86358	.13642
12	4.8363	.99627	.00373	67	4.1471	.85430	.14570
13	4.8337	.99573	.00427	68	4.0990	.84438	.15562
14	4.8311	.99521	.00479	69	4.0478	.83385	.16615
15	4.8288	.99474	.00526	70	3.9940	.82276	.17724
16	4.8269	.99434	.00566	71	3.9378	.81118	.18882
17	4.8254	.99402	.00598	72	3.8794	.79915	.20085
18	4.8241	.99377	.00623	73	3.8190	.78671	.21329
19	4.8231	.99355	.00645	74	3.7560	.77375	.22625
20	4.8220	.99332	.00668	75	3.6900	.76014	.23986
21	4.8208	.99309	.00691	76	3.6201	.74574	.25426
22	4.8197	.99286	.00714	77	3.5461	.73050	.26950
23	4.8185	.99262	.00738	78	3.4679	.71438	.28562
24	4.8172	.99235	.00765	79	3.3858	.69748	.30252
25	4.8157	.99204	.00796	80	3.3009	.67998	.32002
26	4.8140	.99168	.00832	81	3.2140	.66208	.33792
27	4.8120	.99126	.00874	82	3.1256	.64388	.35612
28	4.8097	.99080	.00920	83	3.0360	.62542	.37458
29	4.8072	.99028	.00972	84	2.9441	.60648	.39352
30	4.8045	.98973	.01027	85	2.8488	.58686	.41314
31	4.8017	.98915	.01085	86	2.7512	.56674	.43326
32	4.7987	.98852	.01148	87	2.6530	.54652	.45348
33	4.7953	.98784	.01216	88	2.5546	.52625	.47375
34	4.7918	.98710	.01290	89	2.4559	.50592	.49408
35	4.7878	.98629	.01371	90	2.3571	.48556	.51444
36	4.7835	.98540	.01460	91	2.2605	.46566	.53434
37	4.7789	.98444	.01556	92	2.1689	.44680	.55320
38	4.7737	.98338	.01662	93	2.0828	.42906	.57094
39	4.7680	.98221	.01779	94	2.0010	.41220	.58780
40	4.7617	.98090	.01910	95	1.9214	.39582	.60418
41	4.7545	.97943	.02057	96	1.8451	.38009	.61991
42	4.7465	.97779	.02221	97	1.7735	.36534	.63466
43	4.7376	.97595	.02405	98	1.7054	.35132	.64868
44	4.7277	.97391	.02609	99	1.6377	.33736	.66264
45	4.7169	.97168	.02832	100	1.5707	.32356	.67644
46	4.7051	.96926	.03074	101	1.5034	.30970	.69030
47	4.6925	.96665	.03335	102	1.4365	.29591	.70409
48	4.6788	.96383	.03617	103	1.3694	.28210	.71790
49	4.6640	.96078	.03922	104	1.2962	.26703	.73297
50	4.6479	.95747	.04253	105	1.2255	.25246	.74754
51	4.6305	.95388	.04612	106	1.1300	.23278	.76722
52	4.6118	.95004	.04996	107	1.0099	.20803	.79197
53	4.5919	.94593	.05407	108	.8053	.16589	.83411
54	4.5706	.94155	.05845	109	.4146	.08541	.91459

## Section 1

**Table S (20.8)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 20.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	4.7576	.98957	.01043	55	4.5079	.93764	.06236
1	4.7967	.99772	.00228	56	4.4841	.93269	.06731
2	4.7983	.99804	.00196	57	4.4586	.92739	.07261
3	4.7989	.99817	.00183	58	4.4317	.92179	.07821
4	4.7990	.99820	.00180	59	4.4035	.91592	.08408
5	4.7988	.99816	.00184	60	4.3740	.90978	.09022
6	4.7984	.99808	.00192	61	4.3430	.90335	.09665
7	4.7978	.99794	.00206	62	4.3103	.89653	.10347
8	4.7970	.99777	.00223	63	4.2755	.88930	.11070
9	4.7958	.99753	.00247	64	4.2387	.88165	.11835
10	4.7943	.99721	.00279	65	4.1998	.87357	.12643
11	4.7923	.99681	.00319	66	4.1585	.86498	.13502
12	4.7900	.99632	.00368	67	4.1142	.85576	.14424
13	4.7875	.99579	.00421	68	4.0669	.84592	.15408
14	4.7850	.99527	.00473	69	4.0166	.83545	.16455
15	4.7827	.99480	.00520	70	3.9636	.82443	.17557
16	4.7808	.99441	.00559	71	3.9083	.81292	.18708
17	4.7793	.99409	.00591	72	3.8507	.80095	.19905
18	4.7781	.99384	.00616	73	3.7912	.78858	.21142
19	4.7770	.99362	.00638	74	3.7292	.77568	.22432
20	4.7760	.99340	.00660	75	3.6641	.76214	.23786
21	4.7748	.99317	.00683	76	3.5952	.74780	.25220
22	4.7738	.99294	.00706	77	3.5222	.73262	.26738
23	4.7726	.99270	.00730	78	3.4450	.71656	.28344
24	4.7714	.99244	.00756	79	3.3640	.69970	.30030
25	4.7699	.99214	.00786	80	3.2801	.68225	.31775
26	4.7682	.99179	.00821	81	3.1942	.66438	.33562
27	4.7662	.99137	.00863	82	3.1068	.64622	.35378
28	4.7640	.99092	.00908	83	3.0182	.62779	.37221
29	4.7616	.99041	.00959	84	2.9273	.60888	.39112
30	4.7590	.98987	.01013	85	2.8330	.58927	.41073
31	4.7562	.98929	.01071	86	2.7363	.56916	.43084
32	4.7532	.98868	.01132	87	2.6391	.54894	.45106
33	4.7500	.98800	.01200	88	2.5416	.52866	.47134
34	4.7465	.98728	.01272	89	2.4438	.50831	.49169
35	4.7427	.98647	.01353	90	2.3458	.48793	.51207
36	4.7385	.98561	.01439	91	2.2500	.46800	.53200
37	4.7339	.98466	.01534	92	2.1592	.44911	.55089
38	4.7289	.98361	.01639	93	2.0737	.43133	.56867
39	4.7234	.98246	.01754	94	1.9925	.41443	.58557
40	4.7172	.98117	.01883	95	1.9135	.39801	.60199
41	4.7102	.97972	.02028	96	1.8377	.38225	.61775
42	4.7024	.97810	.02190	97	1.7666	.36745	.63255
43	4.6937	.97629	.02371	98	1.6990	.35339	.64661
44	4.6840	.97427	.02573	99	1.6317	.33939	.66061
45	4.6734	.97208	.02792	100	1.5651	.32554	.67446
46	4.6619	.96968	.03032	101	1.4983	.31164	.68836
47	4.6495	.96710	.03290	102	1.4317	.29780	.70220
48	4.6361	.96431	.03569	103	1.3651	.28394	.71606
49	4.6217	.96130	.03870	104	1.2923	.26880	.73120
50	4.6059	.95803	.04197	105	1.2220	.25418	.74582
51	4.5888	.95448	.04552	106	1.1270	.23441	.76559
52	4.5706	.95068	.04932	107	1.0075	.20955	.79045
53	4.5510	.94661	.05339	108	.8036	.16716	.83284
54	4.5302	.94228	.05772	109	.4139	.08609	.91391

**Table S (21.0)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 21.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.7124	.98960	.01040	<b>55</b>	4.4686	.93840	.06160
<b>1</b>	4.7511	.99774	.00226	<b>56</b>	4.4452	.93349	.06651
<b>2</b>	4.7527	.99806	.00194	<b>57</b>	4.4202	.92824	.07176
<b>3</b>	4.7533	.99819	.00181	<b>58</b>	4.3938	.92269	.07731
<b>4</b>	4.7535	.99822	.00178	<b>59</b>	4.3661	.91687	.08313
<b>5</b>	4.7533	.99819	.00181	<b>60</b>	4.3371	.91079	.08921
<b>6</b>	4.7529	.99811	.00189	<b>61</b>	4.3067	.90441	.09559
<b>7</b>	4.7523	.99798	.00202	<b>62</b>	4.2746	.89766	.10234
<b>8</b>	4.7515	.99781	.00219	<b>63</b>	4.2404	.89048	.10952
<b>9</b>	4.7503	.99757	.00243	<b>64</b>	4.2043	.88289	.11711
<b>10</b>	4.7488	.99725	.00275	<b>65</b>	4.1661	.87487	.12513
<b>11</b>	4.7469	.99685	.00315	<b>66</b>	4.1255	.86635	.13365
<b>12</b>	4.7446	.99637	.00363	<b>67</b>	4.0819	.85720	.14280
<b>13</b>	4.7421	.99584	.00416	<b>68</b>	4.0353	.84742	.15258
<b>14</b>	4.7397	.99533	.00467	<b>69</b>	3.9858	.83702	.16298
<b>15</b>	4.7374	.99486	.00514	<b>70</b>	3.9337	.82607	.17393
<b>16</b>	4.7356	.99447	.00553	<b>71</b>	3.8791	.81462	.18538
<b>17</b>	4.7341	.99416	.00584	<b>72</b>	3.8225	.80272	.19728
<b>18</b>	4.7329	.99391	.00609	<b>73</b>	3.7639	.79041	.20959
<b>19</b>	4.7319	.99369	.00631	<b>74</b>	3.7028	.77758	.22242
<b>20</b>	4.7308	.99347	.00653	<b>75</b>	3.6386	.76410	.23590
<b>21</b>	4.7297	.99324	.00676	<b>76</b>	3.5706	.74983	.25017
<b>22</b>	4.7287	.99302	.00698	<b>77</b>	3.4986	.73471	.26529
<b>23</b>	4.7276	.99279	.00721	<b>78</b>	3.4224	.71870	.28130
<b>24</b>	4.7263	.99253	.00747	<b>79</b>	3.3424	.70190	.29810
<b>25</b>	4.7249	.99223	.00777	<b>80</b>	3.2595	.68449	.31551
<b>26</b>	4.7233	.99189	.00811	<b>81</b>	3.1746	.66666	.33334
<b>27</b>	4.7213	.99148	.00852	<b>82</b>	3.0883	.64854	.35146
<b>28</b>	4.7192	.99103	.00897	<b>83</b>	3.0007	.63014	.36986
<b>29</b>	4.7168	.99053	.00947	<b>84</b>	2.9107	.61124	.38876
<b>30</b>	4.7143	.99000	.01000	<b>85</b>	2.8174	.59165	.40835
<b>31</b>	4.7116	.98943	.01057	<b>86</b>	2.7217	.57155	.42845
<b>32</b>	4.7087	.98882	.01118	<b>87</b>	2.6254	.55133	.44867
<b>33</b>	4.7055	.98816	.01184	<b>88</b>	2.5288	.53104	.46896
<b>34</b>	4.7021	.98745	.01255	<b>89</b>	2.4318	.51068	.48932
<b>35</b>	4.6984	.98666	.01334	<b>90</b>	2.3347	.49028	.50972
<b>36</b>	4.6943	.98580	.01420	<b>91</b>	2.2396	.47032	.52968
<b>37</b>	4.6899	.98487	.01513	<b>92</b>	2.1495	.45139	.54861
<b>38</b>	4.6849	.98384	.01616	<b>93</b>	2.0647	.43358	.56642
<b>39</b>	4.6795	.98271	.01729	<b>94</b>	1.9840	.41665	.58335
<b>40</b>	4.6735	.98144	.01856	<b>95</b>	1.9057	.40019	.59981
<b>41</b>	4.6667	.98001	.01999	<b>96</b>	1.8304	.38438	.61562
<b>42</b>	4.6591	.97841	.02159	<b>97</b>	1.7598	.36955	.63045
<b>43</b>	4.6506	.97662	.02338	<b>98</b>	1.6926	.35544	.64456
<b>44</b>	4.6411	.97463	.02537	<b>99</b>	1.6257	.34141	.65859
<b>45</b>	4.6307	.97246	.02754	<b>100</b>	1.5596	.32751	.67249
<b>46</b>	4.6195	.97009	.02991	<b>101</b>	1.4931	.31356	.68644
<b>47</b>	4.6073	.96754	.03246	<b>102</b>	1.4270	.29967	.70033
<b>48</b>	4.5942	.96479	.03521	<b>103</b>	1.3607	.28576	.71424
<b>49</b>	4.5801	.96181	.03819	<b>104</b>	1.2884	.27056	.72944
<b>50</b>	4.5646	.95857	.04143	<b>105</b>	1.2185	.25589	.74411
<b>51</b>	4.5479	.95506	.04494	<b>106</b>	1.1240	.23604	.76396
<b>52</b>	4.5300	.95130	.04870	<b>107</b>	1.0051	.21106	.78894
<b>53</b>	4.5108	.94728	.05272	<b>108</b>	.8020	.16842	.83158
<b>54</b>	4.4904	.94299	.05701	<b>109</b>	.4132	.08678	.91322

## Section 1

**Table S (21.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 21.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.6680	.98963	.01037	<b>55</b>	4.4299	.93913	.06087
<b>1</b>	4.7064	.99776	.00224	<b>56</b>	4.4069	.93427	.06573
<b>2</b>	4.7080	.99809	.00191	<b>57</b>	4.3824	.92907	.07093
<b>3</b>	4.7086	.99822	.00178	<b>58</b>	4.3565	.92357	.07643
<b>4</b>	4.7087	.99825	.00175	<b>59</b>	4.3293	.91780	.08220
<b>5</b>	4.7086	.99821	.00179	<b>60</b>	4.3008	.91178	.08822
<b>6</b>	4.7082	.99814	.00186	<b>61</b>	4.2710	.90545	.09455
<b>7</b>	4.7076	.99801	.00199	<b>62</b>	4.2394	.89875	.10125
<b>8</b>	4.7068	.99784	.00216	<b>63</b>	4.2058	.89164	.10836
<b>9</b>	4.7057	.99761	.00239	<b>64</b>	4.1703	.88411	.11589
<b>10</b>	4.7042	.99729	.00271	<b>65</b>	4.1328	.87616	.12384
<b>11</b>	4.7024	.99690	.00310	<b>66</b>	4.0929	.86769	.13231
<b>12</b>	4.7001	.99642	.00358	<b>67</b>	4.0500	.85861	.14139
<b>13</b>	4.6976	.99590	.00410	<b>68</b>	4.0042	.84890	.15110
<b>14</b>	4.6952	.99538	.00462	<b>69</b>	3.9555	.83857	.16143
<b>15</b>	4.6930	.99492	.00508	<b>70</b>	3.9041	.82768	.17232
<b>16</b>	4.6912	.99453	.00547	<b>71</b>	3.8504	.81629	.18371
<b>17</b>	4.6897	.99422	.00578	<b>72</b>	3.7946	.80446	.19554
<b>18</b>	4.6886	.99398	.00602	<b>73</b>	3.7369	.79222	.20778
<b>19</b>	4.6876	.99376	.00624	<b>74</b>	3.6767	.77945	.22055
<b>20</b>	4.6865	.99355	.00645	<b>75</b>	3.6134	.76604	.23396
<b>21</b>	4.6855	.99332	.00668	<b>76</b>	3.5464	.75183	.24817
<b>22</b>	4.6844	.99310	.00690	<b>77</b>	3.4753	.73676	.26324
<b>23</b>	4.6834	.99287	.00713	<b>78</b>	3.4000	.72081	.27919
<b>24</b>	4.6822	.99262	.00738	<b>79</b>	3.3210	.70406	.29594
<b>25</b>	4.6808	.99233	.00767	<b>80</b>	3.2391	.68670	.31330
<b>26</b>	4.6792	.99199	.00801	<b>81</b>	3.1552	.66891	.33109
<b>27</b>	4.6773	.99159	.00841	<b>82</b>	3.0699	.65082	.34918
<b>28</b>	4.6752	.99114	.00886	<b>83</b>	2.9833	.63245	.36755
<b>29</b>	4.6729	.99065	.00935	<b>84</b>	2.8943	.61358	.38642
<b>30</b>	4.6704	.99012	.00988	<b>85</b>	2.8019	.59400	.40600
<b>31</b>	4.6678	.98957	.01043	<b>86</b>	2.7071	.57391	.42609
<b>32</b>	4.6649	.98897	.01103	<b>87</b>	2.6118	.55370	.44630
<b>33</b>	4.6619	.98831	.01169	<b>88</b>	2.5160	.53340	.46660
<b>34</b>	4.6586	.98761	.01239	<b>89</b>	2.4199	.51302	.48698
<b>35</b>	4.6549	.98683	.01317	<b>90</b>	2.3236	.49260	.50740
<b>36</b>	4.6509	.98599	.01401	<b>91</b>	2.2293	.47261	.52739
<b>37</b>	4.6466	.98508	.01492	<b>92</b>	2.1399	.45366	.54634
<b>38</b>	4.6418	.98406	.01594	<b>93</b>	2.0557	.43581	.56419
<b>39</b>	4.6365	.98294	.01706	<b>94</b>	1.9757	.41885	.58115
<b>40</b>	4.6306	.98169	.01831	<b>95</b>	1.8979	.40235	.59765
<b>41</b>	4.6240	.98028	.01972	<b>96</b>	1.8231	.38650	.61350
<b>42</b>	4.6165	.97870	.02130	<b>97</b>	1.7530	.37163	.62837
<b>43</b>	4.6082	.97694	.02306	<b>98</b>	1.6862	.35748	.64252
<b>44</b>	4.5989	.97497	.02503	<b>99</b>	1.6198	.34340	.65660
<b>45</b>	4.5888	.97283	.02717	<b>100</b>	1.5541	.32946	.67054
<b>46</b>	4.5778	.97049	.02951	<b>101</b>	1.4880	.31547	.68453
<b>47</b>	4.5659	.96797	.03203	<b>102</b>	1.4223	.30152	.69848
<b>48</b>	4.5531	.96525	.03475	<b>103</b>	1.3564	.28756	.71244
<b>49</b>	4.5392	.96231	.03769	<b>104</b>	1.2845	.27231	.72769
<b>50</b>	4.5241	.95910	.04090	<b>105</b>	1.2150	.25758	.74242
<b>51</b>	4.5077	.95563	.04437	<b>106</b>	1.1210	.23765	.76235
<b>52</b>	4.4901	.95191	.04809	<b>107</b>	1.0027	.21256	.78744
<b>53</b>	4.4713	.94792	.05208	<b>108</b>	.8004	.16969	.83031
<b>54</b>	4.4513	.94368	.05632	<b>109</b>	.4125	.08746	.91254

**Table S (21.4)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 21.4 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.6245	.98965	.01035	<b>55</b>	4.3918	.93985	.06015
<b>1</b>	4.6625	.99778	.00222	<b>56</b>	4.3693	.93503	.06497
<b>2</b>	4.6641	.99811	.00189	<b>57</b>	4.3452	.92988	.07012
<b>3</b>	4.6647	.99824	.00176	<b>58</b>	4.3198	.92443	.07557
<b>4</b>	4.6648	.99827	.00173	<b>59</b>	4.2931	.91871	.08129
<b>5</b>	4.6647	.99824	.00176	<b>60</b>	4.2651	.91274	.08726
<b>6</b>	4.6643	.99816	.00184	<b>61</b>	4.2359	.90647	.09353
<b>7</b>	4.6637	.99804	.00196	<b>62</b>	4.2048	.89983	.10017
<b>8</b>	4.6630	.99788	.00212	<b>63</b>	4.1718	.89277	.10723
<b>9</b>	4.6619	.99765	.00235	<b>64</b>	4.1369	.88531	.11469
<b>10</b>	4.6604	.99733	.00267	<b>65</b>	4.1001	.87741	.12259
<b>11</b>	4.6586	.99694	.00306	<b>66</b>	4.0608	.86901	.13099
<b>12</b>	4.6564	.99647	.00353	<b>67</b>	4.0187	.85999	.14001
<b>13</b>	4.6540	.99595	.00405	<b>68</b>	3.9736	.85035	.14965
<b>14</b>	4.6516	.99544	.00456	<b>69</b>	3.9256	.84008	.15992
<b>15</b>	4.6494	.99497	.00503	<b>70</b>	3.8750	.82925	.17075
<b>16</b>	4.6476	.99459	.00541	<b>71</b>	3.8221	.81794	.18206
<b>17</b>	4.6462	.99428	.00572	<b>72</b>	3.7672	.80617	.19383
<b>18</b>	4.6451	.99404	.00596	<b>73</b>	3.7102	.79399	.20601
<b>19</b>	4.6441	.99383	.00617	<b>74</b>	3.6509	.78129	.21871
<b>20</b>	4.6431	.99362	.00638	<b>75</b>	3.5885	.76794	.23206
<b>21</b>	4.6420	.99339	.00661	<b>76</b>	3.5224	.75379	.24621
<b>22</b>	4.6410	.99318	.00682	<b>77</b>	3.4523	.73879	.26121
<b>23</b>	4.6400	.99296	.00704	<b>78</b>	3.3780	.72289	.27711
<b>24</b>	4.6388	.99271	.00729	<b>79</b>	3.2999	.70619	.29381
<b>25</b>	4.6375	.99242	.00758	<b>80</b>	3.2190	.68887	.31113
<b>26</b>	4.6359	.99209	.00791	<b>81</b>	3.1361	.67113	.32887
<b>27</b>	4.6341	.99169	.00831	<b>82</b>	3.0517	.65307	.34693
<b>28</b>	4.6320	.99125	.00875	<b>83</b>	2.9660	.63473	.36527
<b>29</b>	4.6298	.99077	.00923	<b>84</b>	2.8780	.61589	.38411
<b>30</b>	4.6273	.99025	.00975	<b>85</b>	2.7866	.59633	.40367
<b>31</b>	4.6248	.98970	.01030	<b>86</b>	2.6927	.57625	.42375
<b>32</b>	4.6220	.98911	.01089	<b>87</b>	2.5983	.55603	.44397
<b>33</b>	4.6190	.98846	.01154	<b>88</b>	2.5034	.53573	.46427
<b>34</b>	4.6158	.98777	.01223	<b>89</b>	2.4082	.51535	.48465
<b>35</b>	4.6122	.98701	.01299	<b>90</b>	2.3126	.49490	.50510
<b>36</b>	4.6083	.98618	.01382	<b>91</b>	2.2191	.47488	.52512
<b>37</b>	4.6041	.98528	.01472	<b>92</b>	2.1304	.45590	.54410
<b>38</b>	4.5994	.98427	.01573	<b>93</b>	2.0468	.43802	.56198
<b>39</b>	4.5943	.98317	.01683	<b>94</b>	1.9674	.42102	.57898
<b>40</b>	4.5885	.98194	.01806	<b>95</b>	1.8901	.40449	.59551
<b>41</b>	4.5820	.98055	.01945	<b>96</b>	1.8159	.38860	.61140
<b>42</b>	4.5747	.97899	.02101	<b>97</b>	1.7462	.37369	.62631
<b>43</b>	4.5666	.97725	.02275	<b>98</b>	1.6799	.35951	.64049
<b>44</b>	4.5575	.97531	.02469	<b>99</b>	1.6140	.34539	.65461
<b>45</b>	4.5476	.97319	.02681	<b>100</b>	1.5486	.33140	.66860
<b>46</b>	4.5368	.97088	.02912	<b>101</b>	1.4830	.31736	.68264
<b>47</b>	4.5252	.96839	.03161	<b>102</b>	1.4176	.30337	.69663
<b>48</b>	4.5126	.96570	.03430	<b>103</b>	1.3522	.28936	.71064
<b>49</b>	4.4990	.96279	.03721	<b>104</b>	1.2806	.27405	.72595
<b>50</b>	4.4842	.95962	.04038	<b>105</b>	1.2116	.25927	.74073
<b>51</b>	4.4681	.95618	.04382	<b>106</b>	1.1180	.23926	.76074
<b>52</b>	4.4509	.95250	.04750	<b>107</b>	1.0003	.21406	.78594
<b>53</b>	4.4325	.94856	.05144	<b>108</b>	.7988	.17094	.82906
<b>54</b>	4.4129	.94435	.05565	<b>109</b>	.4119	.08814	.91186

## Section 1

**Table S (21.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 21.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.5818	.98968	.01032	<b>55</b>	4.3544	.94055	.05945
<b>1</b>	4.6194	.99780	.00220	<b>56</b>	4.3323	.93578	.06422
<b>2</b>	4.6210	.99813	.00187	<b>57</b>	4.3087	.93068	.06932
<b>3</b>	4.6216	.99826	.00174	<b>58</b>	4.2837	.92527	.07473
<b>4</b>	4.6217	.99830	.00170	<b>59</b>	4.2574	.91961	.08039
<b>5</b>	4.6216	.99827	.00173	<b>60</b>	4.2300	.91369	.08631
<b>6</b>	4.6213	.99819	.00181	<b>61</b>	4.2013	.90747	.09253
<b>7</b>	4.6207	.99807	.00193	<b>62</b>	4.1708	.90088	.09912
<b>8</b>	4.6200	.99791	.00209	<b>63</b>	4.1383	.89388	.10612
<b>9</b>	4.6189	.99768	.00232	<b>64</b>	4.1041	.88648	.11352
<b>10</b>	4.6175	.99737	.00263	<b>65</b>	4.0678	.87864	.12136
<b>11</b>	4.6157	.99699	.00301	<b>66</b>	4.0292	.87030	.12970
<b>12</b>	4.6135	.99651	.00349	<b>67</b>	3.9877	.86135	.13865
<b>13</b>	4.6111	.99600	.00400	<b>68</b>	3.9434	.85177	.14823
<b>14</b>	4.6087	.99549	.00451	<b>69</b>	3.8961	.84157	.15843
<b>15</b>	4.6066	.99503	.00497	<b>70</b>	3.8463	.83081	.16919
<b>16</b>	4.6049	.99465	.00535	<b>71</b>	3.7942	.81956	.18044
<b>17</b>	4.6034	.99434	.00566	<b>72</b>	3.7401	.80785	.19215
<b>18</b>	4.6023	.99411	.00589	<b>73</b>	3.6840	.79574	.20426
<b>19</b>	4.6014	.99390	.00610	<b>74</b>	3.6255	.78310	.21690
<b>20</b>	4.6004	.99369	.00631	<b>75</b>	3.5640	.76981	.23019
<b>21</b>	4.5994	.99347	.00653	<b>76</b>	3.4987	.75573	.24427
<b>22</b>	4.5984	.99326	.00674	<b>77</b>	3.4295	.74078	.25922
<b>23</b>	4.5974	.99304	.00696	<b>78</b>	3.3562	.72494	.27506
<b>24</b>	4.5963	.99279	.00721	<b>79</b>	3.2791	.70829	.29171
<b>25</b>	4.5949	.99250	.00750	<b>80</b>	3.1992	.69102	.30898
<b>26</b>	4.5934	.99218	.00782	<b>81</b>	3.1172	.67331	.32669
<b>27</b>	4.5916	.99179	.00821	<b>82</b>	3.0338	.65530	.34470
<b>28</b>	4.5896	.99136	.00864	<b>83</b>	2.9490	.63699	.36301
<b>29</b>	4.5874	.99088	.00912	<b>84</b>	2.8619	.61817	.38183
<b>30</b>	4.5850	.99037	.00963	<b>85</b>	2.7714	.59863	.40137
<b>31</b>	4.5825	.98982	.01018	<b>86</b>	2.6785	.57856	.42144
<b>32</b>	4.5798	.98925	.01075	<b>87</b>	2.5849	.55835	.44165
<b>33</b>	4.5769	.98861	.01139	<b>88</b>	2.4909	.53804	.46196
<b>34</b>	4.5738	.98793	.01207	<b>89</b>	2.3965	.51764	.48236
<b>35</b>	4.5702	.98717	.01283	<b>90</b>	2.3018	.49718	.50282
<b>36</b>	4.5665	.98636	.01364	<b>91</b>	2.2090	.47714	.52286
<b>37</b>	4.5624	.98547	.01453	<b>92</b>	2.1209	.45812	.54188
<b>38</b>	4.5578	.98448	.01552	<b>93</b>	2.0380	.44021	.55979
<b>39</b>	4.5528	.98340	.01660	<b>94</b>	1.9592	.42318	.57682
<b>40</b>	4.5471	.98218	.01782	<b>95</b>	1.8825	.40661	.59339
<b>41</b>	4.5408	.98081	.01919	<b>96</b>	1.8087	.39069	.60931
<b>42</b>	4.5337	.97927	.02073	<b>97</b>	1.7395	.37574	.62426
<b>43</b>	4.5257	.97755	.02245	<b>98</b>	1.6737	.36152	.63848
<b>44</b>	4.5168	.97563	.02437	<b>99</b>	1.6081	.34735	.65265
<b>45</b>	4.5071	.97354	.02646	<b>100</b>	1.5432	.33333	.66667
<b>46</b>	4.4966	.97126	.02874	<b>101</b>	1.4780	.31924	.68076
<b>47</b>	4.4852	.96880	.03120	<b>102</b>	1.4130	.30520	.69480
<b>48</b>	4.4729	.96614	.03386	<b>103</b>	1.3479	.29115	.70885
<b>49</b>	4.4595	.96326	.03674	<b>104</b>	1.2768	.27578	.72422
<b>50</b>	4.4450	.96013	.03987	<b>105</b>	1.2081	.26095	.73905
<b>51</b>	4.4293	.95672	.04328	<b>106</b>	1.1151	.24086	.75914
<b>52</b>	4.4124	.95308	.04692	<b>107</b>	.9979	.21555	.78445
<b>53</b>	4.3943	.94918	.05082	<b>108</b>	.7972	.17220	.82780
<b>54</b>	4.3750	.94501	.05499	<b>109</b>	.4112	.08882	.91118

**Table S (21.8)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 21.8 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	4.5399	.98970	.01030	<b>55</b>	4.3176	.94124	.05876
<b>1</b>	4.5772	.99782	.00218	<b>56</b>	4.2959	.93651	.06349
<b>2</b>	4.5787	.99815	.00185	<b>57</b>	4.2727	.93145	.06855
<b>3</b>	4.5793	.99828	.00172	<b>58</b>	4.2481	.92609	.07391
<b>4</b>	4.5795	.99832	.00168	<b>59</b>	4.2224	.92048	.07952
<b>5</b>	4.5793	.99829	.00171	<b>60</b>	4.1955	.91461	.08539
<b>6</b>	4.5790	.99822	.00178	<b>61</b>	4.1672	.90845	.09155
<b>7</b>	4.5784	.99810	.00190	<b>62</b>	4.1372	.90191	.09809
<b>8</b>	4.5777	.99794	.00206	<b>63</b>	4.1054	.89497	.10503
<b>9</b>	4.5767	.99772	.00228	<b>64</b>	4.0717	.88762	.11238
<b>10</b>	4.5753	.99741	.00259	<b>65</b>	4.0360	.87985	.12015
<b>11</b>	4.5735	.99703	.00297	<b>66</b>	3.9980	.87157	.12843
<b>12</b>	4.5714	.99656	.00344	<b>67</b>	3.9573	.86268	.13732
<b>13</b>	4.5690	.99604	.00396	<b>68</b>	3.9136	.85316	.14684
<b>14</b>	4.5667	.99554	.00446	<b>69</b>	3.8671	.84303	.15697
<b>15</b>	4.5646	.99508	.00492	<b>70</b>	3.8180	.83233	.16767
<b>16</b>	4.5629	.99471	.00529	<b>71</b>	3.7667	.82114	.17886
<b>17</b>	4.5615	.99440	.00560	<b>72</b>	3.7133	.80951	.19049
<b>18</b>	4.5604	.99417	.00583	<b>73</b>	3.6581	.79746	.20254
<b>19</b>	4.5594	.99396	.00604	<b>74</b>	3.6004	.78488	.21512
<b>20</b>	4.5585	.99375	.00625	<b>75</b>	3.5397	.77166	.22834
<b>21</b>	4.5575	.99354	.00646	<b>76</b>	3.4754	.75763	.24237
<b>22</b>	4.5566	.99333	.00667	<b>77</b>	3.4071	.74274	.25726
<b>23</b>	4.5556	.99311	.00689	<b>78</b>	3.3347	.72696	.27304
<b>24</b>	4.5545	.99287	.00713	<b>79</b>	3.2585	.71036	.28964
<b>25</b>	4.5532	.99259	.00741	<b>80</b>	3.1795	.69313	.30687
<b>26</b>	4.5517	.99227	.00773	<b>81</b>	3.0985	.67547	.32453
<b>27</b>	4.5499	.99189	.00811	<b>82</b>	3.0160	.65749	.34251
<b>28</b>	4.5480	.99146	.00854	<b>83</b>	2.9322	.63922	.36078
<b>29</b>	4.5458	.99099	.00901	<b>84</b>	2.8460	.62042	.37958
<b>30</b>	4.5435	.99048	.00952	<b>85</b>	2.7564	.60090	.39910
<b>31</b>	4.5411	.98995	.01005	<b>86</b>	2.6644	.58084	.41916
<b>32</b>	4.5384	.98938	.01062	<b>87</b>	2.5717	.56063	.43937
<b>33</b>	4.5356	.98875	.01125	<b>88</b>	2.4786	.54033	.45967
<b>34</b>	4.5325	.98808	.01192	<b>89</b>	2.3849	.51992	.48008
<b>35</b>	4.5291	.98734	.01266	<b>90</b>	2.2910	.49944	.50056
<b>36</b>	4.5254	.98653	.01347	<b>91</b>	2.1989	.47937	.52063
<b>37</b>	4.5214	.98566	.01434	<b>92</b>	2.1116	.46032	.53968
<b>38</b>	4.5169	.98468	.01532	<b>93</b>	2.0293	.44239	.55761
<b>39</b>	4.5120	.98362	.01638	<b>94</b>	1.9510	.42532	.57468
<b>40</b>	4.5065	.98242	.01758	<b>95</b>	1.8748	.40872	.59128
<b>41</b>	4.5003	.98107	.01893	<b>96</b>	1.8016	.39275	.60725
<b>42</b>	4.4933	.97955	.02045	<b>97</b>	1.7329	.37777	.62223
<b>43</b>	4.4855	.97785	.02215	<b>98</b>	1.6675	.36351	.63649
<b>44</b>	4.4768	.97595	.02405	<b>99</b>	1.6023	.34931	.65069
<b>45</b>	4.4674	.97389	.02611	<b>100</b>	1.5378	.33524	.66476
<b>46</b>	4.4570	.97163	.02837	<b>101</b>	1.4730	.32111	.67889
<b>47</b>	4.4459	.96920	.03080	<b>102</b>	1.4084	.30702	.69298
<b>48</b>	4.4338	.96657	.03343	<b>103</b>	1.3437	.29292	.70708
<b>49</b>	4.4207	.96372	.03628	<b>104</b>	1.2729	.27750	.72250
<b>50</b>	4.4065	.96062	.03938	<b>105</b>	1.2047	.26262	.73738
<b>51</b>	4.3911	.95725	.04275	<b>106</b>	1.1122	.24245	.75755
<b>52</b>	4.3745	.95364	.04636	<b>107</b>	.9956	.21703	.78297
<b>53</b>	4.3568	.94978	.05022	<b>108</b>	.7956	.17344	.82656
<b>54</b>	4.3379	.94565	.05435	<b>109</b>	.4105	.08949	.91051

## Section 1

**Table S (22.0)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 22.0 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
0	4.4988	.98973	.01027	55	4.2814	.94191	.05809
1	4.5356	.99784	.00216	56	4.2601	.93722	.06278
2	4.5371	.99817	.00183	57	4.2373	.93221	.06779
3	4.5377	.99830	.00170	58	4.2132	.92690	.07310
4	4.5379	.99834	.00166	59	4.1879	.92133	.07867
5	4.5378	.99831	.00169	60	4.1614	.91551	.08449
6	4.5375	.99825	.00175	61	4.1337	.90940	.09060
7	4.5370	.99813	.00187	62	4.1042	.90292	.09708
8	4.5363	.99798	.00202	63	4.0729	.89604	.10396
9	4.5352	.99775	.00225	64	4.0398	.88875	.11125
10	4.5339	.99745	.00255	65	4.0047	.88103	.11897
11	4.5321	.99707	.00293	66	3.9673	.87282	.12718
12	4.5300	.99660	.00340	67	3.9272	.86399	.13601
13	4.5277	.99609	.00391	68	3.8842	.85453	.14547
14	4.5254	.99559	.00441	69	3.8384	.84446	.15554
15	4.5233	.99514	.00486	70	3.7901	.83383	.16617
16	4.5216	.99476	.00524	71	3.7396	.82270	.17730
17	4.5203	.99446	.00554	72	3.6870	.81113	.18887
18	4.5192	.99423	.00577	73	3.6325	.79914	.20086
19	4.5183	.99402	.00598	74	3.5756	.78663	.21337
20	4.5174	.99382	.00618	75	3.5158	.77347	.22653
21	4.5164	.99361	.00639	76	3.4523	.75951	.24049
22	4.5155	.99340	.00660	77	3.3849	.74468	.25532
23	4.5145	.99319	.00681	78	3.3134	.72895	.27105
24	4.5134	.99295	.00705	79	3.2382	.71240	.28760
25	4.5122	.99267	.00733	80	3.1601	.69522	.30478
26	4.5107	.99236	.00764	81	3.0800	.67760	.32240
27	4.5090	.99198	.00802	82	2.9984	.65966	.34034
28	4.5071	.99156	.00844	83	2.9155	.64141	.35859
29	4.5050	.99110	.00890	84	2.8302	.62265	.37735
30	4.5027	.99060	.00940	85	2.7416	.60315	.39685
31	4.5003	.99007	.00993	86	2.6504	.58310	.41690
32	4.4978	.98951	.01049	87	2.5586	.56290	.43710
33	4.4950	.98889	.01111	88	2.4663	.54259	.45741
34	4.4920	.98823	.01177	89	2.3735	.52217	.47783
35	4.4886	.98750	.01250	90	2.2803	.50167	.49833
36	4.4850	.98670	.01330	91	2.1890	.48158	.51842
37	4.4811	.98584	.01416	92	2.1023	.46251	.53749
38	4.4767	.98488	.01512	93	2.0206	.44454	.55546
39	4.4719	.98383	.01617	94	1.9429	.42744	.57256
40	4.4666	.98265	.01735	95	1.8673	.41080	.58920
41	4.4605	.98131	.01869	96	1.7946	.39481	.60519
42	4.4537	.97981	.02019	97	1.7263	.37978	.62022
43	4.4461	.97814	.02186	98	1.6613	.36549	.63451
44	4.4376	.97626	.02374	99	1.5966	.35125	.64875
45	4.4283	.97422	.02578	100	1.5324	.33714	.66286
46	4.4181	.97199	.02801	101	1.4680	.32296	.67704
47	4.4072	.96959	.03041	102	1.4038	.30883	.69117
48	4.3954	.96698	.03302	103	1.3395	.29468	.70532
49	4.3826	.96417	.03583	104	1.2691	.27920	.72080
50	4.3686	.96110	.03890	105	1.2013	.26428	.73572
51	4.3535	.95777	.04223	106	1.1092	.24403	.75597
52	4.3372	.95419	.04581	107	.9932	.21851	.78149
53	4.3199	.95037	.04963	108	.7940	.17468	.82532
54	4.3013	.94628	.05372	109	.4098	.09016	.90984



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
0	0	.16337	.13923	.11875	.10138	.08662	.07407	.06340	.05432	.04658	.03998	.03435	.02955	.02544	.02193	.01892	.01634	.01413	.01224	.01061	.00921
1	0	.16468	.14042	.11984	.10235	.08749	.07485	.06409	.05492	.04711	.04044	.03475	.02988	.02573	.02217	.01912	.01650	.01426	.01234	.01069	.00926
1	1	.16608	.14171	.12102	.10342	.08846	.07572	.06486	.05561	.04772	.04098	.03522	.03030	.02609	.02248	.01939	.01674	.01447	.01251	.01083	.00939
2	0	.16638	.14200	.12130	.10369	.08872	.07597	.06511	.05585	.04794	.04119	.03543	.03050	.02627	.02266	.01956	.01690	.01462	.01266	.01097	.00952
2	1	.16784	.14335	.12252	.10481	.08973	.07687	.06592	.05657	.04858	.04176	.03593	.03093	.02666	.02299	.01985	.01715	.01484	.01284	.01113	.00965
2	2	.16967	.14505	.12410	.10626	.09105	.07809	.06702	.05757	.04949	.04258	.03666	.03160	.02726	.02353	.02033	.01758	.01522	.01319	.01144	.00993
3	0	.16804	.14355	.12273	.10502	.08993	.07708	.06612	.05676	.04878	.04195	.03611	.03111	.02683	.02316	.02001	.01730	.01498	.01298	.01126	.00978
3	1	.16956	.14495	.12401	.10618	.09098	.07802	.06696	.05752	.04944	.04254	.03663	.03157	.02723	.02351	.02031	.01757	.01521	.01318	.01143	.00992
3	2	.17148	.14673	.12566	.10769	.09237	.07929	.06812	.05856	.05039	.04340	.03740	.03226	.02786	.02407	.02082	.01802	.01561	.01354	.01175	.01021
3	3	.17336	.14849	.12729	.10920	.09375	.08055	.06927	.05961	.05134	.04425	.03818	.03296	.02849	.02464	.02133	.01848	.01602	.01391	.01208	.01051
4	0	.16966	.14507	.12414	.10632	.09113	.07817	.06712	.05767	.04960	.04270	.03679	.03172	.02738	.02366	.02046	.01771	.01534	.01331	.01156	.01004
4	1	.17124	.14652	.12546	.10752	.09221	.07915	.06799	.05845	.05029	.04331	.03733	.03220	.02780	.02402	.02077	.01798	.01558	.01351	.01173	.01019
4	2	.17324	.14838	.12719	.10910	.09367	.08048	.06920	.05955	.05129	.04421	.03814	.03293	.02845	.02461	.02130	.01846	.01601	.01389	.01207	.01050
4	3	.17521	.15022	.12889	.11068	.09511	.08180	.07040	.06064	.05228	.04511	.03895	.03366	.02912	.02521	.02184	.01894	.01644	.01428	.01242	.01081
4	4	.17714	.15202	.13057	.11222	.09653	.08310	.07159	.06173	.05327	.04600	.03976	.03439	.02978	.02580	.02238	.01942	.01687	.01467	.01277	.01113
5	0	.17125	.14655	.12552	.10759	.09230	.07925	.06810	.05857	.05042	.04344	.03746	.03233	.02793	.02415	.02091	.01811	.01571	.01364	.01185	.01031
5	1	.17288	.14805	.12689	.10883	.09342	.08026	.06900	.05938	.05114	.04407	.03802	.03282	.02836	.02453	.02123	.01840	.01595	.01385	.01203	.01046
5	2	.17496	.14999	.12868	.11049	.09494	.08164	.07026	.06052	.05217	.04501	.03887	.03359	.02905	.02515	.02179	.01890	.01640	.01425	.01239	.01078
5	3	.17701	.15191	.13046	.11213	.09644	.08302	.07152	.06167	.05321	.04595	.03972	.03436	.02974	.02577	.02235	.01940	.01685	.01466	.01276	.01111
5	4	.17903	.15379	.13221	.11375	.09794	.08439	.07277	.06280	.05424	.04689	.04057	.03512	.03044	.02640	.02292	.01991	.01731	.01507	.01313	.01145
5	5	.18101	.15565	.13394	.11534	.09941	.08574	.07401	.06393	.05527	.04782	.04141	.03589	.03113	.02703	.02348	.02042	.01777	.01548	.01350	.01178
6	0	.17278	.14799	.12686	.10883	.09344	.08030	.06906	.05945	.05122	.04417	.03812	.03293	.02848	.02465	.02135	.01852	.01608	.01397	.01215	.01058
6	1	.17446	.14954	.12827	.11011	.09460	.08134	.07000	.06028	.05196	.04483	.03870	.03344	.02892	.02504	.02169	.01881	.01633	.01418	.01233	.01074
6	2	.17663	.15155	.13014	.11184	.09618	.08279	.07131	.06148	.05304	.04580	.03959	.03424	.02964	.02568	.02227	.01933	.01679	.01460	.01271	.01107
6	3	.17877	.15355	.13199	.11355	.09775	.08423	.07263	.06267	.05413	.04679	.04047	.03504	.03037	.02634	.02286	.01986	.01727	.01503	.01309	.01142
6	4	.18088	.15552	.13382	.11524	.09931	.08565	.07393	.06386	.05521	.04777	.04137	.03585	.03109	.02699	.02345	.02039	.01775	.01546	.01348	.01177
6	5	.18294	.15746	.13562	.11691	.10085	.08707	.07522	.06504	.05629	.04875	.04225	.03665	.03182	.02765	.02405	.02093	.01824	.01590	.01388	.01212
6	6	.18497	.15936	.13739	.11855	.10237	.08846	.07650	.06621	.05735	.04972	.04314	.03745	.03255	.02831	.02464	.02147	.01872	.01634	.01427	.01248
7	0	.17427	.14939	.12816	.11004	.09456	.08133	.07001	.06032	.05201	.04489	.03878	.03353	.02902	.02514	.02180	.01892	.01644	.01430	.01245	.01085
7	1	.17600	.15098	.12962	.11136	.09576	.08241	.07097	.06118	.05277	.04557	.03938	.03405	.02948	.02554	.02215	.01922	.01670	.01452	.01264	.01101
7	2	.17825	.15307	.13156	.11315	.09740	.08391	.07234	.06242	.05390	.04659	.04030	.03488	.03023	.02621	.02275	.01977	.01719	.01496	.01303	.01136
7	3	.18048	.15515	.13349	.11493	.09904	.08541	.07371	.06366	.05503	.04761	.04122	.03572	.03098	.02690	.02337	.02032	.01768	.01541	.01343	.01172
7	4	.18267	.15721	.13540	.11670	.10066	.08690	.07507	.06491	.05616	.04864	.04216	.03657	.03175	.02758	.02399	.02088	.01819	.01586	.01384	.01209
7	5	.18483	.15923	.13728	.11844	.10227	.08837	.07642	.06614	.05729	.04966	.04309	.03741	.03251	.02827	.02461	.02144	.01870	.01632	.01425	.01246
7	6	.18694	.16121	.13913	.12016	.10385	.08983	.07776	.06737	.05841	.05068	.04401	.03825	.03327	.02897	.02524	.02201	.01921	.01678	.01467	.01284
7	7	.18901	.16316	.14094	.12185	.10542	.09127	.07908	.06858	.05952	.05169	.04493	.03909	.03403	.02966	.02586	.02257	.01972	.01724	.01509	.01322
8	0	.17571	.15074	.12943	.11122	.09565	.08234	.07094	.06117	.05279	.04560	.03943	.03412	.02956	.02563	.02224	.01932	.01680	.01463	.01275	.01112
8	1	.17749	.15238	.13092	.11258	.09688	.08344	.07192	.06205	.05357	.04629	.04004	.03466	.03003	.02604	.02260	.01963	.01707	.01485	.01294	.01128
8	2	.17982	.15455	.13294	.11443	.09859	.08500	.07334	.06334	.05474	.04735	.04100	.03552	.03080	.02674	.02323	.02020	.01758	.01531	.01335	.01165
8	3	.18213	.15671	.13494	.11629	.10029	.08656	.07477	.06464	.05592	.04842	.04196	.03640	.03160	.02745	.02387	.02078	.01810	.01578	.01377	.01203
8	4	.18442	.15885	.13693	.11812	.10198	.08811	.07619	.06593	.05710	.04950	.04294	.03728	.03239	.02817	.02452	.02136	.01863	.01626	.01420	.01241
8	5	.18666	.16095	.13889	.11994	.10366	.08965	.07760	.06722	.05828	.05057	.04391	.03816	.03319	.02889	.02517	.02195	.01916	.01674	.01463	.01281
8	6	.18887	.16303	.14082	.12174	.10532	.09118	.07900	.06851	.05945	.05163	.04488	.03904	.03399	.02962	.02583	.02255	.01970	.01722	.01507	.01320
8	7	.19103	.16506	.14272	.12350	.10695	.09269	.08039	.06978	.06061	.05269	.04585	.03992	.03479	.03034	.02649	.02314	.02023	.01771	.01551	.01360
8	8	.19315	.16705	.14459	.12524	.10856	.09417	.08176	.07103	.06176	.05374	.04680	.04079	.03558	.03107	.02714	.02374	.02078	.01820	.01596	.01400
9	0	.17711	.15206	.13066	.11237	.09672	.08332	.07184	.06200	.05355	.04630	.04006	.03470	.03009	.02611	.02268	.01972	.01717	.01496	.01305	.01139
9	1	.17894	.15374	.13219	.11376	.09798	.08445	.07285	.06290	.05435	.04701	.04069	.03525	.03057	.02653	.02304	.02003	.01743	.01519	.01324	.01156
9	2	.18134	.15599	.13428	.11568	.09974	.08607	.07433	.06424	.05557	.04811	.04169	.03615	.03138	.02726	.02370	.02063	.01797	.01566	.01367	.01194
9	3	.18374	.15823	.13636	.11761	.10151	.08769	.07581	.06559	.05680	.04922	.04269	.03706	.03220	.02800	.02437	.02123	.01851	.01615	.01411	.01234
9	4	.18611	.16044	.13842	.11952	.10327	.08930	.07729	.06694	.05803	.05034	.04371	.03798	.03303	.02875	.02505	.02184	.01906	.01665	.01456	.01274

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
9	5	.18845	.16264	.14046	.12141	.10502	.09091	.07876	.06829	.05925	.05146	.04472	.03890	.03387	.02951	.02573	.02246	.01962	.01715	.01501	.01315
9	6	.19075	.16479	.14248	.12328	.10675	.09250	.08022	.06963	.06048	.05257	.04574	.03982	.03470	.03027	.02642	.02308	.02018	.01766	.01547	.01356
9	7	.19300	.16692	.14446	.12512	.10846	.09408	.08167	.07096	.06169	.05368	.04675	.04075	.03554	.03103	.02711	.02371	.02075	.01818	.01594	.01398
9	8	.19522	.16900	.14641	.12694	.11014	.09563	.08310	.07227	.06290	.05479	.04776	.04166	.03638	.03179	.02780	.02433	.02132	.01869	.01640	.01441
9	9	.19738	.17104	.14833	.12873	.11180	.09717	.08452	.07357	.06409	.05588	.04876	.04258	.03721	.03255	.02849	.02496	.02189	.01921	.01687	.01483
10	0	.17846	.15333	.13185	.11348	.09775	.08428	.07273	.06281	.05430	.04698	.04069	.03528	.03061	.02659	.02312	.02012	.01753	.01529	.01335	.01167
10	1	.18033	.15505	.13342	.11491	.09904	.08544	.07376	.06374	.05512	.04771	.04133	.03584	.03110	.02701	.02348	.02044	.01780	.01552	.01354	.01183
10	2	.18282	.15737	.13558	.11690	.10087	.08711	.07529	.06513	.05638	.04885	.04236	.03677	.03194	.02777	.02417	.02105	.01835	.01601	.01399	.01223
10	3	.18530	.15969	.13773	.11889	.10270	.08879	.07683	.06653	.05766	.05001	.04341	.03772	.03280	.02855	.02487	.02168	.01892	.01652	.01445	.01264
10	4	.18775	.16199	.13988	.12087	.10453	.09047	.07836	.06793	.05893	.05117	.04447	.03867	.03366	.02933	.02557	.02232	.01949	.01704	.01491	.01306
10	5	.19018	.16427	.14200	.12284	.10635	.09214	.07990	.06933	.06021	.05234	.04553	.03964	.03454	.03012	.02629	.02296	.02008	.01757	.01539	.01349
10	6	.19257	.16652	.14410	.12479	.10815	.09380	.08142	.07073	.06149	.05350	.04659	.04060	.03541	.03091	.02701	.02362	.02067	.01810	.01587	.01393
10	7	.19492	.16873	.14616	.12671	.10993	.09545	.08293	.07212	.06276	.05466	.04765	.04156	.03629	.03171	.02773	.02427	.02126	.01864	.01636	.01437
10	8	.19723	.17090	.14820	.12861	.11169	.09707	.08443	.07349	.06402	.05582	.04870	.04252	.03716	.03250	.02845	.02493	.02186	.01918	.01685	.01481
10	9	.19949	.17304	.15020	.13048	.11343	.09868	.08591	.07486	.06527	.05696	.04975	.04348	.03804	.03330	.02918	.02559	.02246	.01973	.01735	.01526
10	10	.20170	.17513	.15217	.13231	.11514	.10026	.08738	.07621	.06652	.05810	.05079	.04444	.03891	.03410	.02990	.02625	.02306	.02028	.01784	.01572
11	0	.17976	.15456	.13301	.11456	.09876	.08521	.07359	.06361	.05503	.04766	.04131	.03584	.03113	.02706	.02355	.02051	.01789	.01561	.01365	.01194
11	1	.18167	.15632	.13461	.11602	.10008	.08639	.07465	.06455	.05587	.04840	.04196	.03641	.03162	.02749	.02392	.02083	.01816	.01585	.01384	.01210
11	2	.18424	.15872	.13684	.11807	.10196	.08812	.07623	.06599	.05717	.04958	.04303	.03738	.03250	.02828	.02463	.02147	.01873	.01636	.01430	.01252
11	3	.18680	.16111	.13907	.12013	.10386	.08986	.07782	.06744	.05850	.05078	.04412	.03836	.03339	.02908	.02536	.02213	.01932	.01689	.01478	.01295
11	4	.18934	.16349	.14129	.12219	.10576	.09161	.07941	.06890	.05982	.05199	.04522	.03936	.03429	.02990	.02609	.02279	.01993	.01744	.01527	.01339
11	5	.19186	.16586	.14349	.12423	.10764	.09334	.08101	.07036	.06116	.05320	.04632	.04036	.03520	.03072	.02684	.02347	.02054	.01799	.01577	.01384
11	6	.19434	.16819	.14567	.12626	.10952	.09507	.08259	.07181	.06248	.05441	.04742	.04137	.03611	.03155	.02759	.02415	.02115	.01854	.01627	.01429
11	7	.19679	.17049	.14782	.12826	.11137	.09678	.08417	.07326	.06381	.05563	.04853	.04237	.03703	.03238	.02835	.02483	.02177	.01911	.01678	.01476
11	8	.19919	.17276	.14994	.13024	.11321	.09848	.08574	.07470	.06513	.05683	.04963	.04338	.03794	.03322	.02910	.02552	.02240	.01968	.01730	.01522
11	9	.20155	.17499	.15204	.13219	.11503	.10016	.08729	.07612	.06644	.05803	.05073	.04438	.03886	.03405	.02987	.02621	.02303	.02025	.01782	.01570
11	10	.20386	.17717	.15409	.13411	.11681	.10182	.08882	.07754	.06774	.05923	.05183	.04539	.03978	.03489	.03063	.02691	.02366	.02083	.01834	.01617
11	11	.20612	.17932	.15611	.13600	.11857	.10346	.09034	.07894	.06903	.06041	.05291	.04638	.04069	.03572	.03139	.02761	.02430	.02140	.01887	.01665
12	0	.18102	.15575	.13413	.11561	.09974	.08612	.07443	.06439	.05575	.04832	.04192	.03640	.03164	.02753	.02398	.02090	.01824	.01594	.01394	.01221
12	1	.18296	.15754	.13576	.11709	.10108	.08732	.07551	.06534	.05660	.04907	.04257	.03697	.03214	.02796	.02435	.02123	.01852	.01617	.01414	.01237
12	2	.18560	.16001	.13806	.11921	.10303	.08911	.07714	.06683	.05795	.05029	.04368	.03798	.03304	.02878	.02509	.02189	.01911	.01671	.01462	.01280
12	3	.18825	.16248	.14036	.12134	.10499	.09091	.07878	.06833	.05932	.05153	.04481	.03900	.03397	.02961	.02584	.02257	.01973	.01726	.01512	.01325
12	4	.19088	.16495	.14265	.12347	.10695	.09271	.08044	.06984	.06069	.05279	.04595	.04003	.03490	.03046	.02661	.02326	.02035	.01782	.01563	.01371
12	5	.19348	.16739	.14493	.12559	.10891	.09452	.08209	.07136	.06208	.05405	.04710	.04107	.03585	.03132	.02738	.02396	.02099	.01840	.01614	.01418
12	6	.19605	.16981	.14720	.12769	.11085	.09631	.08374	.07287	.06346	.05531	.04825	.04212	.03680	.03218	.02817	.02467	.02163	.01898	.01667	.01466
12	7	.19859	.17220	.14943	.12977	.11278	.09809	.08538	.07438	.06484	.05657	.04940	.04317	.03776	.03305	.02896	.02539	.02228	.01957	.01721	.01514
12	8	.20109	.17456	.15164	.13183	.11470	.09986	.08702	.07588	.06622	.05784	.05055	.04422	.03872	.03393	.02975	.02611	.02294	.02017	.01775	.01563
12	9	.20355	.17689	.15383	.13387	.11659	.10162	.08864	.07737	.06759	.05909	.05170	.04528	.03968	.03480	.03055	.02684	.02360	.02077	.01829	.01613
12	10	.20597	.17917	.15597	.13588	.11846	.10335	.09024	.07885	.06895	.06034	.05285	.04633	.04064	.03568	.03135	.02757	.02426	.02137	.01884	.01663
12	11	.20833	.18141	.15808	.13785	.12030	.10507	.09183	.08032	.07030	.06159	.05399	.04737	.04160	.03655	.03215	.02830	.02493	.02198	.01940	.01713
12	12	.21064	.18360	.16015	.13979	.12212	.10675	.09339	.08177	.07164	.06282	.05512	.04841	.04255	.03743	.03295	.02903	.02560	.02259	.01996	.01764
13	0	.18223	.15690	.13521	.11663	.10069	.08700	.07525	.06515	.05645	.04896	.04251	.03694	.03214	.02799	.02440	.02129	.01860	.01626	.01424	.01248
13	1	.18420	.15872	.13687	.11813	.10205	.08823	.07634	.06612	.05731	.04972	.04318	.03753	.03265	.02843	.02477	.02161	.01887	.01649	.01443	.01264
13	2	.18692	.16126	.13923	.12031	.10405	.09007	.07802	.06765	.05870	.05099	.04432	.03856	.03358	.02927	.02553	.02230	.01949	.01705	.01493	.01309
13	3	.18964	.16381	.14160	.12251	.10608	.09192	.07972	.06920	.06012	.05227	.04549	.03962	.03454	.03013	.02632	.02300	.02012	.01762	.01545	.01355
13	4	.19235	.16635	.14397	.12471	.10811	.09379	.08143	.07077	.06155	.05357	.04667	.04069	.03551	.03101	.02711	.02372	.02078	.01821	.01598	.01403
13	5	.19505	.16888	.14633	.12690	.11013	.09566	.08315	.07234	.06298	.05488	.04786	.04177	.03649	.03191	.02792	.02445	.02144	.01881	.01652	.01452
13	6	.19771	.17138	.14868	.12908	.11215	.09752	.08486	.07391	.06442	.05619	.04906	.04286	.03748	.03281	.02874	.02519	.02211	.01942	.01707	.01502
13	7	.20034	.17386	.15100	.13124	.11416	.09937	.08657	.07547	.06585	.05751	.05026	.04396	.03848	.03371	.02956	.02594	.02279	.02003	.01763	.01553
13	8	.20294	.17631	.15330	.13338	.11615	.10121	.08827	.07704	.06729	.05882	.05146	.04506	.03948	.03462	.03039	.02670	.02347	.02066	.01819	.01604

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
13	9	.20550	.17873	.15557	.13550	.11812	.10304	.08996	.07859	.06872	.06013	.05266	.04615	.04048	.03554	.03123	.02746	.02417	.02129	.01877	.01656
13	10	.20801	.18111	.15781	.13760	.12007	.10485	.09163	.08014	.07014	.06144	.05386	.04725	.04149	.03646	.03206	.02822	.02486	.02192	.01934	.01709
13	11	.21048	.18345	.16001	.13966	.12200	.10664	.09329	.08167	.07156	.06274	.05506	.04835	.04249	.03738	.03291	.02899	.02556	.02256	.01993	.01762
13	12	.21289	.18574	.16217	.14170	.12389	.10841	.09493	.08319	.07296	.06403	.05625	.04944	.04350	.03830	.03375	.02976	.02627	.02320	.02051	.01815
13	13	.21525	.18799	.16429	.14369	.12576	.11015	.09655	.08469	.07434	.06531	.05742	.05053	.04449	.03921	.03458	.03053	.02697	.02385	.02110	.01869
14	0	.18339	.15800	.13625	.11761	.10160	.08786	.07605	.06588	.05713	.04959	.04309	.03748	.03263	.02844	.02481	.02167	.01895	.01658	.01453	.01275
14	1	.18539	.15985	.13794	.11913	.10298	.08910	.07715	.06687	.05800	.05036	.04376	.03807	.03314	.02888	.02519	.02199	.01922	.01681	.01472	.01290
14	2	.18818	.16246	.14036	.12138	.10505	.09099	.07888	.06844	.05944	.05166	.04494	.03913	.03411	.02975	.02598	.02270	.01986	.01739	.01524	.01337
14	3	.19098	.16508	.14281	.12364	.10713	.09291	.08064	.07005	.06090	.05299	.04615	.04023	.03510	.03065	.02679	.02343	.02052	.01798	.01577	.01385
14	4	.19378	.16770	.14525	.12590	.10922	.09483	.08240	.07166	.06237	.05434	.04737	.04134	.03610	.03156	.02761	.02418	.02119	.01859	.01633	.01435
14	5	.19655	.17031	.14769	.12817	.11132	.09676	.08418	.07329	.06386	.05569	.04861	.04246	.03712	.03248	.02845	.02494	.02188	.01921	.01689	.01486
14	6	.19931	.17290	.15011	.13042	.11341	.09869	.08595	.07492	.06535	.05705	.04985	.04359	.03815	.03342	.02930	.02571	.02258	.01985	.01746	.01538
14	7	.20203	.17547	.15251	.13267	.11549	.10061	.08772	.07654	.06684	.05842	.05110	.04473	.03919	.03436	.03016	.02649	.02329	.02049	.01805	.01591
14	8	.20472	.17801	.15490	.13489	.11755	.10253	.08949	.07817	.06834	.05979	.05235	.04587	.04023	.03531	.03102	.02728	.02400	.02114	.01864	.01644
14	9	.20738	.18052	.15726	.13709	.11961	.10443	.09125	.07979	.06983	.06115	.05360	.04702	.04128	.03627	.03190	.02807	.02473	.02180	.01924	.01699
14	10	.20999	.18300	.15959	.13928	.12164	.10632	.09299	.08140	.07131	.06252	.05486	.04817	.04233	.03723	.03277	.02887	.02546	.02247	.01984	.01754
14	11	.21256	.18543	.16188	.14143	.12365	.10819	.09473	.08301	.07279	.06388	.05611	.04932	.04338	.03819	.03365	.02968	.02619	.02314	.02045	.01810
14	12	.21508	.18783	.16414	.14355	.12563	.11003	.09644	.08459	.07426	.06523	.05735	.05046	.04443	.03916	.03453	.03048	.02693	.02381	.02107	.01866
14	13	.21755	.19017	.16636	.14564	.12759	.11185	.09814	.08616	.07571	.06657	.05859	.05160	.04548	.04012	.03542	.03129	.02767	.02449	.02169	.01923
14	14	.21995	.19246	.16853	.14768	.12950	.11364	.09980	.08771	.07714	.06790	.05981	.05272	.04651	.04107	.03629	.03209	.02841	.02516	.02231	.01980
15	0	.18450	.15906	.13726	.11855	.10249	.08869	.07681	.06660	.05779	.05020	.04366	.03800	.03311	.02888	.02522	.02204	.01929	.01690	.01482	.01301
15	1	.18653	.16093	.13896	.12010	.10388	.08994	.07793	.06759	.05867	.05098	.04433	.03859	.03362	.02932	.02560	.02237	.01956	.01713	.01501	.01317
15	2	.18939	.16361	.14145	.12240	.10600	.09188	.07971	.06921	.06015	.05232	.04555	.03969	.03462	.03022	.02641	.02310	.02022	.01772	.01554	.01365
15	3	.19227	.16630	.14396	.12473	.10815	.09386	.08152	.07087	.06166	.05369	.04680	.04082	.03564	.03115	.02724	.02385	.02090	.01833	.01610	.01415
15	4	.19514	.16900	.14648	.12706	.11031	.09584	.08334	.07253	.06318	.05508	.04806	.04197	.03668	.03209	.02810	.02463	.02160	.01897	.01667	.01466
15	5	.19800	.17169	.14899	.12939	.11247	.09783	.08517	.07421	.06472	.05648	.04934	.04313	.03774	.03305	.02897	.02542	.02232	.01961	.01725	.01519
15	6	.20084	.17436	.15149	.13172	.11463	.09983	.08701	.07590	.06626	.05789	.05062	.04430	.03881	.03402	.02985	.02622	.02304	.02027	.01785	.01573
15	7	.20366	.17702	.15398	.13404	.11678	.10182	.08884	.07758	.06781	.05931	.05192	.04549	.03989	.03500	.03074	.02703	.02378	.02094	.01846	.01629
15	8	.20644	.17965	.15645	.13635	.11892	.10380	.09068	.07927	.06936	.06073	.05322	.04668	.04097	.03599	.03165	.02785	.02453	.02162	.01908	.01685
15	9	.20919	.18225	.15890	.13864	.12105	.10578	.09250	.08096	.07091	.06215	.05452	.04787	.04206	.03699	.03256	.02868	.02528	.02231	.01970	.01742
15	10	.21191	.18482	.16132	.14090	.12317	.10774	.09432	.08264	.07246	.06358	.05583	.04907	.04316	.03799	.03347	.02951	.02605	.02300	.02034	.01799
15	11	.21458	.18736	.16371	.14315	.12526	.10969	.09613	.08431	.07400	.06500	.05714	.05027	.04426	.03900	.03439	.03036	.02681	.02371	.02098	.01858
15	12	.21721	.18985	.16606	.14536	.12733	.11162	.09792	.08597	.07553	.06641	.05844	.05146	.04536	.04001	.03532	.03120	.02759	.02441	.02162	.01917
15	13	.21978	.19230	.16838	.14754	.12937	.11352	.09969	.08761	.07705	.06782	.05973	.05266	.04645	.04101	.03624	.03205	.02836	.02512	.02227	.01976
15	14	.22229	.19469	.17064	.14967	.13137	.11540	.10143	.08923	.07855	.06920	.06102	.05384	.04754	.04201	.03716	.03289	.02914	.02583	.02293	.02036
15	15	.22474	.19703	.17286	.15176	.13334	.11723	.10315	.09082	.08003	.07057	.06228	.05501	.04862	.04301	.03807	.03373	.02991	.02654	.02357	.02096
16	0	.18556	.16008	.13822	.11946	.10334	.08948	.07756	.06729	.05844	.05080	.04421	.03851	.03358	.02931	.02561	.02241	.01962	.01721	.01510	.01327
16	1	.18762	.16197	.13995	.12102	.10475	.09075	.07869	.06829	.05932	.05158	.04489	.03910	.03409	.02976	.02599	.02273	.01990	.01743	.01529	.01342
16	2	.19055	.16471	.14250	.12338	.10693	.09275	.08052	.06996	.06084	.05296	.04614	.04024	.03512	.03068	.02683	.02348	.02058	.01805	.01584	.01392
16	3	.19350	.16747	.14507	.12577	.10913	.09477	.08237	.07166	.06239	.05437	.04742	.04140	.03617	.03164	.02769	.02427	.02128	.01868	.01642	.01444
16	4	.19645	.17024	.14766	.12817	.11135	.09682	.08425	.07338	.06396	.05580	.04873	.04258	.03725	.03261	.02858	.02507	.02201	.01934	.01701	.01497
16	5	.19939	.17301	.15024	.13058	.11358	.09887	.08614	.07511	.06555	.05725	.05005	.04379	.03834	.03361	.02948	.02588	.02275	.02001	.01762	.01552
16	6	.20231	.17577	.15282	.13298	.11580	.10093	.08803	.07685	.06714	.05871	.05138	.04500	.03945	.03461	.03039	.02671	.02350	.02069	.01824	.01609
16	7	.20522	.17851	.15539	.13537	.11803	.10299	.08993	.07860	.06875	.06018	.05272	.04623	.04057	.03563	.03132	.02756	.02427	.02139	.01887	.01666
16	8	.20810	.18123	.15794	.13776	.12025	.10504	.09183	.08035	.07035	.06165	.05407	.04746	.04169	.03666	.03226	.02841	.02504	.02209	.01951	.01724
16	9	.21095	.18392	.16048	.14013	.12246	.10709	.09373	.08209	.07196	.06313	.05543	.04870	.04283	.03770	.03321	.02927	.02583	.02281	.02016	.01784
16	10	.21376	.18659	.16299	.14248	.12465	.10913	.09562	.08384	.07357	.06461	.05679	.04995	.04397	.03874	.03416	.03015	.02663	.02354	.02083	.01844
16	11	.21653	.18922	.16547	.14481	.12683	.11116	.09750	.08558	.07518	.06609	.05815	.05120	.04512	.03979	.03512	.03103	.02743	.02427	.02150	.01905
16	12	.21926	.19182	.16793	.14712	.12898	.11317	.09936	.08731	.07678	.06757	.05951	.05245	.04627	.04085	.03609	.03191	.02824	.02501	.02217	.01967
16	13	.22194	.19437	.17034	.14939	.13111	.11515	.10121	.08903	.07837	.06903	.06086	.05370	.04741	.04190	.03705	.03280	.02905	.02576	.02286	.02030

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
16	14	.22456	.19687	.17271	.15162	.13320	.11711	.10304	.09072	.07994	.07049	.06220	.05494	.04855	.04295	.03802	.03368	.02987	.02650	.02354	.02092
16	15	.22712	.19931	.17502	.15381	.13526	.11903	.10483	.09239	.08149	.07192	.06353	.05616	.04969	.04399	.03898	.03456	.03068	.02725	.02422	.02155
16	16	.22961	.20169	.17729	.15595	.13727	.12092	.10659	.09403	.08301	.07334	.06484	.05738	.05081	.04502	.03993	.03544	.03148	.02799	.02490	.02218
17	0	.18658	.16105	.13914	.12033	.10416	.09025	.07828	.06796	.05906	.05138	.04474	.03900	.03404	.02973	.02600	.02277	.01996	.01751	.01538	.01353
17	1	.18866	.16296	.14089	.12191	.10559	.09153	.07942	.06897	.05995	.05216	.04543	.03960	.03455	.03018	.02638	.02309	.02022	.01773	.01557	.01368
17	2	.19166	.16577	.14350	.12433	.10782	.09358	.08129	.07068	.06151	.05358	.04671	.04077	.03561	.03113	.02724	.02387	.02093	.01837	.01614	.01419
17	3	.19468	.16860	.14614	.12678	.11008	.09566	.08320	.07243	.06311	.05503	.04803	.04196	.03669	.03212	.02814	.02467	.02165	.01902	.01673	.01473
17	4	.19770	.17144	.14879	.12924	.11236	.09776	.08513	.07420	.06472	.05651	.04938	.04319	.03780	.03312	.02905	.02550	.02240	.01970	.01734	.01528
17	5	.20072	.17428	.15145	.13172	.11465	.09987	.08707	.07598	.06636	.05800	.05074	.04443	.03893	.03415	.02998	.02634	.02317	.02040	.01797	.01585
17	6	.20373	.17712	.15411	.13419	.11694	.10199	.08903	.07778	.06800	.05951	.05212	.04568	.04008	.03519	.03093	.02720	.02395	.02110	.01861	.01643
17	7	.20672	.17994	.15675	.13666	.11924	.10412	.09099	.07958	.06966	.06103	.05351	.04695	.04124	.03625	.03189	.02808	.02475	.02183	.01927	.01703
17	8	.20969	.18275	.15939	.13912	.12153	.10624	.09295	.08139	.07132	.06255	.05490	.04823	.04240	.03731	.03286	.02896	.02555	.02256	.01994	.01764
17	9	.21263	.18553	.16201	.14158	.12382	.10837	.09492	.08320	.07299	.06409	.05631	.04952	.04358	.03839	.03384	.02986	.02637	.02331	.02062	.01826
17	10	.21554	.18829	.16461	.14401	.12609	.11048	.09688	.08502	.07466	.06562	.05773	.05082	.04477	.03948	.03484	.03077	.02720	.02407	.02131	.01889
17	11	.21842	.19102	.16719	.14643	.12835	.11259	.09883	.08682	.07633	.06716	.05914	.05212	.04597	.04057	.03584	.03169	.02804	.02483	.02201	.01953
17	12	.22125	.19372	.16973	.14883	.13059	.11468	.10077	.08863	.07800	.06870	.06056	.05342	.04716	.04167	.03685	.03261	.02889	.02561	.02272	.02018
17	13	.22404	.19637	.17224	.15119	.13281	.11674	.10270	.09041	.07966	.07023	.06197	.05472	.04836	.04277	.03786	.03354	.02974	.02639	.02343	.02083
17	14	.22677	.19897	.17471	.15352	.13499	.11879	.10460	.09218	.08130	.07175	.06337	.05602	.04955	.04387	.03887	.03447	.03059	.02717	.02415	.02149
17	15	.22944	.20152	.17713	.15580	.13714	.12080	.10648	.09393	.08292	.07325	.06476	.05730	.05074	.04496	.03988	.03539	.03144	.02795	.02487	.02214
17	16	.23204	.20401	.17950	.15804	.13924	.12277	.10833	.09565	.08452	.07474	.06614	.05857	.05191	.04605	.04087	.03631	.03228	.02873	.02558	.02280
17	17	.23458	.20644	.18181	.16023	.14131	.12471	.11014	.09734	.08610	.07621	.06750	.05983	.05308	.04712	.04187	.03723	.03313	.02950	.02630	.02346
18	0	.18756	.16199	.14003	.12117	.10496	.09100	.07898	.06861	.05967	.05194	.04526	.03949	.03448	.03015	.02639	.02312	.02028	.01781	.01566	.01379
18	1	.18965	.16391	.14179	.12277	.10639	.09229	.08012	.06963	.06057	.05273	.04595	.04009	.03500	.03059	.02677	.02344	.02055	.01803	.01584	.01393
18	2	.19271	.16678	.14446	.12524	.10867	.09438	.08204	.07138	.06216	.05418	.04727	.04128	.03609	.03157	.02765	.02424	.02127	.01868	.01643	.01446
18	3	.19580	.16968	.14716	.12775	.11099	.09651	.08400	.07317	.06380	.05567	.04863	.04251	.03720	.03259	.02857	.02507	.02202	.01936	.01704	.01501
18	4	.19890	.17259	.14988	.13027	.11333	.09867	.08598	.07499	.06546	.05719	.05001	.04377	.03835	.03362	.02951	.02592	.02279	.02006	.01767	.01558
18	5	.20200	.17550	.15261	.13281	.11568	.10084	.08798	.07683	.06714	.05873	.05141	.04505	.03951	.03468	.03047	.02680	.02358	.02078	.01832	.01617
18	6	.20509	.17842	.15534	.13536	.11804	.10303	.08999	.07868	.06884	.06028	.05284	.04635	.04069	.03576	.03145	.02768	.02439	.02151	.01899	.01678
18	7	.20816	.18132	.15807	.13790	.12041	.10522	.09202	.08054	.07055	.06185	.05427	.04766	.04189	.03685	.03244	.02859	.02522	.02226	.01967	.01740
18	8	.21122	.18421	.16078	.14044	.12277	.10741	.09404	.08241	.07227	.06343	.05572	.04898	.04310	.03795	.03345	.02951	.02605	.02302	.02036	.01803
18	9	.21426	.18709	.16349	.14298	.12513	.10960	.09607	.08428	.07400	.06502	.05718	.05032	.04432	.03907	.03447	.03044	.02691	.02380	.02107	.01867
18	10	.21726	.18994	.16618	.14550	.12749	.11179	.09811	.08616	.07573	.06661	.05864	.05167	.04556	.04020	.03551	.03139	.02777	.02459	.02179	.01933
18	11	.22024	.19277	.16885	.14800	.12983	.11398	.10013	.08804	.07746	.06821	.06011	.05302	.04680	.04134	.03655	.03234	.02864	.02539	.02252	.02000
18	12	.22318	.19556	.17149	.15049	.13216	.11615	.10215	.08991	.07920	.06981	.06159	.05438	.04805	.04249	.03760	.03331	.02953	.02620	.02326	.02067
18	13	.22607	.19832	.17410	.15294	.13446	.11830	.10415	.09177	.08092	.07141	.06306	.05573	.04930	.04364	.03866	.03428	.03041	.02701	.02401	.02136
18	14	.22890	.20102	.17666	.15536	.13673	.12042	.10614	.09361	.08263	.07299	.06453	.05709	.05054	.04478	.03971	.03524	.03130	.02783	.02476	.02204
18	15	.23168	.20368	.17918	.15774	.13897	.12252	.10809	.09544	.08433	.07456	.06598	.05843	.05178	.04593	.04077	.03621	.03219	.02865	.02551	.02273
18	16	.23440	.20627	.18165	.16008	.14117	.12458	.11002	.09724	.08600	.07612	.06742	.05976	.05301	.04706	.04181	.03718	.03308	.02946	.02626	.02343
18	17	.23705	.20881	.18407	.16237	.14333	.12661	.11192	.09901	.08765	.07765	.06884	.06108	.05423	.04819	.04286	.03814	.03397	.03028	.02701	.02412
18	18	.23963	.21129	.18643	.16461	.14545	.12861	.11379	.10076	.08928	.07917	.07025	.06239	.05545	.04931	.04389	.03910	.03485	.03109	.02776	.02481
19	0	.18850	.16289	.14089	.12199	.10572	.09172	.07965	.06924	.06026	.05249	.04578	.03996	.03492	.03056	.02676	.02347	.02060	.01811	.01593	.01404
19	1	.19061	.16482	.14266	.12359	.10717	.09301	.08080	.07026	.06116	.05328	.04647	.04056	.03544	.03100	.02714	.02378	.02087	.01832	.01611	.01418
19	2	.19373	.16775	.14538	.12611	.10950	.09515	.08277	.07206	.06279	.05477	.04782	.04179	.03655	.03200	.02805	.02461	.02161	.01899	.01671	.01472
19	3	.19688	.17071	.14815	.12868	.11187	.09734	.08477	.07389	.06447	.05630	.04921	.04305	.03770	.03304	.02899	.02546	.02238	.01969	.01734	.01529
19	4	.20005	.17369	.15093	.13127	.11426	.09955	.08680	.07576	.06618	.05786	.05063	.04434	.03888	.03411	.02996	.02634	.02318	.02041	.01800	.01588
19	5	.20322	.17668	.15373	.13387	.11668	.10178	.08886	.07764	.06790	.05944	.05207	.04566	.04007	.03520	.03095	.02724	.02399	.02116	.01867	.01649
19	6	.20639	.17967	.15653	.13648	.11910	.10402	.09093	.07955	.06965	.06104	.05354	.04700	.04129	.03631	.03196	.02816	.02483	.02191	.01936	.01712
19	7	.20955	.18265	.15933	.13910	.12154	.10628	.09301	.08147	.07142	.06266	.05502	.04835	.04253	.03744	.03299	.02910	.02568	.02269	.02007	.01776
19	8	.21269	.18563	.16213	.14172	.12397	.10854	.09510	.08340	.07319	.06429	.05651	.04972	.04378	.03859	.03404	.03005	.02655	.02348	.02079	.01842
19	9	.21582	.18859	.16492	.14433	.12641	.11080	.09720	.08533	.07498	.06593	.05802	.05111	.04505	.03975	.03510	.03102	.02743	.02429	.02152	.01909

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
19	10	.21892	.19153	.16769	.14693	.12884	.11307	.09930	.08728	.07677	.06758	.05954	.05250	.04633	.04092	.03617	.03200	.02833	.02511	.02227	.01977
19	11	.22200	.19445	.17045	.14953	.13127	.11533	.10140	.08922	.07857	.06924	.06107	.05391	.04762	.04210	.03725	.03299	.02924	.02594	.02303	.02046
19	12	.22504	.19734	.17319	.15210	.13368	.11758	.10349	.09116	.08037	.07090	.06260	.05532	.04892	.04329	.03835	.03399	.03016	.02678	.02380	.02117
19	13	.22803	.20020	.17589	.15465	.13607	.11981	.10557	.09310	.08216	.07256	.06413	.05673	.05022	.04449	.03945	.03500	.03109	.02763	.02458	.02188
19	14	.23098	.20301	.17856	.15716	.13843	.12202	.10764	.09502	.08394	.07421	.06566	.05814	.05152	.04569	.04055	.03602	.03202	.02848	.02536	.02260
19	15	.23386	.20577	.18118	.15964	.14076	.12421	.10968	.09692	.08571	.07585	.06718	.05954	.05281	.04688	.04165	.03703	.03295	.02934	.02615	.02333
19	16	.23669	.20847	.18375	.16207	.14306	.12636	.11169	.09880	.08746	.07747	.06868	.06093	.05410	.04807	.04274	.03804	.03388	.03020	.02694	.02405
19	17	.23945	.21112	.18628	.16447	.14531	.12848	.11368	.10065	.08918	.07908	.07017	.06231	.05538	.04925	.04384	.03905	.03481	.03105	.02773	.02478
19	18	.24215	.21372	.18875	.16681	.14753	.13056	.11563	.10248	.09089	.08067	.07165	.06369	.05665	.05043	.04492	.04005	.03574	.03191	.02852	.02550
19	19	.24479	.21625	.19117	.16911	.14970	.13262	.11756	.10429	.09258	.08224	.07312	.06505	.05791	.05160	.04601	.04106	.03666	.03277	.02931	.02623
20	0	.18940	.16375	.14172	.12277	.10646	.09242	.08031	.06986	.06083	.05303	.04627	.04043	.03536	.03096	.02713	.02381	.02092	.01840	.01621	.01429
20	1	.19152	.16570	.14349	.12438	.10791	.09372	.08146	.07088	.06173	.05382	.04696	.04102	.03587	.03139	.02751	.02412	.02118	.01861	.01638	.01442
20	2	.19470	.16868	.14627	.12695	.11029	.09590	.08347	.07271	.06341	.05534	.04835	.04228	.03701	.03243	.02844	.02497	.02194	.01930	.01700	.01498
20	3	.19791	.17170	.14909	.12958	.11271	.09814	.08552	.07459	.06512	.05691	.04977	.04358	.03819	.03349	.02941	.02584	.02274	.02002	.01765	.01557
20	4	.20115	.17475	.15194	.13222	.11517	.10040	.08760	.07650	.06687	.05851	.05123	.04490	.03939	.03459	.03040	.02675	.02356	.02076	.01832	.01618
20	5	.20440	.17780	.15480	.13489	.11764	.10269	.08971	.07844	.06865	.06013	.05272	.04626	.04063	.03572	.03143	.02768	.02440	.02153	.01901	.01681
20	6	.20764	.18087	.15767	.13757	.12013	.10499	.09184	.08040	.07044	.06178	.05422	.04763	.04188	.03686	.03247	.02863	.02526	.02231	.01973	.01746
20	7	.21088	.18393	.16055	.14026	.12263	.10731	.09398	.08237	.07226	.06344	.05575	.04903	.04316	.03802	.03353	.02959	.02614	.02311	.02046	.01812
20	8	.21411	.18698	.16343	.14295	.12514	.10963	.09613	.08436	.07409	.06512	.05729	.05044	.04445	.03921	.03461	.03058	.02704	.02393	.02120	.01880
20	9	.21732	.19003	.16630	.14564	.12765	.11197	.09829	.08636	.07593	.06682	.05885	.05187	.04576	.04041	.03571	.03158	.02796	.02477	.02196	.01950
20	10	.22052	.19307	.16916	.14833	.13016	.11431	.10046	.08837	.07779	.06853	.06042	.05332	.04709	.04162	.03682	.03260	.02889	.02562	.02274	.02021
20	11	.22369	.19608	.17201	.15100	.13266	.11664	.10263	.09038	.07965	.07025	.06201	.05478	.04843	.04285	.03795	.03363	.02983	.02648	.02353	.02093
20	12	.22683	.19907	.17484	.15367	.13516	.11897	.10480	.09239	.08151	.07197	.06360	.05624	.04977	.04409	.03908	.03467	.03079	.02736	.02434	.02166
20	13	.22993	.20203	.17764	.15631	.13764	.12129	.10696	.09440	.08337	.07369	.06519	.05771	.05113	.04533	.04023	.03573	.03175	.02825	.02515	.02241
20	14	.23298	.20494	.18040	.15891	.14009	.12358	.10911	.09639	.08523	.07541	.06678	.05917	.05248	.04658	.04137	.03678	.03272	.02914	.02597	.02316
20	15	.23598	.20780	.18312	.16149	.14251	.12586	.11123	.09837	.08707	.07712	.06836	.06064	.05383	.04782	.04252	.03784	.03370	.03003	.02679	.02392
20	16	.23892	.21062	.18580	.16402	.14490	.12810	.11332	.10033	.08889	.07881	.06993	.06209	.05517	.04907	.04367	.03889	.03467	.03093	.02761	.02467
20	17	.24179	.21338	.18843	.16651	.14725	.13031	.11540	.10226	.09069	.08049	.07149	.06354	.05651	.05030	.04481	.03995	.03564	.03183	.02844	.02544
20	18	.24461	.21608	.19101	.16896	.14957	.13249	.11744	.10418	.09248	.08215	.07303	.06497	.05784	.05154	.04595	.04100	.03662	.03272	.02927	.02620
20	19	.24736	.21873	.19354	.17137	.15184	.13463	.11946	.10607	.09425	.08380	.07457	.06640	.05917	.05277	.04709	.04206	.03759	.03363	.03010	.02697
20	20	.25006	.22132	.19602	.17373	.15408	.13675	.12145	.10794	.09600	.08544	.07609	.06782	.06049	.05399	.04823	.04311	.03857	.03453	.03094	.02774
21	0	.19026	.16458	.14251	.12353	.10718	.09310	.08095	.07046	.06139	.05355	.04676	.04088	.03578	.03135	.02750	.02415	.02124	.01869	.01648	.01454
21	1	.19238	.16653	.14429	.12514	.10863	.09439	.08210	.07148	.06229	.05434	.04745	.04147	.03629	.03178	.02787	.02446	.02149	.01890	.01664	.01467
21	2	.19562	.16957	.14712	.12776	.11106	.09662	.08415	.07335	.06400	.05589	.04886	.04276	.03745	.03284	.02882	.02532	.02227	.01960	.01728	.01524
21	3	.19890	.17265	.15000	.13044	.11353	.09890	.08624	.07527	.06576	.05750	.05032	.04409	.03866	.03394	.02982	.02622	.02309	.02034	.01795	.01585
21	4	.20220	.17576	.15291	.13314	.11604	.10122	.08837	.07723	.06755	.05914	.05182	.04545	.03990	.03506	.03084	.02715	.02393	.02111	.01864	.01647
21	5	.20552	.17889	.15584	.13587	.11857	.10356	.09053	.07921	.06937	.06080	.05334	.04684	.04117	.03622	.03189	.02811	.02480	.02190	.01935	.01712
21	6	.20884	.18202	.15878	.13862	.12112	.10592	.09271	.08122	.07121	.06249	.05489	.04826	.04246	.03740	.03296	.02909	.02569	.02271	.02009	.01779
21	7	.21216	.18516	.16173	.14138	.12369	.10830	.09491	.08325	.07308	.06421	.05646	.04969	.04378	.03860	.03406	.03008	.02660	.02353	.02084	.01848
21	8	.21547	.18829	.16468	.14414	.12626	.11070	.09713	.08529	.07496	.06594	.05805	.05115	.04511	.03982	.03517	.03110	.02752	.02438	.02162	.01918
21	9	.21877	.19142	.16763	.14690	.12885	.11310	.09936	.08735	.07686	.06769	.05966	.05263	.04646	.04106	.03631	.03214	.02847	.02525	.02241	.01990
21	10	.22206	.19455	.17057	.14967	.13143	.11551	.10159	.08943	.07878	.06946	.06129	.05412	.04783	.04231	.03746	.03319	.02944	.02613	.02321	.02064
21	11	.22532	.19765	.17351	.15243	.13402	.11792	.10384	.09151	.08070	.07123	.06292	.05563	.04922	.04359	.03863	.03426	.03042	.02703	.02403	.02139
21	12	.22856	.20074	.17643	.15518	.13660	.12033	.10608	.09359	.08263	.07302	.06457	.05715	.05062	.04487	.03981	.03535	.03141	.02794	.02487	.02216
21	13	.23176	.20379	.17933	.15791	.13916	.12273	.10832	.09567	.08456	.07480	.06622	.05867	.05202	.04616	.04100	.03644	.03242	.02886	.02572	.02293
21	14	.23492	.20681	.18219	.16062	.14170	.12511	.11054	.09774	.08649	.07659	.06787	.06020	.05343	.04746	.04219	.03754	.03343	.02979	.02657	.02372
21	15	.23803	.20978	.18501	.16329	.14422	.12747	.11274	.09979	.08840	.07836	.06952	.06172	.05484	.04876	.04339	.03864	.03444	.03072	.02743	.02451
21	16	.24108	.21270	.18779	.16592	.14670	.12980	.11493	.10183	.09030	.08013	.07115	.06323	.05624	.05005	.04459	.03974	.03546	.03166	.02829	.02530
21	17	.24407	.21557	.19053	.16851	.14915	.13210	.11708	.10385	.09218	.08188	.07278	.06474	.05764	.05135	.04578	.04085	.03648	.03260	.02915	.02610
21	18	.24700	.21838	.19322	.17107	.15156	.13437	.11922	.10585	.09404	.08361	.07440	.06624	.05903	.05264	.04697	.04195	.03750	.03354	.03002	.02690

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
21	19	.24987	.22115	.19586	.17358	.15394	.13662	.12133	.10782	.09589	.08534	.07600	.06774	.06042	.05393	.04817	.04306	.03852	.03448	.03090	.02770
21	20	.25268	.22386	.19845	.17605	.15628	.13883	.12341	.10978	.09772	.08705	.07760	.06923	.06180	.05521	.04936	.04416	.03954	.03543	.03177	.02851
21	21	.25543	.22651	.20100	.17848	.15859	.14101	.12546	.11171	.09954	.08875	.07919	.07071	.06318	.05649	.05055	.04527	.04057	.03638	.03265	.02933
22	0	.19108	.16538	.14328	.12426	.10787	.09375	.08156	.07104	.06194	.05406	.04724	.04133	.03619	.03174	.02786	.02449	.02155	.01898	.01675	.01479
22	1	.19322	.16733	.14506	.12587	.10932	.09505	.08272	.07206	.06283	.05484	.04792	.04191	.03670	.03216	.02822	.02478	.02179	.01918	.01690	.01491
22	2	.19651	.17042	.14794	.12854	.11179	.09732	.08480	.07396	.06458	.05643	.04937	.04323	.03789	.03324	.02920	.02567	.02259	.01990	.01755	.01550
22	3	.19985	.17356	.15087	.13127	.11432	.09965	.08694	.07593	.06637	.05807	.05086	.04459	.03913	.03437	.03022	.02659	.02343	.02066	.01824	.01612
22	4	.20321	.17673	.15384	.13403	.11688	.10201	.08912	.07793	.06820	.05975	.05239	.04598	.04040	.03552	.03127	.02755	.02430	.02145	.01895	.01677
22	5	.20660	.17992	.15683	.13682	.11947	.10441	.09133	.07996	.07007	.06146	.05395	.04741	.04170	.03671	.03235	.02853	.02519	.02226	.01969	.01743
22	6	.20999	.18312	.15984	.13963	.12208	.10683	.09356	.08202	.07196	.06319	.05554	.04886	.04303	.03792	.03345	.02954	.02610	.02309	.02045	.01812
22	7	.21338	.18634	.16285	.14245	.12471	.10927	.09582	.08410	.07388	.06495	.05716	.05034	.04438	.03916	.03458	.03057	.02704	.02395	.02123	.01883
22	8	.21677	.18955	.16588	.14528	.12735	.11172	.09810	.08620	.07581	.06674	.05879	.05184	.04575	.04041	.03573	.03162	.02800	.02482	.02202	.01956
22	9	.22016	.19276	.16891	.14813	.13001	.11419	.10039	.08832	.07777	.06854	.06045	.05337	.04715	.04169	.03690	.03269	.02898	.02572	.02284	.02031
22	10	.22354	.19597	.17194	.15097	.13267	.11667	.10269	.09046	.07975	.07036	.06213	.05491	.04857	.04299	.03809	.03378	.02998	.02663	.02368	.02107
22	11	.22689	.19917	.17496	.15382	.13533	.11916	.10500	.09260	.08173	.07219	.06382	.05647	.05000	.04431	.03930	.03489	.03100	.02756	.02453	.02185
22	12	.23023	.20234	.17797	.15665	.13799	.12165	.10732	.09476	.08373	.07404	.06553	.05804	.05145	.04564	.04052	.03601	.03203	.02851	.02540	.02265
22	13	.23353	.20550	.18096	.15947	.14064	.12413	.10963	.09691	.08572	.07589	.06724	.05962	.05290	.04698	.04176	.03715	.03307	.02947	.02628	.02345
22	14	.23679	.20861	.18392	.16227	.14327	.12659	.11194	.09905	.08772	.07774	.06895	.06120	.05437	.04833	.04300	.03829	.03412	.03043	.02717	.02427
22	15	.24001	.21169	.18684	.16503	.14588	.12904	.11422	.10119	.08970	.07958	.07066	.06278	.05583	.04968	.04425	.03944	.03518	.03141	.02806	.02509
22	16	.24317	.21472	.18973	.16777	.14845	.13146	.11649	.10330	.09168	.08142	.07236	.06436	.05729	.05103	.04549	.04059	.03624	.03238	.02896	.02592
22	17	.24627	.21769	.19257	.17046	.15100	.13385	.11874	.10540	.09364	.08324	.07406	.06593	.05875	.05238	.04674	.04174	.03730	.03337	.02987	.02676
22	18	.24932	.22062	.19537	.17312	.15351	.13622	.12096	.10748	.09558	.08505	.07574	.06750	.06020	.05373	.04799	.04289	.03837	.03435	.03078	.02759
22	19	.25231	.22350	.19812	.17574	.15599	.13856	.12316	.10955	.09751	.08686	.07742	.06906	.06165	.05508	.04924	.04405	.03944	.03534	.03169	.02844
22	20	.25524	.22633	.20083	.17832	.15844	.14087	.12534	.11159	.09943	.08865	.07910	.07062	.06310	.05642	.05049	.04521	.04052	.03634	.03261	.02929
22	21	.25811	.22910	.20348	.18085	.16085	.14315	.12749	.11362	.10133	.09043	.08076	.07217	.06455	.05777	.05174	.04637	.04159	.03733	.03354	.03015
22	22	.26092	.23181	.20609	.18334	.16322	.14540	.12961	.11562	.10320	.09219	.08240	.07371	.06598	.05911	.05298	.04753	.04267	.03834	.03447	.03101
23	0	.19188	.16614	.14401	.12496	.10854	.09439	.08216	.07160	.06247	.05456	.04771	.04176	.03660	.03212	.02822	.02482	.02185	.01927	.01701	.01504
23	1	.19401	.16810	.14579	.12657	.10999	.09568	.08331	.07262	.06336	.05534	.04838	.04234	.03710	.03254	.02857	.02511	.02209	.01946	.01716	.01515
23	2	.19735	.17124	.14872	.12929	.11250	.09799	.08543	.07456	.06513	.05696	.04985	.04368	.03831	.03364	.02957	.02601	.02291	.02020	.01783	.01575
23	3	.20075	.17443	.15171	.13206	.11507	.10036	.08762	.07656	.06697	.05863	.05138	.04507	.03958	.03479	.03061	.02696	.02377	.02098	.01853	.01639
23	4	.20418	.17766	.15473	.13488	.11769	.10278	.08984	.07861	.06884	.06034	.05295	.04650	.04088	.03597	.03169	.02794	.02466	.02178	.01926	.01705
23	5	.20762	.18091	.15778	.13773	.12033	.10523	.09210	.08068	.07075	.06209	.05455	.04796	.04222	.03719	.03279	.02895	.02557	.02262	.02002	.01774
23	6	.21109	.18418	.16085	.14060	.12300	.10770	.09439	.08279	.07269	.06387	.05618	.04946	.04358	.03843	.03393	.02998	.02652	.02348	.02080	.01845
23	7	.21455	.18747	.16394	.14349	.12569	.11020	.09670	.08493	.07465	.06568	.05784	.05098	.04497	.03971	.03509	.03104	.02748	.02436	.02161	.01918
23	8	.21802	.19076	.16704	.14639	.12840	.11272	.09903	.08708	.07664	.06751	.05952	.05252	.04638	.04100	.03627	.03212	.02847	.02526	.02243	.01994
23	9	.22149	.19405	.17014	.14930	.13112	.11525	.10139	.08926	.07865	.06937	.06123	.05409	.04782	.04232	.03748	.03323	.02948	.02618	.02327	.02071
23	10	.22495	.19734	.17325	.15223	.13386	.11780	.10376	.09146	.08069	.07124	.06295	.05568	.04928	.04366	.03871	.03436	.03052	.02713	.02414	.02150
23	11	.22840	.20062	.17636	.15515	.13660	.12036	.10614	.09367	.08273	.07313	.06470	.05729	.05076	.04502	.03996	.03550	.03157	.02809	.02502	.02231
23	12	.23183	.20390	.17946	.15807	.13934	.12293	.10853	.09589	.08479	.07504	.06646	.05891	.05226	.04640	.04123	.03667	.03264	.02907	.02592	.02313
23	13	.23524	.20714	.18254	.16098	.14208	.12549	.11092	.09812	.08686	.07695	.06823	.06055	.05377	.04779	.04251	.03785	.03372	.03007	.02684	.02397
23	14	.23860	.21036	.18560	.16387	.14479	.12803	.11330	.10034	.08892	.07887	.07001	.06219	.05529	.04919	.04380	.03903	.03481	.03107	.02776	.02482
23	15	.24192	.21354	.18862	.16673	.14749	.13057	.11567	.10255	.09098	.08078	.07178	.06383	.05680	.05059	.04509	.04023	.03591	.03209	.02869	.02568
23	16	.24519	.21667	.19161	.16956	.15016	.13307	.11802	.10474	.09303	.08269	.07355	.06547	.05832	.05200	.04639	.04142	.03702	.03311	.02963	.02654
23	17	.24840	.21976	.19455	.17236	.15280	.13556	.12035	.10693	.09507	.08458	.07531	.06711	.05984	.05340	.04769	.04263	.03813	.03413	.03058	.02741
23	18	.25157	.22280	.19746	.17512	.15541	.13802	.12266	.10909	.09709	.08647	.07707	.06874	.06136	.05481	.04899	.04383	.03924	.03516	.03153	.02829
23	19	.25468	.22579	.20032	.17784	.15800	.14046	.12496	.11124	.09910	.08835	.07882	.07037	.06287	.05622	.05030	.04504	.04036	.03619	.03248	.02918
23	20	.25773	.22874	.20314	.18053	.16055	.14287	.12723	.11338	.10111	.09022	.08057	.07200	.06439	.05763	.05161	.04625	.04149	.03724	.03345	.03007
23	21	.26072	.23163	.20592	.18318	.16306	.14525	.12948	.11549	.10309	.09208	.08231	.07363	.06590	.05903	.05292	.04747	.04262	.03829	.03442	.03097
23	22	.26365	.23446	.20864	.18578	.16554	.14760	.13170	.11759	.10506	.09393	.08404	.07524	.06741	.06044	.05423	.04869	.04375	.03934	.03540	.03188
23	23	.26652	.23724	.21131	.18834	.16798	.14992	.13389	.11965	.10700	.09576	.08575	.07684	.06891	.06184	.05553	.04991	.04488	.04039	.03638	.03279

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
24	0	.19264	.16688	.14472	.12564	.10919	.09500	.08275	.07215	.06299	.05505	.04817	.04219	.03701	.03249	.02857	.02514	.02216	.01955	.01728	.01529
24	1	.19477	.16883	.14650	.12724	.11063	.09629	.08389	.07316	.06387	.05581	.04883	.04276	.03749	.03290	.02890	.02542	.02238	.01973	.01741	.01538
24	2	.19816	.17202	.14947	.13001	.11319	.09864	.08605	.07514	.06568	.05746	.05033	.04413	.03873	.03403	.02993	.02635	.02322	.02049	.01810	.01600
24	3	.20161	.17527	.15251	.13283	.11580	.10105	.08827	.07718	.06754	.05917	.05189	.04555	.04002	.03520	.03099	.02732	.02410	.02129	.01882	.01666
24	4	.20510	.17855	.15558	.13570	.11846	.10352	.09054	.07926	.06946	.06092	.05349	.04701	.04135	.03642	.03210	.02832	.02501	.02211	.01957	.01734
24	5	.20861	.18187	.15869	.13860	.12116	.10601	.09284	.08139	.07141	.06271	.05513	.04851	.04272	.03766	.03323	.02936	.02595	.02297	.02035	.01805
24	6	.21214	.18520	.16183	.14153	.12389	.10854	.09518	.08354	.07339	.06453	.05680	.05004	.04412	.03894	.03440	.03042	.02692	.02385	.02115	.01878
24	7	.21568	.18855	.16498	.14448	.12664	.11110	.09755	.08573	.07541	.06639	.05850	.05159	.04555	.04024	.03559	.03151	.02792	.02476	.02198	.01953
24	8	.21922	.19191	.16815	.14745	.12941	.11368	.09994	.08794	.07745	.06827	.06023	.05318	.04700	.04158	.03681	.03262	.02894	.02569	.02283	.02031
24	9	.22277	.19528	.17133	.15044	.13221	.11628	.10236	.09018	.07951	.07017	.06198	.05479	.04848	.04293	.03805	.03376	.02998	.02664	.02370	.02110
24	10	.22632	.19866	.17452	.15344	.13501	.11890	.10479	.09243	.08160	.07210	.06376	.05643	.04999	.04432	.03932	.03492	.03104	.02762	.02460	.02192
24	11	.22985	.20203	.17771	.15644	.13783	.12153	.10724	.09471	.08371	.07405	.06556	.05809	.05151	.04572	.04061	.03611	.03213	.02862	.02551	.02276
24	12	.23338	.20539	.18090	.15945	.14065	.12417	.10970	.09700	.08583	.07602	.06738	.05977	.05306	.04715	.04193	.03731	.03324	.02963	.02644	.02362
24	13	.23688	.20873	.18407	.16244	.14347	.12681	.11217	.09929	.08797	.07799	.06921	.06146	.05462	.04859	.04325	.03854	.03436	.03067	.02739	.02449
24	14	.24034	.21205	.18722	.16542	.14627	.12944	.11463	.10159	.09010	.07998	.07104	.06316	.05619	.05003	.04459	.03977	.03550	.03171	.02835	.02537
24	15	.24377	.21532	.19034	.16838	.14906	.13205	.11708	.10387	.09223	.08196	.07288	.06486	.05777	.05149	.04593	.04101	.03664	.03276	.02932	.02626
24	16	.24714	.21856	.19343	.17130	.15182	.13465	.11951	.10615	.09435	.08393	.07472	.06656	.05934	.05295	.04728	.04225	.03779	.03382	.03030	.02716
24	17	.25047	.22176	.19648	.17420	.15456	.13723	.12193	.10841	.09647	.08590	.07655	.06826	.06092	.05441	.04863	.04350	.03894	.03489	.03128	.02807
24	18	.25375	.22491	.19949	.17706	.15727	.13978	.12433	.11067	.09857	.08787	.07838	.06997	.06250	.05588	.04999	.04476	.04011	.03596	.03227	.02899
24	19	.25697	.22802	.20246	.17990	.15995	.14232	.12672	.11291	.10067	.08982	.08020	.07167	.06408	.05735	.05135	.04602	.04128	.03705	.03328	.02991
24	20	.26015	.23108	.20540	.18269	.16261	.14483	.12909	.11513	.10276	.09178	.08203	.07337	.06567	.05882	.05272	.04729	.04245	.03814	.03429	.03085
24	21	.26327	.23409	.20829	.18546	.16523	.14732	.13143	.11734	.10483	.09372	.08385	.07506	.06725	.06029	.05409	.04857	.04364	.03924	.03531	.03179
24	22	.26632	.23705	.21113	.18817	.16782	.14977	.13375	.11953	.10689	.09565	.08565	.07675	.06883	.06176	.05546	.04984	.04482	.04034	.03633	.03275
24	23	.26931	.23995	.21393	.19085	.17037	.15219	.13605	.12169	.10893	.09757	.08745	.07844	.07040	.06323	.05684	.05112	.04602	.04145	.03736	.03370
24	24	.27224	.24279	.21666	.19347	.17288	.15458	.13831	.12383	.11094	.09946	.08923	.08011	.07197	.06470	.05821	.05240	.04721	.04256	.03840	.03467
25	0	.19337	.16759	.14541	.12630	.10982	.09560	.08332	.07269	.06350	.05553	.04862	.04262	.03740	.03286	.02891	.02547	.02246	.01984	.01754	.01553
25	1	.19549	.16954	.14717	.12789	.11125	.09687	.08444	.07368	.06436	.05628	.04926	.04317	.03787	.03326	.02924	.02573	.02267	.02000	.01766	.01562
25	2	.19893	.17277	.15019	.13069	.11384	.09926	.08664	.07569	.06620	.05796	.05079	.04456	.03914	.03441	.03028	.02668	.02353	.02077	.01836	.01625
25	3	.20243	.17606	.15328	.13357	.11650	.10172	.08890	.07777	.06811	.05970	.05238	.04601	.04046	.03561	.03137	.02767	.02443	.02159	.01910	.01692
25	4	.20598	.17940	.15641	.13648	.11921	.10423	.09121	.07990	.07006	.06149	.05402	.04750	.04182	.03685	.03250	.02870	.02536	.02244	.01987	.01762
25	5	.20955	.18278	.15957	.13944	.12196	.10677	.09356	.08207	.07205	.06331	.05569	.04904	.04322	.03812	.03366	.02976	.02633	.02332	.02067	.01835
25	6	.21314	.18617	.16277	.14243	.12474	.10935	.09595	.08427	.07408	.06518	.05740	.05060	.04465	.03943	.03486	.03085	.02732	.02423	.02150	.01910
25	7	.21675	.18959	.16598	.14544	.12756	.11197	.09837	.08650	.07614	.06707	.05914	.05220	.04611	.04077	.03608	.03197	.02834	.02516	.02235	.01988
25	8	.22037	.19303	.16922	.14848	.13039	.11461	.10082	.08877	.07823	.06900	.06091	.05382	.04760	.04214	.03734	.03311	.02939	.02612	.02323	.02068
25	9	.22399	.19647	.17247	.15153	.13325	.11727	.10329	.09106	.08035	.07096	.06272	.05548	.04913	.04354	.03862	.03429	.03047	.02710	.02412	.02150
25	10	.22762	.19992	.17574	.15461	.13613	.11995	.10579	.09338	.08249	.07294	.06454	.05717	.05067	.04496	.03992	.03548	.03157	.02811	.02505	.02234
25	11	.23125	.20338	.17901	.15769	.13902	.12266	.10831	.09572	.08466	.07494	.06640	.05888	.05225	.04641	.04126	.03671	.03269	.02914	.02599	.02321
25	12	.23486	.20683	.18228	.16077	.14192	.12537	.11084	.09807	.08685	.07697	.06827	.06061	.05385	.04788	.04261	.03795	.03383	.03019	.02696	.02410
25	13	.23846	.21026	.18554	.16386	.14482	.12809	.11338	.10044	.08905	.07901	.07016	.06235	.05546	.04937	.04398	.03922	.03500	.03126	.02794	.02500
25	14	.24202	.21367	.18879	.16692	.14771	.13080	.11592	.10281	.09125	.08106	.07206	.06411	.05708	.05087	.04537	.04049	.03617	.03234	.02894	.02592
25	15	.24554	.21705	.19200	.16997	.15058	.13350	.11845	.10517	.09345	.08310	.07396	.06587	.05871	.05238	.04676	.04178	.03736	.03343	.02994	.02684
25	16	.24903	.22039	.19519	.17299	.15343	.13619	.12096	.10752	.09565	.08515	.07586	.06764	.06035	.05389	.04816	.04307	.03855	.03453	.03096	.02778
25	17	.25246	.22369	.19834	.17599	.15627	.13885	.12347	.10987	.09784	.08719	.07776	.06940	.06199	.05541	.04956	.04437	.03975	.03564	.03199	.02873
25	18	.25586	.22696	.20146	.17896	.15908	.14150	.12596	.11221	.10003	.08923	.07966	.07117	.06363	.05693	.05098	.04568	.04096	.03676	.03302	.02968
25	19	.25920	.23018	.20455	.18189	.16186	.14414	.12844	.11453	.10221	.09127	.08156	.07294	.06528	.05846	.05240	.04700	.04219	.03789	.03407	.03065
25	20	.26249	.23336	.20760	.18480	.16462	.14675	.13090	.11685	.10438	.09330	.08346	.07471	.06693	.06000	.05383	.04832	.04342	.03904	.03512	.03163
25	21	.26573	.23649	.21060	.18768	.16736	.14934	.13335	.11915	.10654	.09533	.08536	.07649	.06858	.06154	.05526	.04966	.04465	.04018	.03619	.03262
25	22	.26892	.23957	.21357	.19051	.17006	.15190	.13577	.12144	.10869	.09735	.08725	.07825	.07023	.06308	.05670	.05099	.04590	.04134	.03727	.03362
25	23	.27204	.24260	.21648	.19330	.17272	.15443	.13817	.12370	.11082	.09935	.08913	.08002	.07188	.06462	.05813	.05233	.04715	.04250	.03835	.03462
25	24	.27509	.24556	.21934	.19605	.17534	.15693	.14054	.12594	.11294	.10134	.09100	.08177	.07353	.06616	.05957	.05368	.04840	.04367	.03944	.03563

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
25	25	.27808	.24847	.22215	.19875	.17792	.15939	.14287	.12816	.11503	.10332	.09286	.08352	.07516	.06769	.06101	.05502	.04965	.04484	.04053	.03665
26	0	.19407	.16828	.14607	.12693	.11043	.09618	.08387	.07321	.06399	.05599	.04906	.04303	.03779	.03323	.02926	.02579	.02276	.02012	.01781	.01578
26	1	.19618	.17021	.14782	.12851	.11184	.09744	.08498	.07419	.06484	.05673	.04969	.04357	.03824	.03361	.02957	.02604	.02296	.02027	.01791	.01585
26	2	.19967	.17348	.15088	.13136	.11447	.09986	.08721	.07623	.06671	.05844	.05125	.04499	.03953	.03478	.03063	.02700	.02383	.02106	.01863	.01649
26	3	.20322	.17683	.15401	.13427	.11718	.10236	.08951	.07835	.06865	.06021	.05287	.04646	.04088	.03600	.03174	.02801	.02475	.02189	.01938	.01718
26	4	.20682	.18022	.15719	.13724	.11993	.10491	.09186	.08051	.07064	.06203	.05453	.04799	.04227	.03727	.03290	.02907	.02571	.02276	.02017	.01790
26	5	.21045	.18365	.16041	.14025	.12273	.10751	.09426	.08272	.07267	.06390	.05624	.04955	.04370	.03858	.03409	.03015	.02670	.02366	.02099	.01865
26	6	.21410	.18711	.16366	.14329	.12557	.11014	.09670	.08497	.07474	.06580	.05799	.05115	.04516	.03992	.03531	.03127	.02772	.02459	.02184	.01942
26	7	.21778	.19059	.16694	.14636	.12844	.11281	.09917	.08726	.07685	.06774	.05977	.05279	.04666	.04129	.03657	.03242	.02877	.02555	.02272	.02022
26	8	.22146	.19409	.17025	.14946	.13133	.11550	.10167	.08957	.07899	.06971	.06159	.05445	.04819	.04269	.03785	.03359	.02984	.02654	.02362	.02104
26	9	.22516	.19761	.17357	.15259	.13425	.11823	.10420	.09192	.08116	.07172	.06343	.05615	.04976	.04413	.03917	.03480	.03095	.02755	.02454	.02189
26	10	.22887	.20114	.17691	.15573	.13720	.12098	.10676	.09430	.08336	.07375	.06531	.05789	.05135	.04559	.04051	.03604	.03208	.02859	.02550	.02276
26	11	.23258	.20467	.18026	.15889	.14016	.12375	.10934	.09670	.08559	.07582	.06722	.05964	.05297	.04708	.04189	.03730	.03324	.02965	.02647	.02365
26	12	.23628	.20821	.18361	.16205	.14314	.12653	.11195	.09912	.08784	.07790	.06915	.06143	.05461	.04860	.04328	.03858	.03442	.03074	.02747	.02457
26	13	.23997	.21173	.18696	.16522	.14612	.12933	.11456	.10155	.09010	.08000	.07109	.06323	.05628	.05014	.04470	.03989	.03562	.03184	.02849	.02551
26	14	.24363	.21524	.19030	.16838	.14909	.13212	.11717	.10399	.09237	.08211	.07305	.06504	.05796	.05169	.04613	.04121	.03684	.03296	.02952	.02646
26	15	.24726	.21871	.19361	.17151	.15205	.13490	.11978	.10643	.09464	.08423	.07501	.06686	.05964	.05325	.04757	.04254	.03807	.03410	.03056	.02742
26	16	.25084	.22216	.19689	.17463	.15500	.13768	.12238	.10886	.09692	.08634	.07698	.06869	.06134	.05481	.04902	.04388	.03931	.03524	.03162	.02839
26	17	.25439	.22556	.20015	.17772	.15793	.14043	.12497	.11129	.09918	.08846	.07895	.07052	.06304	.05639	.05048	.04523	.04056	.03639	.03268	.02938
26	18	.25789	.22894	.20337	.18079	.16083	.14318	.12755	.11371	.10145	.09057	.08092	.07236	.06474	.05797	.05195	.04659	.04182	.03756	.03376	.03037
26	19	.26135	.23227	.20657	.18384	.16372	.14591	.13012	.11613	.10371	.09269	.08290	.07420	.06646	.05957	.05343	.04796	.04309	.03874	.03485	.03138
26	20	.26476	.23557	.20973	.18685	.16659	.14862	.13268	.11853	.10597	.09481	.08488	.07604	.06818	.06117	.05492	.04935	.04437	.03993	.03596	.03240
26	21	.26813	.23882	.21285	.18984	.16943	.15131	.13523	.12093	.10822	.09692	.08685	.07789	.06990	.06277	.05642	.05074	.04567	.04113	.03707	.03344
26	22	.27144	.24202	.21594	.19279	.17224	.15398	.13775	.12331	.11046	.09902	.08883	.07974	.07163	.06438	.05792	.05214	.04697	.04234	.03820	.03449
26	23	.27469	.24517	.21897	.19570	.17502	.15662	.14025	.12568	.11269	.10112	.09079	.08158	.07335	.06600	.05942	.05354	.04828	.04356	.03933	.03554
26	24	.27788	.24827	.22196	.19857	.17776	.15923	.14273	.12802	.11490	.10320	.09275	.08342	.07507	.06761	.06093	.05495	.04959	.04479	.04048	.03661
26	25	.28100	.25131	.22490	.20139	.18046	.16181	.14517	.13034	.11710	.10527	.09470	.08525	.07679	.06922	.06244	.05636	.05091	.04602	.04162	.03768
26	26	.28405	.25428	.22778	.20416	.18311	.16434	.14759	.13263	.11926	.10732	.09663	.08706	.07850	.07082	.06394	.05777	.05223	.04725	.04278	.03876
27	0	.19475	.16893	.14671	.12755	.11102	.09674	.08440	.07372	.06447	.05645	.04949	.04344	.03817	.03359	.02960	.02611	.02306	.02040	.01807	.01603
27	1	.19684	.17085	.14844	.12911	.11242	.09798	.08550	.07468	.06531	.05717	.05010	.04396	.03861	.03395	.02989	.02634	.02324	.02053	.01816	.01608
27	2	.20037	.17417	.15154	.13199	.11508	.10044	.08776	.07676	.06721	.05890	.05168	.04540	.03992	.03514	.03097	.02732	.02413	.02134	.01889	.01674
27	3	.20397	.17756	.15472	.13495	.11783	.10298	.09010	.07891	.06918	.06071	.05333	.04690	.04129	.03639	.03210	.02835	.02507	.02219	.01966	.01744
27	4	.20762	.18100	.15795	.13796	.12063	.10557	.09249	.08111	.07120	.06256	.05503	.04846	.04271	.03768	.03328	.02943	.02605	.02308	.02047	.01818
27	5	.21130	.18448	.16122	.14102	.12347	.10821	.09493	.08336	.07327	.06447	.05678	.05005	.04417	.03902	.03450	.03054	.02706	.02400	.02131	.01894
27	6	.21502	.18800	.16453	.14412	.12636	.11089	.09741	.08565	.07538	.06641	.05856	.05169	.04567	.04039	.03575	.03168	.02810	.02495	.02218	.01974
27	7	.21876	.19154	.16787	.14725	.12928	.11361	.09993	.08798	.07754	.06839	.06038	.05336	.04720	.04179	.03704	.03286	.02918	.02594	.02308	.02056
27	8	.22251	.19511	.17123	.15041	.13224	.11637	.10249	.09035	.07972	.07041	.06224	.05507	.04877	.04323	.03836	.03407	.03029	.02695	.02400	.02140
27	9	.22629	.19870	.17462	.15360	.13522	.11915	.10508	.09275	.08194	.07246	.06413	.05681	.05037	.04470	.03971	.03531	.03142	.02799	.02496	.02227
27	10	.23007	.20230	.17804	.15681	.13824	.12196	.10770	.09519	.08420	.07455	.06606	.05859	.05201	.04621	.04109	.03658	.03259	.02906	.02594	.02317
27	11	.23386	.20592	.18146	.16004	.14127	.12480	.11035	.09765	.08649	.07666	.06802	.06039	.05367	.04774	.04251	.03788	.03378	.03016	.02694	.02410
27	12	.23765	.20954	.18490	.16329	.14432	.12766	.11302	.10014	.08880	.07881	.07000	.06223	.05537	.04931	.04395	.03920	.03500	.03128	.02798	.02504
27	13	.24143	.21315	.18833	.16654	.14738	.13053	.11570	.10264	.09112	.08097	.07200	.06408	.05708	.05089	.04541	.04055	.03624	.03242	.02903	.02601
27	14	.24518	.21674	.19175	.16978	.15044	.13340	.11839	.10515	.09346	.08314	.07402	.06595	.05881	.05249	.04688	.04191	.03750	.03358	.03010	.02700
27	15	.24890	.22032	.19516	.17301	.15348	.13627	.12108	.10766	.09581	.08532	.07605	.06783	.06056	.05410	.04838	.04329	.03877	.03475	.03118	.02799
27	16	.25259	.22386	.19854	.17622	.15652	.13912	.12376	.11017	.09815	.08751	.07808	.06972	.06231	.05573	.04988	.04468	.04006	.03594	.03227	.02900
27	17	.25624	.22737	.20190	.17941	.15954	.14197	.12643	.11268	.10050	.08970	.08012	.07162	.06407	.05736	.05139	.04608	.04135	.03714	.03338	.03003
27	18	.25986	.23085	.20522	.18257	.16254	.14481	.12910	.11518	.10284	.09189	.08216	.07352	.06584	.05900	.05292	.04749	.04266	.03835	.03450	.03106
27	19	.26343	.23429	.20853	.18572	.16553	.14763	.13176	.11769	.10519	.09408	.08421	.07543	.06762	.06066	.05445	.04892	.04398	.03958	.03564	.03211
27	20	.26696	.23771	.21180	.18885	.16850	.15044	.13442	.12018	.10753	.09628	.08627	.07735	.06940	.06232	.05600	.05036	.04532	.04082	.03679	.03318
27	21	.27045	.24108	.21504	.19195	.17145	.15324	.13706	.12267	.10987	.09848	.08832	.07927	.07120	.06400	.05756	.05181	.04667	.04207	.03795	.03426



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
27	22	.27388	.24441	.21824	.19501	.17437	.15602	.13969	.12515	.11221	.10067	.09038	.08120	.07300	.06568	.05913	.05327	.04803	.04334	.03913	.03536
27	23	.27726	.24768	.22141	.19804	.17726	.15877	.14230	.12762	.11453	.10286	.09243	.08312	.07480	.06736	.06070	.05474	.04940	.04461	.04032	.03646
27	24	.28058	.25091	.22452	.20103	.18012	.16149	.14488	.13006	.11684	.10503	.09448	.08505	.07661	.06905	.06228	.05622	.05078	.04590	.04152	.03758
27	25	.28384	.25408	.22758	.20398	.18294	.16418	.14744	.13249	.11913	.10720	.09652	.08696	.07840	.07074	.06386	.05770	.05216	.04719	.04272	.03871
27	26	.28703	.25719	.23059	.20688	.18572	.16684	.14997	.13489	.12141	.10934	.09854	.08887	.08020	.07242	.06544	.05918	.05355	.04849	.04394	.03984
27	27	.29015	.26023	.23354	.20973	.18846	.16945	.15246	.13726	.12366	.11147	.10056	.09077	.08198	.07410	.06702	.06066	.05494	.04979	.04516	.04098
28	0	.19540	.16957	.14732	.12814	.11159	.09729	.08493	.07422	.06495	.05690	.04991	.04384	.03855	.03395	.02993	.02642	.02336	.02068	.01833	.01627
28	1	.19748	.17146	.14904	.12968	.11297	.09851	.08600	.07516	.06576	.05759	.05050	.04434	.03897	.03428	.03020	.02663	.02352	.02079	.01840	.01630
28	2	.20104	.17482	.15218	.13260	.11567	.10100	.08829	.07726	.06768	.05936	.05211	.04580	.04030	.03550	.03130	.02763	.02442	.02161	.01914	.01698
28	3	.20469	.17825	.15539	.13560	.11845	.10358	.09066	.07944	.06969	.06119	.05379	.04733	.04169	.03677	.03246	.02869	.02538	.02248	.01994	.01770
28	4	.20838	.18174	.15867	.13866	.12129	.10621	.09310	.08168	.07175	.06308	.05552	.04891	.04314	.03809	.03366	.02978	.02638	.02339	.02076	.01845
28	5	.21212	.18528	.16199	.14177	.12419	.10889	.09558	.08398	.07385	.06502	.05730	.05054	.04463	.03945	.03491	.03092	.02742	.02434	.02162	.01923
28	6	.21589	.18885	.16535	.14491	.12712	.11162	.09811	.08631	.07601	.06700	.05912	.05221	.04616	.04085	.03619	.03209	.02849	.02531	.02251	.02005
28	7	.21969	.19246	.16875	.14810	.13010	.11439	.10068	.08869	.07820	.06902	.06098	.05392	.04773	.04229	.03750	.03330	.02959	.02632	.02344	.02089
28	8	.22351	.19609	.17218	.15132	.13311	.11720	.10328	.09110	.08044	.07108	.06288	.05567	.04933	.04376	.03886	.03453	.03072	.02736	.02439	.02176
28	9	.22736	.19974	.17563	.15457	.13616	.12004	.10593	.09356	.08271	.07318	.06481	.05745	.05098	.04527	.04024	.03581	.03189	.02843	.02537	.02266
28	10	.23122	.20342	.17912	.15785	.13923	.12292	.10861	.09605	.08502	.07532	.06679	.05927	.05265	.04682	.04166	.03711	.03309	.02953	.02638	.02358
28	11	.23508	.20711	.18262	.16116	.14234	.12582	.11132	.09857	.08736	.07749	.06879	.06113	.05436	.04839	.04311	.03845	.03432	.03066	.02741	.02453
28	12	.23896	.21081	.18613	.16448	.14546	.12875	.11405	.10112	.08973	.07969	.07083	.06301	.05611	.05000	.04460	.03981	.03557	.03181	.02848	.02551
28	13	.24282	.21451	.18965	.16780	.14860	.13169	.11681	.10369	.09212	.08191	.07289	.06492	.05787	.05163	.04610	.04120	.03685	.03299	.02956	.02651
28	14	.24667	.21819	.19316	.17113	.15173	.13464	.11957	.10627	.09452	.08415	.07497	.06685	.05965	.05328	.04763	.04261	.03815	.03419	.03067	.02753
28	15	.25048	.22186	.19665	.17444	.15486	.13759	.12233	.10885	.09694	.08639	.07706	.06879	.06145	.05494	.04917	.04403	.03947	.03540	.03179	.02856
28	16	.25427	.22550	.20013	.17775	.15799	.14053	.12509	.11144	.09935	.08865	.07916	.07074	.06326	.05662	.05072	.04547	.04079	.03663	.03292	.02961
28	17	.25803	.22911	.20358	.18103	.16110	.14346	.12785	.11403	.10178	.09091	.08126	.07269	.06508	.05831	.05229	.04692	.04214	.03787	.03407	.03067
28	18	.26175	.23269	.20701	.18430	.16419	.14639	.13061	.11662	.10420	.09317	.08337	.07466	.06691	.06001	.05387	.04838	.04350	.03913	.03523	.03175
28	19	.26543	.23625	.21042	.18755	.16728	.14931	.13336	.11920	.10663	.09544	.08550	.07664	.06876	.06173	.05546	.04987	.04487	.04041	.03641	.03284
28	20	.26908	.23977	.21381	.19078	.17035	.15222	.13611	.12179	.10906	.09772	.08763	.07864	.07062	.06346	.05707	.05136	.04626	.04170	.03761	.03395
28	21	.27269	.24327	.21716	.19399	.17341	.15512	.13885	.12438	.11149	.10001	.08977	.08064	.07248	.06520	.05869	.05288	.04767	.04300	.03883	.03508
28	22	.27625	.24671	.22048	.19717	.17645	.15800	.14158	.12695	.11392	.10229	.09191	.08264	.07436	.06695	.06033	.05440	.04909	.04433	.04006	.03622
28	23	.27976	.25012	.22377	.20032	.17945	.16086	.14430	.12952	.11634	.10456	.09405	.08465	.07624	.06871	.06197	.05593	.05052	.04566	.04130	.03738
28	24	.28321	.25347	.22701	.20344	.18243	.16370	.14699	.13207	.11875	.10684	.09618	.08665	.07812	.07048	.06362	.05748	.05196	.04701	.04255	.03855
28	25	.28660	.25678	.23020	.20651	.18537	.16651	.14966	.13460	.12114	.10910	.09832	.08866	.08000	.07224	.06528	.05903	.05341	.04836	.04382	.03973
28	26	.28993	.26002	.23335	.20954	.18828	.16928	.15230	.13711	.12352	.11135	.10044	.09066	.08188	.07401	.06694	.06058	.05487	.04972	.04509	.04092
28	27	.29319	.26320	.23643	.21252	.19114	.17202	.15492	.13960	.12588	.11358	.10255	.09265	.08376	.07577	.06859	.06214	.05633	.05109	.04638	.04213
28	28	.29637	.26631	.23946	.21544	.19395	.17472	.15749	.14205	.12821	.11579	.10464	.09462	.08562	.07753	.07025	.06369	.05779	.05246	.04766	.04333
29	0	.19602	.17018	.14791	.12872	.11214	.09782	.08543	.07471	.06541	.05734	.05033	.04423	.03892	.03430	.03026	.02674	.02365	.02096	.01859	.01652
29	1	.19808	.17205	.14961	.13023	.11349	.09902	.08648	.07562	.06619	.05801	.05089	.04470	.03931	.03461	.03051	.02692	.02379	.02104	.01864	.01653
29	2	.20168	.17544	.15278	.13319	.11623	.10154	.08881	.07775	.06815	.05980	.05253	.04619	.04067	.03584	.03163	.02794	.02471	.02188	.01940	.01722
29	3	.20537	.17892	.15604	.13623	.11905	.10415	.09121	.07997	.07018	.06166	.05423	.04775	.04209	.03714	.03281	.02902	.02569	.02277	.02021	.01795
29	4	.20911	.18246	.15936	.13933	.12193	.10682	.09368	.08224	.07227	.06358	.05599	.04936	.04356	.03848	.03404	.03013	.02671	.02370	.02105	.01872
29	5	.21290	.18604	.16273	.14248	.12487	.10955	.09620	.08457	.07442	.06555	.05780	.05102	.04508	.03987	.03530	.03129	.02777	.02466	.02193	.01952
29	6	.21673	.18967	.16614	.14568	.12786	.11232	.09878	.08695	.07661	.06757	.05966	.05272	.04664	.04130	.03661	.03249	.02886	.02566	.02284	.02036
29	7	.22059	.19333	.16960	.14892	.13088	.11514	.10139	.08937	.07885	.06963	.06155	.05447	.04824	.04277	.03796	.03372	.02999	.02669	.02379	.02122
29	8	.22447	.19702	.17308	.15219	.13395	.11800	.10405	.09183	.08113	.07174	.06349	.05625	.04988	.04428	.03934	.03499	.03115	.02776	.02476	.02211
29	9	.22838	.20074	.17660	.15551	.13705	.12090	.10675	.09434	.08345	.07388	.06547	.05808	.05156	.04582	.04076	.03629	.03235	.02886	.02577	.02303
29	10	.23231	.20449	.18015	.15885	.14019	.12384	.10949	.09688	.08581	.07607	.06749	.05994	.05328	.04741	.04222	.03763	.03358	.02999	.02681	.02399
29	11	.23625	.20825	.18373	.16223	.14336	.12681	.11226	.09946	.08821	.07829	.06955	.06184	.05504	.04903	.04371	.03901	.03484	.03115	.02787	.02497
29	12	.24021	.21203	.18732	.16562	.14656	.12980	.11506	.10207	.09063	.08055	.07164	.06378	.05683	.05068	.04523	.04041	.03613	.03234	.02897	.02597
29	13	.24415	.21581	.19091	.16902	.14977	.13282	.11788	.10471	.09309	.08283	.07376	.06574	.05864	.05235	.04678	.04184	.03745	.03356	.03009	.02701
29	14	.24809	.21958	.19451	.17243	.15298	.13584	.12071	.10736	.09556	.08512	.07589	.06772	.06048	.05405	.04835	.04329	.03879	.03479	.03123	.02806

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
29	15	.25200	.22334	.19809	.17583	.15620	.13886	.12355	.11001	.09804	.08744	.07804	.06972	.06233	.05577	.04994	.04476	.04015	.03605	.03239	.02913
29	16	.25589	.22707	.20166	.17922	.15940	.14189	.12639	.11268	.10053	.08976	.08020	.07173	.06419	.05750	.05155	.04625	.04152	.03732	.03356	.03021
29	17	.25974	.23078	.20521	.18260	.16260	.14491	.12923	.11534	.10302	.09209	.08238	.07375	.06607	.05925	.05316	.04775	.04291	.03860	.03475	.03131
29	18	.26357	.23447	.20874	.18597	.16580	.14792	.13207	.11801	.10552	.09443	.08456	.07578	.06797	.06101	.05480	.04926	.04432	.03991	.03596	.03243
29	19	.26736	.23813	.21225	.18932	.16898	.15094	.13492	.12068	.10803	.09678	.08676	.07783	.06988	.06278	.05645	.05080	.04575	.04123	.03718	.03356
29	20	.27112	.24177	.21575	.19266	.17216	.15395	.13776	.12336	.11055	.09914	.08897	.07990	.07181	.06458	.05813	.05235	.04719	.04257	.03843	.03472
29	21	.27485	.24538	.21922	.19598	.17532	.15695	.14060	.12604	.11307	.10150	.09118	.08197	.07375	.06639	.05981	.05393	.04866	.04393	.03970	.03590
29	22	.27853	.24895	.22266	.19927	.17846	.15994	.14343	.12871	.11559	.10387	.09341	.08406	.07570	.06821	.06151	.05551	.05013	.04531	.04098	.03709
29	23	.28217	.25248	.22606	.20254	.18159	.16291	.14625	.13138	.11810	.10624	.09564	.08615	.07765	.07005	.06323	.05711	.05163	.04670	.04228	.03830
29	24	.28575	.25596	.22943	.20578	.18468	.16586	.14905	.13404	.12061	.10861	.09786	.08824	.07962	.07189	.06495	.05873	.05313	.04811	.04359	.03952
29	25	.28928	.25940	.23275	.20898	.18775	.16879	.15184	.13668	.12311	.11097	.10009	.09033	.08159	.07373	.06668	.06035	.05465	.04953	.04491	.04076
29	26	.29275	.26278	.23603	.21213	.19078	.17168	.15460	.13930	.12560	.11332	.10231	.09242	.08355	.07558	.06842	.06197	.05618	.05096	.04625	.04201
29	27	.29615	.26610	.23925	.21525	.19377	.17455	.15733	.14190	.12807	.11566	.10452	.09451	.08552	.07743	.07016	.06361	.05771	.05239	.04760	.04327
29	28	.29947	.26935	.24241	.21830	.19671	.17737	.16003	.14447	.13051	.11797	.10671	.09658	.08747	.07928	.07189	.06524	.05924	.05383	.04895	.04454
29	29	.30272	.27254	.24551	.22130	.19961	.18015	.16268	.14701	.13292	.12027	.10888	.09864	.08942	.08111	.07363	.06687	.06078	.05528	.05031	.04582
30	0	.19662	.17076	.14849	.12927	.11268	.09834	.08593	.07518	.06586	.05777	.05073	.04462	.03929	.03464	.03059	.02705	.02395	.02123	.01885	.01676
30	1	.19865	.17261	.15015	.13076	.11400	.09950	.08695	.07606	.06662	.05841	.05128	.04506	.03965	.03493	.03081	.02721	.02406	.02130	.01888	.01675
30	2	.20229	.17604	.15336	.13375	.11677	.10206	.08930	.07822	.06860	.06022	.05293	.04657	.04103	.03618	.03195	.02824	.02500	.02215	.01965	.01745
30	3	.20602	.17956	.15666	.13682	.11963	.10470	.09174	.08047	.07066	.06211	.05466	.04816	.04247	.03750	.03315	.02934	.02599	.02305	.02047	.01820
30	4	.20981	.18314	.16002	.13996	.12255	.10741	.09424	.08278	.07278	.06406	.05645	.04979	.04397	.03887	.03440	.03048	.02703	.02400	.02133	.01899
30	5	.21365	.18677	.16344	.14316	.12553	.11018	.09681	.08514	.07496	.06607	.05829	.05148	.04552	.04029	.03569	.03166	.02811	.02499	.02223	.01981
30	6	.21752	.19044	.16690	.14641	.12856	.11300	.09942	.08756	.07719	.06812	.06018	.05322	.04711	.04174	.03703	.03288	.02923	.02601	.02317	.02066
30	7	.22144	.19416	.17041	.14970	.13164	.11587	.10208	.09003	.07947	.07023	.06212	.05500	.04874	.04324	.03840	.03414	.03038	.02706	.02413	.02154
30	8	.22538	.19791	.17395	.15303	.13476	.11877	.10479	.09254	.08180	.07237	.06409	.05682	.05042	.04478	.03982	.03544	.03157	.02815	.02513	.02246
30	9	.22936	.20169	.17753	.15640	.13792	.12173	.10754	.09509	.08416	.07456	.06612	.05868	.05214	.04637	.04127	.03677	.03280	.02928	.02617	.02341
30	10	.23335	.20551	.18115	.15981	.14112	.12472	.11033	.09769	.08658	.07680	.06818	.06059	.05390	.04799	.04276	.03815	.03406	.03044	.02723	.02438
30	11	.23737	.20934	.18479	.16325	.14435	.12775	.11316	.10033	.08903	.07907	.07029	.06254	.05570	.04965	.04429	.03956	.03536	.03163	.02833	.02539
30	12	.24140	.21320	.18845	.16672	.14762	.13081	.11603	.10300	.09151	.08138	.07243	.06452	.05753	.05134	.04586	.04100	.03669	.03286	.02946	.02643
30	13	.24543	.21706	.19213	.17020	.15090	.13390	.11891	.10570	.09403	.08372	.07460	.06653	.05939	.05306	.04745	.04247	.03804	.03411	.03061	.02750
30	14	.24945	.22092	.19580	.17368	.15419	.13699	.12182	.10841	.09656	.08607	.07679	.06857	.06128	.05481	.04907	.04396	.03942	.03538	.03179	.02858
30	15	.25345	.22476	.19947	.17717	.15748	.14010	.12473	.11114	.09911	.08845	.07900	.07062	.06319	.05658	.05070	.04548	.04082	.03668	.03298	.02968
30	16	.25743	.22859	.20313	.18064	.16077	.14320	.12765	.11387	.10166	.09084	.08123	.07269	.06511	.05836	.05236	.04701	.04224	.03799	.03419	.03080
30	17	.26139	.23239	.20677	.18411	.16406	.14630	.13057	.11662	.10423	.09324	.08347	.07478	.06705	.06016	.05403	.04856	.04368	.03932	.03543	.03194
30	18	.26531	.23618	.21040	.18757	.16735	.14941	.13349	.11936	.10681	.09565	.08572	.07688	.06900	.06198	.05572	.05013	.04513	.04067	.03668	.03310
30	19	.26922	.23995	.21402	.19103	.17063	.15252	.13643	.12212	.10940	.09808	.08799	.07900	.07098	.06382	.05743	.05172	.04661	.04204	.03795	.03428
30	20	.27309	.24370	.21762	.19447	.17390	.15562	.13936	.12489	.11200	.10052	.09027	.08113	.07297	.06568	.05916	.05333	.04811	.04343	.03924	.03548
30	21	.27693	.24742	.22120	.19790	.17717	.15873	.14230	.12766	.11461	.10297	.09257	.08329	.07498	.06756	.06092	.05496	.04963	.04485	.04056	.03670
30	22	.28074	.25111	.22476	.20131	.18042	.16182	.14523	.13043	.11722	.10542	.09488	.08545	.07701	.06945	.06268	.05661	.05117	.04628	.04189	.03795
30	23	.28450	.25476	.22828	.20469	.18366	.16490	.14815	.13320	.11984	.10788	.09719	.08762	.07905	.07136	.06447	.05828	.05273	.04773	.04325	.03921
30	24	.28821	.25838	.23178	.20805	.18688	.16796	.15107	.13596	.12244	.11035	.09951	.08980	.08109	.07328	.06626	.05996	.05430	.04920	.04462	.04049
30	25	.29188	.26194	.23523	.21138	.19006	.17101	.15397	.13871	.12505	.11281	.10183	.09198	.08315	.07521	.06807	.06166	.05588	.05069	.04600	.04178
30	26	.29548	.26546	.23864	.21466	.19322	.17403	.15684	.14144	.12764	.11526	.10415	.09417	.08520	.07714	.06989	.06336	.05748	.05218	.04740	.04309
30	27	.29902	.26892	.24200	.21791	.19634	.17701	.15969	.14416	.13022	.11770	.10646	.09635	.08726	.07908	.07171	.06507	.05909	.05369	.04882	.04442
30	28	.30249	.27232	.24530	.22110	.19941	.17997	.16251	.14685	.13278	.12013	.10875	.09852	.08931	.08101	.07353	.06678	.06070	.05520	.05024	.04575
30	29	.30589	.27564	.24854	.22424	.20244	.18287	.16530	.14951	.13531	.12253	.11104	.10068	.09135	.08294	.07535	.06850	.06231	.05672	.05167	.04709
30	30	.30920	.27890	.25172	.22732	.20542	.18573	.16804	.15213	.13781	.12491	.11330	.10283	.09338	.08486	.07716	.07021	.06392	.05824	.05310	.04844
31	0	.19720	.17133	.14904	.12981	.11320	.09884	.08641	.07564	.06630	.05819	.05113	.04500	.03965	.03499	.03091	.02735	.02424	.02151	.01911	.01701
31	1	.19920	.17315	.15068	.13127	.11449	.09997	.08740	.07649	.06703	.05880	.05165	.04542	.03999	.03525	.03111	.02749	.02432	.02154	.01911	.01697
31	2	.20287	.17661	.15392	.13429	.11729	.10256	.08978	.07868	.06903	.06064	.05332	.04695	.04138	.03652	.03226	.02854	.02527	.02241	.01990	.01768
31	3	.20664	.18017	.15725	.13740	.12018	.10523	.09225	.08095	.07112	.06255	.05508	.04855	.04285	.03785	.03348	.02965	.02629	.02333	.02073	.01845

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
31	4	.21047	.18379	.16065	.14058	.12314	.10798	.09479	.08330	.07328	.06453	.05689	.05022	.04437	.03925	.03475	.03081	.02735	.02430	.02161	.01925
31	5	.21435	.18746	.16411	.14382	.12616	.11079	.09739	.08570	.07549	.06657	.05877	.05193	.04594	.04069	.03607	.03202	.02845	.02530	.02253	.02009
31	6	.21828	.19119	.16762	.14711	.12924	.11365	.10004	.08815	.07776	.06866	.06069	.05370	.04756	.04217	.03743	.03326	.02959	.02635	.02349	.02096
31	7	.22225	.19496	.17118	.15045	.13236	.11656	.10275	.09066	.08008	.07080	.06266	.05551	.04923	.04370	.03884	.03455	.03077	.02743	.02448	.02187
31	8	.22625	.19876	.17478	.15383	.13553	.11952	.10550	.09322	.08244	.07299	.06468	.05737	.05094	.04528	.04028	.03588	.03198	.02854	.02550	.02280
31	9	.23029	.20261	.17842	.15726	.13875	.12252	.10830	.09582	.08486	.07522	.06674	.05928	.05270	.04689	.04177	.03724	.03324	.02970	.02656	.02377
31	10	.23435	.20648	.18210	.16073	.14201	.12558	.11115	.09847	.08732	.07750	.06885	.06123	.05450	.04855	.04330	.03865	.03453	.03089	.02765	.02478
31	11	.23844	.21039	.18580	.16424	.14530	.12867	.11404	.10116	.08982	.07982	.07100	.06322	.05634	.05025	.04487	.04009	.03586	.03211	.02878	.02582
31	12	.24254	.21432	.18954	.16777	.14863	.13179	.11696	.10389	.09236	.08219	.07320	.06525	.05822	.05199	.04647	.04157	.03723	.03337	.02994	.02688
31	13	.24665	.21825	.19329	.17133	.15199	.13494	.11991	.10665	.09494	.08458	.07542	.06731	.06013	.05376	.04810	.04309	.03862	.03466	.03113	.02798
31	14	.25075	.22219	.19705	.17489	.15535	.13811	.12289	.10943	.09753	.08700	.07767	.06940	.06206	.05555	.04977	.04462	.04004	.03597	.03234	.02910
31	15	.25484	.22612	.20080	.17845	.15872	.14129	.12587	.11223	.10014	.08944	.07994	.07151	.06402	.05737	.05145	.04618	.04149	.03730	.03357	.03024
31	16	.25891	.23004	.20454	.18201	.16210	.14447	.12886	.11503	.10277	.09189	.08222	.07364	.06600	.05921	.05315	.04776	.04295	.03866	.03482	.03139
31	17	.26296	.23394	.20828	.18557	.16547	.14766	.13186	.11785	.10541	.09436	.08453	.07578	.06800	.06106	.05488	.04936	.04443	.04003	.03609	.03257
31	18	.26699	.23782	.21200	.18912	.16884	.15085	.13487	.12068	.10806	.09684	.08685	.07795	.07002	.06294	.05662	.05098	.04594	.04142	.03739	.03377
31	19	.27100	.24170	.21572	.19267	.17222	.15404	.13789	.12352	.11073	.09934	.08919	.08014	.07206	.06484	.05839	.05262	.04746	.04284	.03870	.03499
31	20	.27498	.24555	.21942	.19622	.17559	.15724	.14092	.12638	.11342	.10186	.09155	.08234	.07412	.06676	.06018	.05429	.04902	.04429	.04004	.03624
31	21	.27894	.24939	.22312	.19975	.17896	.16045	.14395	.12924	.11611	.10440	.09393	.08457	.07620	.06871	.06200	.05599	.05060	.04576	.04141	.03751
31	22	.28286	.25319	.22679	.20328	.18232	.16365	.14698	.13210	.11882	.10694	.09632	.08681	.07830	.07067	.06384	.05770	.05219	.04725	.04280	.03880
31	23	.28675	.25697	.23043	.20678	.18567	.16684	.15001	.13497	.12153	.10949	.09872	.08907	.08042	.07266	.06569	.05943	.05381	.04876	.04421	.04011
31	24	.29059	.26071	.23405	.21026	.18900	.17001	.15303	.13784	.12423	.11205	.10113	.09133	.08254	.07465	.06756	.06118	.05545	.05029	.04564	.04145
31	25	.29439	.26441	.23763	.21371	.19231	.17318	.15604	.14070	.12694	.11461	.10354	.09361	.08468	.07666	.06944	.06295	.05710	.05184	.04709	.04280
31	26	.29813	.26806	.24117	.21712	.19560	.17631	.15904	.14354	.12964	.11716	.10596	.09588	.08683	.07868	.07134	.06473	.05877	.05340	.04855	.04417
31	27	.30181	.27166	.24467	.22050	.19885	.17943	.16201	.14637	.13233	.11971	.10837	.09816	.08898	.08070	.07324	.06652	.06045	.05498	.05003	.04556
31	28	.30542	.27520	.24811	.22383	.20205	.18251	.16495	.14918	.13500	.12225	.11077	.10044	.09112	.08273	.07515	.06832	.06214	.05657	.05152	.04696
31	29	.30897	.27867	.25150	.22711	.20522	.18555	.16787	.15196	.13765	.12477	.11316	.10270	.09326	.08475	.07706	.07012	.06384	.05816	.05302	.04837
31	30	.31243	.28207	.25482	.23033	.20833	.18854	.17074	.15471	.14027	.12726	.11553	.10495	.09539	.08676	.07896	.07191	.06553	.05976	.05453	.04979
31	31	.31581	.28540	.25807	.23349	.21139	.19149	.17357	.15742	.14286	.12973	.11788	.10718	.09751	.08877	.08086	.07371	.06723	.06136	.05603	.05121
32	0	.19775	.17188	.14957	.13033	.11370	.09932	.08688	.07609	.06673	.05860	.05153	.04537	.04001	.03532	.03123	.02766	.02453	.02178	.01937	.01725
32	1	.19972	.17366	.15118	.13176	.11496	.10043	.08783	.07691	.06742	.05918	.05201	.04576	.04031	.03555	.03140	.02776	.02458	.02179	.01934	.01719
32	2	.20343	.17716	.15445	.13480	.11779	.10304	.09024	.07912	.06945	.06104	.05370	.04731	.04172	.03684	.03257	.02883	.02555	.02267	.02014	.01791
32	3	.20723	.18075	.15782	.13795	.12071	.10575	.09274	.08142	.07157	.06298	.05548	.04894	.04321	.03820	.03381	.02996	.02658	.02361	.02099	.01869
32	4	.21110	.18441	.16126	.14116	.12371	.10853	.09531	.08380	.07376	.06499	.05733	.05063	.04476	.03961	.03510	.03114	.02766	.02459	.02189	.01951
32	5	.21503	.18813	.16476	.14444	.12677	.11137	.09795	.08623	.07600	.06706	.05923	.05237	.04636	.04108	.03644	.03237	.02878	.02562	.02283	.02037
32	6	.21900	.19190	.16831	.14778	.12988	.11427	.10064	.08873	.07831	.06918	.06118	.05417	.04801	.04259	.03783	.03364	.02994	.02668	.02380	.02126
32	7	.22302	.19572	.17192	.15117	.13305	.11723	.10339	.09127	.08066	.07136	.06319	.05601	.04971	.04415	.03926	.03495	.03115	.02778	.02481	.02218
32	8	.22708	.19957	.17557	.15460	.13627	.12023	.10619	.09387	.08307	.07358	.06524	.05791	.05145	.04576	.04074	.03631	.03239	.02893	.02586	.02314
32	9	.23117	.20348	.17927	.15809	.13954	.12329	.10904	.09652	.08553	.07586	.06735	.05985	.05324	.04741	.04226	.03770	.03367	.03011	.02694	.02414
32	10	.23530	.20742	.18301	.16162	.14286	.12640	.11193	.09922	.08803	.07818	.06950	.06184	.05508	.04910	.04382	.03914	.03500	.03132	.02806	.02517
32	11	.23945	.21139	.18678	.16518	.14622	.12954	.11488	.10197	.09059	.08056	.07170	.06388	.05696	.05084	.04542	.04062	.03636	.03258	.02922	.02623
32	12	.24363	.21539	.19058	.16878	.14961	.13273	.11786	.10475	.09319	.08297	.07394	.06595	.05888	.05262	.04707	.04214	.03776	.03387	.03041	.02733
32	13	.24781	.21940	.19441	.17241	.15303	.13595	.12088	.10757	.09582	.08542	.07622	.06807	.06084	.05444	.04875	.04369	.03920	.03520	.03163	.02846
32	14	.25200	.22341	.19824	.17605	.15647	.13919	.12392	.11042	.09847	.08790	.07852	.07021	.06283	.05628	.05045	.04527	.04066	.03654	.03288	.02961
32	15	.25617	.22743	.20207	.17969	.15992	.14244	.12697	.11328	.10115	.09039	.08085	.07237	.06484	.05814	.05218	.04687	.04214	.03792	.03415	.03078
32	16	.26033	.23143	.20590	.18333	.16337	.14569	.13004	.11616	.10384	.09291	.08320	.07456	.06687	.06003	.05393	.04850	.04364	.03931	.03544	.03197
32	17	.26447	.23542	.20972	.18697	.16682	.14896	.13312	.11905	.10655	.09544	.08556	.07677	.06893	.06194	.05571	.05014	.04517	.04073	.03675	.03319
32	18	.26859	.23940	.21354	.19062	.17028	.15224	.13620	.12195	.10928	.09800	.08795	.07899	.07101	.06388	.05751	.05182	.04672	.04217	.03809	.03443
32	19	.27270	.24337	.21735	.19426	.17375	.15552	.13931	.12488	.11203	.10057	.09036	.08125	.07311	.06584	.05933	.05351	.04830	.04364	.03945	.03569
32	20	.27679	.24733	.22116	.19791	.17722	.15882	.14242	.12782	.11479	.10317	.09280	.08353	.07524	.06782	.06119	.05524	.04991	.04513	.04084	.03698
32	21	.28086	.25128	.22496	.20155	.18070	.16212	.14555	.13077	.11758	.10579	.09525	.08583	.07739	.06984	.06307	.05699	.05155	.04665	.04226	.03830

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
32	22	.28490	.25520	.22875	.20518	.18416	.16542	.14868	.13373	.12037	.10842	.09773	.08815	.07957	.07187	.06497	.05877	.05320	.04820	.04370	.03965
32	23	.28891	.25910	.23251	.20880	.18762	.16871	.15181	.13670	.12317	.11106	.10021	.09049	.08176	.07393	.06689	.06057	.05489	.04977	.04516	.04101
32	24	.29288	.26296	.23625	.21239	.19107	.17200	.15494	.13967	.12598	.11372	.10271	.09284	.08397	.07600	.06884	.06239	.05659	.05136	.04665	.04240
32	25	.29681	.26679	.23996	.21597	.19450	.17528	.15807	.14263	.12879	.11637	.10522	.09520	.08619	.07809	.07080	.06423	.05831	.05298	.04816	.04382
32	26	.30069	.27057	.24363	.21951	.19791	.17854	.16118	.14559	.13160	.11903	.10773	.09757	.08843	.08019	.07278	.06609	.06006	.05461	.04969	.04525
32	27	.30451	.27431	.24727	.22303	.20129	.18178	.16427	.14854	.13440	.12169	.11025	.09995	.09067	.08231	.07476	.06796	.06181	.05626	.05124	.04670
32	28	.30827	.27800	.25085	.22649	.20463	.18499	.16734	.15147	.13719	.12434	.11276	.10232	.09291	.08442	.07676	.06984	.06358	.05792	.05280	.04817
32	29	.31196	.28162	.25438	.22991	.20793	.18816	.17038	.15438	.13996	.12697	.11526	.10469	.09515	.08654	.07876	.07172	.06536	.05959	.05438	.04965
32	30	.31557	.28517	.25784	.23328	.21118	.19130	.17339	.15725	.14270	.12958	.11774	.10705	.09739	.08865	.08076	.07361	.06714	.06127	.05596	.05114
32	31	.31911	.28864	.26124	.23658	.21438	.19438	.17635	.16009	.14542	.13217	.12020	.10939	.09961	.09076	.08275	.07549	.06892	.06295	.05754	.05263
32	32	.32256	.29204	.26457	.23983	.21752	.19741	.17927	.16289	.14810	.13473	.12264	.11171	.10182	.09285	.08473	.07737	.07069	.06463	.05913	.05413
33	0	.19828	.17240	.15009	.13083	.11419	.09980	.08733	.07653	.06715	.05900	.05191	.04574	.04036	.03566	.03155	.02796	.02481	.02205	.01963	.01750
33	1	.20022	.17415	.15166	.13222	.11542	.10086	.08825	.07731	.06781	.05955	.05236	.04609	.04063	.03585	.03168	.02803	.02484	.02203	.01957	.01740
33	2	.20396	.17768	.15496	.13530	.11827	.10350	.09068	.07955	.06986	.06143	.05407	.04766	.04206	.03716	.03287	.02911	.02582	.02292	.02038	.01814
33	3	.20780	.18130	.15836	.13847	.12122	.10624	.09321	.08188	.07200	.06339	.05588	.04931	.04357	.03854	.03413	.03026	.02686	.02388	.02125	.01893
33	4	.21170	.18500	.16184	.14173	.12425	.10905	.09582	.08428	.07422	.06543	.05775	.05103	.04514	.03997	.03544	.03146	.02796	.02488	.02216	.01977
33	5	.21567	.18876	.16538	.14505	.12735	.11193	.09849	.08675	.07650	.06753	.05968	.05280	.04676	.04147	.03681	.03271	.02910	.02592	.02312	.02064
33	6	.21969	.19257	.16898	.14842	.13051	.11487	.10122	.08928	.07883	.06968	.06166	.05462	.04844	.04301	.03822	.03401	.03029	.02701	.02411	.02155
33	7	.22376	.19644	.17263	.15186	.13372	.11787	.10401	.09187	.08123	.07190	.06370	.05650	.05017	.04459	.03968	.03535	.03152	.02814	.02514	.02249
33	8	.22787	.20035	.17633	.15534	.13699	.12092	.10685	.09451	.08367	.07416	.06579	.05843	.05195	.04623	.04118	.03673	.03279	.02930	.02621	.02348
33	9	.23202	.20431	.18008	.15888	.14031	.12403	.10974	.09720	.08618	.07648	.06794	.06041	.05377	.04791	.04273	.03815	.03410	.03051	.02732	.02450
33	10	.23621	.20831	.18388	.16246	.14368	.12719	.11269	.09995	.08873	.07885	.07013	.06244	.05565	.04964	.04433	.03963	.03546	.03176	.02847	.02555
33	11	.24042	.21234	.18771	.16609	.14709	.13039	.11569	.10274	.09133	.08127	.07238	.06452	.05757	.05142	.04597	.04114	.03685	.03304	.02966	.02664
33	12	.24467	.21641	.19158	.16975	.15055	.13364	.11873	.10559	.09398	.08373	.07466	.06664	.05954	.05324	.04765	.04269	.03829	.03437	.03088	.02777
33	13	.24893	.22049	.19547	.17345	.15404	.13692	.12181	.10847	.09667	.08623	.07699	.06880	.06154	.05510	.04937	.04428	.03976	.03572	.03213	.02893
33	14	.25319	.22458	.19938	.17716	.15754	.14022	.12491	.11137	.09939	.08877	.07935	.07100	.06358	.05699	.05112	.04590	.04125	.03711	.03341	.03011
33	15	.25744	.22867	.20329	.18087	.16106	.14354	.12804	.11430	.10212	.09132	.08173	.07321	.06564	.05890	.05290	.04755	.04278	.03852	.03472	.03132
33	16	.26168	.23276	.20720	.18460	.16459	.14688	.13117	.11725	.10488	.09390	.08414	.07546	.06773	.06084	.05470	.04922	.04433	.03996	.03605	.03255
33	17	.26591	.23684	.21111	.18832	.16813	.15022	.13433	.12021	.10766	.09650	.08657	.07772	.06984	.06280	.05652	.05091	.04590	.04142	.03740	.03380
33	18	.27013	.24091	.21502	.19205	.17168	.15358	.13749	.12319	.11046	.09913	.08902	.08001	.07197	.06479	.05838	.05264	.04750	.04290	.03878	.03508
33	19	.27434	.24498	.21893	.19579	.17523	.15695	.14068	.12619	.11328	.10177	.09150	.08233	.07414	.06681	.06026	.05439	.04913	.04442	.04019	.03639
33	20	.27853	.24904	.22284	.19953	.17880	.16033	.14388	.12922	.11613	.10445	.09401	.08468	.07634	.06886	.06217	.05617	.05079	.04596	.04162	.03772
33	21	.28271	.25310	.22674	.20328	.18237	.16373	.14710	.13226	.11900	.10715	.09655	.08706	.07856	.07094	.06411	.05799	.05248	.04754	.04309	.03909
33	22	.28687	.25713	.23064	.20702	.18594	.16713	.15033	.13531	.12188	.10986	.09910	.08946	.08081	.07305	.06608	.05983	.05420	.04914	.04459	.04048
33	23	.29099	.26114	.23452	.21075	.18951	.17054	.15357	.13838	.12478	.11260	.10167	.09188	.08308	.07518	.06808	.06169	.05595	.05077	.04611	.04190
33	24	.29509	.26513	.23838	.21446	.19308	.17394	.15680	.14145	.12769	.11534	.10426	.09431	.08537	.07733	.07010	.06358	.05772	.05243	.04766	.04335
33	25	.29914	.26909	.24221	.21816	.19663	.17733	.16004	.14453	.13060	.11810	.10687	.09677	.08768	.07950	.07214	.06550	.05951	.05411	.04923	.04482
33	26	.30316	.27301	.24602	.22183	.20016	.18071	.16326	.14760	.13352	.12086	.10948	.09923	.09001	.08169	.07419	.06743	.06132	.05581	.05083	.04632
33	27	.30712	.27689	.24978	.22548	.20366	.18408	.16648	.15066	.13643	.12363	.11210	.10171	.09234	.08389	.07627	.06938	.06316	.05753	.05244	.04784
33	28	.31102	.28071	.25351	.22908	.20714	.18742	.16967	.15371	.13934	.12639	.11471	.10418	.09468	.08610	.07835	.07134	.06501	.05927	.05408	.04937
33	29	.31486	.28448	.25718	.23264	.21058	.19072	.17284	.15674	.14222	.12913	.11732	.10666	.09702	.08831	.08044	.07332	.06686	.06102	.05572	.05092
33	30	.31863	.28818	.26079	.23615	.21397	.19399	.17598	.15974	.14509	.13186	.11992	.10912	.09936	.09053	.08253	.07529	.06873	.06278	.05738	.05248
33	31	.32231	.29181	.26434	.23961	.21731	.19721	.17908	.16271	.14793	.13457	.12250	.11158	.10169	.09274	.08462	.07727	.07060	.06455	.05905	.05405
33	32	.32592	.29536	.26782	.24300	.22060	.20039	.18214	.16565	.15074	.13726	.12506	.11401	.10400	.09493	.08671	.07924	.07247	.06631	.06072	.05563
33	33	.32944	.29884	.27123	.24632	.22383	.20351	.18515	.16854	.15352	.13992	.12760	.11643	.10631	.09712	.08879	.08122	.07434	.06808	.06239	.05722
34	0	.19880	.17291	.15059	.13132	.11467	.10026	.08778	.07696	.06756	.05940	.05229	.04610	.04070	.03599	.03187	.02826	.02510	.02232	.01988	.01774
34	1	.20070	.17462	.15212	.13267	.11585	.10128	.08866	.07770	.06818	.05990	.05270	.04642	.04094	.03615	.03196	.02830	.02509	.02227	.01979	.01762
34	2	.20446	.17817	.15544	.13577	.11873	.10395	.09111	.07996	.07026	.06180	.05443	.04800	.04238	.03747	.03317	.02939	.02608	.02317	.02062	.01836
34	3	.20833	.18183	.15888	.13898	.12171	.10671	.09367	.08232	.07242	.06379	.05626	.04968	.04391	.03887	.03444	.03056	.02715	.02414	.02150	.01917
34	4	.21228	.18556	.16239	.14227	.12477	.10956	.09630	.08475	.07467	.06586	.05816	.05141	.04551	.04033	.03578	.03178	.02826	.02516	.02243	.02002

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
34	5	.21629	.18936	.16597	.14562	.12791	.11247	.09901	.08725	.07698	.06799	.06011	.05321	.04716	.04184	.03716	.03305	.02942	.02623	.02340	.02091
34	6	.22035	.19322	.16961	.14904	.13110	.11545	.10177	.08981	.07934	.07017	.06213	.05507	.04886	.04341	.03860	.03437	.03063	.02733	.02442	.02184
34	7	.22446	.19713	.17331	.15252	.13436	.11849	.10460	.09244	.08177	.07242	.06420	.05698	.05062	.04502	.04009	.03573	.03188	.02848	.02547	.02280
34	8	.22862	.20109	.17705	.15605	.13767	.12158	.10748	.09512	.08426	.07472	.06633	.05894	.05243	.04669	.04162	.03714	.03318	.02967	.02656	.02381
34	9	.23282	.20510	.18086	.15963	.14104	.12474	.11043	.09785	.08680	.07708	.06851	.06095	.05429	.04840	.04320	.03860	.03452	.03090	.02770	.02485
34	10	.23707	.20916	.18471	.16327	.14446	.12794	.11342	.10065	.08940	.07949	.07074	.06302	.05620	.05017	.04483	.04010	.03590	.03218	.02887	.02593
34	11	.24135	.21325	.18860	.16696	.14794	.13120	.11647	.10350	.09205	.08195	.07303	.06514	.05816	.05198	.04651	.04165	.03733	.03350	.03009	.02705
34	12	.24566	.21738	.19254	.17069	.15145	.13451	.11957	.10639	.09475	.08447	.07537	.06731	.06017	.05384	.04823	.04324	.03880	.03485	.03134	.02821
34	13	.24999	.22154	.19650	.17444	.15500	.13785	.12271	.10933	.09750	.08702	.07774	.06952	.06222	.05574	.04999	.04487	.04031	.03625	.03262	.02939
34	14	.25432	.22570	.20047	.17822	.15858	.14122	.12587	.11229	.10027	.08961	.08016	.07176	.06431	.05768	.05178	.04653	.04184	.03767	.03394	.03061
34	15	.25865	.22987	.20446	.18201	.16217	.14461	.12906	.11529	.10307	.09222	.08259	.07403	.06642	.05964	.05360	.04821	.04341	.03912	.03528	.03185
34	16	.26298	.23403	.20845	.18581	.16577	.14801	.13227	.11830	.10589	.09486	.08506	.07633	.06856	.06163	.05545	.04993	.04500	.04059	.03665	.03312
34	17	.26729	.23820	.21244	.18962	.16939	.15143	.13549	.12133	.10874	.09753	.08755	.07865	.07072	.06364	.05732	.05167	.04662	.04209	.03804	.03441
34	18	.27160	.24236	.21644	.19344	.17301	.15487	.13874	.12439	.11161	.10022	.09007	.08101	.07292	.06569	.05923	.05344	.04826	.04362	.03946	.03573
34	19	.27590	.24652	.22044	.19726	.17666	.15833	.14201	.12747	.11450	.10294	.09262	.08339	.07515	.06777	.06116	.05525	.04994	.04518	.04091	.03707
34	20	.28020	.25068	.22444	.20110	.18032	.16180	.14530	.13057	.11743	.10569	.09520	.08581	.07741	.06988	.06314	.05709	.05166	.04678	.04240	.03846
34	21	.28448	.25484	.22845	.20494	.18399	.16529	.14861	.13370	.12038	.10847	.09781	.08826	.07970	.07203	.06514	.05896	.05340	.04841	.04392	.03987
34	22	.28875	.25899	.23245	.20879	.18766	.16879	.15193	.13685	.12335	.11127	.10044	.09073	.08202	.07420	.06718	.06086	.05518	.05007	.04546	.04131
34	23	.29299	.26312	.23645	.21263	.19134	.17230	.15527	.14001	.12634	.11409	.10310	.09323	.08437	.07641	.06924	.06279	.05699	.05176	.04704	.04279
34	24	.29721	.26722	.24043	.21646	.19501	.17581	.15861	.14318	.12935	.11693	.10578	.09576	.08674	.07863	.07133	.06476	.05883	.05348	.04865	.04429
34	25	.30139	.27131	.24439	.22028	.19868	.17932	.16195	.14637	.13237	.11979	.10848	.09830	.08914	.08089	.07345	.06674	.06069	.05522	.05029	.04582
34	26	.30554	.27536	.24832	.22408	.20234	.18282	.16530	.14955	.13539	.12265	.11119	.10086	.09155	.08316	.07559	.06875	.06258	.05700	.05195	.04738
34	27	.30964	.27937	.25222	.22785	.20597	.18631	.16863	.15273	.13841	.12552	.11391	.10343	.09398	.08545	.07775	.07079	.06449	.05879	.05364	.04896
34	28	.31368	.28334	.25608	.23160	.20958	.18978	.17195	.15590	.14143	.12839	.11663	.10601	.09642	.08776	.07992	.07283	.06642	.06061	.05534	.05057
34	29	.31767	.28725	.25990	.23530	.21316	.19322	.17525	.15905	.14444	.13126	.11935	.10859	.09886	.09007	.08210	.07489	.06836	.06244	.05707	.05219
34	30	.32158	.29110	.26366	.23895	.21669	.19662	.17852	.16218	.14743	.13411	.12206	.11117	.10131	.09238	.08429	.07696	.07031	.06428	.05880	.05383
34	31	.32543	.29488	.26736	.24255	.22018	.19999	.18176	.16529	.15040	.13694	.12476	.11373	.10374	.09469	.08648	.07903	.07227	.06613	.06055	.05548
34	32	.32919	.29859	.27100	.24610	.22361	.20331	.18495	.16836	.15334	.13975	.12744	.11629	.10617	.09700	.08867	.08111	.07423	.06799	.06231	.05713
34	33	.33287	.30223	.27456	.24957	.22699	.20658	.18811	.17139	.15625	.14254	.13010	.11882	.10859	.09930	.09085	.08318	.07620	.06985	.06407	.05880
34	34	.33646	.30578	.27805	.25298	.23031	.20979	.19121	.17438	.15913	.14529	.13274	.12134	.11099	.10158	.09303	.08524	.07816	.07171	.06583	.06047
35	0	.19929	.17340	.15107	.13179	.11513	.10071	.08821	.07738	.06797	.05978	.05266	.04646	.04105	.03632	.03218	.02856	.02538	.02259	.02014	.01799
35	1	.20115	.17507	.15256	.13310	.11627	.10169	.08905	.07808	.06854	.06025	.05303	.04673	.04124	.03644	.03224	.02856	.02533	.02250	.02002	.01783
35	2	.20494	.17865	.15591	.13623	.11917	.10438	.09153	.08036	.07064	.06217	.05479	.04834	.04270	.03777	.03345	.02967	.02634	.02342	.02085	.01859
35	3	.20884	.18234	.15937	.13946	.12218	.10717	.09411	.08274	.07283	.06418	.05663	.05003	.04425	.03919	.03475	.03085	.02742	.02441	.02175	.01940
35	4	.21282	.18610	.16292	.14278	.12528	.11004	.09677	.08520	.07510	.06627	.05855	.05179	.04587	.04067	.03610	.03209	.02855	.02544	.02269	.02027
35	5	.21687	.18994	.16653	.14617	.12844	.11299	.09951	.08773	.07744	.06843	.06054	.05362	.04754	.04221	.03751	.03338	.02974	.02652	.02369	.02118
35	6	.22097	.19384	.17021	.14963	.13168	.11600	.10231	.09033	.07984	.07065	.06258	.05550	.04927	.04380	.03897	.03472	.03097	.02765	.02472	.02212
35	7	.22513	.19779	.17395	.15315	.13497	.11908	.10517	.09299	.08230	.07292	.06468	.05744	.05106	.04544	.04048	.03611	.03224	.02882	.02579	.02311
35	8	.22933	.20180	.17775	.15672	.13833	.12222	.10810	.09571	.08483	.07526	.06684	.05943	.05290	.04713	.04204	.03754	.03356	.03003	.02691	.02413
35	9	.23359	.20586	.18160	.16036	.14174	.12542	.11108	.09849	.08741	.07766	.06906	.06148	.05479	.04888	.04366	.03903	.03493	.03129	.02806	.02520
35	10	.23789	.20997	.18550	.16405	.14522	.12867	.11413	.10133	.09005	.08011	.07134	.06359	.05674	.05068	.04532	.04056	.03634	.03260	.02927	.02630
35	11	.24223	.21412	.18946	.16779	.14874	.13199	.11723	.10422	.09275	.08262	.07367	.06575	.05874	.05253	.04703	.04214	.03780	.03394	.03051	.02745
35	12	.24660	.21831	.19345	.17158	.15232	.13535	.12038	.10717	.09550	.08518	.07605	.06796	.06079	.05443	.04879	.04377	.03931	.03533	.03179	.02863
35	13	.25100	.22253	.19748	.17540	.15593	.13875	.12358	.11016	.09829	.08779	.07848	.07022	.06289	.05638	.05059	.04544	.04085	.03676	.03311	.02985
35	14	.25540	.22677	.20152	.17924	.15957	.14218	.12680	.11319	.10112	.09043	.08094	.07251	.06502	.05835	.05242	.04714	.04242	.03822	.03446	.03110
35	15	.25981	.23101	.20558	.18311	.16323	.14564	.13005	.11624	.10398	.09310	.08343	.07483	.06718	.06036	.05429	.04887	.04403	.03970	.03584	.03238
35	16	.26421	.23525	.20964	.18698	.16691	.14911	.13333	.11931	.10687	.09580	.08595	.07718	.06937	.06240	.05618	.05062	.04566	.04122	.03724	.03368
35	17	.26861	.23950	.21372	.19087	.17060	.15261	.13662	.12242	.10978	.09853	.08850	.07956	.07159	.06447	.05810	.05241	.04732	.04276	.03867	.03501
35	18	.27300	.24375	.21780	.19476	.17430	.15612	.13994	.12554	.11272	.10128	.09108	.08198	.07384	.06657	.06006	.05423	.04901	.04433	.04013	.03636
35	19	.27740	.24800	.22189	.19868	.17803	.15966	.14329	.12870	.11569	.10407	.09370	.08442	.07613	.06870	.06205	.05609	.05074	.04594	.04163	.03775

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
35	20	.28179	.25226	.22599	.20261	.18178	.16322	.14666	.13189	.11869	.10690	.09635	.08691	.07845	.07088	.06408	.05798	.05251	.04759	.04316	.03918
35	21	.28618	.25652	.23010	.20655	.18555	.16680	.15006	.13510	.12172	.10975	.09903	.08943	.08082	.07309	.06615	.05992	.05431	.04927	.04473	.04064
35	22	.29055	.26077	.23420	.21049	.18932	.17040	.15348	.13834	.12478	.11264	.10175	.09198	.08321	.07533	.06825	.06188	.05615	.05098	.04633	.04213
35	23	.29491	.26501	.23831	.21444	.19310	.17401	.15691	.14160	.12787	.11555	.10449	.09456	.08563	.07761	.07038	.06388	.05802	.05273	.04797	.04366
35	24	.29925	.26924	.24240	.21839	.19689	.17763	.16036	.14487	.13097	.11848	.10726	.09717	.08809	.07991	.07255	.06591	.05992	.05452	.04963	.04522
35	25	.30355	.27344	.24648	.22233	.20067	.18125	.16381	.14816	.13409	.12143	.11005	.09980	.09057	.08225	.07474	.06797	.06186	.05633	.05133	.04681
35	26	.30783	.27762	.25054	.22625	.20445	.18487	.16727	.15145	.13721	.12440	.11286	.10245	.09307	.08461	.07696	.07006	.06382	.05817	.05306	.04843
35	27	.31207	.28177	.25458	.23016	.20821	.18848	.17073	.15474	.14035	.12738	.11568	.10513	.09560	.08699	.07921	.07217	.06581	.06004	.05482	.05008
35	28	.31625	.28588	.25858	.23403	.21195	.19207	.17417	.15804	.14349	.13036	.11851	.10781	.09813	.08939	.08147	.07431	.06782	.06193	.05660	.05176
35	29	.32038	.28993	.26254	.23788	.21566	.19565	.17760	.16131	.14662	.13334	.12134	.11049	.10068	.09179	.08375	.07645	.06984	.06384	.05840	.05345
35	30	.32445	.29393	.26645	.24168	.21934	.19919	.18100	.16458	.14973	.13631	.12417	.11318	.10323	.09421	.08603	.07862	.07188	.06577	.06022	.05517
35	31	.32844	.29787	.27030	.24543	.22297	.20270	.18438	.16781	.15283	.13927	.12699	.11586	.10577	.09663	.08832	.08078	.07393	.06771	.06205	.05689
35	32	.33236	.30173	.27409	.24912	.22656	.20616	.18772	.17102	.15590	.14221	.12979	.11853	.10832	.09904	.09061	.08296	.07599	.06966	.06389	.05863
35	33	.33620	.30553	.27781	.25275	.23009	.20958	.19101	.17419	.15895	.14512	.13258	.12119	.11085	.10145	.09290	.08513	.07805	.07161	.06574	.06039
35	34	.33996	.30924	.28146	.25632	.23356	.21295	.19427	.17733	.16196	.14801	.13534	.12383	.11337	.10385	.09519	.08730	.08012	.07357	.06759	.06214
35	35	.34362	.31287	.28503	.25982	.23697	.21626	.19747	.18042	.16494	.15087	.13808	.12645	.11587	.10624	.09746	.08947	.08218	.07552	.06945	.06391
36	0	.19977	.17388	.15154	.13225	.11558	.10114	.08864	.07779	.06836	.06017	.05303	.04681	.04138	.03664	.03249	.02885	.02566	.02286	.02040	.01823
36	1	.20159	.17550	.15298	.13352	.11667	.10208	.08943	.07844	.06890	.06059	.05335	.04704	.04153	.03672	.03251	.02881	.02558	.02273	.02023	.01804
36	2	.20540	.17910	.15636	.13667	.11960	.10479	.09193	.08074	.07101	.06253	.05513	.04866	.04301	.03807	.03374	.02994	.02660	.02366	.02108	.01881
36	3	.20933	.18282	.15985	.13993	.12264	.10761	.09453	.08315	.07322	.06456	.05699	.05038	.04458	.03950	.03505	.03113	.02769	.02466	.02199	.01964
36	4	.21334	.18662	.16343	.14328	.12576	.11051	.09722	.08564	.07552	.06668	.05894	.05216	.04622	.04100	.03642	.03239	.02884	.02571	.02295	.02052
36	5	.21743	.19049	.16708	.14670	.12896	.11349	.09999	.08820	.07789	.06886	.06095	.05401	.04792	.04256	.03785	.03370	.03004	.02682	.02396	.02144
36	6	.22157	.19442	.17079	.15020	.13223	.11654	.10282	.09083	.08032	.07110	.06302	.05592	.04967	.04418	.03934	.03507	.03129	.02796	.02501	.02240
36	7	.22577	.19842	.17457	.15375	.13556	.11965	.10573	.09352	.08281	.07341	.06515	.05789	.05149	.04585	.04087	.03648	.03259	.02915	.02611	.02341
36	8	.23002	.20247	.17841	.15737	.13896	.12283	.10869	.09628	.08537	.07578	.06735	.05991	.05336	.04757	.04246	.03794	.03394	.03039	.02725	.02445
36	9	.23432	.20658	.18231	.16105	.14242	.12607	.11172	.09910	.08799	.07822	.06960	.06200	.05528	.04935	.04410	.03945	.03533	.03167	.02843	.02554
36	10	.23867	.21074	.18626	.16479	.14594	.12938	.11481	.10198	.09068	.08071	.07191	.06414	.05727	.05118	.04579	.04102	.03677	.03300	.02965	.02667
36	11	.24307	.21495	.19027	.16859	.14952	.13274	.11796	.10492	.09342	.08326	.07429	.06634	.05931	.05307	.04754	.04263	.03826	.03438	.03092	.02784
36	12	.24750	.21920	.19432	.17243	.15315	.13615	.12116	.10792	.09622	.08587	.07671	.06860	.06140	.05501	.04933	.04429	.03980	.03580	.03224	.02906
36	13	.25196	.22349	.19841	.17631	.15682	.13961	.12441	.11097	.09907	.08853	.07918	.07090	.06353	.05699	.05117	.04599	.04138	.03726	.03359	.03031
36	14	.25643	.22779	.20252	.18022	.16052	.14311	.12769	.11405	.10195	.09122	.08170	.07323	.06571	.05901	.05305	.04773	.04299	.03875	.03497	.03159
36	15	.26091	.23210	.20665	.18415	.16425	.14663	.13101	.11716	.10487	.09395	.08424	.07561	.06792	.06107	.05496	.04950	.04463	.04028	.03638	.03289
36	16	.26539	.23642	.21079	.18810	.16799	.15017	.13435	.12030	.10781	.09670	.08682	.07801	.07016	.06315	.05690	.05131	.04631	.04183	.03782	.03423
36	17	.26986	.24074	.21494	.19206	.17176	.15373	.13771	.12346	.11078	.09949	.08943	.08045	.07243	.06527	.05887	.05314	.04801	.04342	.03929	.03559
36	18	.27434	.24507	.21910	.19604	.17554	.15732	.14110	.12666	.11379	.10231	.09207	.08292	.07474	.06742	.06087	.05501	.04975	.04503	.04080	.03699
36	19	.27883	.24941	.22328	.20003	.17935	.16094	.14453	.12989	.11683	.10517	.09475	.08543	.07709	.06962	.06292	.05692	.05153	.04669	.04234	.03842
36	20	.28331	.25376	.22747	.20405	.18319	.16458	.14798	.13316	.11991	.10807	.09747	.08798	.07948	.07185	.06501	.05887	.05334	.04838	.04391	.03989
36	21	.28780	.25812	.23167	.20809	.18705	.16826	.15147	.13646	.12303	.11100	.10023	.09057	.08190	.07413	.06714	.06085	.05520	.05012	.04553	.04140
36	22	.29228	.26248	.23588	.21214	.19092	.17195	.15498	.13978	.12617	.11397	.10302	.09320	.08437	.07644	.06930	.06288	.05710	.05189	.04719	.04295
36	23	.29675	.26683	.24009	.21619	.19480	.17566	.15851	.14313	.12934	.11696	.10585	.09586	.08687	.07879	.07150	.06494	.05903	.05369	.04888	.04453
36	24	.30120	.27117	.24430	.22025	.19870	.17938	.16205	.14650	.13254	.11999	.10870	.09855	.08940	.08117	.07374	.06704	.06100	.05554	.05060	.04614
36	25	.30563	.27550	.24850	.22430	.20260	.18311	.16562	.14989	.13576	.12304	.11158	.10127	.09197	.08358	.07601	.06918	.06300	.05742	.05237	.04779
36	26	.31003	.27980	.25269	.22835	.20649	.18685	.16919	.15330	.13899	.12610	.11449	.10401	.09456	.08603	.07832	.07134	.06504	.05933	.05416	.04948
36	27	.31440	.28408	.25685	.23238	.21038	.19058	.17276	.15671	.14224	.12919	.11741	.10678	.09718	.08850	.08065	.07354	.06710	.06127	.05599	.05119
36	28	.31873	.28833	.26099	.23639	.21425	.19431	.17633	.16012	.14549	.13228	.12035	.10957	.09981	.09099	.08300	.07576	.06920	.06324	.05784	.05294
36	29	.32300	.29253	.26509	.24038	.21810	.19801	.17988	.16352	.14874	.13538	.12329	.11236	.10246	.09349	.08537	.07800	.07131	.06524	.05972	.05471
36	30	.32722	.29667	.26914	.24432	.22192	.20169	.18342	.16691	.15198	.13847	.12624	.11516	.10512	.09601	.08775	.08025	.07344	.06725	.06162	.05650
36	31	.33136	.30076	.27315	.24822	.22570	.20534	.18693	.17028	.15520	.14155	.12917	.11795	.10777	.09853	.09014	.08252	.07558	.06927	.06353	.05831
36	32	.33544	.30478	.27709	.25206	.22943	.20895	.19041	.17363	.15841	.14462	.13210	.12075	.11043	.10106	.09254	.08479	.07774	.07131	.06546	.06013
36	33	.33944	.30874	.28097	.25585	.23312	.21252	.19386	.17694	.16159	.14767	.13502	.12353	.11308	.10358	.09494	.08707	.07990	.07336	.06741	.06197

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
36	34	.34336	.31261	.28478	.25958	.23675	.21604	.19726	.18022	.16475	.15069	.13791	.12629	.11572	.10610	.09733	.08935	.08206	.07542	.06935	.06382
36	35	.34719	.31641	.28852	.26324	.24032	.21951	.20062	.18346	.16787	.15369	.14079	.12904	.11835	.10861	.09972	.09162	.08423	.07748	.07131	.06567
36	36	.35092	.32012	.29218	.26683	.24382	.22292	.20392	.18665	.17094	.15665	.14363	.13177	.12096	.11110	.10210	.09389	.08639	.07954	.07327	.06753
37	0	.20023	.17434	.15199	.13270	.11601	.10157	.08905	.07819	.06875	.06054	.05339	.04716	.04172	.03696	.03280	.02915	.02595	.02313	.02066	.01848
37	1	.20200	.17592	.15339	.13392	.11706	.10246	.08980	.07880	.06924	.06092	.05367	.04734	.04182	.03700	.03277	.02907	.02582	.02296	.02045	.01824
37	2	.20584	.17954	.15679	.13709	.12001	.10519	.09231	.08112	.07137	.06287	.05546	.04898	.04332	.03836	.03401	.03020	.02685	.02390	.02131	.01902
37	3	.20980	.18328	.16030	.14038	.12307	.10803	.09494	.08354	.07361	.06493	.05735	.05071	.04491	.03981	.03534	.03141	.02796	.02492	.02223	.01987
37	4	.21384	.18711	.16391	.14375	.12622	.11096	.09766	.08606	.07592	.06707	.05931	.05252	.04656	.04133	.03673	.03269	.02913	.02598	.02321	.02076
37	5	.21796	.19102	.16759	.14721	.12945	.11397	.10046	.08865	.07832	.06927	.06135	.05439	.04828	.04291	.03819	.03402	.03035	.02710	.02424	.02170
37	6	.22213	.19499	.17135	.15074	.13276	.11705	.10332	.09131	.08078	.07155	.06345	.05633	.05007	.04455	.03969	.03540	.03162	.02827	.02531	.02268
37	7	.22637	.19902	.17516	.15433	.13613	.12020	.10626	.09403	.08331	.07389	.06561	.05832	.05191	.04625	.04125	.03684	.03294	.02948	.02642	.02370
37	8	.23067	.20312	.17904	.15799	.13956	.12342	.10926	.09683	.08590	.07629	.06783	.06038	.05380	.04800	.04287	.03833	.03431	.03074	.02758	.02477
37	9	.23501	.20727	.18299	.16172	.14307	.12670	.11232	.09968	.08856	.07876	.07012	.06250	.05576	.04981	.04454	.03987	.03572	.03205	.02878	.02588
37	10	.23942	.21148	.18699	.16550	.14664	.13005	.11546	.10261	.09129	.08130	.07247	.06468	.05778	.05167	.04626	.04146	.03720	.03341	.03004	.02703
37	11	.24387	.21574	.19105	.16935	.15026	.13346	.11866	.10560	.09407	.08389	.07488	.06692	.05986	.05359	.04804	.04310	.03872	.03481	.03133	.02823
37	12	.24836	.22005	.19516	.17325	.15395	.13693	.12191	.10864	.09692	.08654	.07735	.06921	.06199	.05557	.04987	.04480	.04029	.03626	.03268	.02947
37	13	.25288	.22440	.19931	.17719	.15768	.14044	.12521	.11174	.09981	.08925	.07987	.07155	.06416	.05759	.05175	.04654	.04190	.03776	.03406	.03075
37	14	.25741	.22876	.20348	.18116	.16144	.14400	.12856	.11488	.10275	.09199	.08243	.07394	.06638	.05966	.05366	.04832	.04355	.03928	.03547	.03206
37	15	.26196	.23314	.20768	.18516	.16523	.14758	.13193	.11805	.10572	.09477	.08503	.07636	.06864	.06175	.05561	.05013	.04523	.04084	.03692	.03341
37	16	.26651	.23753	.21188	.18917	.16904	.15118	.13533	.12125	.10872	.09758	.08766	.07881	.07093	.06389	.05760	.05197	.04694	.04243	.03840	.03477
37	17	.27106	.24193	.21611	.19320	.17287	.15482	.13876	.12448	.11176	.10043	.09032	.08131	.07325	.06605	.05962	.05385	.04869	.04406	.03991	.03618
37	18	.27562	.24634	.22035	.19726	.17673	.15848	.14222	.12774	.11483	.10331	.09302	.08383	.07561	.06826	.06167	.05577	.05047	.04572	.04145	.03761
37	19	.28019	.25076	.22461	.20134	.18062	.16217	.14572	.13104	.11794	.10624	.09577	.08640	.07802	.07051	.06377	.05773	.05230	.04742	.04303	.03908
37	20	.28477	.25520	.22889	.20544	.18454	.16590	.14925	.13439	.12109	.10920	.09856	.08902	.08047	.07280	.06591	.05973	.05417	.04916	.04466	.04060
37	21	.28935	.25965	.23318	.20957	.18849	.16966	.15282	.13777	.12429	.11221	.10139	.09168	.08297	.07514	.06810	.06177	.05608	.05095	.04632	.04215
37	22	.29393	.26411	.23749	.21371	.19246	.17344	.15642	.14118	.12751	.11526	.10426	.09438	.08550	.07752	.07033	.06386	.05803	.05277	.04803	.04374
37	23	.29850	.26857	.24181	.21787	.19644	.17725	.16005	.14462	.13077	.11834	.10716	.09712	.08808	.07994	.07260	.06599	.06002	.05464	.04978	.04538
37	24	.30307	.27302	.24613	.22204	.20044	.18108	.16369	.14809	.13406	.12145	.11011	.09989	.09069	.08239	.07491	.06816	.06206	.05655	.05156	.04705
37	25	.30762	.27747	.25044	.22621	.20445	.18492	.16736	.15158	.13738	.12460	.11308	.10270	.09334	.08489	.07726	.07037	.06413	.05849	.05339	.04876
37	26	.31215	.28190	.25475	.23037	.20846	.18877	.17104	.15509	.14072	.12776	.11608	.10554	.09602	.08742	.07964	.07261	.06624	.06047	.05525	.05051
37	27	.31665	.28631	.25905	.23453	.21248	.19262	.17473	.15861	.14407	.13095	.11911	.10840	.09873	.08998	.08206	.07488	.06838	.06249	.05715	.05229
37	28	.32111	.29069	.26332	.23868	.21648	.19647	.17842	.16214	.14744	.13416	.12215	.11129	.10146	.09256	.08450	.07719	.07056	.06454	.05907	.05411
37	29	.32552	.29503	.26756	.24279	.22046	.20031	.18211	.16567	.15081	.13737	.12520	.11419	.10421	.09517	.08696	.07952	.07276	.06661	.06103	.05595
37	30	.32988	.29932	.27176	.24688	.22442	.20412	.18578	.16919	.15417	.14058	.12826	.11710	.10697	.09779	.08944	.08186	.07498	.06871	.06301	.05782
37	31	.33418	.30356	.27591	.25092	.22834	.20791	.18943	.17269	.15753	.14378	.13132	.12001	.10974	.10041	.09194	.08423	.07721	.07083	.06501	.05971
37	32	.33842	.30774	.28001	.25492	.23222	.21167	.19305	.17617	.16087	.14698	.13437	.12292	.11251	.10305	.09444	.08660	.07946	.07296	.06703	.06162
37	33	.34258	.31185	.28405	.25887	.23606	.21539	.19664	.17963	.16419	.15016	.13742	.12583	.11529	.10569	.09695	.08899	.08173	.07511	.06906	.06355
37	34	.34666	.31589	.28802	.26276	.23985	.21907	.20020	.18306	.16749	.15333	.14045	.12872	.11805	.10832	.09946	.09137	.08400	.07726	.07111	.06549
37	35	.35066	.31986	.29193	.26659	.24358	.22269	.20371	.18645	.17075	.15646	.14346	.13161	.12080	.11095	.10197	.09376	.08627	.07942	.07316	.06744
37	36	.35456	.32373	.29575	.27034	.24725	.22626	.20717	.18980	.17398	.15957	.14644	.13447	.12354	.11357	.10447	.09615	.08854	.08159	.07522	.06940
37	37	.35837	.32752	.29949	.27402	.25085	.22977	.21057	.19309	.17716	.16264	.14939	.13730	.12626	.11617	.10696	.09853	.09081	.08375	.07729	.07136
38	0	.20068	.17478	.15244	.13313	.11644	.10199	.08946	.07858	.06913	.06091	.05375	.04750	.04205	.03728	.03310	.02944	.02623	.02340	.02091	.01872
38	1	.20240	.17631	.15378	.13430	.11744	.10283	.09015	.07914	.06957	.06124	.05398	.04764	.04211	.03727	.03303	.02931	.02605	.02319	.02067	.01845
38	2	.20626	.17996	.15720	.13749	.12040	.10557	.09269	.08148	.07172	.06321	.05578	.04929	.04362	.03864	.03429	.03046	.02710	.02414	.02153	.01924
38	3	.21024	.18372	.16074	.14080	.12349	.10844	.09534	.08393	.07397	.06528	.05769	.05104	.04522	.04011	.03563	.03169	.02822	.02517	.02247	.02009
38	4	.21431	.18758	.16437	.14421	.12667	.11140	.09808	.08646	.07632	.06744	.05968	.05287	.04690	.04165	.03704	.03298	.02940	.02625	.02346	.02100
38	5	.21846	.19152	.16809	.14770	.12993	.11443	.10090	.08908	.07874	.06968	.06173	.05476	.04864	.04325	.03851	.03433	.03064	.02739	.02451	.02196
38	6	.22267	.19552	.17187	.15126	.13326	.11755	.10380	.09177	.08123	.07198	.06386	.05672	.05045	.04492	.04004	.03574	.03193	.02857	.02559	.02295
38	7	.22695	.19959	.17573	.15489	.13667	.12073	.10677	.09453	.08379	.07435	.06605	.05875	.05231	.04664	.04162	.03719	.03328	.02980	.02673	.02400
38	8	.23128	.20373	.17965	.15859	.14014	.12398	.10980	.09735	.08641	.07679	.06831	.06083	.05424	.04841	.04326	.03871	.03467	.03109	.02791	.02508

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
38	9	.23568	.20793	.18364	.16235	.14369	.12731	.11291	.10025	.08911	.07929	.07063	.06298	.05623	.05025	.04496	.04027	.03611	.03242	.02914	.02621
38	10	.24013	.21218	.18769	.16619	.14730	.13070	.11609	.10322	.09187	.08186	.07302	.06520	.05828	.05215	.04672	.04189	.03761	.03380	.03041	.02739
38	11	.24463	.21650	.19180	.17008	.15098	.13416	.11933	.10625	.09470	.08449	.07547	.06747	.06039	.05411	.04853	.04357	.03916	.03524	.03174	.02862
38	12	.24917	.22086	.19596	.17403	.15471	.13767	.12263	.10934	.09759	.08719	.07798	.06981	.06256	.05612	.05039	.04530	.04076	.03672	.03311	.02989
38	13	.25375	.22526	.20016	.17803	.15850	.14124	.12599	.11249	.10054	.08994	.08054	.07219	.06478	.05818	.05231	.04707	.04241	.03824	.03452	.03119
38	14	.25835	.22969	.20440	.18206	.16232	.14485	.12938	.11568	.10352	.09273	.08315	.07462	.06704	.06028	.05426	.04889	.04409	.03980	.03597	.03254
38	15	.26296	.23413	.20866	.18612	.16617	.14849	.13281	.11890	.10655	.09556	.08579	.07709	.06934	.06243	.05625	.05074	.04581	.04140	.03745	.03391
38	16	.26758	.23859	.21293	.19020	.17004	.15216	.13628	.12216	.10961	.09843	.08847	.07960	.07168	.06460	.05828	.05263	.04756	.04303	.03896	.03531
38	17	.27220	.24306	.21722	.19430	.17395	.15586	.13977	.12545	.11270	.10133	.09119	.08214	.07405	.06682	.06035	.05455	.04935	.04469	.04051	.03675
38	18	.27684	.24755	.22154	.19843	.17788	.15959	.14330	.12878	.11584	.10428	.09395	.08472	.07647	.06907	.06245	.05651	.05118	.04639	.04209	.03822
38	19	.28149	.25205	.22588	.20259	.18184	.16336	.14687	.13216	.11901	.10727	.09676	.08735	.07893	.07138	.06460	.05852	.05305	.04814	.04372	.03973
38	20	.28615	.25658	.23024	.20677	.18584	.16716	.15048	.13557	.12224	.11030	.09961	.09003	.08144	.07373	.06680	.06057	.05497	.04993	.04539	.04129
38	21	.29083	.26112	.23463	.21099	.18988	.17101	.15413	.13903	.12551	.11339	.10252	.09276	.08400	.07613	.06905	.06267	.05694	.05176	.04710	.04289
38	22	.29550	.26568	.23904	.21523	.19394	.17488	.15782	.14253	.12881	.11651	.10546	.09553	.08660	.07857	.07134	.06482	.05895	.05364	.04886	.04453
38	23	.30018	.27024	.24345	.21948	.19802	.17878	.16153	.14606	.13216	.11967	.10845	.09835	.08925	.08106	.07368	.06701	.06100	.05557	.05066	.04622
38	24	.30486	.27480	.24788	.22376	.20212	.18271	.16528	.14962	.13554	.12287	.11147	.10120	.09194	.08359	.07606	.06925	.06310	.05754	.05250	.04795
38	25	.30952	.27936	.25231	.22804	.20624	.18666	.16905	.15321	.13895	.12611	.11454	.10410	.09467	.08617	.07848	.07153	.06524	.05955	.05439	.04972
38	26	.31417	.28391	.25674	.23232	.21037	.19062	.17284	.15683	.14239	.12938	.11763	.10703	.09744	.08878	.08094	.07385	.06742	.06160	.05632	.05153
38	27	.31880	.28845	.26116	.23661	.21450	.19459	.17665	.16046	.14586	.13267	.12076	.10999	.10025	.09143	.08344	.07621	.06965	.06369	.05829	.05338
38	28	.32339	.29296	.26556	.24088	.21863	.19857	.18046	.16411	.14934	.13598	.12391	.11297	.10307	.09411	.08597	.07860	.07190	.06582	.06029	.05527
38	29	.32795	.29744	.26994	.24513	.22275	.20253	.18427	.16776	.15282	.13931	.12707	.11598	.10593	.09681	.08853	.08101	.07418	.06797	.06233	.05718
38	30	.33246	.30188	.27428	.24936	.22684	.20648	.18807	.17140	.15631	.14264	.13024	.11900	.10880	.09953	.09111	.08346	.07649	.07016	.06439	.05913
38	31	.33691	.30627	.27858	.25355	.23091	.21041	.19186	.17504	.15980	.14597	.13342	.12203	.11168	.10227	.09371	.08592	.07883	.07236	.06648	.06110
38	32	.34129	.31060	.28283	.25770	.23494	.21432	.19562	.17866	.16327	.14930	.13660	.12506	.11457	.10501	.09632	.08840	.08118	.07459	.06858	.06310
38	33	.34561	.31487	.28703	.26180	.23893	.21819	.19936	.18226	.16673	.15262	.13978	.12809	.11746	.10777	.09894	.09089	.08354	.07684	.07071	.06512
38	34	.34986	.31908	.29117	.26585	.24288	.22202	.20307	.18584	.17017	.15592	.14294	.13112	.12035	.11052	.10156	.09339	.08592	.07909	.07286	.06715
38	35	.35402	.32321	.29524	.26984	.24677	.22580	.20673	.18938	.17358	.15920	.14609	.13413	.12323	.11328	.10419	.09589	.08830	.08136	.07501	.06920
38	36	.35810	.32725	.29923	.27377	.25061	.22953	.21035	.19288	.17696	.16245	.14921	.13713	.12610	.11602	.10681	.09839	.09069	.08364	.07718	.07126
38	37	.36208	.33122	.30315	.27762	.25437	.23321	.21392	.19634	.18030	.16567	.15231	.14011	.12895	.11876	.10943	.10089	.09307	.08591	.07935	.07332
38	38	.36596	.33509	.30698	.28139	.25807	.23682	.21743	.19974	.18360	.16885	.15538	.14306	.13179	.12147	.11203	.10338	.09545	.08819	.08152	.07540
39	0	.20111	.17521	.15286	.13356	.11686	.10239	.08985	.07897	.06951	.06128	.05410	.04784	.04238	.03759	.03340	.02973	.02651	.02367	.02117	.01897
39	1	.20278	.17669	.15415	.13467	.11780	.10318	.09049	.07947	.06989	.06155	.05427	.04793	.04238	.03753	.03328	.02956	.02629	.02341	.02088	.01865
39	2	.20666	.18035	.15759	.13788	.12078	.10594	.09305	.08183	.07205	.06353	.05610	.04959	.04391	.03892	.03455	.03072	.02734	.02437	.02176	.01945
39	3	.21067	.18415	.16116	.14121	.12389	.10883	.09572	.08430	.07433	.06563	.05802	.05136	.04553	.04041	.03591	.03196	.02848	.02541	.02271	.02032
39	4	.21477	.18803	.16482	.14465	.12710	.11181	.09849	.08686	.07670	.06781	.06003	.05321	.04722	.04196	.03734	.03327	.02968	.02651	.02371	.02124
39	5	.21894	.19200	.16856	.14816	.13039	.11488	.10134	.08950	.07914	.07007	.06211	.05513	.04899	.04359	.03883	.03464	.03094	.02766	.02477	.02221
39	6	.22319	.19603	.17238	.15175	.13375	.11802	.10426	.09222	.08166	.07240	.06426	.05711	.05082	.04527	.04038	.03606	.03224	.02887	.02588	.02322
39	7	.22750	.20014	.17627	.15542	.13719	.12124	.10726	.09501	.08425	.07480	.06648	.05916	.05271	.04702	.04199	.03754	.03361	.03012	.02703	.02428
39	8	.23187	.20431	.18023	.15916	.14070	.12453	.11033	.09787	.08691	.07726	.06877	.06127	.05466	.04882	.04365	.03908	.03502	.03142	.02823	.02539
39	9	.23631	.20855	.18425	.16296	.14429	.12789	.11348	.10080	.08964	.07980	.07112	.06345	.05668	.05069	.04538	.04067	.03649	.03278	.02948	.02654
39	10	.24080	.21286	.18835	.16684	.14794	.13132	.11669	.10380	.09244	.08241	.07354	.06570	.05876	.05261	.04716	.04232	.03802	.03419	.03078	.02775
39	11	.24535	.21722	.19251	.17078	.15166	.13482	.11998	.10688	.09531	.08508	.07603	.06801	.06091	.05460	.04900	.04403	.03960	.03565	.03213	.02899
39	12	.24995	.22163	.19672	.17478	.15545	.13839	.12333	.11002	.09824	.08782	.07858	.07039	.06312	.05665	.05090	.04579	.04123	.03716	.03353	.03029
39	13	.25458	.22609	.20098	.17883	.15928	.14201	.12673	.11321	.10123	.09061	.08119	.07282	.06537	.05875	.05285	.04760	.04291	.03872	.03498	.03163
39	14	.25924	.23058	.20527	.18292	.16316	.14567	.13018	.11645	.10427	.09345	.08384	.07529	.06768	.06090	.05485	.04945	.04463	.04031	.03646	.03300
39	15	.26391	.23508	.20959	.18704	.16707	.14937	.13367	.11973	.10735	.09633	.08653	.07780	.07002	.06308	.05688	.05134	.04638	.04195	.03797	.03440
39	16	.26860	.23960	.21393	.19118	.17101	.15310	.13719	.12304	.11046	.09925	.08927	.08036	.07241	.06530	.05895	.05326	.04817	.04361	.03952	.03584
39	17	.27329	.24414	.21829	.19535	.17497	.15686	.14074	.12640	.11361	.10221	.09204	.08295	.07483	.06756	.06106	.05523	.05000	.04531	.04110	.03731
39	18	.27800	.24870	.22268	.19955	.17897	.16066	.14434	.12979	.11681	.10521	.09485	.08559	.07730	.06987	.06321	.05724	.05187	.04705	.04272	.03882
39	19	.28273	.25328	.22709	.20378	.18301	.16450	.14798	.13323	.12005	.10827	.09772	.08828	.07981	.07222	.06541	.05929	.05379	.04884	.04439	.04037



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
39	20	.28747	.25789	.23154	.20805	.18709	.16838	.15166	.13672	.12334	.11137	.10064	.09102	.08238	.07463	.06766	.06140	.05576	.05068	.04610	.04197
39	21	.29224	.26252	.23602	.21235	.19121	.17231	.15539	.14025	.12669	.11452	.10361	.09381	.08501	.07709	.06997	.06356	.05778	.05257	.04787	.04362
39	22	.29701	.26717	.24051	.21668	.19536	.17627	.15916	.14383	.13007	.11772	.10663	.09665	.08768	.07960	.07232	.06576	.05984	.05450	.04967	.04531
39	23	.30179	.27183	.24503	.22103	.19953	.18026	.16297	.14745	.13350	.12097	.10969	.09954	.09040	.08216	.07473	.06802	.06196	.05648	.05153	.04705
39	24	.30657	.27650	.24956	.22541	.20374	.18428	.16681	.15110	.13697	.12425	.11280	.10248	.09317	.08476	.07718	.07032	.06412	.05851	.05343	.04883
39	25	.31134	.28117	.25410	.22980	.20796	.18834	.17068	.15479	.14048	.12758	.11595	.10546	.09598	.08742	.07967	.07267	.06633	.06059	.05538	.05066
39	26	.31611	.28584	.25865	.23420	.21220	.19241	.17458	.15851	.14402	.13095	.11914	.10847	.09883	.09011	.08222	.07507	.06859	.06271	.05738	.05254
39	27	.32086	.29050	.26319	.23860	.21646	.19650	.17850	.16226	.14759	.13434	.12237	.11153	.10173	.09285	.08480	.07750	.07088	.06488	.05942	.05445
39	28	.32559	.29514	.26772	.24300	.22071	.20059	.18243	.16602	.15118	.13776	.12562	.11462	.10465	.09562	.08742	.07998	.07322	.06708	.06149	.05641
39	29	.33028	.29976	.27223	.24739	.22496	.20469	.18636	.16979	.15479	.14120	.12889	.11773	.10761	.09842	.09007	.08249	.07559	.06932	.06361	.05840
39	30	.33493	.30434	.27671	.25175	.22919	.20877	.19029	.17356	.15840	.14465	.13218	.12086	.11058	.10124	.09275	.08502	.07799	.07159	.06575	.06043
39	31	.33953	.30888	.28116	.25609	.23340	.21284	.19422	.17733	.16201	.14811	.13548	.12401	.11357	.10409	.09545	.08758	.08042	.07388	.06792	.06249
39	32	.34407	.31336	.28557	.26039	.23758	.21689	.19812	.18109	.16562	.15156	.13878	.12716	.11658	.10695	.09817	.09017	.08287	.07621	.07012	.06457
39	33	.34854	.31779	.28992	.26465	.24172	.22091	.20201	.18483	.16922	.15502	.14209	.13032	.11959	.10982	.10090	.09276	.08534	.07855	.07235	.06668
39	34	.35295	.32216	.29422	.26886	.24583	.22489	.20586	.18855	.17280	.15845	.14539	.13347	.12261	.11269	.10364	.09537	.08782	.08091	.07459	.06880
39	35	.35728	.32646	.29846	.27301	.24988	.22884	.20969	.19225	.17636	.16188	.14867	.13662	.12562	.11557	.10639	.09800	.09032	.08329	.07685	.07095
39	36	.36153	.33068	.30262	.27711	.25388	.23273	.21347	.19591	.17989	.16528	.15194	.13976	.12863	.11845	.10914	.10062	.09282	.08567	.07912	.07311
39	37	.36568	.33481	.30671	.28113	.25782	.23658	.21720	.19952	.18339	.16865	.15519	.14288	.13162	.12132	.11188	.10324	.09532	.08806	.08140	.07529
39	38	.36975	.33886	.31072	.28508	.26169	.24036	.22088	.20310	.18685	.17199	.15841	.14597	.13459	.12417	.11462	.10586	.09783	.09045	.08369	.07747
39	39	.37371	.34281	.31464	.28895	.26549	.24407	.22450	.20661	.19026	.17529	.16159	.14904	.13754	.12700	.11734	.10847	.10032	.09284	.08597	.07965
40	0	.20153	.17563	.15328	.13397	.11726	.10279	.09024	.07935	.06988	.06163	.05445	.04818	.04270	.03791	.03371	.03002	.02679	.02394	.02143	.01922
40	1	.20314	.17705	.15451	.13502	.11815	.10352	.09082	.07980	.07020	.06185	.05457	.04821	.04265	.03779	.03353	.02980	.02651	.02363	.02109	.01885
40	2	.20704	.18074	.15797	.13825	.12115	.10630	.09339	.08217	.07238	.06385	.05640	.04989	.04419	.03920	.03481	.03097	.02758	.02460	.02198	.01966
40	3	.21107	.18455	.16156	.14161	.12428	.10921	.09609	.08466	.07468	.06596	.05834	.05167	.04583	.04070	.03619	.03222	.02873	.02566	.02294	.02054
40	4	.21520	.18846	.16524	.14507	.12751	.11221	.09888	.08724	.07707	.06817	.06037	.05354	.04754	.04227	.03763	.03355	.02995	.02677	.02396	.02147
40	5	.21940	.19245	.16902	.14861	.13082	.11531	.10175	.08991	.07953	.07045	.06248	.05548	.04933	.04391	.03914	.03494	.03122	.02794	.02503	.02246
40	6	.22368	.19652	.17286	.15223	.13422	.11848	.10471	.09265	.08208	.07280	.06465	.05749	.05118	.04562	.04071	.03638	.03255	.02916	.02615	.02349
40	7	.22802	.20066	.17679	.15593	.13769	.12173	.10774	.09547	.08470	.07523	.06690	.05956	.05309	.04739	.04234	.03788	.03393	.03043	.02733	.02457
40	8	.23243	.20487	.18078	.15970	.14124	.12505	.11084	.09836	.08738	.07772	.06921	.06170	.05507	.04921	.04403	.03944	.03537	.03176	.02855	.02569
40	9	.23691	.20915	.18485	.16355	.14486	.12845	.11402	.10133	.09015	.08029	.07160	.06391	.05712	.05111	.04578	.04106	.03686	.03314	.02982	.02687
40	10	.24144	.21350	.18898	.16746	.14855	.13192	.11728	.10437	.09299	.08294	.07405	.06619	.05924	.05307	.04760	.04274	.03842	.03457	.03115	.02809
40	11	.24604	.21790	.19319	.17145	.15232	.13546	.12060	.10748	.09590	.08565	.07658	.06854	.06141	.05509	.04947	.04447	.04002	.03606	.03252	.02937
40	12	.25069	.22237	.19745	.17550	.15615	.13908	.12400	.11067	.09887	.08843	.07917	.07095	.06366	.05717	.05140	.04627	.04169	.03760	.03395	.03069
40	13	.25537	.22688	.20176	.17960	.16004	.14275	.12745	.11391	.10191	.09126	.08182	.07342	.06596	.05931	.05339	.04811	.04340	.03919	.03542	.03205
40	14	.26009	.23142	.20611	.18375	.16397	.14646	.13095	.11720	.10499	.09415	.08451	.07594	.06830	.06149	.05542	.05000	.04515	.04082	.03693	.03346
40	15	.26482	.23599	.21049	.18792	.16793	.15021	.13449	.12053	.10812	.09708	.08725	.07850	.07069	.06372	.05749	.05192	.04694	.04248	.03848	.03489
40	16	.26957	.24057	.21489	.19212	.17193	.15400	.13806	.12390	.11128	.10005	.09003	.08110	.07311	.06598	.05960	.05389	.04877	.04418	.04006	.03636
40	17	.27433	.24517	.21931	.19636	.17596	.15782	.14168	.12730	.11449	.10306	.09286	.08374	.07559	.06829	.06175	.05590	.05064	.04592	.04168	.03787
40	18	.27910	.24980	.22377	.20062	.18003	.16168	.14534	.13076	.11774	.10612	.09573	.08643	.07810	.07064	.06395	.05795	.05255	.04770	.04334	.03941
40	19	.28391	.25446	.22826	.20493	.18413	.16559	.14904	.13426	.12105	.10923	.09865	.08917	.08068	.07305	.06620	.06005	.05452	.04954	.04505	.04101
40	20	.28873	.25915	.23278	.20927	.18829	.16955	.15280	.13782	.12441	.11240	.10163	.09197	.08330	.07551	.06851	.06221	.05653	.05142	.04681	.04265
40	21	.29358	.26386	.23734	.21366	.19249	.17355	.15661	.14143	.12783	.11562	.10467	.09483	.08599	.07803	.07087	.06442	.05860	.05335	.04862	.04434
40	22	.29844	.26860	.24193	.21807	.19672	.17760	.16046	.14509	.13129	.11890	.10776	.09774	.08872	.08060	.07328	.06668	.06072	.05534	.05048	.04608
40	23	.30332	.27335	.24654	.22252	.20099	.18168	.16435	.14879	.13480	.12222	.11090	.10070	.09151	.08323	.07575	.06900	.06290	.05738	.05239	.04787
40	24	.30820	.27812	.25117	.22699	.20529	.18580	.16829	.15253	.13836	.12559	.11409	.10372	.09436	.08591	.07827	.07137	.06512	.05947	.05435	.04970
40	25	.31308	.28291	.25582	.23149	.20962	.18995	.17226	.15632	.14196	.12901	.11733	.10678	.09725	.08864	.08084	.07379	.06740	.06161	.05636	.05159
40	26	.31796	.28769	.26047	.23600	.21397	.19413	.17626	.16014	.14560	.13247	.12061	.10989	.10019	.09141	.08346	.07626	.06973	.06380	.05842	.05353
40	27	.32284	.29247	.26514	.24052	.21834	.19834	.18029	.16399	.14927	.13597	.12393	.11304	.10317	.09424	.08613	.07878	.07210	.06604	.06053	.05551
40	28	.32769	.29724	.26980	.24505	.22271	.20255	.18433	.16787	.15297	.13949	.12729	.11622	.10620	.09710	.08884	.08134	.07452	.06832	.06268	.05754
40	29	.33251	.30199	.27444	.24956	.22709	.20677	.18839	.17176	.15669	.14304	.13067	.11944	.10925	.09999	.09158	.08393	.07698	.07064	.06487	.05961

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
40	30	.33730	.30671	.27906	.25407	.23145	.21099	.19245	.17566	.16043	.14661	.13407	.12268	.11233	.10292	.09436	.08656	.07947	.07300	.06710	.06172
40	31	.34204	.31139	.28365	.25854	.23580	.21520	.19651	.17956	.16417	.15019	.13749	.12594	.11543	.10587	.09716	.08922	.08199	.07539	.06936	.06385
40	32	.34674	.31602	.28821	.26299	.24013	.21939	.20056	.18345	.16791	.15378	.14092	.12921	.11856	.10884	.09999	.09191	.08454	.07780	.07165	.06602
40	33	.35137	.32061	.29272	.26741	.24443	.22356	.20459	.18734	.17165	.15736	.14435	.13250	.12169	.11183	.10283	.09462	.08711	.08025	.07397	.06822
40	34	.35594	.32514	.29718	.27178	.24869	.22769	.20859	.19121	.17537	.16094	.14778	.13578	.12483	.11483	.10569	.09734	.08970	.08271	.07631	.07045
40	35	.36043	.32960	.30158	.27610	.25291	.23180	.21257	.19505	.17908	.16451	.15121	.13907	.12798	.11784	.10856	.10008	.09231	.08520	.07867	.07270
40	36	.36485	.33399	.30592	.28036	.25708	.23586	.21652	.19887	.18277	.16806	.15463	.14235	.13112	.12084	.11144	.10282	.09493	.08769	.08105	.07496
40	37	.36918	.33831	.31018	.28455	.26119	.23987	.22041	.20265	.18642	.17159	.15802	.14561	.13425	.12385	.11431	.10557	.09756	.09020	.08345	.07724
40	38	.37342	.34253	.31437	.28868	.26523	.24382	.22426	.20639	.19004	.17508	.16139	.14886	.13737	.12684	.11718	.10832	.10019	.09271	.08585	.07954
40	39	.37756	.34667	.31847	.29273	.26921	.24771	.22806	.21007	.19361	.17854	.16473	.15208	.14047	.12982	.12004	.11106	.10281	.09523	.08825	.08183
40	40	.38160	.35071	.32249	.29669	.27311	.25153	.23179	.21371	.19714	.18196	.16804	.15527	.14354	.13278	.12289	.11380	.10543	.09774	.09066	.08414
41	0	.20193	.17604	.15368	.13437	.11766	.10318	.09063	.07972	.07024	.06199	.05479	.04851	.04302	.03822	.03401	.03031	.02707	.02421	.02169	.01947
41	1	.20349	.17740	.15486	.13536	.11848	.10385	.09114	.08011	.07051	.06214	.05485	.04848	.04292	.03805	.03378	.03003	.02674	.02385	.02130	.01905
41	2	.20741	.18110	.15833	.13861	.12150	.10665	.09373	.08249	.07270	.06416	.05670	.05018	.04447	.03946	.03507	.03121	.02782	.02483	.02219	.01987
41	3	.21146	.18494	.16194	.14199	.12465	.10957	.09645	.08500	.07502	.06629	.05866	.05198	.04612	.04098	.03646	.03248	.02898	.02589	.02317	.02076
41	4	.21561	.18887	.16565	.14547	.12790	.11260	.09926	.08761	.07742	.06851	.06071	.05386	.04785	.04257	.03792	.03382	.03021	.02702	.02420	.02171
41	5	.21984	.19289	.16945	.14904	.13125	.11572	.10216	.09030	.07991	.07082	.06283	.05582	.04966	.04423	.03945	.03523	.03150	.02821	.02529	.02271
41	6	.22414	.19699	.17333	.15269	.13467	.11892	.10514	.09307	.08248	.07319	.06503	.05785	.05153	.04596	.04104	.03669	.03285	.02945	.02643	.02375
41	7	.22852	.20116	.17728	.15642	.13817	.12220	.10820	.09591	.08513	.07565	.06730	.05995	.05347	.04775	.04269	.03822	.03425	.03074	.02762	.02485
41	8	.23296	.20540	.18131	.16022	.14175	.12555	.11133	.09884	.08785	.07817	.06964	.06212	.05548	.04960	.04440	.03980	.03571	.03208	.02886	.02599
41	9	.23748	.20972	.18541	.16410	.14541	.12898	.11454	.10184	.09064	.08077	.07206	.06436	.05755	.05152	.04618	.04144	.03723	.03349	.03016	.02719
41	10	.24206	.21411	.18959	.16806	.14914	.13250	.11784	.10492	.09352	.08345	.07455	.06667	.05970	.05351	.04802	.04314	.03881	.03495	.03151	.02844
41	11	.24669	.21856	.19384	.17209	.15295	.13608	.12120	.10807	.09646	.08620	.07711	.06905	.06191	.05556	.04993	.04491	.04044	.03646	.03291	.02974
41	12	.25139	.22307	.19815	.17619	.15683	.13974	.12464	.11129	.09948	.08902	.07974	.07150	.06419	.05768	.05189	.04673	.04213	.03803	.03436	.03108
41	13	.25613	.22763	.20251	.18034	.16076	.14345	.12814	.11458	.10256	.09189	.08243	.07401	.06652	.05985	.05391	.04861	.04388	.03965	.03586	.03248
41	14	.26089	.23223	.20691	.18454	.16474	.14722	.13169	.11792	.10569	.09483	.08516	.07657	.06891	.06207	.05598	.05053	.04566	.04131	.03741	.03391
41	15	.26568	.23685	.21134	.18876	.16876	.15102	.13528	.12130	.10886	.09780	.08795	.07917	.07133	.06434	.05809	.05250	.04749	.04301	.03899	.03537
41	16	.27049	.24149	.21580	.19302	.17281	.15486	.13891	.12472	.11208	.10082	.09078	.08181	.07381	.06665	.06024	.05450	.04936	.04474	.04060	.03688
41	17	.27531	.24616	.22029	.19732	.17690	.15875	.14258	.12818	.11534	.10388	.09365	.08450	.07632	.06900	.06243	.05655	.05127	.04652	.04225	.03842
41	18	.28016	.25085	.22481	.20165	.18103	.16267	.14630	.13169	.11865	.10700	.09657	.08725	.07889	.07140	.06468	.05864	.05322	.04834	.04395	.04000
41	19	.28503	.25558	.22937	.20602	.18521	.16664	.15007	.13526	.12202	.11017	.09955	.09004	.08151	.07385	.06697	.06079	.05523	.05021	.04570	.04163
41	20	.28993	.26034	.23397	.21044	.18944	.17067	.15390	.13888	.12544	.11340	.10260	.09290	.08420	.07637	.06933	.06300	.05729	.05214	.04750	.04331
41	21	.29486	.26514	.23861	.21490	.19371	.17475	.15778	.14257	.12893	.11669	.10570	.09582	.08694	.07895	.07175	.06526	.05941	.05413	.04936	.04504
41	22	.29981	.26996	.24328	.21941	.19803	.17888	.16171	.14630	.13246	.12003	.10886	.09880	.08974	.08158	.07422	.06758	.06158	.05617	.05126	.04683
41	23	.30477	.27481	.24798	.22394	.20239	.18305	.16568	.15008	.13605	.12343	.11207	.10183	.09260	.08427	.07675	.06996	.06382	.05826	.05323	.04867
41	24	.30975	.27968	.25271	.22851	.20678	.18726	.16971	.15391	.13970	.12689	.11534	.10492	.09552	.08702	.07934	.07239	.06610	.06041	.05525	.05056
41	25	.31474	.28456	.25746	.23311	.21121	.19151	.17377	.15779	.14339	.13039	.11866	.10807	.09849	.08982	.08198	.07488	.06845	.06261	.05732	.05251
41	26	.31974	.28946	.26223	.23773	.21567	.19579	.17788	.16171	.14712	.13394	.12203	.11126	.10151	.09268	.08468	.07743	.07085	.06487	.05944	.05451
41	27	.32472	.29436	.26701	.24237	.22015	.20011	.18201	.16567	.15090	.13754	.12545	.11450	.10458	.09559	.08743	.08002	.07330	.06718	.06162	.05656
41	28	.32970	.29925	.27179	.24701	.22464	.20444	.18618	.16966	.15471	.14117	.12891	.11779	.10770	.09854	.09023	.08267	.07579	.06954	.06385	.05866
41	29	.33465	.30413	.27656	.25166	.22914	.20878	.19035	.17367	.15854	.14483	.13240	.12111	.11085	.10154	.09306	.08535	.07834	.07194	.06612	.06080
41	30	.33958	.30898	.28132	.25629	.23364	.21313	.19454	.17769	.16240	.14852	.13591	.12446	.11404	.10456	.09594	.08808	.08092	.07439	.06843	.06299
41	31	.34446	.31380	.28605	.26091	.23813	.21747	.19873	.18172	.16626	.15222	.13945	.12783	.11726	.10762	.09884	.09084	.08353	.07686	.07077	.06521
41	32	.34930	.31859	.29075	.26551	.24260	.22181	.20292	.18575	.17014	.15593	.14300	.13122	.12049	.11070	.10178	.09362	.08618	.07938	.07316	.06747
41	33	.35409	.32333	.29542	.27007	.24705	.22612	.20709	.18978	.17401	.15965	.14657	.13463	.12375	.11381	.10473	.09644	.08886	.08192	.07557	.06976
41	34	.35882	.32802	.30004	.27460	.25147	.23042	.21125	.19379	.17788	.16337	.15013	.13805	.12702	.11693	.10771	.09928	.09156	.08449	.07802	.07208
41	35	.36348	.33265	.30461	.27908	.25585	.23468	.21539	.19779	.18174	.16709	.15370	.14147	.13029	.12007	.11071	.10213	.09428	.08709	.08049	.07443
41	36	.36807	.33721	.30911	.28351	.26018	.23890	.21949	.20177	.18558	.17079	.15726	.14489	.13357	.12320	.11371	.10500	.09702	.08970	.08298	.07680
41	37	.37257	.34170	.31355	.28789	.26446	.24308	.22355	.20571	.18939	.17447	.16081	.14830	.13684	.12634	.11671	.10788	.09977	.09232	.08548	.07919
41	38	.37699	.34610	.31792	.29219	.26869	.24721	.22757	.20961	.19317	.17812	.16433	.15170	.14011	.12948	.11972	.11076	.10253	.09496	.08800	.08160

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
41	39	.38131	.35042	.32220	.29642	.27284	.25128	.23154	.21347	.19692	.18175	.16784	.15507	.14336	.13260	.12272	.11364	.10529	.09760	.09053	.08402
41	40	.38553	.35465	.32640	.30057	.27693	.25528	.23545	.21728	.20062	.18533	.17130	.15842	.14659	.13571	.12571	.11651	.10805	.10025	.09306	.08644
41	41	.38965	.35877	.33051	.30464	.28094	.25922	.23930	.22103	.20427	.18888	.17474	.16174	.14980	.13880	.12869	.11938	.11080	.10289	.09560	.08887
42	0	.20233	.17643	.15408	.13476	.11804	.10356	.09100	.08009	.07060	.06234	.05513	.04884	.04334	.03853	.03431	.03060	.02735	.02448	.02195	.01972
42	1	.20382	.17773	.15519	.13569	.11881	.10416	.09146	.08041	.07080	.06243	.05513	.04875	.04318	.03829	.03402	.03026	.02696	.02406	.02150	.01924
42	2	.20776	.18145	.15868	.13895	.12184	.10698	.09406	.08281	.07301	.06446	.05699	.05046	.04474	.03972	.03532	.03145	.02805	.02505	.02241	.02007
42	3	.21183	.18531	.16231	.14235	.12501	.10993	.09679	.08534	.07534	.06661	.05897	.05227	.04640	.04125	.03672	.03274	.02923	.02613	.02339	.02097
42	4	.21600	.18926	.16604	.14585	.12828	.11297	.09962	.08796	.07777	.06885	.06103	.05417	.04815	.04286	.03820	.03409	.03047	.02727	.02444	.02193
42	5	.22026	.19331	.16987	.14945	.13165	.11612	.10254	.09067	.08028	.07117	.06318	.05615	.04998	.04454	.03975	.03552	.03178	.02847	.02554	.02295
42	6	.22459	.19743	.17377	.15313	.13510	.11934	.10555	.09347	.08287	.07357	.06540	.05821	.05187	.04629	.04136	.03700	.03314	.02973	.02670	.02401
42	7	.22900	.20164	.17776	.15689	.13863	.12265	.10864	.09634	.08555	.07605	.06769	.06033	.05384	.04810	.04303	.03854	.03457	.03104	.02791	.02513
42	8	.23347	.20591	.18181	.16072	.14224	.12603	.11180	.09930	.08829	.07860	.07006	.06253	.05587	.04998	.04476	.04014	.03605	.03241	.02917	.02629
42	9	.23802	.21026	.18595	.16464	.14593	.12950	.11505	.10233	.09112	.08123	.07251	.06479	.05797	.05192	.04657	.04181	.03759	.03383	.03049	.02751
42	10	.24264	.21469	.19017	.16864	.14970	.13305	.11838	.10544	.09403	.08394	.07503	.06714	.06014	.05394	.04844	.04354	.03919	.03531	.03186	.02878
42	11	.24732	.21918	.19446	.17271	.15355	.13667	.12178	.10863	.09701	.08673	.07762	.06955	.06239	.05603	.05037	.04534	.04085	.03685	.03329	.03010
42	12	.25206	.22374	.19881	.17685	.15747	.14037	.12526	.11190	.10007	.08958	.08029	.07203	.06470	.05818	.05237	.04719	.04257	.03845	.03477	.03147
42	13	.25684	.22835	.20322	.18105	.16146	.14413	.12881	.11523	.10319	.09250	.08302	.07458	.06707	.06038	.05442	.04910	.04435	.04010	.03630	.03289
42	14	.26166	.23299	.20767	.18529	.16548	.14795	.13240	.11861	.10636	.09548	.08580	.07718	.06949	.06264	.05652	.05106	.04617	.04179	.03787	.03435
42	15	.26650	.23767	.21216	.18957	.16955	.15180	.13604	.12204	.10958	.09850	.08862	.07982	.07196	.06495	.05867	.05306	.04803	.04352	.03948	.03585
42	16	.27136	.24237	.21667	.19389	.17366	.15569	.13972	.12551	.11285	.10156	.09150	.08251	.07448	.06729	.06086	.05510	.04993	.04529	.04113	.03738
42	17	.27625	.24709	.22122	.19824	.17781	.15963	.14345	.12902	.11616	.10468	.09442	.08525	.07704	.06969	.06310	.05718	.05188	.04711	.04282	.03895
42	18	.28116	.25185	.22580	.20263	.18200	.16362	.14722	.13259	.11952	.10784	.09739	.08804	.07965	.07213	.06538	.05932	.05387	.04897	.04455	.04057
42	19	.28610	.25665	.23043	.20707	.18624	.16765	.15105	.13622	.12295	.11107	.10043	.09089	.08233	.07464	.06773	.06151	.05592	.05088	.04634	.04224
42	20	.29107	.26148	.23510	.21156	.19054	.17175	.15495	.13991	.12644	.11436	.10353	.09380	.08506	.07721	.07013	.06377	.05803	.05285	.04818	.04396
42	21	.29608	.26636	.23982	.21610	.19489	.17590	.15890	.14366	.12999	.11772	.10669	.09678	.08787	.07984	.07261	.06608	.06020	.05488	.05008	.04574
42	22	.30111	.27126	.24457	.22068	.19928	.18011	.16291	.14747	.13360	.12113	.10992	.09982	.09073	.08253	.07514	.06846	.06243	.05697	.05204	.04757
42	23	.30616	.27620	.24936	.22530	.20373	.18436	.16696	.15133	.13727	.12461	.11320	.10293	.09366	.08529	.07773	.07090	.06472	.05912	.05405	.04946
42	24	.31124	.28116	.25418	.22996	.20821	.18866	.17108	.15525	.14099	.12814	.11655	.10609	.09664	.08810	.08038	.07339	.06706	.06133	.05613	.05141
42	25	.31633	.28614	.25903	.23466	.21274	.19301	.17523	.15922	.14477	.13173	.11996	.10931	.09969	.09098	.08310	.07595	.06947	.06360	.05826	.05341
42	26	.32142	.29114	.26391	.23939	.21730	.19739	.17944	.16323	.14860	.13537	.12341	.11259	.10280	.09392	.08587	.07857	.07194	.06592	.06045	.05547
42	27	.32653	.29616	.26880	.24414	.22189	.20181	.18368	.16729	.15248	.13907	.12693	.11593	.10596	.09691	.08870	.08125	.07447	.06830	.06270	.05759
42	28	.33162	.30117	.27370	.24890	.22650	.20626	.18795	.17139	.15639	.14280	.13048	.11931	.10917	.09995	.09158	.08397	.07705	.07074	.06499	.05976
42	29	.33670	.30617	.27860	.25367	.23112	.21072	.19225	.17551	.16034	.14657	.13408	.12273	.11242	.10304	.09451	.08675	.07967	.07322	.06734	.06198
42	30	.34176	.31116	.28348	.25844	.23575	.21520	.19656	.17965	.16431	.15037	.13771	.12619	.11571	.10617	.09748	.08956	.08234	.07575	.06974	.06424
42	31	.34678	.31612	.28836	.26319	.24038	.21967	.20088	.18381	.16830	.15419	.14136	.12968	.11903	.10933	.10049	.09242	.08505	.07832	.07217	.06655
42	32	.35177	.32105	.29320	.26793	.24499	.22415	.20520	.18798	.17230	.15803	.14503	.13319	.12239	.11253	.10353	.09531	.08780	.08093	.07465	.06889
42	33	.35670	.32595	.29802	.27265	.24958	.22861	.20952	.19214	.17631	.16189	.14873	.13672	.12576	.11575	.10660	.09824	.09058	.08357	.07716	.07128
42	34	.36159	.33079	.30280	.27733	.25416	.23305	.21383	.19631	.18033	.16574	.15243	.14027	.12916	.11899	.10970	.10119	.09339	.08625	.07970	.07370
42	35	.36641	.33559	.30753	.28198	.25870	.23748	.21812	.20046	.18433	.16960	.15614	.14383	.13257	.12226	.11281	.10416	.09623	.08896	.08228	.07615
42	36	.37117	.34032	.31221	.28658	.26320	.24187	.22239	.20459	.18833	.17345	.15985	.14739	.13598	.12553	.11595	.10716	.09909	.09168	.08488	.07863
42	37	.37584	.34498	.31682	.29112	.26765	.24621	.22662	.20870	.19230	.17729	.16354	.15095	.13940	.12881	.11909	.11016	.10196	.09443	.08750	.08113
42	38	.38044	.34956	.32137	.29560	.27205	.25052	.23081	.21277	.19625	.18111	.16723	.15449	.14281	.13209	.12223	.11318	.10485	.09719	.09014	.08365
42	39	.38494	.35406	.32584	.30002	.27639	.25476	.23495	.21680	.20016	.18490	.17089	.15803	.14621	.13536	.12538	.11620	.10775	.09996	.09280	.08619
42	40	.38935	.35848	.33022	.30435	.28066	.25895	.23905	.22079	.20403	.18865	.17452	.16154	.14960	.13862	.12852	.11921	.11064	.10274	.09546	.08874
42	41	.39366	.36279	.33452	.30861	.28486	.26307	.24308	.22472	.20786	.19237	.17813	.16502	.15297	.14187	.13164	.12222	.11353	.10552	.09813	.09130
42	42	.39786	.36701	.33872	.31278	.28897	.26712	.24704	.22860	.21164	.19604	.18169	.16848	.15631	.14509	.13475	.12522	.11642	.10830	.10079	.09386
43	0	.20271	.17681	.15446	.13514	.11842	.10394	.09137	.08045	.07095	.06268	.05547	.04917	.04366	.03884	.03461	.03089	.02763	.02475	.02221	.01997
43	1	.20414	.17805	.15551	.13601	.11912	.10447	.09176	.08070	.07109	.06271	.05540	.04901	.04343	.03854	.03425	.03049	.02718	.02427	.02170	.01944
43	2	.20809	.18179	.15902	.13928	.12217	.10730	.09437	.08312	.07331	.06475	.05727	.05073	.04500	.03998	.03557	.03169	.02828	.02527	.02262	.02027
43	3	.21218	.18566	.16266	.14270	.12536	.11026	.09712	.08566	.07566	.06691	.05926	.05256	.04668	.04152	.03698	.03299	.02947	.02636	.02362	.02119

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
43	4	.21637	.18964	.16642	.14622	.12865	.11333	.09997	.08831	.07810	.06917	.06135	.05448	.04845	.04315	.03848	.03436	.03073	.02752	.02468	.02216
43	5	.22066	.19371	.17026	.14984	.13204	.11650	.10292	.09104	.08064	.07152	.06351	.05648	.05029	.04484	.04004	.03580	.03205	.02873	.02579	.02319
43	6	.22501	.19786	.17419	.15355	.13551	.11975	.10595	.09386	.08325	.07394	.06576	.05855	.05221	.04661	.04167	.03730	.03343	.03001	.02697	.02427
43	7	.22945	.20209	.17821	.15733	.13907	.12308	.10906	.09676	.08595	.07644	.06808	.06070	.05419	.04844	.04336	.03886	.03487	.03134	.02819	.02540
43	8	.23396	.20640	.18230	.16120	.14271	.12650	.11226	.09974	.08873	.07902	.07047	.06292	.05625	.05035	.04512	.04049	.03637	.03272	.02947	.02658
43	9	.23854	.21078	.18647	.16515	.14644	.13000	.11553	.10280	.09158	.08168	.07294	.06521	.05838	.05232	.04695	.04218	.03794	.03417	.03081	.02782
43	10	.24319	.21525	.19072	.16918	.15025	.13358	.11890	.10595	.09452	.08442	.07549	.06759	.06058	.05436	.04884	.04393	.03957	.03567	.03221	.02911
43	11	.24791	.21978	.19505	.17329	.15413	.13724	.12234	.10918	.09754	.08724	.07812	.07003	.06285	.05648	.05080	.04575	.04125	.03724	.03366	.03045
43	12	.25269	.22438	.19945	.17748	.15809	.14098	.12586	.11248	.10063	.09014	.08082	.07255	.06520	.05866	.05283	.04764	.04301	.03887	.03517	.03185
43	13	.25753	.22903	.20390	.18172	.16212	.14479	.12944	.11585	.10380	.09309	.08359	.07513	.06761	.06090	.05492	.04958	.04481	.04054	.03672	.03330
43	14	.26239	.23373	.20840	.18601	.16620	.14864	.13308	.11928	.10701	.09611	.08641	.07777	.07007	.06319	.05706	.05157	.04666	.04227	.03833	.03479
43	15	.26728	.23845	.21294	.19034	.17031	.15255	.13677	.12275	.11028	.09917	.08928	.08045	.07257	.06554	.05924	.05360	.04856	.04403	.03997	.03632
43	16	.27220	.24320	.21750	.19471	.17447	.15649	.14050	.12627	.11359	.10228	.09219	.08318	.07513	.06792	.06147	.05568	.05049	.04583	.04165	.03788
43	17	.27714	.24799	.22211	.19912	.17867	.16048	.14428	.12984	.11695	.10544	.09516	.08597	.07773	.07036	.06374	.05781	.05247	.04768	.04337	.03948
43	18	.28211	.25280	.22675	.20357	.18292	.16452	.14811	.13346	.12037	.10866	.09819	.08880	.08039	.07285	.06607	.05998	.05451	.04958	.04514	.04113
43	19	.28711	.25766	.23144	.20807	.18723	.16862	.15200	.13714	.12385	.11194	.10127	.09170	.08311	.07540	.06846	.06222	.05660	.05153	.04696	.04284
43	20	.29215	.26257	.23618	.21263	.19159	.17278	.15596	.14089	.12740	.11529	.10443	.09467	.08591	.07802	.07092	.06452	.05875	.05355	.04885	.04460
43	21	.29723	.26751	.24097	.21724	.19601	.17701	.15998	.14471	.13101	.11871	.10766	.09771	.08876	.08070	.07344	.06689	.06097	.05562	.05079	.04642
43	22	.30234	.27250	.24580	.22190	.20048	.18128	.16406	.14859	.13469	.12219	.11095	.10082	.09169	.08346	.07603	.06932	.06325	.05776	.05280	.04830
43	23	.30748	.27752	.25067	.22660	.20501	.18562	.16820	.15253	.13843	.12574	.11430	.10399	.09468	.08627	.07868	.07181	.06559	.05996	.05486	.05024
43	24	.31265	.28257	.25559	.23136	.20958	.19001	.17239	.15653	.14224	.12935	.11772	.10722	.09774	.08916	.08140	.07437	.06800	.06223	.05699	.05224
43	25	.31783	.28765	.26053	.23615	.21420	.19444	.17664	.16059	.14610	.13302	.12121	.11052	.10086	.09211	.08418	.07700	.07048	.06456	.05918	.05430
43	26	.32303	.29276	.26551	.24097	.21886	.19893	.18094	.16470	.15002	.13676	.12475	.11389	.10405	.09512	.08703	.07969	.07301	.06695	.06144	.05642
43	27	.32824	.29788	.27051	.24583	.22356	.20345	.18528	.16886	.15400	.14054	.12836	.11731	.10729	.09820	.08994	.08244	.07561	.06940	.06375	.05860
43	28	.33345	.30301	.27553	.25071	.22829	.20801	.18967	.17306	.15801	.14438	.13201	.12079	.11059	.10133	.09291	.08525	.07827	.07191	.06612	.06084
43	29	.33866	.30813	.28055	.25560	.23303	.21259	.19408	.17729	.16207	.14826	.13571	.12431	.11394	.10451	.09593	.08811	.08098	.07448	.06855	.06313
43	30	.34384	.31325	.28556	.26049	.23778	.21719	.19851	.18156	.16616	.15217	.13945	.12787	.11734	.10774	.09899	.09102	.08374	.07709	.07102	.06547
43	31	.34900	.31835	.29057	.26539	.24254	.22180	.20296	.18584	.17027	.15611	.14322	.13147	.12077	.11101	.10210	.09397	.08654	.07975	.07355	.06786
43	32	.35412	.32342	.29556	.27027	.24729	.22641	.20742	.19014	.17440	.16007	.14701	.13510	.12423	.11431	.10525	.09696	.08939	.08246	.07611	.07030
43	33	.35921	.32846	.30052	.27513	.25203	.23101	.21188	.19444	.17855	.16406	.15083	.13876	.12773	.11765	.10843	.10000	.09228	.08520	.07872	.07278
43	34	.36425	.33346	.30546	.27997	.25676	.23561	.21633	.19875	.18270	.16805	.15467	.14244	.13125	.12102	.11165	.10306	.09520	.08798	.08137	.07529
43	35	.36923	.33842	.31035	.28477	.26146	.24019	.22078	.20305	.18686	.17206	.15852	.14613	.13479	.12441	.11489	.10616	.09815	.09080	.08405	.07785
43	36	.37415	.34331	.31519	.28954	.26612	.24474	.22520	.20734	.19101	.17606	.16237	.14984	.13835	.12781	.11815	.10928	.10113	.09365	.08676	.08044
43	37	.37900	.34815	.31998	.29426	.27075	.24926	.22960	.21161	.19514	.18005	.16622	.15354	.14191	.13123	.12142	.11241	.10413	.09651	.08950	.08305
43	38	.38378	.35291	.32471	.29892	.27532	.25373	.23396	.21585	.19925	.18403	.17006	.15724	.14547	.13465	.12471	.11556	.10715	.09940	.09227	.08569
43	39	.38846	.35760	.32936	.30351	.27984	.25816	.23829	.22006	.20333	.18798	.17389	.16093	.14903	.13807	.12800	.11872	.11018	.10231	.09505	.08835
43	40	.39306	.36219	.33393	.30804	.28430	.26253	.24256	.22422	.20738	.19191	.17769	.16461	.15257	.14149	.13129	.12188	.11322	.10522	.09784	.09103
43	41	.39755	.36670	.33842	.31249	.28869	.26684	.24678	.22834	.21139	.19581	.18146	.16826	.15610	.14490	.13457	.12504	.11625	.10814	.10065	.09372
43	42	.40194	.37111	.34282	.31685	.29300	.27108	.25093	.23240	.21535	.19966	.18520	.17189	.15961	.14829	.13784	.12819	.11929	.11106	.10345	.09642
43	43	.40622	.37541	.34712	.32112	.29722	.27524	.25502	.23640	.21926	.20346	.18890	.17547	.16308	.15165	.14109	.13133	.12231	.11397	.10626	.09912
44	0	.20308	.17719	.15484	.13551	.11879	.10430	.09173	.08080	.07130	.06302	.05580	.04949	.04397	.03914	.03490	.03118	.02790	.02502	.02247	.02023
44	1	.20445	.17836	.15582	.13631	.11942	.10477	.09205	.08099	.07137	.06298	.05566	.04927	.04368	.03878	.03448	.03071	.02740	.02448	.02190	.01963
44	2	.20841	.18211	.15934	.13960	.12248	.10761	.09468	.08341	.07360	.06503	.05755	.05100	.04526	.04023	.03581	.03192	.02850	.02549	.02283	.02047
44	3	.21252	.18600	.16300	.14304	.12569	.11059	.09744	.08597	.07596	.06721	.05955	.05284	.04695	.04178	.03724	.03323	.02970	.02659	.02383	.02140
44	4	.21673	.19000	.16677	.14658	.12900	.11368	.10031	.08864	.07843	.06949	.06165	.05478	.04874	.04342	.03874	.03462	.03098	.02776	.02491	.02238
44	5	.22103	.19409	.17064	.15022	.13241	.11687	.10328	.09139	.08098	.07185	.06384	.05680	.05060	.04514	.04032	.03607	.03231	.02899	.02604	.02343
44	6	.22542	.19827	.17460	.15395	.13591	.12014	.10633	.09423	.08362	.07430	.06610	.05889	.05253	.04692	.04197	.03759	.03371	.03028	.02723	.02452
44	7	.22988	.20253	.17864	.15776	.13950	.12350	.10947	.09716	.08634	.07683	.06845	.06106	.05454	.04878	.04369	.03917	.03518	.03163	.02847	.02567
44	8	.23442	.20686	.18276	.16166	.14317	.12694	.11269	.10017	.08914	.07943	.07086	.06330	.05662	.05070	.04546	.04082	.03670	.03303	.02977	.02687
44	9	.23903	.21128	.18696	.16564	.14692	.13047	.11600	.10326	.09203	.08212	.07336	.06562	.05877	.05270	.04732	.04253	.03828	.03450	.03113	.02812

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
44	10	.24372	.21578	.19125	.16971	.15076	.13409	.11940	.10644	.09500	.08489	.07594	.06802	.06100	.05477	.04924	.04431	.03993	.03603	.03255	.02944
44	11	.24848	.22035	.19562	.17385	.15469	.13779	.12287	.10970	.09805	.08774	.07860	.07050	.06331	.05691	.05123	.04616	.04165	.03762	.03402	.03081
44	12	.25330	.22499	.20005	.17808	.15869	.14157	.12643	.11304	.10118	.09067	.08134	.07305	.06568	.05913	.05329	.04808	.04343	.03927	.03556	.03223
44	13	.25817	.22968	.20455	.18236	.16276	.14541	.13006	.11645	.10438	.09367	.08414	.07567	.06813	.06140	.05541	.05005	.04526	.04098	.03714	.03370
44	14	.26309	.23442	.20910	.18670	.16688	.14931	.13374	.11992	.10764	.09672	.08700	.07834	.07062	.06373	.05758	.05207	.04714	.04273	.03877	.03522
44	15	.26803	.23920	.21368	.19108	.17104	.15326	.13747	.12344	.11095	.09982	.08991	.08107	.07317	.06611	.05979	.05414	.04907	.04453	.04044	.03678
44	16	.27299	.24400	.21830	.19550	.17525	.15726	.14125	.12700	.11430	.10298	.09287	.08384	.07576	.06853	.06206	.05625	.05104	.04636	.04215	.03837
44	17	.27798	.24883	.22295	.19996	.17950	.16130	.14508	.13062	.11771	.10619	.09588	.08666	.07841	.07101	.06437	.05841	.05306	.04824	.04391	.04000
44	18	.28301	.25371	.22765	.20446	.18381	.16539	.14896	.13429	.12118	.10945	.09895	.08955	.08111	.07354	.06674	.06063	.05513	.05018	.04571	.04169
44	19	.28807	.25863	.23240	.20903	.18817	.16955	.15291	.13803	.12471	.11278	.10209	.09250	.08388	.07614	.06917	.06291	.05726	.05217	.04758	.04343
44	20	.29318	.26360	.23721	.21365	.19260	.17377	.15693	.14184	.12832	.11619	.10530	.09552	.08672	.07881	.07168	.06525	.05946	.05423	.04950	.04523
44	21	.29833	.26862	.24207	.21833	.19709	.17806	.16101	.14572	.13200	.11967	.10858	.09861	.08964	.08155	.07425	.06767	.06172	.05635	.05149	.04709
44	22	.30352	.27368	.24697	.22306	.20163	.18241	.16516	.14967	.13574	.12322	.11194	.10178	.09262	.08435	.07689	.07015	.06405	.05854	.05354	.04901
44	23	.30873	.27878	.25193	.22785	.20624	.18682	.16938	.15368	.13956	.12683	.11536	.10501	.09567	.08723	.07960	.07270	.06645	.06079	.05566	.05100
44	24	.31398	.28392	.25693	.23268	.21089	.19129	.17365	.15776	.14344	.13052	.11886	.10832	.09880	.09018	.08239	.07532	.06892	.06311	.05784	.05305
44	25	.31926	.28909	.26197	.23757	.21560	.19582	.17799	.16190	.14739	.13427	.12242	.11170	.10199	.09320	.08524	.07801	.07146	.06550	.06009	.05517
44	26	.32456	.29429	.26704	.24249	.22036	.20040	.18238	.16611	.15139	.13809	.12605	.11514	.10526	.09629	.08816	.08077	.07406	.06796	.06240	.05735
44	27	.32988	.29952	.27215	.24745	.22516	.20503	.18683	.17036	.15546	.14197	.12974	.11865	.10859	.09945	.09115	.08360	.07673	.07048	.06479	.05959
44	28	.33520	.30476	.27727	.25244	.23000	.20969	.19131	.17467	.15958	.14590	.13349	.12222	.11198	.10267	.09420	.08649	.07947	.07307	.06723	.06190
44	29	.34052	.31000	.28241	.25745	.23485	.21439	.19584	.17901	.16375	.14989	.13729	.12584	.11542	.10594	.09731	.08944	.08226	.07571	.06973	.06427
44	30	.34583	.31524	.28755	.26247	.23973	.21911	.20039	.18339	.16795	.15391	.14114	.12951	.11892	.10927	.10047	.09244	.08511	.07841	.07229	.06669
44	31	.35112	.32047	.29269	.26749	.24462	.22384	.20496	.18780	.17218	.15797	.14502	.13322	.12246	.11264	.10368	.09549	.08800	.08116	.07490	.06916
44	32	.35638	.32569	.29782	.27251	.24950	.22859	.20955	.19222	.17644	.16205	.14894	.13696	.12604	.11605	.10693	.09858	.09095	.08396	.07755	.07168
44	33	.36161	.33087	.30293	.27752	.25439	.23333	.21415	.19667	.18072	.16617	.15288	.14075	.12965	.11951	.11022	.10172	.09394	.08680	.08026	.07426
44	34	.36680	.33603	.30801	.28251	.25926	.23808	.21875	.20112	.18501	.17030	.15685	.14455	.13330	.12299	.11355	.10490	.09697	.08969	.08301	.07687
44	35	.37194	.34114	.31307	.28747	.26412	.24281	.22335	.20557	.18931	.17445	.16084	.14838	.13697	.12651	.11692	.10812	.10004	.09262	.08580	.07953
44	36	.37703	.34620	.31808	.29240	.26895	.24752	.22793	.21001	.19361	.17860	.16484	.15223	.14066	.13005	.12031	.11136	.10314	.09558	.08863	.08223
44	37	.38205	.35121	.32303	.29729	.27375	.25221	.23250	.21444	.19790	.18274	.16884	.15608	.14437	.13361	.12372	.11463	.10627	.09857	.09148	.08496
44	38	.38699	.35615	.32794	.30213	.27850	.25686	.23703	.21885	.20218	.18688	.17284	.15993	.14808	.13718	.12715	.11792	.10942	.10159	.09437	.08772
44	39	.39186	.36101	.33277	.30690	.28320	.26147	.24153	.22324	.20644	.19101	.17682	.16378	.15179	.14075	.13058	.12122	.11258	.10462	.09728	.09050
44	40	.39664	.36580	.33753	.31162	.28784	.26602	.24599	.22758	.21066	.19511	.18080	.16763	.15550	.14432	.13402	.12453	.11576	.10768	.10021	.09331
44	41	.40132	.37050	.34222	.31626	.29242	.27052	.25039	.23188	.21485	.19918	.18475	.17145	.15919	.14789	.13746	.12784	.11895	.11074	.10315	.09613
44	42	.40590	.37510	.34681	.32082	.29693	.27496	.25474	.23614	.21900	.20321	.18866	.17525	.16287	.15144	.14089	.13115	.12214	.11381	.10610	.09897
44	43	.41038	.37960	.35131	.32529	.30135	.27931	.25902	.24033	.22309	.20720	.19254	.17901	.16652	.15498	.14431	.13444	.12532	.11687	.10905	.10181
44	44	.41473	.38399	.35570	.32966	.30568	.28359	.26323	.24445	.22713	.21114	.19637	.18274	.17013	.15848	.14770	.13772	.12848	.11993	.11200	.10465
45	0	.20343	.17755	.15520	.13588	.11915	.10466	.09208	.08115	.07164	.06336	.05613	.04981	.04429	.03945	.03520	.03147	.02818	.02529	.02274	.02048
45	1	.20474	.17865	.15611	.13661	.11971	.10505	.09233	.08126	.07163	.06324	.05592	.04952	.04392	.03901	.03471	.03093	.02761	.02468	.02210	.01982
45	2	.20872	.18241	.15964	.13991	.12278	.10791	.09497	.08370	.07388	.06531	.05781	.05126	.04551	.04047	.03604	.03215	.02872	.02570	.02303	.02067
45	3	.21284	.18632	.16332	.14336	.12601	.11091	.09775	.08628	.07626	.06750	.05983	.05311	.04722	.04204	.03749	.03347	.02994	.02681	.02405	.02161
45	4	.21707	.19034	.16712	.14692	.12934	.11401	.10064	.08896	.07874	.06979	.06195	.05507	.04902	.04369	.03901	.03487	.03122	.02799	.02514	.02260
45	5	.22140	.19445	.17101	.15058	.13277	.11722	.10363	.09173	.08132	.07218	.06415	.05710	.05090	.04543	.04060	.03634	.03258	.02924	.02628	.02366
45	6	.22580	.19865	.17499	.15433	.13629	.12052	.10670	.09460	.08397	.07464	.06644	.05922	.05285	.04723	.04227	.03788	.03399	.03055	.02749	.02477
45	7	.23029	.20294	.17905	.15817	.13990	.12390	.10987	.09755	.08672	.07719	.06880	.06141	.05488	.04911	.04400	.03948	.03547	.03191	.02875	.02593
45	8	.23486	.20730	.18320	.16210	.14360	.12737	.11311	.10058	.08955	.07982	.07125	.06367	.05698	.05105	.04580	.04115	.03701	.03334	.03006	.02715
45	9	.23950	.21175	.18744	.16611	.14739	.13093	.11645	.10370	.09246	.08254	.07377	.06602	.05916	.05307	.04768	.04288	.03862	.03482	.03144	.02842
45	10	.24422	.21628	.19176	.17021	.15126	.13458	.11988	.10691	.09546	.08534	.07638	.06845	.06141	.05517	.04962	.04469	.04029	.03638	.03288	.02976
45	11	.24901	.22089	.19616	.17439	.15522	.13831	.12339	.11021	.09854	.08822	.07907	.07096	.06375	.05734	.05164	.04656	.04203	.03799	.03438	.03115
45	12	.25388	.22557	.20063	.17865	.15926	.14213	.12698	.11358	.10171	.09118	.08184	.07354	.06616	.05958	.05373	.04850	.04384	.03967	.03594	.03260
45	13	.25879	.23030	.20517	.18298	.16337	.14601	.13065	.11703	.10495	.09422	.08468	.07619	.06863	.06189	.05588	.05051	.04570	.04141	.03755	.03410
45	14	.26375	.23509	.20976	.18736	.16753	.14996	.13437	.12054	.10824	.09731	.08757	.07890	.07116	.06425	.05808	.05256	.04762	.04319	.03921	.03564

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
45	15	.26873	.23990	.21439	.19178	.17174	.15395	.13815	.12410	.11159	.10045	.09052	.08166	.07374	.06667	.06033	.05466	.04958	.04501	.04091	.03723
45	16	.27374	.24475	.21905	.19625	.17599	.15799	.14197	.12771	.11499	.10365	.09352	.08447	.07638	.06913	.06263	.05681	.05158	.04688	.04265	.03885
45	17	.27879	.24964	.22376	.20076	.18030	.16208	.14585	.13137	.11845	.10690	.09658	.08734	.07906	.07164	.06498	.05900	.05363	.04879	.04444	.04052
45	18	.28386	.25457	.22851	.20532	.18465	.16622	.14978	.13509	.12196	.11021	.09969	.09026	.08181	.07421	.06739	.06126	.05574	.05076	.04628	.04223
45	19	.28898	.25955	.23332	.20994	.18907	.17044	.15378	.13888	.12555	.11360	.10288	.09326	.08462	.07686	.06987	.06358	.05791	.05279	.04817	.04400
45	20	.29415	.26458	.23819	.21462	.19356	.17472	.15786	.14275	.12921	.11705	.10614	.09633	.08751	.07957	.07242	.06597	.06015	.05489	.05014	.04584
45	21	.29937	.26966	.24311	.21937	.19811	.17907	.16201	.14669	.13295	.12059	.10948	.09948	.09048	.08236	.07504	.06843	.06246	.05706	.05217	.04774
45	22	.30463	.27479	.24809	.22417	.20273	.18349	.16622	.15071	.13675	.12420	.11290	.10271	.09352	.08522	.07773	.07096	.06484	.05929	.05427	.04971
45	23	.30992	.27997	.25312	.22903	.20741	.18798	.17051	.15479	.14064	.12788	.11638	.10601	.09663	.08816	.08050	.07357	.06729	.06159	.05643	.05174
45	24	.31526	.28519	.25820	.23395	.21215	.19253	.17486	.15895	.14459	.13164	.11995	.10938	.09982	.09118	.08335	.07625	.06981	.06397	.05867	.05384
45	25	.32062	.29045	.26333	.23892	.21694	.19714	.17928	.16317	.14862	.13547	.12359	.11283	.10309	.09427	.08626	.07900	.07241	.06642	.06097	.05602
45	26	.32601	.29575	.26850	.24394	.22179	.20181	.18376	.16746	.15272	.13938	.12730	.11635	.10643	.09743	.08926	.08183	.07508	.06894	.06335	.05826
45	27	.33143	.30108	.27371	.24900	.22669	.20653	.18831	.17181	.15688	.14335	.13108	.11995	.10984	.10067	.09232	.08473	.07782	.07153	.06580	.06057
45	28	.33686	.30643	.27894	.25410	.23163	.21130	.19290	.17622	.16109	.14738	.13492	.12361	.11332	.10397	.09545	.08770	.08063	.07419	.06831	.06294
45	29	.34229	.31179	.28419	.25922	.23660	.21611	.19753	.18067	.16536	.15146	.13882	.12732	.11686	.10733	.09865	.09073	.08351	.07691	.07089	.06538
45	30	.34772	.31715	.28946	.26436	.24160	.22095	.20220	.18516	.16968	.15559	.14277	.13109	.12045	.11075	.10190	.09382	.08644	.07970	.07353	.06788
45	31	.35314	.32251	.29472	.26951	.24661	.22581	.20689	.18969	.17403	.15976	.14676	.13491	.12410	.11423	.10521	.09697	.08943	.08253	.07622	.07044
45	32	.35854	.32785	.29998	.27466	.25163	.23068	.21161	.19424	.17841	.16397	.15080	.13877	.12779	.11775	.10857	.10017	.09247	.08543	.07897	.07305
45	33	.36391	.33318	.30524	.27981	.25666	.23557	.21635	.19881	.18282	.16821	.15487	.14267	.13152	.12132	.11197	.10341	.09557	.08837	.08177	.07571
45	34	.36924	.33848	.31047	.28495	.26168	.24046	.22109	.20340	.18725	.17248	.15897	.14661	.13529	.12492	.11542	.10670	.09871	.09137	.08462	.07842
45	35	.37454	.34375	.31568	.29007	.26669	.24534	.22584	.20800	.19169	.17676	.16310	.15057	.13909	.12857	.11891	.11004	.10189	.09440	.08752	.08119
45	36	.37978	.34897	.32085	.29516	.27168	.25021	.23058	.21260	.19614	.18106	.16724	.15456	.14292	.13224	.12243	.11341	.10511	.09748	.09046	.08399
45	37	.38497	.35415	.32597	.30021	.27664	.25507	.23530	.21719	.20059	.18536	.17139	.15856	.14677	.13593	.12597	.11680	.10837	.10060	.09344	.08683
45	38	.39008	.35926	.33105	.30523	.28157	.25989	.24001	.22177	.20504	.18967	.17555	.16257	.15063	.13965	.12954	.12023	.11165	.10374	.09645	.08971
45	39	.39513	.36431	.33607	.31019	.28645	.26467	.24468	.22633	.20946	.19396	.17970	.16658	.15450	.14337	.13312	.12367	.11495	.10691	.09948	.09262
45	40	.40009	.36928	.34102	.31509	.29128	.26942	.24932	.23085	.21386	.19823	.18384	.17058	.15837	.14710	.13672	.12713	.11828	.11010	.10255	.09556
45	41	.40496	.37417	.34589	.31992	.29605	.27411	.25392	.23534	.21824	.20248	.18796	.17458	.16223	.15083	.14031	.13060	.12161	.11331	.10563	.09852
45	42	.40974	.37897	.35068	.32468	.30075	.27873	.25846	.23978	.22257	.20670	.19206	.17855	.16608	.15456	.14391	.13406	.12496	.11653	.10873	.10150
45	43	.41441	.38366	.35538	.32935	.30538	.28329	.26294	.24417	.22686	.21088	.19613	.18250	.16991	.15826	.14749	.13752	.12830	.11975	.11183	.10449
45	44	.41896	.38826	.35998	.33392	.30991	.28777	.26734	.24849	.23109	.21501	.20015	.18641	.17370	.16194	.15106	.14097	.13163	.12297	.11493	.10748
45	45	.42340	.39273	.36446	.33839	.31435	.29216	.27167	.25274	.23525	.21907	.20411	.19027	.17746	.16559	.15459	.14439	.13494	.12617	.11802	.11046
46	0	.20378	.17790	.15555	.13623	.11951	.10501	.09243	.08149	.07198	.06369	.05645	.05013	.04459	.03975	.03549	.03175	.02846	.02556	.02300	.02073
46	1	.20502	.17894	.15639	.13689	.11999	.10533	.09260	.08153	.07190	.06350	.05617	.04976	.04415	.03924	.03493	.03115	.02782	.02488	.02229	.02001
46	2	.20901	.18271	.15994	.14020	.12307	.10819	.09525	.08398	.07415	.06557	.05807	.05151	.04576	.04071	.03628	.03237	.02894	.02591	.02323	.02087
46	3	.21315	.18663	.16363	.14367	.12631	.11121	.09805	.08657	.07655	.06778	.06011	.05338	.04748	.04229	.03773	.03371	.03016	.02703	.02426	.02181
46	4	.21740	.19067	.16745	.14725	.12966	.11433	.10096	.08927	.07904	.07009	.06224	.05535	.04929	.04396	.03926	.03512	.03146	.02823	.02536	.02282
46	5	.22174	.19480	.17136	.15093	.13312	.11756	.10396	.09206	.08164	.07249	.06446	.05740	.05119	.04571	.04088	.03661	.03283	.02949	.02652	.02389
46	6	.22617	.19902	.17536	.15470	.13666	.12088	.10706	.09495	.08432	.07498	.06676	.05953	.05316	.04753	.04256	.03816	.03426	.03081	.02774	.02501
46	7	.23068	.20333	.17945	.15857	.14030	.12429	.11025	.09792	.08708	.07755	.06915	.06174	.05521	.04943	.04431	.03978	.03576	.03219	.02902	.02619
46	8	.23527	.20772	.18362	.16252	.14402	.12778	.11352	.10098	.08993	.08020	.07162	.06403	.05733	.05139	.04613	.04146	.03732	.03363	.03035	.02743
46	9	.23994	.21220	.18789	.16656	.14783	.13137	.11688	.10412	.09287	.08294	.07417	.06640	.05953	.05344	.04803	.04322	.03895	.03514	.03175	.02872
46	10	.24470	.21676	.19224	.17069	.15174	.13505	.12034	.10736	.09590	.08577	.07680	.06886	.06181	.05556	.05000	.04505	.04065	.03672	.03321	.03008
46	11	.24952	.22140	.19667	.17491	.15573	.13882	.12388	.11069	.09902	.08868	.07952	.07140	.06418	.05776	.05204	.04695	.04241	.03836	.03473	.03149
46	12	.25442	.22612	.20118	.17920	.15980	.14267	.12751	.11410	.10222	.09168	.08232	.07401	.06662	.06003	.05416	.04892	.04424	.04006	.03632	.03296
46	13	.25938	.23089	.20576	.18357	.16395	.14659	.13122	.11759	.10549	.09475	.08520	.07670	.06912	.06237	.05634	.05095	.04614	.04182	.03796	.03449
46	14	.26437	.23572	.21039	.18799	.16815	.15057	.13498	.12113	.10883	.09788	.08813	.07944	.07169	.06476	.05857	.05304	.04808	.04363	.03964	.03606
46	15	.26940	.24058	.21506	.19246	.17241	.15461	.13879	.12473	.11221	.10106	.09111	.08224	.07430	.06721	.06086	.05517	.05007	.04549	.04137	.03767
46	16	.27446	.24547	.21977	.19696	.17670	.15869	.14266	.12838	.11565	.10430	.09415	.08508	.07697	.06971	.06319	.05735	.05210	.04738	.04314	.03932
46	17	.27955	.25041	.22453	.20152	.18105	.16283	.14658	.13209	.11915	.10759	.09725	.08799	.07970	.07226	.06558	.05958	.05419	.04933	.04496	.04102
46	18	.28467	.25539	.22933	.20613	.18546	.16702	.15056	.13586	.12271	.11095	.10041	.09096	.08248	.07487	.06803	.06187	.05633	.05133	.04683	.04276

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
46	19	.28985	.26042	.23419	.21080	.18993	.17129	.15462	.13970	.12635	.11438	.10364	.09400	.08534	.07755	.07054	.06423	.05854	.05340	.04876	.04457
46	20	.29508	.26551	.23912	.21555	.19447	.17562	.15875	.14362	.13006	.11789	.10695	.09712	.08828	.08031	.07313	.06666	.06082	.05554	.05076	.04644
46	21	.30036	.27066	.24411	.22036	.19909	.18004	.16296	.14762	.13386	.12148	.11035	.10032	.09129	.08315	.07580	.06917	.06317	.05775	.05283	.04838
46	22	.30568	.27585	.24915	.22523	.20377	.18452	.16724	.15170	.13773	.12515	.11382	.10360	.09439	.08607	.07855	.07175	.06560	.06003	.05497	.05039
46	23	.31105	.28110	.25425	.23016	.20852	.18908	.17159	.15585	.14168	.12890	.11737	.10696	.09756	.08906	.08137	.07441	.06810	.06238	.05719	.05247
46	24	.31646	.28640	.25941	.23516	.21334	.19371	.17602	.16008	.14570	.13273	.12100	.11040	.10082	.09214	.08428	.07715	.07068	.06481	.05947	.05462
46	25	.32191	.29175	.26463	.24021	.21822	.19840	.18052	.16438	.14981	.13663	.12471	.11393	.10415	.09530	.08726	.07997	.07334	.06732	.06184	.05685
46	26	.32739	.29714	.26989	.24532	.22316	.20316	.18509	.16876	.15399	.14061	.12850	.11753	.10757	.09853	.09032	.08286	.07607	.06990	.06427	.05915
46	27	.33291	.30256	.27519	.25048	.22816	.20798	.18972	.17320	.15824	.14467	.13237	.12120	.11106	.10184	.09346	.08583	.07889	.07256	.06679	.06152
46	28	.33844	.30801	.28053	.25568	.23320	.21285	.19441	.17770	.16255	.14879	.13630	.12495	.11462	.10523	.09667	.08888	.08177	.07529	.06937	.06396
46	29	.34398	.31348	.28589	.26091	.23828	.21776	.19915	.18226	.16692	.15298	.14030	.12876	.11825	.10868	.09995	.09199	.08473	.07809	.07202	.06647
46	30	.34952	.31896	.29127	.26617	.24339	.22271	.20393	.18686	.17134	.15721	.14435	.13263	.12194	.11220	.10330	.09517	.08775	.08095	.07474	.06905
46	31	.35506	.32444	.29666	.27144	.24852	.22769	.20875	.19150	.17580	.16150	.14845	.13655	.12569	.11577	.10670	.09841	.09083	.08388	.07752	.07168
46	32	.36059	.32992	.30205	.27672	.25367	.23270	.21359	.19618	.18031	.16582	.15260	.14053	.12949	.11940	.11016	.10171	.09396	.08687	.08035	.07438
46	33	.36609	.33538	.30744	.28201	.25884	.23772	.21846	.20089	.18484	.17019	.15680	.14455	.13334	.12308	.11368	.10506	.09716	.08991	.08325	.07714
46	34	.37157	.34083	.31282	.28729	.26400	.24275	.22334	.20561	.18941	.17459	.16103	.14861	.13723	.12680	.11724	.10846	.10041	.09301	.08620	.07995
46	35	.37702	.34625	.31818	.29256	.26916	.24778	.22824	.21036	.19400	.17901	.16529	.15270	.14116	.13057	.12085	.11192	.10371	.09616	.08921	.08281
46	36	.38242	.35163	.32351	.29781	.27431	.25281	.23313	.21511	.19860	.18346	.16957	.15683	.14513	.13438	.12450	.11541	.10705	.09935	.09226	.08573
46	37	.38777	.35697	.32880	.30303	.27944	.25783	.23802	.21986	.20320	.18791	.17387	.16097	.14912	.13821	.12818	.11894	.11043	.10259	.09536	.08869
46	38	.39305	.36225	.33405	.30822	.28453	.26282	.24289	.22460	.20781	.19237	.17818	.16513	.15313	.14207	.13188	.12250	.11384	.10586	.09849	.09169
46	39	.39827	.36748	.33925	.31335	.28959	.26778	.24774	.22933	.21240	.19683	.18250	.16930	.15715	.14594	.13561	.12608	.11729	.10917	.10166	.09472
46	40	.40342	.37263	.34438	.31844	.29461	.27271	.25257	.23404	.21698	.20128	.18681	.17348	.16118	.14983	.13936	.12969	.12076	.11250	.10486	.09779
46	41	.40848	.37771	.34945	.32347	.29957	.27759	.25735	.23871	.22154	.20571	.19111	.17764	.16521	.15373	.14312	.13331	.12424	.11585	.10809	.10089
46	42	.41344	.38271	.35443	.32842	.30447	.28241	.26208	.24334	.22606	.21011	.19539	.18180	.16923	.15762	.14688	.13694	.12774	.11922	.11133	.10401
46	43	.41831	.38760	.35933	.33329	.30929	.28717	.26676	.24793	.23054	.21448	.19964	.18593	.17324	.16150	.15063	.14057	.13124	.12260	.11459	.10715
46	44	.42306	.39240	.36413	.33807	.31404	.29185	.27137	.25245	.23497	.21881	.20386	.19002	.17722	.16536	.15437	.14419	.13474	.12598	.11785	.11029
46	45	.42770	.39708	.36883	.34276	.31868	.29645	.27590	.25690	.23933	.22307	.20802	.19408	.18116	.16919	.15809	.14779	.13823	.12935	.12110	.11344
46	46	.43221	.40163	.37340	.34733	.32323	.30095	.28034	.26127	.24362	.22727	.21212	.19808	.18506	.17298	.16177	.15136	.14169	.13270	.12434	.11657
47	0	.20412	.17824	.15590	.13658	.11985	.10535	.09277	.08183	.07231	.06401	.05677	.05044	.04490	.04005	.03578	.03204	.02874	.02583	.02326	.02099
47	1	.20528	.17921	.15666	.13716	.12026	.10560	.09286	.08179	.07215	.06374	.05641	.05000	.04438	.03947	.03515	.03136	.02802	.02508	.02249	.02019
47	2	.20929	.18299	.16022	.14048	.12335	.10847	.09552	.08425	.07441	.06583	.05832	.05175	.04599	.04094	.03650	.03259	.02915	.02611	.02343	.02106
47	3	.21344	.18693	.16393	.14396	.12661	.11150	.09834	.08685	.07682	.06805	.06037	.05364	.04773	.04253	.03796	.03394	.03038	.02725	.02447	.02201
47	4	.21771	.19098	.16776	.14756	.12997	.11464	.10126	.08957	.07934	.07038	.06252	.05562	.04956	.04422	.03951	.03536	.03170	.02845	.02558	.02303
47	5	.22207	.19513	.17169	.15126	.13345	.11789	.10428	.09238	.08195	.07280	.06476	.05769	.05147	.04598	.04114	.03686	.03308	.02973	.02675	.02411
47	6	.22652	.19938	.17571	.15506	.13701	.12123	.10740	.09528	.08465	.07530	.06708	.05984	.05346	.04782	.04284	.03843	.03453	.03106	.02799	.02525
47	7	.23106	.20371	.17983	.15894	.14067	.12466	.11061	.09828	.08744	.07789	.06949	.06207	.05552	.04974	.04461	.04007	.03604	.03246	.02928	.02645
47	8	.23567	.20812	.18403	.16292	.14442	.12818	.11391	.10136	.09031	.08057	.07198	.06438	.05767	.05172	.04645	.04178	.03762	.03393	.03063	.02770
47	9	.24037	.21263	.18832	.16699	.14826	.13179	.11730	.10453	.09328	.08334	.07455	.06678	.05989	.05379	.04837	.04355	.03927	.03545	.03205	.02901
47	10	.24515	.21722	.19270	.17115	.15219	.13550	.12079	.10780	.09633	.08619	.07721	.06926	.06220	.05594	.05037	.04541	.04099	.03705	.03353	.03039
47	11	.25001	.22189	.19716	.17540	.15622	.13930	.12436	.11116	.09948	.08913	.07996	.07182	.06459	.05816	.05244	.04733	.04278	.03871	.03508	.03182
47	12	.25494	.22664	.20171	.17973	.16033	.14318	.12802	.11460	.10271	.09216	.08279	.07447	.06706	.06046	.05458	.04933	.04464	.04044	.03669	.03332
47	13	.25993	.23145	.20633	.18413	.16451	.14714	.13176	.11812	.10602	.09526	.08570	.07718	.06960	.06283	.05679	.05139	.04656	.04223	.03835	.03487
47	14	.26497	.23632	.21099	.18859	.16875	.15116	.13556	.12170	.10939	.09843	.08866	.07996	.07219	.06526	.05905	.05350	.04853	.04407	.04006	.03647
47	15	.27003	.24122	.21571	.19310	.17304	.15524	.13942	.12534	.11281	.10165	.09169	.08279	.07485	.06774	.06137	.05567	.05055	.04595	.04182	.03810
47	16	.27513	.24616	.22046	.19765	.17738	.15936	.14332	.12903	.11629	.10492	.09476	.08568	.07755	.07027	.06374	.05788	.05261	.04788	.04362	.03978
47	17	.28027	.25114	.22526	.20225	.18178	.16354	.14729	.13278	.11983	.10825	.09790	.08862	.08031	.07285	.06616	.06014	.05473	.04986	.04547	.04151
47	18	.28544	.25616	.23011	.20691	.18623	.16778	.15131	.13660	.12343	.11165	.10110	.09163	.08313	.07550	.06864	.06247	.05690	.05189	.04737	.04328
47	19	.29067	.26124	.23502	.21163	.19075	.17210	.15541	.14049	.12711	.11513	.10437	.09471	.08603	.07823	.07120	.06486	.05915	.05399	.04933	.04512
47	20	.29595	.26639	.24000	.21643	.19535	.17649	.15960	.14446	.13088	.11869	.10773	.09788	.08902	.08103	.07383	.06733	.06147	.05617	.05137	.04703
47	21	.30129	.27160	.24505	.22130	.20002	.18096	.16386	.14852	.13473	.12233	.11118	.10114	.09208	.08392	.07655	.06989	.06387	.05842	.05348	.04901

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
47	22	.30668	.27686	.25016	.22623	.20477	.18551	.16821	.15265	.13866	.12606	.11471	.10447	.09523	.08688	.07934	.07252	.06634	.06074	.05567	.05106
47	23	.31211	.28218	.25533	.23123	.20959	.19013	.17263	.15687	.14267	.12987	.11832	.10789	.09846	.08993	.08222	.07523	.06889	.06314	.05792	.05318
47	24	.31760	.28755	.26057	.23630	.21448	.19483	.17713	.16117	.14677	.13377	.12202	.11139	.10178	.09307	.08518	.07802	.07153	.06563	.06026	.05538
47	25	.32313	.29298	.26586	.24144	.21944	.19960	.18171	.16555	.15095	.13775	.12580	.11498	.10518	.09629	.08822	.08090	.07424	.06819	.06268	.05766
47	26	.32870	.29845	.27120	.24663	.22446	.20445	.18636	.17000	.15520	.14181	.12966	.11865	.10867	.09960	.09135	.08386	.07704	.07083	.06517	.06002
47	27	.33430	.30397	.27660	.25189	.22955	.20936	.19108	.17453	.15954	.14595	.13361	.12241	.11224	.10298	.09457	.08690	.07992	.07356	.06775	.06245
47	28	.33993	.30952	.28204	.25718	.23469	.21432	.19587	.17913	.16395	.15016	.13763	.12624	.11588	.10645	.09786	.09002	.08288	.07636	.07040	.06496
47	29	.34558	.31510	.28751	.26252	.23988	.21934	.20071	.18379	.16841	.15444	.14172	.13014	.11960	.10999	.10122	.09322	.08591	.07923	.07313	.06754
47	30	.35123	.32069	.29300	.26789	.24510	.22440	.20560	.18850	.17294	.15878	.14587	.13411	.12339	.11359	.10465	.09648	.08901	.08218	.07592	.07019
47	31	.35689	.32629	.29851	.27328	.25035	.22950	.21053	.19325	.17751	.16317	.15008	.13814	.12723	.11727	.10815	.09982	.09218	.08519	.07878	.07291
47	32	.36254	.33189	.30403	.27869	.25563	.23463	.21549	.19805	.18214	.16761	.15435	.14222	.13114	.12100	.11171	.10321	.09542	.08827	.08171	.07569
47	33	.36818	.33749	.30955	.28411	.26092	.23978	.22049	.20288	.18680	.17210	.15866	.14636	.13510	.12479	.11534	.10667	.09871	.09141	.08470	.07854
47	34	.37379	.34307	.31507	.28953	.26622	.24495	.22551	.20774	.19150	.17663	.16301	.15054	.13911	.12863	.11901	.11018	.10207	.09461	.08775	.08144
47	35	.37938	.34864	.32058	.29495	.27153	.25013	.23055	.21263	.19622	.18119	.16741	.15477	.14317	.13252	.12274	.11375	.10548	.09787	.09087	.08441
47	36	.38494	.35417	.32606	.30035	.27684	.25531	.23560	.21753	.20097	.18578	.17183	.15903	.14727	.13646	.12651	.11736	.10894	.10118	.09403	.08743
47	37	.39044	.35967	.33152	.30574	.28212	.26048	.24064	.22244	.20573	.19038	.17628	.16332	.15140	.14043	.13033	.12102	.11245	.10454	.09724	.09051
47	38	.39590	.36513	.33693	.31109	.28739	.26565	.24568	.22735	.21049	.19500	.18075	.16763	.15556	.14443	.13418	.12472	.11599	.10794	.10050	.09363
47	39	.40129	.37053	.34231	.31641	.29263	.27078	.25071	.23224	.21526	.19962	.18523	.17196	.15974	.14846	.13805	.12845	.11958	.11138	.10380	.09679
47	40	.40661	.37586	.34762	.32168	.29783	.27589	.25571	.23713	.22001	.20424	.18971	.17630	.16393	.15250	.14195	.13221	.12319	.11485	.10714	.10000
47	41	.41186	.38113	.35288	.32689	.30298	.28096	.26068	.24198	.22475	.20885	.19418	.18064	.16813	.15656	.14587	.13598	.12683	.11836	.11051	.10323
47	42	.41701	.38632	.35806	.33204	.30807	.28598	.26560	.24681	.22946	.21344	.19865	.18497	.17232	.16063	.14980	.13977	.13049	.12188	.11390	.10650
47	43	.42207	.39141	.36316	.33712	.31310	.29094	.27048	.25159	.23414	.21800	.20309	.18928	.17651	.16468	.15372	.14357	.13415	.12542	.11731	.10979
47	44	.42703	.39641	.36817	.34210	.31805	.29582	.27529	.25631	.23876	.22252	.20749	.19357	.18068	.16873	.15764	.14736	.13782	.12896	.12073	.11309
47	45	.43187	.40129	.37307	.34699	.32290	.30063	.28003	.26097	.24333	.22699	.21185	.19782	.18481	.17274	.16154	.15114	.14148	.13250	.12415	.11639
47	46	.43658	.40606	.37786	.35178	.32766	.30535	.28469	.26555	.24783	.23140	.21616	.20202	.18891	.17672	.16541	.15489	.14512	.13603	.12756	.11969
47	47	.44116	.41070	.38252	.35645	.33231	.30996	.28925	.27005	.25225	.23573	.22040	.20617	.19295	.18066	.16924	.15862	.14873	.13953	.13096	.12298
48	0	.20445	.17857	.15623	.13691	.12019	.10569	.09310	.08216	.07263	.06433	.05708	.05075	.04520	.04034	.03607	.03232	.02901	.02610	.02352	.02124
48	1	.20554	.17946	.15692	.13742	.12051	.10585	.09312	.08204	.07239	.06398	.05664	.05023	.04461	.03968	.03536	.03156	.02822	.02527	.02267	.02038
48	2	.20955	.18326	.16049	.14075	.12362	.10874	.09579	.08451	.07467	.06608	.05857	.05199	.04623	.04117	.03672	.03281	.02936	.02631	.02362	.02125
48	3	.21372	.18721	.16422	.14425	.12689	.11178	.09861	.08712	.07709	.06831	.06063	.05389	.04797	.04277	.03820	.03416	.03060	.02746	.02467	.02221
48	4	.21800	.19128	.16806	.14786	.13027	.11494	.10155	.08985	.07962	.07065	.06279	.05588	.04981	.04447	.03976	.03560	.03193	.02868	.02580	.02324
48	5	.22238	.19545	.17201	.15158	.13376	.11820	.10460	.09269	.08225	.07309	.06505	.05797	.05174	.04625	.04140	.03712	.03332	.02996	.02698	.02434
48	6	.22685	.19971	.17605	.15540	.13735	.12156	.10773	.09561	.08497	.07561	.06739	.06014	.05375	.04810	.04312	.03870	.03479	.03132	.02823	.02549
48	7	.23141	.20407	.18019	.15931	.14103	.12501	.11096	.09862	.08778	.07823	.06981	.06239	.05583	.05004	.04490	.04036	.03632	.03273	.02954	.02670
48	8	.23605	.20851	.18441	.16330	.14480	.12856	.11428	.10173	.09067	.08093	.07232	.06472	.05800	.05204	.04677	.04208	.03792	.03421	.03091	.02797
48	9	.24077	.21304	.18873	.16740	.14866	.13219	.11770	.10493	.09366	.08371	.07492	.06714	.06025	.05413	.04870	.04388	.03958	.03576	.03235	.02930
48	10	.24558	.21765	.19314	.17159	.15263	.13593	.12121	.10822	.09675	.08660	.07761	.06965	.06258	.05630	.05072	.04575	.04133	.03738	.03385	.03069
48	11	.25047	.22236	.19763	.17586	.15668	.13976	.12482	.11161	.09992	.08957	.08039	.07224	.06500	.05855	.05282	.04770	.04314	.03906	.03542	.03215
48	12	.25543	.22714	.20221	.18023	.16082	.14368	.12851	.11508	.10318	.09262	.08325	.07491	.06749	.06088	.05499	.04973	.04502	.04082	.03705	.03367
48	13	.26046	.23199	.20686	.18467	.16504	.14767	.13228	.11864	.10652	.09576	.08618	.07766	.07006	.06328	.05723	.05181	.04697	.04263	.03874	.03524
48	14	.26553	.23689	.21157	.18916	.16932	.15173	.13612	.12225	.10993	.09896	.08918	.08047	.07269	.06574	.05952	.05396	.04897	.04449	.04048	.03687
48	15	.27064	.24183	.21632	.19371	.17365	.15584	.14001	.12593	.11339	.10221	.09224	.08333	.07537	.06825	.06187	.05615	.05102	.04641	.04226	.03853
48	16	.27577	.24681	.22111	.19830	.17803	.16000	.14396	.12966	.11690	.10552	.09535	.08625	.07811	.07081	.06427	.05839	.05311	.04836	.04409	.04023
48	17	.28095	.25183	.22595	.20294	.18247	.16422	.14796	.13345	.12048	.10889	.09852	.08923	.08090	.07343	.06672	.06069	.05526	.05037	.04596	.04199
48	18	.28617	.25690	.23085	.20765	.18696	.16851	.15203	.13730	.12413	.11233	.10176	.09228	.08377	.07612	.06924	.06305	.05747	.05244	.04789	.04379
48	19	.29144	.26203	.23581	.21242	.19153	.17287	.15618	.14124	.12785	.11585	.10508	.09540	.08671	.07888	.07183	.06548	.05975	.05457	.04989	.04566
48	20	.29678	.26723	.24084	.21726	.19618	.17731	.16041	.14526	.13167	.11946	.10849	.09862	.08973	.08172	.07450	.06799	.06210	.05678	.05197	.04761
48	21	.30217	.27249	.24595	.22219	.20091	.18184	.16473	.14937	.13557	.12315	.11198	.10192	.09284	.08466	.07726	.07058	.06454	.05907	.05412	.04962
48	22	.30762	.27781	.25112	.22719	.20572	.18645	.16913	.15356	.13955	.12694	.11556	.10530	.09604	.08767	.08011	.07326	.06706	.06144	.05634	.05171
48	23	.31312	.28320	.25635	.23226	.21060	.19114	.17362	.15784	.14363	.13081	.11923	.10878	.09933	.09078	.08304	.07602	.06966	.06389	.05864	.05388



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
48	24	.31868	.28864	.26166	.23740	.21556	.19590	.17819	.16221	.14779	.13476	.12299	.11234	.10270	.09397	.08605	.07887	.07235	.06642	.06103	.05613
48	25	.32428	.29415	.26703	.24261	.22060	.20075	.18284	.16666	.15204	.13881	.12684	.11600	.10617	.09725	.08916	.08181	.07512	.06904	.06350	.05845
48	26	.32993	.29970	.27246	.24788	.22571	.20567	.18757	.17120	.15637	.14295	.13078	.11974	.10973	.10062	.09235	.08483	.07798	.07174	.06605	.06086
48	27	.33563	.30531	.27794	.25322	.23088	.21067	.19238	.17581	.16079	.14717	.13481	.12358	.11337	.10409	.09564	.08794	.08093	.07453	.06869	.06336
48	28	.34135	.31095	.28347	.25862	.23611	.21573	.19726	.18050	.16529	.15147	.13891	.12749	.11710	.10763	.09900	.09114	.08396	.07740	.07141	.06593
48	29	.34710	.31663	.28904	.26406	.24140	.22085	.20220	.18525	.16985	.15584	.14309	.13148	.12090	.11125	.10245	.09441	.08706	.08035	.07421	.06858
48	30	.35286	.32233	.29465	.26953	.24673	.22602	.20719	.19006	.17448	.16028	.14734	.13554	.12478	.11495	.10597	.09776	.09025	.08337	.07708	.07131
48	31	.35862	.32804	.30027	.27504	.25210	.23123	.21223	.19493	.17916	.16478	.15165	.13967	.12872	.11872	.10956	.10118	.09350	.08647	.08002	.07410
48	32	.36439	.33376	.30591	.28057	.25749	.23647	.21732	.19984	.18389	.16933	.15603	.14386	.13274	.12255	.11322	.10467	.09683	.08964	.08303	.07697
48	33	.37016	.33949	.31156	.28611	.26292	.24175	.22244	.20480	.18868	.17394	.16046	.14811	.13681	.12645	.11695	.10823	.10023	.09288	.08612	.07991
48	34	.37591	.34521	.31721	.29167	.26836	.24706	.22759	.20979	.19351	.17860	.16494	.15242	.14094	.13041	.12074	.11185	.10369	.09618	.08927	.08291
48	35	.38164	.35092	.32287	.29724	.27381	.25238	.23277	.21482	.19837	.18329	.16946	.15677	.14512	.13442	.12458	.11554	.10721	.09955	.09249	.08598
48	36	.38734	.35660	.32850	.30279	.27926	.25771	.23797	.21986	.20326	.18802	.17403	.16117	.14935	.13848	.12848	.11927	.11079	.10297	.09576	.08911
48	37	.39300	.36226	.33412	.30834	.28471	.26304	.24317	.22492	.20817	.19277	.17862	.16560	.15362	.14259	.13243	.12306	.11442	.10645	.09909	.09230
48	38	.39862	.36788	.33970	.31386	.29014	.26837	.24837	.22999	.21310	.19755	.18324	.17007	.15793	.14674	.13642	.12689	.11810	.10998	.10248	.09554
48	39	.40418	.37345	.34524	.31935	.29555	.27368	.25357	.23506	.21803	.20234	.18788	.17455	.16226	.15091	.14044	.13076	.12182	.11356	.10591	.09883
48	40	.40968	.37896	.35074	.32480	.30093	.27897	.25875	.24012	.22295	.20713	.19253	.17905	.16661	.15512	.14449	.13467	.12558	.11717	.10938	.10217
48	41	.41510	.38442	.35618	.33020	.30627	.28422	.26390	.24516	.22787	.21191	.19718	.18356	.17098	.15934	.14857	.13860	.12937	.12082	.11289	.10554
48	42	.42045	.38979	.36156	.33554	.31156	.28943	.26902	.25018	.23277	.21669	.20182	.18807	.17535	.16357	.15266	.14256	.13319	.12450	.11644	.10895
48	43	.42570	.39509	.36686	.34082	.31678	.29459	.27410	.25515	.23764	.22144	.20645	.19257	.17972	.16781	.15676	.14652	.13702	.12820	.12001	.11239
48	44	.43085	.40028	.37207	.34601	.32194	.29969	.27911	.26008	.24247	.22616	.21105	.19705	.18407	.17203	.16086	.15049	.14086	.13191	.12359	.11585
48	45	.43589	.40538	.37718	.35111	.32701	.30470	.28406	.26495	.24724	.23083	.21561	.20150	.18840	.17624	.16494	.15445	.14469	.13562	.12718	.11932
48	46	.44081	.41035	.38218	.35611	.33198	.30963	.28893	.26974	.25195	.23544	.22012	.20590	.19269	.18041	.16900	.15839	.14851	.13932	.13076	.12279
48	47	.44560	.41520	.38706	.36100	.33685	.31447	.29371	.27445	.25658	.23999	.22457	.21025	.19693	.18455	.17303	.16230	.15231	.14301	.13433	.12625
48	48	.45025	.41992	.39182	.36576	.34161	.31919	.29839	.27907	.26113	.24446	.22896	.21454	.20113	.18864	.17701	.16618	.15608	.14667	.13789	.12969
49	0	.20476	.17890	.15656	.13724	.12052	.10601	.09342	.08248	.07295	.06465	.05739	.05105	.04550	.04064	.03636	.03260	.02929	.02637	.02378	.02150
49	1	.20578	.17971	.15717	.13767	.12076	.10610	.09336	.08228	.07263	.06422	.05687	.05045	.04483	.03990	.03557	.03177	.02842	.02546	.02286	.02055
49	2	.20980	.18351	.16075	.14101	.12388	.10899	.09604	.08476	.07492	.06632	.05880	.05222	.04645	.04139	.03694	.03302	.02956	.02651	.02382	.02143
49	3	.21399	.18748	.16449	.14452	.12716	.11205	.09888	.08739	.07735	.06857	.06088	.05413	.04821	.04300	.03842	.03438	.03081	.02766	.02487	.02240
49	4	.21828	.19156	.16835	.14815	.13056	.11522	.10183	.09013	.07989	.07092	.06305	.05614	.05006	.04471	.04000	.03583	.03215	.02889	.02601	.02345
49	5	.22268	.19575	.17231	.15189	.13407	.11850	.10489	.09298	.08254	.07337	.06532	.05824	.05201	.04651	.04165	.03736	.03356	.03020	.02721	.02455
49	6	.22717	.20004	.17637	.15572	.13767	.12188	.10805	.09592	.08527	.07592	.06768	.06043	.05403	.04838	.04338	.03896	.03504	.03156	.02847	.02572
49	7	.23175	.20441	.18053	.15965	.14137	.12535	.11130	.09896	.08810	.07855	.07013	.06270	.05614	.05033	.04519	.04063	.03659	.03299	.02980	.02695
49	8	.23641	.20887	.18478	.16367	.14516	.12892	.11464	.10208	.09102	.08127	.07266	.06505	.05832	.05236	.04707	.04238	.03820	.03449	.03118	.02823
49	9	.24116	.21342	.18912	.16779	.14906	.13258	.11808	.10531	.09403	.08408	.07528	.06749	.06059	.05447	.04903	.04420	.03989	.03606	.03264	.02958
49	10	.24599	.21807	.19355	.17201	.15305	.13635	.12162	.10863	.09714	.08699	.07799	.07002	.06295	.05666	.05107	.04609	.04166	.03770	.03416	.03099
49	11	.25091	.22280	.19808	.17631	.15713	.14020	.12526	.11204	.10035	.08999	.08080	.07264	.06539	.05894	.05319	.04807	.04349	.03940	.03575	.03247
49	12	.25590	.22762	.20269	.18071	.16130	.14415	.12898	.11555	.10364	.09307	.08369	.07534	.06791	.06129	.05539	.05011	.04540	.04118	.03740	.03401
49	13	.26096	.23250	.20737	.18518	.16555	.14818	.13279	.11913	.10701	.09624	.08665	.07812	.07051	.06372	.05765	.05223	.04737	.04302	.03912	.03561
49	14	.26607	.23743	.21211	.18971	.16987	.15227	.13666	.12278	.11045	.09947	.08968	.08096	.07317	.06620	.05997	.05440	.04940	.04491	.04088	.03726
49	15	.27121	.24241	.21690	.19429	.17423	.15642	.14058	.12649	.11394	.10275	.09277	.08385	.07588	.06874	.06235	.05662	.05147	.04685	.04269	.03895
49	16	.27638	.24742	.22173	.19892	.17865	.16062	.14456	.13026	.11749	.10610	.09592	.08681	.07865	.07134	.06478	.05889	.05360	.04883	.04454	.04068
49	17	.28160	.25248	.22661	.20360	.18312	.16488	.14861	.13408	.12111	.10951	.09912	.08982	.08148	.07399	.06727	.06122	.05577	.05087	.04645	.04246
49	18	.28686	.25759	.23155	.20835	.18766	.16920	.15272	.13798	.12479	.11298	.10240	.09290	.08438	.07671	.06982	.06361	.05801	.05297	.04841	.04429
49	19	.29218	.26277	.23656	.21316	.19228	.17361	.15691	.14196	.12856	.11655	.10576	.09607	.08735	.07951	.07244	.06607	.06033	.05513	.05044	.04619
49	20	.29756	.26802	.24164	.21806	.19698	.17810	.16119	.14603	.13242	.12020	.10921	.09932	.09042	.08240	.07516	.06862	.06272	.05738	.05255	.04817
49	21	.30301	.27333	.24680	.22304	.20176	.18268	.16556	.15019	.13637	.12394	.11275	.10267	.09358	.08537	.07796	.07126	.06520	.05971	.05473	.05022
49	22	.30851	.27872	.25202	.22809	.20662	.18734	.17002	.15444	.14041	.12778	.11638	.10611	.09682	.08844	.08085	.07398	.06776	.06212	.05700	.05235
49	23	.31408	.28416	.25732	.23322	.21157	.19209	.17456	.15878	.14454	.13170	.12011	.10964	.10016	.09159	.08383	.07679	.07041	.06461	.05934	.05456
49	24	.31970	.28967	.26270	.23843	.21660	.19693	.17920	.16321	.14877	.13572	.12393	.11326	.10360	.09484	.08690	.07969	.07314	.06719	.06178	.05685

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
49	25	.32537	.29525	.26814	.24372	.22170	.20185	.18392	.16773	.15309	.13984	.12785	.11698	.10712	.09818	.09006	.08268	.07597	.06986	.06430	.05923
49	26	.33110	.30088	.27364	.24907	.22689	.20685	.18873	.17234	.15749	.14405	.13185	.12079	.11075	.10162	.09332	.08577	.07889	.07262	.06691	.06169
49	27	.33688	.30657	.27922	.25450	.23215	.21193	.19362	.17703	.16199	.14835	.13596	.12470	.11446	.10515	.09667	.08895	.08190	.07547	.06961	.06424
49	28	.34269	.31231	.28484	.25998	.23747	.21708	.19858	.18181	.16657	.15273	.14014	.12869	.11827	.10877	.10011	.09221	.08500	.07841	.07239	.06688
49	29	.34853	.31808	.29050	.26551	.24285	.22229	.20362	.18665	.17123	.15719	.14441	.13277	.12216	.11247	.10364	.09556	.08818	.08143	.07526	.06960
49	30	.35439	.32388	.29621	.27109	.24829	.22756	.20871	.19156	.17595	.16172	.14876	.13692	.12612	.11626	.10724	.09899	.09145	.08454	.07820	.07239
49	31	.36027	.32970	.30194	.27671	.25376	.23288	.21386	.19654	.18074	.16633	.15317	.14115	.13017	.12012	.11092	.10250	.09479	.08772	.08123	.07527
49	32	.36615	.33554	.30770	.28236	.25928	.23824	.21906	.20156	.18559	.17099	.15765	.14545	.13428	.12405	.11468	.10609	.09821	.09097	.08433	.07822
49	33	.37204	.34139	.31348	.28803	.26482	.24365	.22431	.20664	.19049	.17571	.16219	.14981	.13846	.12806	.11851	.10975	.10170	.09430	.08750	.08124
49	34	.37792	.34724	.31926	.29372	.27039	.24908	.22959	.21176	.19544	.18049	.16679	.15423	.14271	.13213	.12241	.11348	.10526	.09771	.09075	.08434
49	35	.38378	.35309	.32505	.29942	.27599	.25454	.23491	.21692	.20044	.18532	.17145	.15871	.14701	.13626	.12637	.11727	.10890	.10118	.09407	.08751
49	36	.38963	.35892	.33083	.30513	.28159	.26002	.24025	.22211	.20547	.19019	.17615	.16324	.15137	.14045	.13039	.12113	.11259	.10472	.09746	.09075
49	37	.39544	.36473	.33660	.31082	.28719	.26550	.24560	.22732	.21053	.19509	.18088	.16781	.15578	.14469	.13447	.12505	.11635	.10832	.10090	.09405
49	38	.40121	.37051	.34235	.31651	.29278	.27099	.25096	.23255	.21561	.20002	.18566	.17242	.16023	.14898	.13860	.12901	.12016	.11198	.10441	.09741
49	39	.40694	.37625	.34806	.32217	.29836	.27647	.25633	.23778	.22070	.20496	.19045	.17706	.16471	.15330	.14277	.13303	.12402	.11569	.10797	.10083
49	40	.41261	.38194	.35374	.32779	.30392	.28193	.26168	.24302	.22580	.20992	.19526	.18173	.16922	.15766	.14697	.13708	.12792	.11944	.11158	.10430
49	41	.41821	.38757	.35936	.33338	.30944	.28737	.26702	.24824	.23090	.21489	.20009	.18641	.17376	.16205	.15121	.14117	.13187	.12324	.11524	.10782
49	42	.42375	.39314	.36493	.33892	.31492	.29278	.27233	.25344	.23599	.21985	.20492	.19110	.17830	.16645	.15547	.14529	.13584	.12707	.11894	.11138
49	43	.42919	.39862	.37042	.34439	.32035	.29814	.27760	.25862	.24105	.22479	.20973	.19578	.18285	.17086	.15974	.14942	.13984	.13093	.12266	.11497
49	44	.43454	.40402	.37584	.34979	.32571	.30343	.28283	.26375	.24608	.22970	.21453	.20045	.18740	.17528	.16402	.15357	.14385	.13481	.12641	.11859
49	45	.43978	.40932	.38115	.35510	.33099	.30866	.28798	.26882	.25105	.23458	.21929	.20510	.19192	.17967	.16829	.15771	.14786	.13870	.13016	.12222
49	46	.44490	.41450	.38637	.36031	.33618	.31381	.29307	.27383	.25597	.23940	.22401	.20970	.19641	.18404	.17254	.16183	.15186	.14258	.13392	.12586
49	47	.44990	.41957	.39147	.36542	.34126	.31886	.29806	.27876	.26082	.24416	.22867	.21426	.20086	.18838	.17676	.16594	.15585	.14645	.13768	.12949
49	48	.45476	.42450	.39644	.37041	.34624	.32381	.30297	.28360	.26559	.24885	.23327	.21876	.20526	.19267	.18095	.17001	.15982	.15030	.14142	.13312
49	49	.45948	.42930	.40129	.37527	.35111	.32865	.30777	.28835	.27028	.25346	.23779	.22320	.20960	.19692	.18509	.17405	.16375	.15412	.14513	.13673
50	0	.20507	.17921	.15688	.13756	.12084	.10634	.09374	.08280	.07327	.06496	.05770	.05136	.04580	.04093	.03665	.03288	.02956	.02663	.02405	.02175
50	1	.20602	.17995	.15741	.13790	.12100	.10634	.09360	.08251	.07286	.06444	.05709	.05067	.04504	.04010	.03577	.03196	.02861	.02565	.02304	.02073
50	2	.21005	.18376	.16099	.14126	.12413	.10924	.09629	.08500	.07515	.06655	.05903	.05245	.04667	.04160	.03714	.03322	.02976	.02670	.02400	.02161
50	3	.21424	.18774	.16475	.14478	.12742	.11231	.09914	.08764	.07760	.06881	.06112	.05437	.04844	.04323	.03864	.03459	.03102	.02787	.02507	.02259
50	4	.21855	.19184	.16862	.14842	.13083	.11550	.10210	.09040	.08016	.07118	.06331	.05639	.05031	.04495	.04023	.03606	.03237	.02911	.02621	.02365
50	5	.22297	.19604	.17260	.15218	.13436	.11879	.10518	.09326	.08282	.07365	.06559	.05851	.05227	.04676	.04190	.03760	.03380	.03042	.02743	.02477
50	6	.22747	.20034	.17668	.15603	.13798	.12219	.10835	.09622	.08557	.07621	.06797	.06071	.05431	.04865	.04365	.03922	.03529	.03180	.02870	.02595
50	7	.23207	.20474	.18086	.15998	.14170	.12568	.11163	.09928	.08842	.07886	.07043	.06300	.05643	.05062	.04547	.04090	.03685	.03325	.03004	.02719
50	8	.23675	.20922	.18513	.16402	.14552	.12927	.11499	.10243	.09136	.08160	.07298	.06537	.05863	.05266	.04737	.04267	.03849	.03476	.03145	.02849
50	9	.24152	.21380	.18949	.16816	.14943	.13296	.11845	.10567	.09439	.08443	.07563	.06783	.06092	.05479	.04935	.04450	.04019	.03635	.03292	.02986
50	10	.24638	.21847	.19395	.17241	.15345	.13674	.12202	.10902	.09753	.08737	.07836	.07038	.06330	.05701	.05141	.04642	.04198	.03801	.03446	.03129
50	11	.25133	.22322	.19851	.17674	.15756	.14063	.12568	.11246	.10076	.09039	.08119	.07303	.06577	.05931	.05355	.04842	.04384	.03974	.03607	.03279
50	12	.25635	.22807	.20315	.18117	.16176	.14461	.12943	.11599	.10408	.09350	.08411	.07576	.06832	.06169	.05577	.05049	.04577	.04154	.03775	.03435
50	13	.26144	.23298	.20786	.18567	.16604	.14867	.13327	.11961	.10748	.09670	.08711	.07856	.07094	.06414	.05807	.05263	.04777	.04340	.03949	.03597
50	14	.26657	.23795	.21263	.19023	.17039	.15279	.13717	.12329	.11095	.09996	.09017	.08143	.07363	.06666	.06042	.05483	.04982	.04532	.04128	.03764
50	15	.27175	.24296	.21746	.19485	.17479	.15697	.14113	.12703	.11448	.10328	.09329	.08436	.07637	.06923	.06282	.05708	.05192	.04728	.04311	.03936
50	16	.27696	.24801	.22232	.19951	.17924	.16121	.14515	.13083	.11806	.10666	.09646	.08734	.07917	.07185	.06528	.05938	.05407	.04929	.04499	.04111
50	17	.28221	.25311	.22724	.20423	.18375	.16550	.14923	.13470	.12171	.11010	.09970	.09039	.08203	.07453	.06780	.06173	.05628	.05136	.04692	.04292
50	18	.28751	.25826	.23222	.20902	.18833	.16987	.15338	.13863	.12543	.11361	.10302	.09351	.08497	.07729	.07038	.06416	.05855	.05348	.04891	.04478
50	19	.29287	.26348	.23727	.21388	.19299	.17432	.15761	.14265	.12924	.11721	.10641	.09671	.08798	.08012	.07304	.06665	.06089	.05568	.05097	.04671
50	20	.29830	.26877	.24239	.21882	.19773	.17885	.16194	.14676	.13314	.12091	.10991	.10000	.09109	.08305	.07579	.06924	.06332	.05796	.05311	.04872
50	21	.30380	.27413	.24760	.22385	.20257	.18348	.16636	.15097	.13714	.12470	.11349	.10340	.09429	.08606	.07863	.07192	.06584	.06033	.05533	.05080
50	22	.30935	.27957	.25288	.22896	.20748	.18820	.17086	.15527	.14123	.12858	.11718	.10688	.09758	.08917	.08157	.07468	.06844	.06278	.05764	.05297
50	23	.31498	.28507	.25824	.23415	.21249	.19300	.17547	.15967	.14542	.13256	.12095	.11046	.10097	.09238	.08459	.07753	.07113	.06531	.06003	.05522
50	24	.32066	.29065	.26368	.23942	.21758	.19790	.18016	.16416	.14970	.13664	.12483	.11414	.10446	.09568	.08771	.08048	.07391	.06794	.06250	.05755

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
50	25	.32640	.29629	.26919	.24477	.22275	.20289	.18495	.16874	.15409	.14082	.12881	.11792	.10804	.09908	.09094	.08353	.07680	.07066	.06508	.05998
50	26	.33220	.30200	.27477	.25020	.22801	.20796	.18983	.17342	.15857	.14510	.13289	.12180	.11173	.10258	.09425	.08668	.07977	.07348	.06774	.06250
50	27	.33806	.30777	.28042	.25571	.23335	.21312	.19480	.17820	.16314	.14947	.13706	.12578	.11552	.10618	.09767	.08992	.08285	.07639	.07050	.06511
50	28	.34395	.31359	.28613	.26127	.23876	.21836	.19985	.18306	.16780	.15394	.14133	.12985	.11940	.10987	.10118	.09325	.08601	.07940	.07334	.06780
50	29	.34989	.31946	.29189	.26690	.24424	.22366	.20498	.18799	.17255	.15849	.14568	.13401	.12337	.11366	.10479	.09668	.08927	.08249	.07628	.07059
50	30	.35585	.32536	.29769	.27258	.24977	.22903	.21017	.19300	.17736	.16311	.15012	.13825	.12742	.11752	.10847	.10019	.09261	.08567	.07930	.07346
50	31	.36183	.33128	.30353	.27830	.25535	.23446	.21542	.19808	.18225	.16781	.15463	.14258	.13156	.12147	.11224	.10379	.09604	.08893	.08240	.07641
50	32	.36782	.33723	.30940	.28406	.26098	.23993	.22073	.20321	.18721	.17258	.15921	.14697	.13577	.12550	.11610	.10746	.09954	.09227	.08558	.07944
50	33	.37382	.34320	.31530	.28986	.26664	.24545	.22610	.20841	.19223	.17742	.16386	.15144	.14006	.12961	.12003	.11122	.10313	.09569	.08885	.08255
50	34	.37983	.34918	.32121	.29567	.27234	.25101	.23151	.21365	.19730	.18232	.16858	.15598	.14442	.13379	.12403	.11506	.10680	.09920	.09220	.08574
50	35	.38582	.35516	.32713	.30151	.27807	.25661	.23696	.21894	.20243	.18727	.17336	.16059	.14884	.13804	.12811	.11896	.11054	.10278	.09562	.08901
50	36	.39181	.36113	.33306	.30736	.28381	.26223	.24244	.22427	.20760	.19228	.17819	.16524	.15333	.14236	.13225	.12294	.11435	.10643	.09911	.09236
50	37	.39776	.36709	.33898	.31320	.28956	.26786	.24794	.22963	.21280	.19732	.18307	.16995	.15787	.14673	.13646	.12698	.11823	.11015	.10268	.09577
50	38	.40369	.37302	.34488	.31905	.29532	.27351	.25346	.23501	.21803	.20240	.18799	.17471	.16246	.15116	.14072	.13108	.12217	.11393	.10631	.09925
50	39	.40958	.37892	.35076	.32487	.30106	.27916	.25899	.24041	.22329	.20750	.19294	.17950	.16710	.15563	.14503	.13523	.12617	.11777	.11000	.10279
50	40	.41541	.38478	.35661	.33067	.30679	.28479	.26451	.24581	.22856	.21263	.19792	.18433	.17177	.16014	.14939	.13943	.13021	.12167	.11374	.10640
50	41	.42119	.39060	.36241	.33644	.31250	.29041	.27003	.25122	.23383	.21777	.20292	.18918	.17647	.16469	.15379	.14368	.13431	.12561	.11755	.11005
50	42	.42691	.39635	.36817	.34217	.31817	.29601	.27553	.25661	.23910	.22291	.20792	.19404	.18119	.16927	.15821	.14796	.13844	.12960	.12139	.11376
50	43	.43254	.40203	.37386	.34784	.32379	.30156	.28100	.26197	.24436	.22804	.21293	.19891	.18592	.17386	.16266	.15226	.14260	.13363	.12527	.11751
50	44	.43808	.40762	.37947	.35344	.32935	.30706	.28642	.26731	.24959	.23316	.21792	.20378	.19065	.17845	.16712	.15659	.14679	.13767	.12919	.12128
50	45	.44352	.41312	.38500	.35896	.33484	.31250	.29179	.27259	.25477	.23823	.22288	.20862	.19536	.18304	.17158	.16091	.15098	.14173	.13311	.12508
50	46	.44885	.41852	.39042	.36439	.34025	.31786	.29709	.27781	.25990	.24327	.22780	.21343	.20005	.18761	.17602	.16523	.15517	.14580	.13705	.12890
50	47	.45405	.42379	.39574	.36971	.34556	.32313	.30231	.28295	.26497	.24824	.23268	.21819	.20471	.19215	.18044	.16953	.15935	.14985	.14099	.13271
50	48	.45913	.42894	.40093	.37492	.35076	.32831	.30743	.28802	.26996	.25315	.23749	.22291	.20932	.19665	.18483	.17380	.16351	.15389	.14491	.13652
50	49	.46406	.43396	.40600	.38001	.35585	.33338	.31246	.29300	.27487	.25798	.24224	.22757	.21388	.20110	.18918	.17804	.16764	.15792	.14882	.14032
50	50	.46886	.43884	.41094	.38498	.36082	.33833	.31739	.29788	.27969	.26273	.24692	.23216	.21838	.20551	.19348	.18225	.17174	.16191	.15271	.14410
51	0	.20537	.17951	.15719	.13787	.12115	.10665	.09406	.08311	.07358	.06526	.05800	.05165	.04609	.04122	.03693	.03316	.02984	.02690	.02431	.02201
51	1	.20624	.18017	.15764	.13813	.12123	.10656	.09382	.08274	.07308	.06466	.05731	.05088	.04524	.04031	.03597	.03216	.02880	.02583	.02322	.02090
51	2	.21028	.18399	.16123	.14150	.12437	.10948	.09652	.08523	.07538	.06678	.05926	.05267	.04689	.04181	.03735	.03342	.02995	.02689	.02419	.02179
51	3	.21448	.18798	.16499	.14503	.12767	.11256	.09938	.08789	.07784	.06905	.06135	.05460	.04866	.04345	.03885	.03480	.03123	.02806	.02526	.02278
51	4	.21881	.19210	.16888	.14869	.13110	.11576	.10236	.09066	.08041	.07143	.06355	.05663	.05054	.04518	.04045	.03628	.03259	.02932	.02642	.02384
51	5	.22324	.19632	.17288	.15246	.13464	.11907	.10546	.09354	.08309	.07392	.06586	.05876	.05252	.04701	.04214	.03783	.03402	.03064	.02764	.02498
51	6	.22776	.20063	.17698	.15633	.13828	.12248	.10865	.09651	.08586	.07649	.06825	.06098	.05457	.04891	.04390	.03946	.03553	.03204	.02893	.02617
51	7	.23237	.20505	.18117	.16030	.14202	.12600	.11194	.09959	.08873	.07916	.07073	.06329	.05671	.05089	.04574	.04117	.03711	.03350	.03029	.02743
51	8	.23708	.20955	.18546	.16436	.14585	.12960	.11532	.10275	.09168	.08192	.07330	.06568	.05893	.05296	.04766	.04295	.03876	.03503	.03171	.02874
51	9	.24187	.21415	.18985	.16852	.14979	.13331	.11881	.10602	.09474	.08478	.07596	.06816	.06124	.05511	.04965	.04481	.04049	.03664	.03320	.03013
51	10	.24675	.21884	.19433	.17279	.15383	.13713	.12240	.10939	.09790	.08773	.07872	.07074	.06365	.05735	.05174	.04674	.04229	.03831	.03476	.03158
51	11	.25172	.22363	.19891	.17715	.15797	.14104	.12608	.11286	.10115	.09078	.08158	.07340	.06614	.05967	.05390	.04876	.04417	.04007	.03639	.03310
51	12	.25677	.22850	.20358	.18161	.16220	.14504	.12987	.11642	.10450	.09392	.08452	.07616	.06871	.06207	.05615	.05086	.04613	.04189	.03809	.03468
51	13	.26189	.23344	.20833	.18614	.16651	.14913	.13373	.12007	.10793	.09715	.08754	.07899	.07136	.06455	.05847	.05302	.04815	.04378	.03985	.03633
51	14	.26706	.23844	.21313	.19073	.17089	.15329	.13766	.12378	.11143	.10043	.09063	.08189	.07408	.06710	.06085	.05525	.05023	.04572	.04167	.03802
51	15	.27226	.24348	.21798	.19538	.17532	.15750	.14166	.12755	.11499	.10379	.09378	.08485	.07685	.06969	.06328	.05752	.05235	.04771	.04352	.03976
51	16	.27751	.24856	.22288	.20008	.17981	.16177	.14571	.13139	.11861	.10719	.09699	.08786	.07968	.07235	.06576	.05985	.05453	.04974	.04543	.04154
51	17	.28279	.25370	.22784	.20483	.18435	.16610	.14982	.13528	.12229	.11067	.10026	.09094	.08257	.07506	.06831	.06224	.05677	.05183	.04739	.04337
51	18	.28813	.25889	.23285	.20965	.18897	.17050	.15400	.13925	.12605	.11422	.10361	.09409	.08554	.07785	.07092	.06469	.05906	.05399	.04940	.04526
51	19	.29353	.26414	.23794	.21455	.19366	.17499	.15828	.14331	.12989	.11786	.10704	.09733	.08859	.08071	.07362	.06722	.06144	.05622	.05149	.04721
51	20	.29900	.26948	.24311	.21954	.19845	.17957	.16265	.14747	.13384	.12159	.11058	.10066	.09173	.08367	.07641	.06984	.06390	.05853	.05366	.04925
51	21	.30454	.27489	.24837	.22462	.20333	.18425	.16711	.15172	.13788	.12542	.11421	.10409	.09497	.08673	.07929	.07255	.06645	.06093	.05592	.05137
51	22	.31015	.28038	.25370	.22977	.20830	.18901	.17167	.15607	.14202	.12936	.11793	.10762	.09831	.08988	.08226	.07536	.06910	.06342	.05826	.05357
51	23	.31583	.28594	.25911	.23502	.21336	.19387	.17633	.16052	.14626	.13339	.12176	.11125	.10174	.09313	.08533	.07825	.07183	.06599	.06069	.05586

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
51	24	.32157	.29157	.26461	.24035	.21851	.19883	.18108	.16507	.15060	.13752	.12570	.11499	.10529	.09649	.08850	.08125	.07466	.06867	.06321	.05824
51	25	.32738	.29728	.27019	.24577	.22375	.20388	.18594	.16972	.15505	.14177	.12973	.11883	.10893	.09994	.09178	.08435	.07760	.07144	.06583	.06071
51	26	.33324	.30306	.27584	.25127	.22908	.20903	.19089	.17447	.15959	.14611	.13388	.12277	.11268	.10350	.09516	.08756	.08063	.07431	.06855	.06328
51	27	.33917	.30890	.28156	.25685	.23450	.21426	.19593	.17931	.16424	.15055	.13812	.12682	.11653	.10717	.09864	.09086	.08376	.07728	.07136	.06595
51	28	.34515	.31481	.28735	.26250	.23999	.21958	.20106	.18425	.16898	.15510	.14246	.13096	.12049	.11093	.10222	.09426	.08700	.08035	.07427	.06870
51	29	.35117	.32076	.29320	.26822	.24555	.22497	.20627	.18927	.17381	.15973	.14690	.13520	.12453	.11479	.10590	.09776	.09032	.08351	.07727	.07155
51	30	.35722	.32675	.29910	.27399	.25118	.23043	.21156	.19438	.17872	.16444	.15142	.13953	.12867	.11875	.10966	.10135	.09374	.08676	.08036	.07449
51	31	.36330	.33278	.30504	.27982	.25686	.23596	.21691	.19955	.18370	.16924	.15603	.14395	.13290	.12278	.11352	.10503	.09725	.09010	.08354	.07751
51	32	.36940	.33884	.31102	.28568	.26260	.24154	.22233	.20479	.18876	.17411	.16071	.14844	.13721	.12691	.11746	.10880	.10084	.09353	.08681	.08063
51	33	.37551	.34492	.31703	.29159	.26838	.24718	.22781	.21010	.19389	.17906	.16547	.15302	.14160	.13112	.12149	.11265	.10452	.09705	.09016	.08383
51	34	.38163	.35101	.32306	.29753	.27420	.25286	.23334	.21546	.19908	.18407	.17030	.15767	.14607	.13540	.12560	.11659	.10829	.10065	.09360	.08711
51	35	.38776	.35712	.32912	.30350	.28006	.25859	.23892	.22088	.20434	.18915	.17521	.16239	.15061	.13977	.12979	.12061	.11214	.10433	.09713	.09048
51	36	.39387	.36323	.33518	.30949	.28594	.26434	.24453	.22635	.20964	.19429	.18017	.16718	.15522	.14421	.13406	.12470	.11606	.10809	.10073	.09392
51	37	.39997	.36933	.34124	.31548	.29184	.27013	.25018	.23185	.21499	.19947	.18518	.17202	.15989	.14871	.13839	.12886	.12006	.11193	.10441	.09745
51	38	.40605	.37542	.34730	.32147	.29774	.27593	.25585	.23738	.22037	.20470	.19025	.17692	.16463	.15327	.14278	.13309	.12413	.11583	.10816	.10105
51	39	.41209	.38148	.35334	.32746	.30365	.28173	.26154	.24294	.22578	.20996	.19535	.18187	.16941	.15789	.14724	.13738	.12826	.11981	.11198	.10472
51	40	.41809	.38750	.35935	.33343	.30955	.28754	.26724	.24851	.23122	.21525	.20049	.18685	.17423	.16256	.15175	.14173	.13245	.12384	.11586	.10845
51	41	.42404	.39349	.36534	.33938	.31544	.29334	.27294	.25409	.23667	.22056	.20566	.19187	.17910	.16727	.15630	.14613	.13670	.12794	.11980	.11225
51	42	.42993	.39942	.37127	.34529	.32129	.29912	.27862	.25966	.24212	.22588	.21084	.19691	.18399	.17201	.16089	.15057	.14099	.13208	.12380	.11610
51	43	.43575	.40529	.37716	.35115	.32711	.30487	.28428	.26522	.24757	.23121	.21603	.20196	.18890	.17678	.16551	.15505	.14532	.13627	.12784	.12000
51	44	.44148	.41108	.38297	.35696	.33287	.31057	.28991	.27076	.25299	.23651	.22122	.20701	.19382	.18156	.17015	.15955	.14967	.14048	.13192	.12394
51	45	.44712	.41679	.38870	.36268	.33857	.31622	.29548	.27624	.25838	.24179	.22638	.21205	.19873	.18633	.17480	.16405	.15404	.14472	.13602	.12791
51	46	.45265	.42239	.39433	.36832	.34419	.32179	.30100	.28168	.26373	.24704	.23151	.21707	.20362	.19110	.17943	.16856	.15842	.14896	.14014	.13190
51	47	.45806	.42787	.39986	.37386	.34972	.32728	.30643	.28704	.26901	.25222	.23660	.22205	.20848	.19584	.18406	.17306	.16279	.15321	.14426	.13589
51	48	.46334	.43324	.40528	.37930	.35514	.33268	.31178	.29233	.27422	.25735	.24163	.22698	.21331	.20055	.18865	.17754	.16715	.15745	.14837	.13989
51	49	.46849	.43848	.41057	.38461	.36046	.33798	.31704	.29754	.27936	.26241	.24660	.23185	.21808	.20523	.19321	.18198	.17149	.16167	.15248	.14388
51	50	.47351	.44358	.41573	.38981	.36567	.34317	.32220	.30265	.28441	.26739	.25151	.23667	.22281	.20985	.19773	.18640	.17579	.16587	.15657	.14786
51	51	.47837	.44854	.42076	.39487	.37074	.34824	.32725	.30766	.28937	.27229	.25633	.24141	.22746	.21441	.20220	.19077	.18006	.17003	.16063	.15182
52	0	.20566	.17981	.15749	.13818	.12146	.10696	.09436	.08341	.07388	.06556	.05830	.05195	.04638	.04150	.03721	.03343	.03011	.02717	.02457	.02227
52	1	.20645	.18039	.15786	.13835	.12145	.10678	.09404	.08295	.07330	.06487	.05752	.05108	.04545	.04050	.03616	.03234	.02898	.02601	.02339	.02107
52	2	.21049	.18422	.16146	.14172	.12459	.10970	.09675	.08546	.07560	.06700	.05947	.05288	.04709	.04201	.03755	.03361	.03014	.02708	.02437	.02197
52	3	.21471	.18822	.16523	.14527	.12791	.11279	.09962	.08812	.07807	.06928	.06158	.05482	.04888	.04366	.03906	.03501	.03142	.02826	.02545	.02296
52	4	.21905	.19234	.16913	.14894	.13135	.11601	.10262	.09091	.08066	.07167	.06379	.05687	.05077	.04541	.04067	.03649	.03280	.02952	.02662	.02404
52	5	.22349	.19658	.17315	.15273	.13491	.11934	.10572	.09380	.08335	.07417	.06611	.05901	.05276	.04724	.04237	.03806	.03425	.03086	.02785	.02518
52	6	.22803	.20091	.17726	.15661	.13856	.12277	.10893	.09679	.08613	.07676	.06852	.06125	.05483	.04916	.04415	.03971	.03577	.03227	.02916	.02639
52	7	.23267	.20534	.18147	.16060	.14232	.12630	.11224	.09988	.08902	.07945	.07102	.06357	.05699	.05116	.04600	.04143	.03736	.03375	.03053	.02766
52	8	.23738	.20987	.18578	.16468	.14617	.12992	.11564	.10307	.09200	.08223	.07360	.06598	.05923	.05324	.04794	.04322	.03903	.03529	.03196	.02899
52	9	.24220	.21448	.19019	.16887	.15013	.13366	.11915	.10636	.09508	.08511	.07629	.06848	.06156	.05541	.04995	.04510	.04077	.03691	.03347	.03039
52	10	.24711	.21920	.19470	.17315	.15420	.13749	.12276	.10975	.09826	.08808	.07907	.07108	.06398	.05767	.05206	.04706	.04260	.03861	.03505	.03186
52	11	.25210	.22401	.19930	.17754	.15836	.14143	.12647	.11325	.10154	.09116	.08195	.07377	.06649	.06002	.05425	.04910	.04450	.04038	.03670	.03340
52	12	.25718	.22891	.20400	.18202	.16262	.14546	.13028	.11683	.10491	.09432	.08492	.07655	.06909	.06245	.05652	.05122	.04648	.04223	.03842	.03501
52	13	.26232	.23388	.20877	.18658	.16696	.14958	.13418	.12051	.10837	.09758	.08797	.07941	.07177	.06496	.05886	.05341	.04852	.04414	.04021	.03667
52	14	.26752	.23890	.21360	.19121	.17136	.15376	.13814	.12425	.11190	.10089	.09109	.08233	.07451	.06752	.06126	.05566	.05062	.04611	.04204	.03839
52	15	.27275	.24398	.21849	.19589	.17583	.15801	.14216	.12805	.11548	.10427	.09426	.08532	.07731	.07015	.06372	.05796	.05278	.04812	.04393	.04015
52	16	.27803	.24909	.22342	.20062	.18035	.16231	.14624	.13192	.11913	.10771	.09750	.08836	.08017	.07283	.06623	.06031	.05498	.05018	.04586	.04195
52	17	.28334	.25426	.22840	.20541	.18492	.16667	.15039	.13584	.12285	.11122	.10080	.09147	.08309	.07557	.06881	.06272	.05724	.05230	.04784	.04381
52	18	.28871	.25948	.23345	.21026	.18957	.17111	.15461	.13985	.12664	.11480	.10418	.09465	.08609	.07838	.07145	.06520	.05957	.05448	.04988	.04572
52	19	.29415	.26478	.23858	.21520	.19431	.17563	.15892	.14394	.13052	.11847	.10765	.09792	.08917	.08129	.07418	.06776	.06197	.05674	.05200	.04771
52	20	.29966	.27015	.24379	.22022	.19914	.18025	.16332	.14814	.13450	.12224	.11122	.10129	.09235	.08428	.07700	.07042	.06447	.05908	.05420	.04977
52	21	.30525	.27561	.24909	.22534	.20406	.18497	.16783	.15243	.13859	.12612	.11489	.10477	.09563	.08738	.07992	.07317	.06705	.06151	.05649	.05193

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
52	22	.31090	.28114	.25447	.23055	.20908	.18979	.17244	.15683	.14277	.13010	.11866	.10834	.09901	.09057	.08293	.07601	.06973	.06404	.05886	.05416
52	23	.31663	.28675	.25994	.23585	.21419	.19470	.17715	.16133	.14706	.13418	.12254	.11202	.10249	.09387	.08605	.07895	.07251	.06666	.06133	.05649
52	24	.32242	.29244	.26549	.24124	.21939	.19971	.18196	.16593	.15146	.13837	.12652	.11580	.10608	.09727	.08927	.08200	.07539	.06937	.06390	.05891
52	25	.32829	.29821	.27113	.24672	.22470	.20483	.18687	.17064	.15596	.14267	.13062	.11970	.10978	.10078	.09259	.08515	.07837	.07219	.06656	.06143
52	26	.33423	.30406	.27685	.25228	.23009	.21004	.19189	.17546	.16057	.14707	.13482	.12370	.11359	.10440	.09603	.08840	.08146	.07512	.06933	.06404
52	27	.34023	.30997	.28265	.25794	.23558	.21534	.19701	.18038	.16529	.15159	.13914	.12781	.11751	.10813	.09957	.09177	.08465	.07815	.07220	.06676
52	28	.34628	.31595	.28851	.26367	.24115	.22074	.20221	.18539	.17010	.15620	.14355	.13203	.12153	.11196	.10322	.09524	.08794	.08127	.07517	.06958
52	29	.35238	.32199	.29445	.26947	.24680	.22622	.20751	.19050	.17501	.16091	.14807	.13635	.12566	.11589	.10697	.09881	.09134	.08450	.07823	.07249
52	30	.35852	.32807	.30043	.27533	.25252	.23177	.21288	.19569	.18001	.16572	.15267	.14076	.12988	.11992	.11081	.10247	.09483	.08782	.08140	.07549
52	31	.36469	.33419	.30647	.28125	.25830	.23739	.21833	.20095	.18509	.17061	.15737	.14526	.13419	.12404	.11475	.10623	.09842	.09124	.08465	.07859
52	32	.37089	.34035	.31255	.28722	.26414	.24308	.22385	.20630	.19025	.17558	.16215	.14985	.13859	.12826	.11878	.11009	.10210	.09475	.08800	.08178
52	33	.37711	.34654	.31867	.29324	.27003	.24882	.22944	.21171	.19549	.18063	.16702	.15453	.14308	.13257	.12291	.11403	.10587	.09836	.09144	.08506
52	34	.38334	.35275	.32482	.29930	.27597	.25462	.23509	.21719	.20079	.18576	.17196	.15929	.14766	.13696	.12712	.11807	.10973	.10205	.09497	.08844
52	35	.38959	.35899	.33100	.30539	.28195	.26047	.24079	.22274	.20617	.19096	.17698	.16413	.15231	.14144	.13142	.12219	.11369	.10584	.09859	.09190
52	36	.39583	.36522	.33719	.31151	.28796	.26636	.24654	.22833	.21160	.19622	.18207	.16904	.15705	.14599	.13580	.12640	.11772	.10971	.10230	.09545
52	37	.40207	.37146	.34340	.31764	.29400	.27229	.25233	.23397	.21708	.20154	.18722	.17402	.16185	.15062	.14026	.13068	.12184	.11366	.10609	.09909
52	38	.40828	.37769	.34960	.32379	.30006	.27824	.25815	.23965	.22262	.20691	.19242	.17906	.16672	.15532	.14479	.13504	.12603	.11769	.10996	.10280
52	39	.41448	.38391	.35580	.32993	.30613	.28420	.26399	.24537	.22818	.21232	.19768	.18415	.17165	.16008	.14938	.13947	.13030	.12179	.11391	.10659
52	40	.42063	.39010	.36198	.33607	.31219	.29017	.26986	.25110	.23378	.21778	.20298	.18929	.17663	.16490	.15403	.14396	.13463	.12597	.11793	.11046
52	41	.42675	.39625	.36813	.34219	.31825	.29615	.27573	.25686	.23940	.22326	.20831	.19447	.18165	.16977	.15874	.14852	.13902	.13021	.12201	.11440
52	42	.43282	.40236	.37425	.34828	.32429	.30211	.28160	.26261	.24504	.22876	.21367	.19969	.18671	.17468	.16350	.15312	.14347	.13450	.12616	.11840
52	43	.43881	.40842	.38032	.35434	.33030	.30805	.28745	.26836	.25067	.23426	.21905	.20492	.19180	.17962	.16829	.15776	.14797	.13885	.13036	.12245
52	44	.44474	.41440	.38633	.36034	.33626	.31395	.29327	.27409	.25629	.23977	.22442	.21016	.19691	.18458	.17311	.16244	.15250	.14324	.13460	.12655
52	45	.45057	.42030	.39226	.36627	.34216	.31980	.29905	.27978	.26188	.24525	.22978	.21540	.20201	.18955	.17794	.16713	.15705	.14765	.13888	.13069
52	46	.45630	.42611	.39810	.37212	.34799	.32559	.30478	.28543	.26744	.25070	.23512	.22062	.20711	.19451	.18278	.17183	.16161	.15208	.14317	.13485
52	47	.46191	.43180	.40384	.37787	.35374	.33130	.31043	.29101	.27294	.25610	.24042	.22580	.21218	.19946	.18760	.17652	.16618	.15651	.14748	.13903
52	48	.46741	.43738	.40948	.38353	.35939	.33692	.31601	.29653	.27838	.26145	.24567	.23095	.21721	.20438	.19240	.18120	.17074	.16095	.15179	.14322
52	49	.47277	.44284	.41499	.38907	.36494	.34245	.32150	.30196	.28374	.26674	.25087	.23605	.22221	.20927	.19718	.18586	.17528	.16537	.15609	.14740
52	50	.47800	.44817	.42038	.39450	.37037	.34788	.32689	.30731	.28903	.27195	.25600	.24109	.22715	.21411	.20191	.19049	.17980	.16978	.16038	.15158
52	51	.48308	.45335	.42564	.39980	.37569	.35319	.33218	.31256	.29422	.27708	.26106	.24607	.23204	.21891	.20661	.19508	.18428	.17415	.16466	.15574
52	52	.48801	.45839	.43075	.40495	.38087	.35837	.33734	.31769	.29931	.28212	.26603	.25096	.23685	.22363	.21124	.19962	.18872	.17849	.16889	.15988
53	0	.20594	.18010	.15778	.13847	.12176	.10726	.09466	.08371	.07418	.06586	.05859	.05224	.04667	.04178	.03749	.03371	.03038	.02743	.02483	.02252
53	1	.20665	.18059	.15807	.13856	.12166	.10700	.09425	.08316	.07350	.06508	.05772	.05128	.04564	.04069	.03635	.03253	.02916	.02619	.02356	.02124
53	2	.21070	.18443	.16167	.14194	.12481	.10992	.09696	.08567	.07582	.06721	.05968	.05308	.04729	.04221	.03774	.03380	.03033	.02726	.02454	.02214
53	3	.21493	.18844	.16546	.14550	.12814	.11302	.09985	.08835	.07829	.06950	.06179	.05503	.04909	.04387	.03926	.03520	.03162	.02845	.02564	.02314
53	4	.21928	.19258	.16937	.14918	.13159	.11625	.10286	.09114	.08089	.07191	.06402	.05709	.05100	.04562	.04089	.03670	.03300	.02972	.02681	.02423
53	5	.22374	.19683	.17340	.15298	.13516	.11959	.10598	.09405	.08360	.07442	.06635	.05925	.05300	.04747	.04260	.03828	.03446	.03107	.02806	.02538
53	6	.22829	.20118	.17753	.15688	.13883	.12304	.10920	.09706	.08640	.07703	.06877	.06150	.05508	.04941	.04439	.03994	.03600	.03249	.02938	.02660
53	7	.23294	.20563	.18176	.16089	.14261	.12659	.11253	.10017	.08930	.07973	.07129	.06384	.05725	.05142	.04626	.04168	.03761	.03399	.03076	.02789
53	8	.23768	.21017	.18609	.16499	.14648	.13023	.11595	.10338	.09230	.08253	.07390	.06627	.05951	.05352	.04821	.04349	.03929	.03555	.03221	.02923
53	9	.24251	.21480	.19051	.16919	.15046	.13398	.11948	.10669	.09540	.08542	.07660	.06879	.06186	.05571	.05025	.04538	.04105	.03719	.03374	.03065
53	10	.24744	.21954	.19504	.17350	.15455	.13784	.12311	.11010	.09860	.08842	.07941	.07141	.06431	.05799	.05237	.04736	.04289	.03890	.03533	.03214
53	11	.25246	.22438	.19967	.17791	.15873	.14180	.12685	.11362	.10190	.09152	.08231	.07412	.06684	.06036	.05458	.04942	.04482	.04070	.03701	.03370
53	12	.25756	.22930	.20439	.18242	.16302	.14586	.13068	.11723	.10530	.09471	.08530	.07693	.06947	.06281	.05687	.05157	.04682	.04256	.03875	.03533
53	13	.26273	.23430	.20919	.18701	.16739	.15001	.13460	.12093	.10879	.09799	.08838	.07981	.07217	.06534	.05924	.05378	.04889	.04450	.04056	.03701
53	14	.26795	.23935	.21405	.19166	.17182	.15422	.13859	.12470	.11234	.10133	.09152	.08276	.07494	.06794	.06167	.05605	.05101	.04649	.04242	.03875
53	15	.27321	.24445	.21897	.19637	.17631	.15849	.14264	.12853	.11596	.10474	.09473	.08577	.07776	.07059	.06415	.05838	.05319	.04852	.04432	.04053
53	16	.27852	.24959	.22393	.20113	.18086	.16282	.14675	.13242	.11964	.10821	.09799	.08884	.08065	.07329	.06669	.06076	.05542	.05061	.04627	.04236
53	17	.28387	.25479	.22894	.20595	.18547	.16722	.15093	.13638	.12338	.11174	.10132	.09198	.08360	.07606	.06929	.06320	.05770	.05275	.04828	.04424
53	18	.28927	.26004	.23402	.21084	.19015	.17168	.15518	.14042	.12720	.11536	.10473	.09519	.08662	.07891	.07196	.06570	.06006	.05496	.05035	.04618

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
53	19	.29474	.26537	.23919	.21581	.19492	.17624	.15952	.14455	.13112	.11906	.10823	.09850	.08973	.08184	.07472	.06829	.06249	.05724	.05249	.04819
53	20	.30029	.27079	.24443	.22087	.19979	.18090	.16397	.14878	.13514	.12287	.11184	.10190	.09295	.08487	.07757	.07098	.06501	.05961	.05472	.05028
53	21	.30591	.27629	.24978	.22603	.20475	.18566	.16852	.15312	.13926	.12679	.11555	.10541	.09626	.08800	.08053	.07376	.06764	.06208	.05704	.05246
53	22	.31161	.28186	.25520	.23129	.20981	.19052	.17317	.15756	.14349	.13081	.11936	.10903	.09968	.09123	.08358	.07664	.07035	.06464	.05945	.05473
53	23	.31738	.28752	.26072	.23663	.21497	.19548	.17793	.16210	.14783	.13493	.12328	.11275	.10321	.09457	.08673	.07962	.07317	.06730	.06196	.05710
53	24	.32323	.29327	.26632	.24207	.22023	.20055	.18279	.16676	.15227	.13917	.12732	.11658	.10685	.09802	.09000	.08271	.07609	.07006	.06456	.05956
53	25	.32915	.29909	.27202	.24761	.22560	.20572	.18776	.17153	.15683	.14353	.13147	.12053	.11060	.10158	.09338	.08591	.07912	.07292	.06727	.06212
53	26	.33515	.30500	.27780	.25324	.23105	.21099	.19284	.17640	.16151	.14799	.13573	.12459	.11446	.10525	.09687	.08922	.08225	.07590	.07009	.06478
53	27	.34122	.31098	.28367	.25897	.23661	.21637	.19803	.18139	.16629	.15258	.14011	.12877	.11845	.10904	.10047	.09265	.08551	.07898	.07301	.06755
53	28	.34734	.31703	.28961	.26477	.24226	.22184	.20331	.18648	.17118	.15726	.14459	.13305	.12254	.11294	.10418	.09618	.08886	.08217	.07604	.07042
53	29	.35352	.32315	.29562	.27065	.24799	.22740	.20868	.19166	.17617	.16205	.14918	.13745	.12673	.11695	.10800	.09981	.09232	.08546	.07917	.07340
53	30	.35974	.32931	.30169	.27660	.25379	.23304	.21414	.19693	.18125	.16694	.15387	.14194	.13103	.12105	.11192	.10355	.09589	.08885	.08240	.07647
53	31	.36600	.33553	.30782	.28261	.25966	.23875	.21969	.20229	.18642	.17191	.15865	.14653	.13543	.12526	.11594	.10739	.09955	.09234	.08572	.07964
53	32	.37229	.34178	.31400	.28868	.26560	.24453	.22530	.20773	.19167	.17698	.16353	.15121	.13992	.12956	.12006	.11133	.10331	.09593	.08915	.08290
53	33	.37862	.34808	.32022	.29481	.27160	.25039	.23100	.21325	.19701	.18213	.16850	.15599	.14451	.13396	.12428	.11537	.10717	.09963	.09268	.08627
53	34	.38496	.35440	.32649	.30098	.27765	.25630	.23675	.21885	.20243	.18737	.17355	.16085	.14919	.13846	.12859	.11950	.11113	.10341	.09630	.08973
53	35	.39132	.36075	.33279	.30719	.28375	.26227	.24258	.22451	.20792	.19269	.17868	.16580	.15396	.14305	.13299	.12373	.11518	.10730	.10002	.09329
53	36	.39768	.36711	.33911	.31344	.28989	.26829	.24845	.23023	.21348	.19807	.18389	.17084	.15881	.14772	.13749	.12805	.11933	.11127	.10383	.09694
53	37	.40405	.37348	.34544	.31971	.29607	.27435	.25438	.23601	.21910	.20352	.18917	.17594	.16373	.15247	.14206	.13245	.12356	.11534	.10773	.10068
53	38	.41040	.37986	.35179	.32599	.30227	.28044	.26035	.24183	.22477	.20904	.19452	.18112	.16874	.15730	.14672	.13694	.12788	.11949	.11172	.10451
53	39	.41674	.38622	.35814	.33229	.30849	.28656	.26634	.24770	.23049	.21460	.19992	.18635	.17381	.16220	.15145	.14150	.13227	.12372	.11579	.10843
53	40	.42305	.39256	.36448	.33859	.31472	.29270	.27237	.25359	.23624	.22021	.20537	.19165	.17894	.16716	.15625	.14613	.13675	.12803	.11994	.11242
53	41	.42933	.39888	.37080	.34488	.32095	.29884	.27841	.25951	.24203	.22586	.21087	.19699	.18412	.17219	.16112	.15084	.14129	.13242	.12417	.11650
53	42	.43556	.40517	.37709	.35115	.32716	.30498	.28445	.26545	.24784	.23153	.21640	.20237	.18935	.17726	.16603	.15560	.14589	.13687	.12846	.12064
53	43	.44174	.41140	.38334	.35739	.33336	.31111	.29049	.27138	.25366	.23722	.22196	.20779	.19462	.18238	.17100	.16041	.15055	.14137	.13282	.12485
53	44	.44785	.41757	.38954	.36358	.33952	.31721	.29651	.27731	.25948	.24292	.22753	.21322	.19991	.18752	.17600	.16526	.15525	.14593	.13723	.12911
53	45	.45387	.42367	.39567	.36971	.34562	.32326	.30250	.28320	.26527	.24860	.23308	.21865	.20520	.19268	.18101	.17013	.15999	.15052	.14168	.13342
53	46	.45979	.42967	.40172	.37577	.35166	.32926	.30843	.28906	.27103	.25425	.23863	.22407	.21050	.19784	.18604	.17502	.16474	.15513	.14615	.13776
53	47	.46561	.43558	.40768	.38174	.35762	.33518	.31430	.29486	.27675	.25987	.24414	.22947	.21578	.20300	.19106	.17991	.16950	.15975	.15064	.14212
53	48	.47131	.44137	.41353	.38761	.36349	.34103	.32010	.30060	.28241	.26544	.24961	.23483	.22103	.20813	.19607	.18480	.17425	.16439	.15515	.14649
53	49	.47688	.44705	.41926	.39338	.36927	.34679	.32582	.30626	.28800	.27096	.25503	.24015	.22624	.21323	.20106	.18967	.17900	.16901	.15965	.15087
53	50	.48233	.45259	.42488	.39904	.37494	.35244	.33145	.31184	.29352	.27640	.26040	.24542	.23141	.21830	.20602	.19452	.18374	.17363	.16415	.15526
53	51	.48763	.45800	.43037	.40457	.38049	.35799	.33697	.31733	.29896	.28177	.26569	.25063	.23653	.22332	.21094	.19933	.18844	.17822	.16863	.15963
53	52	.49278	.46327	.43571	.40996	.38591	.36342	.34238	.32270	.30429	.28704	.27089	.25576	.24158	.22828	.21580	.20409	.19310	.18278	.17308	.16397
53	53	.49777	.46837	.44090	.41521	.39119	.36871	.34767	.32796	.30951	.29222	.27601	.26080	.24654	.23316	.22060	.20880	.19771	.18729	.17750	.16828
54	0	.20621	.18038	.15806	.13876	.12205	.10755	.09496	.08401	.07447	.06615	.05888	.05252	.04695	.04206	.03777	.03398	.03064	.02770	.02509	.02277
54	1	.20684	.18079	.15826	.13877	.12186	.10720	.09445	.08336	.07370	.06528	.05791	.05147	.04583	.04088	.03653	.03270	.02933	.02636	.02373	.02140
54	2	.21090	.18463	.16188	.14215	.12502	.11013	.09717	.08588	.07602	.06741	.05988	.05328	.04749	.04240	.03793	.03398	.03051	.02743	.02471	.02230
54	3	.21514	.18865	.16567	.14571	.12836	.11324	.10007	.08856	.07851	.06971	.06200	.05524	.04930	.04407	.03946	.03540	.03181	.02863	.02581	.02332
54	4	.21950	.19280	.16960	.14941	.13182	.11648	.10309	.09137	.08112	.07213	.06424	.05731	.05121	.04584	.04109	.03690	.03320	.02991	.02700	.02441
54	5	.22397	.19707	.17364	.15322	.13541	.11984	.10622	.09430	.08384	.07466	.06659	.05948	.05322	.04770	.04282	.03850	.03467	.03128	.02826	.02558
54	6	.22854	.20143	.17779	.15714	.13909	.12330	.10946	.09732	.08666	.07728	.06902	.06175	.05532	.04965	.04462	.04017	.03622	.03271	.02959	.02681
54	7	.23320	.20589	.18203	.16116	.14289	.12686	.11280	.10045	.08957	.08000	.07156	.06410	.05751	.05168	.04651	.04192	.03785	.03422	.03099	.02811
54	8	.23796	.21045	.18638	.16528	.14678	.13053	.11624	.10367	.09259	.08281	.07418	.06655	.05979	.05379	.04848	.04375	.03954	.03580	.03246	.02947
54	9	.24281	.21511	.19082	.16951	.15078	.13430	.11979	.10700	.09571	.08573	.07690	.06909	.06215	.05600	.05053	.04566	.04132	.03745	.03400	.03090
54	10	.24776	.21987	.19537	.17384	.15488	.13818	.12344	.11043	.09893	.08875	.07973	.07173	.06462	.05830	.05267	.04766	.04319	.03919	.03561	.03241
54	11	.25280	.22472	.20003	.17827	.15909	.14216	.12720	.11397	.10226	.09187	.08265	.07446	.06718	.06069	.05490	.04974	.04513	.04100	.03730	.03399
54	12	.25792	.22967	.20477	.18280	.16340	.14625	.13106	.11761	.10568	.09509	.08567	.07729	.06982	.06317	.05722	.05191	.04715	.04289	.03907	.03564
54	13	.26312	.23469	.20960	.18742	.16779	.15042	.13501	.12134	.10919	.09839	.08877	.08020	.07255	.06572	.05961	.05414	.04924	.04485	.04090	.03735
54	14	.26836	.23977	.21448	.19210	.17226	.15466	.13903	.12513	.11277	.10176	.09194	.08318	.07534	.06834	.06206	.05644	.05139	.04686	.04278	.03910

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
54	15	.27365	.24490	.21942	.19683	.17678	.15895	.14310	.12899	.11642	.10519	.09517	.08621	.07820	.07101	.06457	.05879	.05359	.04892	.04471	.04091
54	16	.27898	.25007	.22441	.20162	.18135	.16331	.14724	.13291	.12012	.10869	.09846	.08931	.08111	.07374	.06713	.06119	.05584	.05102	.04668	.04276
54	17	.28436	.25529	.22946	.20647	.18599	.16774	.15145	.13690	.12389	.11225	.10182	.09247	.08408	.07654	.06976	.06365	.05815	.05319	.04871	.04466
54	18	.28979	.26058	.23457	.21138	.19070	.17223	.15573	.14096	.12774	.11589	.10526	.09571	.08713	.07941	.07246	.06619	.06053	.05542	.05080	.04662
54	19	.29529	.26594	.23976	.21639	.19550	.17683	.16011	.14513	.13169	.11963	.10879	.09905	.09027	.08237	.07524	.06881	.06299	.05773	.05297	.04865
54	20	.30087	.27139	.24504	.22149	.20041	.18152	.16459	.14939	.13574	.12347	.11243	.10249	.09352	.08543	.07812	.07152	.06554	.06013	.05523	.05078
54	21	.30654	.27692	.25042	.22669	.20541	.18632	.16918	.15377	.13991	.12742	.11618	.10603	.09687	.08860	.08111	.07434	.06820	.06263	.05758	.05299
54	22	.31227	.28254	.25589	.23198	.21051	.19122	.17387	.15825	.14417	.13148	.12003	.10968	.10033	.09187	.08420	.07725	.07095	.06522	.06002	.05529
54	23	.31809	.28825	.26145	.23737	.21572	.19623	.17867	.16284	.14856	.13566	.12400	.11345	.10390	.09524	.08740	.08027	.07380	.06792	.06256	.05769
54	24	.32399	.29404	.26711	.24287	.22103	.20134	.18358	.16755	.15305	.13994	.12808	.11733	.10758	.09874	.09071	.08341	.07676	.07072	.06521	.06019
54	25	.32997	.29992	.27286	.24846	.22645	.20657	.18861	.17237	.15767	.14435	.13228	.12133	.11138	.10235	.09413	.08665	.07984	.07363	.06796	.06279
54	26	.33602	.30588	.27870	.25415	.23196	.21190	.19375	.17730	.16240	.14887	.13660	.12544	.11530	.10608	.09767	.09001	.08303	.07665	.07082	.06550
54	27	.34215	.31193	.28463	.25994	.23759	.21735	.19900	.18235	.16724	.15352	.14104	.12968	.11934	.10992	.10133	.09349	.08633	.07979	.07380	.06832
54	28	.34834	.31805	.29064	.26581	.24330	.22288	.20435	.18751	.17220	.15827	.14559	.13403	.12350	.11388	.10511	.09708	.08975	.08303	.07688	.07125
54	29	.35459	.32424	.29673	.27177	.24911	.22852	.20980	.19277	.17726	.16313	.15025	.13850	.12776	.11796	.10899	.10078	.09327	.08639	.08007	.07428
54	30	.36089	.33049	.30288	.27780	.25499	.23424	.21534	.19812	.18242	.16810	.15502	.14307	.13214	.12214	.11298	.10459	.09690	.08985	.08337	.07741
54	31	.36723	.33679	.30910	.28390	.26095	.24004	.22097	.20357	.18768	.17316	.15988	.14774	.13661	.12642	.11708	.10851	.10064	.09341	.08676	.08065
54	32	.37362	.34313	.31537	.29006	.26698	.24592	.22668	.20910	.19303	.17832	.16485	.15251	.14119	.13081	.12128	.11253	.10448	.09708	.09027	.08399
54	33	.38004	.34953	.32169	.29629	.27308	.25187	.23248	.21472	.19847	.18357	.16991	.15738	.14588	.13531	.12559	.11665	.10843	.10085	.09387	.08744
54	34	.38648	.35595	.32806	.30257	.27924	.25789	.23834	.22042	.20399	.18891	.17507	.16235	.15065	.13990	.13000	.12088	.11248	.10473	.09758	.09098
54	35	.39295	.36242	.33448	.30890	.28546	.26398	.24428	.22620	.20960	.19434	.18031	.16741	.15553	.14459	.13451	.12521	.11663	.10871	.10140	.09463
54	36	.39944	.36890	.34092	.31526	.29173	.27012	.25028	.23205	.21528	.19985	.18564	.17256	.16050	.14938	.13911	.12964	.12088	.11279	.10531	.09838
54	37	.40592	.37540	.34738	.32166	.29803	.27631	.25634	.23795	.22102	.20543	.19105	.17779	.16555	.15425	.14381	.13416	.12523	.11697	.10932	.10223
54	38	.41241	.38190	.35387	.32809	.30438	.28255	.26244	.24392	.22683	.21107	.19653	.18310	.17068	.15921	.14859	.13877	.12967	.12124	.11342	.10617
54	39	.41889	.38841	.36036	.33453	.31074	.28881	.26859	.24993	.23270	.21678	.20207	.18847	.17589	.16424	.15346	.14346	.13419	.12560	.11762	.11021
54	40	.42535	.39491	.36685	.34099	.31713	.29510	.27477	.25598	.23861	.22255	.20768	.19392	.18117	.16935	.15840	.14823	.13880	.13004	.12190	.11433
54	41	.43178	.40139	.37334	.34744	.32352	.30142	.28097	.26206	.24456	.22836	.21334	.19942	.18651	.17453	.16341	.15309	.14349	.13457	.12627	.11854
54	42	.43818	.40784	.37980	.35388	.32991	.30773	.28719	.26817	.25055	.23420	.21904	.20497	.19191	.17977	.16849	.15800	.14825	.13917	.13071	.12283
54	43	.44452	.41425	.38623	.36030	.33629	.31404	.29342	.27429	.25655	.24007	.22477	.21056	.19735	.18506	.17362	.16298	.15307	.14383	.13522	.12720
54	44	.45081	.42060	.39262	.36669	.34264	.32033	.29963	.28041	.26255	.24596	.23053	.21617	.20282	.19038	.17880	.16801	.15794	.14856	.13980	.13162
54	45	.45702	.42689	.39894	.37301	.34894	.32658	.30581	.28650	.26854	.25183	.23628	.22180	.20830	.19573	.18400	.17306	.16285	.15332	.14441	.13609
54	46	.46313	.43309	.40519	.37928	.35519	.33279	.31195	.29256	.27451	.25770	.24203	.22742	.21380	.20109	.18922	.17814	.16779	.15812	.14907	.14061
54	47	.46915	.43920	.41135	.38546	.36136	.33893	.31804	.29858	.28044	.26353	.24775	.23303	.21928	.20644	.19444	.18323	.17274	.16293	.15375	.14515
54	48	.47505	.44520	.41742	.39155	.36745	.34500	.32406	.30454	.28632	.26932	.25344	.23861	.22474	.21178	.19966	.18832	.17770	.16776	.15845	.14972
54	49	.48084	.45109	.42337	.39754	.37345	.35098	.33001	.31043	.29214	.27506	.25909	.24415	.23018	.21711	.20487	.19340	.18266	.17259	.16315	.15429
54	50	.48649	.45686	.42922	.40343	.37935	.35687	.33587	.31624	.29790	.28074	.26468	.24965	.23558	.22240	.21005	.19847	.18761	.17742	.16786	.15888
54	51	.49201	.46249	.43493	.40919	.38514	.36266	.34163	.32197	.30357	.28634	.27021	.25509	.24093	.22765	.21519	.20350	.19253	.18223	.17255	.16346
54	52	.49739	.46798	.44051	.41482	.39080	.36832	.34729	.32759	.30914	.29186	.27566	.26046	.24621	.23284	.22029	.20850	.19742	.18701	.17723	.16802
54	53	.50260	.47332	.44593	.42031	.39632	.37386	.35282	.33310	.31461	.29728	.28101	.26575	.25142	.23796	.22532	.21344	.20226	.19175	.18186	.17256
54	54	.50765	.47850	.45120	.42564	.40170	.37926	.35822	.33848	.31997	.30259	.28627	.27094	.25654	.24301	.23028	.21831	.20705	.19644	.18646	.17705
55	0	.20647	.18065	.15834	.13904	.12233	.10783	.09524	.08429	.07476	.06644	.05917	.05281	.04723	.04234	.03804	.03425	.03091	.02796	.02534	.02303
55	1	.20702	.18098	.15845	.13896	.12206	.10739	.09465	.08356	.07390	.06547	.05810	.05166	.04601	.04106	.03671	.03288	.02950	.02653	.02389	.02156
55	2	.21109	.18482	.16207	.14235	.12522	.11033	.09737	.08608	.07622	.06761	.06007	.05347	.04768	.04259	.03811	.03416	.03068	.02760	.02488	.02247
55	3	.21533	.18885	.16588	.14592	.12857	.11345	.10027	.08877	.07872	.06992	.06221	.05544	.04949	.04426	.03965	.03558	.03199	.02881	.02599	.02349
55	4	.21971	.19302	.16982	.14963	.13204	.11670	.10331	.09159	.08134	.07235	.06446	.05752	.05142	.04604	.04129	.03710	.03339	.03010	.02718	.02459
55	5	.22419	.19729	.17387	.15346	.13564	.12007	.10646	.09453	.08407	.07489	.06681	.05971	.05344	.04792	.04303	.03871	.03488	.03148	.02846	.02577
55	6	.22877	.20167	.17803	.15739	.13934	.12355	.10971	.09757	.08690	.07752	.06927	.06198	.05556	.04988	.04485	.04039	.03644	.03292	.02980	.02701
55	7	.23345	.20615	.18229	.16142	.14315	.12713	.11307	.10071	.08984	.08026	.07181	.06436	.05776	.05192	.04675	.04216	.03808	.03445	.03121	.02833
55	8	.23822	.21072	.18665	.16556	.14706	.13081	.11652	.10395	.09287	.08309	.07445	.06682	.06005	.05406	.04873	.04400	.03979	.03604	.03269	.02970
55	9	.24309	.21540	.19112	.16980	.15108	.13460	.12009	.10730	.09600	.08603	.07720	.06937	.06244	.05628	.05080	.04593	.04159	.03771	.03425	.03115

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
55	10	.24806	.22018	.19569	.17416	.15520	.13850	.12377	.11075	.09925	.08907	.08004	.07203	.06492	.05860	.05297	.04795	.04347	.03947	.03588	.03268
55	11	.25312	.22505	.20036	.17861	.15943	.14251	.12755	.11431	.10260	.09221	.08298	.07479	.06750	.06101	.05522	.05005	.04543	.04130	.03759	.03427
55	12	.25827	.23002	.20513	.18317	.16377	.14661	.13143	.11798	.10604	.09545	.08603	.07764	.07017	.06351	.05756	.05224	.04747	.04321	.03938	.03594
55	13	.26348	.23507	.20998	.18781	.16819	.15081	.13540	.12173	.10958	.09877	.08915	.08058	.07292	.06609	.05997	.05450	.04959	.04519	.04123	.03767
55	14	.26876	.24017	.21489	.19251	.17267	.15507	.13944	.12555	.11319	.10217	.09235	.08358	.07574	.06873	.06245	.05681	.05176	.04722	.04313	.03945
55	15	.27407	.24532	.21986	.19727	.17722	.15940	.14355	.12943	.11685	.10563	.09560	.08664	.07862	.07143	.06498	.05919	.05398	.04930	.04508	.04128
55	16	.27942	.25052	.22487	.20208	.18182	.16378	.14771	.13338	.12058	.10915	.09892	.08976	.08155	.07418	.06756	.06161	.05626	.05143	.04708	.04315
55	17	.28483	.25577	.22994	.20696	.18648	.16823	.15194	.13739	.12438	.11274	.10231	.09295	.08455	.07700	.07021	.06410	.05859	.05362	.04913	.04507
55	18	.29028	.26108	.23508	.21190	.19123	.17276	.15625	.14149	.12826	.11641	.10577	.09622	.08763	.07990	.07293	.06666	.06099	.05587	.05124	.04705
55	19	.29582	.26648	.24030	.21694	.19606	.17738	.16066	.14568	.13224	.12017	.10933	.09958	.09080	.08288	.07575	.06930	.06348	.05821	.05343	.04911
55	20	.30143	.27196	.24562	.22207	.20099	.18211	.16518	.14998	.13632	.12405	.11300	.10305	.09407	.08597	.07866	.07204	.06606	.06064	.05572	.05126
55	21	.30713	.27753	.25104	.22731	.20603	.18695	.16980	.15439	.14052	.12804	.11678	.10663	.09746	.08917	.08168	.07489	.06874	.06316	.05810	.05350
55	22	.31290	.28318	.25654	.23264	.21118	.19189	.17453	.15891	.14483	.13213	.12067	.11032	.10095	.09248	.08480	.07784	.07153	.06579	.06057	.05583
55	23	.31876	.28893	.26215	.23808	.21643	.19694	.17938	.16354	.14925	.13635	.12468	.11412	.10456	.09590	.08804	.08090	.07442	.06852	.06315	.05826
55	24	.32470	.29477	.26785	.24361	.22178	.20210	.18434	.16829	.15380	.14068	.12880	.11804	.10829	.09943	.09139	.08407	.07742	.07136	.06583	.06080
55	25	.33073	.30070	.27365	.24926	.22725	.20738	.18941	.17317	.15846	.14514	.13306	.12209	.11214	.10309	.09486	.08736	.08054	.07431	.06863	.06344
55	26	.33684	.30672	.27955	.25500	.23283	.21277	.19461	.17816	.16324	.14971	.13743	.12626	.11611	.10687	.09845	.09077	.08377	.07738	.07154	.06619
55	27	.34302	.31283	.28554	.26085	.23851	.21827	.19992	.18327	.16815	.15442	.14193	.13056	.12021	.11077	.10216	.09431	.08713	.08057	.07456	.06906
55	28	.34928	.31901	.29162	.26680	.24429	.22387	.20534	.18849	.17317	.15924	.14654	.13497	.12442	.11479	.10599	.09795	.09060	.08387	.07770	.07204
55	29	.35560	.32527	.29777	.27282	.25017	.22958	.21086	.19382	.17831	.16417	.15127	.13950	.12875	.11893	.10994	.10172	.09419	.08728	.08095	.07513
55	30	.36197	.33159	.30401	.27893	.25613	.23538	.21648	.19925	.18354	.16921	.15611	.14414	.13320	.12318	.11401	.10560	.09788	.09080	.08430	.07833
55	31	.36839	.33797	.31030	.28512	.26217	.24126	.22219	.20478	.18888	.17435	.16106	.14889	.13775	.12754	.11818	.10958	.10169	.09444	.08777	.08163
55	32	.37486	.34441	.31666	.29137	.26829	.24723	.22799	.21041	.19432	.17960	.16611	.15375	.14242	.13201	.12246	.11368	.10561	.09818	.09134	.08504
55	33	.38137	.35089	.32308	.29769	.27449	.25328	.23388	.21612	.19985	.18494	.17127	.15872	.14719	.13660	.12686	.11789	.10964	.10204	.09503	.08857
55	34	.38792	.35742	.32955	.30407	.28076	.25941	.23985	.22192	.20548	.19038	.17652	.16378	.15207	.14128	.13136	.12221	.11378	.10601	.09883	.09220
55	35	.39449	.36399	.33608	.31051	.28709	.26561	.24590	.22781	.21120	.19592	.18188	.16895	.15705	.14608	.13597	.12664	.11803	.11008	.10273	.09594
55	36	.40109	.37059	.34263	.31700	.29347	.27187	.25202	.23377	.21699	.20154	.18732	.17421	.16212	.15097	.14068	.13117	.12239	.11426	.10674	.09979
55	37	.40769	.37721	.34922	.32352	.29990	.27818	.25820	.23981	.22286	.20725	.19285	.17956	.16729	.15596	.14549	.13580	.12684	.11855	.11086	.10374
55	38	.41431	.38384	.35584	.33008	.30638	.28455	.26444	.24590	.22881	.21303	.19846	.18500	.17255	.16105	.15040	.14053	.13140	.12293	.11508	.10779
55	39	.42092	.39049	.36247	.33667	.31289	.29096	.27073	.25206	.23481	.21888	.20414	.19051	.17790	.16622	.15539	.14536	.13605	.12741	.11939	.11194
55	40	.42752	.39713	.36911	.34327	.31942	.29740	.27706	.25826	.24088	.22479	.20990	.19610	.18332	.17147	.16047	.15027	.14079	.13199	.12381	.11619
55	41	.43411	.40376	.37575	.34988	.32598	.30388	.28343	.26451	.24699	.23076	.21571	.20176	.18881	.17680	.16564	.15527	.14562	.13666	.12831	.12054
55	42	.44066	.41038	.38238	.35649	.33254	.31036	.28982	.27079	.25314	.23677	.22158	.20748	.19437	.18220	.17087	.16034	.15053	.14141	.13290	.12497
55	43	.44717	.41696	.38899	.36309	.33909	.31685	.29622	.27708	.25932	.24282	.22749	.21324	.19998	.18765	.17617	.16548	.15552	.14623	.13757	.12948
55	44	.45363	.42349	.39556	.36965	.34563	.32333	.30262	.28339	.26551	.24889	.23342	.21903	.20563	.19315	.18152	.17067	.16056	.15112	.14230	.13407
55	45	.46002	.42996	.40207	.37617	.35212	.32978	.30900	.28968	.27170	.25496	.23937	.22485	.21131	.19868	.18691	.17591	.16564	.15605	.14709	.13871
55	46	.46632	.43636	.40852	.38264	.35857	.33618	.31535	.29594	.27787	.26102	.24532	.23067	.21700	.20424	.19232	.18118	.17077	.16103	.15192	.14340
55	47	.47253	.44266	.41488	.38903	.36495	.34254	.32164	.30217	.28401	.26706	.25125	.23648	.22269	.20979	.19774	.18646	.17591	.16604	.15679	.14812
55	48	.47864	.44887	.42116	.39533	.37126	.34882	.32789	.30835	.29011	.27307	.25716	.24228	.22836	.21535	.20316	.19176	.18108	.17107	.16168	.15288
55	49	.48463	.45497	.42733	.40154	.37749	.35503	.33406	.31447	.29616	.27904	.26302	.24804	.23402	.22089	.20858	.19705	.18624	.17610	.16659	.15766
55	50	.49050	.46096	.43339	.40766	.38361	.36115	.34015	.32051	.30214	.28495	.26885	.25377	.23964	.22640	.21398	.20234	.19140	.18114	.17150	.16245
55	51	.49623	.46682	.43934	.41365	.38964	.36717	.34615	.32648	.30805	.29079	.27462	.25945	.24523	.23188	.21936	.20760	.19655	.18617	.17641	.16724
55	52	.50182	.47253	.44514	.41952	.39553	.37308	.35205	.33234	.31387	.29655	.28031	.26506	.25075	.23731	.22469	.21282	.20167	.19118	.18131	.17202
55	53	.50726	.47810	.45081	.42525	.40130	.37886	.35783	.33810	.31959	.30222	.28591	.27059	.25620	.24268	.22996	.21800	.20674	.19615	.18617	.17678
55	54	.51254	.48351	.45631	.43083	.40693	.38451	.36348	.34373	.32519	.30778	.29142	.27604	.26157	.24797	.23517	.22311	.21176	.20107	.19100	.18150
55	55	.51765	.48876	.46166	.43625	.41240	.39001	.36899	.34924	.33068	.31323	.29682	.28138	.26686	.25318	.24030	.22816	.21673	.20594	.19578	.18618
56	0	.20672	.18091	.15861	.13932	.12261	.10811	.09553	.08458	.07504	.06672	.05945	.05308	.04751	.04261	.03831	.03452	.03117	.02822	.02560	.02328
56	1	.20720	.18115	.15864	.13914	.12224	.10758	.09483	.08374	.07408	.06565	.05828	.05184	.04619	.04123	.03688	.03305	.02967	.02669	.02405	.02172
56	2	.21127	.18501	.16226	.14254	.12541	.11052	.09756	.08627	.07641	.06780	.06026	.05365	.04786	.04277	.03828	.03434	.03085	.02777	.02504	.02263
56	3	.21552	.18905	.16607	.14612	.12876	.11365	.10047	.08897	.07892	.07011	.06240	.05563	.04968	.04445	.03983	.03576	.03217	.02898	.02616	.02365



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
56	4	.21991	.19322	.17002	.14984	.13225	.11691	.10352	.09180	.08155	.07256	.06466	.05773	.05162	.04624	.04149	.03729	.03358	.03029	.02736	.02477
56	5	.22440	.19751	.17409	.15368	.13586	.12030	.10668	.09475	.08429	.07511	.06703	.05992	.05366	.04813	.04324	.03891	.03508	.03167	.02865	.02596
56	6	.22900	.20190	.17826	.15762	.13958	.12379	.10995	.09780	.08714	.07776	.06950	.06221	.05578	.05010	.04507	.04061	.03665	.03313	.03000	.02721
56	7	.23369	.20639	.18254	.16167	.14340	.12738	.11332	.10096	.09009	.08051	.07206	.06460	.05800	.05216	.04698	.04239	.03830	.03467	.03143	.02854
56	8	.23848	.21098	.18692	.16583	.14733	.13108	.11679	.10422	.09314	.08336	.07472	.06708	.06031	.05431	.04898	.04425	.04003	.03628	.03292	.02993
56	9	.24336	.21568	.19140	.17009	.15136	.13489	.12038	.10758	.09629	.08631	.07748	.06965	.06271	.05655	.05107	.04619	.04184	.03796	.03450	.03139
56	10	.24835	.22047	.19599	.17446	.15551	.13881	.12407	.11106	.09956	.08937	.08034	.07233	.06522	.05889	.05325	.04823	.04374	.03974	.03615	.03293
56	11	.25343	.22537	.20068	.17894	.15976	.14283	.12788	.11464	.10292	.09253	.08331	.07511	.06781	.06132	.05552	.05035	.04573	.04159	.03788	.03455
56	12	.25859	.23036	.20547	.18351	.16412	.14697	.13178	.11833	.10639	.09579	.08637	.07798	.07051	.06384	.05788	.05256	.04779	.04352	.03968	.03624
56	13	.26383	.23543	.21035	.18818	.16856	.15118	.13578	.12210	.10995	.09914	.08952	.08094	.07328	.06644	.06032	.05484	.04993	.04552	.04155	.03799
56	14	.26913	.24055	.21528	.19290	.17307	.15547	.13984	.12595	.11358	.10256	.09274	.08396	.07612	.06910	.06282	.05718	.05212	.04757	.04348	.03979
56	15	.27446	.24573	.22027	.19769	.17764	.15982	.14397	.12986	.11728	.10605	.09602	.08705	.07902	.07183	.06537	.05957	.05436	.04967	.04545	.04164
56	16	.27984	.25095	.22531	.20252	.18226	.16423	.14816	.13383	.12103	.10959	.09936	.09019	.08198	.07460	.06798	.06202	.05666	.05182	.04746	.04352
56	17	.28527	.25622	.23040	.20743	.18696	.16871	.15242	.13787	.12485	.11321	.10277	.09341	.08500	.07745	.07065	.06453	.05901	.05403	.04954	.04547
56	18	.29075	.26156	.23557	.21240	.19172	.17326	.15676	.14199	.12876	.11690	.10626	.09670	.08810	.08037	.07340	.06711	.06144	.05631	.05167	.04747
56	19	.29631	.26698	.24082	.21746	.19659	.17791	.16119	.14621	.13276	.12069	.10985	.10009	.09130	.08338	.07623	.06978	.06395	.05867	.05389	.04955
56	20	.30195	.27249	.24617	.22263	.20155	.18267	.16574	.15054	.13688	.12460	.11354	.10359	.09461	.08650	.07917	.07255	.06656	.06112	.05620	.05173
56	21	.30768	.27810	.25162	.22790	.20663	.18754	.17039	.15498	.14111	.12862	.11736	.10720	.09802	.08973	.08222	.07543	.06927	.06368	.05861	.05399
56	22	.31349	.28379	.25716	.23327	.21181	.19252	.17516	.15954	.14545	.13275	.12128	.11092	.10155	.09307	.08538	.07841	.07208	.06634	.06111	.05635
56	23	.31939	.28958	.26280	.23874	.21709	.19761	.18005	.16421	.14992	.13700	.12533	.11476	.10520	.09652	.08865	.08150	.07501	.06910	.06372	.05882
56	24	.32537	.29546	.26855	.24432	.22250	.20281	.18505	.16901	.15450	.14138	.12950	.11873	.10896	.10010	.09204	.08471	.07805	.07197	.06644	.06139
56	25	.33145	.30144	.27440	.25002	.22801	.20814	.19018	.17393	.15922	.14589	.13380	.12282	.11286	.10380	.09555	.08805	.08121	.07497	.06927	.06407
56	26	.33760	.30751	.28035	.25581	.23364	.21358	.19542	.17897	.16405	.15051	.13822	.12704	.11688	.10762	.09919	.09150	.08449	.07808	.07222	.06687
56	27	.34385	.31367	.28640	.26172	.23938	.21914	.20079	.18414	.16902	.15527	.14277	.13140	.12103	.11158	.10296	.09509	.08789	.08132	.07530	.06978
56	28	.35016	.31992	.29253	.26772	.24523	.22481	.20627	.18943	.17410	.16015	.14745	.13587	.12530	.11566	.10685	.09879	.09142	.08467	.07848	.07281
56	29	.35654	.32624	.29876	.27382	.25117	.23059	.21186	.19482	.17930	.16515	.15225	.14046	.12970	.11986	.11086	.10262	.09507	.08814	.08179	.07596
56	30	.36299	.33263	.30506	.28000	.25721	.23646	.21756	.20033	.18461	.17026	.15716	.14518	.13422	.12418	.11499	.10656	.09883	.09173	.08521	.07921
56	31	.36949	.33909	.31144	.28626	.26333	.24242	.22335	.20594	.19003	.17549	.16218	.15000	.13884	.12862	.11923	.11062	.10271	.09543	.08874	.08258
56	32	.37604	.34561	.31788	.29260	.26954	.24848	.22924	.21164	.19555	.18081	.16732	.15494	.14359	.13317	.12359	.11479	.10670	.09925	.09239	.08606
56	33	.38263	.35218	.32439	.29902	.27583	.25462	.23522	.21745	.20117	.18625	.17256	.15999	.14845	.13783	.12807	.11909	.11081	.10319	.09615	.08966
56	34	.38927	.35881	.33096	.30549	.28219	.26084	.24129	.22335	.20690	.19179	.17791	.16515	.15342	.14261	.13266	.12349	.11504	.10724	.10003	.09337
56	35	.39594	.36548	.33759	.31204	.28862	.26715	.24744	.22935	.21272	.19743	.18337	.17042	.15850	.14751	.13737	.12802	.11938	.11140	.10403	.09720
56	36	.40264	.37218	.34426	.31864	.29512	.27352	.25367	.23542	.21863	.20317	.18892	.17579	.16368	.15251	.14219	.13265	.12384	.11568	.10813	.10114
56	37	.40937	.37892	.35096	.32528	.30167	.27996	.25998	.24158	.22462	.20899	.19457	.18126	.16897	.15761	.14711	.13739	.12840	.12007	.11235	.10519
56	38	.41610	.38568	.35771	.33197	.30828	.28646	.26635	.24780	.23069	.21490	.20031	.18682	.17435	.16282	.15213	.14224	.13307	.12457	.11668	.10936
56	39	.42284	.39245	.36447	.33869	.31493	.29300	.27277	.25409	.23684	.22088	.20613	.19247	.17983	.16811	.15726	.14719	.13785	.12917	.12111	.11363
56	40	.42958	.39924	.37125	.34544	.32161	.29960	.27925	.26044	.24304	.22694	.21202	.19820	.18539	.17351	.16248	.15224	.14272	.13388	.12565	.11800
56	41	.43631	.40602	.37805	.35220	.32832	.30622	.28578	.26685	.24931	.23306	.21799	.20401	.19103	.17898	.16778	.15737	.14769	.13868	.13029	.12248
56	42	.44301	.41279	.38484	.35898	.33504	.31287	.29233	.27329	.25563	.23924	.22402	.20989	.19675	.18454	.17317	.16260	.15275	.14358	.13503	.12705
56	43	.44968	.41953	.39161	.36574	.34177	.31953	.29891	.27976	.26198	.24546	.23010	.21582	.20253	.19016	.17864	.16790	.15789	.14856	.13985	.13171
56	44	.45631	.42624	.39835	.37249	.34848	.32619	.30549	.28625	.26835	.25171	.23622	.22179	.20836	.19583	.18416	.17326	.16310	.15361	.14474	.13646
56	45	.46287	.43289	.40505	.37920	.35517	.33283	.31206	.29273	.27473	.25797	.24235	.22779	.21422	.20155	.18972	.17868	.16836	.15872	.14970	.14126
56	46	.46936	.43947	.41169	.38585	.36182	.33944	.31861	.29920	.28110	.26423	.24850	.23381	.22010	.20729	.19532	.18413	.17367	.16388	.15471	.14613
56	47	.47576	.44598	.41826	.39245	.36840	.34600	.32511	.30563	.28745	.27048	.25463	.23983	.22599	.21305	.20094	.18961	.17901	.16907	.15976	.15104
56	48	.48206	.45239	.42474	.39896	.37493	.35250	.33157	.31202	.29377	.27671	.26076	.24584	.23188	.21881	.20657	.19511	.18437	.17430	.16485	.15598
56	49	.48825	.45870	.43112	.40539	.38137	.35893	.33796	.31837	.30004	.28289	.26685	.25182	.23775	.22457	.21221	.20062	.18974	.17954	.16996	.16096
56	50	.49433	.46490	.43741	.41173	.38772	.36528	.34429	.32464	.30626	.28903	.27290	.25778	.24360	.23031	.21783	.20612	.19512	.18479	.17508	.16595
56	51	.50028	.47098	.44358	.41795	.39398	.37154	.35053	.33085	.31240	.29512	.27890	.26369	.24942	.23602	.22343	.21161	.20049	.19004	.18021	.17096
56	52	.50609	.47692	.44962	.42405	.40012	.37769	.35667	.33696	.31847	.30112	.28484	.26955	.25518	.24168	.22900	.21706	.20584	.19527	.18533	.17596
56	53	.51175	.48271	.45551	.43002	.40613	.38372	.36269	.34296	.32443	.30704	.29069	.27533	.26088	.24729	.23451	.22248	.21115	.20048	.19042	.18094

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
56	54	.51725	.48835	.46126	.43584	.41200	.38961	.36859	.34885	.33029	.31285	.29645	.28102	.26650	.25283	.23996	.22784	.21641	.20564	.19548	.18590
56	55	.52258	.49383	.46685	.44151	.41772	.39537	.37436	.35461	.33604	.31856	.30211	.28662	.27204	.25830	.24535	.23313	.22162	.21075	.20050	.19082
56	56	.52775	.49914	.47227	.44703	.42329	.40098	.37999	.36024	.34165	.32415	.30766	.29212	.27748	.26367	.25065	.23836	.22676	.21581	.20546	.19569
57	0	.20697	.18116	.15887	.13958	.12288	.10839	.09580	.08485	.07531	.06699	.05972	.05336	.04778	.04288	.03857	.03478	.03143	.02847	.02585	.02353
57	1	.20736	.18132	.15881	.13932	.12242	.10775	.09501	.08392	.07426	.06582	.05846	.05201	.04636	.04140	.03704	.03321	.02983	.02685	.02421	.02187
57	2	.21144	.18518	.16244	.14272	.12559	.11071	.09775	.08645	.07659	.06798	.06044	.05383	.04803	.04294	.03845	.03450	.03101	.02793	.02520	.02278
57	3	.21570	.18923	.16626	.14631	.12895	.11384	.10067	.08916	.07911	.07030	.06259	.05582	.04987	.04463	.04001	.03594	.03234	.02915	.02633	.02382
57	4	.22009	.19341	.17022	.15004	.13245	.11712	.10372	.09201	.08175	.07276	.06486	.05792	.05181	.04643	.04168	.03748	.03376	.03046	.02754	.02494
57	5	.22460	.19771	.17430	.15389	.13608	.12051	.10689	.09497	.08451	.07532	.06724	.06013	.05386	.04833	.04344	.03911	.03527	.03186	.02883	.02614
57	6	.22921	.20212	.17848	.15785	.13981	.12401	.11017	.09803	.08737	.07798	.06972	.06244	.05600	.05031	.04528	.04082	.03686	.03333	.03020	.02741
57	7	.23392	.20662	.18277	.16191	.14364	.12762	.11356	.10120	.09033	.08075	.07230	.06484	.05824	.05239	.04721	.04261	.03852	.03488	.03164	.02874
57	8	.23872	.21123	.18717	.16608	.14758	.13134	.11705	.10448	.09339	.08361	.07497	.06733	.06056	.05455	.04922	.04448	.04027	.03651	.03315	.03015
57	9	.24362	.21594	.19167	.17036	.15164	.13516	.12066	.10786	.09657	.08658	.07775	.06992	.06298	.05681	.05133	.04645	.04209	.03821	.03474	.03163
57	10	.24862	.22075	.19628	.17475	.15580	.13910	.12437	.11136	.09985	.08966	.08063	.07262	.06550	.05917	.05353	.04850	.04401	.04000	.03641	.03319
57	11	.25372	.22567	.20099	.17925	.16007	.14315	.12819	.11496	.10324	.09284	.08362	.07542	.06812	.06162	.05582	.05064	.04601	.04187	.03815	.03482
57	12	.25890	.23068	.20580	.18384	.16445	.14730	.13212	.11867	.10673	.09613	.08670	.07831	.07083	.06416	.05820	.05287	.04810	.04382	.03998	.03653
57	13	.26417	.23577	.21069	.18853	.16892	.15154	.13614	.12246	.11031	.09950	.08987	.08129	.07363	.06678	.06066	.05517	.05025	.04584	.04187	.03830
57	14	.26948	.24092	.21565	.19328	.17345	.15585	.14023	.12633	.11396	.10294	.09312	.08434	.07649	.06947	.06318	.05753	.05247	.04791	.04381	.04012
57	15	.27484	.24611	.22066	.19809	.17804	.16023	.14438	.13026	.11768	.10645	.09642	.08745	.07941	.07221	.06575	.05995	.05473	.05004	.04580	.04199
57	16	.28024	.25136	.22572	.20295	.18269	.16466	.14859	.13426	.12146	.11002	.09978	.09061	.08239	.07501	.06838	.06242	.05705	.05221	.04784	.04390
57	17	.28569	.25665	.23084	.20787	.18741	.16916	.15287	.13832	.12531	.11366	.10321	.09385	.08544	.07788	.07108	.06495	.05943	.05444	.04993	.04586
57	18	.29119	.26202	.23603	.21287	.19220	.17374	.15723	.14246	.12924	.11737	.10673	.09716	.08856	.08082	.07385	.06755	.06187	.05674	.05209	.04788
57	19	.29678	.26746	.24131	.21796	.19709	.17841	.16170	.14671	.13327	.12119	.11034	.10058	.09179	.08386	.07671	.07025	.06440	.05912	.05433	.04999
57	20	.30245	.27300	.24669	.22315	.20208	.18320	.16627	.15107	.13741	.12513	.11407	.10410	.09512	.08700	.07967	.07304	.06704	.06160	.05666	.05218
57	21	.30821	.27864	.25217	.22845	.20719	.18810	.17096	.15555	.14167	.12918	.11791	.10775	.09856	.09026	.08275	.07595	.06978	.06418	.05910	.05447
57	22	.31405	.28436	.25774	.23386	.21240	.19312	.17576	.16014	.14605	.13334	.12187	.11150	.10212	.09363	.08594	.07896	.07262	.06686	.06163	.05686
57	23	.31998	.29018	.26342	.23937	.21773	.19824	.18068	.16485	.15055	.13763	.12595	.11538	.10580	.09712	.08924	.08209	.07558	.06966	.06427	.05936
57	24	.32601	.29611	.26921	.24499	.22317	.20349	.18573	.16968	.15518	.14205	.13016	.11939	.10961	.10074	.09267	.08533	.07865	.07257	.06702	.06196
57	25	.33212	.30213	.27510	.25073	.22873	.20886	.19090	.17465	.15994	.14660	.13450	.12352	.11355	.10448	.09622	.08871	.08185	.07560	.06990	.06468
57	26	.33832	.30825	.28110	.25658	.23441	.21436	.19620	.17974	.16482	.15128	.13897	.12779	.11762	.10835	.09991	.09221	.08518	.07876	.07289	.06752
57	27	.34462	.31446	.28720	.26254	.24021	.21997	.20162	.18497	.16984	.15609	.14358	.13220	.12182	.11236	.10373	.09584	.08863	.08204	.07601	.07048
57	28	.35099	.32077	.29340	.26860	.24611	.22570	.20716	.19031	.17498	.16103	.14832	.13673	.12615	.11649	.10767	.09960	.09221	.08545	.07924	.07356
57	29	.35743	.32715	.29969	.27476	.25212	.23154	.21282	.19577	.18025	.16609	.15318	.14138	.13061	.12075	.11174	.10348	.09591	.08897	.08260	.07675
57	30	.36394	.33361	.30606	.28101	.25823	.23748	.21858	.20135	.18563	.17127	.15815	.14616	.13519	.12514	.11593	.10749	.09974	.09262	.08608	.08007
57	31	.37051	.34014	.31251	.28735	.26442	.24352	.22445	.20703	.19112	.17657	.16325	.15106	.13989	.12964	.12024	.11161	.10368	.09639	.08968	.08350
57	32	.37714	.34674	.31903	.29377	.27071	.24965	.23041	.21282	.19672	.18197	.16846	.15608	.14471	.13427	.12468	.11586	.10775	.10028	.09339	.08705
57	33	.38381	.35339	.32563	.30027	.27709	.25589	.23648	.21872	.20243	.18750	.17380	.16121	.14965	.13902	.12924	.12023	.11194	.10429	.09723	.09072
57	34	.39054	.36011	.33229	.30684	.28354	.26220	.24265	.22471	.20825	.19313	.17924	.16646	.15471	.14389	.13392	.12473	.11625	.10842	.10119	.09451
57	35	.39731	.36687	.33901	.31348	.29008	.26861	.24890	.23080	.21417	.19887	.18479	.17183	.15989	.14888	.13872	.12934	.12068	.11268	.10527	.09842
57	36	.40411	.37368	.34579	.32019	.29668	.27509	.25525	.23699	.22019	.20471	.19045	.17731	.16518	.15398	.14364	.13408	.12523	.11705	.10948	.10246
57	37	.41094	.38053	.35261	.32695	.30335	.28165	.26166	.24326	.22629	.21065	.19622	.18289	.17057	.15919	.14867	.13892	.12990	.12154	.11379	.10661
57	38	.41779	.38741	.35947	.33376	.31008	.28827	.26816	.24961	.23249	.21668	.20207	.18857	.17608	.16452	.15381	.14389	.13469	.12615	.11823	.11088
57	39	.42465	.39431	.36636	.34061	.31686	.29495	.27472	.25603	.23877	.22280	.20802	.19435	.18168	.16994	.15905	.14896	.13958	.13087	.12278	.11526
57	40	.43152	.40123	.37328	.34750	.32368	.30168	.28134	.26253	.24512	.22900	.21406	.20022	.18738	.17547	.16441	.15413	.14458	.13570	.12744	.11975
57	41	.43839	.40815	.38022	.35441	.33054	.30846	.28801	.26908	.25153	.23527	.22018	.20617	.19317	.18109	.16986	.15941	.14969	.14064	.13222	.12436
57	42	.44524	.41507	.38716	.36134	.33742	.31527	.29473	.27568	.25801	.24160	.22637	.21221	.19904	.18679	.17540	.16478	.15490	.14568	.13709	.12907
57	43	.45206	.42197	.39410	.36827	.34432	.32210	.30147	.28232	.26453	.24799	.23261	.21830	.20498	.19258	.18102	.17024	.16019	.15081	.14206	.13388
57	44	.45885	.42885	.40102	.37519	.35121	.32893	.30823	.28899	.27108	.25442	.23890	.22445	.21098	.19842	.18671	.17577	.16556	.15603	.14711	.13878
57	45	.46559	.43567	.40789	.38208	.35808	.33576	.31499	.29565	.27765	.26087	.24523	.23064	.21702	.20432	.19245	.18136	.17100	.16131	.15224	.14375
57	46	.47225	.44244	.41472	.38893	.36492	.34256	.32173	.30232	.28422	.26733	.25156	.23685	.22310	.21025	.19824	.18700	.17649	.16665	.15743	.14879

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
57	47	.47884	.44913	.42148	.39572	.37171	.34932	.32844	.30896	.29077	.27378	.25790	.24307	.22919	.21621	.20405	.19268	.18202	.17203	.16266	.15388
57	48	.48533	.45574	.42816	.40244	.37844	.35603	.33511	.31557	.29730	.28021	.26424	.24928	.23528	.22217	.20989	.19837	.18758	.17745	.16794	.15902
57	49	.49172	.46226	.43476	.40908	.38510	.36268	.34173	.32213	.30379	.28662	.27055	.25549	.24137	.22814	.21573	.20409	.19316	.18289	.17325	.16419
57	50	.49800	.46867	.44126	.41564	.39168	.36926	.34828	.32863	.31023	.29299	.27683	.26167	.24745	.23411	.22158	.20981	.19875	.18836	.17858	.16939
57	51	.50416	.47496	.44765	.42209	.39816	.37575	.35475	.33507	.31662	.29931	.28307	.26782	.25350	.24005	.22741	.21552	.20434	.19383	.18393	.17461
57	52	.51018	.48113	.45392	.42843	.40454	.38214	.36113	.34142	.32292	.30556	.28924	.27391	.25950	.24595	.23321	.22121	.20992	.19929	.18927	.17983
57	53	.51606	.48715	.46005	.43463	.41079	.38841	.36740	.34768	.32914	.31172	.29534	.27994	.26545	.25181	.23896	.22687	.21547	.20473	.19460	.18504
57	54	.52178	.49302	.46603	.44070	.41690	.39456	.37356	.35382	.33525	.31779	.30136	.28589	.27132	.25760	.24466	.23247	.22097	.21013	.19989	.19023
57	55	.52735	.49873	.47186	.44661	.42288	.40057	.37958	.35984	.34125	.32376	.30728	.29175	.27711	.26331	.25030	.23802	.22643	.21549	.20515	.19539
57	56	.53274	.50428	.47753	.45237	.42871	.40643	.38547	.36573	.34713	.32961	.31309	.29751	.28281	.26895	.25586	.24350	.23183	.22079	.21037	.20051
57	57	.53796	.50966	.48303	.45797	.43437	.41215	.39121	.37148	.35288	.33533	.31878	.30316	.28841	.27449	.26133	.24890	.23715	.22603	.21552	.20557
58	0	.20721	.18141	.15912	.13984	.12314	.10865	.09607	.08512	.07558	.06726	.05999	.05363	.04805	.04315	.03884	.03504	.03169	.02873	.02611	.02378
58	1	.20752	.18148	.15897	.13948	.12259	.10792	.09518	.08409	.07443	.06599	.05862	.05217	.04652	.04156	.03720	.03337	.02998	.02700	.02436	.02202
58	2	.21160	.18535	.16261	.14289	.12577	.11088	.09792	.08663	.07677	.06815	.06061	.05400	.04820	.04310	.03862	.03466	.03117	.02809	.02536	.02293
58	3	.21587	.18940	.16644	.14649	.12914	.11402	.10085	.08934	.07929	.07048	.06277	.05600	.05004	.04480	.04018	.03611	.03250	.02931	.02649	.02397
58	4	.22027	.19359	.17041	.15023	.13265	.11731	.10391	.09220	.08194	.07295	.06505	.05811	.05200	.04661	.04186	.03765	.03393	.03064	.02771	.02511
58	5	.22479	.19790	.17450	.15409	.13628	.12072	.10710	.09517	.08471	.07552	.06744	.06033	.05406	.04852	.04363	.03930	.03545	.03204	.02901	.02632
58	6	.22941	.20232	.17869	.15806	.14002	.12423	.11039	.09825	.08758	.07820	.06994	.06265	.05621	.05052	.04548	.04102	.03705	.03353	.03039	.02759
58	7	.23413	.20684	.18300	.16214	.14387	.12786	.11380	.10144	.09056	.08098	.07253	.06506	.05846	.05261	.04743	.04283	.03873	.03509	.03184	.02895
58	8	.23894	.21146	.18740	.16632	.14783	.13159	.11730	.10473	.09364	.08386	.07522	.06757	.06080	.05479	.04946	.04471	.04049	.03673	.03337	.03036
58	9	.24386	.21619	.19192	.17062	.15190	.13543	.12092	.10813	.09683	.08685	.07801	.07018	.06324	.05707	.05158	.04669	.04234	.03845	.03497	.03186
58	10	.24888	.22102	.19655	.17503	.15608	.13938	.12465	.11164	.10013	.08994	.08091	.07290	.06578	.05944	.05380	.04876	.04427	.04025	.03666	.03344
58	11	.25399	.22595	.20128	.17954	.16037	.14345	.12849	.11526	.10354	.09315	.08392	.07571	.06841	.06191	.05611	.05092	.04629	.04214	.03842	.03509
58	12	.25920	.23098	.20611	.18416	.16477	.14762	.13244	.11899	.10705	.09645	.08702	.07863	.07115	.06447	.05851	.05317	.04840	.04411	.04027	.03681
58	13	.26448	.23609	.21102	.18887	.16926	.15189	.13648	.12281	.11066	.09985	.09022	.08163	.07396	.06711	.06099	.05550	.05057	.04615	.04218	.03860
58	14	.26981	.24126	.21600	.19364	.17381	.15622	.14059	.12670	.11433	.10331	.09348	.08470	.07685	.06982	.06353	.05788	.05281	.04825	.04414	.04044
58	15	.27519	.24648	.22103	.19847	.17843	.16061	.14477	.13065	.11807	.10684	.09680	.08783	.07979	.07259	.06612	.06032	.05509	.05039	.04615	.04233
58	16	.28061	.25174	.22612	.20335	.18310	.16507	.14900	.13467	.12187	.11043	.10019	.09102	.08279	.07541	.06877	.06280	.05743	.05258	.04821	.04426
58	17	.28608	.25706	.23126	.20829	.18783	.16959	.15330	.13875	.12574	.11409	.10364	.09427	.08586	.07830	.07149	.06536	.05982	.05483	.05032	.04624
58	18	.29161	.26245	.23647	.21331	.19265	.17419	.15769	.14292	.12969	.11783	.10718	.09761	.08901	.08126	.07428	.06798	.06229	.05715	.05250	.04828
58	19	.29722	.26792	.24177	.21843	.19756	.17889	.16218	.14719	.13375	.12167	.11082	.10105	.09225	.08432	.07716	.07069	.06485	.05955	.05476	.05041
58	20	.30291	.27348	.24718	.22365	.20258	.18371	.16678	.15158	.13792	.12563	.11457	.10460	.09561	.08749	.08015	.07351	.06750	.06206	.05711	.05262
58	21	.30870	.27914	.25268	.22898	.20772	.18864	.17150	.15608	.14221	.12971	.11844	.10827	.09908	.09078	.08326	.07645	.07027	.06466	.05957	.05494
58	22	.31457	.28490	.25829	.23441	.21297	.19368	.17633	.16071	.14662	.13391	.12243	.11206	.10267	.09418	.08647	.07949	.07314	.06738	.06213	.05736
58	23	.32054	.29076	.26401	.23996	.21833	.19885	.18129	.16545	.15115	.13823	.12655	.11597	.10639	.09770	.08981	.08265	.07613	.07020	.06480	.05988
58	24	.32660	.29672	.26983	.24562	.22381	.20413	.18637	.17033	.15582	.14269	.13080	.12001	.11023	.10135	.09327	.08593	.07924	.07315	.06759	.06251
58	25	.33275	.30278	.27577	.25140	.22941	.20955	.19159	.17534	.16062	.14728	.13518	.12419	.11421	.10513	.09687	.08934	.08248	.07622	.07050	.06527
58	26	.33900	.30894	.28181	.25730	.23514	.21509	.19693	.18048	.16555	.15200	.13969	.12850	.11832	.10905	.10059	.09288	.08584	.07941	.07353	.06814
58	27	.34534	.31521	.28796	.26331	.24099	.22075	.20241	.18575	.17062	.15687	.14435	.13296	.12257	.11310	.10446	.09656	.08934	.08274	.07669	.07115
58	28	.35176	.32156	.29421	.26943	.24694	.22654	.20800	.19115	.17582	.16186	.14914	.13754	.12696	.11729	.10845	.10037	.09297	.08619	.07998	.07427
58	29	.35826	.32801	.30056	.27565	.25301	.23244	.21372	.19667	.18114	.16698	.15406	.14226	.13147	.12161	.11258	.10431	.09673	.08977	.08339	.07752
58	30	.36484	.33453	.30700	.28196	.25918	.23844	.21955	.20231	.18659	.17223	.15910	.14710	.13612	.12605	.11683	.10837	.10061	.09348	.08692	.08089
58	31	.37147	.34113	.31351	.28837	.26545	.24456	.22548	.20807	.19215	.17759	.16427	.15207	.14088	.13063	.12121	.11257	.10462	.09731	.09058	.08438
58	32	.37817	.34779	.32011	.29486	.27182	.25077	.23153	.21393	.19783	.18308	.16956	.15716	.14578	.13533	.12572	.11688	.10875	.10126	.09436	.08800
58	33	.38492	.35453	.32679	.30144	.27828	.25708	.23768	.21991	.20362	.18868	.17497	.16238	.15080	.14015	.13036	.12133	.11302	.10535	.09827	.09174
58	34	.39173	.36133	.33353	.30810	.28482	.26349	.24393	.22600	.20953	.19440	.18050	.16771	.15595	.14511	.13512	.12591	.11741	.10956	.10231	.09561
58	35	.39859	.36819	.34035	.31484	.29145	.26999	.25029	.23219	.21555	.20024	.18615	.17318	.16122	.15019	.14001	.13061	.12193	.11390	.10648	.09960
58	36	.40549	.37510	.34723	.32165	.29816	.27658	.25673	.23848	.22167	.20619	.19191	.17875	.16661	.15539	.14502	.13544	.12658	.11837	.11077	.10372
58	37	.41242	.38205	.35416	.32852	.30494	.28324	.26326	.24486	.22789	.21223	.19779	.18444	.17211	.16071	.15016	.14039	.13135	.12296	.11519	.10797
58	38	.41938	.38904	.36113	.33545	.31179	.28998	.26988	.25133	.23420	.21838	.20376	.19024	.17773	.16614	.15541	.14547	.13624	.12768	.11973	.11234

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
58	39	.42635	.39606	.36815	.34242	.31869	.29679	.27657	.25788	.24060	.22463	.20984	.19614	.18345	.17169	.16078	.15065	.14125	.13251	.12439	.11684
58	40	.43335	.40311	.37520	.34944	.32565	.30366	.28332	.26451	.24709	.23096	.21601	.20215	.18929	.17735	.16626	.15596	.14638	.13747	.12917	.12145
58	41	.44035	.41017	.38228	.35650	.33265	.31058	.29014	.27121	.25365	.23738	.22227	.20824	.19522	.18311	.17185	.16137	.15162	.14254	.13408	.12619
58	42	.44734	.41723	.38937	.36358	.33968	.31754	.29701	.27796	.26028	.24387	.22861	.21443	.20124	.18896	.17754	.16689	.15697	.14772	.13909	.13103
58	43	.45431	.42429	.39646	.37067	.34674	.32453	.30392	.28477	.26697	.25042	.23502	.22069	.20734	.19490	.18331	.17250	.16242	.15300	.14420	.13599
58	44	.46126	.43132	.40354	.37775	.35380	.33154	.31085	.29160	.27369	.25702	.24148	.22701	.21351	.20092	.18917	.17820	.16795	.15837	.14942	.14104
58	45	.46816	.43832	.41059	.38482	.36085	.33855	.31779	.29846	.28044	.26365	.24799	.23337	.21973	.20699	.19509	.18396	.17355	.16382	.15471	.14617
58	46	.47499	.44526	.41760	.39185	.36788	.34554	.32472	.30531	.28720	.27030	.25451	.23977	.22599	.21311	.20106	.18978	.17922	.16933	.16007	.15138
58	47	.48176	.45214	.42455	.39884	.37486	.35250	.33163	.31215	.29395	.27695	.26105	.24619	.23228	.21926	.20707	.19564	.18494	.17490	.16549	.15665
58	48	.48844	.45894	.43143	.40576	.38180	.35942	.33851	.31897	.30069	.28359	.26759	.25261	.23858	.22543	.21310	.20154	.19069	.18051	.17095	.16197
58	49	.49502	.46566	.43823	.41261	.38867	.36628	.34534	.32574	.30740	.29022	.27412	.25903	.24488	.23161	.21916	.20746	.19648	.18616	.17646	.16734
58	50	.50150	.47227	.44495	.41939	.39547	.37308	.35212	.33248	.31407	.29681	.28063	.26544	.25118	.23779	.22522	.21340	.20229	.19184	.18200	.17275
58	51	.50787	.47878	.45156	.42606	.40218	.37980	.35882	.33915	.32069	.30336	.28710	.27182	.25746	.24397	.23128	.21934	.20810	.19753	.18757	.17818
58	52	.51410	.48516	.45805	.43263	.40879	.38643	.36544	.34574	.32724	.30985	.29351	.27815	.26370	.25011	.23731	.22526	.21391	.20321	.19313	.18363
58	53	.52020	.49141	.46441	.43907	.41528	.39294	.37196	.35224	.33370	.31626	.29986	.28442	.26989	.25620	.24331	.23115	.21969	.20889	.19869	.18906
58	54	.52614	.49751	.47062	.44537	.42164	.39934	.37836	.35863	.34006	.32259	.30613	.29062	.27602	.26224	.24926	.23700	.22544	.21453	.20422	.19449
58	55	.53193	.50345	.47669	.45153	.42787	.40560	.38464	.36491	.34632	.32881	.31231	.29674	.28207	.26822	.25515	.24281	.23115	.22014	.20973	.19989
58	56	.53755	.50924	.48260	.45754	.43394	.41172	.39079	.37106	.35246	.33493	.31838	.30277	.28803	.27411	.26097	.24854	.23680	.22570	.21519	.20525
58	57	.54299	.51485	.48835	.46338	.43986	.41769	.39679	.37708	.35847	.34092	.32434	.30869	.29390	.27992	.26670	.25421	.24238	.23120	.22060	.21057
58	58	.54826	.52028	.49391	.46905	.44561	.42350	.40264	.38294	.36434	.34677	.33017	.31448	.29965	.28562	.27234	.25978	.24788	.23662	.22595	.21583
59	0	.20744	.18164	.15936	.14009	.12339	.10891	.09633	.08538	.07585	.06753	.06025	.05389	.04831	.04341	.03910	.03530	.03195	.02898	.02636	.02403
59	1	.20767	.18163	.15913	.13964	.12275	.10809	.09534	.08425	.07459	.06615	.05878	.05233	.04668	.04172	.03736	.03352	.03014	.02715	.02450	.02216
59	2	.21175	.18550	.16277	.14305	.12593	.11104	.09809	.08679	.07693	.06832	.06077	.05417	.04836	.04326	.03878	.03482	.03133	.02824	.02550	.02308
59	3	.21603	.18956	.16660	.14666	.12931	.11420	.10102	.08952	.07946	.07066	.06294	.05617	.05021	.04497	.04035	.03627	.03266	.02947	.02664	.02413
59	4	.22044	.19377	.17058	.15041	.13283	.11749	.10410	.09238	.08212	.07313	.06523	.05829	.05218	.04679	.04203	.03783	.03410	.03080	.02787	.02527
59	5	.22497	.19809	.17468	.15428	.13647	.12091	.10729	.09537	.08491	.07572	.06764	.06052	.05425	.04871	.04381	.03948	.03563	.03222	.02919	.02649
59	6	.22960	.20252	.17889	.15826	.14023	.12444	.11060	.09846	.08779	.07841	.07014	.06285	.05641	.05072	.04568	.04121	.03725	.03372	.03058	.02778
59	7	.23433	.20705	.18321	.16236	.14409	.12808	.11402	.10166	.09078	.08120	.07275	.06528	.05868	.05283	.04764	.04303	.03894	.03529	.03204	.02914
59	8	.23916	.21168	.18763	.16655	.14806	.13182	.11754	.10496	.09388	.08410	.07545	.06780	.06103	.05502	.04968	.04494	.04071	.03694	.03358	.03057
59	9	.24409	.21642	.19216	.17086	.15215	.13568	.12117	.10838	.09708	.08710	.07826	.07043	.06348	.05731	.05182	.04693	.04257	.03868	.03520	.03208
59	10	.24912	.22127	.19681	.17529	.15635	.13965	.12492	.11191	.10040	.09021	.08118	.07316	.06604	.05970	.05406	.04902	.04452	.04050	.03690	.03368
59	11	.25425	.22622	.20155	.17982	.16066	.14374	.12878	.11555	.10383	.09343	.08420	.07600	.06870	.06219	.05638	.05120	.04656	.04241	.03869	.03534
59	12	.25948	.23127	.20640	.18446	.16508	.14793	.13275	.11930	.10736	.09676	.08733	.07893	.07145	.06477	.05880	.05347	.04868	.04440	.04055	.03709
59	13	.26478	.23640	.21134	.18919	.16958	.15221	.13681	.12314	.11099	.10018	.09054	.08196	.07429	.06744	.06130	.05581	.05088	.04646	.04248	.03890
59	14	.27013	.24159	.21634	.19398	.17416	.15657	.14094	.12705	.11468	.10366	.09383	.08505	.07719	.07016	.06386	.05821	.05314	.04857	.04446	.04076
59	15	.27553	.24683	.22139	.19883	.17879	.16098	.14514	.13103	.11844	.10721	.09717	.08820	.08016	.07295	.06648	.06067	.05544	.05073	.04649	.04266
59	16	.28097	.25211	.22649	.20373	.18348	.16546	.14939	.13506	.12226	.11082	.10058	.09140	.08318	.07579	.06915	.06318	.05780	.05294	.04857	.04461
59	17	.28646	.25745	.23165	.20870	.18824	.17000	.15372	.13917	.12615	.11450	.10405	.09468	.08627	.07870	.07188	.06575	.06021	.05521	.05069	.04661
59	18	.29201	.26285	.23689	.21374	.19308	.17462	.15812	.14336	.13013	.11826	.10761	.09804	.08943	.08168	.07469	.06839	.06270	.05755	.05289	.04867
59	19	.29763	.26834	.24221	.21887	.19801	.17935	.16263	.14765	.13421	.12213	.11127	.10150	.09270	.08476	.07760	.07113	.06527	.05997	.05517	.05081
59	20	.30335	.27393	.24764	.22412	.20306	.18419	.16726	.15206	.13840	.12611	.11505	.10508	.09608	.08796	.08061	.07397	.06795	.06250	.05755	.05305
59	21	.30917	.27962	.25317	.22948	.20822	.18915	.17201	.15659	.14272	.13022	.11895	.10878	.09958	.09127	.08374	.07693	.07074	.06513	.06003	.05539
59	22	.31507	.28541	.25881	.23494	.21350	.19422	.17687	.16125	.14716	.13445	.12297	.11259	.10320	.09470	.08699	.07999	.07364	.06787	.06262	.05783
59	23	.32106	.29129	.26456	.24052	.21889	.19942	.18186	.16603	.15173	.13881	.12712	.11653	.10695	.09825	.09036	.08318	.07666	.07072	.06531	.06038
59	24	.32715	.29729	.27042	.24622	.22441	.20474	.18698	.17094	.15643	.14330	.13140	.12061	.11082	.10193	.09385	.08650	.07980	.07370	.06813	.06305
59	25	.33335	.30339	.27639	.25204	.23005	.21019	.19224	.17599	.16127	.14793	.13582	.12483	.11484	.10575	.09748	.08995	.08308	.07680	.07107	.06584
59	26	.33963	.30959	.28247	.25797	.23582	.21578	.19762	.18117	.16624	.15269	.14038	.12918	.11899	.10971	.10125	.09353	.08648	.08004	.07414	.06875
59	27	.34602	.31590	.28867	.26403	.24172	.22149	.20315	.18649	.17136	.15760	.14509	.13368	.12329	.11381	.10516	.09725	.09002	.08341	.07735	.07180
59	28	.35249	.32231	.29498	.27020	.24773	.22733	.20880	.19194	.17661	.16265	.14992	.13832	.12773	.11805	.10920	.10111	.09370	.08691	.08068	.07496
59	29	.35904	.32881	.30138	.27648	.25386	.23329	.21457	.19753	.18199	.16783	.15490	.14309	.13230	.12242	.11338	.10510	.09751	.09054	.08414	.07826

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
59	30	.36567	.33539	.30788	.28286	.26009	.23935	.22046	.20323	.18750	.17313	.16000	.14799	.13700	.12693	.11770	.10922	.10145	.09430	.08773	.08169
59	31	.37237	.34205	.31446	.28933	.26642	.24553	.22646	.20905	.19313	.17857	.16524	.15303	.14183	.13156	.12214	.11348	.10552	.09819	.09145	.08523
59	32	.37913	.34879	.32113	.29589	.27286	.25182	.23258	.21499	.19888	.18412	.17060	.15819	.14680	.13633	.12671	.11786	.10972	.10221	.09529	.08891
59	33	.38596	.35560	.32788	.30255	.27940	.25821	.23881	.22104	.20475	.18981	.17609	.16348	.15190	.14124	.13142	.12239	.11405	.10637	.09927	.09272
59	34	.39285	.36248	.33471	.30929	.28602	.26470	.24515	.22721	.21074	.19561	.18170	.16890	.15712	.14627	.13627	.12704	.11852	.11066	.10339	.09666
59	35	.39979	.36942	.34161	.31612	.29275	.27130	.25160	.23350	.21685	.20154	.18744	.17446	.16248	.15144	.14125	.13183	.12313	.11508	.10763	.10074
59	36	.40678	.37642	.34858	.32303	.29955	.27798	.25814	.23988	.22307	.20758	.19330	.18013	.16797	.15674	.14635	.13675	.12787	.11964	.11201	.10495
59	37	.41380	.38348	.35561	.33000	.30644	.28475	.26478	.24637	.22940	.21374	.19928	.18592	.17358	.16216	.15159	.14180	.13273	.12432	.11652	.10928
59	38	.42087	.39057	.36270	.33704	.31340	.29161	.27151	.25296	.23583	.22000	.20537	.19183	.17931	.16770	.15695	.14698	.13773	.12914	.12117	.11376
59	39	.42796	.39771	.36983	.34413	.32042	.29853	.27832	.25963	.24235	.22637	.21157	.19786	.18515	.17337	.16243	.15228	.14285	.13409	.12594	.11836
59	40	.43507	.40487	.37701	.35128	.32751	.30553	.28520	.26639	.24897	.23283	.21787	.20399	.19111	.17915	.16804	.15771	.14810	.13917	.13084	.12309
59	41	.44219	.41206	.38422	.35847	.33465	.31259	.29216	.27323	.25567	.23939	.22427	.21022	.19718	.18505	.17376	.16326	.15348	.14436	.13587	.12795
59	42	.44932	.41927	.39145	.36569	.34183	.31970	.29918	.28013	.26245	.24602	.23075	.21656	.20334	.19105	.17959	.16892	.15896	.14968	.14102	.13293
59	43	.45644	.42647	.39869	.37294	.34904	.32685	.30624	.28710	.26929	.25273	.23732	.22297	.20960	.19714	.18552	.17468	.16456	.15511	.14628	.13802
59	44	.46353	.43366	.40593	.38019	.35626	.33403	.31334	.29410	.27619	.25950	.24395	.22946	.21594	.20332	.19154	.18053	.17025	.16064	.15164	.14323
59	45	.47059	.44082	.41315	.38742	.36349	.34121	.32046	.30113	.28311	.26631	.25063	.23600	.22233	.20956	.19763	.18647	.17602	.16625	.15709	.14852
59	46	.47759	.44794	.42034	.39464	.37070	.34838	.32758	.30817	.29006	.27314	.25735	.24258	.22878	.21586	.20378	.19246	.18187	.17194	.16263	.15390
59	47	.48453	.45499	.42747	.40181	.37787	.35553	.33468	.31520	.29700	.27999	.26408	.24919	.23525	.22220	.20997	.19851	.18777	.17769	.16822	.15934
59	48	.49138	.46198	.43454	.40893	.38500	.36265	.34176	.32222	.30394	.28684	.27082	.25582	.24175	.22857	.21621	.20461	.19372	.18349	.17388	.16485
59	49	.49816	.46889	.44154	.41598	.39208	.36972	.34880	.32921	.31087	.29367	.27756	.26245	.24827	.23496	.22247	.21073	.19970	.18934	.17959	.17042
59	50	.50483	.47571	.44846	.42296	.39910	.37674	.35580	.33617	.31776	.30049	.28429	.26907	.25479	.24136	.22875	.21688	.20572	.19522	.18534	.17603
59	51	.51140	.48242	.45528	.42986	.40603	.38369	.36273	.34307	.32461	.30727	.29099	.27568	.26130	.24776	.23503	.22304	.21176	.20113	.19111	.18167
59	52	.51784	.48902	.46200	.43665	.41287	.39055	.36958	.34989	.33139	.31400	.29764	.28225	.26777	.25414	.24130	.22920	.21779	.20704	.19690	.18733
59	53	.52415	.49549	.46858	.44332	.41959	.39730	.37634	.35664	.33810	.32066	.30424	.28877	.27420	.26048	.24753	.23533	.22381	.21295	.20269	.19300
59	54	.53031	.50181	.47503	.44986	.42620	.40394	.38299	.36328	.34472	.32723	.31075	.29522	.28058	.26677	.25373	.24143	.22981	.21883	.20846	.19866
59	55	.53632	.50798	.48134	.45627	.43267	.41045	.38953	.36981	.35123	.33371	.31719	.30160	.28689	.27299	.25987	.24748	.23576	.22469	.21421	.20430
59	56	.54216	.51400	.48749	.46252	.43900	.41683	.39593	.37623	.35764	.34009	.32353	.30789	.29311	.27915	.26596	.25348	.24167	.23050	.21993	.20992
59	57	.54784	.51985	.49348	.46862	.44518	.42306	.40220	.38251	.36391	.34635	.32976	.31408	.29925	.28523	.27196	.25940	.24752	.23626	.22560	.21549
59	58	.55333	.52552	.49929	.47454	.45118	.42913	.40831	.38864	.37005	.35248	.33586	.32015	.30527	.29120	.27787	.26524	.25328	.24195	.23120	.22101
59	59	.55863	.53100	.50491	.48028	.45701	.43503	.41425	.39461	.37603	.35846	.34183	.32608	.31117	.29705	.28367	.27098	.25895	.24755	.23672	.22645
60	0	.20766	.18187	.15960	.14033	.12364	.10916	.09658	.08564	.07610	.06778	.06051	.05415	.04857	.04366	.03935	.03555	.03220	.02923	.02660	.02427
60	1	.20780	.18178	.15927	.13979	.12290	.10824	.09550	.08441	.07474	.06631	.05894	.05249	.04683	.04187	.03751	.03367	.03028	.02729	.02464	.02230
60	2	.21189	.18565	.16292	.14320	.12609	.11120	.09825	.08695	.07709	.06847	.06093	.05432	.04852	.04342	.03893	.03497	.03148	.02838	.02565	.02322
60	3	.21618	.18972	.16676	.14682	.12947	.11436	.10119	.08969	.07963	.07082	.06311	.05633	.05037	.04513	.04051	.03643	.03282	.02962	.02679	.02427
60	4	.22060	.19393	.17075	.15058	.13300	.11767	.10427	.09256	.08230	.07330	.06541	.05846	.05235	.04696	.04220	.03799	.03427	.03096	.02803	.02542
60	5	.22513	.19826	.17486	.15446	.13665	.12109	.10748	.09555	.08509	.07590	.06782	.06071	.05443	.04889	.04399	.03965	.03581	.03239	.02936	.02665
60	6	.22978	.20270	.17908	.15846	.14042	.12463	.11080	.09866	.08799	.07861	.07034	.06305	.05661	.05092	.04587	.04140	.03743	.03390	.03076	.02795
60	7	.23452	.20725	.18341	.16256	.14430	.12829	.11423	.10187	.09100	.08141	.07296	.06549	.05888	.05303	.04784	.04324	.03914	.03549	.03224	.02933
60	8	.23936	.21189	.18785	.16677	.14828	.13204	.11776	.10519	.09410	.08432	.07568	.06803	.06125	.05524	.04990	.04515	.04092	.03715	.03379	.03078
60	9	.24430	.21665	.19239	.17110	.15238	.13592	.12141	.10862	.09733	.08734	.07850	.07067	.06372	.05755	.05205	.04716	.04280	.03890	.03542	.03230
60	10	.24935	.22151	.19705	.17554	.15660	.13991	.12518	.11217	.10066	.09047	.08144	.07342	.06629	.05995	.05431	.04927	.04477	.04074	.03714	.03391
60	11	.25450	.22648	.20182	.18009	.16093	.14401	.12906	.11583	.10411	.09371	.08448	.07627	.06897	.06246	.05665	.05146	.04682	.04267	.03894	.03559
60	12	.25974	.23154	.20668	.18475	.16537	.14822	.13305	.11960	.10766	.09706	.08763	.07923	.07174	.06506	.05909	.05375	.04897	.04467	.04082	.03736
60	13	.26506	.23669	.21164	.18949	.16989	.15253	.13713	.12346	.11131	.10049	.09086	.08227	.07460	.06775	.06161	.05611	.05118	.04675	.04277	.03919
60	14	.27043	.24190	.21666	.19430	.17449	.15690	.14128	.12739	.11502	.10400	.09416	.08538	.07752	.07049	.06419	.05854	.05346	.04889	.04477	.04106
60	15	.27585	.24715	.22173	.19917	.17914	.16134	.14549	.13138	.11880	.10757	.09753	.08855	.08051	.07330	.06683	.06101	.05578	.05107	.04682	.04299
60	16	.28130	.25245	.22685	.20409	.18385	.16583	.14977	.13544	.12264	.11120	.10095	.09178	.08355	.07616	.06952	.06354	.05815	.05330	.04891	.04495
60	17	.28681	.25781	.23203	.20908	.18863	.17039	.15411	.13956	.12655	.11490	.10445	.09508	.08666	.07908	.07227	.06613	.06059	.05558	.05106	.04697
60	18	.29238	.26324	.23728	.21414	.19349	.17504	.15854	.14377	.13054	.11868	.10803	.09845	.08984	.08209	.07510	.06879	.06309	.05794	.05327	.04905
60	19	.29802	.26875	.24263	.21930	.19844	.17978	.16307	.14809	.13464	.12257	.11171	.10194	.09313	.08519	.07802	.07154	.06569	.06038	.05557	.05121

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
60	20	.30377	.27436	.24808	.22456	.20351	.18465	.16772	.15252	.13886	.12657	.11551	.10553	.09653	.08841	.08106	.07441	.06839	.06293	.05797	.05347
60	21	.30960	.28007	.25364	.22995	.20870	.18963	.17249	.15708	.14321	.13071	.11943	.10926	.10006	.09174	.08421	.07739	.07120	.06558	.06047	.05583
60	22	.31553	.28588	.25930	.23544	.21400	.19473	.17739	.16176	.14767	.13496	.12348	.11310	.10371	.09520	.08748	.08048	.07413	.06834	.06308	.05829
60	23	.32155	.29180	.26507	.24105	.21943	.19996	.18241	.16657	.15227	.13935	.12766	.11707	.10748	.09878	.09088	.08370	.07717	.07123	.06581	.06087
60	24	.32768	.29782	.27097	.24678	.22498	.20531	.18756	.17152	.15701	.14387	.13197	.12118	.11139	.10249	.09441	.08705	.08034	.07423	.06866	.06356
60	25	.33390	.30396	.27698	.25263	.23066	.21081	.19285	.17660	.16188	.14854	.13643	.12544	.11544	.10635	.09807	.09053	.08365	.07737	.07163	.06639
60	26	.34023	.31020	.28310	.25861	.23647	.21643	.19828	.18183	.16690	.15335	.14103	.12983	.11963	.11035	.10188	.09415	.08709	.08064	.07474	.06933
60	27	.34665	.31656	.28934	.26471	.24241	.22219	.20385	.18719	.17206	.15830	.14578	.13438	.12398	.11449	.10583	.09792	.09068	.08405	.07798	.07242
60	28	.35317	.32301	.29569	.27093	.24847	.22807	.20955	.19270	.17736	.16340	.15067	.13906	.12846	.11878	.10992	.10182	.09440	.08760	.08136	.07563
60	29	.35977	.32956	.30215	.27726	.25465	.23408	.21537	.19833	.18280	.16863	.15570	.14388	.13308	.12320	.11415	.10586	.09826	.09128	.08487	.07897
60	30	.36645	.33620	.30870	.28369	.26094	.24021	.22132	.20409	.18836	.17400	.16086	.14884	.13784	.12776	.11852	.11004	.10225	.09509	.08851	.08245
60	31	.37321	.34292	.31534	.29023	.26734	.24645	.22739	.20998	.19406	.17949	.16616	.15394	.14274	.13246	.12302	.11435	.10638	.09904	.09228	.08605
60	32	.38003	.34972	.32208	.29686	.27384	.25281	.23358	.21598	.19987	.18512	.17158	.15917	.14777	.13729	.12766	.11880	.11064	.10312	.09619	.08979
60	33	.38693	.35660	.32890	.30359	.28045	.25927	.23988	.22212	.20582	.19087	.17715	.16454	.15294	.14227	.13244	.12339	.11504	.10734	.10023	.09367
60	34	.39389	.36355	.33581	.31041	.28716	.26585	.24630	.22837	.21189	.19676	.18284	.17004	.15824	.14738	.13736	.12812	.11959	.11171	.10442	.09768
60	35	.40091	.37058	.34280	.31733	.29397	.27253	.25283	.23474	.21809	.20278	.18867	.17567	.16369	.15263	.14242	.13299	.12428	.11621	.10875	.10183
60	36	.40798	.37767	.34986	.32432	.30087	.27930	.25947	.24122	.22441	.20891	.19462	.18144	.16927	.15802	.14762	.13800	.12910	.12085	.11321	.10612
60	37	.41510	.38481	.35698	.33139	.30785	.28618	.26621	.24781	.23083	.21517	.20070	.18733	.17497	.16354	.15295	.14315	.13406	.12563	.11781	.11055
60	38	.42226	.39201	.36417	.33854	.31492	.29314	.27305	.25450	.23737	.22154	.20690	.19335	.18081	.16919	.15842	.14843	.13916	.13055	.12255	.11512
60	39	.42946	.39926	.37142	.34575	.32206	.30018	.27997	.26129	.24401	.22802	.21321	.19949	.18677	.17497	.16402	.15385	.14439	.13561	.12743	.11982
60	40	.43668	.40654	.37871	.35301	.32926	.30730	.28698	.26818	.25075	.23461	.21964	.20575	.19285	.18087	.16974	.15939	.14976	.14080	.13245	.12467
60	41	.44393	.41385	.38605	.36033	.33653	.31450	.29408	.27515	.25759	.24130	.22617	.21211	.19905	.18690	.17559	.16507	.15526	.14612	.13760	.12965
60	42	.45118	.42119	.39342	.36770	.34385	.32175	.30124	.28220	.26451	.24808	.23280	.21859	.20536	.19304	.18156	.17086	.16088	.15157	.14288	.13476
60	43	.45843	.42853	.40080	.37508	.35121	.32905	.30845	.28931	.27151	.25494	.23952	.22515	.21177	.19928	.18764	.17677	.16662	.15714	.14828	.13999
60	44	.46567	.43587	.40820	.38249	.35860	.33638	.31572	.29648	.27856	.26187	.24631	.23180	.21826	.20562	.19381	.18278	.17247	.16282	.15379	.14534
60	45	.47288	.44318	.41557	.38989	.36599	.34373	.32300	.30368	.28566	.26885	.25316	.23851	.22482	.21203	.20007	.18888	.17840	.16859	.15940	.15079
60	46	.48004	.45046	.42293	.39728	.37337	.35109	.33030	.31090	.29279	.27587	.26006	.24527	.23145	.21851	.20640	.19505	.18442	.17445	.16510	.15633
60	47	.48714	.45769	.43024	.40463	.38073	.35842	.33759	.31812	.29992	.28290	.26698	.25207	.23811	.22503	.21278	.20128	.19050	.18038	.17088	.16195
60	48	.49418	.46486	.43749	.41194	.38806	.36574	.34486	.32534	.30706	.28995	.27392	.25890	.24481	.23160	.21921	.20757	.19664	.18637	.17672	.16765
60	49	.50113	.47196	.44469	.41919	.39534	.37301	.35211	.33254	.31419	.29699	.28087	.26574	.25153	.23820	.22567	.21390	.20283	.19242	.18262	.17340
60	50	.50800	.47897	.45181	.42638	.40256	.38024	.35932	.33970	.32130	.30403	.28781	.27258	.25827	.24481	.23216	.22026	.20906	.19851	.18857	.17921
60	51	.51476	.48589	.45884	.43349	.40971	.38741	.36648	.34683	.32838	.31104	.29474	.27941	.26500	.25143	.23866	.22664	.21531	.20463	.19457	.18507
60	52	.52140	.49270	.46577	.44050	.41677	.39449	.37356	.35389	.33539	.31800	.30163	.28622	.27171	.25804	.24516	.23302	.22157	.21077	.20058	.19095
60	53	.52792	.49938	.47258	.44740	.42373	.40148	.38056	.36087	.34234	.32490	.30846	.29298	.27838	.26462	.25164	.23939	.22783	.21691	.20659	.19685
60	54	.53429	.50593	.47926	.45417	.43058	.40837	.38746	.36776	.34921	.33172	.31523	.29968	.28501	.27116	.25808	.24573	.23406	.22303	.21260	.20274
60	55	.54052	.51233	.48579	.46082	.43729	.41513	.39424	.37455	.35598	.33846	.32192	.30631	.29157	.27764	.26448	.25204	.24027	.22914	.21860	.20863
60	56	.54659	.51857	.49218	.46731	.44387	.42176	.40090	.38122	.36264	.34510	.32852	.31286	.29806	.28406	.27082	.25829	.24643	.23520	.22457	.21449
60	57	.55249	.52466	.49841	.47366	.45030	.42825	.40743	.38777	.36919	.35163	.33502	.31932	.30446	.29040	.27709	.26448	.25254	.24122	.23050	.22032
60	58	.55821	.53056	.50447	.47983	.45657	.43458	.41381	.39417	.37560	.35803	.34140	.32566	.31076	.29664	.28327	.27059	.25858	.24718	.23636	.22610
60	59	.56374	.53628	.51034	.48582	.46265	.44074	.42002	.40041	.38185	.36428	.34764	.33187	.31693	.30277	.28934	.27661	.26452	.25305	.24216	.23181
60	60	.56908	.54180	.51601	.49163	.46855	.44672	.42605	.40648	.38794	.37038	.35373	.33795	.32298	.30878	.29530	.28251	.27036	.25882	.24786	.23744
61	0	.20787	.18210	.15983	.14057	.12388	.10940	.09683	.08589	.07635	.06804	.06076	.05440	.04882	.04392	.03960	.03580	.03245	.02948	.02685	.02451
61	1	.20794	.18191	.15941	.13993	.12304	.10839	.09564	.08456	.07489	.06646	.05909	.05263	.04698	.04202	.03765	.03381	.03042	.02743	.02478	.02243
61	2	.21203	.18579	.16306	.14335	.12623	.11135	.09840	.08710	.07724	.06863	.06108	.05447	.04867	.04357	.03907	.03511	.03162	.02853	.02579	.02336
61	3	.21632	.18986	.16691	.14697	.12963	.11452	.10135	.08984	.07979	.07098	.06326	.05649	.05053	.04528	.04066	.03658	.03297	.02977	.02694	.02442
61	4	.22074	.19408	.17091	.15074	.13316	.11783	.10444	.09272	.08247	.07347	.06557	.05863	.05251	.04712	.04236	.03815	.03442	.03112	.02818	.02557
61	5	.22529	.19842	.17503	.15463	.13683	.12127	.10766	.09573	.08527	.07608	.06800	.06088	.05461	.04906	.04416	.03982	.03598	.03256	.02952	.02681
61	6	.22994	.20287	.17926	.15864	.14061	.12482	.11099	.09885	.08818	.07879	.07053	.06324	.05680	.05110	.04606	.04158	.03761	.03408	.03093	.02813
61	7	.23470	.20743	.18360	.16276	.14450	.12849	.11443	.10207	.09120	.08162	.07316	.06569	.05908	.05323	.04804	.04343	.03933	.03568	.03242	.02951
61	8	.23955	.21209	.18805	.16698	.14850	.13226	.11798	.10540	.09432	.08454	.07589	.06824	.06146	.05545	.05011	.04536	.04113	.03736	.03399	.03097

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
61	9	.24451	.21686	.19261	.17132	.15261	.13615	.12164	.10885	.09756	.08757	.07873	.07090	.06395	.05777	.05228	.04738	.04302	.03912	.03563	.03251
61	10	.24957	.22174	.19728	.17578	.15684	.14015	.12543	.11242	.10091	.09072	.08169	.07367	.06654	.06020	.05455	.04951	.04500	.04098	.03737	.03414
61	11	.25474	.22672	.20207	.18034	.16119	.14427	.12932	.11609	.10437	.09398	.08475	.07654	.06923	.06272	.05691	.05172	.04708	.04292	.03919	.03584
61	12	.25999	.23180	.20695	.18502	.16564	.14850	.13333	.11988	.10795	.09734	.08791	.07951	.07202	.06534	.05937	.05402	.04924	.04494	.04109	.03762
61	13	.26533	.23697	.21192	.18978	.17019	.15283	.13743	.12376	.11161	.10080	.09116	.08257	.07490	.06804	.06191	.05641	.05147	.04704	.04305	.03947
61	14	.27072	.24219	.21696	.19461	.17480	.15722	.14160	.12771	.11534	.10432	.09449	.08570	.07785	.07081	.06451	.05885	.05376	.04919	.04507	.04136
61	15	.27615	.24747	.22205	.19950	.17947	.16167	.14583	.13172	.11914	.10791	.09787	.08889	.08085	.07363	.06716	.06134	.05611	.05139	.04714	.04330
61	16	.28162	.25278	.22718	.20444	.18420	.16618	.15013	.13580	.12300	.11156	.10131	.09214	.08391	.07651	.06987	.06389	.05850	.05364	.04925	.04528
61	17	.28714	.25816	.23238	.20944	.18900	.17077	.15449	.13994	.12693	.11528	.10483	.09545	.08703	.07946	.07264	.06649	.06095	.05594	.05141	.04731
61	18	.29273	.26360	.23765	.21452	.19387	.17543	.15893	.14417	.13094	.11908	.10842	.09885	.09024	.08248	.07548	.06917	.06347	.05831	.05364	.04941
61	19	.29839	.26913	.24302	.21970	.19885	.18019	.16349	.14851	.13506	.12299	.11213	.10235	.09354	.08560	.07843	.07195	.06608	.06077	.05596	.05159
61	20	.30415	.27476	.24849	.22499	.20394	.18508	.16816	.15296	.13930	.12701	.11595	.10597	.09697	.08884	.08149	.07483	.06881	.06334	.05838	.05387
61	21	.31001	.28050	.25407	.23039	.20915	.19009	.17295	.15754	.14367	.13117	.11990	.10972	.10052	.09220	.08466	.07784	.07164	.06602	.06090	.05625
61	22	.31596	.28633	.25976	.23591	.21448	.19521	.17787	.16225	.14816	.13545	.12397	.11359	.10419	.09568	.08796	.08095	.07459	.06880	.06354	.05874
61	23	.32201	.29228	.26556	.24155	.21993	.20047	.18292	.16709	.15279	.13987	.12817	.11759	.10799	.09928	.09138	.08420	.07766	.07171	.06629	.06134
61	24	.32817	.29833	.27148	.24731	.22552	.20586	.18811	.17207	.15756	.14442	.13252	.12173	.11193	.10303	.09494	.08757	.08086	.07474	.06916	.06406
61	25	.33442	.30450	.27753	.25320	.23123	.21138	.19343	.17719	.16247	.14912	.13701	.12601	.11602	.10692	.09864	.09109	.08420	.07791	.07217	.06691
61	26	.34078	.31078	.28369	.25921	.23708	.21704	.19890	.18245	.16752	.15397	.14165	.13045	.12025	.11095	.10248	.09474	.08768	.08122	.07531	.06990
61	27	.34725	.31717	.28997	.26536	.24306	.22285	.20451	.18786	.17273	.15897	.14644	.13503	.12463	.11514	.10647	.09855	.09130	.08467	.07859	.07302
61	28	.35381	.32367	.29637	.27162	.24916	.22878	.21025	.19341	.17807	.16411	.15138	.13976	.12916	.11947	.11061	.10250	.09507	.08826	.08201	.07627
61	29	.36045	.33026	.30287	.27800	.25539	.23484	.21613	.19909	.18356	.16939	.15646	.14464	.13383	.12394	.11488	.10658	.09897	.09198	.08556	.07966
61	30	.36719	.33695	.30947	.28448	.26174	.24102	.22213	.20491	.18918	.17481	.16167	.14965	.13864	.12856	.11930	.11081	.10302	.09585	.08925	.08318
61	31	.37399	.34373	.31617	.29107	.26819	.24732	.22826	.21085	.19493	.18037	.16703	.15480	.14360	.13331	.12386	.11518	.10720	.09985	.09308	.08684
61	32	.38088	.35059	.32297	.29777	.27476	.25374	.23451	.21692	.20082	.18606	.17252	.16010	.14869	.13821	.12857	.11969	.11152	.10399	.09705	.09063
61	33	.38784	.35753	.32986	.30457	.28144	.26027	.24089	.22313	.20684	.19188	.17815	.16554	.15393	.14325	.13342	.12435	.11599	.10828	.10116	.09457
61	34	.39486	.36456	.33684	.31146	.28822	.26692	.24738	.22945	.21298	.19785	.18392	.17111	.15931	.14844	.13841	.12915	.12061	.11271	.10541	.09865
61	35	.40196	.37166	.34391	.31846	.29511	.27369	.25400	.23591	.21926	.20394	.18983	.17683	.16484	.15377	.14355	.13411	.12537	.11729	.10981	.10288
61	36	.40911	.37883	.35105	.32554	.30210	.28055	.26073	.24248	.22567	.21017	.19588	.18269	.17050	.15924	.14883	.13920	.13028	.12202	.11436	.10725
61	37	.41632	.38607	.35827	.33270	.30918	.28752	.26756	.24916	.23219	.21652	.20205	.18867	.17630	.16486	.15426	.14444	.13533	.12689	.11905	.11177
61	38	.42357	.39336	.36556	.33995	.31635	.29458	.27450	.25596	.23883	.22300	.20835	.19480	.18224	.17061	.15983	.14982	.14053	.13190	.12388	.11643
61	39	.43087	.40071	.37291	.34726	.32359	.30174	.28154	.26286	.24558	.22959	.21477	.20104	.18831	.17650	.16553	.15534	.14587	.13706	.12887	.12123
61	40	.43819	.40810	.38031	.35465	.33092	.30898	.28867	.26987	.25245	.23630	.22132	.20742	.19451	.18252	.17137	.16100	.15135	.14236	.13399	.12619
61	41	.44555	.41553	.38777	.36209	.33832	.31630	.29589	.27697	.25941	.24312	.22798	.21392	.20084	.18867	.17735	.16680	.15697	.14781	.13926	.13128
61	42	.45293	.42299	.39527	.36958	.34577	.32368	.30319	.28415	.26647	.25004	.23475	.22053	.20728	.19495	.18345	.17273	.16273	.15339	.14467	.13652
61	43	.46031	.43047	.40279	.37711	.35327	.33113	.31055	.29142	.27361	.25705	.24162	.22724	.21384	.20134	.18967	.17878	.16861	.15910	.15021	.14189
61	44	.46769	.43795	.41033	.38467	.36081	.33862	.31797	.29874	.28083	.26413	.24857	.23404	.22049	.20783	.19600	.18494	.17460	.16493	.15587	.14738
61	45	.47504	.44542	.41786	.39223	.36836	.34613	.32542	.30610	.28809	.27128	.25558	.24092	.22721	.21440	.20242	.19120	.18070	.17086	.16163	.15299
61	46	.48236	.45285	.42538	.39978	.37591	.35366	.33289	.31350	.29539	.27847	.26265	.24786	.23401	.22105	.20892	.19754	.18688	.17688	.16750	.15869
61	47	.48962	.46025	.43286	.40730	.38345	.36117	.34036	.32090	.30271	.28569	.26976	.25484	.24086	.22776	.21548	.20395	.19314	.18298	.17345	.16448
61	48	.49682	.46759	.44030	.41480	.39096	.36868	.34783	.32831	.31004	.29293	.27689	.26186	.24775	.23452	.22209	.21043	.19947	.18916	.17947	.17036
61	49	.50395	.47487	.44768	.42224	.39844	.37615	.35527	.33571	.31738	.30018	.28404	.26890	.25467	.24131	.22876	.21695	.20585	.19540	.18556	.17630
61	50	.51100	.48207	.45499	.42963	.40586	.38359	.36269	.34309	.32470	.30742	.29120	.27595	.26162	.24814	.23546	.22352	.21228	.20170	.19172	.18231
61	51	.51795	.48919	.46223	.43695	.41323	.39097	.37007	.35044	.33199	.31465	.29835	.28301	.26857	.25498	.24218	.23012	.21875	.20803	.19792	.18838
61	52	.52479	.49620	.46937	.44417	.42051	.39828	.37738	.35773	.33924	.32184	.30547	.29004	.27551	.26182	.24891	.23673	.22524	.21439	.20415	.19448
61	53	.53151	.50309	.47639	.45130	.42770	.40550	.38461	.36494	.34643	.32898	.31254	.29704	.28242	.26863	.25562	.24333	.23173	.22076	.21040	.20060
61	54	.53809	.50986	.48330	.45830	.43477	.41262	.39175	.37208	.35354	.33605	.31956	.30399	.28929	.27542	.26231	.24992	.23820	.22712	.21665	.20673
61	55	.54453	.51648	.49006	.46518	.44173	.41962	.39878	.37912	.36056	.34304	.32650	.31088	.29611	.28215	.26896	.25647	.24466	.23347	.22289	.21286
61	56	.55082	.52296	.49669	.47192	.44856	.42651	.40570	.38605	.36748	.34994	.33337	.31769	.30286	.28883	.27556	.26299	.25108	.23980	.22911	.21897
61	57	.55695	.52927	.50316	.47851	.45524	.43325	.41249	.39285	.37429	.35674	.34013	.32441	.30953	.29544	.28209	.26944	.25745	.24608	.23529	.22506
61	58	.56289	.53541	.50946	.48493	.46176	.43985	.41913	.39952	.38097	.36341	.34678	.33103	.31611	.30196	.28855	.27582	.26376	.25230	.24143	.23110

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
61	59	.56865	.54137	.51557	.49118	.46810	.44627	.42560	.40603	.38750	.36994	.35330	.33752	.32256	.30837	.29490	.28211	.26997	.25844	.24749	.23708
61	60	.57422	.54713	.52150	.49724	.47427	.45251	.43191	.41238	.39387	.37632	.35967	.34387	.32888	.31465	.30113	.28829	.27609	.26450	.25347	.24298
61	61	.57959	.55270	.52723	.50310	.48024	.45858	.43804	.41856	.40008	.38254	.36589	.35009	.33507	.32081	.30725	.29436	.28211	.27045	.25936	.24880
62	0	.20808	.18231	.16005	.14079	.12411	.10964	.09707	.08613	.07660	.06828	.06101	.05465	.04907	.04417	.03985	.03605	.03269	.02972	.02709	.02476
62	1	.20806	.18204	.15954	.14007	.12318	.10852	.09578	.08470	.07503	.06660	.05923	.05278	.04712	.04215	.03779	.03395	.03056	.02756	.02491	.02256
62	2	.21215	.18592	.16320	.14349	.12637	.11149	.09854	.08725	.07739	.06877	.06123	.05461	.04881	.04371	.03921	.03525	.03176	.02866	.02592	.02349
62	3	.21645	.19000	.16705	.14711	.12977	.11467	.10150	.08999	.07994	.07113	.06341	.05664	.05068	.04543	.04081	.03672	.03311	.02991	.02708	.02455
62	4	.22088	.19423	.17106	.15089	.13332	.11799	.10460	.09288	.08263	.07363	.06573	.05879	.05267	.04728	.04252	.03831	.03458	.03127	.02833	.02572
62	5	.22544	.19858	.17519	.15479	.13699	.12144	.10783	.09590	.08544	.07625	.06817	.06105	.05477	.04923	.04433	.03999	.03614	.03272	.02968	.02697
62	6	.23010	.20304	.17943	.15881	.14078	.12500	.11117	.09903	.08836	.07898	.07071	.06342	.05697	.05128	.04623	.04176	.03778	.03425	.03110	.02829
62	7	.23487	.20761	.18378	.16294	.14468	.12868	.11462	.10227	.09139	.08181	.07335	.06588	.05927	.05342	.04823	.04362	.03951	.03586	.03260	.02969
62	8	.23973	.21228	.18824	.16718	.14870	.13246	.11818	.10561	.09453	.08474	.07610	.06845	.06167	.05566	.05031	.04556	.04133	.03755	.03418	.03116
62	9	.24470	.21706	.19282	.17153	.15282	.13636	.12186	.10907	.09778	.08779	.07895	.07112	.06417	.05799	.05250	.04760	.04323	.03933	.03584	.03272
62	10	.24978	.22195	.19750	.17600	.15707	.14039	.12566	.11265	.10115	.09096	.08192	.07390	.06678	.06043	.05478	.04974	.04523	.04120	.03759	.03436
62	11	.25496	.22695	.20230	.18059	.16143	.14452	.12958	.11635	.10463	.09423	.08500	.07679	.06949	.06297	.05716	.05197	.04732	.04316	.03943	.03607
62	12	.26023	.23205	.20720	.18528	.16591	.14877	.13360	.12015	.10822	.09762	.08818	.07979	.07230	.06561	.05964	.05429	.04950	.04520	.04134	.03787
62	13	.26558	.23723	.21219	.19006	.17047	.15311	.13772	.12405	.11190	.10109	.09146	.08287	.07519	.06833	.06219	.05669	.05175	.04732	.04333	.03974
62	14	.27099	.24247	.21724	.19490	.17510	.15752	.14191	.12802	.11565	.10463	.09480	.08601	.07815	.07112	.06481	.05915	.05406	.04949	.04537	.04165
62	15	.27643	.24776	.22235	.19981	.17979	.16199	.14616	.13205	.11947	.10824	.09820	.08922	.08117	.07396	.06748	.06166	.05643	.05171	.04745	.04361
62	16	.28192	.25310	.22750	.20476	.18454	.16652	.15047	.13614	.12335	.11190	.10166	.09248	.08425	.07686	.07021	.06422	.05883	.05397	.04958	.04561
62	17	.28746	.25849	.23272	.20978	.18935	.17112	.15485	.14030	.12729	.11564	.10519	.09582	.08739	.07982	.07300	.06685	.06130	.05629	.05176	.04765
62	18	.29306	.26394	.23801	.21488	.19424	.17580	.15931	.14455	.13132	.11946	.10881	.09923	.09062	.08286	.07586	.06954	.06384	.05868	.05400	.04977
62	19	.29874	.26949	.24339	.22008	.19924	.18059	.16388	.14890	.13546	.12339	.11253	.10275	.09394	.08600	.07882	.07234	.06647	.06116	.05634	.05196
62	20	.30452	.27514	.24888	.22539	.20435	.18549	.16857	.15338	.13972	.12744	.11637	.10639	.09739	.08925	.08190	.07524	.06921	.06374	.05877	.05426
62	21	.31040	.28090	.25448	.23081	.20958	.19052	.17339	.15799	.14411	.13161	.12034	.11016	.10096	.09263	.08510	.07827	.07207	.06644	.06132	.05666
62	22	.31637	.28676	.26019	.23635	.21493	.19567	.17833	.16271	.14863	.13592	.12443	.11405	.10465	.09614	.08841	.08141	.07504	.06925	.06397	.05917
62	23	.32245	.29272	.26602	.24202	.22041	.20095	.18341	.16758	.15328	.14036	.12867	.11808	.10848	.09977	.09186	.08467	.07813	.07218	.06675	.06179
62	24	.32862	.29880	.27197	.24780	.22602	.20637	.18862	.17259	.15808	.14494	.13304	.12225	.11245	.10354	.09545	.08808	.08136	.07524	.06965	.06454
62	25	.33491	.30500	.27804	.25373	.23177	.21193	.19398	.17774	.16302	.14968	.13757	.12657	.11657	.10747	.09918	.09162	.08473	.07844	.07269	.06742
62	26	.34130	.31131	.28424	.25977	.23765	.21762	.19948	.18304	.16811	.15456	.14224	.13103	.12083	.11153	.10305	.09531	.08824	.08178	.07586	.07044
62	27	.34780	.31775	.29056	.26596	.24367	.22347	.20513	.18849	.17336	.15960	.14707	.13566	.12525	.11576	.10708	.09916	.09190	.08526	.07918	.07359
62	28	.35440	.32428	.29700	.27226	.24982	.22944	.21092	.19408	.17875	.16478	.15205	.14043	.12982	.12013	.11126	.10314	.09571	.08889	.08263	.07689
62	29	.36109	.33092	.30355	.27869	.25609	.23555	.21685	.19981	.18428	.17011	.15717	.14535	.13454	.12465	.11559	.10728	.09966	.09266	.08623	.08032
62	30	.36787	.33766	.31020	.28522	.26249	.24178	.22290	.20568	.18995	.17558	.16244	.15042	.13941	.12931	.12006	.11156	.10375	.09657	.08997	.08389
62	31	.37473	.34448	.31695	.29187	.26900	.24814	.22909	.21168	.19576	.18119	.16785	.15563	.14442	.13412	.12467	.11598	.10799	.10063	.09385	.08760
62	32	.38167	.35140	.32381	.29862	.27563	.25462	.23540	.21781	.20171	.18695	.17341	.16098	.14957	.13908	.12943	.12055	.11237	.10483	.09787	.09145
62	33	.38869	.35841	.33076	.30549	.28237	.26122	.24184	.22408	.20779	.19284	.17911	.16649	.15488	.14419	.13434	.12527	.11690	.10918	.10204	.09544
62	34	.39578	.36550	.33781	.31245	.28923	.26794	.24841	.23048	.21401	.19887	.18495	.17213	.16033	.14944	.13941	.13014	.12158	.11367	.10636	.09959
62	35	.40294	.37268	.34495	.31952	.29619	.27478	.25510	.23701	.22037	.20505	.19094	.17793	.16593	.15486	.14462	.13517	.12642	.11833	.11083	.10389
62	36	.41017	.37993	.35217	.32668	.30326	.28173	.26191	.24367	.22686	.21136	.19707	.18387	.17168	.16041	.14999	.14034	.13141	.12313	.11546	.10834
62	37	.41745	.38724	.35947	.33393	.31043	.28878	.26884	.25044	.23347	.21780	.20333	.18995	.17757	.16611	.15550	.14567	.13655	.12809	.12023	.11293
62	38	.42480	.39463	.36686	.34127	.31769	.29595	.27588	.25734	.24021	.22438	.20973	.19617	.18361	.17196	.16117	.15115	.14184	.13320	.12516	.11769
62	39	.43218	.40207	.37431	.34869	.32505	.30320	.28302	.26435	.24707	.23108	.21626	.20252	.18978	.17796	.16698	.15677	.14728	.13846	.13024	.12259
62	40	.43961	.40957	.38182	.35618	.33248	.31056	.29026	.27147	.25405	.23790	.22292	.20901	.19610	.18409	.17293	.16254	.15288	.14387	.13548	.12765
62	41	.44708	.41711	.38939	.36375	.34000	.31800	.29761	.27869	.26114	.24485	.22971	.21564	.20255	.19037	.17903	.16846	.15862	.14943	.14086	.13286
62	42	.45457	.42469	.39701	.37137	.34758	.32552	.30504	.28601	.26834	.25190	.23661	.22238	.20912	.19677	.18526	.17452	.16450	.15514	.14640	.13822
62	43	.46208	.43230	.40467	.37903	.35522	.33310	.31254	.29341	.27562	.25905	.24362	.22923	.21582	.20330	.19162	.18071	.17051	.16098	.15207	.14372
62	44	.46959	.43991	.41235	.38673	.36290	.34074	.32010	.30089	.28298	.26629	.25072	.23619	.22262	.20994	.19810	.18702	.17666	.16695	.15787	.14936
62	45	.47708	.44752	.42003	.39444	.37061	.34841	.32771	.30841	.29040	.27359	.25789	.24322	.22951	.21668	.20467	.19343	.18290	.17304	.16379	.15511
62	46	.48454	.45511	.42770	.40215	.37832	.35610	.33535	.31597	.29787	.28095	.26513	.25033	.23647	.22350	.21134	.19994	.18925	.17923	.16981	.16097



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
62	47	.49196	.46267	.43534	.40984	.38603	.36379	.34300	.32356	.30537	.28835	.27242	.25749	.24350	.23038	.21807	.20653	.19568	.18550	.17593	.16693
62	48	.49932	.47018	.44295	.41751	.39372	.37147	.35065	.33115	.31289	.29578	.27974	.26470	.25058	.23732	.22488	.21319	.20219	.19186	.18214	.17298
62	49	.50662	.47763	.45052	.42514	.40139	.37914	.35829	.33875	.32042	.30323	.28709	.27193	.25770	.24432	.23174	.21990	.20877	.19829	.18842	.17912
62	50	.51384	.48502	.45802	.43272	.40901	.38678	.36592	.34634	.32795	.31068	.29445	.27920	.26485	.25135	.23864	.22668	.21541	.20478	.19477	.18533
62	51	.52098	.49233	.46545	.44024	.41658	.39437	.37350	.35390	.33546	.31813	.30182	.28647	.27202	.25841	.24558	.23349	.22209	.21133	.20118	.19160
62	52	.52801	.49954	.47280	.44768	.42408	.40190	.38103	.36141	.34294	.32554	.30917	.29373	.27919	.26547	.25253	.24032	.22880	.21791	.20763	.19791
62	53	.53493	.50663	.48004	.45502	.43149	.40934	.38849	.36886	.35036	.33292	.31648	.30097	.28633	.27252	.25948	.24716	.23551	.22451	.21410	.20426
62	54	.54172	.51361	.48716	.46225	.43880	.41670	.39587	.37623	.35771	.34023	.32373	.30816	.29345	.27955	.26641	.25398	.24223	.23111	.22059	.21062
62	55	.54837	.52045	.49415	.46936	.44599	.42395	.40315	.38352	.36498	.34747	.33093	.31530	.30052	.28654	.27331	.26079	.24893	.23771	.22707	.21699
62	56	.55487	.52715	.50101	.47634	.45306	.43108	.41032	.39070	.37216	.35463	.33805	.32237	.30753	.29347	.28017	.26756	.25561	.24428	.23354	.22336
62	57	.56121	.53370	.50771	.48317	.45999	.43808	.41736	.39777	.37923	.36169	.34509	.32936	.31447	.30035	.28697	.27428	.26225	.25083	.23999	.22970
62	58	.56739	.54007	.51425	.48985	.46677	.44493	.42427	.40470	.38618	.36864	.35201	.33625	.32131	.30714	.29369	.28094	.26882	.25732	.24639	.23601
62	59	.57337	.54626	.52061	.49634	.47337	.45162	.43101	.41149	.39298	.37544	.35880	.34302	.32804	.31382	.30032	.28750	.27532	.26374	.25273	.24226
62	60	.57917	.55226	.52679	.50266	.47979	.45813	.43759	.41811	.39963	.38210	.36546	.34966	.33465	.32039	.30684	.29396	.28172	.27007	.25899	.24844
62	61	.58477	.55807	.53277	.50878	.48603	.46446	.44399	.42456	.40612	.38860	.37196	.35615	.34113	.32684	.31325	.30032	.28802	.27631	.26516	.25454
62	62	.59018	.56369	.53855	.51471	.49209	.47061	.45022	.43085	.41244	.39495	.37832	.36251	.34747	.33316	.31954	.30657	.29422	.28246	.27125	.26056
63	0	.20828	.18252	.16027	.14101	.12434	.10987	.09730	.08637	.07684	.06852	.06126	.05489	.04931	.04441	.04010	.03629	.03294	.02997	.02733	.02500
63	1	.20818	.18216	.15967	.14019	.12331	.10866	.09592	.08483	.07517	.06673	.05936	.05291	.04725	.04229	.03792	.03408	.03069	.02769	.02504	.02269
63	2	.21227	.18604	.16332	.14362	.12651	.11163	.09867	.08738	.07752	.06891	.06136	.05475	.04895	.04384	.03935	.03539	.03189	.02879	.02605	.02362
63	3	.21657	.19013	.16719	.14725	.12991	.11481	.10164	.09014	.08008	.07128	.06356	.05678	.05082	.04557	.04095	.03686	.03325	.03005	.02721	.02469
63	4	.22102	.19436	.17120	.15103	.13346	.11814	.10475	.09303	.08278	.07378	.06588	.05894	.05282	.04743	.04266	.03845	.03472	.03141	.02847	.02586
63	5	.22558	.19872	.17534	.15495	.13715	.12159	.10798	.09606	.08560	.07641	.06833	.06121	.05493	.04939	.04449	.04014	.03629	.03287	.02983	.02712
63	6	.23025	.20319	.17959	.15897	.14095	.12517	.11134	.09920	.08853	.07915	.07088	.06359	.05715	.05145	.04640	.04192	.03795	.03441	.03126	.02845
63	7	.23503	.20777	.18395	.16312	.14486	.12886	.11480	.10245	.09158	.08199	.07354	.06607	.05946	.05360	.04841	.04380	.03969	.03604	.03278	.02986
63	8	.23990	.21245	.18842	.16736	.14889	.13265	.11838	.10581	.09473	.08494	.07630	.06865	.06187	.05585	.05051	.04575	.04152	.03774	.03437	.03135
63	9	.24489	.21725	.19301	.17173	.15303	.13657	.12207	.10928	.09799	.08801	.07917	.07133	.06438	.05820	.05270	.04781	.04344	.03953	.03604	.03292
63	10	.24998	.22216	.19771	.17622	.15729	.14061	.12589	.11288	.10138	.09119	.08215	.07413	.06700	.06066	.05500	.04996	.04545	.04142	.03781	.03457
63	11	.25517	.22717	.20253	.18082	.16167	.14476	.12982	.11659	.10487	.09448	.08525	.07704	.06973	.06322	.05740	.05221	.04756	.04340	.03966	.03631
63	12	.26046	.23228	.20745	.18552	.16616	.14903	.13386	.12041	.10848	.09788	.08845	.08005	.07256	.06587	.05990	.05455	.04976	.04546	.04159	.03812
63	13	.26582	.23748	.21245	.19032	.17074	.15339	.13800	.12433	.11218	.10137	.09174	.08315	.07547	.06861	.06247	.05697	.05203	.04759	.04360	.04000
63	14	.27124	.24274	.21752	.19518	.17539	.15781	.14220	.12832	.11595	.10493	.09510	.08631	.07845	.07142	.06511	.05944	.05436	.04978	.04565	.04193
63	15	.27671	.24804	.22264	.20010	.18009	.16230	.14647	.13237	.11979	.10856	.09852	.08954	.08149	.07428	.06780	.06197	.05673	.05201	.04775	.04391
63	16	.28221	.25339	.22781	.20508	.18485	.16685	.15080	.13647	.12368	.11224	.10200	.09282	.08458	.07719	.07054	.06455	.05916	.05429	.04990	.04592
63	17	.28776	.25880	.23304	.21011	.18968	.17146	.15519	.14065	.12764	.11599	.10554	.09617	.08774	.08016	.07334	.06719	.06164	.05663	.05209	.04799
63	18	.29337	.26427	.23834	.21522	.19459	.17616	.15967	.14491	.13169	.11983	.10917	.09960	.09098	.08322	.07622	.06990	.06419	.05903	.05435	.05011
63	19	.29907	.26983	.24374	.22044	.19960	.18096	.16426	.14928	.13584	.12377	.11291	.10313	.09432	.08638	.07920	.07271	.06684	.06152	.05670	.05233
63	20	.30487	.27550	.24925	.22576	.20473	.18588	.16897	.15378	.14012	.12784	.11677	.10679	.09779	.08965	.08230	.07564	.06960	.06413	.05916	.05464
63	21	.31076	.28127	.25487	.23121	.20999	.19093	.17381	.15840	.14454	.13204	.12076	.11058	.10138	.09305	.08551	.07868	.07248	.06684	.06172	.05706
63	22	.31676	.28715	.26060	.23677	.21536	.19611	.17877	.16316	.14908	.13636	.12488	.11450	.10509	.09658	.08885	.08184	.07547	.06967	.06440	.05959
63	23	.32285	.29314	.26646	.24246	.22086	.20141	.18387	.16805	.15375	.14083	.12914	.11855	.10895	.10024	.09232	.08513	.07859	.07263	.06719	.06223
63	24	.32905	.29925	.27243	.24827	.22650	.20685	.18911	.17308	.15857	.14544	.13354	.12274	.11294	.10404	.09594	.08856	.08184	.07571	.07012	.06501
63	25	.33537	.30548	.27853	.25422	.23228	.21244	.19450	.17826	.16355	.15021	.13809	.12709	.11709	.10799	.09970	.09214	.08524	.07894	.07318	.06792
63	26	.34179	.31182	.28476	.26030	.23819	.21817	.20004	.18359	.16867	.15512	.14280	.13159	.12139	.11209	.10360	.09586	.08878	.08231	.07639	.07096
63	27	.34832	.31828	.29112	.26652	.24425	.22405	.20572	.18908	.17396	.16020	.14767	.13626	.12585	.11635	.10767	.09974	.09248	.08583	.07974	.07415
63	28	.35496	.32486	.29759	.27287	.25044	.23007	.21155	.19471	.17938	.16542	.15269	.14107	.13046	.12076	.11189	.10376	.09632	.08950	.08323	.07748
63	29	.36169	.33154	.30418	.27933	.25675	.23622	.21752	.20049	.18496	.17080	.15786	.14603	.13522	.12532	.11625	.10794	.10031	.09331	.08687	.08095
63	30	.36851	.33832	.31088	.28592	.26320	.24250	.22363	.20641	.19068	.17632	.16318	.15115	.14013	.13004	.12077	.11227	.10445	.09727	.09066	.08457
63	31	.37541	.34519	.31768	.29262	.26976	.24891	.22986	.21246	.19655	.18198	.16864	.15641	.14519	.13490	.12544	.11674	.10874	.10137	.09458	.08832
63	32	.38240	.35216	.32459	.29942	.27644	.25544	.23623	.21865	.20255	.18779	.17425	.16182	.15041	.13991	.13025	.12137	.11318	.10562	.09866	.09222
63	33	.38948	.35923	.33160	.30635	.28325	.26211	.24274	.22498	.20870	.19375	.18001	.16739	.15577	.14508	.13523	.12615	.11777	.11003	.10289	.09628

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
63	34	.39663	.36638	.33871	.31338	.29017	.26889	.24937	.23145	.21499	.19985	.18592	.17310	.16129	.15040	.14036	.13109	.12252	.11460	.10727	.10049
63	35	.40386	.37363	.34592	.32052	.29721	.27580	.25614	.23806	.22142	.20610	.19199	.17897	.16697	.15589	.14565	.13618	.12743	.11932	.11182	.10486
63	36	.41116	.38095	.35322	.32776	.30436	.28283	.26303	.24479	.22799	.21249	.19819	.18499	.17280	.16152	.15109	.14144	.13249	.12420	.11651	.10938
63	37	.41852	.38834	.36061	.33509	.31161	.28998	.27004	.25165	.23469	.21902	.20454	.19116	.17878	.16731	.15669	.14685	.13772	.12924	.12137	.11406
63	38	.42594	.39581	.36808	.34252	.31896	.29723	.27717	.25865	.24152	.22569	.21104	.19747	.18491	.17326	.16245	.15242	.14310	.13444	.12639	.11890
63	39	.43342	.40335	.37562	.35003	.32641	.30459	.28442	.26576	.24849	.23249	.21767	.20393	.19118	.17935	.16836	.15814	.14864	.13980	.13157	.12390
63	40	.44094	.41094	.38324	.35763	.33395	.31205	.29177	.27298	.25557	.23943	.22444	.21053	.19761	.18559	.17442	.16402	.15434	.14531	.13690	.12906
63	41	.44851	.41859	.39092	.36530	.34158	.31961	.29923	.28033	.26278	.24649	.23135	.21727	.20418	.19199	.18063	.17005	.16019	.15099	.14240	.13438
63	42	.45612	.42629	.39866	.37304	.34929	.32725	.30678	.28777	.27010	.25367	.23838	.22414	.21088	.19852	.18699	.17624	.16620	.15682	.14806	.13986
63	43	.46374	.43401	.40644	.38084	.35706	.33496	.31442	.29531	.27752	.26096	.24552	.23113	.21771	.20518	.19349	.18256	.17235	.16279	.15386	.14549
63	44	.47137	.44176	.41425	.38867	.36488	.34274	.32213	.30293	.28503	.26834	.25277	.23823	.22465	.21197	.20011	.18901	.17863	.16891	.15980	.15126
63	45	.47899	.44951	.42207	.39653	.37273	.35056	.32989	.31060	.29261	.27580	.26010	.24542	.23170	.21885	.20683	.19558	.18503	.17514	.16586	.15716
63	46	.48660	.45724	.42989	.40439	.38061	.35841	.33769	.31833	.30024	.28333	.26750	.25269	.23883	.22584	.21366	.20225	.19154	.18148	.17205	.16318
63	47	.49416	.46495	.43769	.41225	.38848	.36627	.34551	.32609	.30791	.29090	.27496	.26003	.24603	.23289	.22057	.20900	.19814	.18793	.17833	.16930
63	48	.50168	.47262	.44547	.42009	.39635	.37413	.35334	.33386	.31562	.29851	.28247	.26742	.25329	.24002	.22756	.21584	.20483	.19446	.18471	.17553
63	49	.50914	.48024	.45320	.42790	.40419	.38198	.36117	.34165	.32334	.30615	.29001	.27485	.26060	.24721	.23461	.22275	.21159	.20108	.19118	.18184
63	50	.51653	.48781	.46089	.43567	.41201	.38982	.36899	.34943	.33106	.31380	.29758	.28232	.26796	.25444	.24171	.22973	.21843	.20777	.19773	.18825
63	51	.52385	.49530	.46852	.44338	.41978	.39761	.37678	.35720	.33879	.32146	.30516	.28980	.27534	.26171	.24886	.23675	.22532	.21453	.20434	.19472
63	52	.53107	.50270	.47606	.45102	.42749	.40535	.38453	.36493	.34648	.32910	.31272	.29728	.28273	.26899	.25603	.24380	.23224	.22133	.21101	.20125
63	53	.53818	.51000	.48350	.45858	.43511	.41302	.39221	.37261	.35413	.33670	.32026	.30475	.29011	.27628	.26321	.25086	.23919	.22815	.21770	.20782
63	54	.54516	.51718	.49084	.46603	.44264	.42060	.39982	.38022	.36172	.34425	.32776	.31218	.29746	.28354	.27038	.25793	.24614	.23499	.22442	.21441
63	55	.55202	.52424	.49806	.47336	.45007	.42809	.40734	.38775	.36924	.35174	.33521	.31957	.30478	.29078	.27753	.26498	.25309	.24183	.23115	.22102
63	56	.55873	.53116	.50514	.48058	.45738	.43547	.41476	.39518	.37667	.35916	.34259	.32690	.31205	.29798	.28464	.27201	.26002	.24866	.23787	.22764
63	57	.56529	.53793	.51208	.48765	.46456	.44272	.42206	.40251	.38400	.36648	.34988	.33416	.31925	.30512	.29171	.27899	.26692	.25546	.24458	.23424
63	58	.57169	.54454	.51886	.49457	.47158	.44983	.42922	.40971	.39122	.37369	.35708	.34132	.32637	.31218	.29871	.28592	.27377	.26222	.25125	.24082
63	59	.57790	.55096	.52546	.50132	.47844	.45677	.43623	.41676	.39829	.38077	.36415	.34836	.33338	.31914	.30562	.29276	.28054	.26892	.25786	.24734
63	60	.58392	.55720	.53188	.50788	.48513	.46355	.44308	.42366	.40522	.38771	.37108	.35528	.34027	.32599	.31242	.29951	.28722	.27553	.26440	.25380
63	61	.58976	.56325	.53811	.51426	.49163	.47015	.44976	.43039	.41199	.39450	.37788	.36207	.34703	.33273	.31912	.30616	.29381	.28206	.27086	.26018
63	62	.59540	.56910	.54415	.52045	.49795	.47657	.45626	.43695	.41860	.40114	.38452	.36872	.35367	.33934	.32570	.31270	.30031	.28850	.27724	.26650
63	63	.60084	.57476	.54999	.52645	.50408	.48281	.46259	.44335	.42504	.40761	.39102	.37522	.36017	.34583	.33216	.31912	.30669	.29484	.28352	.27273
64	0	.20847	.18272	.16047	.14123	.12456	.11010	.09753	.08660	.07708	.06876	.06150	.05513	.04955	.04465	.04034	.03654	.03318	.03021	.02757	.02523
64	1	.20829	.18228	.15979	.14031	.12343	.10878	.09604	.08496	.07530	.06686	.05949	.05304	.04738	.04242	.03805	.03420	.03081	.02781	.02516	.02281
64	2	.21239	.18616	.16344	.14374	.12663	.11175	.09880	.08751	.07765	.06904	.06149	.05488	.04908	.04397	.03948	.03551	.03201	.02892	.02617	.02374
64	3	.21669	.19025	.16731	.14738	.13004	.11494	.10177	.09027	.08022	.07141	.06369	.05691	.05096	.04571	.04108	.03700	.03338	.03018	.02734	.02481
64	4	.22114	.19449	.17133	.15117	.13360	.11828	.10489	.09318	.08292	.07393	.06603	.05908	.05296	.04757	.04281	.03859	.03486	.03155	.02861	.02599
64	5	.22571	.19886	.17548	.15509	.13730	.12174	.10814	.09621	.08575	.07657	.06848	.06137	.05509	.04954	.04464	.04029	.03644	.03302	.02997	.02726
64	6	.23039	.20334	.17974	.15913	.14111	.12533	.11150	.09936	.08870	.07931	.07105	.06375	.05731	.05161	.04656	.04209	.03811	.03457	.03142	.02861
64	7	.23518	.20793	.18411	.16328	.14503	.12903	.11498	.10262	.09175	.08217	.07371	.06624	.05963	.05378	.04858	.04397	.03986	.03621	.03294	.03003
64	8	.24007	.21262	.18860	.16754	.14907	.13284	.11856	.10599	.09491	.08513	.07649	.06883	.06205	.05604	.05069	.04594	.04170	.03792	.03455	.03153
64	9	.24506	.21743	.19320	.17192	.15322	.13677	.12227	.10948	.09819	.08821	.07937	.07154	.06458	.05840	.05291	.04801	.04364	.03973	.03624	.03311
64	10	.25016	.22235	.19791	.17642	.15750	.14082	.12610	.11310	.10159	.09140	.08237	.07435	.06722	.06088	.05522	.05017	.04567	.04163	.03802	.03478
64	11	.25537	.22738	.20274	.18104	.16189	.14499	.13005	.11682	.10511	.09471	.08548	.07727	.06996	.06345	.05763	.05244	.04779	.04362	.03989	.03653
64	12	.26067	.23251	.20767	.18576	.16640	.14927	.13411	.12066	.10873	.09813	.08870	.08030	.07281	.06612	.06015	.05480	.05000	.04570	.04184	.03836
64	13	.26605	.23772	.21269	.19057	.17099	.15365	.13826	.12460	.11245	.10164	.09201	.08342	.07574	.06888	.06274	.05723	.05229	.04785	.04386	.04026
64	14	.27148	.24299	.21778	.19545	.17566	.15809	.14248	.12860	.11624	.10522	.09539	.08660	.07874	.07170	.06539	.05973	.05464	.05006	.04593	.04221
64	15	.27696	.24831	.22291	.20039	.18038	.16259	.14677	.13267	.12009	.10886	.09882	.08984	.08180	.07458	.06810	.06227	.05703	.05231	.04805	.04420
64	16	.28248	.25367	.22810	.20537	.18516	.16716	.15111	.13679	.12400	.11256	.10232	.09314	.08490	.07751	.07086	.06487	.05947	.05460	.05021	.04623
64	17	.28804	.25909	.23334	.21042	.19000	.17178	.15552	.14098	.12798	.11632	.10588	.09650	.08808	.08050	.07368	.06752	.06197	.05695	.05242	.04831
64	18	.29367	.26458	.23866	.21555	.19492	.17650	.16001	.14526	.13204	.12018	.10952	.09995	.09133	.08357	.07657	.07025	.06454	.05937	.05469	.05045
64	19	.29938	.27015	.24407	.22078	.19995	.18131	.16462	.14965	.13621	.12414	.11328	.10350	.09469	.08674	.07957	.07308	.06720	.06188	.05706	.05268

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
64	20	.30519	.27584	.24960	.22612	.20510	.18625	.16935	.15416	.14051	.12822	.11716	.10718	.09817	.09004	.08268	.07602	.06998	.06450	.05953	.05501
64	21	.31111	.28163	.25524	.23159	.21037	.19132	.17420	.15880	.14494	.13244	.12117	.11099	.10178	.09346	.08591	.07908	.07287	.06724	.06211	.05744
64	22	.31712	.28753	.26099	.23717	.21577	.19652	.17919	.16358	.14950	.13679	.12531	.11492	.10552	.09700	.08927	.08226	.07588	.07008	.06480	.05999
64	23	.32323	.29354	.26686	.24288	.22129	.20184	.18431	.16849	.15420	.14128	.12959	.11900	.10939	.10068	.09277	.08557	.07902	.07306	.06762	.06266
64	24	.32946	.29967	.27286	.24872	.22695	.20731	.18958	.17355	.15905	.14591	.13401	.12322	.11341	.10451	.09640	.08903	.08230	.07617	.07057	.06546
64	25	.33580	.30592	.27899	.25469	.23276	.21293	.19499	.17876	.16405	.15071	.13860	.12759	.11759	.10848	.10019	.09263	.08573	.07942	.07366	.06839
64	26	.34225	.31229	.28525	.26080	.23870	.21869	.20056	.18412	.16920	.15565	.14333	.13213	.12192	.11262	.10413	.09638	.08930	.08282	.07689	.07146
64	27	.34881	.31879	.29164	.26706	.24479	.22460	.20628	.18964	.17452	.16076	.14824	.13682	.12641	.11691	.10823	.10029	.09303	.08638	.08028	.07469
64	28	.35548	.32540	.29814	.27344	.25101	.23065	.21215	.19531	.17999	.16603	.15329	.14167	.13106	.12136	.11248	.10436	.09691	.09008	.08381	.07805
64	29	.36224	.33211	.30477	.27994	.25737	.23685	.21816	.20113	.18561	.17144	.15851	.14668	.13587	.12596	.11689	.10858	.10094	.09393	.08749	.08156
64	30	.36910	.33894	.31151	.28657	.26386	.24317	.22431	.20709	.19137	.17701	.16387	.15184	.14082	.13072	.12145	.11294	.10512	.09793	.09131	.08522
64	31	.37605	.34586	.31836	.29331	.27047	.24963	.23059	.21320	.19729	.18272	.16938	.15715	.14593	.13563	.12617	.11747	.10946	.10208	.09529	.08902
64	32	.38309	.35288	.32532	.30017	.27721	.25622	.23702	.21944	.20334	.18859	.17505	.16262	.15120	.14070	.13104	.12214	.11395	.10639	.09941	.09297
64	33	.39022	.35999	.33239	.30715	.28407	.26294	.24358	.22583	.20955	.19460	.18087	.16824	.15663	.14593	.13607	.12698	.11860	.11086	.10370	.09708
64	34	.39742	.36721	.33956	.31425	.29105	.26979	.25028	.23236	.21590	.20077	.18684	.17402	.16221	.15132	.14126	.13198	.12341	.11548	.10814	.10135
64	35	.40471	.37451	.34683	.32145	.29816	.27677	.25711	.23904	.22241	.20709	.19298	.17996	.16796	.15687	.14662	.13715	.12839	.12027	.11275	.10578
64	36	.41208	.38190	.35420	.32876	.30538	.28387	.26408	.24585	.22905	.21356	.19926	.18606	.17386	.16258	.15214	.14248	.13353	.12523	.11753	.11038
64	37	.41951	.38937	.36167	.33618	.31271	.29110	.27117	.25280	.23584	.22017	.20570	.19231	.17992	.16845	.15782	.14797	.13883	.13034	.12246	.11513
64	38	.42701	.39692	.36922	.34369	.32015	.29844	.27839	.25988	.24276	.22693	.21228	.19871	.18614	.17448	.16367	.15363	.14430	.13563	.12756	.12006
64	39	.43457	.40454	.37685	.35129	.32770	.30589	.28573	.26708	.24982	.23383	.21901	.20527	.19251	.18067	.16967	.15945	.14993	.14108	.13283	.12515
64	40	.44219	.41223	.38456	.35899	.33534	.31345	.29319	.27442	.25701	.24087	.22589	.21197	.19904	.18702	.17584	.16543	.15573	.14670	.13827	.13041
64	41	.44985	.41998	.39235	.36677	.34308	.32112	.30076	.28187	.26433	.24804	.23290	.21882	.20572	.19353	.18216	.17157	.16170	.15248	.14388	.13584
64	42	.45756	.42778	.40020	.37462	.35090	.32888	.30843	.28944	.27178	.25535	.24006	.22582	.21255	.20018	.18864	.17788	.16782	.15843	.14965	.14143
64	43	.46529	.43563	.40810	.38254	.35879	.33672	.31620	.29710	.27933	.26276	.24733	.23294	.21951	.20698	.19527	.18433	.17410	.16453	.15557	.14719
64	44	.47304	.44350	.41604	.39050	.36675	.34464	.32405	.30486	.28697	.27029	.25472	.24018	.22660	.21390	.20203	.19092	.18052	.17078	.16165	.15309
64	45	.48079	.45137	.42399	.39849	.37474	.35260	.33195	.31268	.29470	.27790	.26220	.24752	.23379	.22094	.20890	.19763	.18706	.17716	.16786	.15913
64	46	.48853	.45925	.43196	.40651	.38276	.36060	.33991	.32057	.30249	.28558	.26976	.25495	.24108	.22808	.21589	.20446	.19373	.18366	.17420	.16531
64	47	.49623	.46710	.43991	.41452	.39080	.36862	.34789	.32849	.31033	.29332	.27739	.26245	.24844	.23530	.22297	.21138	.20050	.19026	.18064	.17159
64	48	.50390	.47493	.44784	.42252	.39883	.37666	.35589	.33644	.31821	.30111	.28507	.27002	.25588	.24261	.23013	.21840	.20736	.19697	.18720	.17799
64	49	.51152	.48271	.45575	.43050	.40685	.38469	.36390	.34441	.32611	.30893	.29280	.27764	.26338	.24998	.23736	.22549	.21431	.20377	.19385	.18448
64	50	.51908	.49045	.46361	.43845	.41485	.39271	.37192	.35239	.33404	.31679	.30056	.28530	.27094	.25741	.24467	.23266	.22134	.21066	.20059	.19108
64	51	.52656	.49812	.47142	.44636	.42282	.40070	.37991	.36036	.34196	.32465	.30835	.29300	.27853	.26489	.25202	.23989	.22843	.21762	.20740	.19775
64	52	.53396	.50571	.47916	.45420	.43073	.40865	.38787	.36830	.34987	.33250	.31613	.30070	.28613	.27239	.25941	.24715	.23557	.22463	.21428	.20449
64	53	.54126	.51320	.48680	.46196	.43857	.41653	.39577	.37620	.35774	.34033	.32390	.30839	.29374	.27990	.26681	.25444	.24275	.23168	.22120	.21128
64	54	.54843	.52058	.49435	.46962	.44632	.42434	.40360	.38404	.36556	.34812	.33163	.31606	.30133	.28740	.27422	.26174	.24993	.23875	.22815	.21810
64	55	.55549	.52785	.50178	.47718	.45397	.43206	.41136	.39180	.37332	.35585	.33932	.32369	.30889	.29488	.28161	.26904	.25712	.24583	.23511	.22495
64	56	.56241	.53498	.50908	.48462	.46151	.43967	.41902	.39949	.38101	.36352	.34696	.33127	.31641	.30233	.28898	.27632	.26431	.25291	.24209	.23181
64	57	.56918	.54197	.51625	.49193	.46893	.44717	.42657	.40707	.38860	.37110	.35451	.33879	.32388	.30974	.29631	.28357	.27147	.25998	.24906	.23868
64	58	.57579	.54880	.52327	.49909	.47621	.45453	.43399	.41453	.39608	.37858	.36198	.34622	.33127	.31707	.30358	.29077	.27859	.26701	.25599	.24552
64	59	.58223	.55546	.53011	.50609	.48332	.46174	.44127	.42185	.40342	.38593	.36932	.35355	.33856	.32431	.31077	.29789	.28563	.27397	.26288	.25231
64	60	.58848	.56193	.53677	.51290	.49026	.46878	.44838	.42902	.41062	.39315	.37654	.36075	.34573	.33145	.31786	.30492	.29260	.28087	.26970	.25905
64	61	.59454	.56822	.54324	.51954	.49703	.47565	.45533	.43603	.41767	.40022	.38362	.36782	.35279	.33847	.32484	.31185	.29948	.28769	.27644	.26572
64	62	.60041	.57432	.54953	.52599	.50361	.48234	.46211	.44287	.42457	.40714	.39056	.37476	.35972	.34538	.33172	.31869	.30627	.29442	.28312	.27233
64	63	.60609	.58022	.55563	.53225	.51001	.48886	.46872	.44955	.43130	.41391	.39735	.38156	.36651	.35216	.33848	.32542	.31296	.30106	.28970	.27885
64	64	.61156	.58592	.56153	.53831	.51621	.49517	.47513	.45604	.43785	.42051	.40397	.38821	.37316	.35881	.34510	.33202	.31952	.30759	.29618	.28528
65	0	.20866	.18292	.16068	.14144	.12477	.11032	.09775	.08683	.07730	.06899	.06173	.05537	.04979	.04489	.04058	.03677	.03341	.03044	.02781	.02547
65	1	.20839	.18238	.15990	.14043	.12355	.10890	.09616	.08508	.07542	.06698	.05961	.05316	.04750	.04254	.03817	.03432	.03093	.02793	.02528	.02293
65	2	.21249	.18627	.16355	.14385	.12675	.11187	.09892	.08763	.07778	.06916	.06162	.05501	.04920	.04410	.03960	.03564	.03213	.02904	.02629	.02386
65	3	.21680	.19037	.16743	.14750	.13016	.11506	.10190	.09040	.08034	.07154	.06382	.05704	.05108	.04584	.04121	.03712	.03351	.03030	.02746	.02494
65	4	.22126	.19461	.17145	.15130	.13373	.11841	.10502	.09331	.08306	.07406	.06616	.05922	.05310	.04771	.04294	.03873	.03500	.03168	.02874	.02612

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
65	5	.22584	.19899	.17561	.15523	.13743	.12189	.10828	.09636	.08590	.07671	.06863	.06151	.05523	.04969	.04478	.04044	.03658	.03316	.03011	.02740
65	6	.23053	.20348	.17988	.15927	.14125	.12548	.11165	.09952	.08885	.07947	.07120	.06391	.05747	.05177	.04672	.04224	.03826	.03472	.03157	.02875
65	7	.23532	.20808	.18427	.16344	.14519	.12919	.11514	.10279	.09192	.08234	.07388	.06641	.05980	.05395	.04875	.04413	.04003	.03637	.03311	.03019
65	8	.24022	.21278	.18876	.16771	.14924	.13301	.11874	.10617	.09509	.08531	.07667	.06902	.06223	.05622	.05087	.04612	.04188	.03810	.03472	.03170
65	9	.24522	.21760	.19337	.17210	.15341	.13695	.12246	.10968	.09839	.08840	.07956	.07173	.06478	.05860	.05310	.04820	.04383	.03992	.03643	.03329
65	10	.25034	.22253	.19810	.17662	.15770	.14102	.12630	.11330	.10180	.09161	.08258	.07456	.06743	.06108	.05543	.05038	.04587	.04184	.03822	.03498
65	11	.25556	.22757	.20294	.18124	.16210	.14521	.13027	.11704	.10533	.09494	.08571	.07750	.07019	.06367	.05786	.05266	.04801	.04384	.04010	.03675
65	12	.26087	.23272	.20789	.18598	.16662	.14950	.13434	.12090	.10897	.09837	.08894	.08054	.07305	.06637	.06039	.05504	.05024	.04594	.04207	.03860
65	13	.26627	.23794	.21293	.19081	.17124	.15389	.13851	.12485	.11271	.10190	.09227	.08368	.07600	.06914	.06300	.05749	.05255	.04811	.04411	.04051
65	14	.27171	.24323	.21802	.19570	.17592	.15835	.14275	.12887	.11651	.10549	.09566	.08688	.07902	.07198	.06567	.06000	.05491	.05033	.04620	.04248
65	15	.27720	.24856	.22318	.20065	.18065	.16287	.14705	.13295	.12038	.10915	.09912	.09013	.08209	.07487	.06839	.06257	.05732	.05260	.04833	.04448
65	16	.28273	.25394	.22837	.20566	.18545	.16745	.15141	.13709	.12430	.11286	.10262	.09345	.08521	.07782	.07116	.06517	.05978	.05491	.05051	.04653
65	17	.28831	.25937	.23363	.21072	.19030	.17209	.15583	.14130	.12829	.11665	.10620	.09683	.08840	.08082	.07400	.06784	.06229	.05727	.05273	.04862
65	18	.29395	.26487	.23896	.21586	.19524	.17682	.16034	.14559	.13237	.12051	.10986	.10029	.09167	.08391	.07691	.07059	.06487	.05970	.05502	.05077
65	19	.29968	.27046	.24439	.22110	.20028	.18165	.16496	.14999	.13656	.12449	.11363	.10386	.09504	.08710	.07992	.07343	.06755	.06223	.05740	.05302
65	20	.30550	.27616	.24993	.22646	.20545	.18661	.16970	.15452	.14087	.12859	.11752	.10755	.09854	.09040	.08304	.07638	.07034	.06486	.05989	.05536
65	21	.31143	.28197	.25559	.23194	.21074	.19169	.17458	.15918	.14532	.13283	.12155	.11137	.10217	.09384	.08630	.07946	.07325	.06761	.06249	.05782
65	22	.31746	.28788	.26136	.23754	.21615	.19691	.17958	.16398	.14990	.13719	.12571	.11533	.10593	.09741	.08968	.08266	.07628	.07048	.06520	.06038
65	23	.32359	.29391	.26725	.24327	.22169	.20225	.18473	.16891	.15462	.14170	.13001	.11942	.10982	.10111	.09319	.08599	.07944	.07348	.06804	.06307
65	24	.32984	.30006	.27327	.24913	.22738	.20775	.19002	.17399	.15949	.14636	.13446	.12367	.11387	.10496	.09685	.08947	.08275	.07661	.07101	.06589
65	25	.33620	.30634	.27942	.25514	.23321	.21339	.19546	.17923	.16452	.15118	.13907	.12807	.11807	.10896	.10066	.09310	.08620	.07989	.07412	.06885
65	26	.34267	.31273	.28570	.26127	.23918	.21918	.20105	.18462	.16970	.15616	.14384	.13263	.12242	.11312	.10463	.09688	.08980	.08332	.07738	.07195
65	27	.34926	.31926	.29212	.26756	.24530	.22512	.20681	.19017	.17506	.16130	.14878	.13736	.12695	.11745	.10877	.10083	.09356	.08690	.08080	.07520
65	28	.35596	.32590	.29866	.27397	.25156	.23121	.21271	.19588	.18056	.16660	.15387	.14225	.13163	.12193	.11305	.10492	.09747	.09064	.08436	.07860
65	29	.36276	.33265	.30533	.28051	.25796	.23744	.21876	.20174	.18622	.17205	.15912	.14730	.13648	.12658	.11750	.10918	.10154	.09453	.08808	.08215
65	30	.36966	.33951	.31211	.28718	.26448	.24381	.22495	.20774	.19203	.17766	.16453	.15250	.14148	.13138	.12210	.11359	.10577	.09857	.09194	.08584
65	31	.37665	.34648	.31900	.29397	.27114	.25031	.23128	.21389	.19798	.18342	.17009	.15786	.14664	.13633	.12687	.11816	.11015	.10277	.09596	.08969
65	32	.38373	.35354	.32601	.30088	.27792	.25695	.23775	.22019	.20409	.18934	.17580	.16337	.15195	.14145	.13179	.12289	.11468	.10712	.10014	.09369
65	33	.39090	.36071	.33313	.30791	.28484	.26372	.24437	.22663	.21036	.19541	.18168	.16905	.15743	.14673	.13687	.12778	.11939	.11164	.10448	.09785
65	34	.39816	.36797	.34035	.31506	.29188	.27063	.25113	.23322	.21677	.20164	.18772	.17489	.16308	.15218	.14213	.13284	.12426	.11632	.10898	.10218
65	35	.40551	.37534	.34769	.32233	.29905	.27768	.25803	.23997	.22334	.20803	.19392	.18090	.16889	.15780	.14755	.13807	.12930	.12118	.11365	.10667
65	36	.41294	.38279	.35512	.32970	.30634	.28485	.26507	.24685	.23006	.21457	.20027	.18707	.17487	.16358	.15314	.14347	.13451	.12620	.11849	.11133
65	37	.42043	.39033	.36265	.33719	.31375	.29215	.27224	.25387	.23692	.22126	.20678	.19340	.18101	.16953	.15890	.14904	.13989	.13139	.12350	.11616
65	38	.42801	.39796	.37028	.34478	.32127	.29957	.27954	.26104	.24393	.22810	.21345	.19989	.18731	.17565	.16483	.15478	.14544	.13676	.12869	.12117
65	39	.43565	.40566	.37800	.35247	.32890	.30712	.28697	.26833	.25108	.23509	.22028	.20653	.19378	.18193	.17092	.16069	.15117	.14230	.13404	.12635
65	40	.44335	.41344	.38580	.36026	.33664	.31477	.29453	.27577	.25837	.24223	.22725	.21334	.20041	.18838	.17719	.16677	.15706	.14802	.13958	.13170
65	41	.45110	.42128	.39369	.36814	.34448	.32255	.30220	.28333	.26580	.24952	.23438	.22030	.20720	.19499	.18362	.17302	.16314	.15391	.14529	.13724
65	42	.45891	.42919	.40164	.37610	.35241	.33042	.30999	.29101	.27336	.25693	.24165	.22741	.21414	.20176	.19022	.17944	.16938	.15997	.15117	.14294
65	43	.46675	.43714	.40965	.38413	.36042	.33838	.31788	.29880	.28103	.26448	.24905	.23466	.22122	.20868	.19697	.18602	.17578	.16619	.15722	.14882
65	44	.47461	.44512	.41771	.39222	.36851	.34642	.32586	.30669	.28881	.27214	.25657	.24203	.22845	.21574	.20386	.19274	.18233	.17257	.16343	.15485
65	45	.48248	.45312	.42580	.40035	.37663	.35452	.33390	.31465	.29668	.27989	.26419	.24951	.23578	.22292	.21088	.19960	.18902	.17909	.16978	.16103
65	46	.49034	.46113	.43390	.40850	.38480	.36267	.34200	.32269	.30462	.28773	.27191	.25710	.24322	.23022	.21802	.20658	.19583	.18574	.17626	.16735
65	47	.49818	.46912	.44200	.41666	.39298	.37085	.35014	.33076	.31262	.29563	.27970	.26476	.25075	.23760	.22526	.21366	.20276	.19251	.18287	.17379
65	48	.50599	.47710	.45009	.42482	.40118	.37904	.35831	.33888	.32067	.30359	.28755	.27250	.25837	.24508	.23259	.22085	.20979	.19939	.18959	.18036
65	49	.51375	.48504	.45815	.43297	.40937	.38725	.36650	.34703	.32875	.31159	.29546	.28030	.26605	.25263	.24001	.22812	.21692	.20637	.19642	.18703
65	50	.52147	.49294	.46618	.44109	.41755	.39545	.37470	.35520	.33687	.31963	.30342	.28816	.27379	.26026	.24750	.23548	.22414	.21344	.20334	.19381
65	51	.52912	.50078	.47417	.44918	.42570	.40364	.38289	.36337	.34499	.32770	.31141	.29606	.28158	.26794	.25506	.24291	.23144	.22060	.21036	.20068
65	52	.53669	.50855	.48209	.45721	.43381	.41178	.39105	.37151	.35311	.33576	.31940	.30397	.28940	.27565	.26266	.25039	.23879	.22782	.21744	.20762
65	53	.54417	.51623	.48993	.46517	.44185	.41988	.39916	.37963	.36120	.34381	.32739	.31188	.29723	.28338	.27028	.25790	.24618	.23508	.22458	.21463
65	54	.55153	.52381	.49768	.47304	.44981	.42790	.40722	.38769	.36925	.35182	.33535	.31978	.30505	.29111	.27792	.26543	.25360	.24238	.23176	.22168

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
65	55	.55878	.53127	.50532	.48082	.45769	.43584	.41520	.39569	.37724	.35979	.34328	.32765	.31285	.29884	.28556	.27297	.26103	.24971	.23896	.22876
65	56	.56590	.53862	.51284	.48848	.46546	.44369	.42310	.40361	.38517	.36770	.35116	.33549	.32063	.30654	.29318	.28050	.26846	.25704	.24618	.23587
65	57	.57288	.54582	.52023	.49603	.47312	.45143	.43090	.41145	.39301	.37554	.35898	.34326	.32835	.31420	.30077	.28801	.27588	.26436	.25341	.24299
65	58	.57971	.55288	.52748	.50342	.48064	.45904	.43857	.41917	.40075	.38329	.36670	.35096	.33601	.32180	.30830	.29547	.28327	.27166	.26061	.25010
65	59	.58636	.55976	.53455	.51066	.48800	.46651	.44611	.42675	.40837	.39091	.37432	.35856	.34357	.32932	.31577	.30287	.29059	.27890	.26777	.25716
65	60	.59283	.56646	.54146	.51772	.49520	.47381	.45349	.43419	.41584	.39840	.38182	.36604	.35103	.33674	.32314	.31018	.29784	.28608	.27487	.26418
65	61	.59911	.57299	.54818	.52461	.50222	.48094	.46071	.44147	.42317	.40576	.38918	.37340	.35837	.34405	.33041	.31741	.30501	.29318	.28190	.27114
65	62	.60521	.57932	.55471	.53132	.50907	.48791	.46777	.44860	.43035	.41297	.39641	.38063	.36560	.35126	.33759	.32454	.31209	.30021	.28887	.27804
65	63	.61112	.58547	.56106	.53784	.51574	.49469	.47465	.45556	.43737	.42003	.40350	.38773	.37269	.35834	.34465	.33157	.31908	.30716	.29576	.28487
65	64	.61683	.59141	.56721	.54416	.52221	.50129	.48135	.46234	.44422	.42692	.41043	.39468	.37965	.36529	.35158	.33848	.32596	.31399	.30255	.29161
65	65	.62234	.59715	.57315	.55028	.52848	.50769	.48786	.46893	.45088	.43364	.41718	.40146	.38644	.37209	.35837	.34525	.33271	.32071	.30923	.29824
66	0	.20884	.18310	.16087	.14164	.12498	.11053	.09797	.08705	.07753	.06922	.06196	.05560	.05002	.04512	.04081	.03701	.03365	.03068	.02804	.02570
66	1	.20849	.18249	.16000	.14053	.12366	.10901	.09628	.08519	.07553	.06710	.05973	.05328	.04762	.04265	.03829	.03444	.03105	.02805	.02539	.02304
66	2	.21259	.18637	.16366	.14396	.12686	.11199	.09904	.08775	.07789	.06928	.06174	.05512	.04932	.04421	.03972	.03575	.03225	.02915	.02641	.02397
66	3	.21690	.19047	.16754	.14761	.13028	.11518	.10202	.09052	.08047	.07166	.06394	.05717	.05121	.04596	.04133	.03724	.03363	.03042	.02758	.02506
66	4	.22137	.19473	.17157	.15142	.13385	.11853	.10515	.09344	.08319	.07419	.06629	.05935	.05323	.04784	.04307	.03886	.03512	.03181	.02887	.02625
66	5	.22595	.19911	.17573	.15535	.13757	.12202	.10841	.09649	.08604	.07685	.06877	.06165	.05537	.04983	.04492	.04058	.03672	.03330	.03025	.02753
66	6	.23065	.20361	.18001	.15941	.14139	.12562	.11180	.09966	.08900	.07962	.07135	.06406	.05761	.05192	.04687	.04239	.03841	.03487	.03171	.02890
66	7	.23546	.20821	.18441	.16358	.14534	.12934	.11530	.10295	.09208	.08250	.07404	.06657	.05996	.05411	.04891	.04429	.04019	.03653	.03326	.03034
66	8	.24036	.21293	.18891	.16787	.14940	.13318	.11891	.10634	.09526	.08548	.07684	.06919	.06241	.05639	.05104	.04629	.04205	.03827	.03489	.03186
66	9	.24538	.21776	.19354	.17227	.15358	.13713	.12264	.10986	.09857	.08859	.07975	.07192	.06496	.05878	.05328	.04838	.04401	.04010	.03661	.03347
66	10	.25050	.22270	.19828	.17680	.15788	.14121	.12650	.11350	.10200	.09181	.08278	.07476	.06763	.06128	.05563	.05058	.04607	.04203	.03842	.03517
66	11	.25573	.22776	.20313	.18144	.16231	.14541	.13047	.11726	.10554	.09515	.08592	.07771	.07041	.06389	.05808	.05288	.04823	.04406	.04032	.03696
66	12	.26106	.23291	.20810	.18619	.16684	.14972	.13457	.12113	.10920	.09860	.08917	.08078	.07329	.06660	.06062	.05527	.05047	.04617	.04230	.03882
66	13	.26647	.23815	.21315	.19104	.17147	.15413	.13875	.12509	.11295	.10215	.09252	.08393	.07625	.06939	.06325	.05774	.05280	.04836	.04436	.04076
66	14	.27193	.24345	.21826	.19595	.17616	.15861	.14301	.12913	.11677	.10576	.09593	.08714	.07928	.07225	.06594	.06027	.05518	.05059	.04646	.04274
66	15	.27743	.24880	.22342	.20091	.18092	.16314	.14732	.13323	.12066	.10943	.09940	.09042	.08237	.07515	.06867	.06285	.05760	.05288	.04861	.04476
66	16	.28297	.25419	.22863	.20592	.18572	.16773	.15169	.13738	.12459	.11316	.10292	.09374	.08551	.07811	.07146	.06547	.06007	.05520	.05080	.04681
66	17	.28856	.25963	.23390	.21100	.19059	.17239	.15613	.14160	.12860	.11695	.10651	.09714	.08871	.08113	.07431	.06815	.06260	.05758	.05304	.04892
66	18	.29422	.26514	.23925	.21615	.19554	.17712	.16065	.14591	.13269	.12083	.11018	.10061	.09200	.08423	.07723	.07091	.06519	.06002	.05534	.05109
66	19	.29995	.27075	.24469	.22141	.20060	.18197	.16529	.15032	.13689	.12482	.11397	.10419	.09538	.08743	.08025	.07376	.06789	.06256	.05773	.05335
66	20	.30579	.27646	.25024	.22678	.20577	.18694	.17004	.15487	.14122	.12894	.11788	.10790	.09890	.09076	.08340	.07673	.07069	.06521	.06023	.05570
66	21	.31173	.28228	.25591	.23228	.21108	.19204	.17494	.15955	.14569	.13319	.12192	.11174	.10254	.09421	.08667	.07983	.07362	.06798	.06285	.05818
66	22	.31778	.28821	.26170	.23790	.21651	.19727	.17996	.16436	.15028	.13758	.12610	.11572	.10631	.09779	.09007	.08305	.07667	.07086	.06558	.06076
66	23	.32393	.29426	.26761	.24364	.22207	.20264	.18512	.16931	.15502	.14211	.13042	.11983	.11023	.10152	.09360	.08640	.07985	.07388	.06843	.06347
66	24	.33019	.30043	.27365	.24953	.22778	.20816	.19043	.17441	.15992	.14679	.13489	.12410	.11430	.10539	.09728	.08990	.08317	.07703	.07143	.06630
66	25	.33657	.30673	.27983	.25555	.23363	.21382	.19590	.17967	.16497	.15163	.13953	.12853	.11852	.10942	.10112	.09355	.08665	.08034	.07457	.06929
66	26	.34307	.31315	.28613	.26171	.23963	.21963	.20152	.18509	.17018	.15664	.14432	.13311	.12291	.11360	.10511	.09736	.09027	.08379	.07785	.07241
66	27	.34969	.31970	.29258	.26803	.24578	.22561	.20730	.19068	.17556	.16181	.14929	.13787	.12746	.11796	.10928	.10133	.09406	.08740	.08130	.07569
66	28	.35641	.32637	.29915	.27447	.25207	.23173	.21324	.19641	.18110	.16714	.15441	.14279	.13218	.12248	.11360	.10546	.09801	.09117	.08489	.07912
66	29	.36325	.33316	.30585	.28105	.25850	.23799	.21932	.20231	.18679	.17263	.15970	.14788	.13706	.12716	.11808	.10976	.10212	.09510	.08864	.08271
66	30	.37018	.34005	.31267	.28775	.26507	.24440	.22555	.20835	.19264	.17828	.16515	.15312	.14210	.13200	.12272	.11421	.10638	.09918	.09255	.08644
66	31	.37720	.34705	.31960	.29458	.27177	.25095	.23193	.21455	.19864	.18409	.17075	.15852	.14730	.13700	.12753	.11882	.11080	.10342	.09661	.09033
66	32	.38433	.35416	.32665	.30153	.27860	.25763	.23845	.22089	.20480	.19005	.17651	.16409	.15267	.14216	.13250	.12359	.11539	.10782	.10083	.09437
66	33	.39154	.36137	.33381	.30862	.28556	.26446	.24512	.22739	.21112	.19618	.18245	.16982	.15820	.14750	.13764	.12854	.12014	.11239	.10522	.09859
66	34	.39885	.36869	.34109	.31582	.29266	.27142	.25193	.23403	.21759	.20246	.18854	.17572	.16390	.15300	.14294	.13365	.12507	.11713	.10977	.10297
66	35	.40625	.37611	.34848	.32314	.29989	.27853	.25889	.24084	.22422	.20891	.19480	.18179	.16978	.15868	.14843	.13895	.13017	.12204	.11451	.10752
66	36	.41373	.38362	.35598	.33059	.30724	.28577	.26600	.24779	.23100	.21552	.20123	.18802	.17582	.16454	.15409	.14442	.13545	.12713	.11941	.11225
66	37	.42130	.39123	.36358	.33814	.31472	.29314	.27324	.25488	.23794	.22228	.20781	.19443	.18203	.17056	.15992	.15006	.14090	.13240	.12450	.11715
66	38	.42894	.39892	.37128	.34581	.32232	.30064	.28062	.26213	.24503	.22921	.21456	.20100	.18842	.17676	.16593	.15588	.14653	.13785	.12976	.12223

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
66	39	.43665	.40670	.37908	.35358	.33003	.30826	.28814	.26951	.25227	.23629	.22147	.20773	.19497	.18313	.17211	.16187	.15234	.14347	.13520	.12750
66	40	.44443	.41456	.38697	.36146	.33786	.31601	.29578	.27704	.25965	.24352	.22854	.21463	.20170	.18967	.17847	.16805	.15834	.14928	.14083	.13294
66	41	.45227	.42250	.39494	.36943	.34579	.32388	.30356	.28470	.26718	.25091	.23577	.22170	.20859	.19639	.18501	.17441	.16451	.15527	.14664	.13858
66	42	.46017	.43050	.40300	.37749	.35383	.33186	.31146	.29249	.27485	.25844	.24315	.22892	.21565	.20327	.19172	.18094	.17086	.16144	.15263	.14439
66	43	.46811	.43855	.41111	.38563	.36196	.33994	.31946	.30040	.28265	.26610	.25068	.23629	.22285	.21031	.19859	.18763	.17738	.16779	.15880	.15038
66	44	.47608	.44665	.41929	.39384	.37016	.34811	.32756	.30841	.29055	.27389	.25833	.24379	.23020	.21750	.20561	.19448	.18406	.17429	.16514	.15654
66	45	.48406	.45477	.42750	.40209	.37842	.35634	.33574	.31651	.29856	.28178	.26609	.25141	.23768	.22482	.21277	.20148	.19089	.18095	.17162	.16286
66	46	.49204	.46290	.43573	.41038	.38672	.36463	.34399	.32469	.30665	.28976	.27395	.25914	.24527	.23226	.22006	.20860	.19785	.18775	.17825	.16932
66	47	.50001	.47102	.44396	.41868	.39505	.37295	.35228	.33292	.31480	.29782	.28190	.26697	.25296	.23980	.22745	.21584	.20493	.19467	.18501	.17591
66	48	.50795	.47914	.45220	.42699	.40340	.38130	.36061	.34120	.32301	.30594	.28992	.27487	.26073	.24745	.23495	.22319	.21213	.20171	.19189	.18264
66	49	.51586	.48723	.46041	.43529	.41175	.38967	.36896	.34952	.33127	.31412	.29800	.28285	.26859	.25518	.24254	.23064	.21943	.20886	.19889	.18948
66	50	.52373	.49528	.46861	.44359	.42010	.39805	.37734	.35787	.33956	.32235	.30614	.29089	.27652	.26299	.25023	.23819	.22684	.21612	.20600	.19644
66	51	.53154	.50329	.47677	.45185	.42844	.40642	.38571	.36623	.34788	.33060	.31433	.29898	.28451	.27086	.25798	.24582	.23433	.22347	.21321	.20351
66	52	.53927	.51123	.48487	.46007	.43673	.41476	.39407	.37457	.35620	.33887	.32252	.30710	.29253	.27878	.26578	.25350	.24188	.23090	.22050	.21066
66	53	.54692	.51909	.49289	.46822	.44497	.42305	.40239	.38290	.36450	.34713	.33073	.31523	.30058	.28673	.27363	.26123	.24949	.23838	.22785	.21787
66	54	.55447	.52686	.50083	.47629	.45314	.43129	.41066	.39118	.37277	.35537	.33891	.32335	.30863	.29469	.28149	.26898	.25713	.24590	.23525	.22515
66	55	.56190	.53452	.50868	.48428	.46123	.43945	.41887	.39940	.38099	.36357	.34708	.33146	.31667	.30265	.28936	.27676	.26480	.25346	.24269	.23246
66	56	.56922	.54207	.51641	.49216	.46923	.44753	.42700	.40756	.38916	.37172	.35520	.33954	.32469	.31060	.29723	.28454	.27248	.26104	.25016	.23982
66	57	.57640	.54949	.52402	.49993	.47711	.45551	.43504	.41564	.39725	.37981	.36327	.34757	.33267	.31852	.30507	.29230	.28016	.26862	.25764	.24719
66	58	.58343	.55676	.53149	.50756	.48487	.46336	.44297	.42361	.40525	.38781	.37126	.35553	.34059	.32638	.31288	.30003	.28781	.27618	.26510	.25456
66	59	.59029	.56386	.53880	.51503	.49248	.47108	.45076	.43146	.41313	.39571	.37915	.36340	.34842	.33417	.32061	.30770	.29540	.28369	.27253	.26189
66	60	.59698	.57079	.54594	.52234	.49993	.47863	.45840	.43916	.42087	.40347	.38692	.37116	.35616	.34187	.32826	.31530	.30294	.29115	.27991	.26919
66	61	.60349	.57755	.55290	.52948	.50721	.48603	.46589	.44672	.42848	.41111	.39456	.37880	.36379	.34947	.33583	.32281	.31039	.29855	.28724	.27644
66	62	.60981	.58412	.55968	.53644	.51432	.49327	.47322	.45413	.43594	.41861	.40208	.38633	.37131	.35698	.34330	.33024	.31778	.30587	.29450	.28363
66	63	.61595	.59051	.56628	.54322	.52125	.50033	.48038	.46137	.44325	.42596	.40947	.39373	.37871	.36436	.35066	.33758	.32507	.31312	.30169	.29076
66	64	.62189	.59669	.57269	.54981	.52800	.50720	.48737	.46845	.45039	.43315	.41670	.40098	.38597	.37162	.35791	.34480	.33226	.32027	.30879	.29781
66	65	.62763	.60268	.57888	.55619	.53454	.51388	.49416	.47533	.45735	.44017	.42376	.40807	.39307	.37873	.36501	.35188	.33932	.32730	.31579	.30476
66	66	.63316	.60845	.58487	.56236	.54087	.52035	.50075	.48202	.46412	.44700	.43064	.41499	.40001	.38568	.37197	.35883	.34626	.33421	.32267	.31160
67	0	.20901	.18329	.16106	.14184	.12518	.11074	.09818	.08726	.07775	.06944	.06218	.05583	.05025	.04535	.04104	.03724	.03388	.03091	.02827	.02593
67	1	.20858	.18258	.16010	.14064	.12376	.10911	.09638	.08530	.07564	.06721	.05984	.05339	.04773	.04277	.03840	.03455	.03116	.02816	.02550	.02315
67	2	.21268	.18647	.16376	.14406	.12696	.11209	.09915	.08786	.07800	.06939	.06185	.05524	.04943	.04433	.03983	.03586	.03236	.02926	.02652	.02408
67	3	.21700	.19057	.16764	.14772	.13039	.11529	.10213	.09063	.08058	.07178	.06406	.05728	.05132	.04608	.04145	.03736	.03374	.03054	.02770	.02517
67	4	.22147	.19483	.17168	.15153	.13397	.11865	.10527	.09356	.08331	.07432	.06642	.05947	.05335	.04796	.04319	.03898	.03524	.03193	.02899	.02637
67	5	.22606	.19922	.17585	.15547	.13769	.12214	.10854	.09662	.08617	.07698	.06890	.06178	.05550	.04996	.04505	.04071	.03685	.03343	.03038	.02766
67	6	.23077	.20373	.18014	.15954	.14153	.12576	.11193	.09980	.08914	.07976	.07149	.06420	.05776	.05206	.04701	.04253	.03855	.03501	.03185	.02903
67	7	.23558	.20835	.18454	.16372	.14548	.12949	.11544	.10310	.09223	.08265	.07419	.06672	.06011	.05426	.04906	.04444	.04034	.03668	.03341	.03049
67	8	.24050	.21307	.18906	.16802	.14955	.13333	.11906	.10650	.09542	.08565	.07700	.06935	.06257	.05656	.05121	.04645	.04221	.03843	.03505	.03202
67	9	.24552	.21791	.19369	.17243	.15374	.13730	.12281	.11003	.09874	.08876	.07993	.07209	.06514	.05896	.05346	.04856	.04419	.04028	.03678	.03365
67	10	.25066	.22287	.19845	.17697	.15806	.14139	.12668	.11368	.10219	.09200	.08297	.07495	.06782	.06148	.05582	.05077	.04626	.04222	.03861	.03536
67	11	.25590	.22793	.20331	.18163	.16250	.14561	.13067	.11746	.10575	.09536	.08613	.07792	.07061	.06410	.05828	.05308	.04843	.04426	.04052	.03716
67	12	.26124	.23310	.20829	.18639	.16705	.14993	.13478	.12134	.10942	.09882	.08940	.08100	.07351	.06682	.06085	.05549	.05070	.04639	.04252	.03904
67	13	.26666	.23836	.21336	.19125	.17169	.15436	.13898	.12533	.11319	.10238	.09276	.08417	.07649	.06963	.06349	.05798	.05304	.04859	.04460	.04099
67	14	.27214	.24367	.21848	.19618	.17640	.15885	.14325	.12938	.11702	.10601	.09618	.08740	.07954	.07250	.06619	.06053	.05543	.05085	.04672	.04299
67	15	.27765	.24903	.22366	.20115	.18116	.16339	.14758	.13349	.12092	.10970	.09967	.09069	.08264	.07543	.06895	.06312	.05787	.05315	.04888	.04503
67	16	.28320	.25443	.22888	.20618	.18598	.16800	.15196	.13765	.12487	.11344	.10320	.09403	.08579	.07840	.07175	.06576	.06036	.05548	.05108	.04710
67	17	.28880	.25988	.23416	.21127	.19087	.17267	.15642	.14189	.12889	.11725	.10681	.09743	.08901	.08143	.07461	.06845	.06290	.05787	.05333	.04922
67	18	.29447	.26541	.23952	.21643	.19583	.17742	.16095	.14621	.13300	.12114	.11049	.10092	.09231	.08454	.07754	.07122	.06551	.06033	.05565	.05140
67	19	.30021	.27102	.24497	.22170	.20090	.18228	.16560	.15064	.13721	.12514	.11429	.10452	.09571	.08776	.08058	.07409	.06821	.06289	.05805	.05367
67	20	.30606	.27674	.25054	.22709	.20609	.18726	.17037	.15519	.14155	.12928	.11821	.10824	.09924	.09110	.08374	.07707	.07103	.06555	.06057	.05604
67	21	.31202	.28258	.25622	.23260	.21141	.19238	.17528	.15989	.14603	.13354	.12228	.11210	.10290	.09457	.08702	.08018	.07397	.06833	.06320	.05852

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
67	22	.31808	.28853	.26202	.23823	.21685	.19762	.18031	.16472	.15065	.13795	.12647	.11609	.10669	.09817	.09044	.08342	.07704	.07123	.06594	.06112
67	23	.32424	.29459	.26795	.24400	.22243	.20301	.18549	.16969	.15541	.14249	.13081	.12022	.11062	.10191	.09399	.08679	.08024	.07427	.06882	.06385
67	24	.33053	.30078	.27401	.24990	.22816	.20854	.19083	.17481	.16032	.14720	.13530	.12451	.11471	.10580	.09769	.09031	.08358	.07744	.07183	.06671
67	25	.33693	.30710	.28021	.25594	.23403	.21423	.19631	.18009	.16540	.15206	.13996	.12896	.11896	.10985	.10155	.09398	.08708	.08076	.07499	.06971
67	26	.34344	.31354	.28653	.26213	.24005	.22007	.20196	.18554	.17063	.15709	.14478	.13357	.12337	.11406	.10557	.09782	.09073	.08424	.07830	.07286
67	27	.35009	.32012	.29301	.26847	.24623	.22607	.20777	.19115	.17604	.16229	.14977	.13836	.12795	.11845	.10976	.10182	.09455	.08789	.08178	.07617
67	28	.35684	.32681	.29961	.27494	.25255	.23222	.21374	.19692	.18161	.16765	.15493	.14331	.13270	.12300	.11411	.10598	.09852	.09168	.08540	.07963
67	29	.36370	.33363	.30634	.28155	.25902	.23852	.21985	.20285	.18734	.17318	.16025	.14843	.13761	.12771	.11863	.11031	.10266	.09564	.08919	.08324
67	30	.37066	.34056	.31319	.28829	.26562	.24496	.22612	.20893	.19322	.17887	.16574	.15371	.14269	.13259	.12331	.11480	.10696	.09976	.09313	.08701
67	31	.37772	.34759	.32016	.29516	.27235	.25154	.23254	.21516	.19927	.18471	.17138	.15915	.14793	.13763	.12816	.11945	.11143	.10404	.09723	.09094
67	32	.38488	.35474	.32725	.30215	.27923	.25827	.23910	.22155	.20547	.19072	.17719	.16476	.15334	.14284	.13317	.12427	.11606	.10848	.10149	.09503
67	33	.39214	.36200	.33446	.30928	.28624	.26515	.24582	.22809	.21183	.19690	.18317	.17055	.15893	.14822	.13836	.12926	.12086	.11310	.10593	.09929
67	34	.39949	.36936	.34178	.31653	.29338	.27216	.25268	.23479	.21835	.20323	.18932	.17650	.16468	.15378	.14372	.13443	.12584	.11789	.11054	.10372
67	35	.40694	.37683	.34923	.32391	.30067	.27932	.25970	.24166	.22504	.20974	.19564	.18263	.17062	.15952	.14927	.13978	.13100	.12287	.11533	.10833
67	36	.41448	.38440	.35678	.33141	.30808	.28662	.26687	.24867	.23189	.21641	.20213	.18893	.17673	.16544	.15499	.14531	.13634	.12802	.12030	.11312
67	37	.42210	.39206	.36444	.33903	.31563	.29406	.27418	.25583	.23890	.22325	.20878	.19540	.18301	.17153	.16089	.15102	.14186	.13335	.12545	.11809
67	38	.42980	.39982	.37221	.34677	.32330	.30164	.28164	.26315	.24606	.23025	.21561	.20205	.18947	.17781	.16698	.15692	.14757	.13888	.13079	.12325
67	39	.43758	.40767	.38008	.35461	.33109	.30934	.28923	.27062	.25338	.23741	.22260	.20886	.19611	.18426	.17325	.16300	.15346	.14458	.13631	.12859
67	40	.44544	.41561	.38805	.36257	.33900	.31718	.29697	.27823	.26086	.24474	.22977	.21586	.20292	.19089	.17970	.16927	.15955	.15048	.14203	.13413
67	41	.45336	.42363	.39611	.37064	.34703	.32514	.30484	.28599	.26849	.25222	.23709	.22302	.20992	.19771	.18633	.17572	.16582	.15657	.14793	.13986
67	42	.46135	.43172	.40426	.37880	.35517	.33322	.31284	.29389	.27626	.25986	.24458	.23035	.21708	.20470	.19315	.18236	.17228	.16285	.15403	.14578
67	43	.46938	.43987	.41248	.38704	.36340	.34141	.32095	.30191	.28417	.26764	.25222	.23783	.22440	.21186	.20013	.18917	.17891	.16931	.16031	.15188
67	44	.47745	.44807	.42077	.39536	.37171	.34969	.32917	.31004	.29220	.27555	.25999	.24546	.23188	.21917	.20728	.19615	.18572	.17594	.16677	.15817
67	45	.48554	.45631	.42909	.40373	.38009	.35805	.33748	.31827	.30033	.28357	.26789	.25322	.23948	.22662	.21457	.20327	.19267	.18272	.17338	.16461
67	46	.49363	.46456	.43744	.41214	.38853	.36647	.34586	.32659	.30856	.29169	.27589	.26109	.24722	.23421	.22200	.21054	.19978	.18966	.18015	.17121
67	47	.50172	.47281	.44581	.42058	.39700	.37494	.35429	.33497	.31686	.29989	.28399	.26906	.25505	.24190	.22954	.21793	.20701	.19673	.18706	.17795
67	48	.50979	.48106	.45418	.42903	.40549	.38344	.36277	.34340	.32523	.30818	.29217	.27713	.26299	.24970	.23721	.22544	.21437	.20394	.19410	.18484
67	49	.51784	.48929	.46255	.43749	.41400	.39197	.37129	.35188	.33365	.31652	.30042	.28527	.27102	.25760	.24497	.23306	.22184	.21126	.20127	.19185
67	50	.52585	.49749	.47090	.44594	.42252	.40051	.37984	.36040	.34213	.32493	.30874	.29350	.27913	.26560	.25283	.24079	.22943	.21870	.20856	.19899
67	51	.53381	.50566	.47922	.45438	.43102	.40906	.38840	.36895	.35063	.33337	.31711	.30178	.28731	.27366	.26078	.24861	.23711	.22624	.21596	.20624
67	52	.54170	.51377	.48749	.46277	.43950	.41759	.39694	.37749	.35914	.34184	.32551	.31009	.29554	.28178	.26878	.25649	.24487	.23386	.22345	.21358
67	53	.54952	.52180	.49570	.47111	.44793	.42608	.40546	.38601	.36765	.35030	.33392	.31843	.30379	.28994	.27684	.26443	.25268	.24155	.23101	.22101
67	54	.55724	.52975	.50383	.47938	.45630	.43452	.41394	.39450	.37613	.35876	.34233	.32678	.31206	.29812	.28492	.27241	.26055	.24930	.23863	.22850
67	55	.56485	.53760	.51187	.48756	.46460	.44289	.42237	.40295	.38458	.36719	.35072	.33512	.32033	.30631	.29302	.28041	.26845	.25709	.24630	.23605
67	56	.57236	.54534	.51981	.49566	.47281	.45119	.43072	.41134	.39298	.37558	.35908	.34343	.32859	.31451	.30113	.28843	.27637	.26491	.25401	.24364
67	57	.57973	.55297	.52763	.50364	.48093	.45940	.43900	.41966	.40132	.38391	.36740	.35172	.33682	.32268	.30923	.29645	.28430	.27274	.26174	.25127
67	58	.58697	.56045	.53532	.51150	.48892	.46749	.44717	.42788	.40956	.39217	.37564	.35994	.34500	.33081	.31730	.30444	.29221	.28056	.26946	.25889
67	59	.59404	.56777	.54285	.51921	.49676	.47545	.45521	.43598	.41770	.40032	.38379	.36807	.35311	.33887	.32530	.31239	.30008	.28835	.27717	.26650
67	60	.60094	.57492	.55022	.52676	.50446	.48326	.46311	.44395	.42571	.40836	.39184	.37611	.36112	.34684	.33324	.32026	.30789	.29609	.28482	.27407
67	61	.60766	.58191	.55742	.53414	.51199	.49092	.47087	.45177	.43359	.41627	.39977	.38403	.36904	.35473	.34109	.32806	.31564	.30377	.29244	.28161
67	62	.61421	.58871	.56445	.54135	.51936	.49842	.47847	.45946	.44134	.42406	.40757	.39185	.37685	.36253	.34885	.33579	.32332	.31139	.30000	.28910
67	63	.62058	.59534	.57130	.54839	.52656	.50576	.48591	.46699	.44893	.43170	.41525	.39955	.38455	.37022	.35652	.34343	.33092	.31895	.30749	.29654
67	64	.62675	.60177	.57795	.55524	.53358	.51291	.49318	.47435	.45637	.43919	.42278	.40710	.39211	.37778	.36407	.35096	.33841	.32640	.31491	.30390
67	65	.63272	.60799	.58440	.56188	.54039	.51986	.50026	.48153	.46362	.44651	.43015	.41450	.39953	.38521	.37149	.35837	.34580	.33376	.32222	.31117
67	66	.63848	.61401	.59065	.56833	.54700	.52662	.50714	.48851	.47070	.45365	.43734	.42174	.40679	.39248	.37877	.36564	.35306	.34099	.32943	.31833
67	67	.64404	.61982	.59668	.57456	.55341	.53318	.51382	.49530	.47758	.46061	.44436	.42880	.41389	.39960	.38591	.37278	.36018	.34810	.33652	.32539
68	0	.20918	.18346	.16125	.14203	.12538	.11094	.09839	.08748	.07796	.06966	.06240	.05605	.05048	.04558	.04127	.03747	.03411	.03114	.02850	.02616
68	1	.20866	.18267	.16019	.14073	.12386	.10921	.09648	.08540	.07574	.06731	.05995	.05349	.04784	.04287	.03850	.03466	.03126	.02826	.02561	.02325
68	2	.21277	.18656	.16385	.14416	.12706	.11219	.09925	.08796	.07811	.06949	.06195	.05534	.04954	.04443	.03994	.03597	.03247	.02937	.02662	.02418
68	3	.21709	.19067	.16774	.14782	.13049	.11540	.10223	.09074	.08069	.07189	.06417	.05739	.05143	.04619	.04156	.03747	.03385	.03065	.02780	.02528

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
68	4	.22156	.19493	.17178	.15163	.13408	.11876	.10538	.09367	.08342	.07443	.06653	.05959	.05347	.04808	.04331	.03909	.03536	.03205	.02910	.02648
68	5	.22616	.19933	.17596	.15559	.13780	.12226	.10866	.09674	.08629	.07710	.06902	.06191	.05563	.05008	.04518	.04083	.03698	.03355	.03050	.02778
68	6	.23088	.20384	.18026	.15966	.14165	.12588	.11206	.09993	.08927	.07989	.07163	.06433	.05789	.05219	.04714	.04266	.03868	.03514	.03198	.02917
68	7	.23570	.20847	.18467	.16385	.14562	.12962	.11558	.10324	.09237	.08279	.07434	.06687	.06026	.05440	.04921	.04459	.04048	.03682	.03355	.03063
68	8	.24062	.21320	.18919	.16816	.14970	.13348	.11921	.10665	.09558	.08580	.07716	.06951	.06273	.05671	.05137	.04661	.04237	.03858	.03520	.03218
68	9	.24566	.21805	.19384	.17258	.15390	.13746	.12297	.11019	.09891	.08893	.08009	.07226	.06531	.05913	.05363	.04873	.04435	.04045	.03695	.03381
68	10	.25081	.22302	.19861	.17713	.15823	.14156	.12686	.11386	.10237	.09218	.08315	.07514	.06801	.06166	.05600	.05096	.04644	.04241	.03879	.03554
68	11	.25606	.22810	.20349	.18180	.16268	.14579	.13086	.11765	.10594	.09555	.08633	.07812	.07081	.06430	.05848	.05328	.04863	.04446	.04072	.03735
68	12	.26141	.23328	.20848	.18658	.16724	.15013	.13498	.12155	.10963	.09903	.08961	.08121	.07373	.06704	.06106	.05571	.05091	.04661	.04274	.03925
68	13	.26685	.23855	.21355	.19146	.17190	.15457	.13920	.12555	.11341	.10261	.09298	.08440	.07673	.06986	.06372	.05821	.05327	.04882	.04483	.04122
68	14	.27233	.24387	.21869	.19639	.17662	.15907	.14348	.12961	.11726	.10625	.09643	.08764	.07979	.07275	.06644	.06077	.05568	.05109	.04696	.04323
68	15	.27786	.24924	.22388	.20138	.18140	.16364	.14783	.13374	.12117	.10995	.09992	.09095	.08290	.07569	.06921	.06338	.05814	.05341	.04914	.04528
68	16	.28342	.25465	.22912	.20642	.18623	.16825	.15222	.13792	.12514	.11371	.10347	.09430	.08607	.07867	.07202	.06603	.06063	.05576	.05135	.04737
68	17	.28903	.26012	.23441	.21152	.19113	.17293	.15669	.14217	.12917	.11753	.10709	.09772	.08930	.08172	.07490	.06874	.06318	.05816	.05362	.04950
68	18	.29470	.26565	.23977	.21670	.19610	.17769	.16123	.14650	.13329	.12144	.11079	.10122	.09261	.08485	.07784	.07152	.06581	.06063	.05595	.05169
68	19	.30046	.27128	.24524	.22198	.20118	.18257	.16589	.15094	.13751	.12545	.11460	.10483	.09602	.08807	.08089	.07440	.06852	.06320	.05836	.05397
68	20	.30632	.27701	.25081	.22737	.20638	.18756	.17068	.15551	.14187	.12960	.11854	.10856	.09956	.09143	.08406	.07740	.07136	.06587	.06089	.05636
68	21	.31229	.28286	.25651	.23290	.21172	.19269	.17560	.16022	.14636	.13388	.12261	.11244	.10324	.09491	.08737	.08052	.07431	.06867	.06354	.05886
68	22	.31836	.28882	.26233	.23855	.21718	.19796	.18065	.16506	.15099	.13830	.12682	.11644	.10704	.09852	.09079	.08378	.07739	.07159	.06630	.06147
68	23	.32454	.29490	.26827	.24433	.22277	.20336	.18585	.17005	.15577	.14286	.13118	.12059	.11099	.10228	.09436	.08716	.08061	.07464	.06919	.06422
68	24	.33084	.30111	.27435	.25025	.22852	.20891	.19120	.17519	.16070	.14758	.13569	.12490	.11510	.10619	.09808	.09070	.08397	.07783	.07222	.06709
68	25	.33726	.30744	.28056	.25631	.23441	.21461	.19671	.18049	.16580	.15247	.14037	.12937	.11937	.11026	.10197	.09440	.08749	.08118	.07540	.07012
68	26	.34379	.31390	.28691	.26252	.24045	.22048	.20238	.18596	.17106	.15752	.14521	.13401	.12380	.11450	.10601	.09825	.09116	.08468	.07874	.07329
68	27	.35046	.32050	.29341	.26888	.24666	.22650	.20821	.19160	.17649	.16275	.15023	.13882	.12842	.11891	.11023	.10228	.09501	.08835	.08223	.07662
68	28	.35723	.32722	.30004	.27538	.25300	.23268	.21420	.19740	.18209	.16814	.15542	.14380	.13319	.12349	.11461	.10647	.09902	.09217	.08589	.08011
68	29	.36412	.33407	.30679	.28202	.25950	.23901	.22035	.20335	.18785	.17370	.16077	.14895	.13814	.12824	.11916	.11083	.10319	.09616	.08970	.08376
68	30	.37111	.34103	.31367	.28879	.26613	.24549	.22666	.20947	.19377	.17942	.16629	.15427	.14325	.13315	.12387	.11536	.10752	.10032	.09368	.08756
68	31	.37820	.34810	.32068	.29569	.27290	.25211	.23311	.21574	.19985	.18530	.17197	.15975	.14853	.13823	.12876	.12004	.11202	.10463	.09782	.09153
68	32	.38540	.35528	.32780	.30273	.27982	.25887	.23971	.22217	.20609	.19135	.17783	.16540	.15398	.14348	.13381	.12491	.11669	.10912	.10212	.09566
68	33	.39269	.36257	.33505	.30989	.28687	.26579	.24647	.22876	.21250	.19757	.18385	.17123	.15961	.14891	.13905	.12995	.12154	.11378	.10660	.09996
68	34	.40009	.36998	.34242	.31719	.29406	.27285	.25339	.23551	.21908	.20396	.19005	.17723	.16542	.15452	.14446	.13517	.12657	.11862	.11126	.10444
68	35	.40758	.37750	.34992	.32462	.30140	.28007	.26046	.24243	.22582	.21053	.19643	.18342	.17141	.16032	.15006	.14057	.13179	.12365	.11611	.10911
68	36	.41517	.38512	.35753	.33218	.30887	.28743	.26769	.24950	.23273	.21726	.20298	.18978	.17758	.16629	.15584	.14616	.13719	.12887	.12114	.11396
68	37	.42284	.39284	.36525	.33986	.31647	.29493	.27506	.25673	.23980	.22416	.20970	.19632	.18393	.17245	.16181	.15194	.14278	.13427	.12635	.11899
68	38	.43061	.40066	.37308	.34766	.32421	.30257	.28259	.26412	.24704	.23123	.21660	.20304	.19047	.17880	.16797	.15791	.14856	.13986	.13176	.12422
68	39	.43845	.40858	.38102	.35558	.33208	.31035	.29026	.27166	.25444	.23847	.22367	.20994	.19718	.18533	.17432	.16407	.15453	.14565	.13736	.12964
68	40	.44637	.41659	.38906	.36361	.34007	.31827	.29808	.27936	.26200	.24588	.23092	.21701	.20408	.19205	.18086	.17042	.16070	.15163	.14316	.13526
68	41	.45437	.42469	.39721	.37176	.34818	.32632	.30604	.28721	.26972	.25346	.23834	.22427	.21117	.19896	.18759	.17697	.16706	.15781	.14917	.14108
68	42	.46244	.43286	.40545	.38002	.35641	.33450	.31413	.29520	.27759	.26120	.24593	.23170	.21843	.20606	.19450	.18371	.17362	.16419	.15537	.14710
68	43	.47056	.44111	.41376	.38836	.36475	.34279	.32235	.30333	.28561	.26908	.25367	.23929	.22587	.21332	.20160	.19063	.18037	.17076	.16175	.15332
68	44	.47873	.44941	.42215	.39678	.37317	.35118	.33069	.31158	.29375	.27711	.26157	.24704	.23346	.22076	.20887	.19773	.18729	.17751	.16833	.15972
68	45	.48692	.45774	.43058	.40527	.38167	.35966	.33911	.31993	.30201	.28526	.26959	.25493	.24120	.22834	.21628	.20498	.19438	.18442	.17507	.16629
68	46	.49512	.46611	.43905	.41380	.39023	.36821	.34762	.32838	.31037	.29351	.27773	.26293	.24907	.23606	.22385	.21239	.20162	.19150	.18198	.17302
68	47	.50332	.47448	.44754	.42237	.39883	.37681	.35619	.33689	.31881	.30186	.28597	.27105	.25705	.24390	.23154	.21992	.20899	.19871	.18903	.17991
68	48	.51152	.48286	.45605	.43096	.40746	.38545	.36482	.34548	.32733	.31030	.29430	.27927	.26514	.25186	.23936	.22759	.21651	.20607	.19623	.18694
68	49	.51969	.49122	.46455	.43956	.41612	.39413	.37350	.35412	.33591	.31880	.30272	.28758	.27333	.25992	.24729	.23538	.22415	.21355	.20356	.19412
68	50	.52784	.49957	.47305	.44816	.42479	.40284	.38221	.36280	.34455	.32738	.31121	.29598	.28162	.26809	.25532	.24328	.23191	.22117	.21102	.20143
68	51	.53594	.50789	.48153	.45676	.43347	.41156	.39094	.37152	.35324	.33601	.31976	.30444	.28999	.27634	.26345	.25128	.23978	.22890	.21861	.20887
68	52	.54399	.51615	.48997	.46532	.44212	.42026	.39967	.38025	.36194	.34466	.32835	.31295	.29840	.28465	.27166	.25936	.24773	.23671	.22629	.21641
68	53	.55196	.52435	.49835	.47384	.45073	.42894	.40838	.38897	.37064	.35333	.33696	.32149	.30686	.29302	.27991	.26751	.25575	.24461	.23405	.22404



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
68	54	.55985	.53248	.50666	.48229	.45929	.43758	.41706	.39767	.37933	.36199	.34558	.33005	.31535	.30141	.28821	.27570	.26383	.25257	.24189	.23174
68	55	.56764	.54051	.51489	.49068	.46779	.44616	.42569	.40633	.38800	.37064	.35420	.33861	.32384	.30983	.29654	.28393	.27196	.26059	.24978	.23952
68	56	.57532	.54844	.52302	.49897	.47622	.45467	.43427	.41494	.39663	.37926	.36279	.34717	.33234	.31826	.30489	.29219	.28012	.26864	.25773	.24735
68	57	.58289	.55626	.53105	.50717	.48455	.46311	.44278	.42349	.40520	.38784	.37135	.35569	.34082	.32668	.31324	.30046	.28830	.27672	.26571	.25522
68	58	.59032	.56395	.53895	.51525	.49277	.47143	.45118	.43196	.41369	.39634	.37985	.36417	.34925	.33506	.32156	.30871	.29646	.28480	.27369	.26310
68	59	.59759	.57148	.54671	.52319	.50085	.47963	.45947	.44031	.42208	.40475	.38826	.37256	.35762	.34339	.32983	.31691	.30460	.29286	.28166	.27097
68	60	.60470	.57885	.55430	.53097	.50879	.48769	.46762	.44853	.43036	.41305	.39657	.38087	.36591	.35164	.33804	.32507	.31269	.30087	.28959	.27882
68	61	.61163	.58606	.56173	.53859	.51657	.49560	.47564	.45662	.43851	.42124	.40478	.38908	.37410	.35981	.34617	.33315	.32072	.30884	.29749	.28664
68	62	.61840	.59309	.56900	.54605	.52419	.50337	.48351	.46458	.44653	.42931	.41287	.39718	.38221	.36790	.35423	.34118	.32869	.31676	.30535	.29443
68	63	.62499	.59995	.57609	.55335	.53166	.51097	.49123	.47239	.45441	.43724	.42084	.40518	.39020	.37589	.36221	.34912	.33660	.32462	.31315	.30217
68	64	.63139	.60662	.58299	.56045	.53893	.51839	.49878	.48004	.46214	.44503	.42867	.41303	.39807	.38376	.37007	.35696	.34441	.33239	.32088	.30984
68	65	.63759	.61309	.58970	.56736	.54602	.52563	.50614	.48751	.46969	.45265	.43634	.42074	.40580	.39150	.37781	.36468	.35211	.34006	.32851	.31743
68	66	.64359	.61936	.59620	.57407	.55291	.53267	.51331	.49479	.47707	.46010	.44385	.42829	.41338	.39910	.38541	.37228	.35970	.34763	.33604	.32493
68	67	.64938	.62542	.60250	.58057	.55959	.53951	.52029	.50189	.48426	.46737	.45119	.43568	.42081	.40655	.39287	.37975	.36716	.35507	.34347	.33233
68	68	.65496	.63126	.60857	.58685	.56606	.54614	.52706	.50877	.49125	.47445	.45833	.44288	.42805	.41383	.40017	.38706	.37447	.36238	.35076	.33960
69	0	.20935	.18364	.16143	.14221	.12557	.11114	.09859	.08768	.07817	.06988	.06262	.05627	.05070	.04580	.04149	.03769	.03434	.03137	.02873	.02639
69	1	.20874	.18275	.16028	.14082	.12395	.10931	.09658	.08550	.07584	.06741	.06004	.05359	.04794	.04297	.03860	.03476	.03136	.02836	.02571	.02335
69	2	.21285	.18664	.16394	.14425	.12715	.11229	.09934	.08806	.07821	.06959	.06205	.05544	.04964	.04453	.04004	.03607	.03257	.02947	.02672	.02428
69	3	.21717	.19075	.16783	.14791	.13058	.11549	.10233	.09084	.08079	.07199	.06427	.05750	.05154	.04629	.04166	.03757	.03396	.03075	.02791	.02538
69	4	.22165	.19502	.17188	.15173	.13418	.11886	.10548	.09378	.08353	.07454	.06664	.05970	.05358	.04819	.04342	.03921	.03547	.03216	.02921	.02659
69	5	.22626	.19943	.17606	.15569	.13791	.12237	.10877	.09686	.08640	.07722	.06914	.06202	.05575	.05020	.04530	.04095	.03709	.03367	.03062	.02790
69	6	.23098	.20395	.18037	.15977	.14177	.12600	.11218	.10005	.08939	.08002	.07175	.06446	.05802	.05232	.04727	.04279	.03881	.03527	.03211	.02929
69	7	.23581	.20858	.18479	.16397	.14574	.12975	.11571	.10337	.09250	.08293	.07447	.06701	.06040	.05454	.04934	.04473	.04062	.03696	.03369	.03077
69	8	.24074	.21332	.18932	.16829	.14983	.13362	.11935	.10680	.09572	.08595	.07730	.06966	.06288	.05686	.05151	.04676	.04252	.03873	.03535	.03232
69	9	.24578	.21818	.19398	.17272	.15405	.13761	.12312	.11035	.09907	.08909	.08025	.07242	.06547	.05929	.05379	.04889	.04452	.04061	.03711	.03397
69	10	.25094	.22316	.19875	.17729	.15839	.14173	.12702	.11403	.10254	.09235	.08333	.07531	.06818	.06184	.05618	.05113	.04662	.04258	.03896	.03571
69	11	.25621	.22825	.20365	.18197	.16285	.14597	.13104	.11783	.10612	.09574	.08651	.07831	.07100	.06449	.05867	.05347	.04882	.04465	.04091	.03754
69	12	.26157	.23345	.20865	.18676	.16743	.15032	.13518	.12175	.10983	.09924	.08981	.08142	.07393	.06724	.06127	.05592	.05112	.04681	.04294	.03946
69	13	.26702	.23873	.21374	.19165	.17210	.15477	.13941	.12576	.11363	.10283	.09320	.08462	.07695	.07009	.06394	.05844	.05349	.04905	.04505	.04144
69	14	.27251	.24406	.21889	.19660	.17683	.15929	.14370	.12984	.11749	.10648	.09666	.08788	.08002	.07299	.06668	.06101	.05592	.05133	.04720	.04347
69	15	.27805	.24944	.22409	.20160	.18163	.16387	.14806	.13398	.12142	.11020	.10017	.09120	.08315	.07594	.06946	.06363	.05839	.05366	.04939	.04554
69	16	.28362	.25487	.22934	.20665	.18647	.16849	.15247	.13817	.12539	.11397	.10373	.09456	.08633	.07894	.07229	.06630	.06090	.05602	.05162	.04763
69	17	.28924	.26034	.23464	.21176	.19137	.17319	.15695	.14243	.12944	.11780	.10736	.09800	.08957	.08200	.07517	.06902	.06346	.05844	.05389	.04978
69	18	.29493	.26589	.24002	.21695	.19636	.17796	.16150	.14677	.13356	.12172	.11107	.10151	.09289	.08513	.07813	.07181	.06610	.06092	.05623	.05198
69	19	.30069	.27152	.24549	.22224	.20145	.18284	.16617	.15122	.13780	.12574	.11489	.10513	.09632	.08837	.08119	.07470	.06882	.06350	.05866	.05427
69	20	.30656	.27727	.25108	.22765	.20666	.18785	.17097	.15580	.14217	.12990	.11884	.10887	.09987	.09174	.08438	.07771	.07167	.06619	.06120	.05667
69	21	.31254	.28313	.25679	.23318	.21201	.19299	.17590	.16053	.14668	.13420	.12293	.11276	.10356	.09524	.08769	.08085	.07464	.06900	.06386	.05919
69	22	.31862	.28910	.26262	.23884	.21748	.19827	.18097	.16538	.15132	.13863	.12716	.11678	.10738	.09886	.09114	.08412	.07774	.07193	.06664	.06181
69	23	.32482	.29519	.26857	.24464	.22309	.20368	.18618	.17039	.15611	.14321	.13153	.12095	.11135	.10264	.09472	.08752	.08097	.07499	.06954	.06457
69	24	.33113	.30141	.27466	.25057	.22885	.20925	.19155	.17555	.16106	.14795	.13606	.12527	.11547	.10656	.09846	.09108	.08435	.07820	.07259	.06746
69	25	.33756	.30776	.28090	.25666	.23476	.21498	.19708	.18087	.16618	.15286	.14076	.12976	.11976	.11066	.10236	.09479	.08788	.08157	.07579	.07051
69	26	.34412	.31424	.28727	.26288	.24083	.22086	.20277	.18636	.17146	.15793	.14562	.13442	.12422	.11492	.10643	.09867	.09158	.08509	.07915	.07370
69	27	.35080	.32087	.29378	.26927	.24705	.22691	.20863	.19202	.17692	.16318	.15067	.13926	.12886	.11935	.11067	.10272	.09545	.08879	.08267	.07706
69	28	.35760	.32761	.30043	.27579	.25343	.23311	.21465	.19784	.18254	.16860	.15588	.14427	.13366	.12396	.11508	.10694	.09948	.09264	.08635	.08058
69	29	.36451	.33448	.30722	.28246	.25995	.23947	.22082	.20383	.18833	.17419	.16126	.14945	.13864	.12873	.11966	.11133	.10369	.09666	.09020	.08425
69	30	.37153	.34146	.31413	.28926	.26661	.24598	.22716	.20998	.19429	.17994	.16682	.15480	.14378	.13368	.12441	.11589	.10805	.10085	.09421	.08809
69	31	.37865	.34856	.32116	.29619	.27342	.25263	.23364	.21628	.20040	.18586	.17254	.16031	.14910	.13880	.12933	.12061	.11259	.10520	.09838	.09209
69	32	.38588	.35578	.32832	.30326	.28037	.25944	.24029	.22275	.20668	.19195	.17843	.16601	.15459	.14409	.13442	.12551	.11730	.10972	.10272	.09626
69	33	.39321	.36311	.33561	.31047	.28746	.26639	.24709	.22938	.21314	.19821	.18450	.17188	.16026	.14956	.13970	.13060	.12219	.11443	.10725	.10060
69	34	.40064	.37056	.34302	.31781	.29470	.27350	.25405	.23618	.21976	.20465	.19074	.17793	.16612	.15522	.14516	.13586	.12727	.11932	.11195	.10513

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
69	35	.40818	.37812	.35056	.32529	.30208	.28077	.26117	.24315	.22655	.21126	.19717	.18416	.17216	.16107	.15081	.14132	.13254	.12440	.11685	.10985
69	36	.41581	.38579	.35822	.33289	.30961	.28818	.26845	.25027	.23351	.21805	.20377	.19058	.17839	.16710	.15665	.14697	.13800	.12967	.12194	.11475
69	37	.42353	.39356	.36600	.34063	.31727	.29574	.27588	.25756	.24065	.22501	.21056	.19718	.18480	.17332	.16268	.15281	.14364	.13513	.12721	.11985
69	38	.43135	.40144	.37389	.34849	.32507	.30345	.28348	.26502	.24795	.23216	.21753	.20397	.19140	.17974	.16891	.15885	.14949	.14079	.13269	.12514
69	39	.43926	.40942	.38189	.35648	.33300	.31130	.29122	.27263	.25542	.23947	.22467	.21094	.19819	.18635	.17533	.16508	.15554	.14665	.13837	.13064
69	40	.44725	.41750	.39001	.36459	.34107	.31929	.29911	.28041	.26306	.24696	.23200	.21810	.20518	.19315	.18195	.17152	.16179	.15272	.14425	.13634
69	41	.45532	.42567	.39823	.37281	.34926	.32742	.30716	.28835	.27087	.25462	.23951	.22545	.21235	.20015	.18877	.17816	.16825	.15899	.15034	.14225
69	42	.46346	.43393	.40655	.38115	.35758	.33569	.31535	.29643	.27884	.26246	.24720	.23298	.21971	.20734	.19578	.18499	.17490	.16546	.15663	.14836
69	43	.47166	.44226	.41495	.38959	.36601	.34408	.32367	.30466	.28695	.27045	.25505	.24067	.22725	.21471	.20299	.19202	.18175	.17214	.16313	.15468
69	44	.47992	.45065	.42344	.39811	.37454	.35258	.33211	.31302	.29521	.27859	.26305	.24854	.23496	.22226	.21037	.19923	.18879	.17900	.16982	.16120
69	45	.48820	.45909	.43197	.40670	.38314	.36116	.34065	.32149	.30359	.28685	.27119	.25654	.24282	.22996	.21791	.20660	.19600	.18604	.17668	.16789
69	46	.49651	.46756	.44055	.41535	.39182	.36983	.34928	.33006	.31208	.29524	.27946	.26468	.25082	.23781	.22561	.21414	.20337	.19324	.18372	.17475
69	47	.50482	.47604	.44916	.42404	.40054	.37856	.35798	.33871	.32065	.30372	.28784	.27293	.25894	.24579	.23344	.22182	.21089	.20060	.19091	.18178
69	48	.51313	.48454	.45779	.43276	.40931	.38734	.36675	.34744	.32931	.31230	.29632	.28130	.26718	.25390	.24140	.22963	.21855	.20810	.19825	.18896
69	49	.52142	.49303	.46643	.44150	.41811	.39617	.37557	.35623	.33805	.32096	.30489	.28977	.27553	.26212	.24949	.23758	.22635	.21575	.20574	.19629
69	50	.52970	.50152	.47507	.45025	.42693	.40503	.38444	.36507	.34685	.32970	.31355	.29833	.28399	.27046	.25770	.24565	.23428	.22353	.21338	.20378
69	51	.53794	.50998	.48370	.45900	.43577	.41391	.39334	.37396	.35571	.33850	.32228	.30697	.29253	.27889	.26601	.25383	.24232	.23144	.22114	.21139
69	52	.54613	.51839	.49229	.46772	.44459	.42279	.40224	.38286	.36459	.34734	.33105	.31567	.30113	.28739	.27440	.26210	.25047	.23945	.22901	.21912
69	53	.55426	.52675	.50084	.47641	.45338	.43165	.41114	.39177	.37348	.35620	.33986	.32441	.30979	.29595	.28285	.27045	.25869	.24754	.23697	.22695
69	54	.56230	.53504	.50932	.48505	.46212	.44047	.42001	.40067	.38237	.36506	.34868	.33317	.31848	.30456	.29136	.27885	.26698	.25571	.24502	.23486
69	55	.57026	.54325	.51773	.49362	.47082	.44925	.42885	.40954	.39125	.37393	.35751	.34195	.32720	.31320	.29991	.28730	.27533	.26395	.25314	.24286
69	56	.57812	.55137	.52606	.50211	.47944	.45798	.43764	.41837	.40010	.38277	.36633	.35073	.33592	.32186	.30849	.29579	.28372	.27224	.26131	.25092
69	57	.58587	.55938	.53429	.51052	.48799	.46663	.44637	.42714	.40890	.39158	.37513	.35949	.34464	.33051	.31708	.30430	.29214	.28056	.26953	.25903
69	58	.59348	.56726	.54239	.51881	.49642	.47518	.45500	.43584	.41763	.40032	.38387	.36822	.35332	.33915	.32566	.31280	.30056	.28889	.27777	.26716
69	59	.60095	.57500	.55036	.52696	.50473	.48361	.46353	.44443	.42627	.40899	.39253	.37687	.36195	.34774	.33419	.32127	.30896	.29721	.28600	.27530
69	60	.60826	.58258	.55817	.53497	.51290	.49191	.47193	.45291	.43480	.41755	.40111	.38544	.37050	.35626	.34267	.32970	.31732	.30550	.29421	.28342
69	61	.61540	.59000	.56583	.54283	.52093	.50007	.48020	.46126	.44321	.42600	.40958	.39392	.37898	.36471	.35108	.33807	.32563	.31375	.30239	.29152
69	62	.62238	.59726	.57333	.55053	.52880	.50809	.48833	.46949	.45151	.43435	.41796	.40231	.38737	.37308	.35943	.34638	.33390	.32196	.31054	.29960
69	63	.62919	.60435	.58066	.55807	.53652	.51596	.49632	.47758	.45967	.44257	.42622	.41060	.39566	.38137	.36770	.35462	.34211	.33012	.31864	.30765
69	64	.63581	.61125	.58781	.56544	.54406	.52365	.50415	.48551	.46769	.45065	.43435	.41876	.40383	.38955	.37587	.36278	.35023	.33820	.32668	.31563
69	65	.64224	.61796	.59477	.57260	.55142	.53116	.51179	.49327	.47554	.45857	.44233	.42677	.41188	.39760	.38393	.37082	.35825	.34620	.33464	.32354
69	66	.64847	.62447	.60152	.57958	.55858	.53849	.51926	.50085	.48321	.46633	.45015	.43464	.41977	.40552	.39185	.37874	.36616	.35409	.34250	.33137
69	67	.65450	.63078	.60808	.58635	.56554	.54562	.52653	.50824	.49071	.47391	.45780	.44235	.42752	.41330	.39965	.38654	.37396	.36187	.35026	.33910
69	68	.66031	.63687	.61441	.59290	.57229	.55253	.53359	.51543	.49801	.48130	.46527	.44987	.43510	.42091	.40728	.39419	.38161	.36952	.35790	.34672
69	69	.66590	.64273	.62052	.59922	.57880	.55922	.54043	.52240	.50509	.48848	.47252	.45720	.44248	.42833	.41473	.40166	.38910	.37701	.36538	.35419
70	0	.20950	.18380	.16160	.14239	.12576	.11133	.09879	.08788	.07838	.07008	.06283	.05648	.05091	.04602	.04171	.03792	.03456	.03159	.02896	.02662
70	1	.20881	.18283	.16036	.14090	.12403	.10939	.09667	.08559	.07593	.06751	.06014	.05369	.04803	.04307	.03870	.03485	.03146	.02846	.02580	.02345
70	2	.21292	.18672	.16402	.14433	.12724	.11237	.09943	.08815	.07830	.06969	.06215	.05553	.04973	.04463	.04013	.03617	.03266	.02956	.02681	.02437
70	3	.21725	.19083	.16791	.14800	.13067	.11558	.10243	.09093	.08089	.07209	.06437	.05759	.05164	.04639	.04176	.03767	.03405	.03085	.02800	.02547
70	4	.22173	.19511	.17196	.15182	.13427	.11896	.10558	.09388	.08363	.07464	.06675	.05980	.05368	.04829	.04352	.03931	.03557	.03226	.02931	.02669
70	5	.22634	.19952	.17616	.15579	.13801	.12247	.10888	.09696	.08651	.07733	.06925	.06214	.05586	.05031	.04541	.04106	.03720	.03378	.03073	.02801
70	6	.23107	.20404	.18047	.15988	.14187	.12611	.11229	.10017	.08951	.08013	.07187	.06458	.05814	.05244	.04739	.04291	.03893	.03538	.03223	.02941
70	7	.23591	.20869	.18490	.16409	.14586	.12987	.11583	.10349	.09263	.08305	.07460	.06713	.06053	.05467	.04947	.04486	.04075	.03709	.03382	.03090
70	8	.24085	.21344	.18944	.16841	.14996	.13375	.11949	.10693	.09586	.08608	.07744	.06980	.06302	.05700	.05166	.04690	.04266	.03887	.03549	.03246
70	9	.24590	.21831	.19411	.17286	.15418	.13775	.12327	.11049	.09921	.08924	.08041	.07257	.06562	.05944	.05395	.04904	.04467	.04076	.03726	.03412
70	10	.25107	.22330	.19889	.17743	.15854	.14188	.12718	.11419	.10270	.09252	.08349	.07547	.06835	.06200	.05635	.05130	.04679	.04275	.03913	.03588
70	11	.25635	.22840	.20380	.18213	.16301	.14613	.13121	.11800	.10630	.09591	.08669	.07849	.07118	.06467	.05885	.05366	.04900	.04483	.04109	.03772
70	12	.26172	.23360	.20881	.18693	.16760	.15050	.13536	.12193	.11002	.09943	.09001	.08161	.07413	.06744	.06146	.05611	.05132	.04701	.04314	.03965
70	13	.26718	.23890	.21392	.19183	.17229	.15497	.13960	.12596	.11383	.10303	.09341	.08483	.07716	.07030	.06416	.05865	.05370	.04926	.04526	.04165
70	14	.27269	.24424	.21908	.19679	.17703	.15950	.14391	.13005	.11771	.10670	.09688	.08810	.08025	.07322	.06691	.06124	.05615	.05156	.04743	.04370

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
70	15	.27823	.24964	.22429	.20181	.18184	.16408	.14828	.13420	.12165	.11043	.10041	.09143	.08339	.07618	.06970	.06388	.05863	.05390	.04963	.04578
70	16	.28382	.25507	.22955	.20687	.18669	.16872	.15270	.13841	.12564	.11421	.10398	.09481	.08659	.07919	.07254	.06655	.06115	.05628	.05187	.04789
70	17	.28944	.26055	.23486	.21199	.19161	.17342	.15719	.14268	.12969	.11806	.10762	.09826	.08984	.08226	.07544	.06929	.06373	.05871	.05416	.05004
70	18	.29513	.26610	.24024	.21718	.19660	.17821	.16176	.14703	.13383	.12198	.11134	.10178	.09317	.08541	.07841	.07209	.06637	.06120	.05651	.05226
70	19	.30091	.27175	.24573	.22248	.20170	.18310	.16644	.15149	.13808	.12602	.11518	.10541	.09661	.08866	.08148	.07499	.06911	.06379	.05895	.05456
70	20	.30679	.27750	.25133	.22790	.20692	.18812	.17124	.15609	.14246	.13019	.11914	.10917	.10017	.09204	.08468	.07801	.07197	.06649	.06150	.05697
70	21	.31278	.28338	.25705	.23345	.21228	.19328	.17619	.16082	.14698	.13450	.12324	.11307	.10387	.09555	.08800	.08116	.07495	.06931	.06417	.05950
70	22	.31887	.28936	.26289	.23912	.21777	.19856	.18127	.16569	.15163	.13894	.12748	.11710	.10770	.09919	.09146	.08444	.07806	.07225	.06696	.06214
70	23	.32508	.29546	.26886	.24493	.22340	.20399	.18650	.17071	.15644	.14354	.13186	.12128	.11169	.10298	.09506	.08786	.08131	.07533	.06989	.06491
70	24	.33140	.30170	.27496	.25088	.22917	.20958	.19188	.17588	.16141	.14829	.13641	.12562	.11583	.10692	.09882	.09143	.08470	.07856	.07295	.06782
70	25	.33785	.30806	.28121	.25698	.23510	.21532	.19743	.18122	.16654	.15322	.14112	.13013	.12013	.11103	.10274	.09517	.08826	.08195	.07617	.07088
70	26	.34442	.31456	.28760	.26323	.24118	.22122	.20313	.18673	.17184	.15831	.14601	.13481	.12461	.11531	.10682	.09907	.09198	.08549	.07954	.07410
70	27	.35113	.32120	.29413	.26963	.24743	.22729	.20902	.19242	.17732	.16359	.15108	.13968	.12927	.11977	.11109	.10314	.09587	.08920	.08309	.07748
70	28	.35794	.32797	.30081	.27618	.25382	.23352	.21506	.19826	.18297	.16903	.15632	.14471	.13410	.12440	.11552	.10739	.09993	.09308	.08680	.08102
70	29	.36488	.33486	.30761	.28287	.26037	.23990	.22126	.20428	.18879	.17465	.16173	.14992	.13911	.12921	.12013	.11180	.10416	.09713	.09067	.08472
70	30	.37192	.34187	.31455	.28970	.26706	.24644	.22763	.21046	.19477	.18043	.16731	.15530	.14428	.13418	.12491	.11639	.10856	.10135	.09471	.08859
70	31	.37907	.34900	.32162	.29666	.27390	.25312	.23414	.21679	.20092	.18638	.17306	.16085	.14963	.13933	.12986	.12115	.11313	.10573	.09891	.09262
70	32	.38632	.35624	.32881	.30376	.28088	.25996	.24082	.22330	.20724	.19251	.17899	.16657	.15516	.14466	.13499	.12609	.11787	.11029	.10329	.09682
70	33	.39369	.36361	.33613	.31100	.28801	.26696	.24766	.22997	.21373	.19881	.18510	.17249	.16087	.15018	.14031	.13121	.12281	.11504	.10786	.10121
70	34	.40115	.37109	.34358	.31838	.29529	.27411	.25466	.23681	.22039	.20529	.19139	.17858	.16677	.15588	.14582	.13652	.12793	.11997	.11261	.10578
70	35	.40873	.37869	.35116	.32590	.30272	.28142	.26184	.24382	.22723	.21195	.19786	.18487	.17286	.16177	.15152	.14203	.13325	.12510	.11755	.11055
70	36	.41640	.38641	.35886	.33356	.31029	.28888	.26916	.25100	.23425	.21879	.20452	.19134	.17914	.16786	.15741	.14773	.13876	.13043	.12269	.11550
70	37	.42417	.39423	.36669	.34134	.31800	.29649	.27665	.25834	.24144	.22581	.21137	.19800	.18561	.17414	.16350	.15363	.14446	.13595	.12803	.12066
70	38	.43204	.40216	.37464	.34927	.32586	.30426	.28431	.26586	.24881	.23302	.21840	.20485	.19228	.18062	.16980	.15973	.15038	.14167	.13357	.12602
70	39	.44000	.41020	.38270	.35731	.33386	.31217	.29211	.27354	.25634	.24040	.22561	.21189	.19915	.18730	.17629	.16604	.15650	.14760	.13932	.13158
70	40	.44805	.41834	.39088	.36549	.34199	.32024	.30008	.28139	.26406	.24797	.23302	.21913	.20621	.19418	.18298	.17255	.16282	.15375	.14527	.13736
70	41	.45619	.42658	.39917	.37379	.35027	.32845	.30821	.28941	.27195	.25571	.24061	.22656	.21347	.20127	.18989	.17927	.16936	.16010	.15145	.14336
70	42	.46440	.43491	.40757	.38221	.35867	.33680	.31648	.29759	.28001	.26364	.24839	.23418	.22092	.20855	.19700	.18620	.17611	.16667	.15784	.14956
70	43	.47268	.44332	.41606	.39073	.36719	.34528	.32490	.30591	.28822	.27172	.25634	.24197	.22856	.21602	.20430	.19333	.18306	.17344	.16443	.15598
70	44	.48102	.45180	.42463	.39935	.37581	.35388	.33344	.31437	.29658	.27997	.26445	.24994	.23637	.22368	.21179	.20065	.19021	.18042	.17123	.16260
70	45	.48939	.46033	.43327	.40804	.38452	.36257	.34209	.32295	.30507	.28835	.27270	.25806	.24435	.23150	.21945	.20814	.19753	.18757	.17821	.16941
70	46	.49780	.46891	.44195	.41680	.39331	.37136	.35083	.33164	.31368	.29686	.28110	.26632	.25247	.23947	.22727	.21580	.20503	.19490	.18537	.17640
70	47	.50621	.47750	.45067	.42560	.40215	.38020	.35966	.34042	.32238	.30547	.28960	.27471	.26073	.24759	.23523	.22362	.21268	.20239	.19270	.18356
70	48	.51463	.48611	.45942	.43444	.41104	.38912	.36856	.34928	.33118	.31419	.29822	.28322	.26911	.25584	.24334	.23157	.22049	.21004	.20018	.19089
70	49	.52304	.49472	.46819	.44331	.41998	.39808	.37752	.35821	.34006	.32299	.30694	.29184	.27761	.26421	.25158	.23967	.22844	.21784	.20783	.19837
70	50	.53144	.50333	.47696	.45220	.42894	.40709	.38654	.36721	.34902	.33189	.31576	.30056	.28623	.27271	.25995	.24791	.23653	.22578	.21562	.20601
70	51	.53981	.51193	.48573	.46110	.43793	.41612	.39559	.37626	.35804	.34086	.32466	.30937	.29494	.28131	.26843	.25626	.24475	.23386	.22356	.21380
70	52	.54814	.52049	.49447	.46998	.44690	.42516	.40466	.38533	.36709	.34987	.33361	.31825	.30372	.28999	.27701	.26471	.25308	.24205	.23161	.22171
70	53	.55640	.52900	.50318	.47883	.45586	.43419	.41374	.39442	.37617	.35891	.34260	.32717	.31257	.29875	.28565	.27325	.26149	.25034	.23977	.22973
70	54	.56460	.53745	.51182	.48763	.46479	.44320	.42279	.40350	.38525	.36798	.35162	.33614	.32146	.30755	.29437	.28186	.26999	.25872	.24802	.23785
70	55	.57272	.54582	.52041	.49638	.47366	.45217	.43183	.41257	.39433	.37704	.36066	.34512	.33039	.31640	.30313	.29052	.27855	.26717	.25635	.24606
70	56	.58074	.55411	.52892	.50507	.48249	.46109	.44082	.42161	.40339	.38610	.36970	.35412	.33933	.32528	.31193	.29924	.28717	.27568	.26475	.25434
70	57	.58866	.56231	.53733	.51367	.49123	.46995	.44976	.43060	.41241	.39513	.37872	.36312	.34828	.33418	.32076	.30798	.29582	.28424	.27321	.26269
70	58	.59646	.57038	.54564	.52216	.49988	.47872	.45862	.43953	.42137	.40411	.38770	.37208	.35721	.34306	.32957	.31673	.30449	.29282	.28169	.27108
70	59	.60411	.57831	.55381	.53053	.50841	.48738	.46738	.44836	.43025	.41302	.39661	.38098	.36609	.35190	.33836	.32546	.31314	.30139	.29018	.27947
70	60	.61161	.58610	.56184	.53876	.51681	.49591	.47602	.45708	.43903	.42183	.40544	.38981	.37490	.36068	.34710	.33415	.32177	.30995	.29865	.28786
70	61	.61896	.59373	.56972	.54685	.52507	.50432	.48454	.46568	.44770	.43055	.41418	.39856	.38365	.36940	.35579	.34279	.33036	.31848	.30711	.29624
70	62	.62615	.60121	.57744	.55479	.53319	.51259	.49293	.47417	.45626	.43917	.42283	.40723	.39232	.37806	.36443	.35139	.33892	.32698	.31555	.30461
70	63	.63317	.60852	.58501	.56257	.54116	.52071	.50118	.48253	.46471	.44767	.43138	.41580	.40090	.38664	.37300	.35993	.34742	.33544	.32395	.31295
70	64	.64001	.61565	.59240	.57018	.54896	.52867	.50928	.49074	.47300	.45604	.43980	.42426	.40938	.39512	.38147	.36839	.35585	.34383	.33230	.32124

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
70	65	.64666	.62260	.59960	.57761	.55657	.53646	.51721	.49878	.48114	.46425	.44808	.43258	.41773	.40349	.38984	.37675	.36419	.35214	.34057	.32947
70	66	.65312	.62935	.60660	.58484	.56401	.54406	.52495	.50665	.48912	.47231	.45620	.44076	.42594	.41173	.39809	.38499	.37243	.36036	.34876	.33763
70	67	.65938	.63590	.61341	.59188	.57124	.55147	.53252	.51435	.49692	.48021	.46417	.44878	.43401	.41983	.40621	.39313	.38056	.36848	.35686	.34570
70	68	.66543	.64224	.62001	.59870	.57827	.55868	.53988	.52184	.50453	.48792	.47196	.45664	.44192	.42777	.41418	.40111	.38855	.37647	.36485	.35366
70	69	.67125	.64835	.62637	.60529	.58507	.56565	.54701	.52912	.51193	.49541	.47954	.46429	.44963	.43553	.42197	.40893	.39638	.38430	.37268	.36149
70	70	.67684	.65421	.63249	.61164	.59161	.57238	.55390	.53614	.51908	.50267	.48689	.47172	.45712	.44308	.42956	.41655	.40402	.39195	.38033	.36914
71	0	.20965	.18396	.16176	.14257	.12594	.11151	.09898	.08808	.07858	.07029	.06304	.05669	.05113	.04623	.04193	.03813	.03478	.03181	.02918	.02684
71	1	.20888	.18290	.16043	.14098	.12411	.10947	.09675	.08567	.07602	.06759	.06023	.05378	.04812	.04316	.03879	.03494	.03155	.02855	.02589	.02354
71	2	.21299	.18679	.16409	.14441	.12732	.11245	.09951	.08823	.07838	.06977	.06223	.05562	.04982	.04471	.04022	.03625	.03275	.02965	.02690	.02446
71	3	.21732	.19091	.16799	.14808	.13076	.11567	.10251	.09102	.08097	.07218	.06446	.05769	.05173	.04648	.04185	.03776	.03415	.03094	.02810	.02557
71	4	.22181	.19519	.17205	.15191	.13436	.11905	.10567	.09397	.08372	.07474	.06684	.05990	.05378	.04839	.04362	.03941	.03567	.03236	.02941	.02679
71	5	.22643	.19960	.17624	.15588	.13811	.12257	.10897	.09706	.08661	.07743	.06935	.06224	.05596	.05042	.04551	.04116	.03731	.03388	.03083	.02811
71	6	.23116	.20413	.18056	.15998	.14197	.12621	.11240	.10027	.08962	.08024	.07198	.06469	.05825	.05255	.04750	.04302	.03904	.03550	.03234	.02952
71	7	.23600	.20879	.18500	.16419	.14597	.12998	.11595	.10361	.09275	.08317	.07472	.06726	.06065	.05479	.04960	.04498	.04087	.03721	.03394	.03102
71	8	.24095	.21354	.18955	.16852	.15007	.13387	.11961	.10706	.09599	.08621	.07757	.06993	.06315	.05713	.05179	.04703	.04279	.03901	.03562	.03260
71	9	.24601	.21842	.19423	.17298	.15431	.13788	.12340	.11063	.09935	.08938	.08055	.07272	.06577	.05959	.05409	.04919	.04481	.04090	.03741	.03427
71	10	.25119	.22342	.19902	.17757	.15868	.14202	.12732	.11434	.10285	.09267	.08364	.07563	.06850	.06216	.05651	.05146	.04695	.04291	.03929	.03604
71	11	.25648	.22853	.20394	.18227	.16316	.14629	.13137	.11816	.10646	.09608	.08686	.07866	.07135	.06484	.05903	.05383	.04918	.04500	.04126	.03790
71	12	.26186	.23375	.20897	.18709	.16777	.15067	.13553	.12211	.11019	.09961	.09019	.08180	.07431	.06763	.06165	.05630	.05150	.04720	.04333	.03984
71	13	.26733	.23905	.21408	.19200	.17246	.15515	.13979	.12615	.11402	.10323	.09361	.08503	.07736	.07050	.06436	.05885	.05391	.04946	.04546	.04186
71	14	.27285	.24441	.21926	.19698	.17722	.15969	.14411	.13026	.11792	.10691	.09709	.08832	.08047	.07343	.06712	.06146	.05637	.05178	.04765	.04392
71	15	.27841	.24982	.22448	.20200	.18204	.16429	.14849	.13442	.12187	.11065	.10063	.09166	.08362	.07641	.06993	.06411	.05886	.05413	.04987	.04601
71	16	.28400	.25526	.22974	.20707	.18690	.16894	.15293	.13863	.12587	.11444	.10422	.09505	.08683	.07943	.07278	.06680	.06140	.05652	.05212	.04813
71	17	.28963	.26075	.23507	.21220	.19183	.17365	.15742	.14291	.12993	.11830	.10787	.09851	.09009	.08252	.07569	.06954	.06398	.05896	.05442	.05030
71	18	.29533	.26631	.24046	.21741	.19683	.17844	.16200	.14727	.13408	.12224	.11160	.10204	.09343	.08567	.07867	.07235	.06664	.06147	.05678	.05252
71	19	.30112	.27196	.24595	.22271	.20194	.18334	.16669	.15175	.13834	.12628	.11544	.10568	.09688	.08893	.08176	.07527	.06939	.06406	.05923	.05484
71	20	.30700	.27773	.25156	.22814	.20717	.18837	.17150	.15635	.14273	.13046	.11941	.10945	.10045	.09232	.08496	.07830	.07226	.06677	.06179	.05726
71	21	.31300	.28361	.25729	.23370	.21254	.19354	.17646	.16110	.14726	.13478	.12353	.11336	.10416	.09584	.08830	.08146	.07525	.06961	.06447	.05980
71	22	.31910	.28960	.26314	.23939	.21804	.19884	.18155	.16598	.15193	.13924	.12778	.11740	.10801	.09950	.09177	.08475	.07837	.07257	.06728	.06245
71	23	.32532	.29572	.26912	.24520	.22368	.20428	.18679	.17101	.15675	.14385	.13218	.12160	.11201	.10330	.09539	.08819	.08163	.07566	.07021	.06523
71	24	.33166	.30196	.27524	.25117	.22947	.20988	.19219	.17620	.16173	.14862	.13674	.12596	.11616	.10726	.09916	.09177	.08504	.07890	.07329	.06816
71	25	.33812	.30834	.28150	.25728	.23541	.21564	.19775	.18156	.16688	.15356	.14147	.13048	.12049	.11139	.10309	.09553	.08862	.08230	.07653	.07124
71	26	.34471	.31486	.28791	.26354	.24151	.22156	.20348	.18708	.17220	.15867	.14638	.13518	.12498	.11568	.10720	.09944	.09235	.08587	.07992	.07447
71	27	.35143	.32152	.29446	.26997	.24778	.22765	.20938	.19279	.17770	.16397	.15147	.14007	.12966	.12017	.11148	.10354	.09627	.08960	.08349	.07788
71	28	.35826	.32830	.30115	.27654	.25419	.23390	.21545	.19866	.18337	.16944	.15673	.14512	.13452	.12482	.11594	.10781	.10035	.09351	.08722	.08144
71	29	.36522	.33521	.30798	.28325	.26076	.24031	.22168	.20470	.18921	.17508	.16216	.15036	.13955	.12965	.12058	.11225	.10461	.09758	.09112	.08517
71	30	.37228	.34225	.31494	.29010	.26748	.24687	.22807	.21090	.19523	.18089	.16777	.15576	.14475	.13466	.12539	.11687	.10903	.10183	.09518	.08906
71	31	.37945	.34940	.32203	.29709	.27435	.25358	.23461	.21727	.20140	.18687	.17356	.16134	.15013	.13984	.13037	.12166	.11363	.10624	.09942	.09313
71	32	.38673	.35667	.32925	.30422	.28136	.26045	.24132	.22380	.20775	.19303	.17952	.16711	.15570	.14520	.13553	.12663	.11842	.11084	.10384	.09736
71	33	.39413	.36407	.33661	.31150	.28852	.26748	.24820	.23051	.21428	.19937	.18566	.17306	.16145	.15075	.14089	.13179	.12339	.11562	.10844	.10179
71	34	.40163	.37159	.34409	.31891	.29584	.27467	.25524	.23739	.22098	.20589	.19199	.17919	.16739	.15649	.14644	.13714	.12855	.12059	.11323	.10640
71	35	.40924	.37923	.35171	.32648	.30331	.28202	.26245	.24445	.22787	.21260	.19852	.18552	.17352	.16244	.15219	.14270	.13391	.12577	.11822	.11121
71	36	.41695	.38698	.35946	.33417	.31092	.28953	.26983	.25167	.23493	.21949	.20522	.19204	.17985	.16857	.15813	.14845	.13947	.13114	.12341	.11622
71	37	.42476	.39485	.36733	.34201	.31869	.29719	.27737	.25907	.24218	.22656	.21212	.19876	.18638	.17491	.16427	.15440	.14524	.13672	.12880	.12143
71	38	.43268	.40283	.37533	.34998	.32660	.30501	.28508	.26665	.24960	.23382	.21921	.20567	.19311	.18145	.17063	.16057	.15121	.14251	.13440	.12685
71	39	.44069	.41092	.38345	.35809	.33465	.31299	.29295	.27439	.25720	.24127	.22649	.21278	.20004	.18820	.17719	.16694	.15740	.14850	.14021	.13248
71	40	.44879	.41912	.39169	.36633	.34285	.32112	.30098	.28231	.26499	.24891	.23397	.22009	.20717	.19515	.18396	.17352	.16380	.15472	.14624	.13833
71	41	.45699	.42742	.40005	.37470	.35120	.32941	.30918	.29040	.27296	.25673	.24164	.22760	.21451	.20231	.19094	.18033	.17042	.16116	.15250	.14440
71	42	.46527	.43582	.40852	.38319	.35968	.33784	.31754	.29866	.28110	.26474	.24950	.23530	.22205	.20968	.19813	.18734	.17725	.16781	.15897	.15070
71	43	.47362	.44431	.41709	.39179	.36828	.34640	.32604	.30707	.28940	.27292	.25755	.24319	.22978	.21725	.20553	.19457	.18430	.17468	.16566	.15721

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
71	44	.48204	.45287	.42575	.40050	.37699	.35509	.33468	.31563	.29786	.28127	.26576	.25126	.23770	.22501	.21313	.20199	.19155	.18176	.17257	.16393
71	45	.49050	.46149	.43447	.40929	.38580	.36389	.34343	.32432	.30645	.28975	.27412	.25949	.24578	.23294	.22089	.20959	.19898	.18902	.17966	.17085
71	46	.49899	.47016	.44325	.41814	.39469	.37278	.35229	.33312	.31518	.29837	.28263	.26787	.25403	.24103	.22884	.21738	.20660	.19647	.18694	.17797
71	47	.50750	.47885	.45208	.42705	.40365	.38174	.36123	.34201	.32400	.30711	.29126	.27638	.26241	.24928	.23693	.22531	.21438	.20409	.19439	.18525
71	48	.51602	.48756	.46094	.43601	.41266	.39077	.37025	.35100	.33293	.31596	.30001	.28502	.27093	.25766	.24517	.23341	.22233	.21188	.20202	.19271
71	49	.52454	.49629	.46982	.44500	.42172	.39987	.37935	.36007	.34195	.32491	.30887	.29378	.27957	.26618	.25356	.24165	.23042	.21982	.20981	.20035
71	50	.53305	.50503	.47872	.45402	.43082	.40901	.38850	.36921	.35105	.33395	.31784	.30266	.28834	.27483	.26208	.25004	.23867	.22792	.21776	.20814
71	51	.54155	.51375	.48763	.46306	.43995	.41819	.39771	.37841	.36023	.34308	.32690	.31163	.29722	.28360	.27073	.25856	.24706	.23617	.22586	.21610
71	52	.55000	.52245	.49651	.47209	.44908	.42739	.40694	.38765	.36944	.35226	.33602	.32068	.30617	.29246	.27948	.26719	.25556	.24453	.23409	.22418
71	53	.55841	.53110	.50536	.48109	.45819	.43658	.41618	.39691	.37870	.36148	.34519	.32979	.31520	.30139	.28831	.27591	.26416	.25301	.24243	.23239
71	54	.56675	.53970	.51417	.49006	.46729	.44576	.42542	.40617	.38796	.37073	.35440	.33894	.32429	.31039	.29722	.28472	.27285	.26158	.25088	.24071
71	55	.57501	.54823	.52292	.49898	.47634	.45492	.43464	.41543	.39723	.37999	.36364	.34813	.33342	.31945	.30619	.29359	.28162	.27024	.25942	.24912
71	56	.58320	.55669	.53160	.50784	.48535	.46403	.44383	.42467	.40650	.38925	.37288	.35734	.34258	.32854	.31521	.30252	.29045	.27897	.26804	.25763
71	57	.59128	.56505	.54020	.51663	.49429	.47309	.45297	.43387	.41573	.39850	.38213	.36656	.35175	.33766	.32426	.31149	.29934	.28776	.27672	.26620
71	58	.59925	.57331	.54869	.52533	.50314	.48207	.46205	.44301	.42492	.40771	.39133	.37575	.36091	.34678	.33331	.32048	.30825	.29658	.28545	.27483
71	59	.60709	.58143	.55706	.53390	.51188	.49094	.47102	.45207	.43403	.41685	.40049	.38489	.37003	.35586	.34235	.32945	.31715	.30540	.29419	.28347
71	60	.61477	.58941	.56529	.54234	.52050	.49970	.47990	.46103	.44305	.42591	.40956	.39397	.37910	.36490	.35135	.33840	.32603	.31422	.30292	.29212
71	61	.62231	.59725	.57338	.55064	.52898	.50834	.48865	.46988	.45197	.43488	.41856	.40298	.38811	.37389	.36030	.34732	.33490	.32302	.31165	.30077
71	62	.62970	.60493	.58132	.55881	.53734	.51685	.49729	.47862	.46079	.44376	.42748	.41192	.39705	.38282	.36922	.35620	.34373	.33180	.32037	.30942
71	63	.63692	.61246	.58912	.56683	.54555	.52523	.50580	.48724	.46950	.45253	.43630	.42078	.40592	.39169	.37807	.36503	.35253	.34055	.32907	.31806
71	64	.64398	.61982	.59674	.57468	.55360	.53345	.51417	.49572	.47808	.46118	.44501	.42952	.41469	.40047	.38685	.37378	.36126	.34925	.33772	.32666
71	65	.65084	.62699	.60418	.58236	.56148	.54150	.52237	.50405	.48650	.46969	.45358	.43814	.42334	.40914	.39552	.38245	.36991	.35787	.34631	.33521
71	66	.65752	.63397	.61143	.58985	.56917	.54937	.53040	.51221	.49477	.47805	.46202	.44663	.43187	.41769	.40409	.39102	.37847	.36641	.35483	.34369
71	67	.66401	.64077	.61849	.59715	.57668	.55706	.53825	.52020	.50288	.48625	.47030	.45497	.44026	.42612	.41254	.39948	.38693	.37487	.36326	.35210
71	68	.67030	.64735	.62534	.60424	.58399	.56455	.54590	.52799	.51079	.49427	.47840	.46315	.44849	.43440	.42085	.40781	.39527	.38320	.37158	.36040
71	69	.67635	.65371	.63197	.61110	.59106	.57182	.55333	.53557	.51850	.50209	.48631	.47114	.45654	.44249	.42898	.41597	.40345	.39139	.37977	.36858
71	70	.68217	.65982	.63834	.61771	.59789	.57884	.56052	.54290	.52596	.50967	.49398	.47889	.46437	.45038	.43691	.42393	.41143	.39939	.38778	.37659
71	71	.68774	.66567	.64446	.62406	.60445	.58558	.56744	.54997	.53317	.51699	.50141	.48640	.47195	.45803	.44461	.43167	.41920	.40718	.39558	.38440
72	0	.20980	.18411	.16192	.14273	.12611	.11169	.09916	.08827	.07877	.07048	.06324	.05689	.05133	.04644	.04214	.03835	.03499	.03203	.02940	.02706
72	1	.20895	.18297	.16050	.14105	.12419	.10955	.09683	.08575	.07610	.06767	.06031	.05386	.04821	.04324	.03887	.03503	.03163	.02863	.02598	.02362
72	2	.21305	.18685	.16416	.14448	.12739	.11253	.09959	.08831	.07846	.06985	.06231	.05570	.04990	.04480	.04030	.03634	.03283	.02973	.02699	.02455
72	3	.21738	.19098	.16806	.14815	.13083	.11575	.10259	.09110	.08106	.07226	.06454	.05777	.05181	.04657	.04194	.03785	.03423	.03103	.02818	.02565
72	4	.22188	.19526	.17212	.15199	.13444	.11913	.10576	.09406	.08381	.07482	.06693	.05999	.05387	.04848	.04371	.03950	.03576	.03245	.02950	.02688
72	5	.22650	.19968	.17633	.15596	.13819	.12266	.10907	.09715	.08671	.07753	.06945	.06233	.05606	.05051	.04561	.04126	.03741	.03398	.03093	.02821
72	6	.23124	.20422	.18065	.16007	.14207	.12631	.11250	.10037	.08972	.08034	.07208	.06479	.05835	.05266	.04761	.04313	.03915	.03560	.03245	.02963
72	7	.23609	.20888	.18510	.16429	.14607	.13009	.11605	.10372	.09286	.08328	.07484	.06737	.06076	.05491	.04971	.04509	.04099	.03732	.03406	.03113
72	8	.24104	.21364	.18965	.16863	.15018	.13398	.11973	.10717	.09611	.08633	.07770	.07005	.06327	.05726	.05191	.04716	.04292	.03913	.03575	.03272
72	9	.24612	.21853	.19434	.17310	.15443	.13800	.12353	.11076	.09948	.08951	.08068	.07285	.06590	.05973	.05423	.04933	.04495	.04104	.03754	.03441
72	10	.25130	.22354	.19915	.17769	.15881	.14216	.12746	.11448	.10299	.09281	.08379	.07578	.06865	.06231	.05666	.05161	.04710	.04306	.03944	.03619
72	11	.25660	.22866	.20407	.18241	.16330	.14643	.13152	.11831	.10662	.09624	.08702	.07882	.07152	.06500	.05919	.05399	.04934	.04517	.04143	.03806
72	12	.26200	.23389	.20911	.18724	.16792	.15083	.13569	.12227	.11036	.09978	.09036	.08197	.07449	.06781	.06183	.05648	.05168	.04738	.04351	.04002
72	13	.26747	.23920	.21424	.19216	.17263	.15532	.13996	.12633	.11420	.10341	.09380	.08521	.07755	.07069	.06455	.05905	.05410	.04966	.04566	.04205
72	14	.27300	.24457	.21942	.19715	.17740	.15987	.14430	.13045	.11811	.10711	.09729	.08852	.08067	.07364	.06733	.06167	.05657	.05199	.04786	.04413
72	15	.27857	.24999	.22466	.20218	.18223	.16448	.14869	.13462	.12207	.11086	.10084	.09188	.08384	.07663	.07015	.06433	.05909	.05436	.05009	.04623
72	16	.28416	.25544	.22993	.20726	.18710	.16914	.15313	.13885	.12608	.11467	.10444	.09528	.08705	.07966	.07302	.06703	.06163	.05676	.05235	.04837
72	17	.28981	.26094	.23526	.21240	.19203	.17386	.15764	.14314	.13016	.11853	.10810	.09874	.09033	.08276	.07594	.06978	.06423	.05921	.05466	.05054
72	18	.29551	.26650	.24066	.21761	.19704	.17867	.16223	.14751	.13431	.12248	.11184	.10228	.09368	.08592	.07893	.07261	.06689	.06172	.05703	.05278
72	19	.30131	.27216	.24616	.22293	.20216	.18357	.16692	.15199	.13858	.12653	.11570	.10593	.09713	.08919	.08202	.07553	.06965	.06433	.05949	.05510
72	20	.30720	.27794	.25178	.22837	.20741	.18861	.17175	.15660	.14298	.13072	.11968	.10971	.10072	.09259	.08523	.07857	.07253	.06705	.06207	.05753
72	21	.31321	.28383	.25752	.23394	.21279	.19379	.17672	.16136	.14752	.13505	.12380	.11364	.10444	.09612	.08858	.08175	.07554	.06989	.06476	.06008

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
72	22	.31932	.28983	.26338	.23963	.21829	.19910	.18182	.16625	.15220	.13952	.12806	.11769	.10830	.09979	.09207	.08505	.07867	.07286	.06757	.06275
72	23	.32555	.29595	.26937	.24546	.22394	.20456	.18707	.17129	.15704	.14414	.13247	.12190	.11231	.10360	.09569	.08850	.08194	.07597	.07052	.06554
72	24	.33189	.30221	.27550	.25144	.22974	.21017	.19248	.17650	.16203	.14893	.13705	.12627	.11648	.10758	.09948	.09210	.08537	.07923	.07362	.06848
72	25	.33837	.30861	.28177	.25756	.23570	.21594	.19806	.18187	.16720	.15389	.14180	.13081	.12082	.11172	.10343	.09586	.08896	.08264	.07687	.07158
72	26	.34497	.31513	.28819	.26384	.24182	.22187	.20380	.18741	.17253	.15901	.14672	.13553	.12533	.11604	.10755	.09980	.09271	.08622	.08028	.07483
72	27	.35170	.32181	.29477	.27028	.24810	.22798	.20972	.19314	.17805	.16433	.15183	.14043	.13004	.12054	.11186	.10392	.09665	.08998	.08387	.07825
72	28	.35856	.32861	.30148	.27687	.25454	.23425	.21581	.19903	.18375	.16982	.15711	.14551	.13491	.12522	.11634	.10821	.10075	.09391	.08762	.08184
72	29	.36553	.33554	.30833	.28360	.26113	.24068	.22206	.20509	.18961	.17548	.16257	.15077	.13997	.13007	.12100	.11267	.10503	.09801	.09154	.08559
72	30	.37261	.34260	.31531	.29048	.26787	.24727	.22847	.21132	.19565	.18132	.16821	.15620	.14520	.13510	.12583	.11732	.10948	.10228	.09564	.08951
72	31	.37981	.34977	.32242	.29750	.27476	.25401	.23505	.21771	.20185	.18733	.17402	.16181	.15061	.14031	.13085	.12214	.11411	.10672	.09990	.09361
72	32	.38711	.35707	.32967	.30465	.28180	.26091	.24179	.22428	.20823	.19352	.18001	.16761	.15620	.14571	.13604	.12714	.11893	.11135	.10435	.09788
72	33	.39453	.36450	.33705	.31196	.28900	.26797	.24870	.23102	.21480	.19989	.18619	.17359	.16199	.15129	.14143	.13234	.12393	.11617	.10899	.10234
72	34	.40206	.37204	.34457	.31941	.29634	.27519	.25577	.23793	.22154	.20645	.19256	.17976	.16796	.15707	.14702	.13773	.12913	.12118	.11381	.10698
72	35	.40971	.37972	.35223	.32701	.30385	.28258	.26302	.24503	.22846	.21320	.19912	.18614	.17414	.16306	.15281	.14333	.13454	.12640	.11885	.11184
72	36	.41745	.38751	.36001	.33474	.31151	.29013	.27044	.25230	.23557	.22013	.20588	.19270	.18052	.16924	.15880	.14912	.14015	.13182	.12408	.11689
72	37	.42531	.39542	.36792	.34262	.31932	.29784	.27803	.25975	.24286	.22726	.21283	.19947	.18710	.17563	.16500	.15513	.14596	.13745	.12952	.12215
72	38	.43326	.40344	.37597	.35064	.32728	.30571	.28579	.26738	.25034	.23458	.21997	.20644	.19388	.18223	.17141	.16135	.15200	.14329	.13518	.12763
72	39	.44132	.41158	.38414	.35880	.33539	.31375	.29372	.27518	.25801	.24208	.22732	.21361	.20087	.18904	.17803	.16778	.15824	.14935	.14106	.13332
72	40	.44948	.41983	.39244	.36710	.34365	.32194	.30182	.28316	.26586	.24979	.23486	.22098	.20807	.19606	.18487	.17444	.16471	.15563	.14716	.13924
72	41	.45773	.42820	.40086	.37553	.35206	.33029	.31009	.29133	.27389	.25769	.24260	.22857	.21549	.20330	.19193	.18132	.17141	.16215	.15349	.14539
72	42	.46607	.43666	.40940	.38410	.36061	.33880	.31852	.29966	.28211	.26577	.25055	.23635	.22311	.21075	.19920	.18841	.17833	.16889	.16005	.15177
72	43	.47449	.44522	.41804	.39278	.36929	.34744	.32710	.30816	.29050	.27404	.25867	.24433	.23093	.21841	.20669	.19573	.18546	.17584	.16683	.15837
72	44	.48298	.45386	.42677	.40157	.37809	.35622	.33583	.31681	.29906	.28248	.26698	.25250	.23895	.22626	.21438	.20325	.19281	.18302	.17383	.16519
72	45	.49152	.46256	.43558	.41044	.38699	.36511	.34468	.32559	.30775	.29106	.27545	.26083	.24713	.23430	.22226	.21096	.20035	.19039	.18103	.17222
72	46	.50009	.47131	.44446	.41939	.39598	.37410	.35364	.33449	.31658	.29979	.28407	.26932	.25549	.24250	.23031	.21886	.20809	.19796	.18842	.17945
72	47	.50869	.48010	.45338	.42840	.40504	.38317	.36269	.34350	.32552	.30865	.29281	.27795	.26399	.25087	.23853	.22692	.21599	.20569	.19600	.18685
72	48	.51730	.48892	.46235	.43747	.41416	.39232	.37183	.35261	.33457	.31762	.30169	.28672	.27264	.25938	.24690	.23514	.22406	.21361	.20375	.19445
72	49	.52593	.49775	.47134	.44658	.42334	.40153	.38105	.36181	.34371	.32670	.31069	.29561	.28142	.26804	.25542	.24353	.23230	.22170	.21168	.20222
72	50	.53455	.50660	.48036	.45572	.43257	.41081	.39034	.37109	.35296	.33589	.31980	.30463	.29033	.27684	.26410	.25206	.24069	.22995	.21978	.21017
72	51	.54316	.51544	.48939	.46489	.44183	.42013	.39969	.38043	.36228	.34516	.32901	.31376	.29936	.28576	.27290	.26074	.24924	.23835	.22805	.21828
72	52	.55174	.52427	.49841	.47405	.45110	.42947	.40907	.38982	.37166	.35450	.33829	.32297	.30849	.29478	.28182	.26954	.25791	.24689	.23644	.22654
72	53	.56027	.53306	.50740	.48320	.46037	.43882	.41847	.39925	.38107	.36389	.34764	.33225	.31769	.30390	.29083	.27844	.26669	.25554	.24497	.23492
72	54	.56875	.54180	.51635	.49233	.46962	.44817	.42788	.40868	.39051	.37332	.35703	.34159	.32696	.31308	.29992	.28743	.27557	.26430	.25360	.24343
72	55	.57716	.55048	.52526	.50141	.47885	.45749	.43727	.41812	.39997	.38277	.36645	.35097	.33628	.32233	.30909	.29650	.28454	.27316	.26234	.25204
72	56	.58549	.55909	.53411	.51045	.48803	.46679	.44665	.42755	.40943	.39223	.37590	.36038	.34564	.33163	.31831	.30564	.29358	.28210	.27117	.26076
72	57	.59373	.56762	.54288	.51941	.49716	.47604	.45599	.43695	.41887	.40168	.38535	.36981	.35503	.34097	.32758	.31483	.30269	.29111	.28008	.26956
72	58	.60186	.57605	.55155	.52829	.50620	.48522	.46527	.44630	.42827	.41111	.39478	.37923	.36442	.35031	.33687	.32405	.31183	.30016	.28904	.27841
72	59	.60987	.58435	.56011	.53706	.51515	.49430	.47446	.45558	.43760	.42047	.40416	.38860	.37378	.35963	.34614	.33326	.32097	.30923	.29802	.28730
72	60	.61773	.59252	.56854	.54571	.52397	.50327	.48355	.46476	.44685	.42977	.41347	.39793	.38309	.36892	.35539	.34246	.33011	.31830	.30701	.29620
72	61	.62545	.60055	.57683	.55422	.53268	.51213	.49254	.47385	.45601	.43898	.42272	.40719	.39235	.37817	.36461	.35164	.33923	.32736	.31600	.30512
72	62	.63303	.60844	.58498	.56261	.54126	.52088	.50142	.48284	.46509	.44812	.43190	.41639	.40156	.38737	.37379	.36079	.34834	.33642	.32500	.31405
72	63	.64046	.61618	.59300	.57086	.54971	.52950	.51018	.49172	.47406	.45716	.44099	.42552	.41071	.39652	.38293	.36990	.35742	.34546	.33398	.32297
72	64	.64772	.62375	.60084	.57894	.55800	.53797	.51881	.50046	.48290	.46609	.44998	.43455	.41976	.40559	.39199	.37896	.36645	.35445	.34293	.33187
72	65	.65480	.63114	.60852	.58686	.56613	.54628	.52727	.50906	.49161	.47488	.45884	.44346	.42871	.41456	.40097	.38793	.37541	.36338	.35183	.34073
72	66	.66169	.63836	.61601	.59460	.57409	.55442	.53558	.51750	.50016	.48353	.46757	.45225	.43754	.42342	.40985	.39681	.38429	.37225	.36067	.34953
72	67	.66840	.64538	.62332	.60216	.58186	.56239	.54371	.52578	.50857	.49204	.47616	.46091	.44625	.43217	.41862	.40560	.39308	.38103	.36943	.35828
72	68	.67491	.65221	.63042	.60951	.58944	.57016	.55165	.53387	.51679	.50037	.48458	.46941	.45481	.44077	.42726	.41426	.40175	.38970	.37810	.36693
72	69	.68120	.65880	.63730	.61664	.59679	.57771	.55938	.54175	.52480	.50849	.49281	.47772	.46319	.44920	.43574	.42277	.41027	.39824	.38664	.37545
72	70	.68725	.66516	.64393	.62352	.60389	.58502	.56686	.54939	.53258	.51639	.50081	.48580	.47135	.45743	.44401	.43108	.41861	.40659	.39500	.38382
72	71	.69305	.67126	.65030	.63014	.61073	.59206	.57408	.55677	.54009	.52403	.50856	.49365	.47927	.46542	.45205	.43917	.42673	.41474	.40316	.39199

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
72	72	.69860	.67710	.65640	.63648	.61730	.59882	.58102	.56387	.54734	.53140	.51604	.50123	.48694	.47315	.45985	.44701	.43462	.42266	.41111	.39995
73	0	.20994	.18426	.16208	.14289	.12628	.11186	.09934	.08845	.07896	.07067	.06343	.05709	.05153	.04665	.04235	.03855	.03520	.03224	.02961	.02727
73	1	.20900	.18303	.16056	.14112	.12426	.10962	.09690	.08583	.07617	.06775	.06039	.05394	.04829	.04332	.03895	.03511	.03171	.02871	.02606	.02370
73	2	.21311	.18691	.16422	.14454	.12746	.11260	.09966	.08838	.07854	.06993	.06239	.05578	.04998	.04488	.04038	.03642	.03291	.02981	.02706	.02462
73	3	.21744	.19104	.16812	.14822	.13090	.11582	.10266	.09118	.08113	.07234	.06462	.05785	.05189	.04665	.04202	.03793	.03431	.03111	.02826	.02573
73	4	.22194	.19532	.17219	.15206	.13451	.11921	.10583	.09414	.08389	.07490	.06701	.06007	.05396	.04856	.04380	.03958	.03585	.03253	.02959	.02696
73	5	.22657	.19975	.17640	.15604	.13827	.12274	.10915	.09724	.08679	.07761	.06954	.06242	.05615	.05061	.04570	.04135	.03750	.03407	.03102	.02830
73	6	.23131	.20430	.18073	.16015	.14215	.12640	.11259	.10047	.08981	.08044	.07218	.06489	.05845	.05275	.04771	.04323	.03925	.03570	.03255	.02973
73	7	.23617	.20896	.18518	.16438	.14616	.13018	.11615	.10382	.09296	.08339	.07494	.06747	.06087	.05501	.04982	.04520	.04109	.03743	.03416	.03124
73	8	.24113	.21373	.18975	.16873	.15029	.13408	.11983	.10728	.09622	.08645	.07781	.07017	.06339	.05738	.05203	.04727	.04304	.03925	.03587	.03284
73	9	.24621	.21863	.19444	.17321	.15454	.13812	.12364	.11088	.09960	.08963	.08081	.07298	.06603	.05985	.05436	.04946	.04508	.04117	.03767	.03454
73	10	.25141	.22365	.19926	.17781	.15893	.14228	.12759	.11461	.10312	.09295	.08393	.07592	.06879	.06245	.05680	.05175	.04724	.04320	.03958	.03633
73	11	.25671	.22878	.20420	.18254	.16344	.14657	.13166	.11846	.10676	.09639	.08717	.07897	.07167	.06516	.05935	.05415	.04950	.04533	.04158	.03822
73	12	.26212	.23402	.20925	.18738	.16806	.15098	.13584	.12243	.11052	.09994	.09052	.08214	.07466	.06797	.06200	.05665	.05185	.04755	.04368	.04019
73	13	.26761	.23934	.21438	.19232	.17278	.15548	.14013	.12650	.11438	.10359	.09397	.08539	.07773	.07088	.06474	.05923	.05429	.04985	.04585	.04224
73	14	.27314	.24472	.21958	.19731	.17757	.16005	.14448	.13063	.11830	.10730	.09748	.08871	.08086	.07383	.06753	.06187	.05677	.05219	.04806	.04433
73	15	.27872	.25014	.22482	.20236	.18241	.16467	.14888	.13481	.12227	.11106	.10105	.09208	.08405	.07684	.07036	.06454	.05930	.05457	.05030	.04645
73	16	.28432	.25560	.23010	.20744	.18729	.16934	.15333	.13905	.12629	.11488	.10466	.09549	.08727	.07988	.07324	.06725	.06185	.05698	.05258	.04859
73	17	.28997	.26111	.23544	.21259	.19223	.17407	.15785	.14335	.13037	.11875	.10833	.09897	.09055	.08299	.07617	.07002	.06446	.05944	.05490	.05078
73	18	.29569	.26668	.24085	.21781	.19725	.17887	.16244	.14773	.13454	.12270	.11207	.10252	.09391	.08616	.07917	.07285	.06713	.06196	.05728	.05302
73	19	.30148	.27235	.24636	.22313	.20237	.18379	.16715	.15222	.13881	.12677	.11593	.10618	.09738	.08944	.08227	.07578	.06990	.06458	.05975	.05535
73	20	.30739	.27813	.25198	.22858	.20763	.18884	.17198	.15684	.14322	.13097	.11993	.10997	.10097	.09285	.08549	.07883	.07279	.06731	.06233	.05779
73	21	.31340	.28403	.25773	.23416	.21301	.19403	.17696	.16160	.14778	.13531	.12406	.11390	.10471	.09639	.08885	.08202	.07581	.07017	.06503	.06035
73	22	.31952	.29004	.26360	.23986	.21853	.19934	.18207	.16651	.15247	.13979	.12833	.11796	.10858	.10007	.09234	.08533	.07895	.07315	.06786	.06303
73	23	.32576	.29618	.26960	.24570	.22419	.20481	.18733	.17156	.15731	.14442	.13276	.12218	.11260	.10389	.09598	.08879	.08224	.07627	.07082	.06584
73	24	.33211	.30244	.27574	.25169	.23000	.21043	.19276	.17678	.16232	.14922	.13734	.12657	.11678	.10788	.09978	.09240	.08568	.07953	.07392	.06879
73	25	.33860	.30885	.28203	.25783	.23597	.21622	.19835	.18216	.16750	.15419	.14211	.13113	.12114	.11204	.10375	.09619	.08928	.08297	.07719	.07190
73	26	.34521	.31539	.28846	.26412	.24210	.22217	.20410	.18772	.17285	.15933	.14704	.13586	.12567	.11637	.10789	.10014	.09305	.08656	.08062	.07517
73	27	.35196	.32208	.29505	.27058	.24840	.22829	.21004	.19346	.17839	.16467	.15217	.14078	.13038	.12089	.11221	.10427	.09700	.09034	.08423	.07861
73	28	.35883	.32890	.30177	.27718	.25486	.23458	.21615	.19937	.18410	.17018	.15747	.14588	.13528	.12559	.11671	.10858	.10113	.09429	.08800	.08222
73	29	.36582	.33585	.30864	.28393	.26147	.24103	.22242	.20546	.18999	.17586	.16296	.15116	.14036	.13047	.12140	.11307	.10543	.09841	.09194	.08599
73	30	.37292	.34292	.31565	.29083	.26823	.24764	.22886	.21171	.19605	.18172	.16862	.15662	.14561	.13552	.12626	.11774	.10991	.10270	.09606	.08994
73	31	.38014	.35012	.32278	.29787	.27515	.25440	.23545	.21813	.20228	.18776	.17446	.16225	.15105	.14076	.13129	.12259	.11457	.10717	.10036	.09406
73	32	.38746	.35744	.33005	.30505	.28221	.26133	.24222	.22472	.20868	.19398	.18048	.16807	.15667	.14618	.13652	.12762	.11941	.11183	.10483	.09836
73	33	.39491	.36489	.33746	.31239	.28944	.26842	.24916	.23149	.21528	.20038	.18669	.17409	.16249	.15180	.14195	.13285	.12445	.11668	.10950	.10285
73	34	.40246	.37246	.34501	.31986	.29682	.27567	.25627	.23844	.22205	.20697	.19309	.18030	.16850	.15762	.14757	.13828	.12968	.12173	.11436	.10754
73	35	.41014	.38017	.35270	.32750	.30436	.28310	.26356	.24557	.22902	.21376	.19969	.18671	.17472	.16364	.15340	.14391	.13513	.12699	.11944	.11243
73	36	.41792	.38799	.36052	.33527	.31205	.29069	.27102	.25289	.23617	.22074	.20649	.19332	.18114	.16987	.15943	.14976	.14078	.13245	.12472	.11753
73	37	.42581	.39594	.36847	.34319	.31990	.29844	.27865	.26038	.24350	.22791	.21348	.20013	.18777	.17630	.16567	.15581	.14665	.13813	.13021	.12283
73	38	.43380	.40401	.37656	.35126	.32791	.30636	.28646	.26805	.25103	.23528	.22068	.20715	.19460	.18296	.17214	.16208	.15273	.14403	.13592	.12837
73	39	.44190	.41219	.38478	.35946	.33607	.31445	.29444	.27591	.25875	.24284	.22808	.21438	.20165	.18982	.17882	.16857	.15904	.15015	.14185	.13412
73	40	.45011	.42050	.39313	.36781	.34439	.32270	.30260	.28396	.26666	.25060	.23569	.22182	.20892	.19691	.18572	.17529	.16557	.15649	.14802	.14010
73	41	.45841	.42891	.40161	.37631	.35286	.33111	.31093	.29218	.27477	.25857	.24350	.22947	.21640	.20422	.19285	.18224	.17234	.16308	.15442	.14632
73	42	.46681	.43744	.41020	.38494	.36148	.33969	.31943	.30059	.28306	.26673	.25152	.23733	.22410	.21174	.20021	.18942	.17933	.16990	.16106	.15278
73	43	.47529	.44606	.41891	.39369	.37023	.34841	.32809	.30917	.29153	.27508	.25973	.24539	.23200	.21949	.20778	.19682	.18656	.17694	.16792	.15947
73	44	.48385	.45477	.42773	.40255	.37911	.35727	.33690	.31790	.30017	.28360	.26813	.25365	.24011	.22743	.21556	.20443	.19400	.18421	.17502	.16638
73	45	.49246	.46355	.43661	.41151	.38809	.36624	.34584	.32677	.30895	.29229	.27669	.26208	.24840	.23557	.22354	.21224	.20164	.19168	.18232	.17351
73	46	.50111	.47238	.44558	.42055	.39717	.37533	.35489	.33578	.31788	.30112	.28541	.27068	.25686	.24388	.23170	.22025	.20948	.19935	.18982	.18084
73	47	.50979	.48126	.45459	.42966	.40633	.38450	.36405	.34489	.32693	.31008	.29427	.27942	.26547	.25236	.24003	.22842	.21750	.20721	.19751	.18837
73	48	.51850	.49017	.46365	.43882	.41556	.39375	.37330	.35411	.33609	.31917	.30326	.28831	.27424	.26099	.24852	.23677	.22570	.21525	.20539	.19609

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
73	49	.52721	.49910	.47275	.44804	.42485	.40308	.38264	.36343	.34537	.32838	.31239	.29733	.28315	.26978	.25718	.24529	.23407	.22347	.21346	.20399
73	50	.53594	.50805	.48188	.45730	.43420	.41248	.39206	.37284	.35474	.33770	.32163	.30649	.29220	.27872	.26599	.25397	.24261	.23186	.22170	.21208
73	51	.54465	.51701	.49103	.46659	.44359	.42194	.40154	.38232	.36420	.34711	.33099	.31576	.30138	.28779	.27495	.26280	.25130	.24042	.23011	.22035
73	52	.55335	.52596	.50017	.47588	.45300	.43142	.41106	.39186	.37373	.35660	.34042	.32513	.31066	.29698	.28402	.27175	.26013	.24912	.23867	.22877
73	53	.56200	.53487	.50930	.48517	.46241	.44092	.42062	.40143	.38330	.36615	.34993	.33457	.32003	.30626	.29320	.28082	.26908	.25794	.24737	.23733
73	54	.57060	.54375	.51839	.49444	.47181	.45041	.43018	.41103	.39291	.37575	.35949	.34408	.32948	.31562	.30247	.29000	.27814	.26689	.25619	.24601
73	55	.57915	.55257	.52745	.50368	.48119	.45990	.43974	.42064	.40254	.38538	.36910	.35365	.33898	.32506	.31183	.29926	.28730	.27593	.26512	.25482
73	56	.58762	.56134	.53645	.51288	.49054	.46937	.44930	.43025	.41218	.39503	.37874	.36326	.34854	.33456	.32125	.30860	.29655	.28508	.27415	.26374
73	57	.59601	.57002	.54538	.52202	.49985	.47880	.45882	.43985	.42182	.40468	.38839	.37289	.35814	.34410	.33073	.31800	.30587	.29430	.28327	.27275
73	58	.60430	.57861	.55423	.53107	.50908	.48817	.46830	.44940	.43142	.41431	.39803	.38252	.36774	.35366	.34024	.32744	.31523	.30358	.29246	.28184
73	59	.61247	.58709	.56297	.54003	.51821	.49745	.47770	.45889	.44097	.42390	.40763	.39212	.37732	.36321	.34974	.33689	.32461	.31288	.30167	.29096
73	60	.62050	.59543	.57158	.54887	.52724	.50664	.48700	.46829	.45044	.43342	.41718	.40167	.38687	.37274	.35923	.34633	.33399	.32219	.31091	.30011
73	61	.62840	.60365	.58006	.55758	.53615	.51571	.49621	.47760	.45983	.44287	.42666	.41118	.39638	.38223	.36870	.35575	.34337	.33151	.32015	.30928
73	62	.63616	.61173	.58842	.56618	.54495	.52468	.50532	.48683	.46915	.45225	.43609	.42064	.40585	.39169	.37815	.36517	.35274	.34083	.32942	.31848
73	63	.64378	.61967	.59664	.57465	.55363	.53354	.51433	.49595	.47837	.46155	.44545	.43003	.41526	.40111	.38756	.37456	.36210	.35015	.33869	.32769
73	64	.65123	.62745	.60471	.58296	.56216	.54225	.52320	.50495	.48748	.47074	.45471	.43933	.42460	.41046	.39691	.38390	.37142	.35944	.34793	.33688
73	65	.65852	.63506	.61261	.59112	.57053	.55081	.53192	.51382	.49646	.47981	.46385	.44853	.43384	.41973	.40618	.39317	.38068	.36867	.35713	.34604
73	66	.66562	.64249	.62033	.59910	.57874	.55922	.54049	.52253	.50529	.48875	.47287	.45762	.44297	.42889	.41537	.40237	.38987	.37785	.36628	.35516
73	67	.67255	.64975	.62788	.60690	.58677	.56745	.54890	.53109	.51399	.49755	.48176	.46658	.45199	.43796	.42446	.41148	.39898	.38696	.37538	.36423
73	68	.67928	.65680	.63523	.61451	.59461	.57550	.55713	.53948	.52250	.50619	.49049	.47539	.46087	.44688	.43343	.42047	.40799	.39597	.38438	.37322
73	69	.68580	.66364	.64236	.62190	.60224	.58333	.56514	.54765	.53082	.51463	.49903	.48402	.46957	.45565	.44223	.42931	.41685	.40484	.39326	.38210
73	70	.69208	.67024	.64924	.62905	.60962	.59092	.57292	.55559	.53891	.52284	.50736	.49244	.47807	.46421	.45085	.43797	.42554	.41355	.40198	.39082
73	71	.69811	.67658	.65587	.63593	.61673	.59824	.58043	.56327	.54674	.53080	.51543	.50062	.48633	.47254	.45924	.44640	.43402	.42205	.41050	.39935
73	72	.70388	.68266	.66223	.64254	.62358	.60529	.58767	.57068	.55429	.53849	.52324	.50853	.49433	.48062	.46739	.45460	.44226	.43033	.41881	.40767
73	73	.70939	.68847	.66831	.64887	.63013	.61206	.59462	.57780	.56157	.54590	.53077	.51617	.50206	.48843	.47527	.46255	.45025	.43837	.42688	.41576
74	0	.21007	.18440	.16223	.14305	.12644	.11203	.09951	.08863	.07914	.07086	.06362	.05729	.05173	.04684	.04255	.03876	.03541	.03245	.02982	.02748
74	1	.20906	.18308	.16062	.14118	.12432	.10969	.09697	.08590	.07625	.06782	.06046	.05401	.04836	.04340	.03903	.03518	.03179	.02879	.02614	.02378
74	2	.21316	.18697	.16428	.14461	.12752	.11266	.09973	.08845	.07860	.07000	.06246	.05585	.05005	.04495	.04045	.03649	.03299	.02989	.02714	.02470
74	3	.21750	.19110	.16818	.14828	.13096	.11588	.10273	.09125	.08120	.07241	.06469	.05792	.05197	.04672	.04209	.03801	.03439	.03118	.02834	.02581
74	4	.22200	.19539	.17225	.15212	.13458	.11928	.10591	.09421	.08397	.07498	.06709	.06015	.05403	.04864	.04388	.03966	.03593	.03261	.02967	.02704
74	5	.22663	.19982	.17647	.15611	.13834	.12281	.10923	.09732	.08687	.07769	.06962	.06251	.05623	.05069	.04579	.04144	.03758	.03416	.03111	.02839
74	6	.23138	.20437	.18080	.16023	.14223	.12648	.11267	.10055	.08990	.08053	.07227	.06498	.05854	.05285	.04780	.04332	.03934	.03580	.03264	.02982
74	7	.23624	.20904	.18526	.16447	.14625	.13027	.11624	.10391	.09305	.08348	.07504	.06757	.06097	.05511	.04992	.04530	.04120	.03753	.03427	.03134
74	8	.24121	.21382	.18984	.16882	.15038	.13418	.11993	.10738	.09632	.08655	.07792	.07027	.06350	.05749	.05214	.04739	.04315	.03936	.03598	.03295
74	9	.24630	.21872	.19454	.17331	.15464	.13822	.12375	.11099	.09972	.08975	.08092	.07310	.06615	.05997	.05448	.04958	.04520	.04130	.03780	.03466
74	10	.25150	.22375	.19937	.17792	.15904	.14240	.12771	.11473	.10325	.09308	.08406	.07605	.06892	.06258	.05693	.05188	.04737	.04334	.03972	.03647
74	11	.25682	.22889	.20431	.18266	.16356	.14670	.13179	.11859	.10690	.09652	.08731	.07911	.07181	.06530	.05949	.05430	.04964	.04547	.04173	.03837
74	12	.26223	.23414	.20937	.18751	.16820	.15112	.13599	.12258	.11067	.10009	.09068	.08229	.07481	.06813	.06216	.05681	.05202	.04771	.04384	.04036
74	13	.26773	.23947	.21452	.19246	.17293	.15563	.14028	.12665	.11454	.10375	.09414	.08556	.07790	.07105	.06491	.05941	.05447	.05002	.04602	.04242
74	14	.27327	.24486	.21973	.19746	.17773	.16021	.14464	.13080	.11847	.10748	.09766	.08889	.08105	.07402	.06772	.06205	.05696	.05238	.04825	.04452
74	15	.27886	.25029	.22498	.20252	.18257	.16484	.14906	.13500	.12245	.11125	.10124	.09227	.08424	.07704	.07056	.06474	.05950	.05477	.05051	.04665
74	16	.28447	.25576	.23027	.20761	.18746	.16952	.15352	.13924	.12648	.11507	.10486	.09570	.08748	.08009	.07345	.06746	.06207	.05720	.05279	.04881
74	17	.29013	.26127	.23561	.21277	.19241	.17426	.15804	.14355	.13058	.11896	.10854	.09918	.09077	.08320	.07639	.07024	.06468	.05966	.05512	.05100
74	18	.29585	.26685	.24103	.21800	.19744	.17907	.16264	.14793	.13475	.12292	.11229	.10274	.09414	.08639	.07939	.07308	.06737	.06220	.05751	.05326
74	19	.30165	.27253	.24654	.22333	.20257	.18400	.16735	.15243	.13903	.12699	.11616	.10641	.09761	.08967	.08250	.07602	.07014	.06482	.05999	.05560
74	20	.30756	.27831	.25217	.22878	.20783	.18905	.17220	.15706	.14345	.13120	.12016	.11020	.10122	.09309	.08574	.07908	.07304	.06756	.06258	.05805
74	21	.31358	.28422	.25793	.23437	.21323	.19425	.17719	.16184	.14801	.13555	.12430	.11414	.10496	.09664	.08911	.08227	.07607	.07043	.06529	.06062
74	22	.31971	.29024	.26381	.24008	.21875	.19957	.18231	.16675	.15271	.14004	.12858	.11822	.10884	.10033	.09261	.08560	.07922	.07342	.06813	.06330
74	23	.32595	.29638	.26982	.24593	.22442	.20505	.18758	.17181	.15757	.14468	.13302	.12245	.11287	.10417	.09626	.08907	.08252	.07655	.07110	.06612
74	24	.33232	.30266	.27597	.25192	.23024	.21068	.19301	.17704	.16258	.14949	.13762	.12685	.11706	.10817	.10007	.09269	.08597	.07983	.07422	.06909



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
74	25	.33882	.30908	.28226	.25807	.23623	.21648	.19862	.18244	.16778	.15447	.14240	.13142	.12143	.11234	.10405	.09649	.08958	.08327	.07750	.07221
74	26	.34544	.31563	.28871	.26438	.24237	.22244	.20439	.18801	.17314	.15963	.14735	.13617	.12598	.11669	.10820	.10046	.09337	.08688	.08094	.07549
74	27	.35220	.32233	.29531	.27085	.24869	.22859	.21034	.19377	.17870	.16498	.15249	.14111	.13071	.12122	.11255	.10461	.09734	.09068	.08457	.07895
74	28	.35908	.32916	.30205	.27747	.25516	.23489	.21646	.19970	.18443	.17051	.15781	.14622	.13563	.12594	.11707	.10894	.10149	.09464	.08836	.08258
74	29	.36609	.33613	.30894	.28424	.26179	.24136	.22275	.20580	.19034	.17622	.16332	.15152	.14073	.13084	.12177	.11345	.10581	.09879	.09233	.08638
74	30	.37321	.34322	.31596	.29116	.26857	.24799	.22921	.21207	.19642	.18210	.16900	.15700	.14600	.13592	.12665	.11814	.11031	.10311	.09647	.09035
74	31	.38044	.35044	.32312	.29822	.27550	.25477	.23583	.21852	.20267	.18816	.17486	.16266	.15147	.14118	.13172	.12301	.11499	.10760	.10078	.09449
74	32	.38779	.35778	.33041	.30542	.28259	.26172	.24262	.22513	.20910	.19440	.18091	.16851	.15711	.14663	.13697	.12807	.11986	.11229	.10529	.09882
74	33	.39525	.36525	.33784	.31278	.28984	.26884	.24959	.23193	.21573	.20084	.18715	.17456	.16296	.15228	.14243	.13333	.12493	.11717	.10999	.10334
74	34	.40283	.37285	.34542	.32029	.29725	.27612	.25673	.23891	.22253	.20746	.19358	.18080	.16901	.15813	.14808	.13879	.13020	.12225	.11489	.10806
74	35	.41053	.38059	.35313	.32795	.30483	.28358	.26405	.24608	.22953	.21428	.20022	.18725	.17526	.16419	.15395	.14447	.13569	.12755	.12000	.11299
74	36	.41834	.38844	.36099	.33576	.31256	.29121	.27155	.25343	.23672	.22130	.20706	.19390	.18172	.17046	.16002	.15035	.14138	.13305	.12532	.11813
74	37	.42626	.39642	.36898	.34371	.32044	.29900	.27922	.26096	.24410	.22851	.21409	.20075	.18839	.17694	.16631	.15645	.14729	.13877	.13085	.12348
74	38	.43430	.40453	.37710	.35182	.32850	.30696	.28707	.26868	.25167	.23593	.22134	.20782	.19528	.18364	.17282	.16277	.15342	.14472	.13661	.12906
74	39	.44244	.41276	.38537	.36007	.33670	.31510	.29510	.27659	.25944	.24354	.22879	.21510	.20238	.19055	.17956	.16932	.15978	.15089	.14260	.13487
74	40	.45069	.42110	.39376	.36847	.34507	.32340	.30331	.28469	.26741	.25136	.23646	.22260	.20970	.19770	.18652	.17610	.16638	.15730	.14883	.14091
74	41	.45904	.42957	.40229	.37702	.35360	.33187	.31171	.29298	.27558	.25939	.24434	.23032	.21725	.20508	.19372	.18311	.17321	.16395	.15530	.14720
74	42	.46749	.43815	.41095	.38571	.36228	.34051	.32027	.30145	.28394	.26762	.25242	.23825	.22502	.21268	.20114	.19036	.18028	.17085	.16201	.15373
74	43	.47603	.44684	.41972	.39453	.37110	.34930	.32901	.31010	.29248	.27605	.26071	.24639	.23301	.22050	.20880	.19784	.18758	.17797	.16896	.16050
74	44	.48465	.45561	.42860	.40346	.38005	.35824	.33789	.31892	.30120	.28466	.26919	.25473	.24120	.22853	.21667	.20555	.19511	.18533	.17614	.16750
74	45	.49332	.46446	.43757	.41250	.38911	.36729	.34691	.32788	.31008	.29343	.27784	.26325	.24958	.23676	.22474	.21345	.20285	.19289	.18353	.17473
74	46	.50205	.47337	.44661	.42162	.39828	.37647	.35606	.33697	.31910	.30236	.28666	.27195	.25814	.24517	.23300	.22156	.21079	.20067	.19114	.18216
74	47	.51081	.48233	.45571	.43082	.40753	.38573	.36532	.34618	.32825	.31142	.29563	.28079	.26686	.25376	.24144	.22984	.21892	.20864	.19894	.18980
74	48	.51960	.49132	.46486	.44008	.41686	.39509	.37467	.35551	.33752	.32062	.30473	.28980	.27574	.26251	.25005	.23831	.22724	.21680	.20694	.19764
74	49	.52840	.50035	.47406	.44940	.42625	.40453	.38412	.36494	.34691	.32994	.31398	.29894	.28478	.27142	.25883	.24695	.23573	.22514	.21513	.20567
74	50	.53722	.50941	.48329	.45876	.43571	.41404	.39366	.37447	.35641	.33939	.32335	.30823	.29396	.28049	.26778	.25576	.24441	.23367	.22351	.21390
74	51	.54604	.51847	.49255	.46817	.44522	.42362	.40327	.38409	.36600	.34894	.33284	.31764	.30328	.28971	.27688	.26474	.25325	.24238	.23207	.22231
74	52	.55484	.52753	.50181	.47759	.45476	.43323	.41293	.39376	.37567	.35858	.34243	.32716	.31271	.29904	.28610	.27385	.26224	.25123	.24079	.23088
74	53	.56361	.53656	.51106	.48701	.46431	.44287	.42262	.40348	.38539	.36828	.35209	.33676	.32224	.30848	.29545	.28308	.27135	.26022	.24965	.23961
74	54	.57233	.54556	.52029	.49642	.47385	.45252	.43233	.41324	.39516	.37804	.36181	.34643	.33185	.31802	.30489	.29242	.28058	.26933	.25864	.24847
74	55	.58100	.55452	.52948	.50580	.48338	.46216	.44206	.42301	.40496	.38783	.37159	.35617	.34154	.32763	.31442	.30187	.28993	.27857	.26776	.25746
74	56	.58961	.56343	.53863	.51515	.49289	.47179	.45178	.43280	.41477	.39766	.38141	.36597	.35128	.33732	.32404	.31140	.29937	.28791	.27699	.26658
74	57	.59814	.57226	.54772	.52445	.50236	.48140	.46149	.44257	.42460	.40751	.39126	.37579	.36108	.34707	.33372	.32101	.30889	.29733	.28631	.27580
74	58	.60658	.58101	.55673	.53368	.51177	.49095	.47115	.45231	.43440	.41734	.40110	.38563	.37089	.35684	.34344	.33066	.31846	.30683	.29571	.28510
74	59	.61490	.58965	.56564	.54281	.52109	.50042	.48074	.46200	.44414	.42713	.41091	.39544	.38069	.36661	.35316	.34033	.32807	.31635	.30516	.29445
74	60	.62309	.59816	.57443	.55183	.53031	.50980	.49025	.47161	.45383	.43687	.42068	.40522	.39046	.37636	.36288	.35000	.33768	.32590	.31463	.30384
74	61	.63116	.60655	.58310	.56074	.53942	.51908	.49967	.48114	.46345	.44655	.43040	.41496	.40021	.38609	.37259	.35967	.34731	.33547	.32413	.31326
74	62	.63909	.61482	.59165	.56954	.54843	.52827	.50900	.49059	.47299	.45616	.44007	.42466	.40992	.39581	.38229	.36935	.35694	.34505	.33365	.32272
74	63	.64689	.62295	.60008	.57822	.55733	.53735	.51824	.49996	.48246	.46571	.44967	.43431	.41960	.40549	.39197	.37901	.36657	.35464	.34319	.33220
74	64	.65454	.63093	.60835	.58675	.56608	.54630	.52735	.50921	.49182	.47516	.45920	.44388	.42920	.41512	.40160	.38863	.37617	.36421	.35272	.34168
74	65	.66202	.63875	.61647	.59513	.57469	.55510	.53633	.51833	.50106	.48450	.46861	.45336	.43872	.42466	.41116	.39819	.38572	.37374	.36222	.35114
74	66	.66933	.64640	.62442	.60335	.58314	.56376	.54516	.52731	.51017	.49372	.47792	.46274	.44815	.43413	.42065	.40769	.39522	.38322	.37168	.36057
74	67	.67646	.65387	.63220	.61140	.59143	.57225	.55384	.53615	.51915	.50281	.48710	.47200	.45747	.44350	.43005	.41711	.40465	.39265	.38110	.36997
74	68	.68341	.66116	.63979	.61926	.59953	.58057	.56234	.54481	.52796	.51174	.49614	.48112	.46666	.45275	.43934	.42643	.41398	.40199	.39044	.37929
74	69	.69015	.66823	.64716	.62690	.60742	.58868	.57064	.55328	.53657	.52049	.50499	.49007	.47569	.46184	.44848	.43560	.42319	.41121	.39966	.38851
74	70	.69665	.67507	.65430	.63431	.61507	.59655	.57871	.56152	.54497	.52901	.51364	.49881	.48452	.47073	.45743	.44460	.43222	.42027	.40873	.39759
74	71	.70291	.68165	.66118	.64146	.62246	.60416	.58651	.56951	.55311	.53729	.52203	.50732	.49311	.47940	.46617	.45339	.44105	.42913	.41761	.40648
74	72	.70891	.68797	.66779	.64833	.62958	.61149	.59405	.57722	.56097	.54530	.53017	.51556	.50145	.48783	.47466	.46194	.44965	.43777	.42628	.41517
74	73	.71464	.69402	.67412	.65493	.63641	.61854	.60129	.58464	.56856	.55303	.53803	.52353	.50952	.49599	.48290	.47024	.45800	.44617	.43471	.42363
74	74	.72012	.69980	.68019	.66125	.64297	.62531	.60826	.59179	.57587	.56048	.54561	.53123	.51733	.50389	.49088	.47829	.46611	.45433	.44292	.43187

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
75	0	.21020	.18454	.16237	.14320	.12659	.11219	.09968	.08880	.07932	.07104	.06381	.05747	.05192	.04704	.04274	.03896	.03561	.03265	.03002	.02769
75	1	.20911	.18314	.16068	.14123	.12438	.10975	.09703	.08596	.07631	.06789	.06053	.05408	.04843	.04347	.03910	.03526	.03186	.02886	.02621	.02385
75	2	.21321	.18702	.16433	.14466	.12758	.11272	.09979	.08851	.07867	.07006	.06253	.05592	.05012	.04502	.04052	.03656	.03306	.02996	.02721	.02477
75	3	.21755	.19115	.16824	.14834	.13102	.11594	.10279	.09131	.08127	.07247	.06476	.05799	.05203	.04679	.04216	.03808	.03446	.03125	.02841	.02588
75	4	.22205	.19544	.17231	.15218	.13464	.11934	.10597	.09428	.08403	.07505	.06716	.06022	.05411	.04871	.04395	.03974	.03600	.03269	.02974	.02712
75	5	.22669	.19988	.17653	.15618	.13841	.12288	.10930	.09739	.08695	.07777	.06970	.06258	.05631	.05077	.04586	.04152	.03766	.03424	.03119	.02847
75	6	.23144	.20443	.18087	.16030	.14231	.12655	.11275	.10063	.08998	.08061	.07235	.06507	.05863	.05293	.04788	.04341	.03943	.03588	.03273	.02991
75	7	.23631	.20911	.18534	.16454	.14633	.13035	.11633	.10400	.09314	.08357	.07513	.06767	.06106	.05521	.05001	.04540	.04129	.03763	.03436	.03144
75	8	.24129	.21390	.18992	.16891	.15047	.13427	.12002	.10748	.09642	.08665	.07802	.07037	.06360	.05759	.05224	.04749	.04325	.03947	.03608	.03306
75	9	.24638	.21881	.19463	.17340	.15474	.13832	.12385	.11109	.09982	.08986	.08103	.07321	.06626	.06009	.05459	.04969	.04532	.04141	.03791	.03477
75	10	.25159	.22384	.19946	.17802	.15915	.14251	.12782	.11484	.10336	.09319	.08418	.07617	.06905	.06271	.05706	.05201	.04750	.04346	.03984	.03659
75	11	.25691	.22899	.20442	.18277	.16368	.14682	.13191	.11872	.10703	.09665	.08744	.07925	.07195	.06544	.05963	.05444	.04978	.04562	.04187	.03851
75	12	.26234	.23425	.20949	.18763	.16833	.15125	.13612	.12271	.11081	.10023	.09082	.08244	.07496	.06828	.06231	.05696	.05217	.04787	.04400	.04051
75	13	.26784	.23959	.21465	.19259	.17307	.15577	.14043	.12680	.11469	.10391	.09430	.08572	.07806	.07121	.06508	.05957	.05463	.05019	.04619	.04259
75	14	.27340	.24499	.21986	.19761	.17787	.16036	.14480	.13096	.11863	.10764	.09783	.08907	.08122	.07420	.06789	.06223	.05715	.05256	.04843	.04470
75	15	.27899	.25043	.22512	.20267	.18273	.16500	.14923	.13517	.12263	.11143	.10142	.09246	.08443	.07723	.07075	.06493	.05969	.05497	.05070	.04685
75	16	.28461	.25590	.23042	.20777	.18763	.16969	.15369	.13942	.12667	.11526	.10505	.09589	.08767	.08029	.07365	.06767	.06227	.05740	.05300	.04901
75	17	.29027	.26143	.23577	.21294	.19259	.17443	.15822	.14373	.13077	.11915	.10874	.09938	.09098	.08341	.07660	.07045	.06490	.05988	.05534	.05122
75	18	.29600	.26701	.24119	.21817	.19762	.17926	.16283	.14813	.13495	.12312	.11250	.10295	.09435	.08660	.07961	.07330	.06759	.06242	.05773	.05348
75	19	.30181	.27269	.24671	.22351	.20276	.18419	.16755	.15263	.13924	.12720	.11638	.10662	.09783	.08990	.08273	.07624	.07037	.06505	.06022	.05583
75	20	.30772	.27848	.25235	.22897	.20802	.18925	.17240	.15727	.14367	.13142	.12038	.11043	.10144	.09332	.08597	.07931	.07328	.06780	.06282	.05829
75	21	.31375	.28440	.25811	.23456	.21343	.19445	.17740	.16205	.14824	.13578	.12454	.11438	.10520	.09688	.08935	.08252	.07631	.07067	.06554	.06086
75	22	.31988	.29042	.26400	.24028	.21896	.19979	.18253	.16697	.15294	.14028	.12882	.11847	.10908	.10058	.09286	.08585	.07948	.07367	.06838	.06356
75	23	.32613	.29658	.27002	.24614	.22464	.20527	.18781	.17205	.15781	.14493	.13327	.12271	.11313	.10443	.09652	.08933	.08278	.07681	.07137	.06639
75	24	.33251	.30286	.27618	.25214	.23047	.21092	.19325	.17729	.16284	.14975	.13788	.12711	.11733	.10844	.10034	.09297	.08624	.08011	.07450	.06937
75	25	.33902	.30929	.28249	.25830	.23647	.21673	.19887	.18270	.16804	.15474	.14267	.13170	.12171	.11262	.10434	.09678	.08987	.08356	.07779	.07250
75	26	.34565	.31585	.28894	.26462	.24262	.22270	.20465	.18828	.17342	.15992	.14764	.13646	.12627	.11698	.10851	.10076	.09368	.08719	.08125	.07580
75	27	.35242	.32256	.29556	.27110	.24895	.22886	.21062	.19405	.17899	.16528	.15280	.14141	.13102	.12154	.11286	.10493	.09766	.09100	.08489	.07928
75	28	.35932	.32941	.30231	.27774	.25544	.23518	.21676	.20000	.18474	.17082	.15813	.14655	.13596	.12627	.11740	.10928	.10183	.09498	.08870	.08292
75	29	.36633	.33639	.30921	.28452	.26208	.24166	.22307	.20612	.19066	.17655	.16366	.15187	.14107	.13119	.12212	.11381	.10617	.09915	.09269	.08674
75	30	.37347	.34350	.31625	.29146	.26888	.24831	.22954	.21241	.19676	.18245	.16936	.15737	.14637	.13629	.12703	.11852	.11069	.10349	.09685	.09073
75	31	.38072	.35073	.32342	.29854	.27584	.25512	.23618	.21888	.20304	.18854	.17524	.16305	.15186	.14157	.13212	.12341	.11540	.10801	.10119	.09490
75	32	.38808	.35809	.33074	.30576	.28295	.26209	.24300	.22552	.20950	.19480	.18131	.16892	.15753	.14705	.13739	.12850	.12029	.11272	.10572	.09925
75	33	.39557	.36559	.33820	.31315	.29022	.26923	.24999	.23234	.21614	.20126	.18758	.17500	.16341	.15273	.14288	.13379	.12539	.11763	.11045	.10380
75	34	.40317	.37321	.34579	.32068	.29766	.27654	.25716	.23935	.22298	.20791	.19404	.18127	.16948	.15860	.14856	.13928	.13069	.12274	.11538	.10855
75	35	.41090	.38097	.35354	.32837	.30526	.28403	.26451	.24655	.23001	.21477	.20072	.18775	.17577	.16470	.15446	.14499	.13621	.12807	.12052	.11352
75	36	.41874	.38886	.36142	.33621	.31302	.29169	.27204	.25393	.23723	.22182	.20759	.19443	.18227	.17101	.16057	.15091	.14194	.13361	.12588	.11869
75	37	.42669	.39687	.36944	.34420	.32095	.29951	.27975	.26150	.24465	.22907	.21466	.20133	.18898	.17753	.16690	.15705	.14789	.13938	.13146	.12409
75	38	.43475	.40501	.37761	.35234	.32904	.30752	.28764	.26927	.25227	.23653	.22196	.20844	.19591	.18427	.17346	.16342	.15407	.14537	.13727	.12971
75	39	.44293	.41327	.38591	.36064	.33729	.31570	.29572	.27722	.26009	.24420	.22946	.21577	.20306	.19124	.18025	.17001	.16048	.15160	.14331	.13557
75	40	.45122	.42167	.39435	.36908	.34570	.32405	.30398	.28537	.26810	.25207	.23717	.22332	.21044	.19844	.18727	.17685	.16713	.15806	.14959	.14167
75	41	.45962	.43018	.40293	.37768	.35428	.33258	.31243	.29372	.27633	.26016	.24511	.23110	.21805	.20588	.19453	.18393	.17403	.16478	.15612	.14803
75	42	.46812	.43881	.41164	.38643	.36302	.34127	.32106	.30225	.28475	.26845	.25327	.23910	.22589	.21355	.20202	.19125	.18117	.17174	.16290	.15463
75	43	.47671	.44755	.42047	.39530	.37190	.35013	.32986	.31097	.29337	.27695	.26163	.24732	.23395	.22145	.20975	.19880	.18855	.17894	.16993	.16147
75	44	.48539	.45639	.42941	.40431	.38092	.35913	.33882	.31986	.30216	.28564	.27019	.25574	.24222	.22956	.21770	.20659	.19616	.18638	.17719	.16856
75	45	.49412	.46530	.43845	.41341	.39006	.36827	.34792	.32890	.31112	.29449	.27892	.26434	.25068	.23788	.22586	.21458	.20399	.19404	.18468	.17587
75	46	.50292	.47428	.44756	.42262	.39931	.37752	.35715	.33808	.32023	.30351	.28783	.27313	.25934	.24639	.23422	.22278	.21203	.20191	.19238	.18341
75	47	.51175	.48332	.45674	.43189	.40864	.38688	.36649	.34739	.32948	.31267	.29690	.28208	.26816	.25507	.24276	.23117	.22026	.20998	.20029	.19115
75	48	.52061	.49239	.46598	.44124	.41806	.39633	.37595	.35682	.33885	.32198	.30611	.29119	.27715	.26394	.25149	.23975	.22869	.21826	.20841	.19910
75	49	.52950	.50151	.47527	.45065	.42756	.40587	.38550	.36635	.34835	.33141	.31547	.30045	.28630	.27296	.26039	.24851	.23731	.22672	.21672	.20726

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
75	50	.53841	.51066	.48460	.46013	.43712	.41550	.39515	.37600	.35797	.34098	.32496	.30986	.29561	.28216	.26946	.25746	.24611	.23538	.22523	.21562
75	51	.54732	.51982	.49397	.46964	.44675	.42519	.40488	.38574	.36769	.35066	.33458	.31941	.30507	.29151	.27870	.26657	.25509	.24423	.23393	.22417
75	52	.55622	.52899	.50334	.47918	.45640	.43493	.41467	.39554	.37749	.36043	.34431	.32906	.31464	.30099	.28807	.27582	.26422	.25322	.24279	.23289
75	53	.56510	.53813	.51271	.48872	.46608	.44469	.42449	.40540	.38735	.37027	.35411	.33881	.32432	.31058	.29756	.28521	.27350	.26237	.25181	.24178
75	54	.57393	.54725	.52206	.49825	.47575	.45448	.43435	.41530	.39727	.38018	.36399	.34864	.33409	.32028	.30717	.29472	.28289	.27165	.26097	.25081
75	55	.58272	.55634	.53138	.50778	.48543	.46427	.44423	.42523	.40722	.39014	.37394	.35855	.34394	.33007	.31688	.30434	.29241	.28106	.27026	.25998
75	56	.59146	.56537	.54067	.51727	.49509	.47406	.45411	.43518	.41721	.40014	.38393	.36852	.35387	.33993	.32668	.31405	.30204	.29059	.27968	.26928
75	57	.60012	.57435	.54991	.52672	.50472	.48383	.46398	.44513	.42721	.41017	.39396	.37853	.36385	.34987	.33655	.32386	.31176	.30022	.28921	.27870
75	58	.60870	.58324	.55907	.53611	.51429	.49355	.47382	.45505	.43719	.42019	.40399	.38856	.37386	.35984	.34647	.33371	.32154	.30992	.29881	.28821
75	59	.61716	.59204	.56814	.54541	.52379	.50320	.48360	.46493	.44714	.43018	.41401	.39859	.38387	.36982	.35641	.34360	.33136	.31966	.30848	.29778
75	60	.62551	.60071	.57710	.55461	.53319	.51277	.49330	.47474	.45703	.44012	.42399	.40858	.39386	.37980	.36635	.35350	.34120	.32944	.31818	.30740
75	61	.63373	.60927	.58595	.56371	.54249	.52225	.50293	.48448	.46686	.45002	.43393	.41855	.40383	.38976	.37629	.36340	.35106	.33924	.32792	.31706
75	62	.64184	.61771	.59469	.57270	.55170	.53164	.51247	.49415	.47663	.45987	.44383	.42848	.41379	.39972	.38624	.37332	.36095	.34908	.33769	.32678
75	63	.64981	.62603	.60330	.58158	.56081	.54094	.52193	.50374	.48633	.46965	.45368	.43838	.42372	.40966	.39618	.38324	.37084	.35893	.34750	.33653
75	64	.65764	.63420	.61178	.59032	.56978	.55012	.53128	.51323	.49594	.47936	.46346	.44821	.43358	.41955	.40607	.39314	.38071	.36878	.35731	.34628
75	65	.66531	.64222	.62011	.59892	.57862	.55916	.54050	.52260	.50543	.48896	.47314	.45796	.44338	.42937	.41592	.40298	.39055	.37860	.36710	.35604
75	66	.67281	.65008	.62827	.60736	.58730	.56806	.54958	.53184	.51481	.49844	.48272	.46761	.45309	.43913	.42570	.41278	.40035	.38838	.37686	.36577
75	67	.68015	.65777	.63628	.61565	.59584	.57681	.55852	.54095	.52406	.50782	.49220	.47717	.46271	.44880	.43541	.42251	.41009	.39812	.38660	.37549
75	68	.68731	.66527	.64410	.62375	.60419	.58538	.56730	.54990	.53315	.51704	.50153	.48660	.47221	.45836	.44501	.43215	.41975	.40779	.39626	.38514
75	69	.69426	.67257	.65171	.63165	.61234	.59376	.57587	.55865	.54207	.52609	.51069	.49586	.48156	.46777	.45448	.44166	.42929	.41735	.40583	.39471
75	70	.70098	.67964	.65910	.63931	.62026	.60191	.58423	.56718	.55076	.53492	.51965	.50492	.49071	.47700	.46377	.45099	.43866	.42675	.41525	.40413
75	71	.70746	.68646	.66622	.64672	.62792	.60980	.59232	.57547	.55920	.54351	.52837	.51375	.49964	.48601	.47284	.46013	.44784	.43596	.42449	.41339
75	72	.71369	.69302	.67308	.65386	.63531	.61742	.60015	.58348	.56738	.55184	.53683	.52233	.50831	.49477	.48169	.46903	.45680	.44496	.43352	.42244
75	73	.71965	.69930	.67967	.66072	.64242	.62475	.60769	.59121	.57528	.55989	.54501	.53063	.51673	.50328	.49027	.47769	.46551	.45372	.44232	.43127
75	74	.72536	.70533	.68599	.66731	.64926	.63181	.61496	.59866	.58290	.56767	.55293	.53867	.52488	.51153	.49861	.48610	.47398	.46225	.45089	.43989
75	75	.73081	.71110	.69204	.67363	.65582	.63860	.62195	.60584	.59026	.57517	.56058	.54645	.53277	.51952	.50669	.49426	.48222	.47055	.45924	.44828
76	0	.21033	.18467	.16251	.14335	.12675	.11235	.09985	.08897	.07949	.07122	.06399	.05766	.05211	.04723	.04294	.03916	.03581	.03285	.03023	.02790
76	1	.20915	.18318	.16073	.14129	.12443	.10980	.09709	.08602	.07637	.06795	.06059	.05415	.04849	.04353	.03917	.03532	.03193	.02893	.02628	.02392
76	2	.21325	.18707	.16438	.14471	.12763	.11278	.09984	.08857	.07873	.07012	.06259	.05598	.05018	.04508	.04059	.03662	.03312	.03002	.02727	.02483
76	3	.21759	.19120	.16829	.14839	.13108	.11600	.10285	.09137	.08133	.07253	.06482	.05805	.05210	.04685	.04223	.03814	.03452	.03132	.02847	.02595
76	4	.22210	.19549	.17237	.15224	.13470	.11940	.10603	.09434	.08410	.07511	.06722	.06029	.05417	.04878	.04402	.03980	.03607	.03276	.02981	.02719
76	5	.22674	.19993	.17659	.15624	.13847	.12295	.10936	.09746	.08701	.07784	.06977	.06266	.05638	.05084	.04594	.04159	.03774	.03431	.03126	.02854
76	6	.23150	.20449	.18093	.16036	.14237	.12662	.11282	.10070	.09005	.08068	.07243	.06514	.05871	.05301	.04796	.04349	.03951	.03596	.03281	.02999
76	7	.23637	.20917	.18541	.16461	.14640	.13043	.11640	.10407	.09322	.08365	.07521	.06775	.06115	.05529	.05010	.04549	.04138	.03772	.03445	.03153
76	8	.24135	.21397	.18999	.16898	.15055	.13435	.12011	.10757	.09651	.08674	.07811	.07047	.06369	.05768	.05234	.04759	.04335	.03956	.03618	.03316
76	9	.24645	.21888	.19471	.17348	.15483	.13841	.12395	.11119	.09992	.08996	.08113	.07331	.06637	.06019	.05470	.04980	.04543	.04152	.03802	.03488
76	10	.25167	.22393	.19955	.17812	.15924	.14261	.12792	.11495	.10347	.09330	.08429	.07628	.06916	.06282	.05717	.05213	.04762	.04358	.03996	.03672
76	11	.25700	.22909	.20452	.18287	.16378	.14693	.13202	.11883	.10715	.09678	.08757	.07937	.07208	.06557	.05976	.05457	.04992	.04575	.04201	.03864
76	12	.26244	.23436	.20960	.18775	.16844	.15137	.13625	.12284	.11094	.10037	.09096	.08258	.07510	.06843	.06246	.05711	.05232	.04801	.04414	.04066
76	13	.26795	.23971	.21477	.19271	.17320	.15591	.14057	.12694	.11483	.10405	.09445	.08588	.07822	.07137	.06523	.05973	.05479	.05035	.04635	.04275
76	14	.27352	.24512	.21999	.19774	.17801	.16051	.14495	.13111	.11879	.10780	.09800	.08923	.08139	.07437	.06806	.06241	.05732	.05274	.04861	.04488
76	15	.27911	.25056	.22526	.20281	.18288	.16516	.14938	.13533	.12279	.11160	.10159	.09263	.08461	.07740	.07094	.06512	.05988	.05515	.05089	.04703
76	16	.28474	.25604	.23056	.20792	.18778	.16985	.15386	.13959	.12684	.11544	.10523	.09608	.08786	.08048	.07384	.06786	.06247	.05760	.05320	.04921
76	17	.29041	.26157	.23592	.21309	.19275	.17460	.15840	.14391	.13095	.11934	.10892	.09957	.09117	.08361	.07679	.07065	.06510	.06008	.05554	.05143
76	18	.29614	.26716	.24135	.21833	.19779	.17943	.16301	.14831	.13514	.12332	.11270	.10315	.09455	.08681	.07982	.07351	.06780	.06263	.05795	.05369
76	19	.30195	.27285	.24687	.22367	.20293	.18437	.16774	.15282	.13944	.12740	.11658	.10683	.09804	.09011	.08294	.07646	.07059	.06527	.06044	.05605
76	20	.30788	.27865	.25252	.22914	.20821	.18944	.17260	.15747	.14387	.13163	.12059	.11064	.10166	.09354	.08619	.07954	.07350	.06803	.06305	.05852
76	21	.31391	.28456	.25829	.23474	.21362	.19465	.17760	.16226	.14845	.13599	.12475	.11460	.10542	.09711	.08958	.08275	.07655	.07091	.06578	.06110
76	22	.32005	.29060	.26418	.24047	.21916	.19999	.18274	.16719	.15316	.14050	.12905	.11870	.10932	.10082	.09310	.08609	.07972	.07392	.06863	.06381
76	23	.32631	.29675	.27021	.24633	.22484	.20548	.18803	.17227	.15803	.14516	.13351	.12295	.11337	.10467	.09677	.08958	.08304	.07707	.07162	.06665

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
76	24	.33269	.30305	.27637	.25235	.23068	.21114	.19348	.17752	.16307	.14999	.13813	.12736	.11758	.10869	.10060	.09323	.08651	.08037	.07476	.06964
76	25	.33920	.30948	.28269	.25852	.23669	.21696	.19910	.18294	.16829	.15500	.14293	.13196	.12198	.11289	.10461	.09705	.09015	.08384	.07807	.07278
76	26	.34584	.31606	.28916	.26485	.24285	.22294	.20490	.18854	.17368	.16018	.14791	.13673	.12655	.11726	.10879	.10105	.09396	.08748	.08154	.07609
76	27	.35263	.32278	.29578	.27134	.24920	.22911	.21088	.19432	.17926	.16556	.15308	.14170	.13132	.12183	.11316	.10523	.09797	.09131	.08520	.07959
76	28	.35953	.32964	.30255	.27799	.25570	.23544	.21703	.20028	.18503	.17112	.15843	.14685	.13627	.12658	.11772	.10960	.10215	.09531	.08902	.08325
76	29	.36656	.33663	.30947	.28479	.26236	.24195	.22336	.20642	.19097	.17686	.16397	.15219	.14140	.13152	.12246	.11414	.10651	.09949	.09303	.08708
76	30	.37371	.34376	.31652	.29174	.26917	.24861	.22985	.21273	.19709	.18278	.16970	.15771	.14672	.13664	.12738	.11887	.11105	.10385	.09721	.09109
76	31	.38098	.35101	.32371	.29884	.27615	.25543	.23651	.21921	.20338	.18889	.17560	.16341	.15222	.14194	.13249	.12379	.11578	.10839	.10158	.09528
76	32	.38836	.35839	.33104	.30608	.28328	.26243	.24335	.22587	.20986	.19517	.18169	.16931	.15792	.14744	.13779	.12890	.12070	.11312	.10613	.09966
76	33	.39587	.36590	.33852	.31348	.29057	.26959	.25036	.23272	.21653	.20166	.18799	.17541	.16382	.15315	.14330	.13421	.12582	.11806	.11088	.10424
76	34	.40349	.37354	.34614	.32104	.29803	.27693	.25755	.23976	.22339	.20834	.19448	.18170	.16992	.15905	.14901	.13973	.13115	.12320	.11584	.10902
76	35	.41124	.38133	.35391	.32875	.30566	.28444	.26493	.24698	.23046	.21522	.20118	.18822	.17624	.16518	.15495	.14547	.13670	.12856	.12102	.11401
76	36	.41910	.38924	.36182	.33662	.31345	.29213	.27249	.25440	.23771	.22231	.20808	.19494	.18278	.17152	.16109	.15143	.14246	.13414	.12641	.11922
76	37	.42708	.39728	.36987	.34464	.32141	.29999	.28024	.26200	.24516	.22960	.21520	.20187	.18952	.17808	.16746	.15761	.14845	.13994	.13203	.12466
76	38	.43517	.40545	.37807	.35282	.32953	.30803	.28817	.26981	.25282	.23710	.22253	.20902	.19650	.18487	.17406	.16402	.15468	.14598	.13788	.13033
76	39	.44338	.41375	.38641	.36116	.33783	.31625	.29629	.27781	.26068	.24481	.23008	.21640	.20369	.19188	.18089	.17067	.16114	.15226	.14397	.13624
76	40	.45171	.42218	.39489	.36965	.34628	.32465	.30460	.28600	.26875	.25273	.23784	.22400	.21113	.19914	.18797	.17755	.16784	.15878	.15031	.14239
76	41	.46015	.43074	.40351	.37829	.35491	.33323	.31310	.29440	.27703	.26087	.24584	.23184	.21879	.20663	.19529	.18469	.17480	.16555	.15690	.14880
76	42	.46869	.43942	.41227	.38709	.36370	.34198	.32178	.30300	.28551	.26923	.25405	.23990	.22669	.21437	.20285	.19208	.18200	.17258	.16375	.15547
76	43	.47733	.44821	.42116	.39602	.37265	.35089	.33064	.31178	.29419	.27779	.26248	.24818	.23482	.22233	.21064	.19970	.18946	.17985	.17084	.16239
76	44	.48606	.45710	.43016	.40509	.38173	.35997	.33967	.32074	.30306	.28655	.27111	.25668	.24317	.23052	.21867	.20757	.19715	.18737	.17819	.16956
76	45	.49486	.46608	.43926	.41426	.39094	.36917	.34885	.32985	.31209	.29548	.27993	.26537	.25172	.23892	.22692	.21565	.20506	.19511	.18576	.17696
76	46	.50372	.47513	.44845	.42353	.40026	.37851	.35816	.33912	.32129	.30458	.28893	.27424	.26046	.24752	.23537	.22394	.21319	.20308	.19356	.18459
76	47	.51261	.48423	.45770	.43289	.40967	.38794	.36759	.34851	.33062	.31384	.29808	.28328	.26938	.25630	.24400	.23243	.22152	.21125	.20157	.19243
76	48	.52155	.49338	.46702	.44232	.41918	.39749	.37713	.35803	.34009	.32324	.30740	.29250	.27847	.26527	.25283	.24111	.23006	.21963	.20979	.20049
76	49	.53052	.50258	.47639	.45182	.42877	.40712	.38678	.36767	.34969	.33278	.31686	.30186	.28773	.27441	.26185	.24999	.23879	.22821	.21821	.20876
76	50	.53951	.51182	.48581	.46139	.43843	.41685	.39654	.37742	.35942	.34246	.32647	.31139	.29716	.28373	.27104	.25905	.24772	.23700	.22685	.21724
76	51	.54851	.52108	.49528	.47101	.44816	.42665	.40638	.38728	.36926	.35226	.33622	.32106	.30674	.29321	.28041	.26829	.25683	.24597	.23568	.22593
76	52	.55750	.53034	.50475	.48065	.45793	.43650	.41629	.39721	.37919	.36216	.34607	.33085	.31645	.30282	.28992	.27769	.26610	.25511	.24469	.23480
76	53	.56648	.53959	.51423	.49031	.46772	.44640	.42624	.40720	.38918	.37214	.35601	.34074	.32627	.31256	.29956	.28722	.27552	.26441	.25386	.24383
76	54	.57542	.54882	.52370	.49997	.47753	.45631	.43624	.41724	.39924	.38220	.36604	.35072	.33620	.32241	.30932	.29689	.28508	.27385	.26318	.25302
76	55	.58432	.55802	.53315	.50962	.48734	.46624	.44626	.42731	.40935	.39231	.37614	.36079	.34621	.33236	.31919	.30667	.29476	.28343	.27264	.26236
76	56	.59317	.56719	.54257	.51925	.49714	.47618	.45629	.43742	.41949	.40247	.38630	.37093	.35631	.34240	.32917	.31657	.30457	.29313	.28224	.27185
76	57	.60197	.57630	.55195	.52885	.50692	.48610	.46632	.44753	.42966	.41267	.39650	.38112	.36647	.35252	.33923	.32656	.31447	.30295	.29196	.28146
76	58	.61067	.58533	.56126	.53839	.51665	.49599	.47633	.45763	.43982	.42287	.40672	.39134	.37667	.36268	.34934	.33661	.32446	.31285	.30177	.29117
76	59	.61928	.59427	.57048	.54785	.52631	.50581	.48629	.46768	.44995	.43305	.41693	.40155	.38688	.37287	.35948	.34670	.33448	.32281	.31164	.30095
76	60	.62777	.60309	.57960	.55722	.53589	.51556	.49617	.47768	.46004	.44320	.42712	.41176	.39708	.38305	.36964	.35682	.34455	.33280	.32156	.31080
76	61	.63614	.61181	.58861	.56649	.54538	.52523	.50599	.48762	.47007	.45330	.43727	.42194	.40727	.39324	.37981	.36695	.35464	.34284	.33153	.32069
76	62	.64441	.62042	.59753	.57566	.55478	.53482	.51574	.49750	.48006	.46337	.44739	.43210	.41746	.40343	.38999	.37711	.36476	.35292	.34156	.33065
76	63	.65254	.62892	.60633	.58474	.56408	.54432	.52542	.50732	.48998	.47338	.45748	.44224	.42763	.41362	.40018	.38728	.37491	.36303	.35162	.34066
76	64	.66055	.63727	.61500	.59368	.57327	.55372	.53499	.51703	.49983	.48333	.46750	.45232	.43775	.42376	.41033	.39744	.38505	.37314	.36170	.35069
76	65	.66840	.64548	.62353	.60249	.58232	.56298	.54444	.52664	.50957	.49318	.47744	.46233	.44781	.43386	.42045	.40756	.39517	.38324	.37177	.36073
76	66	.67609	.65354	.63191	.61115	.59124	.57212	.55376	.53614	.51920	.50293	.48729	.47226	.45780	.44389	.43052	.41764	.40525	.39332	.38183	.37077
76	67	.68363	.66144	.64013	.61967	.60001	.58112	.56296	.54551	.52872	.51258	.49705	.48210	.46771	.45386	.44052	.42768	.41530	.40337	.39188	.38079
76	68	.69099	.66916	.64818	.62801	.60861	.58995	.57200	.55473	.53810	.52209	.50667	.49182	.47752	.46373	.45044	.43763	.42528	.41336	.40187	.39078
76	69	.69815	.67668	.65603	.63615	.61701	.59859	.58085	.56376	.54730	.53143	.51614	.50139	.48717	.47346	.46023	.44746	.43514	.42325	.41177	.40068
76	70	.70508	.68398	.66365	.64406	.62519	.60701	.58948	.57258	.55629	.54057	.52540	.51077	.49665	.48301	.46985	.45714	.44486	.43300	.42153	.41045
76	71	.71178	.69102	.67102	.65173	.63312	.61518	.59786	.58116	.56503	.54947	.53444	.51992	.50590	.49236	.47927	.46662	.45439	.44256	.43112	.42006
76	72	.71823	.69782	.67812	.65912	.64078	.62308	.60598	.58947	.57352	.55811	.54322	.52883	.51491	.50146	.48845	.47587	.46370	.45192	.44052	.42948
76	73	.72441	.70434	.68496	.66624	.64816	.63070	.61382	.59750	.58173	.56648	.55173	.53746	.52366	.51031	.49739	.48488	.47277	.46104	.44968	.43868

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
76	74	.73034	.71060	.69153	.67309	.65527	.63804	.62138	.60526	.58967	.57458	.55998	.54584	.53216	.51891	.50608	.49365	.48161	.46994	.45863	.44767
76	75	.73603	.71661	.69784	.67968	.66211	.64512	.62867	.61275	.59733	.58241	.56796	.55396	.54040	.52726	.51452	.50218	.49022	.47862	.46736	.45645
76	76	.74146	.72237	.70389	.68600	.66869	.65192	.63569	.61996	.60473	.58998	.57567	.56181	.54838	.53535	.52272	.51047	.49859	.48706	.47587	.46501
77	0	.21045	.18480	.16265	.14349	.12690	.11250	.10001	.08913	.07966	.07139	.06417	.05784	.05229	.04742	.04313	.03935	.03601	.03305	.03043	.02810
77	1	.20920	.18323	.16078	.14134	.12448	.10986	.09714	.08608	.07643	.06801	.06065	.05421	.04856	.04360	.03923	.03539	.03200	.02900	.02634	.02399
77	2	.21330	.18711	.16443	.14476	.12768	.11283	.09990	.08862	.07878	.07018	.06264	.05604	.05024	.04514	.04065	.03668	.03318	.03008	.02733	.02490
77	3	.21764	.19124	.16834	.14844	.13113	.11605	.10290	.09142	.08138	.07259	.06488	.05811	.05216	.04691	.04229	.03820	.03459	.03138	.02854	.02601
77	4	.22214	.19554	.17241	.15229	.13475	.11945	.10609	.09440	.08416	.07517	.06728	.06035	.05423	.04884	.04408	.03987	.03613	.03282	.02988	.02725
77	5	.22679	.19998	.17664	.15629	.13853	.12301	.10942	.09752	.08708	.07790	.06983	.06272	.05645	.05091	.04601	.04166	.03781	.03438	.03133	.02861
77	6	.23155	.20455	.18099	.16042	.14243	.12669	.11288	.10077	.09012	.08075	.07250	.06521	.05878	.05308	.04804	.04356	.03958	.03604	.03288	.03006
77	7	.23643	.20923	.18547	.16468	.14647	.13050	.11648	.10415	.09330	.08373	.07529	.06783	.06123	.05538	.05018	.04557	.04146	.03780	.03453	.03161
77	8	.24141	.21403	.19006	.16905	.15062	.13443	.12019	.10765	.09659	.08682	.07819	.07055	.06378	.05777	.05243	.04768	.04344	.03966	.03627	.03325
77	9	.24652	.21896	.19478	.17356	.15491	.13850	.12404	.11128	.10001	.09005	.08123	.07341	.06646	.06029	.05480	.04990	.04553	.04162	.03812	.03499
77	10	.25175	.22401	.19964	.17821	.15933	.14270	.12802	.11505	.10357	.09341	.08439	.07639	.06927	.06293	.05728	.05224	.04773	.04370	.04008	.03683
77	11	.25709	.22917	.20461	.18297	.16388	.14703	.13213	.11894	.10726	.09689	.08768	.07949	.07220	.06569	.05988	.05469	.05004	.04587	.04213	.03877
77	12	.26253	.23445	.20970	.18785	.16855	.15148	.13637	.12296	.11107	.10049	.09109	.08271	.07524	.06856	.06259	.05725	.05245	.04815	.04428	.04080
77	13	.26805	.23981	.21488	.19283	.17332	.15603	.14070	.12708	.11497	.10419	.09459	.08602	.07836	.07152	.06538	.05988	.05495	.05051	.04651	.04291
77	14	.27362	.24523	.22011	.19787	.17814	.16064	.14509	.13125	.11894	.10795	.09815	.08939	.08155	.07452	.06823	.06257	.05748	.05290	.04877	.04505
77	15	.27923	.25068	.22539	.20295	.18302	.16530	.14953	.13548	.12295	.11176	.10175	.09280	.08477	.07757	.07111	.06529	.06005	.05533	.05107	.04721
77	16	.28486	.25617	.23070	.20807	.18793	.17000	.15402	.13975	.12701	.11561	.10540	.09625	.08804	.08066	.07402	.06804	.06265	.05778	.05338	.04940
77	17	.29054	.26170	.23606	.21324	.19290	.17476	.15856	.14408	.13112	.11951	.10910	.09976	.09136	.08380	.07698	.07084	.06529	.06028	.05574	.05162
77	18	.29627	.26730	.24150	.21848	.19795	.17960	.16318	.14849	.13532	.12350	.11288	.10334	.09474	.08700	.08001	.07370	.06800	.06283	.05815	.05390
77	19	.30209	.27299	.24703	.22383	.20310	.18454	.16791	.15301	.13962	.12759	.11677	.10703	.09824	.09031	.08315	.07667	.07080	.06548	.06065	.05626
77	20	.30802	.27879	.25268	.22931	.20838	.18962	.17278	.15766	.14406	.13182	.12079	.11085	.10187	.09375	.08641	.07975	.07372	.06824	.06326	.05874
77	21	.31406	.28472	.25845	.23491	.21379	.19483	.17779	.16245	.14864	.13619	.12496	.11481	.10563	.09733	.08980	.08297	.07677	.07113	.06600	.06133
77	22	.32020	.29076	.26435	.24064	.21934	.20018	.18293	.16739	.15337	.14071	.12927	.11891	.10954	.10104	.09333	.08632	.07995	.07415	.06887	.06404
77	23	.32646	.29692	.27038	.24652	.22503	.20568	.18823	.17248	.15825	.14538	.13373	.12317	.11360	.10491	.09701	.08982	.08327	.07731	.07187	.06689
77	24	.33285	.30322	.27656	.25254	.23088	.21134	.19369	.17774	.16330	.15022	.13836	.12760	.11782	.10894	.10085	.09348	.08676	.08062	.07502	.06989
77	25	.33937	.30967	.28288	.25872	.23690	.21717	.19933	.18317	.16852	.15523	.14317	.13220	.12223	.11314	.10486	.09731	.09041	.08411	.07833	.07305
77	26	.34603	.31625	.28936	.26506	.24307	.22317	.20513	.18877	.17392	.16043	.14816	.13699	.12681	.11753	.10906	.10132	.09424	.08776	.08182	.07637
77	27	.35282	.32298	.29599	.27156	.24942	.22935	.21113	.19457	.17952	.16582	.15335	.14197	.13159	.12211	.11345	.10552	.09825	.09160	.08549	.07988
77	28	.35974	.32985	.30278	.27822	.25594	.23569	.21729	.20055	.18530	.17140	.15872	.14714	.13656	.12688	.11802	.10990	.10245	.09561	.08933	.08356
77	29	.36678	.33686	.30970	.28504	.26261	.24221	.22363	.20670	.19125	.17715	.16427	.15249	.14171	.13183	.12277	.11446	.10683	.09981	.09335	.08741
77	30	.37394	.34399	.31677	.29200	.26945	.24889	.23014	.21303	.19739	.18309	.17001	.15803	.14704	.13697	.12771	.11921	.11139	.10419	.09756	.09144
77	31	.38122	.35126	.32398	.29911	.27643	.25573	.23682	.21953	.20370	.18921	.17593	.16375	.15257	.14229	.13284	.12415	.11614	.10875	.10194	.09565
77	32	.38862	.35865	.33132	.30638	.28358	.26274	.24367	.22621	.21020	.19552	.18205	.16967	.15829	.14781	.13817	.12928	.12108	.11351	.10651	.10005
77	33	.39614	.36619	.33882	.31380	.29090	.26993	.25071	.23308	.21690	.20203	.18836	.17579	.16421	.15354	.14370	.13462	.12623	.11847	.11129	.10465
77	34	.40378	.37385	.34646	.32137	.29838	.27728	.25792	.24013	.22378	.20873	.19488	.18211	.17034	.15947	.14944	.14016	.13158	.12364	.11628	.10945
77	35	.41155	.38165	.35425	.32911	.30603	.28483	.26533	.24739	.23087	.21565	.20161	.18865	.17669	.16563	.15540	.14593	.13716	.12903	.12149	.11448
77	36	.41943	.38959	.36219	.33701	.31385	.29254	.27292	.25483	.23815	.22276	.20854	.19540	.18325	.17200	.16158	.15192	.14296	.13464	.12691	.11973
77	37	.42743	.39766	.37027	.34506	.32184	.30043	.28069	.26247	.24564	.23008	.21569	.20237	.19003	.17859	.16798	.15813	.14898	.14048	.13256	.12520
77	38	.43556	.40586	.37849	.35327	.33000	.30851	.28866	.27031	.25334	.23762	.22306	.20957	.19705	.18542	.17462	.16459	.15525	.14656	.13846	.13091
77	39	.44380	.41419	.38687	.36164	.33832	.31676	.29682	.27835	.26124	.24537	.23065	.21698	.20429	.19248	.18150	.17128	.16175	.15287	.14459	.13686
77	40	.45216	.42265	.39539	.37016	.34682	.32520	.30517	.28659	.26935	.25334	.23847	.22463	.21176	.19978	.18862	.17821	.16851	.15944	.15098	.14307
77	41	.46063	.43125	.40405	.37885	.35550	.33383	.31372	.29504	.27768	.26153	.24651	.23252	.21949	.20733	.19599	.18541	.17552	.16627	.15763	.14954
77	42	.46922	.43998	.41286	.38770	.36433	.34263	.32245	.30369	.28622	.26995	.25478	.24064	.22745	.21513	.20361	.19285	.18279	.17336	.16454	.15626
77	43	.47791	.44882	.42179	.39668	.37333	.35160	.33137	.31253	.29496	.27857	.26327	.24899	.23564	.22316	.21148	.20055	.19030	.18070	.17170	.16325
77	44	.48669	.45776	.43085	.40581	.38248	.36074	.34046	.32155	.30389	.28739	.27198	.25755	.24406	.23142	.21958	.20848	.19807	.18830	.17912	.17050
77	45	.49554	.46679	.44001	.41504	.39175	.37001	.34971	.33073	.31300	.29640	.28087	.26632	.25268	.23990	.22790	.21664	.20606	.19612	.18677	.17798
77	46	.50445	.47590	.44926	.42438	.40114	.37941	.35909	.34008	.32227	.30559	.28995	.27528	.26151	.24858	.23644	.22502	.21428	.20418	.19466	.18569

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
77	47	.51341	.48507	.45858	.43381	.41063	.38893	.36860	.34955	.33169	.31492	.29919	.28441	.27052	.25746	.24517	.23360	.22271	.21244	.20276	.19363
77	48	.52241	.49430	.46797	.44332	.42022	.39855	.37823	.35916	.34125	.32442	.30860	.29371	.27971	.26652	.25410	.24239	.23134	.22092	.21109	.20180
77	49	.53145	.50357	.47743	.45290	.42989	.40828	.38798	.36889	.35095	.33406	.31816	.30318	.28907	.27577	.26321	.25137	.24018	.22961	.21962	.21018
77	50	.54052	.51288	.48694	.46256	.43965	.41810	.39783	.37875	.36078	.34384	.32788	.31282	.29861	.28520	.27253	.26055	.24923	.23852	.22838	.21878
77	51	.54961	.52223	.49649	.47227	.44948	.42801	.40778	.38871	.37073	.35376	.33774	.32261	.30831	.29480	.28201	.26992	.25846	.24762	.23734	.22759
77	52	.55869	.53159	.50607	.48202	.45935	.43797	.41780	.39876	.38077	.36378	.34771	.33252	.31815	.30454	.29165	.27944	.26787	.25689	.24648	.23659
77	53	.56776	.54094	.51565	.49178	.46926	.44798	.42788	.40887	.39090	.37389	.35779	.34255	.32811	.31442	.30143	.28912	.27743	.26633	.25579	.24577
77	54	.57680	.55028	.52523	.50156	.47918	.45802	.43799	.41904	.40109	.38408	.36796	.35267	.33817	.32441	.31134	.29893	.28714	.27593	.26526	.25512
77	55	.58580	.55959	.53479	.51133	.48912	.46808	.44815	.42926	.41134	.39434	.37821	.36289	.34834	.33452	.32137	.30888	.29698	.28567	.27489	.26463
77	56	.59477	.56887	.54434	.52109	.49906	.47816	.45833	.43951	.42163	.40466	.38853	.37319	.35860	.34472	.33152	.31894	.30696	.29554	.28466	.27428
77	57	.60368	.57810	.55385	.53083	.50898	.48823	.46851	.44978	.43196	.41502	.39890	.38355	.36894	.35502	.34175	.32911	.31705	.30554	.29456	.28408
77	58	.61251	.58727	.56329	.54051	.51886	.49827	.47868	.46004	.44229	.42539	.40929	.39395	.37932	.36536	.35205	.33935	.32722	.31563	.30456	.29399
77	59	.62124	.59634	.57266	.55012	.52868	.50825	.48880	.47027	.45260	.43575	.41968	.40435	.38972	.37574	.36239	.34964	.33745	.32579	.31464	.30397
77	60	.62987	.60531	.58193	.55965	.53842	.51817	.49887	.48045	.46287	.44609	.43006	.41475	.40012	.38613	.37275	.35996	.34772	.33600	.32478	.31403
77	61	.63839	.61418	.59110	.56909	.54808	.52802	.50887	.49058	.47310	.45639	.44042	.42514	.41052	.39653	.38314	.37031	.35803	.34625	.33497	.32415
77	62	.64680	.62295	.60019	.57844	.55766	.53780	.51882	.50066	.48329	.46667	.45076	.43552	.42093	.40695	.39355	.38070	.36838	.35657	.34523	.33435
77	63	.65510	.63161	.60916	.58769	.56716	.54750	.52869	.51068	.49343	.47690	.46107	.44589	.43133	.41737	.40397	.39112	.37878	.36693	.35554	.34461
77	64	.66326	.64015	.61802	.59683	.57654	.55710	.53848	.52062	.50350	.48708	.47133	.45621	.44170	.42776	.41438	.40153	.38917	.37730	.36588	.35490
77	65	.67129	.64854	.62674	.60584	.58581	.56659	.54815	.53046	.51348	.49717	.48151	.46647	.45201	.43812	.42476	.41192	.39956	.38767	.37623	.36522
77	66	.67916	.65679	.63532	.61472	.59494	.57595	.55771	.54019	.52336	.50718	.49162	.47666	.46227	.44843	.43511	.42228	.40993	.39804	.38658	.37554
77	67	.68689	.66488	.64375	.62345	.60394	.58519	.56716	.54982	.53314	.51709	.50165	.48678	.47247	.45868	.44540	.43261	.42028	.40839	.39693	.38588
77	68	.69444	.67281	.65202	.63202	.61278	.59427	.57645	.55930	.54279	.52688	.51156	.49679	.48257	.46885	.45562	.44287	.43057	.41869	.40724	.39618
77	69	.70180	.68055	.66009	.64040	.62143	.60317	.58557	.56861	.55227	.53651	.52132	.50666	.49253	.47889	.46573	.45302	.44076	.42891	.41747	.40641
77	70	.70895	.68807	.66795	.64856	.62987	.61185	.59447	.57771	.56154	.54594	.53089	.51635	.50232	.48877	.47567	.46303	.45081	.43899	.42757	.41653
77	71	.71586	.69534	.67556	.65647	.63805	.62028	.60313	.58658	.57059	.55515	.54023	.52582	.51190	.49844	.48542	.47284	.46067	.44890	.43752	.42650
77	72	.72252	.70236	.68291	.66412	.64598	.62846	.61153	.59518	.57938	.56410	.54933	.53505	.52124	.50788	.49495	.48244	.47034	.45861	.44727	.43628
77	73	.72892	.70912	.68999	.67150	.65363	.63636	.61966	.60351	.58789	.57278	.55816	.54402	.53033	.51707	.50423	.49181	.47977	.46810	.45680	.44585
77	74	.73508	.71562	.69680	.67861	.66101	.64399	.62751	.61157	.59614	.58120	.56674	.55273	.53916	.52602	.51328	.50094	.48897	.47737	.46612	.45522
77	75	.74099	.72187	.70336	.68546	.66813	.65135	.63510	.61937	.60413	.58936	.57505	.56119	.54775	.53472	.52209	.50983	.49795	.48642	.47523	.46438
77	76	.74665	.72786	.70967	.69205	.67498	.65845	.64242	.62690	.61185	.59726	.58311	.56939	.55608	.54317	.53065	.51849	.50670	.49524	.48413	.47333
77	77	.75206	.73360	.71570	.69836	.68155	.66526	.64946	.63414	.61928	.60487	.59088	.57731	.56414	.55136	.53894	.52689	.51519	.50382	.49277	.48204
78	0	.21056	.18492	.16278	.14363	.12704	.11266	.10016	.08929	.07982	.07156	.06434	.05802	.05248	.04761	.04332	.03954	.03620	.03325	.03063	.02830
78	1	.20924	.18327	.16082	.14138	.12453	.10991	.09719	.08613	.07648	.06806	.06071	.05426	.04861	.04365	.03929	.03545	.03206	.02906	.02640	.02405
78	2	.21333	.18715	.16447	.14480	.12772	.11287	.09994	.08867	.07883	.07023	.06270	.05609	.05029	.04519	.04070	.03674	.03324	.03014	.02739	.02495
78	3	.21767	.19128	.16838	.14848	.13117	.11610	.10295	.09147	.08143	.07264	.06493	.05816	.05221	.04697	.04234	.03826	.03464	.03144	.02859	.02606
78	4	.22218	.19558	.17246	.15233	.13480	.11950	.10614	.09445	.08421	.07523	.06734	.06040	.05429	.04890	.04414	.03993	.03619	.03288	.02993	.02731
78	5	.22683	.20003	.17669	.15634	.13858	.12306	.10948	.09757	.08713	.07796	.06989	.06278	.05651	.05097	.04607	.04172	.03787	.03444	.03139	.02868
78	6	.23159	.20459	.18104	.16047	.14249	.12674	.11294	.10083	.09018	.08082	.07256	.06528	.05884	.05315	.04811	.04363	.03965	.03611	.03295	.03013
78	7	.23648	.20929	.18553	.16474	.14653	.13056	.11654	.10421	.09336	.08380	.07536	.06790	.06130	.05545	.05026	.04564	.04154	.03788	.03461	.03169
78	8	.24147	.21409	.19012	.16912	.15069	.13450	.12026	.10772	.09666	.08690	.07827	.07063	.06386	.05785	.05251	.04776	.04352	.03974	.03636	.03333
78	9	.24658	.21902	.19485	.17364	.15499	.13857	.12412	.11136	.10010	.09013	.08131	.07349	.06655	.06038	.05489	.04999	.04562	.04171	.03822	.03508
78	10	.25182	.22408	.19972	.17829	.15942	.14279	.12811	.11514	.10367	.09350	.08449	.07649	.06937	.06304	.05739	.05234	.04784	.04380	.04018	.03694
78	11	.25716	.22926	.20470	.18306	.16398	.14713	.13223	.11905	.10736	.09700	.08779	.07960	.07231	.06580	.06000	.05481	.05016	.04599	.04225	.03889
78	12	.26262	.23454	.20979	.18795	.16866	.15159	.13647	.12308	.11118	.10061	.09121	.08283	.07536	.06869	.06272	.05738	.05258	.04828	.04442	.04094
78	13	.26815	.23991	.21498	.19294	.17343	.15615	.14082	.12720	.11510	.10432	.09472	.08615	.07850	.07165	.06552	.06003	.05509	.05065	.04665	.04305
78	14	.27372	.24534	.22022	.19798	.17827	.16077	.14522	.13139	.11907	.10809	.09829	.08953	.08170	.07467	.06838	.06272	.05764	.05306	.04893	.04521
78	15	.27934	.25080	.22551	.20307	.18315	.16543	.14967	.13562	.12310	.11191	.10191	.09296	.08493	.07774	.07127	.06546	.06022	.05550	.05124	.04738
78	16	.28498	.25629	.23083	.20820	.18807	.17014	.15416	.13990	.12716	.11577	.10556	.09641	.08821	.08083	.07419	.06822	.06283	.05796	.05356	.04958
78	17	.29066	.26183	.23620	.21338	.19305	.17491	.15871	.14424	.13128	.11968	.10927	.09993	.09153	.08397	.07716	.07102	.06548	.06046	.05593	.05181
78	18	.29639	.26743	.24163	.21863	.19810	.17975	.16334	.14865	.13548	.12367	.11306	.10352	.09493	.08719	.08020	.07389	.06819	.06302	.05834	.05409

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
78	19	.30222	.27313	.24717	.22398	.20325	.18470	.16808	.15317	.13979	.12777	.11695	.10721	.09843	.09050	.08334	.07686	.07100	.06568	.06085	.05646
78	20	.30815	.27893	.25282	.22946	.20854	.18978	.17295	.15783	.14424	.13200	.12098	.11104	.10206	.09395	.08660	.07995	.07392	.06845	.06347	.05894
78	21	.31419	.28486	.25860	.23507	.21396	.19500	.17796	.16264	.14883	.13639	.12515	.11501	.10584	.09753	.09001	.08318	.07698	.07135	.06622	.06155
78	22	.32034	.29091	.26451	.24081	.21951	.20036	.18312	.16758	.15356	.14091	.12947	.11912	.10975	.10125	.09354	.08654	.08017	.07437	.06909	.06427
78	23	.32661	.29708	.27055	.24669	.22521	.20587	.18842	.17267	.15845	.14558	.13394	.12339	.11381	.10513	.09723	.09004	.08350	.07754	.07210	.06713
78	24	.33301	.30338	.27673	.25272	.23107	.21153	.19389	.17794	.16350	.15043	.13858	.12782	.11805	.10916	.10108	.09371	.08699	.08086	.07526	.07013
78	25	.33953	.30983	.28306	.25890	.23709	.21737	.19953	.18338	.16874	.15546	.14340	.13244	.12246	.11338	.10511	.09755	.09066	.08435	.07859	.07330
78	26	.34619	.31643	.28954	.26525	.24328	.22338	.20535	.18900	.17415	.16066	.14840	.13723	.12706	.11778	.10931	.10157	.09450	.08802	.08208	.07664
78	27	.35300	.32317	.29619	.27177	.24964	.22957	.21135	.19481	.17976	.16607	.15360	.14223	.13185	.12238	.11371	.10579	.09853	.09187	.08577	.08016
78	28	.35992	.33005	.30298	.27844	.25616	.23593	.21753	.20079	.18555	.17166	.15898	.14741	.13683	.12715	.11830	.11018	.10273	.09590	.08962	.08385
78	29	.36697	.33707	.30992	.28527	.26285	.24246	.22389	.20696	.19152	.17743	.16455	.15277	.14200	.13212	.12307	.11476	.10713	.10012	.09366	.08772
78	30	.37415	.34422	.31700	.29224	.26970	.24915	.23041	.21330	.19767	.18338	.17030	.15833	.14735	.13728	.12803	.11953	.11171	.10451	.09788	.09176
78	31	.38144	.35149	.32422	.29937	.27670	.25601	.23710	.21982	.20400	.18952	.17625	.16407	.15289	.14262	.13317	.12448	.11647	.10909	.10228	.09599
78	32	.38885	.35890	.33158	.30665	.28386	.26303	.24397	.22652	.21052	.19585	.18238	.17000	.15863	.14816	.13852	.12963	.12143	.11387	.10688	.10041
78	33	.39639	.36645	.33910	.31409	.29120	.27024	.25103	.23341	.21723	.20238	.18872	.17615	.16457	.15391	.14407	.13499	.12661	.11885	.11168	.10504
78	34	.40404	.37413	.34676	.32168	.29870	.27762	.25826	.24049	.22414	.20910	.19525	.18249	.17073	.15986	.14983	.14056	.13198	.12404	.11669	.10987
78	35	.41183	.38196	.35457	.32944	.30637	.28518	.26569	.24776	.23125	.21604	.20201	.18906	.17710	.16605	.15582	.14636	.13759	.12946	.12192	.11492
78	36	.41974	.38991	.36253	.33736	.31422	.29292	.27331	.25523	.23857	.22318	.20897	.19584	.18369	.17245	.16203	.15238	.14342	.13511	.12738	.12020
78	37	.42776	.39800	.37063	.34544	.32223	.30084	.28111	.26290	.24608	.23053	.21615	.20284	.19051	.17907	.16847	.15862	.14948	.14098	.13307	.12570
78	38	.43591	.40623	.37889	.35368	.33042	.30895	.28911	.27078	.25381	.23811	.22356	.21007	.19756	.18594	.17515	.16511	.15578	.14709	.13900	.13145
78	39	.44418	.41459	.38729	.36208	.33878	.31724	.29730	.27885	.26175	.24589	.23118	.21753	.20484	.19304	.18206	.17185	.16233	.15345	.14517	.13745
78	40	.45257	.42309	.39584	.37064	.34732	.32571	.30570	.28713	.26990	.25391	.23904	.22522	.21236	.20039	.18923	.17883	.16913	.16007	.15161	.14370
78	41	.46108	.43172	.40455	.37937	.35603	.33438	.31429	.29562	.27828	.26215	.24713	.23316	.22013	.20798	.19665	.18607	.17619	.16695	.15831	.15022
78	42	.46970	.44049	.41339	.38826	.36492	.34323	.32307	.30432	.28687	.27061	.25546	.24133	.22814	.21583	.20433	.19358	.18351	.17410	.16528	.15701
78	43	.47843	.44937	.42238	.39729	.37396	.35226	.33205	.31322	.29566	.27929	.26401	.24974	.23640	.22393	.21226	.20133	.19110	.18150	.17250	.16406
78	44	.48726	.45836	.43149	.40647	.38316	.36145	.34120	.32230	.30466	.28818	.27278	.25837	.24488	.23226	.22043	.20934	.19893	.18917	.17999	.17137
78	45	.49616	.46745	.44070	.41576	.39249	.37078	.35050	.33155	.31383	.29725	.28174	.26720	.25358	.24081	.22882	.21757	.20700	.19706	.18772	.17893
78	46	.50512	.47661	.45001	.42516	.40195	.38025	.35996	.34096	.32318	.30651	.29089	.27624	.26248	.24957	.23744	.22603	.21530	.20520	.19569	.18673
78	47	.51414	.48584	.45939	.43465	.41151	.38984	.36954	.35051	.33267	.31593	.30021	.28545	.27158	.25853	.24625	.23470	.22381	.21356	.20388	.19476
78	48	.52321	.49513	.46885	.44424	.42117	.39954	.37925	.36021	.34232	.32551	.30971	.29485	.28086	.26769	.25528	.24358	.23254	.22213	.21230	.20302
78	49	.53231	.50448	.47838	.45390	.43092	.40935	.38908	.37003	.35211	.33524	.31937	.30441	.29032	.27703	.26449	.25266	.24149	.23093	.22095	.21151
78	50	.54145	.51387	.48797	.46364	.44077	.41926	.39903	.37998	.36204	.34513	.32919	.31415	.29997	.28657	.27391	.26195	.25064	.23994	.22981	.22022
78	51	.55061	.52330	.49761	.47344	.45069	.42927	.40908	.39004	.37209	.35515	.33916	.32405	.30978	.29628	.28352	.27144	.26000	.24916	.23889	.22916
78	52	.55978	.53274	.50728	.48328	.46066	.43933	.41920	.40020	.38225	.36529	.34925	.33409	.31973	.30615	.29328	.28109	.26953	.25857	.24816	.23829
78	53	.56893	.54219	.51696	.49315	.47068	.44945	.42939	.41043	.39249	.37552	.35945	.34424	.32982	.31615	.30319	.29090	.27923	.26814	.25761	.24761
78	54	.57807	.55162	.52664	.50303	.48071	.45960	.43963	.42072	.40281	.38584	.36975	.35450	.34002	.32629	.31324	.30085	.28908	.27788	.26723	.25710
78	55	.58717	.56104	.53632	.51292	.49077	.46979	.44991	.43106	.41319	.39624	.38014	.36486	.35034	.33654	.32342	.31095	.29907	.28777	.27701	.26676
78	56	.59624	.57043	.54598	.52280	.50083	.47999	.46022	.44145	.42363	.40670	.39061	.37531	.36075	.34690	.33372	.32117	.30921	.29781	.28695	.27658
78	57	.60526	.57978	.55561	.53267	.51089	.49020	.47055	.45187	.43411	.41721	.40113	.38583	.37125	.35736	.34413	.33151	.31947	.30798	.29702	.28656
78	58	.61421	.58907	.56518	.54249	.52091	.50039	.48087	.46229	.44460	.42775	.41170	.39639	.38180	.36789	.35460	.34193	.32982	.31826	.30721	.29665
78	59	.62306	.59827	.57468	.55224	.53088	.51053	.49115	.47268	.45507	.43828	.42226	.40698	.39238	.37844	.36513	.35241	.34024	.32861	.31748	.30683
78	60	.63182	.60738	.58410	.56191	.54077	.52061	.50138	.48303	.46552	.44880	.43282	.41756	.40297	.38903	.37569	.36293	.35071	.33902	.32782	.31709
78	61	.64047	.61639	.59342	.57151	.55059	.53063	.51156	.49334	.47593	.45929	.44337	.42815	.41358	.39963	.38628	.37349	.36123	.34949	.33823	.32743
78	62	.64903	.62531	.60266	.58102	.56035	.54059	.52169	.50361	.48632	.46976	.45392	.43874	.42420	.41026	.39691	.38410	.37181	.36003	.34872	.33786
78	63	.65747	.63413	.61180	.59045	.57003	.55048	.53176	.51384	.49667	.48021	.46444	.44932	.43482	.42091	.40756	.39474	.38244	.37062	.35927	.34836
78	64	.66579	.64283	.62084	.59978	.57960	.56028	.54175	.52399	.50695	.49061	.47493	.45988	.44542	.43154	.41821	.40540	.39309	.38125	.36986	.35891
78	65	.67398	.65139	.62974	.60898	.58907	.56997	.55164	.53405	.51716	.50094	.48535	.47038	.45599	.44215	.42885	.41605	.40373	.39188	.38047	.36949
78	66	.68203	.65982	.63851	.61805	.59841	.57955	.56143	.54401	.52728	.51119	.49571	.48083	.46651	.45272	.43946	.42668	.41438	.40253	.39110	.38010
78	67	.68994	.66811	.64715	.62700	.60763	.58901	.57111	.55388	.53731	.52136	.50600	.49121	.47697	.46325	.45004	.43730	.42501	.41317	.40175	.39073
78	68	.69768	.67624	.65562	.63579	.61670	.59833	.58065	.56362	.54721	.53141	.51618	.50151	.48736	.47371	.46055	.44785	.43560	.42378	.41236	.40134

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
78	69	.70524	.68418	.66392	.64440	.62559	.60748	.59002	.57319	.55697	.54132	.52623	.51167	.49762	.48406	.47096	.45832	.44611	.43431	.42292	.41190
78	70	.71258	.69191	.67199	.65279	.63427	.61642	.59919	.58257	.56653	.55104	.53609	.52166	.50771	.49424	.48123	.46865	.45649	.44473	.43336	.42236
78	71	.71970	.69941	.67983	.66095	.64272	.62512	.60812	.59171	.57586	.56054	.54574	.53144	.51761	.50424	.49130	.47879	.46669	.45498	.44364	.43267
78	72	.72657	.70665	.68742	.66884	.65090	.63356	.61680	.60060	.58494	.56980	.55515	.54098	.52727	.51401	.50117	.48873	.47670	.46504	.45375	.44281
78	73	.73319	.71364	.69474	.67648	.65881	.64173	.62521	.60923	.59376	.57879	.56430	.55028	.53669	.52354	.51079	.49845	.48648	.47488	.46364	.45274
78	74	.73956	.72037	.70180	.68384	.66646	.64964	.63336	.61759	.60232	.58753	.57320	.55932	.54587	.53283	.52019	.50793	.49605	.48452	.47334	.46249
78	75	.74569	.72685	.70861	.69095	.67385	.65729	.64124	.62569	.61062	.59601	.58185	.56812	.55480	.54188	.52935	.51719	.50539	.49394	.48283	.47203
78	76	.75158	.73308	.71517	.69781	.68098	.66467	.64886	.63353	.61866	.60423	.59024	.57666	.56349	.55070	.53828	.52623	.51452	.50315	.49211	.48138
78	77	.75721	.73906	.72146	.70439	.68783	.67178	.65620	.64108	.62642	.61218	.59836	.58493	.57190	.55924	.54695	.53500	.52339	.51211	.50115	.49049
78	78	.76259	.74476	.72746	.71068	.69439	.67859	.66324	.64834	.63387	.61982	.60617	.59291	.58002	.56750	.55533	.54349	.53199	.52080	.50992	.49934
79	0	.21068	.18504	.16291	.14376	.12718	.11280	.10031	.08945	.07999	.07173	.06451	.05819	.05265	.04779	.04351	.03973	.03640	.03344	.03083	.02850
79	1	.20927	.18331	.16086	.14142	.12458	.10995	.09724	.08618	.07653	.06812	.06076	.05432	.04867	.04371	.03935	.03550	.03211	.02912	.02646	.02411
79	2	.21337	.18719	.16451	.14484	.12776	.11292	.09999	.08872	.07888	.07028	.06274	.05614	.05034	.04524	.04075	.03679	.03329	.03019	.02745	.02501
79	3	.21771	.19132	.16842	.14852	.13121	.11614	.10300	.09152	.08148	.07269	.06498	.05821	.05226	.04702	.04239	.03831	.03469	.03149	.02865	.02612
79	4	.22222	.19562	.17250	.15238	.13484	.11955	.10618	.09450	.08426	.07528	.06739	.06045	.05434	.04895	.04419	.03998	.03625	.03293	.02999	.02737
79	5	.22687	.20007	.17673	.15639	.13863	.12311	.10953	.09763	.08719	.07801	.06994	.06284	.05657	.05103	.04612	.04178	.03793	.03450	.03145	.02873
79	6	.23164	.20464	.18109	.16052	.14254	.12680	.11300	.10088	.09024	.08087	.07262	.06534	.05891	.05321	.04817	.04369	.03971	.03617	.03302	.03020
79	7	.23653	.20934	.18558	.16479	.14659	.13062	.11660	.10428	.09343	.08386	.07542	.06797	.06137	.05552	.05033	.04571	.04161	.03795	.03468	.03176
79	8	.24152	.21415	.19018	.16918	.15075	.13456	.12033	.10779	.09673	.08697	.07834	.07071	.06394	.05793	.05259	.04784	.04360	.03982	.03644	.03341
79	9	.24664	.21908	.19492	.17370	.15505	.13865	.12419	.11144	.10017	.09021	.08139	.07358	.06664	.06047	.05497	.05008	.04571	.04180	.03830	.03517
79	10	.25188	.22415	.19979	.17836	.15949	.14287	.12819	.11522	.10375	.09359	.08458	.07658	.06946	.06313	.05748	.05244	.04793	.04390	.04028	.03703
79	11	.25724	.22933	.20478	.18314	.16406	.14721	.13232	.11914	.10746	.09710	.08789	.07970	.07241	.06591	.06010	.05491	.05027	.04610	.04236	.03900
79	12	.26269	.23463	.20988	.18804	.16875	.15169	.13658	.12318	.11129	.10072	.09132	.08295	.07548	.06880	.06284	.05750	.05271	.04841	.04454	.04106
79	13	.26823	.24000	.21508	.19304	.17354	.15626	.14093	.12732	.11521	.10444	.09484	.08628	.07863	.07178	.06565	.06016	.05522	.05079	.04679	.04319
79	14	.27382	.24544	.22033	.19809	.17838	.16088	.14534	.13151	.11920	.10822	.09843	.08967	.08183	.07482	.06852	.06287	.05778	.05321	.04908	.04536
79	15	.27944	.25090	.22562	.20319	.18327	.16556	.14980	.13576	.12323	.11205	.10205	.09310	.08508	.07789	.07142	.06561	.06038	.05566	.05140	.04755
79	16	.28508	.25640	.23094	.20832	.18820	.17028	.15430	.14004	.12731	.11591	.10571	.09657	.08836	.08099	.07436	.06838	.06299	.05813	.05373	.04975
79	17	.29077	.26195	.23632	.21351	.19318	.17505	.15886	.14439	.13144	.11984	.10943	.10009	.09170	.08414	.07733	.07119	.06565	.06064	.05610	.05199
79	18	.29651	.26755	.24176	.21876	.19823	.17989	.16349	.14880	.13564	.12383	.11322	.10368	.09510	.08736	.08038	.07407	.06837	.06321	.05853	.05428
79	19	.30234	.27325	.24730	.22412	.20340	.18485	.16823	.15333	.13996	.12794	.11712	.10738	.09861	.09068	.08352	.07705	.07118	.06587	.06104	.05666
79	20	.30827	.27906	.25296	.22960	.20868	.18993	.17311	.15800	.14441	.13218	.12116	.11122	.10224	.09413	.08679	.08014	.07412	.06864	.06367	.05914
79	21	.31432	.28500	.25875	.23522	.21411	.19516	.17813	.16281	.14900	.13656	.12534	.11520	.10603	.09772	.09020	.08338	.07718	.07155	.06642	.06175
79	22	.32047	.29105	.26465	.24096	.21967	.20052	.18329	.16775	.15374	.14109	.12966	.11931	.10994	.10145	.09374	.08674	.08038	.07458	.06930	.06448
79	23	.32675	.29722	.27070	.24685	.22538	.20604	.18860	.17286	.15864	.14578	.13413	.12358	.11402	.10533	.09744	.09026	.08372	.07775	.07231	.06734
79	24	.33315	.30353	.27689	.25288	.23124	.21171	.19407	.17813	.16370	.15063	.13878	.12803	.11826	.10938	.10130	.09393	.08722	.08109	.07548	.07036
79	25	.33968	.30999	.28323	.25908	.23727	.21756	.19973	.18358	.16894	.15566	.14361	.13265	.12268	.11361	.10533	.09778	.09089	.08459	.07882	.07354
79	26	.34635	.31659	.28972	.26543	.24346	.22357	.20555	.18920	.17437	.16088	.14862	.13746	.12729	.11801	.10955	.10181	.09474	.08826	.08233	.07689
79	27	.35316	.32334	.29637	.27196	.24984	.22977	.21157	.19503	.17999	.16630	.15383	.14247	.13209	.12262	.11396	.10604	.09878	.09213	.08602	.08042
79	28	.36009	.33023	.30317	.27864	.25637	.23614	.21775	.20102	.18578	.17190	.15923	.14766	.13708	.12741	.11856	.11044	.10300	.09617	.08990	.08412
79	29	.36716	.33726	.31012	.28548	.26307	.24268	.22412	.20720	.19177	.17768	.16481	.15304	.14226	.13239	.12334	.11504	.10741	.10040	.09395	.08801
79	30	.37434	.34442	.31722	.29247	.26993	.24939	.23066	.21356	.19794	.18365	.17058	.15861	.14763	.13756	.12832	.11982	.11201	.10481	.09818	.09207
79	31	.38164	.35171	.32445	.29961	.27695	.25626	.23737	.22009	.20428	.18980	.17654	.16436	.15319	.14292	.13348	.12479	.11679	.10941	.10260	.09632
79	32	.38906	.35913	.33182	.30690	.28413	.26330	.24425	.22680	.21081	.19615	.18269	.17032	.15894	.14848	.13884	.12996	.12177	.11421	.10722	.10075
79	33	.39662	.36669	.33935	.31435	.29148	.27053	.25132	.23371	.21755	.20270	.18904	.17648	.16491	.15425	.14442	.13534	.12696	.11921	.11204	.10540
79	34	.40429	.37439	.34703	.32196	.29899	.27792	.25858	.24081	.22447	.20944	.19560	.18285	.17108	.16023	.15020	.14094	.13236	.12443	.11707	.11025
79	35	.41209	.38223	.35486	.32975	.30669	.28551	.26603	.24811	.23161	.21640	.20238	.18944	.17748	.16644	.15622	.14676	.13799	.12987	.12233	.11533
79	36	.42001	.39021	.36284	.33768	.31455	.29327	.27367	.25561	.23895	.22357	.20937	.19624	.18410	.17286	.16245	.15280	.14385	.13554	.12782	.12064
79	37	.42806	.39832	.37096	.34578	.32259	.30122	.28150	.26330	.24649	.23095	.21658	.20327	.19095	.17952	.16892	.15908	.14994	.14144	.13354	.12617
79	38	.43623	.40657	.37924	.35405	.33081	.30935	.28953	.27120	.25425	.23855	.22401	.21053	.19803	.18642	.17563	.16561	.15628	.14759	.13950	.13196
79	39	.44453	.41496	.38767	.36248	.33920	.31767	.29775	.27931	.26222	.24638	.23167	.21803	.20534	.19355	.18259	.17237	.16286	.15399	.14572	.13799



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
79	40	.45294	.42349	.39626	.37108	.34777	.32618	.30618	.28763	.27041	.25443	.23957	.22576	.21291	.20094	.18979	.17940	.16970	.16065	.15219	.14429
79	41	.46149	.43215	.40500	.37984	.35652	.33489	.31481	.29616	.27883	.26271	.24771	.23374	.22073	.20859	.19726	.18669	.17681	.16758	.15894	.15086
79	42	.47014	.44095	.41388	.38877	.36545	.34378	.32364	.30491	.28747	.27122	.25608	.24197	.22879	.21649	.20499	.19425	.18419	.17478	.16596	.15770
79	43	.47891	.44988	.42291	.39785	.37454	.35285	.33266	.31385	.29631	.27996	.26469	.25043	.23710	.22464	.21298	.20206	.19183	.18224	.17325	.16481
79	44	.48778	.45891	.43206	.40707	.38379	.36210	.34187	.32299	.30537	.28890	.27351	.25912	.24565	.23303	.22121	.21013	.19973	.18997	.18081	.17219
79	45	.49672	.46804	.44133	.41641	.39318	.37149	.35123	.33230	.31460	.29804	.28254	.26802	.25441	.24165	.22967	.21843	.20787	.19794	.18861	.17982
79	46	.50574	.47726	.45069	.42588	.40269	.38102	.36075	.34178	.32401	.30737	.29176	.27713	.26339	.25049	.23836	.22697	.21625	.20616	.19666	.18770
79	47	.51481	.48655	.46013	.43543	.41232	.39067	.37040	.35140	.33358	.31686	.30116	.28642	.27256	.25952	.24726	.23572	.22484	.21459	.20493	.19581
79	48	.52393	.49590	.46966	.44508	.42205	.40045	.38019	.36117	.34331	.32652	.31074	.29590	.28192	.26877	.25637	.24469	.23366	.22326	.21344	.20417
79	49	.53310	.50531	.47926	.45482	.43188	.41034	.39010	.37107	.35318	.33634	.32049	.30555	.29148	.27821	.26568	.25386	.24270	.23215	.22218	.21275
79	50	.54230	.51477	.48892	.46463	.44180	.42033	.40013	.38111	.36320	.34632	.33040	.31539	.30122	.28784	.27520	.26326	.25196	.24127	.23115	.22157
79	51	.55154	.52428	.49864	.47452	.45181	.43042	.41027	.39127	.37335	.35644	.34048	.32539	.31114	.29766	.28492	.27285	.26143	.25061	.24035	.23062
79	52	.56078	.53380	.50839	.48445	.46187	.44058	.42049	.40153	.38361	.36668	.35068	.33554	.32121	.30764	.29480	.28262	.27108	.26013	.24974	.23987
79	53	.57001	.54333	.51816	.49441	.47198	.45080	.43079	.41187	.39397	.37703	.36099	.34581	.33142	.31777	.30483	.29256	.28090	.26983	.25932	.24932
79	54	.57923	.55285	.52794	.50439	.48213	.46107	.44114	.42227	.40440	.38747	.37142	.35619	.34175	.32804	.31502	.30265	.29089	.27971	.26907	.25895
79	55	.58843	.56237	.53772	.51438	.49229	.47137	.45154	.43274	.41491	.39800	.38194	.36669	.35220	.33843	.32534	.31288	.30103	.28975	.27900	.26876
79	56	.59759	.57186	.54748	.52438	.50247	.48170	.46198	.44326	.42549	.40860	.39254	.37728	.36276	.34894	.33579	.32326	.31132	.29994	.28909	.27875
79	57	.60672	.58132	.55723	.53436	.51266	.49204	.47244	.45382	.43611	.41926	.40322	.38795	.37341	.35955	.34635	.33375	.32174	.31028	.29933	.28888
79	58	.61577	.59072	.56693	.54431	.52281	.50236	.48290	.46438	.44674	.42995	.41394	.39868	.38413	.37024	.35699	.34435	.33227	.32073	.30970	.29915
79	59	.62474	.60005	.57655	.55420	.53291	.51264	.49333	.47492	.45738	.44064	.42467	.40943	.39488	.38098	.36770	.35500	.34287	.33126	.32015	.30952
79	60	.63362	.60928	.58610	.56401	.54295	.52287	.50372	.48544	.46799	.45132	.43540	.42019	.40565	.39174	.37844	.36571	.35353	.34186	.33068	.31998
79	61	.64240	.61843	.59557	.57375	.55293	.53305	.51406	.49592	.47857	.46199	.44613	.43096	.41644	.40254	.38922	.37647	.36425	.35253	.34130	.33052
79	62	.65108	.62749	.60496	.58343	.56285	.54318	.52436	.50637	.48914	.47266	.45687	.44175	.42726	.41337	.40006	.38729	.37504	.36329	.35200	.34117
79	63	.65967	.63646	.61426	.59302	.57270	.55325	.53462	.51678	.49969	.48331	.46760	.45254	.43810	.42423	.41093	.39816	.38589	.37411	.36278	.35190
79	64	.66814	.64531	.62345	.60251	.58246	.56323	.54480	.52713	.51018	.49391	.47830	.46331	.44892	.43510	.42181	.40905	.39677	.38497	.37362	.36269
79	65	.67648	.65404	.63253	.61190	.59211	.57312	.55490	.53740	.52060	.50446	.48895	.47405	.45972	.44594	.43269	.41994	.40767	.39586	.38449	.37353
79	66	.68469	.66264	.64148	.62116	.60165	.58291	.56490	.54759	.53095	.51494	.49955	.48474	.47049	.45677	.44356	.43084	.41858	.40677	.39539	.38441
79	67	.69277	.67112	.65031	.63031	.61108	.59259	.57480	.55769	.54122	.52536	.51009	.49538	.48122	.46757	.45441	.44172	.42949	.41769	.40631	.39533
79	68	.70069	.67944	.65899	.63931	.62037	.60214	.58458	.56767	.55137	.53567	.52054	.50595	.49187	.47830	.46521	.45257	.44037	.42860	.41723	.40624
79	69	.70844	.68758	.66749	.64814	.62949	.61152	.59420	.57750	.56139	.54585	.53086	.51639	.50242	.48894	.47592	.46334	.45119	.43944	.42809	.41712
79	70	.71598	.69551	.67578	.65676	.63841	.62071	.60362	.58714	.57122	.55585	.54101	.52667	.51282	.49943	.48649	.47398	.46188	.45018	.43886	.42791
79	71	.72329	.70322	.68385	.66515	.64709	.62966	.61282	.59655	.58083	.56564	.55095	.53675	.52302	.50973	.49688	.48445	.47241	.46076	.44948	.43856
79	72	.73036	.71068	.69166	.67329	.65553	.63836	.62177	.60572	.59020	.57519	.56066	.54661	.53300	.51983	.50707	.49472	.48275	.47116	.45993	.44904
79	73	.73719	.71788	.69921	.68116	.66370	.64680	.63046	.61463	.59932	.58449	.57013	.55622	.54274	.52969	.51703	.50477	.49288	.48136	.47018	.45934
79	74	.74377	.72484	.70652	.68878	.67161	.65498	.63888	.62328	.60817	.59353	.57934	.56558	.55225	.53932	.52677	.51461	.50281	.49135	.48024	.46945
79	75	.75012	.73155	.71357	.69615	.67927	.66291	.64705	.63168	.61678	.60233	.58831	.57471	.56152	.54872	.53629	.52423	.51252	.50115	.49010	.47937
79	76	.75622	.73802	.72037	.70326	.68667	.67058	.65497	.63983	.62513	.61088	.59704	.58360	.57055	.55789	.54558	.53363	.52202	.51073	.49977	.48911
79	77	.76208	.74423	.72691	.71010	.69380	.67797	.66261	.64770	.63321	.61915	.60549	.59222	.57933	.56680	.55462	.54278	.53128	.52009	.50920	.49862
79	78	.76768	.75017	.73317	.71666	.70064	.68507	.66995	.65527	.64099	.62713	.61365	.60054	.58781	.57542	.56337	.55166	.54026	.52917	.51838	.50787
79	79	.77300	.75582	.73913	.72291	.70716	.69185	.67697	.66250	.64844	.63477	.62147	.60853	.59595	.58371	.57179	.56020	.54891	.53793	.52723	.51682
80	0	.21079	.18516	.16303	.14389	.12732	.11294	.10046	.08960	.08014	.07189	.06468	.05836	.05283	.04797	.04369	.03991	.03658	.03363	.03102	.02870
80	1	.20931	.18334	.16090	.14146	.12462	.10999	.09728	.08622	.07658	.06816	.06081	.05437	.04872	.04376	.03940	.03556	.03217	.02917	.02652	.02416
80	2	.21340	.18722	.16454	.14488	.12780	.11295	.10003	.08876	.07892	.07032	.06279	.05619	.05039	.04529	.04080	.03684	.03334	.03024	.02750	.02506
80	3	.21774	.19135	.16845	.14856	.13125	.11618	.10304	.09156	.08152	.07273	.06503	.05826	.05231	.04707	.04244	.03836	.03474	.03154	.02870	.02617
80	4	.22225	.19565	.17253	.15241	.13488	.11959	.10623	.09454	.08430	.07532	.06744	.06050	.05439	.04900	.04424	.04003	.03630	.03298	.03004	.02742
80	5	.22690	.20010	.17677	.15643	.13867	.12315	.10957	.09767	.08723	.07806	.06999	.06289	.05662	.05108	.04618	.04183	.03798	.03456	.03151	.02879
80	6	.23167	.20468	.18113	.16057	.14259	.12684	.11304	.10093	.09029	.08093	.07267	.06539	.05896	.05327	.04822	.04375	.03977	.03623	.03307	.03026
80	7	.23657	.20938	.18562	.16484	.14664	.13067	.11665	.10433	.09348	.08392	.07548	.06803	.06143	.05558	.05039	.04578	.04167	.03801	.03474	.03182
80	8	.24157	.21419	.19023	.16923	.15081	.13462	.12039	.10785	.09679	.08704	.07841	.07077	.06401	.05800	.05266	.04791	.04367	.03989	.03651	.03348
80	9	.24669	.21914	.19497	.17376	.15512	.13871	.12425	.11150	.10024	.09029	.08147	.07365	.06671	.06054	.05505	.05016	.04579	.04188	.03839	.03525

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
80	10	.25194	.22421	.19985	.17843	.15956	.14294	.12826	.11530	.10383	.09367	.08466	.07666	.06955	.06322	.05757	.05253	.04802	.04399	.04037	.03713
80	11	.25730	.22940	.20485	.18322	.16414	.14730	.13240	.11923	.10755	.09719	.08798	.07980	.07251	.06601	.06020	.05501	.05037	.04620	.04246	.03910
80	12	.26277	.23470	.20996	.18813	.16884	.15178	.13667	.12328	.11139	.10082	.09142	.08305	.07558	.06891	.06295	.05761	.05282	.04852	.04466	.04118
80	13	.26831	.24009	.21517	.19313	.17363	.15636	.14103	.12742	.11532	.10456	.09496	.08640	.07875	.07190	.06578	.06028	.05535	.05091	.04692	.04332
80	14	.27390	.24553	.22042	.19819	.17848	.16099	.14545	.13163	.11932	.10835	.09855	.08980	.08196	.07495	.06866	.06300	.05792	.05335	.04922	.04550
80	15	.27953	.25100	.22572	.20330	.18338	.16568	.14992	.13588	.12336	.11218	.10219	.09324	.08522	.07803	.07157	.06576	.06052	.05581	.05155	.04770
80	16	.28518	.25651	.23105	.20843	.18832	.17040	.15443	.14018	.12744	.11605	.10586	.09671	.08851	.08114	.07451	.06854	.06315	.05829	.05389	.04991
80	17	.29087	.26205	.23643	.21363	.19330	.17518	.15899	.14452	.13158	.11998	.10958	.10024	.09185	.08430	.07749	.07136	.06581	.06080	.05627	.05216
80	18	.29661	.26766	.24188	.21888	.19836	.18003	.16363	.14895	.13579	.12398	.11338	.10384	.09526	.08752	.08054	.07424	.06854	.06338	.05870	.05445
80	19	.30245	.27337	.24742	.22425	.20353	.18499	.16838	.15348	.14011	.12809	.11728	.10755	.09877	.09085	.08369	.07722	.07136	.06604	.06122	.05684
80	20	.30838	.27918	.25308	.22973	.20882	.19008	.17326	.15815	.14456	.13234	.12132	.11139	.10241	.09431	.08697	.08032	.07430	.06883	.06385	.05933
80	21	.31444	.28512	.25888	.23535	.21426	.19531	.17828	.16296	.14917	.13673	.12551	.11537	.10620	.09790	.09038	.08356	.07737	.07174	.06661	.06194
80	22	.32059	.29117	.26479	.24110	.21982	.20068	.18345	.16792	.15391	.14126	.12983	.11949	.11013	.10164	.09393	.08693	.08057	.07478	.06950	.06468
80	23	.32687	.29736	.27084	.24699	.22553	.20620	.18876	.17303	.15881	.14595	.13432	.12377	.11421	.10552	.09763	.09045	.08392	.07796	.07252	.06755
80	24	.33328	.30367	.27703	.25303	.23140	.21188	.19424	.17830	.16388	.15081	.13897	.12822	.11846	.10958	.10150	.09414	.08742	.08130	.07570	.07057
80	25	.33982	.31014	.28338	.25924	.23744	.21773	.19990	.18376	.16913	.15586	.14381	.13285	.12289	.11381	.10554	.09800	.09111	.08481	.07904	.07376
80	26	.34649	.31674	.28988	.26560	.24364	.22375	.20574	.18940	.17456	.16108	.14883	.13767	.12750	.11823	.10977	.10204	.09496	.08849	.08256	.07712
80	27	.35331	.32350	.29654	.27213	.25002	.22996	.21176	.19523	.18019	.16651	.15405	.14269	.13232	.12285	.11419	.10627	.09902	.09237	.08627	.08066
80	28	.36025	.33040	.30335	.27882	.25656	.23634	.21796	.20123	.18600	.17212	.15945	.14789	.13732	.12765	.11880	.11069	.10325	.09642	.09015	.08438
80	29	.36732	.33743	.31031	.28567	.26327	.24289	.22434	.20743	.19200	.17792	.16505	.15328	.14251	.13265	.12360	.11530	.10768	.10067	.09422	.08828
80	30	.37451	.34460	.31741	.29267	.27014	.24961	.23089	.21379	.19818	.18390	.17083	.15887	.14790	.13783	.12859	.12010	.11229	.10509	.09847	.09236
80	31	.38183	.35190	.32466	.29982	.27717	.25650	.23761	.22034	.20454	.19007	.17680	.16464	.15347	.14321	.13377	.12508	.11708	.10971	.10290	.09662
80	32	.38926	.35934	.33204	.30713	.28436	.26355	.24451	.22707	.21109	.19643	.18297	.17061	.15924	.14878	.13915	.13027	.12208	.11452	.10753	.10107
80	33	.39682	.36691	.33959	.31460	.29173	.27079	.25160	.23399	.21783	.20299	.18934	.17679	.16522	.15457	.14474	.13567	.12729	.11954	.11238	.10574
80	34	.40451	.37462	.34727	.32222	.29926	.27820	.25887	.24111	.22478	.20975	.19592	.18317	.17142	.16057	.15055	.14128	.13271	.12478	.11743	.11061
80	35	.41233	.38248	.35512	.33002	.30698	.28581	.26634	.24843	.23194	.21674	.20272	.18979	.17784	.16680	.15658	.14713	.13837	.13025	.12271	.11572
80	36	.42027	.39047	.36312	.33798	.31486	.29359	.27400	.25594	.23929	.22393	.20973	.19662	.18448	.17325	.16284	.15320	.14425	.13594	.12822	.12105
80	37	.42833	.39861	.37126	.34610	.32292	.30156	.28185	.26366	.24686	.23133	.21697	.20367	.19135	.17993	.16934	.15950	.15037	.14187	.13397	.12661
80	38	.43652	.40688	.37957	.35439	.33116	.30972	.28991	.27159	.25465	.23896	.22443	.21096	.19846	.18686	.17608	.16606	.15674	.14806	.13997	.13243
80	39	.44484	.41529	.38802	.36285	.33958	.31807	.29816	.27973	.26265	.24682	.23213	.21849	.20581	.19403	.18307	.17286	.16335	.15449	.14622	.13850
80	40	.45328	.42385	.39664	.37147	.34818	.32661	.30662	.28808	.27088	.25490	.24006	.22626	.21341	.20146	.19031	.17993	.17024	.16119	.15274	.14484
80	41	.46185	.43254	.40541	.38027	.35697	.33535	.31529	.29665	.27934	.26323	.24824	.23428	.22127	.20914	.19783	.18726	.17739	.16816	.15953	.15145
80	42	.47054	.44138	.41433	.38923	.36593	.34428	.32416	.30544	.28801	.27178	.25666	.24255	.22938	.21709	.20560	.19487	.18482	.17541	.16660	.15834
80	43	.47934	.45034	.42339	.39835	.37507	.35340	.33323	.31443	.29691	.28057	.26531	.25106	.23775	.22529	.21364	.20273	.19251	.18293	.17394	.16551
80	44	.48825	.45941	.43259	.40762	.38437	.36269	.34248	.32362	.30602	.28957	.27419	.25981	.24635	.23375	.22193	.21086	.20047	.19072	.18156	.17295
80	45	.49724	.46859	.44190	.41701	.39380	.37213	.35190	.33299	.31531	.29876	.28328	.26877	.25517	.24242	.23046	.21923	.20867	.19876	.18943	.18065
80	46	.50630	.47786	.45131	.42653	.40337	.38172	.36148	.34253	.32478	.30815	.29257	.27794	.26422	.25133	.23922	.22783	.21712	.20704	.19755	.18860
80	47	.51542	.48719	.46081	.43614	.41305	.39144	.37119	.35221	.33442	.31771	.30204	.28731	.27346	.26044	.24819	.23666	.22580	.21556	.20590	.19679
80	48	.52459	.49660	.47040	.44585	.42285	.40128	.38105	.36205	.34421	.32745	.31169	.29686	.28291	.26977	.25738	.24571	.23470	.22431	.21450	.20523
80	49	.53381	.50607	.48005	.45565	.43275	.41124	.39103	.37203	.35416	.33735	.32152	.30660	.29255	.27929	.26678	.25498	.24383	.23329	.22333	.21390
80	50	.54308	.51560	.48979	.46554	.44275	.42131	.40114	.38215	.36427	.34741	.33152	.31653	.30238	.28902	.27640	.26447	.25318	.24251	.23240	.22283
80	51	.55238	.52517	.49958	.47550	.45283	.43149	.41137	.39240	.37451	.35763	.34169	.32663	.31240	.29894	.28621	.27416	.26275	.25195	.24170	.23199
80	52	.56169	.53477	.50941	.48551	.46298	.44174	.42168	.40275	.38487	.36797	.35199	.33688	.32257	.30903	.29620	.28404	.27252	.26158	.25120	.24135
80	53	.57100	.54438	.51926	.49556	.47319	.45205	.43207	.41319	.39533	.37842	.36242	.34726	.33289	.31927	.30636	.29410	.28246	.27141	.26091	.25092
80	54	.58030	.55398	.52913	.50564	.48342	.46241	.44253	.42370	.40587	.38898	.37296	.35776	.34334	.32966	.31666	.30431	.29257	.28141	.27079	.26068
80	55	.58958	.56359	.53900	.51573	.49369	.47282	.45304	.43429	.41650	.39962	.38360	.36838	.35392	.34018	.32711	.31468	.30285	.29159	.28086	.27063
80	56	.59883	.57318	.54887	.52583	.50398	.48326	.46360	.44493	.42720	.41035	.39433	.37911	.36462	.35083	.33770	.32520	.31328	.30193	.29110	.28076
80	57	.60805	.58274	.55872	.53592	.51428	.49372	.47419	.45561	.43795	.42114	.40515	.38992	.37541	.36159	.34841	.33585	.32386	.31242	.30149	.29106
80	58	.61721	.59224	.56853	.54599	.52456	.50417	.48478	.46631	.44873	.43198	.41601	.40080	.38628	.37243	.35922	.34660	.33454	.32303	.31202	.30150
80	59	.62628	.60168	.57828	.55600	.53479	.51459	.49534	.47700	.45951	.44282	.42690	.41170	.39719	.38333	.37008	.35742	.34531	.33373	.32265	.31204

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
80	60	.63527	.61103	.58795	.56594	.54497	.52496	.50588	.48766	.47027	.45366	.43780	.42263	.40813	.39427	.38100	.36831	.35615	.34452	.33337	.32268
80	61	.64416	.62030	.59754	.57582	.55509	.53529	.51637	.49830	.48102	.46450	.44870	.43358	.41910	.40525	.39197	.37925	.36707	.35538	.34417	.33342
80	62	.65298	.62950	.60707	.58564	.56516	.54557	.52684	.50892	.49177	.47534	.45962	.44455	.43011	.41627	.40300	.39027	.37806	.36634	.35508	.34427
80	63	.66169	.63860	.61652	.59539	.57517	.55581	.53727	.51951	.50249	.48618	.47054	.45554	.44115	.42734	.41408	.40135	.38912	.37737	.36608	.35522
80	64	.67030	.64760	.62587	.60505	.58509	.56597	.54763	.53005	.51317	.49698	.48144	.46652	.45219	.43842	.42518	.41246	.40023	.38846	.37714	.36625
80	65	.67879	.65649	.63511	.61460	.59492	.57604	.55792	.54052	.52380	.50774	.49231	.47747	.46321	.44949	.43629	.42359	.41136	.39959	.38825	.37733
80	66	.68715	.66525	.64423	.62405	.60466	.58603	.56812	.55091	.53436	.51845	.50313	.48840	.47421	.46055	.44740	.43473	.42252	.41075	.39941	.38847
80	67	.69539	.67390	.65324	.63338	.61428	.59591	.57824	.56123	.54486	.52909	.51391	.49928	.48519	.47160	.45851	.44588	.43370	.42195	.41061	.39966
80	68	.70348	.68240	.66211	.64258	.62378	.60568	.58824	.57144	.55526	.53965	.52461	.51010	.49611	.48261	.46958	.45700	.44486	.43314	.42181	.41087
80	69	.71140	.69073	.67081	.65162	.63312	.61529	.59810	.58152	.56552	.55009	.53519	.52081	.50693	.49352	.48057	.46806	.45597	.44428	.43298	.42205
80	70	.71913	.69886	.67931	.66045	.64226	.62471	.60777	.59141	.57561	.56036	.54562	.53137	.51761	.50430	.49144	.47900	.46696	.45532	.44405	.43315
80	71	.72663	.70676	.68758	.66907	.65118	.63391	.61721	.60108	.58549	.57042	.55584	.54174	.52811	.51491	.50214	.48978	.47781	.46622	.45500	.44413
80	72	.73390	.71443	.69562	.67743	.65986	.64286	.62642	.61052	.59514	.58025	.56585	.55190	.53839	.52532	.51265	.50037	.48848	.47696	.46579	.45495
80	73	.74092	.72185	.70339	.68554	.66827	.65156	.63537	.61971	.60454	.58984	.57561	.56181	.54845	.53549	.52293	.51076	.49895	.48749	.47638	.46560
80	74	.74771	.72902	.71092	.69340	.67644	.66000	.64407	.62864	.61369	.59919	.58513	.57150	.55828	.54545	.53301	.52093	.50922	.49784	.48679	.47607
80	75	.75426	.73595	.71821	.70102	.68435	.66819	.65253	.63733	.62259	.60829	.59442	.58095	.56788	.55519	.54287	.53091	.51929	.50800	.49703	.48637
80	76	.76058	.74265	.72525	.70838	.69202	.67614	.66073	.64577	.63125	.61716	.60347	.59017	.57726	.56471	.55252	.54067	.52915	.51796	.50707	.49648
80	77	.76666	.74909	.73204	.71549	.69942	.68382	.66866	.65395	.63965	.62575	.61225	.59913	.58638	.57398	.56192	.55019	.53879	.52769	.51689	.50639
80	78	.77247	.75526	.73855	.72231	.70653	.69120	.67630	.66182	.64775	.63406	.62075	.60780	.59521	.58296	.57104	.55944	.54815	.53716	.52646	.51604
80	79	.77801	.76114	.74475	.72882	.71333	.69827	.68362	.66937	.65551	.64203	.62891	.61614	.60371	.59161	.57984	.56837	.55720	.54632	.53572	.52539
80	80	.78324	.76671	.75063	.73499	.71977	.70497	.69057	.67655	.66290	.64962	.63669	.62410	.61183	.59989	.58825	.57691	.56586	.55510	.54460	.53437
81	0	.21089	.18527	.16315	.14401	.12744	.11308	.10060	.08975	.08029	.07204	.06484	.05853	.05300	.04814	.04386	.04009	.03676	.03382	.03121	.02889
81	1	.20934	.18338	.16093	.14150	.12466	.11003	.09732	.08626	.07662	.06821	.06085	.05441	.04877	.04381	.03945	.03561	.03222	.02922	.02657	.02422
81	2	.21343	.18725	.16457	.14491	.12784	.11299	.10006	.08880	.07896	.07036	.06283	.05623	.05043	.04533	.04084	.03688	.03338	.03029	.02754	.02510
81	3	.21777	.19138	.16848	.14859	.13129	.11622	.10307	.09160	.08156	.07277	.06507	.05830	.05235	.04711	.04248	.03840	.03479	.03158	.02874	.02621
81	4	.22228	.19568	.17257	.15245	.13492	.11962	.10626	.09458	.08434	.07536	.06748	.06054	.05443	.04905	.04429	.04007	.03634	.03303	.03009	.02747
81	5	.22693	.20014	.17680	.15646	.13871	.12319	.10961	.09771	.08727	.07810	.07004	.06293	.05666	.05112	.04622	.04188	.03803	.03460	.03156	.02884
81	6	.23171	.20471	.18117	.16061	.14263	.12689	.11309	.10098	.09034	.08097	.07272	.06544	.05901	.05332	.04828	.04380	.03982	.03628	.03313	.03031
81	7	.23660	.20942	.18566	.16488	.14668	.13072	.11670	.10438	.09353	.08397	.07554	.06808	.06148	.05563	.05044	.04583	.04173	.03807	.03480	.03188
81	8	.24161	.21424	.19028	.16928	.15086	.13467	.12044	.10790	.09685	.08709	.07847	.07083	.06407	.05806	.05272	.04797	.04374	.03995	.03658	.03355
81	9	.24674	.21919	.19503	.17382	.15517	.13877	.12431	.11157	.10031	.09035	.08153	.07372	.06678	.06061	.05512	.05023	.04586	.04195	.03846	.03532
81	10	.25199	.22426	.19991	.17849	.15963	.14300	.12833	.11537	.10390	.09375	.08474	.07674	.06963	.06329	.05765	.05261	.04811	.04407	.04046	.03721
81	11	.25736	.22946	.20491	.18329	.16421	.14737	.13248	.11930	.10763	.09727	.08807	.07988	.07260	.06610	.06029	.05511	.05046	.04630	.04256	.03920
81	12	.26283	.23477	.21004	.18821	.16892	.15186	.13676	.12336	.11148	.10092	.09152	.08315	.07568	.06901	.06305	.05771	.05292	.04863	.04476	.04128
81	13	.26838	.24017	.21525	.19322	.17372	.15645	.14113	.12752	.11542	.10466	.09506	.08650	.07886	.07202	.06589	.06040	.05547	.05103	.04704	.04344
81	14	.27398	.24561	.22051	.19829	.17858	.16109	.14556	.13174	.11943	.10846	.09867	.08991	.08208	.07507	.06878	.06313	.05805	.05348	.04935	.04563
81	15	.27961	.25109	.22582	.20340	.18349	.16578	.15003	.13600	.12348	.11230	.10231	.09337	.08535	.07816	.07170	.06589	.06066	.05595	.05169	.04784
81	16	.28527	.25660	.23115	.20854	.18842	.17051	.15455	.14030	.12757	.11618	.10599	.09685	.08865	.08128	.07465	.06868	.06330	.05843	.05404	.05006
81	17	.29096	.26215	.23654	.21374	.19342	.17530	.15911	.14465	.13171	.12011	.10972	.10038	.09199	.08444	.07764	.07151	.06597	.06096	.05643	.05232
81	18	.29671	.26777	.24199	.21900	.19848	.18015	.16376	.14908	.13592	.12412	.11352	.10399	.09541	.08767	.08070	.07439	.06870	.06354	.05886	.05462
81	19	.30255	.27347	.24753	.22436	.20365	.18511	.16851	.15362	.14025	.12824	.11743	.10770	.09892	.09101	.08385	.07738	.07152	.06621	.06139	.05701
81	20	.30849	.27929	.25320	.22986	.20895	.19021	.17339	.15829	.14471	.13249	.12147	.11154	.10257	.09447	.08713	.08049	.07447	.06900	.06403	.05950
81	21	.31454	.28524	.25900	.23548	.21439	.19545	.17842	.16311	.14932	.13688	.12566	.11553	.10637	.09807	.09055	.08374	.07754	.07191	.06679	.06212
81	22	.32070	.29129	.26491	.24123	.21996	.20082	.18359	.16807	.15406	.14142	.12999	.11966	.11030	.10181	.09411	.08711	.08075	.07496	.06968	.06487
81	23	.32699	.29748	.27097	.24713	.22567	.20634	.18891	.17318	.15897	.14612	.13448	.12394	.11438	.10570	.09781	.09064	.08410	.07815	.07271	.06774
81	24	.33340	.30380	.27716	.25317	.23155	.21203	.19440	.17847	.16405	.15099	.13914	.12840	.11864	.10976	.10169	.09433	.08762	.08149	.07589	.07077
81	25	.33994	.31027	.28352	.25938	.23759	.21789	.20007	.18393	.16930	.15604	.14399	.13304	.12308	.11401	.10574	.09820	.09131	.08501	.07925	.07397
81	26	.34662	.31688	.29002	.26575	.24380	.22392	.20591	.18957	.17474	.16127	.14902	.13786	.12770	.11843	.10997	.10224	.09518	.08870	.08278	.07734
81	27	.35344	.32365	.29669	.27229	.25019	.23014	.21194	.19541	.18038	.16671	.15425	.14289	.13253	.12306	.11441	.10649	.09924	.09259	.08649	.08089
81	28	.36039	.33055	.30351	.27899	.25674	.23653	.21815	.20143	.18620	.17232	.15966	.14810	.13754	.12788	.11903	.11092	.10349	.09666	.09039	.08462

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
81	29	.36747	.33760	.31048	.28585	.26346	.24309	.22454	.20763	.19221	.17813	.16527	.15351	.14274	.13288	.12384	.11554	.10792	.10091	.09447	.08853
81	30	.37467	.34477	.31759	.29286	.27034	.24982	.23110	.21401	.19840	.18413	.17107	.15910	.14814	.13808	.12884	.12035	.11254	.10536	.09873	.09262
81	31	.38200	.35208	.32484	.30002	.27738	.25671	.23783	.22057	.20477	.19031	.17705	.16489	.15373	.14347	.13403	.12535	.11736	.10998	.10318	.09690
81	32	.38944	.35953	.33224	.30734	.28458	.26378	.24474	.22731	.21133	.19668	.18323	.17087	.15951	.14906	.13943	.13055	.12237	.11481	.10783	.10137
81	33	.39701	.36712	.33980	.31482	.29196	.27103	.25185	.23425	.21810	.20326	.18962	.17707	.16551	.15486	.14504	.13597	.12760	.11985	.11269	.10605
81	34	.40471	.37484	.34750	.32246	.29951	.27846	.25913	.24138	.22506	.21004	.19621	.18347	.17172	.16088	.15086	.14160	.13304	.12511	.11776	.11095
81	35	.41254	.38271	.35536	.33027	.30724	.28608	.26662	.24872	.23223	.21704	.20303	.19011	.17816	.16713	.15692	.14747	.13871	.13060	.12307	.11607
81	36	.42050	.39072	.36337	.33825	.31514	.29388	.27430	.25626	.23961	.22425	.21007	.19696	.18483	.17360	.16320	.15356	.14462	.13631	.12860	.12143
81	37	.42858	.39887	.37154	.34639	.32322	.30187	.28217	.26400	.24720	.23168	.21732	.20403	.19172	.18031	.16972	.15989	.15076	.14227	.13437	.12702
81	38	.43679	.40716	.37986	.35470	.33149	.31005	.29025	.27195	.25502	.23934	.22482	.21135	.19886	.18727	.17649	.16648	.15716	.14848	.14040	.13286
81	39	.44512	.41559	.38834	.36318	.33993	.31843	.29853	.28011	.26305	.24722	.23254	.21891	.20624	.19447	.18351	.17331	.16381	.15495	.14668	.13897
81	40	.45359	.42417	.39698	.37183	.34856	.32700	.30702	.28850	.27130	.25534	.24051	.22671	.21388	.20193	.19079	.18041	.17073	.16168	.15324	.14534
81	41	.46219	.43290	.40578	.38066	.35737	.33577	.31572	.29710	.27980	.26370	.24872	.23477	.22177	.20965	.19835	.18779	.17792	.16870	.16007	.15200
81	42	.47090	.44176	.41473	.38966	.36637	.34474	.32463	.30593	.28851	.27230	.25718	.24308	.22993	.21764	.20617	.19543	.18539	.17599	.16719	.15893
81	43	.47974	.45075	.42383	.39881	.37555	.35390	.33374	.31496	.29745	.28112	.26588	.25164	.23834	.22589	.21425	.20335	.19314	.18356	.17458	.16615
81	44	.48868	.45987	.43307	.40812	.38489	.36323	.34304	.32420	.30661	.29017	.27481	.26044	.24699	.23440	.22260	.21153	.20115	.19141	.18225	.17365
81	45	.49770	.46908	.44242	.41756	.39437	.37272	.35251	.33361	.31595	.29942	.28395	.26946	.25587	.24314	.23118	.21996	.20942	.19950	.19018	.18141
81	46	.50680	.47839	.45188	.42712	.40399	.38236	.36214	.34321	.32548	.30887	.29330	.27869	.26498	.25211	.24001	.22863	.21793	.20786	.19837	.18943
81	47	.51597	.48778	.46143	.43678	.41372	.39214	.37191	.35296	.33518	.31850	.30283	.28812	.27429	.26129	.24905	.23753	.22667	.21644	.20680	.19770
81	48	.52519	.49723	.47106	.44655	.42358	.40204	.38183	.36286	.34504	.32830	.31256	.29775	.28381	.27068	.25831	.24665	.23565	.22527	.21547	.20621
81	49	.53446	.50676	.48078	.45641	.43354	.41206	.39188	.37291	.35506	.33827	.32246	.30757	.29353	.28029	.26779	.25600	.24486	.23434	.22439	.21497
81	50	.54379	.51634	.49057	.46636	.44361	.42220	.40207	.38311	.36525	.34842	.33255	.31758	.30345	.29010	.27750	.26558	.25431	.24365	.23355	.22399
81	51	.55315	.52598	.50043	.47640	.45377	.43246	.41237	.39344	.37557	.35872	.34280	.32777	.31356	.30012	.28741	.27537	.26398	.25318	.24295	.23325
81	52	.56252	.53564	.51033	.48648	.46400	.44279	.42277	.40387	.38602	.36915	.35320	.33811	.32383	.31031	.29750	.28536	.27385	.26293	.25256	.24272
81	53	.57190	.54533	.52026	.49661	.47428	.45319	.43325	.41440	.39657	.37970	.36373	.34859	.33425	.32066	.30776	.29552	.28390	.27286	.26238	.25241
81	54	.58127	.55501	.53021	.50677	.48461	.46364	.44380	.42502	.40722	.39036	.37437	.35921	.34482	.33115	.31818	.30585	.29413	.28299	.27238	.26229
81	55	.59063	.56470	.54017	.51696	.49497	.47415	.45442	.43571	.41796	.40112	.38513	.36994	.35551	.34180	.32875	.31635	.30454	.29329	.28258	.27237
81	56	.59996	.57437	.55013	.52715	.50537	.48470	.46508	.44646	.42877	.41196	.39598	.38079	.36633	.35257	.33947	.32699	.31510	.30377	.29295	.28264
81	57	.60927	.58403	.56008	.53735	.51577	.49527	.47578	.45726	.43965	.42288	.40693	.39174	.37726	.36347	.35032	.33778	.32582	.31440	.30350	.29308
81	58	.61852	.59363	.56999	.54753	.52616	.50584	.48650	.46809	.45055	.43385	.41793	.40275	.38827	.37446	.36128	.34868	.33666	.32517	.31418	.30368
81	59	.62769	.60317	.57985	.55765	.53651	.51638	.49719	.47891	.46147	.44483	.42896	.41381	.39933	.38551	.37230	.35967	.34759	.33603	.32497	.31438
81	60	.63678	.61264	.58964	.56772	.54682	.52688	.50786	.48971	.47238	.45582	.44001	.42489	.41043	.39661	.38338	.37072	.35860	.34698	.33586	.32520
81	61	.64578	.62202	.59935	.57772	.55707	.53735	.51850	.50050	.48328	.46682	.45107	.43600	.42157	.40776	.39452	.38184	.36968	.35803	.34685	.33612
81	62	.65471	.63134	.60901	.58767	.56728	.54778	.52912	.51127	.49419	.47783	.46216	.44714	.43276	.41896	.40573	.39304	.38086	.36917	.35795	.34717
81	63	.66355	.64057	.61859	.59756	.57744	.55817	.53971	.52203	.50508	.48884	.47326	.45832	.44398	.43022	.41701	.40432	.39213	.38041	.36915	.35833
81	64	.67228	.64971	.62809	.60737	.58752	.56849	.55024	.53274	.51595	.49983	.48435	.46949	.45522	.44150	.42831	.41564	.40345	.39172	.38043	.36957
81	65	.68090	.65874	.63748	.61709	.59752	.57874	.56071	.54339	.52676	.51078	.49542	.48065	.46645	.45278	.43964	.42699	.41480	.40307	.39177	.38089
81	66	.68941	.66765	.64676	.62670	.60743	.58891	.57110	.55399	.53753	.52169	.50645	.49179	.47767	.46407	.45098	.43836	.42620	.41448	.40317	.39227
81	67	.69780	.67646	.65594	.63621	.61724	.59899	.58142	.56451	.54824	.53256	.51746	.50291	.48888	.47537	.46233	.44976	.43763	.42593	.41463	.40372
81	68	.70605	.68513	.66499	.64560	.62694	.60896	.59164	.57495	.55886	.54335	.52839	.51397	.50005	.48662	.47366	.46114	.44906	.43738	.42610	.41521
81	69	.71414	.69363	.67387	.65483	.63648	.61878	.60171	.58525	.56936	.55403	.53923	.52494	.51114	.49780	.48492	.47247	.46044	.44881	.43756	.42667
81	70	.72203	.70195	.68257	.66388	.64584	.62842	.61161	.59538	.57970	.56455	.54991	.53576	.52209	.50886	.49607	.48370	.47173	.46015	.44893	.43808
81	71	.72971	.71004	.69105	.67270	.65498	.63785	.62130	.60530	.58983	.57488	.56041	.54641	.53287	.51976	.50707	.49478	.48288	.47136	.46019	.44937
81	72	.73717	.71791	.69929	.68129	.66388	.64704	.63076	.61500	.59975	.58498	.57069	.55685	.54344	.53046	.51788	.50568	.49387	.48241	.47130	.46052
81	73	.74438	.72552	.70728	.68962	.67253	.65598	.63996	.62444	.60941	.59485	.58074	.56706	.55380	.54094	.52848	.51638	.50465	.49327	.48223	.47151
81	74	.75136	.73290	.71503	.69771	.68094	.66468	.64892	.63365	.61884	.60448	.59056	.57705	.56394	.55122	.53887	.52689	.51526	.50396	.49298	.48232
81	75	.75811	.74005	.72254	.70556	.68910	.67313	.65765	.64262	.62804	.61389	.60015	.58681	.57386	.56129	.54907	.53720	.52567	.51446	.50357	.49298
81	76	.76464	.74696	.72982	.71317	.69702	.68135	.66613	.65135	.63700	.62306	.60952	.59636	.58357	.57114	.55906	.54732	.53589	.52479	.51398	.50347
81	77	.77093	.75363	.73684	.72053	.70469	.68930	.67435	.65982	.64570	.63197	.61863	.60565	.59303	.58076	.56882	.55720	.54590	.53490	.52419	.51376
81	78	.77696	.76003	.74359	.72761	.71207	.69697	.68228	.66800	.65411	.64060	.62745	.61466	.60221	.59010	.57830	.56682	.55564	.54475	.53414	.52381

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
81	79	.78271	.76615	.75004	.73437	.71913	.70431	.68989	.67585	.66219	.64889	.63595	.62334	.61107	.59911	.58747	.57612	.56507	.55429	.54379	.53356
81	80	.78815	.77194	.75615	.74080	.72585	.71129	.69713	.68333	.66990	.65681	.64406	.63164	.61954	.60774	.59625	.58504	.57412	.56346	.55308	.54294
81	81	.79328	.77739	.76192	.74686	.73219	.71790	.70398	.69041	.67720	.66432	.65176	.63952	.62759	.61596	.60461	.59354	.58275	.57222	.56194	.55191
82	0	.21099	.18538	.16326	.14413	.12757	.11321	.10073	.08989	.08044	.07219	.06499	.05869	.05316	.04830	.04403	.04027	.03694	.03400	.03139	.02907
82	1	.20936	.18341	.16096	.14153	.12469	.11007	.09736	.08630	.07666	.06825	.06089	.05446	.04881	.04385	.03949	.03565	.03226	.02927	.02662	.02427
82	2	.21345	.18728	.16460	.14494	.12787	.11302	.10010	.08883	.07899	.07040	.06287	.05627	.05047	.04537	.04089	.03693	.03343	.03033	.02758	.02515
82	3	.21779	.19140	.16851	.14862	.13132	.11625	.10311	.09163	.08160	.07281	.06510	.05834	.05239	.04715	.04252	.03844	.03483	.03162	.02878	.02625
82	4	.22230	.19571	.17259	.15248	.13495	.11966	.10630	.09461	.08438	.07540	.06751	.06058	.05447	.04908	.04433	.04011	.03638	.03307	.03013	.02751
82	5	.22696	.20016	.17683	.15649	.13874	.12322	.10965	.09775	.08731	.07814	.07008	.06297	.05670	.05117	.04627	.04192	.03807	.03465	.03160	.02888
82	6	.23174	.20475	.18120	.16064	.14266	.12692	.11313	.10102	.09038	.08102	.07277	.06549	.05905	.05336	.04832	.04385	.03987	.03633	.03318	.03036
82	7	.23664	.20945	.18570	.16492	.14672	.13076	.11674	.10442	.09358	.08402	.07558	.06813	.06153	.05568	.05050	.04588	.04178	.03812	.03486	.03194
82	8	.24165	.21428	.19032	.16932	.15090	.13472	.12049	.10795	.09690	.08715	.07852	.07089	.06412	.05812	.05278	.04803	.04379	.04001	.03663	.03361
82	9	.24678	.21923	.19507	.17386	.15522	.13882	.12437	.11162	.10036	.09041	.08159	.07378	.06684	.06068	.05519	.05029	.04593	.04202	.03853	.03539
82	10	.25204	.22431	.19996	.17854	.15968	.14306	.12839	.11543	.10397	.09381	.08481	.07681	.06970	.06337	.05772	.05268	.04818	.04415	.04053	.03729
82	11	.25741	.22952	.20497	.18335	.16428	.14744	.13255	.11938	.10770	.09734	.08814	.07996	.07268	.06618	.06038	.05519	.05055	.04638	.04265	.03929
82	12	.26289	.23483	.21010	.18827	.16899	.15194	.13683	.12345	.11156	.10100	.09161	.08324	.07577	.06911	.06314	.05781	.05302	.04872	.04486	.04138
82	13	.26845	.24024	.21532	.19329	.17380	.15653	.14121	.12761	.11552	.10475	.09516	.08660	.07896	.07212	.06600	.06050	.05557	.05114	.04715	.04355
82	14	.27405	.24569	.22059	.19837	.17867	.16119	.14565	.13184	.11953	.10856	.09877	.09002	.08220	.07518	.06889	.06325	.05817	.05360	.04947	.04575
82	15	.27969	.25117	.22590	.20349	.18358	.16588	.15014	.13610	.12359	.11241	.10242	.09348	.08547	.07828	.07183	.06602	.06079	.05608	.05182	.04797
82	16	.28535	.25669	.23124	.20864	.18853	.17062	.15465	.14041	.12768	.11630	.10611	.09697	.08877	.08141	.07478	.06881	.06343	.05857	.05418	.05020
82	17	.29105	.26224	.23663	.21384	.19352	.17541	.15923	.14477	.13183	.12024	.10984	.10051	.09213	.08458	.07778	.07165	.06611	.06110	.05657	.05246
82	18	.29680	.26786	.24209	.21910	.19859	.18026	.16387	.14920	.13605	.12425	.11365	.10412	.09554	.08781	.08084	.07454	.06884	.06369	.05901	.05477
82	19	.30264	.27357	.24764	.22447	.20376	.18523	.16863	.15374	.14038	.12837	.11757	.10784	.09907	.09115	.08400	.07753	.07167	.06636	.06154	.05716
82	20	.30858	.27939	.25331	.22997	.20907	.19033	.17352	.15842	.14484	.13262	.12161	.11169	.10272	.09462	.08729	.08064	.07462	.06916	.06419	.05967
82	21	.31464	.28534	.25911	.23560	.21451	.19557	.17855	.16324	.14946	.13703	.12581	.11568	.10652	.09823	.09071	.08389	.07771	.07208	.06696	.06229
82	22	.32081	.29140	.26503	.24135	.22008	.20095	.18373	.16821	.15421	.14157	.13015	.11981	.11045	.10197	.09427	.08728	.08092	.07513	.06985	.06504
82	23	.32709	.29759	.27108	.24725	.22580	.20648	.18905	.17333	.15912	.14627	.13464	.12410	.11454	.10587	.09798	.09081	.08428	.07832	.07289	.06792
82	24	.33351	.30392	.27729	.25330	.23168	.21217	.19455	.17861	.16420	.15114	.13931	.12856	.11881	.10994	.10186	.09451	.08780	.08167	.07608	.07096
82	25	.34006	.31039	.28364	.25952	.23773	.21803	.20022	.18408	.16946	.15620	.14416	.13321	.12325	.11419	.10592	.09838	.09150	.08520	.07944	.07416
82	26	.34674	.31700	.29015	.26589	.24394	.22407	.20606	.18973	.17491	.16144	.14919	.13804	.12788	.11862	.11016	.10244	.09537	.08890	.08298	.07754
82	27	.35357	.32378	.29683	.27244	.25034	.23030	.21211	.19558	.18056	.16689	.15443	.14308	.13272	.12326	.11461	.10669	.09944	.09280	.08670	.08110
82	28	.36052	.33069	.30366	.27914	.25690	.23669	.21832	.20161	.18639	.17251	.15986	.14830	.13774	.12808	.11924	.11113	.10370	.09688	.09061	.08484
82	29	.36761	.33774	.31063	.28601	.26363	.24326	.22472	.20782	.19240	.17833	.16548	.15372	.14296	.13310	.12406	.11577	.10815	.10114	.09470	.08877
82	30	.37482	.34493	.31775	.29303	.27052	.25000	.23129	.21421	.19860	.18434	.17128	.15932	.14836	.13831	.12907	.12059	.11278	.10560	.09898	.09287
82	31	.38215	.35225	.32502	.30020	.27757	.25691	.23803	.22078	.20499	.19053	.17728	.16512	.15396	.14371	.13428	.12560	.11761	.11024	.10344	.09716
82	32	.38960	.35970	.33243	.30753	.28478	.26399	.24496	.22753	.21156	.19692	.18347	.17112	.15976	.14931	.13969	.13082	.12263	.11508	.10810	.10165
82	33	.39719	.36730	.33999	.31502	.29217	.27125	.25207	.23448	.21834	.20351	.18987	.17733	.16578	.15513	.14531	.13625	.12788	.12014	.11298	.10635
82	34	.40489	.37503	.34770	.32267	.29973	.27869	.25937	.24163	.22531	.21030	.19648	.18375	.17200	.16116	.15115	.14190	.13334	.12541	.11807	.11126
82	35	.41274	.38292	.35558	.33050	.30748	.28633	.26688	.24898	.23251	.21732	.20332	.19040	.17846	.16743	.15723	.14778	.13903	.13092	.12339	.11640
82	36	.42070	.39094	.36361	.33849	.31540	.29415	.27457	.25654	.23990	.22455	.21037	.19727	.18515	.17393	.16353	.15390	.14496	.13666	.12895	.12178
82	37	.42880	.39910	.37179	.34665	.32349	.30215	.28247	.26430	.24751	.23200	.21765	.20437	.19206	.18066	.17007	.16025	.15112	.14264	.13474	.12739
82	38	.43703	.40741	.38013	.35498	.33178	.31036	.29057	.27227	.25535	.23968	.22517	.21171	.19923	.18764	.17687	.16686	.15755	.14887	.14080	.13327
82	39	.44538	.41587	.38863	.36348	.34024	.31875	.29887	.28046	.26341	.24759	.23292	.21929	.20663	.19487	.18392	.17372	.16422	.15537	.14711	.13940
82	40	.45387	.42447	.39729	.37216	.34889	.32735	.30739	.28887	.27169	.25574	.24091	.22713	.21430	.20236	.19123	.18086	.17118	.16214	.15370	.14580
82	41	.46249	.43321	.40611	.38101	.35774	.33615	.31612	.29751	.28021	.26413	.24916	.23522	.22223	.21012	.19882	.18827	.17841	.16919	.16057	.15250
82	42	.47123	.44210	.41510	.39004	.36677	.34516	.32506	.30637	.28897	.27276	.25766	.24357	.23042	.21815	.20668	.19595	.18592	.17653	.16773	.15948
82	43	.48009	.45113	.42423	.39923	.37598	.35435	.33421	.31544	.29795	.28163	.26640	.25217	.23888	.22644	.21481	.20392	.19371	.18414	.17517	.16674
82	44	.48906	.46028	.43350	.40857	.38536	.36372	.34355	.32472	.30714	.29072	.27537	.26102	.24758	.23500	.22321	.21215	.20178	.19204	.18289	.17430
82	45	.49812	.46953	.44289	.41805	.39488	.37325	.35306	.33418	.31654	.30002	.28457	.27009	.25651	.24379	.23184	.22063	.21010	.20019	.19088	.18211
82	46	.50726	.47888	.45239	.42765	.40455	.38294	.36274	.34383	.32612	.30953	.29397	.27938	.26568	.25281	.24073	.22936	.21867	.20861	.19913	.19020

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
82	47	.51646	.48830	.46198	.43737	.41433	.39277	.37256	.35363	.33587	.31921	.30356	.28886	.27505	.26206	.24983	.23832	.22748	.21726	.20762	.19853
82	48	.52573	.49781	.47167	.44718	.42424	.40272	.38254	.36359	.34580	.32907	.31335	.29856	.28463	.27152	.25917	.24752	.23653	.22616	.21637	.20712
82	49	.53505	.50738	.48144	.45710	.43426	.41281	.39265	.37371	.35588	.33911	.32332	.30845	.29442	.28120	.26872	.25694	.24582	.23530	.22536	.21596
82	50	.54442	.51702	.49129	.46711	.44439	.42302	.40291	.38397	.36614	.34933	.33348	.31853	.30442	.29110	.27851	.26660	.25535	.24470	.23461	.22506
82	51	.55384	.52672	.50121	.47721	.45462	.43334	.41328	.39438	.37654	.35971	.34382	.32881	.31462	.30120	.28850	.27649	.26511	.25432	.24410	.23441
82	52	.56327	.53644	.51117	.48736	.46492	.44374	.42376	.40489	.38707	.37023	.35430	.33924	.32498	.31148	.29869	.28656	.27507	.26416	.25381	.24399
82	53	.57271	.54619	.52117	.49757	.47528	.45422	.43432	.41551	.39771	.38087	.36492	.34982	.33550	.32192	.30905	.29683	.28523	.27421	.26373	.25378
82	54	.58215	.55595	.53120	.50781	.48569	.46477	.44496	.42622	.40846	.39162	.37567	.36053	.34617	.33253	.31958	.30727	.29557	.28444	.27385	.26378
82	55	.59158	.56571	.54124	.51807	.49614	.47536	.45567	.43700	.41929	.40248	.38653	.37137	.35697	.34328	.33026	.31788	.30609	.29486	.28417	.27398
82	56	.60099	.57546	.55128	.52836	.50662	.48601	.46644	.44786	.43021	.41344	.39750	.38234	.36791	.35418	.34111	.32865	.31678	.30547	.29467	.28438
82	57	.61037	.58520	.56132	.53865	.51713	.49668	.47725	.45877	.44120	.42448	.40856	.39341	.37897	.36521	.35209	.33957	.32763	.31624	.30535	.29496
82	58	.61971	.59490	.57133	.54893	.52762	.50736	.48807	.46971	.45223	.43557	.41969	.40455	.39011	.37633	.36317	.35061	.33861	.32714	.31618	.30570
82	59	.62897	.60453	.58129	.55916	.53809	.51802	.49889	.48066	.46327	.44668	.43085	.41574	.40131	.38752	.37434	.36174	.34969	.33816	.32712	.31656
82	60	.63815	.61410	.59118	.56933	.54851	.52864	.50968	.49159	.47431	.45781	.44204	.42697	.41255	.39877	.38557	.37295	.36085	.34927	.33817	.32754
82	61	.64726	.62359	.60101	.57946	.55888	.53923	.52046	.50251	.48536	.46895	.45325	.43823	.42385	.41007	.39688	.38423	.37211	.36048	.34933	.33863
82	62	.65629	.63301	.61078	.58953	.56922	.54980	.53121	.51343	.49641	.48011	.46450	.44954	.43520	.42145	.40826	.39561	.38347	.37181	.36061	.34986
82	63	.66524	.64237	.62049	.59956	.57952	.56033	.54195	.52434	.50747	.49128	.47577	.46088	.44659	.43288	.41971	.40707	.39491	.38324	.37201	.36121
82	64	.67409	.65163	.63012	.60950	.58975	.57081	.55264	.53522	.51850	.50245	.48704	.47224	.45802	.44435	.43121	.41858	.40643	.39474	.38349	.37266
82	65	.68284	.66079	.63965	.61937	.59990	.58122	.56328	.54605	.52949	.51358	.49829	.48359	.46944	.45584	.44274	.43014	.41800	.40631	.39505	.38420
82	66	.69148	.66985	.64908	.62914	.60997	.59155	.57385	.55682	.54044	.52469	.50953	.49493	.48088	.46734	.45430	.44173	.42962	.41794	.40668	.39581
82	67	.70001	.67880	.65842	.63882	.61996	.60182	.58435	.56754	.55136	.53576	.52074	.50626	.49231	.47886	.46588	.45336	.44129	.42963	.41838	.40751
82	68	.70841	.68763	.66763	.64838	.62984	.61198	.59477	.57818	.56219	.54677	.53190	.51755	.50371	.49035	.47745	.46499	.45296	.44134	.43011	.41925
82	69	.71665	.69630	.67670	.65780	.63958	.62200	.60505	.58870	.57291	.55768	.54297	.52876	.51504	.50178	.48897	.47659	.46461	.45303	.44183	.43100
82	70	.72471	.70479	.68557	.66703	.64913	.63185	.61517	.59905	.58348	.56844	.55390	.53984	.52625	.51311	.50039	.48809	.47618	.46465	.45350	.44269
82	71	.73256	.71306	.69424	.67605	.65848	.64150	.62508	.60921	.59386	.57902	.56465	.55075	.53730	.52427	.51166	.49945	.48762	.47616	.46505	.45429
82	72	.74018	.72111	.70268	.68485	.66760	.65092	.63477	.61915	.60402	.58938	.57520	.56146	.54815	.53526	.52276	.51065	.49890	.48751	.47647	.46575
82	73	.74757	.72892	.71087	.69340	.67648	.66009	.64422	.62885	.61395	.59951	.58552	.57195	.55880	.54604	.53366	.52165	.51000	.49869	.48771	.47705
82	74	.75474	.73650	.71883	.70171	.68511	.66903	.65343	.63831	.62365	.60942	.59562	.58223	.56923	.55662	.54437	.53247	.52092	.50970	.49880	.48821
82	75	.76169	.74385	.72656	.70979	.69352	.67773	.66242	.64755	.63312	.61911	.60551	.59230	.57947	.56700	.55489	.54311	.53167	.52055	.50973	.49921
82	76	.76841	.75098	.73406	.71763	.70169	.68620	.67117	.65656	.64237	.62858	.61518	.60215	.58949	.57718	.56521	.55357	.54224	.53122	.52050	.51007
82	77	.77490	.75786	.74131	.72523	.70960	.69442	.67966	.66531	.65136	.63780	.62460	.61177	.59928	.58713	.57531	.56380	.55260	.54169	.53107	.52073
82	78	.78114	.76448	.74829	.73255	.71724	.70236	.68787	.67379	.66008	.64673	.63375	.62111	.60880	.59682	.58515	.57378	.56271	.55192	.54141	.53117
82	79	.78710	.77082	.75498	.73957	.72457	.70997	.69577	.68193	.66846	.65535	.64257	.63012	.61800	.60619	.59467	.58345	.57251	.56185	.55145	.54131
82	80	.79275	.77683	.76133	.74624	.73155	.71723	.70329	.68971	.67648	.66358	.65101	.63876	.62682	.61517	.60382	.59274	.58194	.57140	.56112	.55109
82	81	.79808	.78251	.76733	.75255	.73815	.72411	.71043	.69709	.68409	.67141	.65904	.64698	.63522	.62374	.61254	.60161	.59095	.58054	.57037	.56045
82	82	.80308	.78784	.77298	.75849	.74437	.73059	.71716	.70406	.69128	.67881	.66664	.65477	.64318	.63187	.62082	.61004	.59951	.58923	.57919	.56938
83	0	.21108	.18548	.16336	.14424	.12769	.11333	.10086	.09002	.08058	.07234	.06514	.05884	.05331	.04846	.04419	.04043	.03711	.03417	.03157	.02925
83	1	.20939	.18343	.16099	.14156	.12472	.11010	.09740	.08634	.07670	.06829	.06093	.05450	.04885	.04389	.03954	.03570	.03231	.02931	.02666	.02431
83	2	.21347	.18730	.16463	.14497	.12790	.11305	.10013	.08886	.07903	.07043	.06290	.05630	.05051	.04541	.04092	.03696	.03346	.03037	.02762	.02519
83	3	.21781	.19143	.16853	.14864	.13134	.11628	.10314	.09166	.08163	.07284	.06514	.05837	.05242	.04718	.04256	.03848	.03486	.03166	.02882	.02629
83	4	.22233	.19573	.17262	.15250	.13498	.11968	.10633	.09464	.08441	.07543	.06755	.06061	.05451	.04912	.04436	.04015	.03642	.03311	.03017	.02755
83	5	.22698	.20019	.17686	.15652	.13877	.12325	.10968	.09778	.08735	.07818	.07011	.06301	.05674	.05120	.04630	.04196	.03811	.03469	.03164	.02892
83	6	.23176	.20477	.18123	.16067	.14269	.12696	.11316	.10105	.09042	.08105	.07280	.06553	.05909	.05340	.04836	.04389	.03991	.03637	.03322	.03040
83	7	.23667	.20948	.18573	.16496	.14676	.13080	.11678	.10446	.09362	.08406	.07563	.06817	.06158	.05573	.05054	.04593	.04183	.03817	.03490	.03199
83	8	.24168	.21431	.19036	.16936	.15094	.13476	.12053	.10800	.09695	.08719	.07857	.07094	.06417	.05817	.05283	.04808	.04385	.04007	.03669	.03366
83	9	.24682	.21927	.19511	.17391	.15527	.13887	.12442	.11167	.10042	.09046	.08165	.07384	.06690	.06073	.05524	.05035	.04599	.04208	.03859	.03545
83	10	.25208	.22436	.20001	.17859	.15974	.14312	.12845	.11549	.10403	.09387	.08487	.07687	.06976	.06343	.05779	.05275	.04825	.04422	.04060	.03736
83	11	.25746	.22957	.20502	.18340	.16433	.14750	.13261	.11944	.10777	.09741	.08821	.08003	.07275	.06625	.06045	.05527	.05062	.04646	.04273	.03937
83	12	.26294	.23489	.21016	.18834	.16906	.15200	.13690	.12352	.11164	.10108	.09169	.08332	.07586	.06919	.06323	.05789	.05311	.04881	.04495	.04148
83	13	.26851	.24030	.21539	.19336	.17388	.15661	.14129	.12769	.11560	.10484	.09525	.08669	.07905	.07222	.06609	.06060	.05567	.05124	.04725	.04365

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
83	14	.27412	.24576	.22067	.19845	.17875	.16127	.14574	.13193	.11963	.10866	.09887	.09012	.08230	.07529	.06900	.06336	.05828	.05371	.04959	.04587
83	15	.27976	.25125	.22598	.20357	.18367	.16598	.15023	.13620	.12369	.11252	.10253	.09359	.08558	.07840	.07194	.06614	.06091	.05620	.05194	.04810
83	16	.28542	.25677	.23133	.20873	.18862	.17071	.15476	.14051	.12779	.11641	.10622	.09709	.08889	.08153	.07490	.06894	.06356	.05870	.05431	.05034
83	17	.29113	.26233	.23672	.21393	.19362	.17551	.15933	.14488	.13194	.12035	.10996	.10063	.09225	.08470	.07791	.07178	.06624	.06124	.05671	.05260
83	18	.29688	.26795	.24218	.21920	.19869	.18037	.16398	.14931	.13616	.12437	.11377	.10425	.09567	.08794	.08097	.07467	.06898	.06383	.05915	.05491
83	19	.30272	.27366	.24773	.22457	.20387	.18534	.16874	.15386	.14050	.12849	.11769	.10797	.09920	.09129	.08414	.07767	.07181	.06651	.06169	.05731
83	20	.30867	.27949	.25340	.23007	.20917	.19044	.17364	.15854	.14497	.13275	.12174	.11182	.10286	.09476	.08743	.08079	.07477	.06930	.06434	.05982
83	21	.31473	.28543	.25921	.23570	.21462	.19569	.17867	.16337	.14958	.13716	.12594	.11582	.10666	.09837	.09086	.08404	.07786	.07223	.06711	.06245
83	22	.32090	.29150	.26513	.24146	.22019	.20107	.18385	.16833	.15434	.14170	.13028	.11995	.11060	.10212	.09442	.08743	.08107	.07528	.07001	.06520
83	23	.32719	.29769	.27119	.24736	.22592	.20660	.18918	.17346	.15925	.14641	.13478	.12425	.11469	.10602	.09814	.09097	.08444	.07848	.07305	.06809
83	24	.33360	.30402	.27740	.25342	.23180	.21230	.19468	.17875	.16434	.15129	.13945	.12872	.11896	.11009	.10202	.09467	.08796	.08184	.07625	.07113
83	25	.34016	.31050	.28376	.25964	.23785	.21817	.20035	.18423	.16961	.15635	.14431	.13337	.12341	.11435	.10609	.09855	.09167	.08538	.07962	.07434
83	26	.34685	.31712	.29028	.26602	.24407	.22421	.20621	.18988	.17506	.16160	.14935	.13821	.12805	.11879	.11034	.10261	.09555	.08909	.08316	.07773
83	27	.35368	.32390	.29696	.27257	.25048	.23044	.21226	.19574	.18072	.16705	.15460	.14325	.13290	.12344	.11479	.10688	.09963	.09299	.08690	.08130
83	28	.36064	.33082	.30379	.27929	.25705	.23685	.21848	.20177	.18656	.17269	.16004	.14848	.13793	.12827	.11943	.11133	.10390	.09708	.09081	.08505
83	29	.36774	.33787	.31077	.28616	.26378	.24342	.22489	.20799	.19258	.17852	.16566	.15391	.14315	.13330	.12426	.11597	.10836	.10136	.09492	.08898
83	30	.37495	.34507	.31790	.29319	.27068	.25017	.23147	.21439	.19879	.18453	.17148	.15953	.14857	.13852	.12929	.12081	.11300	.10582	.09920	.09310
83	31	.38229	.35239	.32517	.30036	.27774	.25709	.23822	.22097	.20519	.19073	.17749	.16533	.15418	.14393	.13450	.12583	.11784	.11047	.10368	.09740
83	32	.38975	.35986	.33259	.30770	.28496	.26418	.24515	.22773	.21177	.19713	.18369	.17134	.15999	.14954	.13992	.13106	.12288	.11533	.10835	.10190
83	33	.39734	.36746	.34017	.31521	.29237	.27145	.25228	.23470	.21856	.20374	.19011	.17757	.16602	.15538	.14556	.13651	.12814	.12040	.11324	.10662
83	34	.40506	.37521	.34789	.32287	.29994	.27890	.25959	.24186	.22555	.21055	.19673	.18400	.17226	.16143	.15142	.14217	.13361	.12569	.11835	.11154
83	35	.41291	.38310	.35578	.33071	.30770	.28655	.26711	.24923	.23276	.21758	.20358	.19067	.17874	.16771	.15751	.14807	.13932	.13121	.12369	.11671
83	36	.42089	.39114	.36382	.33871	.31563	.29439	.27482	.25680	.24017	.22482	.21065	.19755	.18544	.17422	.16383	.15420	.14527	.13697	.12927	.12210
83	37	.42900	.39931	.37201	.34688	.32374	.30241	.28273	.26457	.24780	.23229	.21795	.20467	.19237	.18097	.17040	.16058	.15145	.14297	.13508	.12774
83	38	.43724	.40764	.38037	.35523	.33204	.31063	.29085	.27257	.25565	.23999	.22549	.21204	.19956	.18798	.17721	.16721	.15790	.14924	.14116	.13363
83	39	.44561	.41611	.38889	.36375	.34053	.31905	.29918	.28078	.26373	.24793	.23326	.21964	.20699	.19523	.18429	.17410	.16461	.15576	.14750	.13979
83	40	.45412	.42473	.39757	.37245	.34920	.32767	.30772	.28921	.27204	.25610	.24128	.22751	.21469	.20275	.19163	.18126	.17159	.16256	.15412	.14623
83	41	.46276	.43350	.40642	.38133	.35807	.33650	.31648	.29788	.28060	.26452	.24956	.23563	.22265	.21054	.19925	.18871	.17885	.16964	.16103	.15296
83	42	.47152	.44241	.41542	.39038	.36713	.34553	.32545	.30677	.28938	.27319	.25809	.24401	.23088	.21861	.20715	.19643	.18640	.17702	.16822	.15998
83	43	.48041	.45146	.42458	.39960	.37637	.35475	.33463	.31588	.29840	.28209	.26687	.25265	.23937	.22694	.21532	.20443	.19423	.18467	.17571	.16729
83	44	.48941	.46064	.43389	.40898	.38578	.36416	.34401	.32519	.30763	.29123	.27589	.26154	.24812	.23554	.22376	.21271	.20235	.19262	.18348	.17489
83	45	.49850	.46993	.44331	.41849	.39534	.37374	.35356	.33470	.31707	.30057	.28512	.27066	.25710	.24438	.23245	.22124	.21072	.20082	.19151	.18276
83	46	.50767	.47931	.45285	.42814	.40505	.38347	.36328	.34439	.32670	.31012	.29458	.28000	.26631	.25346	.24139	.23003	.21935	.20929	.19982	.19090
83	47	.51691	.48878	.46248	.43789	.41488	.39334	.37316	.35424	.33650	.31985	.30423	.28954	.27574	.26276	.25055	.23905	.22822	.21801	.20838	.19929
83	48	.52621	.49832	.47221	.44776	.42484	.40335	.38318	.36426	.34648	.32978	.31407	.29930	.28539	.27229	.25995	.24831	.23733	.22697	.21719	.20795
83	49	.53558	.50794	.48203	.45772	.43491	.41348	.39335	.37443	.35663	.33988	.32411	.30925	.29524	.28203	.26957	.25781	.24669	.23619	.22626	.21686
83	50	.54500	.51763	.49193	.46779	.44510	.42375	.40367	.38476	.36695	.35017	.33434	.31941	.30531	.29200	.27943	.26754	.25630	.24566	.23559	.22604
83	51	.55446	.52738	.50191	.47795	.45539	.43414	.41411	.39523	.37743	.36062	.34475	.32976	.31559	.30219	.28951	.27751	.26614	.25537	.24516	.23548
83	52	.56395	.53716	.51194	.48816	.46575	.44461	.42466	.40582	.38803	.37121	.35531	.34027	.32603	.31255	.29978	.28767	.27619	.26530	.25497	.24515
83	53	.57344	.54697	.52200	.49843	.47618	.45517	.43530	.41652	.39875	.38194	.36602	.35093	.33664	.32309	.31023	.29803	.28645	.27544	.26498	.25504
83	54	.58294	.55679	.53209	.50874	.48667	.46579	.44602	.42731	.40958	.39278	.37685	.36174	.34740	.33379	.32086	.30857	.29689	.28578	.27521	.26515
83	55	.59244	.56662	.54220	.51909	.49720	.47647	.45682	.43818	.42051	.40374	.38781	.37269	.35831	.34465	.33165	.31929	.30752	.29631	.28564	.27546
83	56	.60192	.57645	.55233	.52946	.50777	.48720	.46767	.44914	.43153	.41479	.39888	.38375	.36936	.35566	.34261	.33018	.31833	.30703	.29626	.28598
83	57	.61138	.58627	.56245	.53984	.51837	.49797	.47858	.46015	.44262	.42594	.41006	.39494	.38053	.36680	.35371	.34122	.32930	.31793	.30707	.29669
83	58	.62079	.59605	.57254	.55020	.52896	.50875	.48951	.47120	.45376	.43714	.42130	.40620	.39179	.37805	.36492	.35239	.34041	.32897	.31803	.30757
83	59	.63013	.60577	.58259	.56053	.53952	.51951	.50044	.48226	.46492	.44838	.43259	.41752	.40312	.38937	.37622	.36365	.35163	.34013	.32912	.31857
83	60	.63940	.61543	.59258	.57081	.55005	.53024	.51135	.49331	.47609	.45963	.44391	.42888	.41450	.40076	.38760	.37500	.36294	.35139	.34031	.32970
83	61	.64860	.62501	.60251	.58104	.56054	.54095	.52224	.50436	.48726	.47090	.45526	.44028	.42594	.41221	.39905	.38644	.37435	.36275	.35163	.34096
83	62	.65772	.63454	.61240	.59123	.57100	.55164	.53313	.51541	.49845	.48221	.46665	.45174	.43744	.42374	.41059	.39798	.38587	.37425	.36308	.35236
83	63	.66678	.64401	.62222	.60138	.58142	.56231	.54401	.52647	.50965	.49353	.47807	.46324	.44900	.43534	.42221	.40961	.39749	.38585	.37466	.36389

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
83	64	.67574	.65339	.63197	.61145	.59179	.57293	.55484	.53749	.52084	.50486	.48951	.47476	.46060	.44698	.43389	.42131	.40920	.39754	.38633	.37553
83	65	.68461	.66267	.64164	.62145	.60208	.58349	.56563	.54848	.53200	.51616	.50094	.48630	.47221	.45866	.44561	.43306	.42096	.40931	.39809	.38727
83	66	.69337	.67186	.65121	.63137	.61231	.59398	.57637	.55943	.54313	.52745	.51236	.49783	.48384	.47036	.45737	.44486	.43279	.42115	.40993	.39911
83	67	.70203	.68095	.66069	.64120	.62246	.60442	.58705	.57033	.55423	.53872	.52377	.50937	.49548	.48209	.46917	.45671	.44468	.43307	.42186	.41104
83	68	.71056	.68993	.67006	.65093	.63251	.61476	.59765	.58116	.56526	.54993	.53514	.52087	.50710	.49381	.48097	.46857	.45660	.44502	.43384	.42303
83	69	.71895	.69875	.67929	.66052	.64242	.62497	.60813	.59188	.57620	.56105	.54643	.53231	.51866	.50548	.49273	.48041	.46849	.45697	.44582	.43503
83	70	.72716	.70740	.68834	.66993	.65217	.63502	.61845	.60245	.58699	.57204	.55759	.54362	.53011	.51705	.50440	.49217	.48032	.46886	.45775	.44700
83	71	.73517	.71584	.69718	.67915	.66172	.64487	.62858	.61283	.59759	.58285	.56859	.55478	.54141	.52847	.51594	.50380	.49204	.48064	.46959	.45888
83	72	.74296	.72407	.70580	.68813	.67104	.65450	.63849	.62300	.60799	.59346	.57938	.56575	.55253	.53973	.52731	.51528	.50360	.49228	.48130	.47064
83	73	.75052	.73206	.71419	.69688	.68013	.66389	.64817	.63293	.61816	.60385	.58997	.57650	.56345	.55078	.53850	.52657	.51500	.50376	.49285	.48225
83	74	.75786	.73982	.72234	.70540	.68898	.67306	.65762	.64264	.62811	.61402	.60034	.58706	.57417	.56165	.54950	.53769	.52622	.51508	.50425	.49373
83	75	.76499	.74737	.73028	.71370	.69761	.68200	.66685	.65214	.63785	.62398	.61051	.59742	.58470	.57234	.56033	.54865	.53729	.52625	.51551	.50507
83	76	.77190	.75469	.73799	.72177	.70602	.69072	.67585	.66141	.64737	.63373	.62047	.60757	.59503	.58284	.57097	.55943	.54820	.53727	.52663	.51627
83	77	.77858	.76178	.74546	.72960	.71418	.69919	.68461	.67044	.65665	.64324	.63019	.61750	.60514	.59311	.58141	.57000	.55890	.54809	.53756	.52730
83	78	.78502	.76862	.75267	.73716	.72207	.70739	.69310	.67919	.66566	.65248	.63965	.62716	.61499	.60314	.59159	.58034	.56937	.55868	.54826	.53811
83	79	.79118	.77517	.75959	.74442	.72965	.71527	.70127	.68763	.67435	.66140	.64879	.63650	.62452	.61284	.60146	.59036	.57953	.56898	.55868	.54863
83	80	.79703	.78140	.76617	.75134	.73688	.72280	.70908	.69570	.68266	.66995	.65755	.64547	.63368	.62218	.61096	.60001	.58933	.57891	.56873	.55880
83	81	.80257	.78729	.77240	.75789	.74374	.72994	.71649	.70337	.69057	.67808	.66590	.65401	.64241	.63109	.62004	.60924	.59871	.58842	.57837	.56855
83	82	.80777	.79284	.77827	.76407	.75021	.73669	.72350	.71062	.69806	.68579	.67382	.66213	.65071	.63956	.62867	.61804	.60764	.59749	.58757	.57787
83	83	.81265	.79804	.78379	.76988	.75630	.74305	.73011	.71747	.70513	.69308	.68131	.66981	.65858	.64760	.63687	.62639	.61614	.60612	.59632	.58675
84	0	.21117	.18557	.16347	.14435	.12780	.11345	.10099	.09015	.08071	.07248	.06528	.05898	.05346	.04862	.04435	.04059	.03728	.03434	.03174	.02943
84	1	.20941	.18346	.16102	.14159	.12475	.11013	.09743	.08637	.07673	.06832	.06097	.05453	.04889	.04393	.03958	.03574	.03235	.02936	.02671	.02435
84	2	.21349	.18732	.16465	.14499	.12792	.11308	.10016	.08889	.07906	.07046	.06293	.05633	.05054	.04544	.04096	.03700	.03350	.03041	.02766	.02522
84	3	.21783	.19145	.16856	.14867	.13137	.11630	.10316	.09169	.08165	.07287	.06517	.05840	.05245	.04721	.04259	.03851	.03490	.03170	.02885	.02633
84	4	.22235	.19576	.17264	.15253	.13500	.11971	.10635	.09467	.08444	.07546	.06758	.06065	.05454	.04915	.04439	.04018	.03645	.03314	.03020	.02758
84	5	.22701	.20021	.17688	.15655	.13879	.12328	.10971	.09781	.08738	.07821	.07014	.06304	.05677	.05124	.04634	.04200	.03815	.03472	.03168	.02896
84	6	.23179	.20480	.18126	.16070	.14272	.12699	.11319	.10109	.09045	.08109	.07284	.06556	.05913	.05344	.04840	.04393	.03995	.03641	.03326	.03044
84	7	.23669	.20951	.18576	.16499	.14679	.13083	.11682	.10450	.09366	.08410	.07566	.06821	.06161	.05577	.05058	.04597	.04187	.03821	.03495	.03203
84	8	.24171	.21434	.19039	.16940	.15098	.13480	.12057	.10804	.09699	.08723	.07861	.07098	.06422	.05821	.05288	.04813	.04389	.04011	.03674	.03371
84	9	.24685	.21930	.19515	.17395	.15531	.13891	.12446	.11172	.10046	.09051	.08170	.07388	.06695	.06078	.05530	.05041	.04604	.04214	.03864	.03551
84	10	.25212	.22440	.20005	.17864	.15978	.14316	.12850	.11554	.10408	.09393	.08492	.07693	.06982	.06349	.05785	.05281	.04831	.04428	.04067	.03742
84	11	.25750	.22961	.20507	.18345	.16439	.14755	.13267	.11950	.10783	.09748	.08828	.08010	.07282	.06632	.06052	.05534	.05070	.04653	.04280	.03944
84	12	.26299	.23494	.21022	.18840	.16912	.15207	.13697	.12359	.11171	.10115	.09176	.08339	.07593	.06927	.06331	.05797	.05319	.04890	.04504	.04156
84	13	.26856	.24036	.21545	.19343	.17394	.15668	.14137	.12777	.11568	.10492	.09533	.08678	.07914	.07230	.06618	.06069	.05577	.05133	.04735	.04375
84	14	.27418	.24582	.22073	.19852	.17882	.16135	.14582	.13201	.11971	.10875	.09896	.09022	.08239	.07539	.06910	.06346	.05838	.05381	.04969	.04597
84	15	.27983	.25132	.22606	.20365	.18375	.16606	.15032	.13629	.12378	.11261	.10263	.09369	.08568	.07850	.07205	.06625	.06102	.05631	.05206	.04821
84	16	.28549	.25684	.23141	.20881	.18870	.17080	.15485	.14061	.12789	.11651	.10633	.09720	.08900	.08164	.07502	.06905	.06368	.05882	.05443	.05046
84	17	.29120	.26240	.23680	.21401	.19371	.17560	.15943	.14498	.13204	.12046	.11007	.10075	.09236	.08482	.07803	.07190	.06636	.06136	.05683	.05273
84	18	.29695	.26803	.24226	.21929	.19878	.18047	.16408	.14942	.13627	.12448	.11389	.10436	.09579	.08806	.08110	.07480	.06911	.06396	.05928	.05505
84	19	.30280	.27374	.24782	.22466	.20396	.18544	.16885	.15397	.14061	.12861	.11781	.10809	.09932	.09141	.08426	.07780	.07195	.06664	.06182	.05745
84	20	.30875	.27957	.25349	.23016	.20927	.19055	.17374	.15865	.14508	.13287	.12187	.11194	.10298	.09488	.08756	.08092	.07490	.06944	.06448	.05996
84	21	.31481	.28552	.25930	.23580	.21472	.19579	.17878	.16348	.14970	.13728	.12607	.11594	.10679	.09850	.09099	.08418	.07800	.07237	.06726	.06260
84	22	.32098	.29159	.26523	.24156	.22030	.20118	.18396	.16845	.15446	.14183	.13041	.12008	.11073	.10225	.09456	.08757	.08122	.07543	.07016	.06535
84	23	.32727	.29778	.27129	.24747	.22603	.20671	.18930	.17358	.15938	.14654	.13492	.12438	.11483	.10616	.09828	.09111	.08459	.07864	.07321	.06825
84	24	.33370	.30412	.27750	.25353	.23191	.21241	.19480	.17888	.16447	.15142	.13959	.12886	.11911	.11024	.10217	.09482	.08812	.08200	.07641	.07129
84	25	.34025	.31060	.28387	.25975	.23797	.21829	.20048	.18436	.16975	.15649	.14445	.13352	.12356	.11450	.10624	.09871	.09183	.08554	.07978	.07451
84	26	.34695	.31722	.29039	.26613	.24420	.22434	.20634	.19002	.17520	.16174	.14950	.13836	.12821	.11895	.11050	.10278	.09572	.08926	.08333	.07790
84	27	.35378	.32401	.29708	.27270	.25061	.23058	.21240	.19588	.18087	.16720	.15476	.14341	.13306	.12360	.11496	.10705	.09981	.09317	.08708	.08148
84	28	.36075	.33093	.30391	.27941	.25718	.23699	.21863	.20192	.18671	.17285	.16020	.14865	.13810	.12845	.11961	.11151	.10408	.09727	.09100	.08524
84	29	.36785	.33800	.31090	.28629	.26392	.24357	.22504	.20815	.19275	.17868	.16584	.15409	.14333	.13348	.12445	.11616	.10855	.10155	.09511	.08919



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
84	30	.37507	.34520	.31804	.29333	.27083	.25033	.23163	.21456	.19896	.18471	.17166	.15971	.14876	.13871	.12948	.12101	.11321	.10603	.09941	.09331
84	31	.38242	.35253	.32532	.30052	.27790	.25725	.23839	.22115	.20537	.19092	.17768	.16553	.15438	.14413	.13471	.12604	.11806	.11069	.10390	.09763
84	32	.38988	.36000	.33274	.30786	.28513	.26435	.24533	.22792	.21196	.19733	.18389	.17155	.16020	.14976	.14014	.13128	.12311	.11556	.10859	.10214
84	33	.39748	.36761	.34032	.31537	.29254	.27163	.25247	.23489	.21876	.20394	.19032	.17778	.16624	.15561	.14580	.13674	.12838	.12064	.11349	.10686
84	34	.40521	.37537	.34806	.32305	.30012	.27910	.25979	.24206	.22576	.21077	.19696	.18423	.17250	.16167	.15166	.14242	.13386	.12595	.11861	.11181
84	35	.41307	.38327	.35596	.33090	.30789	.28676	.26733	.24945	.23298	.21781	.20382	.19091	.17899	.16797	.15777	.14833	.13959	.13149	.12397	.11699
84	36	.42106	.39132	.36401	.33891	.31584	.29460	.27505	.25703	.24041	.22507	.21091	.19782	.18570	.17450	.16411	.15448	.14555	.13726	.12956	.12240
84	37	.42918	.39951	.37222	.34710	.32396	.30264	.28298	.26482	.24806	.23256	.21822	.20495	.19266	.18126	.17069	.16088	.15176	.14328	.13540	.12805
84	38	.43744	.40785	.38059	.35546	.33228	.31088	.29111	.27284	.25593	.24028	.22578	.21234	.19986	.18829	.17753	.16753	.15823	.14957	.14150	.13397
84	39	.44582	.41633	.38912	.36400	.34078	.31932	.29946	.28107	.26403	.24823	.23357	.21996	.20732	.19556	.18463	.17444	.16496	.15611	.14786	.14016
84	40	.45434	.42497	.39782	.37272	.34948	.32796	.30802	.28952	.27236	.25643	.24162	.22785	.21504	.20311	.19200	.18163	.17196	.16294	.15451	.14662
84	41	.46300	.43376	.40669	.38162	.35837	.33681	.31680	.29822	.28094	.26488	.24993	.23600	.22303	.21093	.19965	.18911	.17926	.17006	.16144	.15338
84	42	.47179	.44270	.41572	.39069	.36746	.34587	.32580	.30713	.28976	.27357	.25849	.24442	.23129	.21903	.20758	.19687	.18685	.17746	.16868	.16044
84	43	.48069	.45177	.42491	.39994	.37672	.35512	.33501	.31627	.29880	.28251	.26730	.25309	.23982	.22740	.21578	.20491	.19472	.18516	.17620	.16779
84	44	.48972	.46098	.43424	.40935	.38617	.36457	.34442	.32563	.30808	.29168	.27636	.26202	.24861	.23604	.22427	.21323	.20287	.19315	.18402	.17543
84	45	.49883	.47029	.44369	.41889	.39576	.37417	.35401	.33517	.31755	.30107	.28563	.27118	.25763	.24492	.23300	.22181	.21129	.20140	.19210	.18335
84	46	.50804	.47971	.45326	.42858	.40551	.38395	.36378	.34490	.32722	.31066	.29513	.28057	.26689	.25405	.24199	.23064	.21997	.20992	.20046	.19154
84	47	.51731	.48921	.46294	.43837	.41538	.39386	.37370	.35480	.33707	.32044	.30483	.29016	.27637	.26341	.25120	.23972	.22889	.21869	.20907	.19999
84	48	.52665	.49879	.47271	.44828	.42538	.40391	.38377	.36486	.34711	.33042	.31473	.29997	.28608	.27299	.26066	.24904	.23807	.22772	.21795	.20871
84	49	.53605	.50845	.48257	.45829	.43550	.41410	.39399	.37509	.35731	.34058	.32482	.30998	.29599	.28280	.27035	.25860	.24749	.23700	.22708	.21770
84	50	.54552	.51818	.49252	.46840	.44574	.42442	.40436	.38548	.36769	.35093	.33512	.32021	.30613	.29284	.28028	.26840	.25717	.24654	.23648	.22695
84	51	.55503	.52798	.50255	.47861	.45608	.43486	.41487	.39601	.37823	.36145	.34560	.33062	.31647	.30309	.29043	.27844	.26709	.25634	.24614	.23647
84	52	.56456	.53782	.51263	.48889	.46651	.44540	.42548	.40667	.38890	.37211	.35623	.34121	.32700	.31353	.30078	.28869	.27723	.26635	.25603	.24622
84	53	.57411	.54768	.52275	.49922	.47701	.45602	.43619	.41744	.39970	.38291	.36702	.35196	.33769	.32416	.31132	.29914	.28757	.27658	.26614	.25621
84	54	.58366	.55756	.53290	.50960	.48756	.46672	.44699	.42831	.41061	.39384	.37794	.36285	.34854	.33495	.32204	.30977	.29811	.28701	.27646	.26641
84	55	.59322	.56745	.54308	.52001	.49817	.47747	.45786	.43926	.42162	.40488	.38899	.37389	.35954	.34590	.33293	.32059	.30884	.29765	.28699	.27683
84	56	.60276	.57735	.55328	.53046	.50882	.48829	.46880	.45030	.43273	.41603	.40016	.38506	.37069	.35701	.34399	.33158	.31976	.30848	.29773	.28746
84	57	.61229	.58724	.56347	.54092	.51949	.49914	.47980	.46141	.44392	.42728	.41143	.39634	.38197	.36827	.35520	.34274	.33085	.31949	.30865	.29830
84	58	.62177	.59710	.57365	.55137	.53017	.51002	.49083	.47256	.45516	.43859	.42279	.40772	.39335	.37963	.36653	.35403	.34208	.33066	.31974	.30930
84	59	.63119	.60690	.58378	.56178	.54083	.52088	.50186	.48372	.46643	.44993	.43419	.41915	.40479	.39107	.37796	.36542	.35342	.34195	.33096	.32044
84	60	.64054	.61664	.59386	.57216	.55146	.53171	.51287	.49489	.47771	.46130	.44563	.43064	.41630	.40259	.38947	.37690	.36487	.35334	.34230	.33171
84	61	.64982	.62631	.60389	.58249	.56205	.54253	.52388	.50605	.48901	.47270	.45710	.44217	.42787	.41418	.40106	.38848	.37642	.36486	.35376	.34311
84	62	.65903	.63594	.61387	.59278	.57262	.55334	.53489	.51723	.50033	.48414	.46863	.45377	.43952	.42585	.41275	.40017	.38810	.37650	.36537	.35467
84	63	.66818	.64550	.62381	.60304	.58316	.56413	.54589	.52842	.51167	.49560	.48020	.46542	.45123	.43761	.42453	.41196	.39988	.38827	.37711	.36638
84	64	.67725	.65499	.63367	.61324	.59365	.57488	.55687	.53958	.52300	.50708	.49179	.47710	.46298	.44942	.43637	.42383	.41176	.40014	.38897	.37820
84	65	.68622	.66439	.64345	.62336	.60408	.58557	.56780	.55072	.53431	.51854	.50338	.48880	.47477	.46127	.44827	.43576	.42371	.41210	.40091	.39013
84	66	.69509	.67370	.65315	.63342	.61445	.59622	.57869	.56183	.54561	.53000	.51497	.50051	.48658	.47315	.46022	.44775	.43573	.42414	.41296	.40217
84	67	.70387	.68292	.66277	.64340	.62475	.60681	.58953	.57290	.55688	.54145	.52657	.51224	.49841	.48508	.47222	.45981	.44783	.43627	.42511	.41432
84	68	.71254	.69203	.67229	.65327	.63496	.61731	.60031	.58391	.56810	.55285	.53814	.52394	.51024	.49701	.48424	.47190	.45997	.44845	.43731	.42655
84	69	.72106	.70100	.68167	.66302	.64505	.62770	.61097	.59482	.57923	.56418	.54964	.53559	.52202	.50890	.49623	.48396	.47211	.46064	.44954	.43880
84	70	.72941	.70980	.69088	.67261	.65497	.63794	.62148	.60559	.59022	.57537	.56102	.54713	.53370	.52071	.50814	.49597	.48419	.47278	.46173	.45102
84	71	.73757	.71840	.69989	.68200	.66470	.64798	.63181	.61618	.60105	.58641	.57224	.55852	.54524	.53238	.51992	.50785	.49616	.48482	.47383	.46318
84	72	.74551	.72679	.70868	.69117	.67422	.65781	.64193	.62656	.61167	.59725	.58327	.56974	.55661	.54389	.53156	.51960	.50800	.49674	.48582	.47522
84	73	.75323	.73495	.71725	.70011	.68350	.66741	.65183	.63672	.62207	.60787	.59410	.58075	.56779	.55521	.54301	.53117	.51967	.50850	.49766	.48713
84	74	.76074	.74289	.72559	.70882	.69256	.67680	.66150	.64666	.63227	.61829	.60473	.59156	.57878	.56636	.55430	.54258	.53119	.52013	.50937	.49891
84	75	.76804	.75062	.73372	.71733	.70141	.68597	.67097	.65640	.64226	.62852	.61517	.60220	.58959	.57733	.56542	.55383	.54257	.53161	.52095	.51057
84	76	.77513	.75814	.74164	.72561	.71004	.69492	.68022	.66593	.65204	.63854	.62541	.61264	.60022	.58813	.57637	.56493	.55379	.54295	.53239	.52211
84	77	.78200	.76543	.74932	.73366	.71844	.70363	.68923	.67523	.66160	.64834	.63543	.62287	.61064	.59873	.58713	.57584	.56483	.55411	.54367	.53349
84	78	.78862	.77247	.75675	.74145	.72657	.71208	.69798	.68425	.67089	.65787	.64519	.63284	.62080	.60907	.59765	.58651	.57565	.56506	.55474	.54467
84	79	.79498	.77922	.76388	.74895	.73440	.72023	.70642	.69297	.67986	.66709	.65463	.64250	.63066	.61912	.60786	.59688	.58617	.57572	.56552	.55557

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
84	80	.80103	.78567	.77069	.75610	.74188	.72802	.71450	.70132	.68847	.67594	.66371	.65178	.64014	.62879	.61770	.60689	.59633	.58601	.57595	.56611
84	81	.80676	.79177	.77715	.76289	.74898	.73542	.72219	.70927	.69667	.68438	.67237	.66065	.64921	.63804	.62713	.61648	.60607	.59590	.58596	.57625
84	82	.81216	.79752	.78324	.76931	.75570	.74243	.72947	.71681	.70445	.69239	.68060	.66909	.65784	.64685	.63612	.62562	.61537	.60534	.59554	.58595
84	83	.81724	.80294	.78898	.77535	.76204	.74904	.73634	.72394	.71182	.69998	.68840	.67709	.66604	.65523	.64466	.63433	.62422	.61434	.60467	.59521
84	84	.82201	.80804	.79439	.78106	.76803	.75529	.74285	.73069	.71880	.70717	.69581	.68469	.67382	.66319	.65279	.64262	.63266	.62292	.61339	.60406
85	0	.21126	.18567	.16357	.14446	.12791	.11357	.10111	.09028	.08084	.07261	.06542	.05913	.05361	.04877	.04451	.04075	.03744	.03450	.03191	.02960
85	1	.20944	.18348	.16104	.14162	.12478	.11016	.09746	.08640	.07677	.06835	.06100	.05457	.04893	.04397	.03961	.03578	.03239	.02940	.02675	.02440
85	2	.21351	.18734	.16467	.14502	.12795	.11310	.10018	.08892	.07908	.07049	.06296	.05636	.05057	.04548	.04099	.03703	.03353	.03044	.02770	.02526
85	3	.21785	.19147	.16858	.14869	.13139	.11632	.10319	.09171	.08168	.07290	.06519	.05843	.05248	.04724	.04262	.03854	.03493	.03173	.02889	.02636
85	4	.22236	.19577	.17266	.15255	.13502	.11973	.10638	.09469	.08446	.07549	.06761	.06067	.05457	.04918	.04442	.04021	.03648	.03317	.03023	.02761
85	5	.22702	.20023	.17691	.15657	.13882	.12331	.10973	.09784	.08740	.07824	.07017	.06307	.05680	.05127	.04637	.04203	.03818	.03476	.03171	.02899
85	6	.23181	.20482	.18128	.16072	.14275	.12701	.11322	.10111	.09048	.08112	.07287	.06559	.05916	.05347	.04843	.04396	.03998	.03645	.03329	.03048
85	7	.23671	.20954	.18579	.16501	.14682	.13086	.11685	.10453	.09369	.08413	.07570	.06825	.06165	.05581	.05062	.04601	.04191	.03825	.03499	.03207
85	8	.24173	.21437	.19042	.16943	.15101	.13483	.12060	.10807	.09702	.08727	.07865	.07102	.06425	.05825	.05292	.04817	.04394	.04016	.03678	.03376
85	9	.24688	.21934	.19518	.17398	.15534	.13895	.12450	.11176	.10050	.09055	.08174	.07393	.06699	.06083	.05534	.05045	.04609	.04218	.03869	.03556
85	10	.25215	.22443	.20009	.17867	.15982	.14321	.12854	.11559	.10413	.09398	.08497	.07698	.06987	.06354	.05790	.05287	.04837	.04434	.04072	.03748
85	11	.25754	.22965	.20512	.18350	.16443	.14760	.13272	.11955	.10788	.09753	.08834	.08016	.07288	.06638	.06058	.05540	.05076	.04660	.04287	.03951
85	12	.26304	.23499	.21027	.18845	.16917	.15212	.13703	.12365	.11177	.10122	.09183	.08346	.07600	.06934	.06338	.05805	.05327	.04897	.04511	.04164
85	13	.26861	.24041	.21550	.19349	.17400	.15674	.14143	.12784	.11575	.10499	.09541	.08686	.07922	.07238	.06626	.06078	.05585	.05142	.04743	.04384
85	14	.27423	.24588	.22080	.19858	.17889	.16142	.14589	.13209	.11979	.10883	.09904	.09030	.08248	.07548	.06919	.06355	.05847	.05391	.04979	.04607
85	15	.27988	.25138	.22612	.20372	.18382	.16614	.15040	.13637	.12387	.11270	.10272	.09379	.08578	.07860	.07215	.06635	.06112	.05641	.05216	.04832
85	16	.28556	.25691	.23148	.20888	.18878	.17089	.15493	.14070	.12798	.11661	.10642	.09729	.08910	.08174	.07512	.06916	.06378	.05893	.05454	.05057
85	17	.29126	.26247	.23688	.21409	.19379	.17569	.15952	.14507	.13214	.12056	.11017	.10085	.09247	.08493	.07814	.07201	.06648	.06148	.05695	.05285
85	18	.29702	.26810	.24234	.21937	.19887	.18055	.16418	.14951	.13637	.12458	.11399	.10447	.09590	.08818	.08121	.07492	.06923	.06408	.05941	.05517
85	19	.30287	.27382	.24790	.22475	.20405	.18553	.16894	.15406	.14071	.12871	.11792	.10820	.09943	.09153	.08438	.07792	.07207	.06676	.06195	.05758
85	20	.30882	.27965	.25358	.23025	.20936	.19064	.17384	.15875	.14519	.13298	.12198	.11206	.10310	.09500	.08768	.08105	.07503	.06957	.06461	.06009
85	21	.31489	.28560	.25938	.23589	.21481	.19589	.17888	.16359	.14981	.13739	.12618	.11606	.10691	.09862	.09112	.08431	.07813	.07251	.06739	.06273
85	22	.32106	.29167	.26531	.24165	.22040	.20128	.18407	.16856	.15457	.14194	.13053	.12021	.11086	.10238	.09469	.08770	.08135	.07557	.07030	.06549
85	23	.32735	.29787	.27138	.24756	.22613	.20682	.18941	.17369	.15949	.14666	.13504	.12451	.11496	.10629	.09842	.09125	.08472	.07878	.07335	.06839
85	24	.33378	.30421	.27759	.25363	.23202	.21252	.19491	.17899	.16459	.15154	.13972	.12899	.11924	.11038	.10231	.09496	.08826	.08214	.07656	.07144
85	25	.34034	.31069	.28396	.25985	.23808	.21840	.20060	.18448	.16987	.15662	.14459	.13365	.12370	.11464	.10639	.09886	.09198	.08569	.07994	.07467
85	26	.34703	.31732	.29049	.26624	.24431	.22445	.20646	.19015	.17533	.16188	.14964	.13850	.12835	.11910	.11065	.10293	.09587	.08941	.08349	.07806
85	27	.35388	.32411	.29718	.27281	.25072	.23070	.21252	.19601	.18100	.16734	.15490	.14356	.13321	.12376	.11512	.10721	.09997	.09334	.08725	.08165
85	28	.36085	.33104	.30402	.27953	.25730	.23711	.21876	.20206	.18685	.17299	.16035	.14881	.13826	.12861	.11977	.11168	.10425	.09744	.09118	.08542
85	29	.36795	.33811	.31102	.28642	.26405	.24371	.22518	.20830	.19290	.17884	.16599	.15425	.14350	.13365	.12462	.11634	.10873	.10174	.09530	.08937
85	30	.37518	.34531	.31816	.29346	.27097	.25047	.23177	.21471	.19912	.18487	.17183	.15988	.14893	.13889	.12967	.12119	.11340	.10622	.09961	.09351
85	31	.38253	.35265	.32545	.30065	.27804	.25740	.23854	.22131	.20553	.19109	.17785	.16571	.15456	.14432	.13491	.12624	.11825	.11089	.10410	.09783
85	32	.39000	.36013	.33288	.30800	.28528	.26451	.24550	.22809	.21214	.19751	.18408	.17174	.16040	.14996	.14035	.13149	.12332	.11577	.10880	.10236
85	33	.39761	.36775	.34047	.31553	.29270	.27180	.25264	.23507	.21895	.20413	.19052	.17799	.16645	.15582	.14601	.13696	.12860	.12087	.11372	.10710
85	34	.40534	.37551	.34821	.32321	.30029	.27927	.25998	.24225	.22596	.21097	.19716	.18444	.17271	.16189	.15189	.14265	.13410	.12618	.11885	.11205
85	35	.41322	.38343	.35612	.33107	.30807	.28694	.26752	.24965	.23319	.21803	.20404	.19114	.17922	.16820	.15801	.14858	.13984	.13174	.12422	.11724
85	36	.42122	.39148	.36418	.33910	.31603	.29480	.27526	.25724	.24063	.22530	.21114	.19805	.18595	.17475	.16437	.15474	.14582	.13753	.12983	.12267
85	37	.42934	.39968	.37240	.34729	.32417	.30285	.28320	.26505	.24829	.23280	.21847	.20521	.19292	.18153	.17096	.16115	.15204	.14357	.13569	.12835
85	38	.43761	.40803	.38079	.35567	.33250	.31111	.29135	.27308	.25618	.24054	.22604	.21261	.20014	.18857	.17782	.16783	.15853	.14987	.14181	.13429
85	39	.44601	.41653	.38934	.36422	.34102	.31956	.29971	.28133	.26430	.24851	.23386	.22026	.20762	.19587	.18494	.17476	.16528	.15644	.14819	.14049
85	40	.45454	.42519	.39805	.37296	.34973	.32822	.30829	.28981	.27265	.25673	.24193	.22817	.21536	.20344	.19233	.18197	.17231	.16329	.15486	.14698
85	41	.46322	.43399	.40694	.38188	.35865	.33710	.31710	.29852	.28126	.26520	.25026	.23634	.22338	.21129	.20001	.18948	.17964	.17044	.16183	.15377
85	42	.47202	.44295	.41599	.39098	.36775	.34618	.32612	.30746	.29010	.27392	.25885	.24479	.23167	.21942	.20797	.19727	.18725	.17788	.16909	.16086
85	43	.48095	.45204	.42520	.40025	.37704	.35546	.33536	.31663	.29917	.28289	.26769	.25349	.24023	.22782	.21621	.20534	.19516	.18561	.17665	.16825
85	44	.49000	.46128	.43455	.40968	.38652	.36493	.34480	.32602	.30848	.29210	.27678	.26246	.24905	.23650	.22473	.21370	.20335	.19364	.18451	.17593

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
85	45	.49914	.47061	.44404	.41926	.39614	.37457	.35442	.33559	.31799	.30152	.28610	.27165	.25812	.24542	.23351	.22232	.21181	.20193	.19264	.18389
85	46	.50837	.48006	.45364	.42897	.40592	.38438	.36423	.34537	.32770	.31115	.29564	.28109	.26742	.25459	.24254	.23120	.22054	.21050	.20105	.19214
85	47	.51768	.48959	.46335	.43880	.41583	.39433	.37418	.35530	.33760	.32098	.30538	.29073	.27695	.26400	.25181	.24033	.22951	.21932	.20971	.20064
85	48	.52705	.49921	.47315	.44874	.42587	.40442	.38430	.36541	.34767	.33100	.31533	.30058	.28670	.27363	.26132	.24970	.23875	.22841	.21864	.20942
85	49	.53649	.50891	.48305	.45880	.43603	.41466	.39457	.37569	.35793	.34122	.32548	.31065	.29668	.28350	.27106	.25932	.24823	.23775	.22784	.21846
85	50	.54599	.51868	.49305	.46896	.44632	.42503	.40499	.38613	.36836	.35162	.33583	.32093	.30688	.29360	.28105	.26919	.25797	.24736	.23731	.22779
85	51	.55554	.52852	.50312	.47922	.45672	.43553	.41555	.39673	.37896	.36220	.34637	.33142	.31729	.30392	.29127	.27930	.26797	.25722	.24704	.23738
85	52	.56511	.53841	.51325	.48955	.46720	.44612	.42623	.40744	.38970	.37293	.35708	.34208	.32788	.31443	.30170	.28962	.27818	.26731	.25701	.24721
85	53	.57471	.54832	.52343	.49994	.47776	.45680	.43700	.41828	.40057	.38381	.36793	.35290	.33865	.32514	.31232	.30015	.28860	.27763	.26720	.25728
85	54	.58432	.55826	.53364	.51037	.48837	.46756	.44787	.42922	.41155	.39481	.37893	.36387	.34958	.33601	.32312	.31087	.29923	.28815	.27761	.26758
85	55	.59392	.56821	.54388	.52085	.49905	.47839	.45881	.44025	.42264	.40593	.39006	.37499	.36067	.34705	.33410	.32178	.31005	.29888	.28824	.27810
85	56	.60353	.57817	.55414	.53136	.50977	.48928	.46984	.45137	.43383	.41717	.40132	.38625	.37191	.35826	.34526	.33288	.32107	.30982	.29908	.28884
85	57	.61311	.58812	.56441	.54190	.52052	.50022	.48092	.46257	.44511	.42850	.41269	.39764	.38329	.36961	.35658	.34414	.33227	.32094	.31012	.29978
85	58	.62266	.59805	.57466	.55243	.53129	.51117	.49203	.47381	.45645	.43991	.42415	.40911	.39477	.38109	.36802	.35554	.34362	.33222	.32132	.31090
85	59	.63215	.60792	.58487	.56293	.54203	.52212	.50315	.48507	.46782	.45136	.43565	.42066	.40633	.39264	.37956	.36705	.35508	.34363	.33267	.32217
85	60	.64157	.61774	.59503	.57339	.55274	.53306	.51427	.49633	.47920	.46284	.44720	.43225	.41796	.40428	.39119	.37866	.36665	.35515	.34413	.33357
85	61	.65093	.62750	.60514	.58381	.56343	.54397	.52538	.50760	.49061	.47435	.45880	.44391	.42965	.41599	.40291	.39037	.37834	.36680	.35574	.34511
85	62	.66023	.63721	.61522	.59420	.57411	.55489	.53650	.51890	.50205	.48591	.47045	.45563	.44143	.42780	.41474	.40219	.39016	.37860	.36749	.35682
85	63	.66946	.64687	.62525	.60456	.58476	.56579	.54762	.53021	.51351	.49751	.48215	.46742	.45328	.43970	.42666	.41414	.40210	.39052	.37939	.36868
85	64	.67862	.65645	.63522	.61487	.59537	.57666	.55872	.54151	.52498	.50912	.49389	.47925	.46519	.45167	.43867	.42616	.41413	.40256	.39141	.38068
85	65	.68769	.66596	.64512	.62511	.60592	.58749	.56979	.55278	.53644	.52073	.50563	.49110	.47713	.46368	.45073	.43826	.42626	.41469	.40354	.39279
85	66	.69667	.67538	.65494	.63529	.61641	.59827	.58082	.56403	.54789	.53235	.51739	.50298	.48911	.47574	.46286	.45044	.43846	.42692	.41577	.40502
85	67	.70556	.68472	.66468	.64541	.62686	.60900	.59182	.57527	.55932	.54396	.52916	.51489	.50113	.48785	.47505	.46269	.45076	.43925	.42812	.41738
85	68	.71435	.69396	.67433	.65543	.63722	.61967	.60275	.58644	.57072	.55555	.54091	.52678	.51315	.49998	.48727	.47498	.46311	.45164	.44055	.42982
85	69	.72299	.70307	.68385	.66533	.64746	.63022	.61359	.59753	.58203	.56706	.55260	.53863	.52513	.51209	.49947	.48727	.47547	.46405	.45301	.44231
85	70	.73148	.71201	.69321	.67507	.65755	.64063	.62428	.60849	.59322	.57846	.56419	.55039	.53703	.52411	.51161	.49950	.48778	.47643	.46544	.45478
85	71	.73977	.72076	.70238	.68462	.66745	.65085	.63480	.61927	.60424	.58970	.57563	.56200	.54880	.53602	.52363	.51163	.50000	.48873	.47780	.46719
85	72	.74786	.72930	.71134	.69397	.67715	.66088	.64512	.62986	.61508	.60076	.58689	.57344	.56041	.54777	.53551	.52363	.51210	.50091	.49005	.47951
85	73	.75573	.73762	.72007	.70308	.68662	.67067	.65522	.64023	.62570	.61161	.59795	.58469	.57183	.55934	.54723	.53546	.52404	.51294	.50217	.49169
85	74	.76339	.74572	.72860	.71199	.69588	.68026	.66511	.65040	.63613	.62227	.60882	.59576	.58307	.57075	.55878	.54715	.53584	.52485	.51416	.50377
85	75	.77085	.75363	.73691	.72069	.70494	.68964	.67479	.66037	.64636	.63274	.61951	.60666	.59416	.58200	.57019	.55869	.54751	.53663	.52605	.51574
85	76	.77812	.76133	.74502	.72918	.71378	.69882	.68428	.67014	.65640	.64303	.63002	.61738	.60507	.59309	.58144	.57009	.55904	.54829	.53781	.52761
85	77	.78516	.76881	.75290	.73744	.72240	.70777	.69354	.67969	.66621	.65309	.64032	.62789	.61578	.60399	.59250	.58131	.57041	.55978	.54942	.53933
85	78	.79197	.77604	.76054	.74545	.73077	.71647	.70254	.68898	.67578	.66291	.65037	.63816	.62626	.61465	.60334	.59231	.58156	.57107	.56084	.55086
85	79	.79852	.78300	.76789	.75317	.73883	.72486	.71124	.69797	.68503	.67242	.66012	.64813	.63643	.62502	.61389	.60303	.59243	.58208	.57198	.56213
85	80	.80476	.78965	.77492	.76056	.74655	.73290	.71959	.70660	.69393	.68156	.66950	.65773	.64624	.63502	.62407	.61338	.60294	.59274	.58278	.57305
85	81	.81068	.79596	.78159	.76758	.75390	.74056	.72754	.71483	.70242	.69030	.67847	.66692	.65563	.64461	.63384	.62332	.61303	.60299	.59316	.58356
85	82	.81627	.80192	.78790	.77422	.76087	.74782	.73508	.72264	.71049	.69861	.68701	.67567	.66459	.65376	.64317	.63281	.62269	.61279	.60311	.59364
85	83	.82154	.80754	.79386	.78050	.76745	.75469	.74223	.73004	.71814	.70650	.69512	.68399	.67311	.66246	.65205	.64187	.63191	.62216	.61262	.60328
85	84	.82651	.81284	.79949	.78643	.77367	.76120	.74900	.73707	.72540	.71399	.70283	.69191	.68122	.67076	.66053	.65051	.64071	.63111	.62171	.61251
85	85	.83118	.81784	.80480	.79204	.77956	.76735	.75541	.74373	.73229	.72110	.71015	.69944	.68894	.67867	.66861	.65876	.64911	.63966	.63041	.62134
86	0	.21134	.18576	.16366	.14456	.12802	.11368	.10123	.09040	.08097	.07274	.06556	.05927	.05376	.04892	.04466	.04091	.03759	.03467	.03207	.02976
86	1	.20946	.18350	.16107	.14164	.12480	.11019	.09749	.08643	.07680	.06839	.06103	.05460	.04896	.04401	.03965	.03581	.03243	.02943	.02678	.02443
86	2	.21353	.18736	.16469	.14504	.12797	.11313	.10021	.08894	.07911	.07051	.06299	.05639	.05060	.04551	.04102	.03706	.03356	.03047	.02773	.02529
86	3	.21787	.19149	.16860	.14871	.13141	.11635	.10321	.09174	.08170	.07292	.06522	.05846	.05251	.04727	.04265	.03857	.03496	.03176	.02892	.02639
86	4	.22238	.19579	.17268	.15257	.13504	.11976	.10640	.09472	.08449	.07551	.06763	.06070	.05459	.04921	.04445	.04024	.03651	.03320	.03026	.02764
86	5	.22704	.20025	.17692	.15659	.13884	.12333	.10975	.09786	.08743	.07826	.07020	.06310	.05683	.05129	.04640	.04206	.03821	.03478	.03174	.02902
86	6	.23183	.20484	.18130	.16074	.14277	.12704	.11324	.10114	.09050	.08114	.07290	.06562	.05919	.05350	.04846	.04399	.04001	.03648	.03332	.03051
86	7	.23673	.20956	.18581	.16504	.14684	.13088	.11687	.10456	.09372	.08416	.07573	.06828	.06168	.05584	.05065	.04604	.04194	.03828	.03502	.03210
86	8	.24176	.21439	.19044	.16945	.15104	.13486	.12063	.10810	.09706	.08730	.07868	.07105	.06429	.05829	.05295	.04820	.04397	.04020	.03682	.03380

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
86	9	.24690	.21936	.19521	.17401	.15538	.13898	.12453	.11179	.10054	.09059	.08178	.07397	.06703	.06087	.05539	.05050	.04613	.04223	.03874	.03560
86	10	.25218	.22447	.20012	.17871	.15986	.14325	.12858	.11563	.10417	.09402	.08502	.07702	.06992	.06359	.05795	.05292	.04842	.04439	.04078	.03753
86	11	.25757	.22969	.20515	.18354	.16448	.14765	.13277	.11960	.10793	.09758	.08839	.08021	.07293	.06644	.06064	.05546	.05082	.04666	.04293	.03957
86	12	.26308	.23503	.21031	.18849	.16922	.15217	.13708	.12370	.11183	.10127	.09189	.08352	.07606	.06940	.06345	.05811	.05333	.04904	.04518	.04171
86	13	.26866	.24046	.21555	.19354	.17406	.15680	.14149	.12790	.11582	.10506	.09548	.08693	.07929	.07246	.06634	.06085	.05593	.05150	.04751	.04392
86	14	.27428	.24593	.22085	.19864	.17895	.16148	.14596	.13215	.11986	.10890	.09912	.09038	.08256	.07556	.06927	.06363	.05856	.05399	.04988	.04616
86	15	.27994	.25144	.22618	.20378	.18389	.16621	.15047	.13645	.12395	.11278	.10280	.09387	.08587	.07869	.07224	.06644	.06122	.05651	.05226	.04842
86	16	.28561	.25697	.23154	.20895	.18885	.17096	.15501	.14078	.12806	.11669	.10651	.09739	.08920	.08184	.07522	.06926	.06389	.05903	.05465	.05068
86	17	.29132	.26254	.23694	.21416	.19387	.17576	.15960	.14515	.13223	.12065	.11027	.10095	.09257	.08503	.07824	.07212	.06659	.06159	.05706	.05296
86	18	.29708	.26817	.24241	.21944	.19895	.18064	.16426	.14960	.13646	.12467	.11409	.10457	.09600	.08828	.08132	.07503	.06934	.06419	.05952	.05529
86	19	.30293	.27389	.24797	.22482	.20413	.18562	.16903	.15416	.14080	.12881	.11802	.10830	.09954	.09163	.08449	.07803	.07218	.06688	.06207	.05769
86	20	.30889	.27972	.25365	.23033	.20945	.19073	.17393	.15885	.14528	.13308	.12208	.11216	.10321	.09511	.08779	.08116	.07515	.06969	.06473	.06021
86	21	.31496	.28567	.25946	.23597	.21490	.19598	.17898	.16368	.14991	.13749	.12629	.11617	.10702	.09874	.09123	.08443	.07825	.07263	.06752	.06286
86	22	.32113	.29175	.26539	.24174	.22048	.20137	.18416	.16866	.15467	.14205	.13064	.12032	.11097	.10250	.09481	.08783	.08147	.07569	.07043	.06562
86	23	.32743	.29795	.27146	.24765	.22622	.20691	.18950	.17379	.15960	.14677	.13515	.12462	.11508	.10641	.09854	.09138	.08485	.07891	.07348	.06852
86	24	.33385	.30429	.27768	.25371	.23211	.21262	.19501	.17910	.16470	.15166	.13983	.12911	.11936	.11050	.10244	.09509	.08839	.08228	.07669	.07158
86	25	.34042	.31077	.28405	.25994	.23818	.21850	.20070	.18459	.16998	.15674	.14471	.13377	.12383	.11477	.10652	.09899	.09211	.08583	.08008	.07481
86	26	.34712	.31741	.29058	.26634	.24441	.22456	.20657	.19026	.17545	.16200	.14977	.13863	.12848	.11923	.11079	.10307	.09602	.08956	.08364	.07821
86	27	.35396	.32420	.29728	.27291	.25083	.23081	.21264	.19613	.18113	.16747	.15503	.14369	.13335	.12390	.11526	.10736	.10012	.09349	.08740	.08181
86	28	.36094	.33113	.30413	.27964	.25741	.23723	.21888	.20219	.18698	.17313	.16049	.14895	.13840	.12876	.11992	.11183	.10441	.09760	.09134	.08558
86	29	.36805	.33821	.31113	.28653	.26417	.24383	.22531	.20843	.19303	.17898	.16614	.15440	.14365	.13381	.12478	.11650	.10890	.10190	.09547	.08955
86	30	.37528	.34542	.31827	.29358	.27109	.25060	.23191	.21485	.19927	.18502	.17198	.16004	.14910	.13905	.12983	.12136	.11357	.10640	.09979	.09369
86	31	.38263	.35276	.32556	.30078	.27817	.25754	.23869	.22145	.20569	.19125	.17801	.16588	.15473	.14450	.13508	.12642	.11844	.11108	.10429	.09802
86	32	.39011	.36025	.33300	.30814	.28542	.26465	.24565	.22824	.21230	.19767	.18425	.17191	.16057	.15014	.14053	.13168	.12351	.11597	.10900	.10256
86	33	.39773	.36788	.34060	.31566	.29285	.27195	.25280	.23524	.21912	.20431	.19069	.17817	.16664	.15601	.14621	.13716	.12880	.12108	.11393	.10731
86	34	.40547	.37564	.34835	.32336	.30045	.27943	.26014	.24243	.22614	.21115	.19735	.18464	.17291	.16209	.15210	.14286	.13431	.12640	.11907	.11227
86	35	.41335	.38357	.35627	.33122	.30824	.28711	.26770	.24983	.23338	.21822	.20424	.19134	.17943	.16842	.15823	.14880	.14007	.13197	.12446	.11748
86	36	.42135	.39163	.36434	.33926	.31620	.29498	.27544	.25744	.24083	.22551	.21135	.19827	.18617	.17497	.16460	.15498	.14606	.13778	.13008	.12292
86	37	.42949	.39984	.37257	.34747	.32435	.30305	.28340	.26526	.24851	.23302	.21870	.20544	.19316	.18177	.17121	.16141	.15230	.14383	.13595	.12861
86	38	.43777	.40820	.38097	.35586	.33270	.31131	.29156	.27330	.25641	.24077	.22629	.21286	.20040	.18883	.17809	.16810	.15880	.15015	.14209	.13457
86	39	.44618	.41671	.38953	.36442	.34123	.31978	.29994	.28157	.26454	.24876	.23412	.22052	.20789	.19615	.18522	.17505	.16557	.15674	.14849	.14080
86	40	.45473	.42538	.39826	.37317	.34996	.32846	.30854	.29006	.27292	.25700	.24221	.22845	.21565	.20374	.19264	.18228	.17263	.16361	.15519	.14731
86	41	.46341	.43420	.40716	.38211	.35889	.33735	.31736	.29880	.28154	.26549	.25056	.23665	.22369	.21161	.20034	.18981	.17998	.17078	.16218	.15413
86	42	.47224	.44318	.41623	.39123	.36802	.34645	.32641	.30776	.29041	.27424	.25917	.24512	.23201	.21977	.20833	.19763	.18762	.17825	.16947	.16125
86	43	.48118	.45229	.42546	.40052	.37733	.35576	.33567	.31695	.29951	.28323	.26804	.25386	.24060	.22820	.21660	.20574	.19556	.18602	.17707	.16866
86	44	.49025	.46154	.43484	.40998	.38683	.36526	.34514	.32637	.30884	.29247	.27717	.26285	.24946	.23691	.22515	.21413	.20379	.19408	.18496	.17639
86	45	.49942	.47091	.44435	.41958	.39649	.37493	.35479	.33598	.31839	.30193	.28652	.27209	.25856	.24587	.23397	.22279	.21229	.20241	.19313	.18439
86	46	.50867	.48038	.45398	.42933	.40630	.38477	.36463	.34578	.32814	.31160	.29610	.28155	.26791	.25509	.24304	.23171	.22106	.21103	.20158	.19268
86	47	.51800	.48994	.46371	.43919	.41624	.39475	.37462	.35576	.33807	.32147	.30588	.29124	.27747	.26453	.25235	.24088	.23008	.21990	.21029	.20123
86	48	.52740	.49959	.47355	.44917	.42631	.40489	.38478	.36591	.34819	.33153	.31587	.30114	.28728	.27422	.26191	.25031	.23936	.22903	.21928	.21006
86	49	.53687	.50932	.48349	.45926	.43652	.41516	.39509	.37623	.35849	.34179	.32607	.31126	.29730	.28413	.27171	.25998	.24890	.23843	.22853	.21917
86	50	.54641	.51913	.49352	.46946	.44685	.42558	.40556	.38672	.36897	.35225	.33648	.32160	.30755	.29429	.28176	.26991	.25871	.24810	.23806	.22855
86	51	.55600	.52901	.50364	.47977	.45729	.43612	.41618	.39737	.37963	.36289	.34708	.33214	.31802	.30467	.29204	.28009	.26876	.25803	.24786	.23821
86	52	.56561	.53894	.51382	.49014	.46782	.44677	.42690	.40814	.39042	.37368	.35784	.34286	.32868	.31526	.30253	.29048	.27904	.26820	.25790	.24812
86	53	.57525	.54890	.52404	.50058	.47843	.45751	.43774	.41904	.40135	.38461	.36877	.35375	.33952	.32603	.31323	.30108	.28954	.27859	.26817	.25827
86	54	.58490	.55888	.53430	.51107	.48911	.46833	.44866	.43004	.41240	.39568	.37983	.36480	.35053	.33698	.32411	.31188	.30025	.28919	.27867	.26865
86	55	.59456	.56889	.54460	.52161	.49984	.47922	.45968	.44114	.42357	.40688	.39104	.37600	.36170	.34811	.33518	.32287	.31116	.30001	.28939	.27926
86	56	.60422	.57890	.55492	.53219	.51063	.49018	.47077	.45234	.43484	.41820	.40238	.38734	.37302	.35940	.34642	.33406	.32228	.31104	.30032	.29009
86	57	.61386	.58892	.56525	.54279	.52146	.50119	.48193	.46362	.44620	.42962	.41384	.39881	.38449	.37085	.35783	.34542	.33357	.32226	.31146	.30114
86	58	.62347	.59891	.57557	.55339	.53229	.51222	.49313	.47494	.45762	.44112	.42539	.41039	.39607	.38242	.36938	.35692	.34502	.33365	.32278	.31237

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
86	59	.63302	.60885	.58585	.56396	.54311	.52326	.50433	.48629	.46908	.45266	.43699	.42203	.40774	.39408	.38103	.36854	.35660	.34517	.33423	.32376
86	60	.64251	.61874	.59609	.57450	.55391	.53428	.51554	.49765	.48056	.46424	.44864	.43373	.41947	.40582	.39277	.38026	.36829	.35682	.34582	.33528
86	61	.65193	.62857	.60628	.58500	.56469	.54528	.52674	.50902	.49207	.47586	.46035	.44550	.43128	.41766	.40460	.39209	.38010	.36859	.35755	.34696
86	62	.66131	.63836	.61644	.59549	.57546	.55630	.53796	.52042	.50362	.48753	.47211	.45734	.44318	.42959	.41656	.40405	.39205	.38052	.36944	.35880
86	63	.67062	.64811	.62656	.60595	.58621	.56730	.54919	.53184	.51520	.49925	.48394	.46926	.45516	.44162	.42862	.41613	.40413	.39259	.38149	.37081
86	64	.67986	.65778	.63663	.61636	.59692	.57829	.56041	.54326	.52679	.51099	.49580	.48122	.46720	.45373	.44077	.42831	.41632	.40477	.39366	.38296
86	65	.68902	.66738	.64662	.62671	.60759	.58923	.57160	.55466	.53838	.52274	.50769	.49322	.47929	.46589	.45299	.44057	.42860	.41707	.40596	.39524
86	66	.69810	.67691	.65655	.63700	.61820	.60014	.58276	.56605	.54997	.53449	.51960	.50525	.49143	.47811	.46528	.45291	.44098	.42947	.41837	.40766
86	67	.70710	.68636	.66642	.64723	.62878	.61101	.59390	.57743	.56156	.54627	.53153	.51732	.50362	.49040	.47765	.46534	.45346	.44199	.43091	.42021
86	68	.71599	.69571	.67619	.65739	.63927	.62181	.60499	.58876	.57311	.55802	.54345	.52939	.51582	.50271	.49006	.47783	.46601	.45458	.44354	.43286
86	69	.72475	.70494	.68585	.66743	.64966	.63252	.61598	.60002	.58460	.56971	.55533	.54143	.52800	.51502	.50246	.49032	.47857	.46721	.45621	.44556
86	70	.73336	.71402	.69534	.67732	.65991	.64309	.62685	.61115	.59597	.58130	.56711	.55338	.54010	.52725	.51481	.50277	.49111	.47981	.46887	.45827
86	71	.74178	.72290	.70466	.68702	.66997	.65349	.63754	.62211	.60718	.59273	.57874	.56520	.55208	.53937	.52706	.51512	.50356	.49234	.48147	.47092
86	72	.75000	.73159	.71377	.69653	.67984	.66368	.64804	.63289	.61821	.60399	.59021	.57686	.56391	.55135	.53917	.52736	.51589	.50477	.49397	.48349
86	73	.75801	.74006	.72266	.70581	.68949	.67367	.65833	.64346	.62904	.61506	.60149	.58833	.57556	.56316	.55112	.53944	.52809	.51706	.50635	.49594
86	74	.76582	.74832	.73135	.71489	.69893	.68345	.66842	.65384	.63968	.62594	.61260	.59964	.58705	.57482	.56293	.55138	.54015	.52924	.51862	.50829
86	75	.77344	.75639	.73984	.72377	.70818	.69303	.67832	.66403	.65014	.63665	.62353	.61078	.59839	.58633	.57461	.56320	.55210	.54130	.53079	.52056
86	76	.78086	.76426	.74813	.73246	.71723	.70242	.68803	.67403	.66042	.64718	.63430	.62176	.60957	.59769	.58614	.57489	.56393	.55326	.54286	.53273
86	77	.78807	.77192	.75621	.74092	.72606	.71159	.69752	.68382	.67049	.65750	.64486	.63255	.62056	.60888	.59750	.58641	.57560	.56507	.55480	.54478
86	78	.79506	.77934	.76404	.74915	.73464	.72052	.70676	.69336	.68031	.66759	.65519	.64311	.63133	.61985	.60865	.59773	.58707	.57668	.56655	.55665
86	79	.80178	.78649	.77160	.75708	.74294	.72915	.71571	.70261	.68984	.67738	.66523	.65337	.64181	.63053	.61951	.60877	.59828	.58804	.57804	.56827
86	80	.80821	.79333	.77883	.76469	.75089	.73744	.72431	.71150	.69900	.68681	.67490	.66328	.65193	.64085	.63002	.61946	.60913	.59904	.58919	.57956
86	81	.81431	.79984	.78572	.77193	.75848	.74534	.73252	.72000	.70777	.69583	.68417	.67277	.66164	.65076	.64012	.62973	.61957	.60964	.59993	.59044
86	82	.82009	.80600	.79224	.77880	.76567	.75285	.74032	.72808	.71612	.70443	.69300	.68183	.67091	.66023	.64979	.63957	.62958	.61981	.61024	.60089
86	83	.82554	.81182	.79841	.78530	.77249	.75997	.74773	.73576	.72405	.71261	.70141	.69046	.67975	.66926	.65901	.64897	.63915	.62953	.62011	.61090
86	84	.83069	.81732	.80424	.79146	.77895	.76672	.75476	.74305	.73160	.72039	.70942	.69869	.68818	.67789	.66782	.65796	.64830	.63884	.62958	.62050
86	85	.83556	.82252	.80977	.79729	.78508	.77313	.76143	.74998	.73877	.72780	.71705	.70653	.69622	.68613	.67624	.66655	.65706	.64776	.63865	.62971
86	86	.84011	.82739	.81495	.80276	.79083	.77915	.76771	.75650	.74553	.73478	.72425	.71394	.70383	.69392	.68421	.67470	.66537	.65622	.64726	.63846
87	0	.21142	.18584	.16375	.14465	.12812	.11378	.10134	.09051	.08109	.07287	.06568	.05940	.05389	.04906	.04480	.04105	.03775	.03482	.03223	.02992
87	1	.20947	.18352	.16109	.14166	.12483	.11021	.09751	.08646	.07682	.06841	.06106	.05463	.04899	.04404	.03968	.03584	.03246	.02947	.02682	.02447
87	2	.21355	.18738	.16471	.14506	.12799	.11315	.10023	.08897	.07913	.07054	.06301	.05642	.05063	.04553	.04105	.03709	.03359	.03050	.02776	.02532
87	3	.21788	.19150	.16861	.14873	.13143	.11637	.10323	.09176	.08173	.07294	.06524	.05848	.05253	.04729	.04267	.03859	.03498	.03178	.02894	.02642
87	4	.22239	.19581	.17270	.15259	.13506	.11977	.10642	.09474	.08451	.07553	.06765	.06072	.05462	.04923	.04448	.04027	.03654	.03323	.03029	.02767
87	5	.22706	.20027	.17694	.15661	.13886	.12335	.10977	.09788	.08745	.07828	.07022	.06312	.05685	.05132	.04642	.04208	.03823	.03481	.03177	.02905
87	6	.23184	.20486	.18132	.16076	.14279	.12706	.11327	.10116	.09053	.08117	.07292	.06564	.05922	.05353	.04849	.04402	.04004	.03650	.03335	.03054
87	7	.23675	.20958	.18583	.16506	.14686	.13091	.11690	.10458	.09374	.08419	.07575	.06830	.06171	.05587	.05068	.04607	.04197	.03831	.03505	.03213
87	8	.24178	.21441	.19046	.16948	.15106	.13488	.12066	.10813	.09708	.08733	.07871	.07108	.06432	.05832	.05299	.04824	.04401	.04023	.03685	.03383
87	9	.24693	.21939	.19524	.17404	.15540	.13901	.12456	.11182	.10057	.09062	.08181	.07400	.06707	.06091	.05542	.05053	.04617	.04227	.03878	.03564
87	10	.25221	.22449	.20015	.17874	.15989	.14328	.12862	.11566	.10421	.09406	.08506	.07707	.06996	.06363	.05800	.05296	.04846	.04443	.04082	.03758
87	11	.25760	.22972	.20519	.18358	.16451	.14768	.13281	.11964	.10798	.09763	.08843	.08026	.07298	.06649	.06069	.05551	.05087	.04671	.04298	.03962
87	12	.26311	.23507	.21035	.18854	.16926	.15222	.13713	.12375	.11188	.10133	.09194	.08358	.07612	.06946	.06351	.05817	.05339	.04910	.04525	.04177
87	13	.26870	.24050	.21560	.19359	.17411	.15685	.14155	.12796	.11587	.10512	.09554	.08699	.07935	.07252	.06641	.06092	.05600	.05157	.04759	.04399
87	14	.27433	.24598	.22090	.19870	.17901	.16154	.14602	.13222	.11993	.10897	.09919	.09045	.08263	.07563	.06935	.06371	.05864	.05407	.04996	.04624
87	15	.27999	.25149	.22624	.20384	.18395	.16627	.15054	.13652	.12402	.11286	.10288	.09395	.08595	.07877	.07232	.06652	.06130	.05660	.05235	.04851
87	16	.28566	.25702	.23160	.20901	.18892	.17103	.15508	.14085	.12814	.11677	.10659	.09747	.08928	.08193	.07531	.06935	.06398	.05913	.05474	.05077
87	17	.29138	.26260	.23701	.21423	.19394	.17584	.15968	.14523	.13231	.12073	.11035	.10103	.09266	.08512	.07833	.07221	.06668	.06169	.05716	.05306
87	18	.29714	.26823	.24247	.21951	.19902	.18071	.16434	.14968	.13654	.12476	.11418	.10466	.09609	.08838	.08141	.07512	.06944	.06429	.05963	.05539
87	19	.30299	.27395	.24804	.22489	.20420	.18569	.16911	.15424	.14089	.12890	.11811	.10839	.09963	.09173	.08459	.07813	.07229	.06699	.06217	.05780
87	20	.30895	.27978	.25372	.23040	.20952	.19080	.17401	.15893	.14537	.13317	.12217	.11226	.10331	.09522	.08790	.08127	.07525	.06980	.06484	.06033
87	21	.31502	.28574	.25953	.23604	.21498	.19606	.17906	.16377	.15000	.13759	.12639	.11627	.10712	.09884	.09134	.08454	.07836	.07274	.06763	.06297

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
87	22	.32119	.29181	.26546	.24181	.22056	.20145	.18425	.16875	.15477	.14215	.13074	.12042	.11107	.10260	.09492	.08794	.08159	.07581	.07054	.06574
87	23	.32749	.29802	.27154	.24773	.22630	.20700	.18959	.17389	.15970	.14687	.13525	.12473	.11519	.10652	.09865	.09149	.08497	.07902	.07360	.06865
87	24	.33392	.30436	.27776	.25380	.23220	.21271	.19511	.17919	.16480	.15176	.13994	.12921	.11947	.11061	.10255	.09521	.08851	.08240	.07682	.07171
87	25	.34049	.31085	.28413	.26003	.23826	.21859	.20080	.18469	.17009	.15684	.14482	.13389	.12394	.11489	.10664	.09911	.09224	.08596	.08021	.07494
87	26	.34719	.31748	.29066	.26642	.24450	.22466	.20667	.19036	.17556	.16211	.14988	.13875	.12860	.11936	.11091	.10320	.09615	.08969	.08377	.07835
87	27	.35404	.32428	.29736	.27300	.25093	.23091	.21274	.19624	.18124	.16759	.15515	.14382	.13347	.12403	.11539	.10749	.10026	.09363	.08754	.08195
87	28	.36102	.33122	.30422	.27973	.25752	.23734	.21899	.20230	.18710	.17325	.16061	.14908	.13853	.12889	.12006	.11197	.10455	.09774	.09149	.08573
87	29	.36813	.33830	.31122	.28663	.26428	.24394	.22542	.20855	.19316	.17911	.16627	.15453	.14379	.13395	.12493	.11665	.10905	.10206	.09563	.08970
87	30	.37537	.34551	.31837	.29368	.27120	.25071	.23203	.21498	.19940	.18515	.17212	.16018	.14924	.13920	.12999	.12152	.11373	.10656	.09995	.09386
87	31	.38273	.35286	.32567	.30089	.27829	.25766	.23881	.22159	.20582	.19139	.17816	.16602	.15489	.14465	.13524	.12658	.11860	.11125	.10446	.09820
87	32	.39021	.36035	.33311	.30825	.28554	.26478	.24578	.22838	.21244	.19782	.18440	.17207	.16074	.15031	.14070	.13185	.12368	.11615	.10918	.10274
87	33	.39783	.36799	.34072	.31579	.29298	.27209	.25294	.23538	.21927	.20446	.19086	.17833	.16681	.15618	.14638	.13734	.12899	.12126	.11412	.10750
87	34	.40558	.37576	.34848	.32349	.30058	.27958	.26029	.24258	.22630	.21132	.19752	.18481	.17309	.16227	.15228	.14305	.13451	.12660	.11927	.11248
87	35	.41346	.38369	.35640	.33136	.30838	.28727	.26785	.24999	.23355	.21840	.20442	.19153	.17962	.16861	.15843	.14900	.14027	.13218	.12467	.11770
87	36	.42148	.39176	.36448	.33941	.31636	.29515	.27561	.25761	.24101	.22569	.21155	.19847	.18637	.17518	.16481	.15520	.14628	.13800	.13031	.12315
87	37	.42962	.39998	.37272	.34763	.32452	.30322	.28357	.26544	.24870	.23322	.21890	.20565	.19337	.18199	.17144	.16163	.15253	.14407	.13619	.12886
87	38	.43791	.40835	.38113	.35603	.33287	.31150	.29175	.27350	.25662	.24098	.22650	.21308	.20063	.18907	.17833	.16834	.15905	.15040	.14234	.13483
87	39	.44633	.41687	.38970	.36460	.34142	.31998	.30014	.28178	.26476	.24899	.23435	.22076	.20814	.19640	.18548	.17531	.16584	.15701	.14877	.14108
87	40	.45489	.42555	.39844	.37337	.35016	.32867	.30876	.29029	.27315	.25724	.24246	.22871	.21592	.20401	.19291	.18256	.17291	.16390	.15548	.14761
87	41	.46359	.43439	.40736	.38232	.35911	.33758	.31760	.29904	.28179	.26576	.25083	.23693	.22398	.21190	.20063	.19011	.18028	.17109	.16250	.15445
87	42	.47243	.44338	.41644	.39145	.36825	.34670	.32667	.30803	.29068	.27452	.25947	.24542	.23232	.22008	.20865	.19796	.18795	.17859	.16982	.16159
87	43	.48139	.45251	.42569	.40077	.37759	.35603	.33595	.31724	.29981	.28354	.26836	.25418	.24093	.22854	.21695	.20609	.19592	.18638	.17744	.16904
87	44	.49048	.46178	.43509	.41025	.38711	.36555	.34544	.32669	.30917	.29281	.27751	.26321	.24982	.23728	.22553	.21452	.20418	.19448	.18537	.17680
87	45	.49966	.47117	.44462	.41988	.39679	.37525	.35513	.33632	.31874	.30229	.28690	.27247	.25895	.24628	.23438	.22321	.21272	.20285	.19357	.18484
87	46	.50894	.48066	.45428	.42964	.40663	.38512	.36499	.34616	.32852	.31200	.29651	.28198	.26834	.25553	.24349	.23217	.22153	.21150	.20206	.19317
87	47	.51829	.49025	.46404	.43953	.41660	.39513	.37502	.35617	.33849	.32190	.30633	.29170	.27795	.26501	.25284	.24138	.23059	.22042	.21082	.20177
87	48	.52772	.49993	.47391	.44954	.42671	.40530	.38521	.36636	.34865	.33201	.31636	.30164	.28779	.27474	.26245	.25085	.23992	.22960	.21985	.21064
87	49	.53722	.50969	.48388	.45967	.43695	.41561	.39556	.37672	.35899	.34231	.32660	.31181	.29786	.28471	.27229	.26058	.24951	.23905	.22916	.21980
87	50	.54678	.51953	.49395	.46991	.44732	.42607	.40607	.38725	.36952	.35281	.33706	.32219	.30816	.29491	.28240	.27056	.25937	.24877	.23875	.22925
87	51	.55640	.52945	.50410	.48025	.45780	.43666	.41673	.39795	.38022	.36350	.34771	.33279	.31869	.30535	.29274	.28079	.26948	.25877	.24861	.23897
87	52	.56606	.53941	.51432	.49067	.46838	.44735	.42751	.40877	.39107	.37435	.35853	.34357	.32941	.31600	.30329	.29125	.27983	.26899	.25871	.24894
87	53	.57574	.54942	.52459	.50116	.47904	.45814	.43839	.41972	.40206	.38534	.36951	.35452	.34031	.32683	.31405	.30192	.29040	.27945	.26905	.25916
87	54	.58543	.55944	.53490	.51170	.48977	.46902	.44938	.43078	.41317	.39647	.38065	.36563	.35138	.33785	.32500	.31279	.30118	.29014	.27963	.26962
87	55	.59513	.56950	.54524	.52229	.50056	.47997	.46045	.44195	.42440	.40774	.39192	.37690	.36263	.34905	.33615	.32386	.31217	.30104	.29043	.28031
87	56	.60483	.57956	.55562	.53292	.51140	.49099	.47161	.45321	.43574	.41913	.40334	.38832	.37403	.36043	.34747	.33513	.32337	.31215	.30145	.29124
87	57	.61453	.58963	.56601	.54359	.52229	.50206	.48284	.46456	.44717	.43063	.41488	.39988	.38558	.37196	.35897	.34658	.33476	.32347	.31268	.30238
87	58	.62419	.59968	.57639	.55425	.53320	.51317	.49411	.47596	.45868	.44221	.42651	.41154	.39725	.38362	.37061	.35818	.34630	.33495	.32410	.31371
87	59	.63380	.60968	.58673	.56489	.54409	.52428	.50539	.48739	.47022	.45384	.43820	.42327	.40901	.39538	.38235	.36990	.35798	.34658	.33566	.32520
87	60	.64335	.61963	.59704	.57550	.55496	.53537	.51668	.49883	.48179	.46551	.44994	.43507	.42084	.40723	.39420	.38172	.36978	.35833	.34736	.33684
87	61	.65283	.62953	.60730	.58608	.56582	.54647	.52797	.51029	.49339	.47722	.46175	.44693	.43275	.41916	.40615	.39367	.38170	.37022	.35921	.34863
87	62	.66227	.63940	.61754	.59665	.57667	.55757	.53929	.52179	.50504	.48899	.47362	.45889	.44476	.43121	.41822	.40574	.39377	.38227	.37122	.36061
87	63	.67166	.64922	.62774	.60719	.58751	.56867	.55061	.53331	.51673	.50082	.48556	.47092	.45686	.44337	.43040	.41795	.40598	.39447	.38340	.37275
87	64	.68098	.65898	.63789	.61769	.59832	.57975	.56193	.54484	.52843	.51268	.49754	.48300	.46903	.45560	.44268	.43026	.41830	.40680	.39572	.38505
87	65	.69022	.66866	.64798	.62814	.60909	.59080	.57324	.55636	.54014	.52455	.50956	.49513	.48126	.46790	.45504	.44266	.43073	.41924	.40816	.39748
87	66	.69939	.67828	.65801	.63854	.61982	.60182	.58452	.56787	.55186	.53644	.52160	.50731	.49354	.48027	.46749	.45516	.44327	.43180	.42074	.41006
87	67	.70848	.68784	.66798	.64889	.63051	.61282	.59579	.57939	.56358	.54836	.53368	.51953	.50588	.49272	.48002	.46776	.45592	.44449	.43346	.42279
87	68	.71747	.69730	.67787	.65916	.64113	.62376	.60701	.59086	.57529	.56026	.54576	.53177	.51825	.50520	.49260	.48042	.46865	.45727	.44627	.43563
87	69	.72634	.70664	.68765	.66933	.65166	.63461	.61815	.60227	.58693	.57212	.55780	.54398	.53061	.51769	.50519	.49310	.48141	.47010	.45914	.44854
87	70	.73506	.71583	.69727	.67935	.66204	.64533	.62917	.61356	.59847	.58387	.56976	.55611	.54290	.53011	.51774	.50575	.49415	.48291	.47202	.46146
87	71	.74360	.72485	.70672	.68920	.67226	.65588	.64003	.62469	.60985	.59549	.58158	.56812	.55507	.54243	.53019	.51832	.50681	.49566	.48484	.47434

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
87	72	.75194	.73366	.71597	.69885	.68228	.66623	.65070	.63565	.62107	.60694	.59325	.57998	.56710	.55462	.54252	.53077	.51937	.50831	.49757	.48714
87	73	.76008	.74227	.72501	.70829	.69209	.67639	.66116	.64640	.63209	.61820	.60473	.59166	.57897	.56665	.55470	.54308	.53180	.52084	.51019	.49984
87	74	.76802	.75067	.73385	.71753	.70170	.68634	.67144	.65697	.64293	.62929	.61605	.60319	.59069	.57854	.56674	.55527	.54411	.53327	.52272	.51246
87	75	.77578	.75889	.74250	.72658	.71113	.69612	.68154	.66737	.65360	.64022	.62721	.61456	.60226	.59030	.57866	.56734	.55632	.54560	.53516	.52500
87	76	.78335	.76692	.75096	.73545	.72037	.70571	.69145	.67758	.66410	.65098	.63821	.62579	.61369	.60192	.59046	.57930	.56843	.55784	.54752	.53746
87	77	.79072	.77475	.75922	.74410	.72940	.71509	.70116	.68760	.67440	.66155	.64903	.63683	.62496	.61338	.60210	.59111	.58039	.56994	.55975	.54982
87	78	.79787	.78235	.76724	.75252	.73819	.72423	.71063	.69738	.68447	.67189	.65962	.64766	.63600	.62463	.61354	.60272	.59217	.58187	.57182	.56201
87	79	.80477	.78968	.77499	.76066	.74670	.73309	.71982	.70687	.69425	.68194	.66993	.65821	.64677	.63561	.62471	.61407	.60369	.59355	.58364	.57397
87	80	.81137	.79671	.78242	.76848	.75488	.74160	.72866	.71602	.70368	.69164	.67988	.66840	.65718	.64623	.63553	.62508	.61487	.60489	.59513	.58560
87	81	.81764	.80340	.78950	.77593	.76268	.74974	.73711	.72477	.71271	.70094	.68943	.67818	.66719	.65645	.64595	.63568	.62564	.61583	.60622	.59683
87	82	.82360	.80975	.79623	.78301	.77010	.75749	.74516	.73311	.72133	.70981	.69855	.68754	.67677	.66624	.65593	.64585	.63599	.62633	.61689	.60764
87	83	.82922	.81576	.80260	.78973	.77715	.76484	.75281	.74104	.72953	.71827	.70725	.69647	.68591	.67559	.66548	.65558	.64589	.63640	.62711	.61801
87	84	.83455	.82145	.80864	.79610	.78384	.77184	.76009	.74860	.73735	.72633	.71555	.70499	.69466	.68453	.67462	.66490	.65539	.64606	.63693	.62798
87	85	.83960	.82684	.81437	.80215	.79019	.77848	.76702	.75579	.74480	.73403	.72348	.71314	.70301	.69309	.68337	.67384	.66449	.65534	.64636	.63756
87	86	.84433	.83191	.81975	.80784	.79617	.78474	.77355	.76258	.75183	.74129	.73097	.72085	.71093	.70120	.69167	.68232	.67315	.66415	.65533	.64668
87	87	.84872	.83661	.82475	.81313	.80174	.79057	.77963	.76891	.75839	.74808	.73797	.72806	.71834	.70880	.69945	.69027	.68127	.67243	.66376	.65525
88	0	.21150	.18592	.16384	.14475	.12822	.11388	.10144	.09062	.08120	.07298	.06581	.05953	.05402	.04919	.04494	.04120	.03789	.03497	.03238	.03008
88	1	.20949	.18354	.16111	.14169	.12485	.11024	.09754	.08648	.07685	.06844	.06109	.05466	.04902	.04407	.03971	.03588	.03249	.02950	.02685	.02450
88	2	.21356	.18739	.16473	.14507	.12800	.11317	.10025	.08899	.07915	.07056	.06304	.05644	.05065	.04556	.04107	.03711	.03362	.03053	.02778	.02535
88	3	.21790	.19152	.16863	.14874	.13145	.11638	.10325	.09178	.08175	.07296	.06526	.05850	.05255	.04732	.04270	.03862	.03501	.03181	.02897	.02644
88	4	.22241	.19582	.17271	.15260	.13508	.11979	.10644	.09476	.08453	.07555	.06767	.06074	.05464	.04925	.04450	.04029	.03656	.03325	.03031	.02769
88	5	.22707	.20028	.17696	.15662	.13887	.12336	.10979	.09790	.08747	.07830	.07024	.06314	.05687	.05134	.04644	.04211	.03826	.03483	.03179	.02907
88	6	.23185	.20487	.18133	.16078	.14281	.12707	.11328	.10118	.09055	.08119	.07294	.06567	.05924	.05355	.04851	.04404	.04007	.03653	.03338	.03056
88	7	.23677	.20959	.18585	.16507	.14688	.13093	.11692	.10460	.09376	.08421	.07578	.06833	.06173	.05589	.05071	.04610	.04200	.03834	.03508	.03216
88	8	.24179	.21443	.19048	.16950	.15108	.13491	.12068	.10815	.09711	.08736	.07874	.07111	.06435	.05835	.05301	.04827	.04404	.04026	.03688	.03386
88	9	.24695	.21941	.19526	.17406	.15543	.13903	.12459	.11185	.10060	.09065	.08184	.07403	.06710	.06094	.05545	.05057	.04620	.04230	.03881	.03568
88	10	.25223	.22452	.20017	.17877	.15992	.14331	.12865	.11570	.10424	.09409	.08509	.07710	.07000	.06367	.05803	.05300	.04850	.04447	.04086	.03762
88	11	.25763	.22975	.20522	.18361	.16455	.14772	.13284	.11968	.10801	.09767	.08848	.08030	.07302	.06653	.06074	.05556	.05092	.04676	.04303	.03967
88	12	.26314	.23510	.21038	.18857	.16930	.15226	.13717	.12379	.11192	.10137	.09199	.08363	.07617	.06951	.06356	.05823	.05345	.04916	.04530	.04183
88	13	.26873	.24054	.21564	.19363	.17415	.15690	.14159	.12801	.11593	.10517	.09559	.08705	.07941	.07258	.06647	.06098	.05606	.05164	.04765	.04406
88	14	.27437	.24602	.22095	.19874	.17906	.16159	.14608	.13227	.11999	.10903	.09925	.09052	.08270	.07570	.06942	.06378	.05871	.05415	.05003	.04632
88	15	.28003	.25154	.22629	.20389	.18400	.16633	.15060	.13658	.12408	.11292	.10295	.09402	.08602	.07884	.07240	.06660	.06138	.05668	.05243	.04859
88	16	.28571	.25707	.23165	.20907	.18898	.17109	.15514	.14092	.12821	.11684	.10666	.09754	.08936	.08200	.07539	.06943	.06406	.05921	.05483	.05086
88	17	.29143	.26265	.23706	.21429	.19400	.17590	.15974	.14530	.13238	.12081	.11043	.10111	.09274	.08520	.07842	.07230	.06677	.06178	.05725	.05316
88	18	.29719	.26828	.24253	.21957	.19908	.18078	.16441	.14975	.13662	.12484	.11426	.10474	.09618	.08846	.08150	.07521	.06953	.06438	.05972	.05549
88	19	.30304	.27400	.24809	.22496	.20427	.18576	.16918	.15431	.14097	.12898	.11819	.10848	.09972	.09182	.08468	.07823	.07238	.06708	.06227	.05790
88	20	.30900	.27984	.25378	.23047	.20959	.19088	.17409	.15901	.14545	.13325	.12226	.11234	.10340	.09531	.08799	.08136	.07535	.06990	.06494	.06043
88	21	.31507	.28580	.25959	.23611	.21505	.19613	.17914	.16385	.15008	.13767	.12647	.11636	.10721	.09894	.09144	.08463	.07846	.07284	.06773	.06308
88	22	.32125	.29187	.26553	.24188	.22063	.20153	.18433	.16883	.15485	.14223	.13083	.12051	.11117	.10270	.09502	.08804	.08169	.07591	.07065	.06585
88	23	.32755	.29808	.27160	.24780	.22637	.20707	.18967	.17397	.15978	.14696	.13534	.12482	.11528	.10662	.09875	.09159	.08507	.07913	.07371	.06876
88	24	.33398	.30442	.27782	.25387	.23227	.21279	.19519	.17928	.16489	.15185	.14003	.12931	.11957	.11072	.10266	.09532	.08862	.08251	.07693	.07182
88	25	.34055	.31092	.28420	.26010	.23834	.21868	.20089	.18478	.17018	.15694	.14491	.13399	.12405	.11500	.10675	.09922	.09235	.08607	.08033	.07506
88	26	.34725	.31755	.29074	.26650	.24458	.22474	.20676	.19046	.17566	.16221	.14998	.13885	.12871	.11947	.11103	.10332	.09627	.08981	.08390	.07847
88	27	.35411	.32435	.29744	.27308	.25101	.23100	.21284	.19634	.18134	.16769	.15526	.14393	.13359	.12414	.11551	.10761	.10038	.09375	.08767	.08208
88	28	.36109	.33129	.30430	.27982	.25761	.23743	.21909	.20240	.18721	.17336	.16073	.14919	.13865	.12901	.12019	.11210	.10468	.09788	.09162	.08587
88	29	.36821	.33838	.31131	.28672	.26437	.24404	.22553	.20866	.19327	.17922	.16639	.15466	.14392	.13408	.12506	.11678	.10918	.10220	.09577	.08985
88	30	.37545	.34560	.31846	.29378	.27130	.25082	.23214	.21509	.19951	.18527	.17224	.16031	.14937	.13934	.13013	.12166	.11387	.10670	.10010	.09401
88	31	.38281	.35295	.32576	.30099	.27839	.25777	.23893	.22170	.20595	.19152	.17829	.16616	.15502	.14479	.13539	.12673	.11875	.11140	.10462	.09836
88	32	.39030	.36045	.33321	.30836	.28565	.26489	.24590	.22851	.21257	.19795	.18454	.17221	.16088	.15045	.14085	.13200	.12384	.11631	.10935	.10291
88	33	.39792	.36809	.34082	.31590	.29309	.27221	.25307	.23552	.21941	.20461	.19100	.17848	.16696	.15634	.14654	.13750	.12915	.12143	.11429	.10768

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
88	34	.40567	.37587	.34859	.32360	.30071	.27971	.26043	.24272	.22644	.21147	.19768	.18497	.17325	.16244	.15245	.14322	.13468	.12678	.11946	.11266
88	35	.41357	.38380	.35652	.33149	.30851	.28740	.26800	.25014	.23370	.21855	.20459	.19169	.17979	.16879	.15861	.14919	.14046	.13237	.12486	.11789
88	36	.42159	.39188	.36460	.33954	.31650	.29529	.27576	.25777	.24118	.22586	.21172	.19865	.18656	.17537	.16500	.15539	.14648	.13820	.13051	.12336
88	37	.42974	.40011	.37285	.34777	.32466	.30337	.28374	.26561	.24887	.23340	.21908	.20584	.19357	.18219	.17164	.16184	.15274	.14428	.13641	.12908
88	38	.43803	.40849	.38127	.35618	.33303	.31166	.29192	.27368	.25680	.24117	.22670	.21328	.20083	.18928	.17854	.16856	.15927	.15063	.14258	.13507
88	39	.44646	.41702	.38985	.36476	.34158	.32015	.30033	.28197	.26496	.24919	.23456	.22098	.20836	.19662	.18571	.17555	.16608	.15725	.14902	.14133
88	40	.45503	.42571	.39860	.37354	.35034	.32886	.30895	.29049	.27336	.25746	.24268	.22894	.21615	.20425	.19316	.18282	.17317	.16416	.15575	.14788
88	41	.46374	.43455	.40753	.38250	.35930	.33778	.31781	.29926	.28202	.26599	.25107	.23718	.22423	.21216	.20090	.19039	.18056	.17138	.16278	.15474
88	42	.47259	.44356	.41663	.39166	.36847	.34692	.32690	.30827	.29093	.27478	.25973	.24569	.23259	.22036	.20894	.19825	.18825	.17889	.17013	.16191
88	43	.48157	.45271	.42590	.40099	.37782	.35627	.33620	.31750	.30008	.28382	.26865	.25448	.24123	.22885	.21726	.20641	.19625	.18672	.17778	.16939
88	44	.49068	.46200	.43532	.41049	.38736	.36581	.34572	.32697	.30946	.29311	.27782	.26353	.25015	.23762	.22587	.21487	.20454	.19484	.18573	.17717
88	45	.49988	.47140	.44487	.42013	.39706	.37553	.35542	.33663	.31906	.30262	.28723	.27282	.25931	.24664	.23475	.22359	.21310	.20324	.19397	.18524
88	46	.50917	.48092	.45455	.42993	.40693	.38543	.36532	.34649	.32887	.31236	.29688	.28236	.26873	.25593	.24390	.23259	.22195	.21193	.20250	.19361
88	47	.51855	.49053	.46433	.43984	.41692	.39547	.37537	.35653	.33887	.32229	.30673	.29211	.27837	.26545	.25329	.24184	.23105	.22088	.21130	.20225
88	48	.52800	.50023	.47423	.44988	.42706	.40567	.38560	.36676	.34906	.33243	.31680	.30209	.28825	.27521	.26293	.25135	.24042	.23011	.22037	.21117
88	49	.53752	.51001	.48423	.46003	.43733	.41601	.39598	.37715	.35944	.34277	.32708	.31230	.29836	.28522	.27282	.26111	.25005	.23960	.22972	.22037
88	50	.54712	.51989	.49433	.47031	.44774	.42651	.40653	.38772	.37001	.35332	.33758	.32273	.30871	.29547	.28297	.27115	.25996	.24938	.23936	.22987
88	51	.55677	.52984	.50451	.48069	.45826	.43713	.41723	.39846	.38076	.36405	.34828	.33337	.31929	.30597	.29336	.28143	.27013	.25943	.24928	.23965
88	52	.56645	.53984	.51477	.49115	.46888	.44787	.42805	.40933	.39165	.37495	.35915	.34420	.33006	.31666	.30397	.29194	.28054	.26971	.25944	.24969
88	53	.57617	.54988	.52508	.50167	.47958	.45871	.43898	.42033	.40269	.38600	.37019	.35521	.34102	.32756	.31479	.30267	.29117	.28024	.26985	.25997
88	54	.58590	.55994	.53543	.51226	.49035	.46963	.45002	.43145	.41386	.39718	.38138	.36638	.35215	.33864	.32581	.31361	.30202	.29099	.28049	.27050
88	55	.59564	.57004	.54582	.52290	.50119	.48063	.46115	.44267	.42514	.40851	.39272	.37772	.36346	.34991	.33702	.32476	.31308	.30196	.29137	.28127
88	56	.60538	.58015	.55624	.53358	.51210	.49171	.47236	.45400	.43655	.41996	.40420	.38921	.37494	.36136	.34842	.33610	.32436	.31316	.30247	.29228
88	57	.61512	.59027	.56668	.54430	.52304	.50285	.48366	.46541	.44805	.43153	.41581	.40084	.38657	.37297	.36000	.34763	.33583	.32456	.31379	.30351
88	58	.62483	.60037	.57712	.55502	.53401	.51402	.49499	.47688	.45963	.44319	.42752	.41257	.39832	.38471	.37172	.35932	.34746	.33613	.32530	.31493
88	59	.63449	.61042	.58752	.56572	.54497	.52519	.50635	.48838	.47124	.45489	.43929	.42439	.41016	.39656	.38356	.37112	.35923	.34785	.33695	.32652
88	60	.64409	.62043	.59789	.57640	.55591	.53636	.51770	.49990	.48289	.46665	.45112	.43627	.42208	.40849	.39549	.38305	.37112	.35970	.34875	.33826
88	61	.65364	.63040	.60822	.58705	.56683	.54753	.52908	.51144	.49458	.47845	.46301	.44823	.43408	.42053	.40754	.39509	.38315	.37170	.36071	.35016
88	62	.66314	.64032	.61852	.59769	.57776	.55871	.54047	.52302	.50631	.49031	.47498	.46028	.44619	.43268	.41972	.40727	.39533	.38386	.37284	.36225
88	63	.67259	.65021	.62880	.60831	.58869	.56989	.55189	.53464	.51810	.50224	.48702	.47242	.45840	.44494	.43202	.41959	.40766	.39618	.38514	.37452
88	64	.68198	.66005	.63903	.61889	.59958	.58107	.56331	.54627	.52991	.51420	.49911	.48462	.47069	.45730	.44442	.43203	.42011	.40863	.39759	.38695
88	65	.69130	.66981	.64920	.62943	.61045	.59222	.57471	.55789	.54173	.52619	.51124	.49687	.48304	.46972	.45691	.44456	.43267	.42121	.41017	.39952
88	66	.70054	.67952	.65932	.63992	.62127	.60334	.58610	.56952	.55356	.53820	.52341	.50917	.49545	.48223	.46949	.45720	.44535	.43392	.42290	.41225
88	67	.70972	.68916	.66939	.65037	.63207	.61445	.59749	.58115	.56541	.55025	.53563	.52153	.50794	.49482	.48217	.46995	.45816	.44677	.43577	.42515
88	68	.71880	.69872	.67938	.66076	.64281	.62551	.60884	.59276	.57725	.56229	.54785	.53392	.52046	.50746	.49491	.48278	.47106	.45972	.44876	.43816
88	69	.72777	.70817	.68927	.67104	.65346	.63649	.62012	.60431	.58904	.57430	.56005	.54628	.53298	.52011	.50767	.49564	.48400	.47273	.46182	.45126
88	70	.73659	.71747	.69901	.68119	.66397	.64734	.63127	.61574	.60073	.58621	.57217	.55858	.54544	.53272	.52040	.50847	.49692	.48573	.47489	.46438
88	71	.74524	.72660	.70858	.69116	.67432	.65804	.64228	.62703	.61228	.59799	.58416	.57077	.55779	.54522	.53304	.52123	.50978	.49868	.48791	.47747
88	72	.75369	.73553	.71796	.70095	.68449	.66854	.65311	.63815	.62366	.60962	.59601	.58281	.57002	.55761	.54557	.53389	.52255	.51155	.50086	.49049
88	73	.76195	.74426	.72713	.71053	.69445	.67885	.66373	.64907	.63486	.62106	.60768	.59469	.58208	.56984	.55795	.54641	.53520	.52430	.51371	.50342
88	74	.77001	.75280	.73611	.71992	.70422	.68897	.67418	.65982	.64588	.63234	.61919	.60642	.59401	.58194	.57022	.55882	.54774	.53696	.52648	.51628
88	75	.77790	.76116	.74491	.72913	.71381	.69892	.68446	.67041	.65675	.64347	.63056	.61801	.60580	.59393	.58237	.57113	.56019	.54954	.53917	.52907
88	76	.78561	.76934	.75353	.73816	.72322	.70869	.69456	.68082	.66745	.65444	.64179	.62946	.61747	.60579	.59442	.58334	.57255	.56204	.55179	.54181
88	77	.79313	.77732	.76195	.74699	.73244	.71827	.70448	.69105	.67797	.66524	.65284	.64075	.62898	.61750	.60632	.59542	.58479	.57442	.56431	.55445
88	78	.80043	.78509	.77015	.75560	.74142	.72762	.71416	.70105	.68827	.67582	.66367	.65183	.64029	.62902	.61803	.60731	.59685	.58665	.57668	.56695
88	79	.80748	.79259	.77808	.76393	.75013	.73668	.72357	.71077	.69829	.68612	.67424	.66264	.65133	.64028	.62949	.61896	.60867	.59863	.58882	.57923
88	80	.81424	.79979	.78569	.77194	.75852	.74542	.73264	.72015	.70797	.69607	.68445	.67311	.66202	.65119	.64061	.63027	.62016	.61028	.60063	.59119
88	81	.82069	.80666	.79297	.77959	.76654	.75378	.74132	.72915	.71725	.70563	.69427	.68317	.67231	.66170	.65133	.64118	.63125	.62154	.61205	.60276
88	82	.82680	.81319	.79988	.78688	.77417	.76175	.74961	.73773	.72612	.71477	.70367	.69281	.68218	.67178	.66161	.65166	.64191	.63238	.62304	.61390
88	83	.83260	.81937	.80644	.79380	.78143	.76933	.75749	.74591	.73458	.72349	.71264	.70202	.69162	.68143	.67147	.66170	.65214	.64278	.63360	.62462



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
88	84	.83810	.82525	.81268	.80038	.78834	.77655	.76501	.75372	.74266	.73183	.72122	.71083	.70066	.69069	.68092	.67135	.66197	.65278	.64377	.63494
88	85	.84331	.83083	.81860	.80663	.79491	.78343	.77218	.76117	.75037	.73979	.72943	.71927	.70932	.69956	.68999	.68061	.67141	.66239	.65355	.64487
88	86	.84822	.83608	.82418	.81253	.80111	.78992	.77896	.76821	.75767	.74734	.73721	.72727	.71753	.70798	.69861	.68942	.68040	.67155	.66287	.65435
88	87	.85278	.84096	.82938	.81803	.80690	.79598	.78528	.77479	.76449	.75440	.74449	.73477	.72524	.71589	.70671	.69770	.68885	.68017	.67165	.66329
88	88	.85700	.84549	.83420	.82313	.81227	.80161	.79116	.78091	.77085	.76097	.75128	.74177	.73244	.72327	.71428	.70544	.69677	.68825	.67988	.67167
89	0	.21157	.18600	.16392	.14483	.12831	.11398	.10154	.09073	.08131	.07310	.06592	.05965	.05415	.04932	.04507	.04133	.03803	.03511	.03252	.03023
89	1	.20951	.18356	.16113	.14170	.12487	.11026	.09756	.08650	.07687	.06846	.06112	.05468	.04904	.04409	.03974	.03590	.03252	.02953	.02688	.02453
89	2	.21357	.18741	.16474	.14509	.12802	.11318	.10027	.08900	.07917	.07058	.06306	.05646	.05067	.04558	.04109	.03714	.03364	.03055	.02781	.02537
89	3	.21791	.19153	.16864	.14876	.13146	.11640	.10326	.09179	.08176	.07298	.06528	.05852	.05257	.04734	.04272	.03864	.03503	.03183	.02899	.02646
89	4	.22242	.19583	.17272	.15261	.13509	.11981	.10645	.09477	.08454	.07557	.06769	.06076	.05466	.04927	.04452	.04031	.03658	.03327	.03033	.02771
89	5	.22708	.20029	.17697	.15664	.13889	.12338	.10981	.09792	.08748	.07832	.07026	.06316	.05689	.05136	.04646	.04213	.03828	.03486	.03181	.02910
89	6	.23187	.20488	.18135	.16079	.14282	.12709	.11330	.10120	.09056	.08121	.07296	.06569	.05926	.05357	.04853	.04406	.04009	.03655	.03340	.03058
89	7	.23678	.20961	.18586	.16509	.14690	.13094	.11694	.10462	.09378	.08423	.07580	.06835	.06175	.05591	.05073	.04612	.04202	.03836	.03510	.03219
89	8	.24181	.21445	.19050	.16951	.15110	.13493	.12070	.10817	.09713	.08738	.07876	.07113	.06437	.05837	.05304	.04829	.04406	.04028	.03691	.03389
89	9	.24696	.21942	.19528	.17408	.15545	.13905	.12461	.11187	.10062	.09068	.08187	.07406	.06713	.06097	.05548	.05059	.04623	.04233	.03884	.03571
89	10	.25225	.22454	.20020	.17879	.15995	.14333	.12868	.11572	.10427	.09412	.08512	.07713	.07003	.06370	.05807	.05303	.04854	.04451	.04090	.03766
89	11	.25765	.22978	.20524	.18363	.16458	.14775	.13288	.11971	.10805	.09770	.08851	.08034	.07306	.06657	.06078	.05560	.05096	.04680	.04307	.03972
89	12	.26317	.23513	.21042	.18860	.16934	.15230	.13721	.12383	.11196	.10141	.09203	.08367	.07622	.06956	.06361	.05828	.05350	.04921	.04535	.04188
89	13	.26876	.24057	.21568	.19367	.17419	.15694	.14164	.12805	.11597	.10522	.09564	.08710	.07946	.07264	.06652	.06104	.05612	.05169	.04771	.04412
89	14	.27440	.24606	.22099	.19879	.17911	.16164	.14612	.13232	.12004	.10908	.09931	.09057	.08276	.07576	.06948	.06384	.05878	.05421	.05010	.04639
89	15	.28007	.25158	.22633	.20394	.18405	.16638	.15065	.13664	.12414	.11298	.10301	.09408	.08608	.07891	.07247	.06667	.06145	.05675	.05250	.04867
89	16	.28575	.25712	.23170	.20912	.18903	.17114	.15520	.14098	.12827	.11691	.10673	.09761	.08943	.08208	.07546	.06951	.06414	.05929	.05491	.05094
89	17	.29147	.26270	.23711	.21434	.19405	.17596	.15980	.14536	.13245	.12087	.11050	.10118	.09281	.08528	.07850	.07238	.06685	.06186	.05734	.05324
89	18	.29724	.26833	.24258	.21963	.19914	.18084	.16447	.14982	.13669	.12491	.11433	.10482	.09625	.08854	.08158	.07530	.06961	.06447	.05981	.05558
89	19	.30309	.27405	.24815	.22501	.20433	.18582	.16924	.15438	.14104	.12905	.11826	.10855	.09980	.09190	.08476	.07831	.07247	.06717	.06236	.05799
89	20	.30905	.27989	.25383	.23052	.20965	.19094	.17415	.15908	.14552	.13332	.12233	.11242	.10348	.09539	.08807	.08145	.07544	.06999	.06503	.06052
89	21	.31512	.28585	.25965	.23617	.21511	.19620	.17921	.16392	.15015	.13775	.12655	.11644	.10730	.09902	.09152	.08472	.07855	.07294	.06783	.06318
89	22	.32130	.29193	.26559	.24194	.22070	.20160	.18440	.16890	.15493	.14231	.13091	.12060	.11126	.10279	.09511	.08813	.08179	.07601	.07075	.06595
89	23	.32760	.29813	.27166	.24786	.22644	.20714	.18975	.17405	.15986	.14704	.13543	.12491	.11537	.10671	.09885	.09169	.08517	.07923	.07381	.06886
89	24	.33404	.30448	.27789	.25393	.23234	.21286	.19526	.17936	.16497	.15194	.14012	.12940	.11966	.11081	.10275	.09542	.08872	.08261	.07703	.07193
89	25	.34061	.31098	.28427	.26017	.23841	.21875	.20096	.18486	.17026	.15702	.14500	.13408	.12414	.11509	.10685	.09933	.09246	.08618	.08043	.07517
89	26	.34731	.31762	.29080	.26657	.24466	.22482	.20684	.19054	.17574	.16230	.15007	.13895	.12881	.11957	.11113	.10342	.09637	.08992	.08401	.07859
89	27	.35417	.32442	.29751	.27316	.25109	.23108	.21292	.19643	.18143	.16778	.15536	.14403	.13369	.12425	.11562	.10772	.10049	.09387	.08779	.08220
89	28	.36116	.33136	.30437	.27990	.25769	.23752	.21918	.20250	.18730	.17346	.16083	.14930	.13876	.12912	.12030	.11222	.10480	.09800	.09174	.08599
89	29	.36828	.33845	.31138	.28680	.26446	.24413	.22562	.20875	.19337	.17933	.16650	.15477	.14403	.13419	.12518	.11690	.10931	.10232	.09590	.08998
89	30	.37552	.34567	.31854	.29386	.27139	.25091	.23224	.21519	.19962	.18538	.17236	.16043	.14949	.13946	.13025	.12179	.11400	.10684	.10023	.09415
89	31	.38289	.35303	.32585	.30108	.27849	.25787	.23903	.22181	.20606	.19163	.17841	.16628	.15515	.14492	.13552	.12686	.11889	.11154	.10476	.09850
89	32	.39038	.36053	.33330	.30845	.28575	.26500	.24601	.22862	.21269	.19808	.18466	.17234	.16101	.15059	.14099	.13215	.12399	.11645	.10949	.10306
89	33	.39801	.36817	.34092	.31600	.29320	.27232	.25318	.23564	.21953	.20473	.19113	.17862	.16710	.15648	.14669	.13765	.12930	.12159	.11445	.10784
89	34	.40576	.37596	.34869	.32371	.30082	.27982	.26055	.24285	.22657	.21160	.19781	.18511	.17340	.16259	.15261	.14338	.13484	.12694	.11962	.11283
89	35	.41366	.38390	.35662	.33160	.30863	.28753	.26812	.25028	.23384	.21870	.20473	.19185	.17994	.16894	.15877	.14935	.14063	.13254	.12504	.11807
89	36	.42169	.39198	.36471	.33966	.31662	.29542	.27590	.25791	.24132	.22601	.21187	.19881	.18672	.17553	.16517	.15557	.14665	.13838	.13070	.12355
89	37	.42984	.40022	.37297	.34789	.32480	.30351	.28388	.26576	.24902	.23356	.21925	.20601	.19374	.18237	.17182	.16203	.15293	.14447	.13660	.12928
89	38	.43814	.40861	.38139	.35631	.33317	.31181	.29208	.27384	.25696	.24134	.22687	.21346	.20102	.18947	.17873	.16876	.15948	.15084	.14279	.13528
89	39	.44658	.41714	.38998	.36491	.34173	.32031	.30049	.28214	.26514	.24937	.23475	.22117	.20855	.19683	.18591	.17576	.16629	.15747	.14924	.14155
89	40	.45516	.42584	.39875	.37369	.35050	.32903	.30913	.29068	.27355	.25765	.24288	.22915	.21636	.20447	.19338	.18304	.17340	.16440	.15599	.14812
89	41	.46388	.43470	.40769	.38267	.35948	.33797	.31800	.29946	.28223	.26620	.25129	.23740	.22446	.21240	.20114	.19063	.18081	.17163	.16304	.15500
89	42	.47274	.44372	.41680	.39183	.36865	.34712	.32710	.30848	.29115	.27501	.25996	.24593	.23284	.22062	.20919	.19851	.18852	.17917	.17041	.16219
89	43	.48173	.45288	.42608	.40118	.37802	.35648	.33642	.31773	.30031	.28407	.26890	.25474	.24150	.22912	.21754	.20670	.19654	.18701	.17808	.16969
89	44	.49085	.46218	.43552	.41070	.38758	.36604	.34596	.32722	.30972	.29338	.27810	.26381	.25044	.23792	.22618	.21518	.20486	.19517	.18606	.17751

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
89	45	.50007	.47160	.44509	.42036	.39731	.37578	.35569	.33690	.31934	.30291	.28754	.27313	.25963	.24697	.23509	.22393	.21345	.20360	.19433	.18561
89	46	.50938	.48114	.45479	.43018	.40719	.38570	.36560	.34679	.32918	.31268	.29721	.28269	.26907	.25628	.24426	.23296	.22233	.21232	.20289	.19401
89	47	.51878	.49077	.46459	.44011	.41721	.39577	.37568	.35686	.33921	.32264	.30709	.29248	.27875	.26583	.25368	.24224	.23146	.22130	.21172	.20268
89	48	.52825	.50049	.47451	.45018	.42738	.40600	.38594	.36711	.34943	.33281	.31719	.30250	.28866	.27564	.26336	.25179	.24087	.23057	.22084	.21164
89	49	.53779	.51030	.48453	.46036	.43767	.41637	.39635	.37754	.35984	.34319	.32751	.31273	.29881	.28568	.27329	.26159	.25055	.24010	.23023	.22089
89	50	.54741	.52021	.49466	.47066	.44811	.42690	.40694	.38815	.37045	.35377	.33804	.32321	.30920	.29598	.28348	.27167	.26050	.24993	.23992	.23043
89	51	.55709	.53018	.50488	.48108	.45867	.43756	.41767	.39892	.38124	.36454	.34878	.33389	.31982	.30651	.29392	.28200	.27072	.26002	.24988	.24027
89	52	.56680	.54021	.51517	.49157	.46932	.44833	.42853	.40984	.39217	.37548	.35970	.34477	.33064	.31726	.30458	.29257	.28117	.27036	.26010	.25036
89	53	.57655	.55028	.52551	.50213	.48006	.45921	.43951	.42088	.40326	.38658	.37079	.35583	.34165	.32821	.31546	.30335	.29186	.28094	.27057	.26070
89	54	.58631	.56039	.53590	.51276	.49088	.47018	.45059	.43204	.41447	.39782	.38203	.36706	.35284	.33935	.32653	.31435	.30277	.29176	.28127	.27130
89	55	.59609	.57052	.54633	.52344	.50176	.48123	.46177	.44332	.42581	.40920	.39343	.37845	.36421	.35068	.33781	.32556	.31390	.30280	.29222	.28213
89	56	.60587	.58067	.55680	.53417	.51271	.49236	.47304	.45470	.43727	.42071	.40497	.39000	.37575	.36219	.34928	.33697	.32525	.31406	.30339	.29321
89	57	.61565	.59083	.56729	.54494	.52371	.50355	.48439	.46617	.44884	.43235	.41665	.40170	.38745	.37387	.36093	.34858	.33679	.32554	.31479	.30452
89	58	.62541	.60098	.57777	.55571	.53473	.51478	.49578	.47770	.46048	.44407	.42842	.41351	.39927	.38569	.37273	.36034	.34851	.33720	.32638	.31603
89	59	.63511	.61109	.58823	.56647	.54575	.52601	.50720	.48927	.47216	.45584	.44027	.42540	.41119	.39762	.38464	.37223	.36036	.34900	.33812	.32771
89	60	.64476	.62115	.59865	.57720	.55675	.53724	.51863	.50085	.48388	.46767	.45217	.43736	.42319	.40964	.39666	.38424	.37234	.36094	.35002	.33954
89	61	.65436	.63116	.60903	.58791	.56774	.54848	.53007	.51247	.49564	.47955	.46415	.44940	.43528	.42176	.40880	.39637	.38446	.37303	.36207	.35154
89	62	.66391	.64115	.61940	.59861	.57874	.55973	.54154	.52413	.50746	.49150	.47620	.46154	.44748	.43400	.42107	.40866	.39674	.38529	.37430	.36373
89	63	.67343	.65110	.62975	.60930	.58974	.57099	.55304	.53583	.51933	.50351	.48834	.47377	.45979	.44637	.43347	.42108	.40917	.39772	.38671	.37612
89	64	.68288	.66100	.64005	.61996	.60071	.58225	.56454	.54755	.53123	.51557	.50053	.48607	.47218	.45883	.44598	.43363	.42174	.41030	.39928	.38867
89	65	.69226	.67084	.65030	.63058	.61166	.59349	.57604	.55927	.54315	.52766	.51276	.49843	.48464	.47137	.45859	.44628	.43443	.42300	.41199	.40137
89	66	.70157	.68062	.66050	.64116	.62258	.60471	.58753	.57100	.55509	.53979	.52505	.51085	.49718	.48400	.47130	.45905	.44724	.43585	.42485	.41424
89	67	.71082	.69035	.67065	.65170	.63347	.61592	.59902	.58274	.56706	.55195	.53738	.52334	.50979	.49672	.48411	.47194	.46019	.44884	.43788	.42728
89	68	.71999	.69999	.68074	.66219	.64431	.62709	.61048	.59447	.57902	.56412	.54974	.53586	.52246	.50951	.49700	.48492	.47324	.46195	.45103	.44046
89	69	.72905	.70954	.69072	.67258	.65507	.63818	.62188	.60614	.59094	.57626	.56208	.54837	.53512	.52231	.50992	.49794	.48634	.47512	.46425	.45374
89	70	.73796	.71894	.70057	.68284	.66571	.64916	.63317	.61772	.60277	.58832	.57435	.56083	.54774	.53508	.52281	.51094	.49944	.48830	.47750	.46704
89	71	.74671	.72817	.71025	.69293	.67618	.65998	.64431	.62915	.61447	.60026	.58650	.57317	.56026	.54775	.53563	.52388	.51248	.50143	.49072	.48032
89	72	.75527	.73722	.71975	.70284	.68648	.67063	.65528	.64041	.62600	.61204	.59851	.58539	.57266	.56032	.54834	.53672	.52544	.51449	.50386	.49354
89	73	.76363	.74606	.72904	.71255	.69657	.68108	.66606	.65149	.63736	.62365	.61035	.59744	.58491	.57274	.56092	.54944	.53829	.52745	.51692	.50668
89	74	.77181	.75472	.73815	.72208	.70649	.69135	.67666	.66240	.64856	.63511	.62205	.60936	.59702	.58504	.57339	.56206	.55104	.54033	.52991	.51976
89	75	.77981	.76321	.74709	.73143	.71623	.70146	.68711	.67316	.65960	.64642	.63361	.62115	.60902	.59723	.58576	.57459	.56372	.55314	.54283	.53280
89	76	.78765	.77152	.75585	.74062	.72580	.71140	.69739	.68376	.67050	.65760	.64504	.63281	.62091	.60932	.59803	.58703	.57632	.56588	.55571	.54579
89	77	.79530	.77965	.76443	.74961	.73519	.72115	.70749	.69418	.68122	.66860	.65631	.64432	.63265	.62127	.61017	.59936	.58881	.57852	.56849	.55870
89	78	.80274	.78757	.77278	.75839	.74436	.73069	.71737	.70439	.69174	.67940	.66737	.65564	.64420	.63304	.62215	.61152	.60115	.59102	.58114	.57149
89	79	.80994	.79523	.78088	.76690	.75326	.73996	.72699	.71433	.70198	.68994	.67818	.66670	.65549	.64455	.63387	.62344	.61325	.60329	.59357	.58406
89	80	.81686	.80259	.78867	.77509	.76184	.74890	.73627	.72393	.71189	.70013	.68864	.67742	.66645	.65574	.64527	.63503	.62503	.61525	.60568	.59633
89	81	.82345	.80963	.79612	.78293	.77005	.75747	.74517	.73315	.72141	.70993	.69871	.68774	.67702	.66653	.65627	.64623	.63642	.62681	.61741	.60822
89	82	.82973	.81632	.80322	.79041	.77789	.76565	.75368	.74197	.73052	.71932	.70836	.69765	.68716	.67689	.66684	.65701	.64738	.63796	.62873	.61969
89	83	.83568	.82268	.80996	.79752	.78535	.77344	.76179	.75038	.73922	.72830	.71760	.70713	.69687	.68683	.67699	.66736	.65792	.64867	.63961	.63073
89	84	.84134	.82873	.81638	.80430	.79247	.78088	.76954	.75843	.74755	.73689	.72645	.71622	.70619	.69637	.68675	.67731	.66806	.65899	.65010	.64139
89	85	.84672	.83448	.82250	.81075	.79925	.78798	.77694	.76612	.75551	.74512	.73493	.72494	.71514	.70554	.69612	.68689	.67783	.66894	.66022	.65167
89	86	.85179	.83991	.82826	.81685	.80567	.79470	.78395	.77340	.76306	.75292	.74298	.73322	.72365	.71426	.70505	.69601	.68714	.67843	.66989	.66150
89	87	.85651	.84497	.83365	.82255	.81166	.80098	.79050	.78022	.77014	.76024	.75053	.74100	.73165	.72247	.71345	.70460	.69592	.68738	.67900	.67077
89	88	.86089	.84966	.83865	.82784	.81724	.80683	.79661	.78659	.77674	.76708	.75759	.74828	.73913	.73015	.72133	.71266	.70415	.69579	.68757	.67950
89	89	.86494	.85401	.84328	.83275	.82240	.81225	.80228	.79249	.78288	.77344	.76417	.75506	.74611	.73731	.72867	.72019	.71184	.70364	.69558	.68766
90	0	.21163	.18607	.16400	.14491	.12839	.11407	.10164	.09083	.08141	.07320	.06603	.05976	.05426	.04944	.04520	.04146	.03816	.03524	.03266	.03037
90	1	.20952	.18357	.16114	.14172	.12489	.11028	.09758	.08653	.07689	.06849	.06114	.05471	.04907	.04412	.03977	.03593	.03255	.02956	.02691	.02456
90	2	.21359	.18742	.16476	.14510	.12804	.11320	.10028	.08902	.07919	.07060	.06308	.05648	.05069	.04560	.04111	.03716	.03366	.03057	.02783	.02540
90	3	.21792	.19154	.16865	.14877	.13147	.11641	.10328	.09181	.08178	.07300	.06530	.05854	.05259	.04735	.04274	.03866	.03505	.03185	.02901	.02649
90	4	.22243	.19584	.17274	.15263	.13510	.11982	.10647	.09479	.08456	.07558	.06771	.06078	.05467	.04929	.04453	.04033	.03660	.03329	.03035	.02773

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
90	5	.22709	.20030	.17698	.15665	.13890	.12339	.10982	.09793	.08750	.07834	.07027	.06317	.05691	.05138	.04648	.04214	.03829	.03487	.03183	.02911
90	6	.23188	.20489	.18136	.16081	.14284	.12710	.11331	.10121	.09058	.08122	.07298	.06570	.05927	.05359	.04855	.04408	.04011	.03657	.03342	.03060
90	7	.23679	.20962	.18587	.16510	.14691	.13096	.11695	.10464	.09380	.08425	.07582	.06837	.06177	.05593	.05075	.04614	.04204	.03838	.03512	.03221
90	8	.24182	.21446	.19051	.16953	.15112	.13494	.12072	.10819	.09715	.08740	.07878	.07115	.06439	.05839	.05306	.04831	.04408	.04031	.03693	.03391
90	9	.24698	.21944	.19529	.17410	.15547	.13907	.12463	.11189	.10064	.09070	.08189	.07408	.06715	.06099	.05551	.05062	.04626	.04236	.03887	.03574
90	10	.25227	.22456	.20022	.17881	.15997	.14336	.12870	.11575	.10429	.09415	.08515	.07716	.07006	.06373	.05810	.05306	.04857	.04454	.04093	.03769
90	11	.25767	.22980	.20527	.18366	.16460	.14778	.13290	.11974	.10808	.09773	.08854	.08037	.07309	.06660	.06081	.05563	.05100	.04684	.04311	.03975
90	12	.26319	.23516	.21044	.18863	.16937	.15233	.13724	.12387	.11200	.10145	.09207	.08371	.07626	.06960	.06365	.05832	.05354	.04925	.04540	.04193
90	13	.26879	.24060	.21571	.19370	.17423	.15698	.14168	.12809	.11601	.10526	.09569	.08714	.07951	.07268	.06657	.06109	.05617	.05175	.04776	.04417
90	14	.27443	.24609	.22102	.19882	.17914	.16168	.14617	.13237	.12008	.10913	.09936	.09062	.08281	.07581	.06954	.06390	.05883	.05427	.05016	.04645
90	15	.28010	.25162	.22637	.20398	.18410	.16642	.15070	.13669	.12419	.11304	.10306	.09414	.08614	.07897	.07253	.06673	.06152	.05682	.05257	.04873
90	16	.28579	.25716	.23174	.20916	.18908	.17119	.15525	.14103	.12833	.11696	.10679	.09767	.08949	.08214	.07553	.06958	.06421	.05936	.05498	.05102
90	17	.29151	.26274	.23716	.21439	.19410	.17601	.15986	.14542	.13250	.12093	.11056	.10125	.09288	.08535	.07857	.07245	.06692	.06193	.05741	.05332
90	18	.29728	.26837	.24263	.21968	.19919	.18089	.16453	.14988	.13675	.12497	.11439	.10488	.09632	.08861	.08165	.07537	.06969	.06455	.05989	.05566
90	19	.30313	.27410	.24820	.22506	.20438	.18588	.16930	.15444	.14110	.12911	.11833	.10862	.09987	.09197	.08484	.07839	.07255	.06725	.06244	.05808
90	20	.30909	.27994	.25388	.23058	.20970	.19100	.17421	.15914	.14559	.13339	.12240	.11249	.10355	.09547	.08815	.08153	.07552	.07007	.06512	.06061
90	21	.31517	.28590	.25970	.23622	.21517	.19626	.17927	.16398	.15022	.13782	.12662	.11651	.10737	.09910	.09160	.08481	.07863	.07302	.06791	.06326
90	22	.32135	.29198	.26564	.24200	.22076	.20166	.18446	.16897	.15500	.14238	.13098	.12067	.11133	.10287	.09519	.08821	.08187	.07610	.07084	.06604
90	23	.32765	.29818	.27172	.24792	.22650	.20721	.18981	.17411	.15993	.14711	.13550	.12499	.11545	.10680	.09893	.09177	.08526	.07932	.07390	.06895
90	24	.33408	.30453	.27794	.25399	.23240	.21292	.19533	.17943	.16504	.15201	.14020	.12948	.11975	.11089	.10284	.09550	.08881	.08271	.07713	.07202
90	25	.34066	.31103	.28432	.26023	.23848	.21882	.20103	.18493	.17034	.15710	.14508	.13416	.12423	.11518	.10694	.09942	.09255	.08627	.08053	.07527
90	26	.34737	.31767	.29086	.26664	.24472	.22489	.20692	.19062	.17582	.16238	.15016	.13903	.12890	.11966	.11122	.10352	.09647	.09002	.08411	.07869
90	27	.35422	.32448	.29757	.27322	.25116	.23115	.21300	.19651	.18151	.16787	.15544	.14412	.13378	.12434	.11572	.10782	.10060	.09397	.08789	.08231
90	28	.36121	.33142	.30444	.27997	.25776	.23759	.21926	.20258	.18739	.17355	.16092	.14939	.13886	.12922	.12040	.11232	.10491	.09811	.09185	.08611
90	29	.36834	.33852	.31145	.28687	.26453	.24421	.22570	.20884	.19346	.17942	.16659	.15486	.14413	.13430	.12528	.11701	.10942	.10244	.09601	.09009
90	30	.37558	.34574	.31862	.29394	.27147	.25100	.23232	.21528	.19971	.18548	.17246	.16053	.14960	.13957	.13036	.12190	.11412	.10696	.10036	.09427
90	31	.38295	.35310	.32593	.30116	.27857	.25796	.23912	.22191	.20616	.19173	.17851	.16639	.15526	.14504	.13564	.12698	.11901	.11167	.10489	.09863
90	32	.39045	.36060	.33338	.30854	.28584	.26509	.24611	.22872	.21279	.19818	.18477	.17246	.16113	.15071	.14112	.13227	.12412	.11659	.10963	.10320
90	33	.39808	.36825	.34100	.31609	.29329	.27242	.25329	.23574	.21964	.20485	.19125	.17874	.16722	.15661	.14682	.13779	.12944	.12173	.11459	.10798
90	34	.40584	.37604	.34877	.32380	.30092	.27992	.26066	.24296	.22669	.21172	.19794	.18524	.17353	.16273	.15274	.14352	.13499	.12709	.11977	.11298
90	35	.41374	.38399	.35672	.33170	.30873	.28763	.26824	.25039	.23396	.21882	.20486	.19198	.18008	.16909	.15892	.14950	.14078	.13270	.12520	.11823
90	36	.42177	.39208	.36481	.33976	.31673	.29554	.27602	.25804	.24145	.22615	.21201	.19895	.18687	.17568	.16532	.15572	.14681	.13855	.13086	.12372
90	37	.42994	.40032	.37307	.34800	.32491	.30363	.28401	.26589	.24916	.23370	.21940	.20616	.19389	.18253	.17198	.16219	.15310	.14465	.13678	.12946
90	38	.43824	.40871	.38151	.35643	.33329	.31194	.29221	.27398	.25711	.24150	.22703	.21362	.20118	.18963	.17891	.16893	.15966	.15102	.14297	.13547
90	39	.44669	.41726	.39010	.36503	.34187	.32045	.30063	.28229	.26529	.24953	.23491	.22134	.20873	.19701	.18610	.17595	.16649	.15767	.14944	.14176
90	40	.45527	.42596	.39888	.37383	.35064	.32918	.30928	.29084	.27372	.25783	.24306	.22933	.21655	.20466	.19358	.18325	.17361	.16461	.15620	.14834
90	41	.46400	.43483	.40783	.38282	.35963	.33813	.31817	.29963	.28241	.26639	.25148	.23760	.22467	.21261	.20135	.19085	.18103	.17186	.16327	.15524
90	42	.47287	.44386	.41695	.39199	.36882	.34729	.32728	.30867	.29134	.27521	.26017	.24615	.23306	.22084	.20943	.19875	.18876	.17941	.17066	.16245
90	43	.48188	.45303	.42624	.40135	.37820	.35667	.33662	.31794	.30053	.28429	.26913	.25497	.24174	.22937	.21779	.20695	.19680	.18728	.17835	.16997
90	44	.49101	.46235	.43569	.41089	.38778	.36625	.34617	.32744	.30995	.29362	.27835	.26407	.25070	.23818	.22645	.21546	.20514	.19546	.18636	.17781
90	45	.50024	.47179	.44528	.42057	.39752	.37601	.35592	.33715	.31960	.30318	.28780	.27341	.25991	.24726	.23538	.22423	.21376	.20391	.19465	.18594
90	46	.50957	.48134	.45500	.43040	.40742	.38595	.36586	.34706	.32945	.31296	.29750	.28300	.26938	.25660	.24459	.23329	.22267	.21266	.20324	.19437
90	47	.51898	.49098	.46482	.44036	.41747	.39604	.37596	.35715	.33951	.32295	.30741	.29281	.27908	.26618	.25404	.24260	.23183	.22168	.21211	.20307
90	48	.52847	.50073	.47476	.45044	.42765	.40629	.38624	.36743	.34976	.33315	.31754	.30285	.28903	.27601	.26375	.25218	.24127	.23098	.22126	.21207
90	49	.53803	.51056	.48481	.46065	.43798	.41669	.39668	.37788	.36020	.34355	.32789	.31313	.29921	.28609	.27371	.26202	.25098	.24055	.23069	.22135
90	50	.54767	.52048	.49496	.47098	.44844	.42724	.40730	.38852	.37084	.35417	.33846	.32363	.30964	.29643	.28394	.27214	.26098	.25041	.24041	.23094
90	51	.55737	.53049	.50521	.48142	.45903	.43794	.41807	.39933	.38166	.36498	.34924	.33436	.32030	.30700	.29442	.28252	.27124	.26055	.25043	.24082
90	52	.56711	.54054	.51552	.49194	.46971	.44875	.42896	.41028	.39264	.37596	.36019	.34528	.33116	.31779	.30513	.29313	.28174	.27094	.26069	.25096
90	53	.57689	.55065	.52590	.50254	.48049	.45966	.43998	.42137	.40376	.38710	.37133	.35638	.34222	.32879	.31605	.30396	.29248	.28158	.27121	.26136
90	54	.58668	.56078	.53632	.51320	.49134	.47067	.45110	.43257	.41502	.39839	.38262	.36766	.35346	.33998	.32718	.31501	.30345	.29245	.28198	.27201

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
90	55	.59649	.57095	.54679	.52392	.50227	.48176	.46232	.44389	.42641	.40982	.39407	.37910	.36489	.35137	.33851	.32628	.31464	.30355	.29298	.28291
90	56	.60631	.58114	.55729	.53469	.51326	.49293	.47364	.45532	.43792	.42138	.40566	.39071	.37648	.36294	.35004	.33776	.32604	.31488	.30422	.29406
90	57	.61612	.59134	.56782	.54550	.52431	.50417	.48504	.46684	.44954	.43307	.41740	.40247	.38824	.37469	.36176	.34943	.33766	.32642	.31569	.30544
90	58	.62592	.60153	.57835	.55632	.53538	.51545	.49649	.47843	.46124	.44485	.42923	.41434	.40013	.38657	.37363	.36126	.34945	.33815	.32735	.31702
90	59	.63566	.61168	.58885	.56713	.54644	.52674	.50796	.49006	.47298	.45669	.44115	.42630	.41212	.39857	.38561	.37323	.36138	.35003	.33918	.32878
90	60	.64535	.62178	.59932	.57791	.55750	.53803	.51945	.50171	.48477	.46859	.45312	.43833	.42419	.41066	.39771	.38531	.37344	.36206	.35115	.34070
90	61	.65500	.63185	.60976	.58868	.56855	.54932	.53095	.51339	.49660	.48053	.46516	.45045	.43636	.42286	.40993	.39753	.38564	.37424	.36329	.35279
90	62	.66460	.64189	.62018	.59944	.57961	.56064	.54249	.52512	.50849	.49256	.47730	.46267	.44864	.43519	.42229	.40990	.39801	.38659	.37562	.36508
90	63	.67416	.65189	.63059	.61020	.59067	.57198	.55406	.53690	.52044	.50466	.48952	.47499	.46104	.44765	.43478	.42242	.41054	.39912	.38813	.37756
90	64	.68367	.66185	.64095	.62092	.60172	.58331	.56564	.54869	.53242	.51680	.50180	.48738	.47352	.46020	.44739	.43507	.42321	.41180	.40081	.39022
90	65	.69311	.67176	.65127	.63161	.61274	.59462	.57722	.56050	.54443	.52898	.51413	.49984	.48609	.47285	.46011	.44783	.43601	.42462	.41363	.40304
90	66	.70249	.68160	.66154	.64227	.62374	.60593	.58880	.57232	.55647	.54121	.52651	.51236	.49873	.48559	.47293	.46072	.44894	.43758	.42662	.41604
90	67	.71181	.69140	.67178	.65290	.63472	.61723	.60039	.58417	.56854	.55348	.53896	.52496	.51146	.49844	.48587	.47374	.46202	.45071	.43978	.42922
90	68	.72105	.70113	.68195	.66347	.64566	.62850	.61196	.59600	.58062	.56577	.55144	.53761	.52425	.51135	.49889	.48685	.47521	.46396	.45307	.44255
90	69	.73019	.71076	.69202	.67395	.65652	.63970	.62347	.60779	.59266	.57803	.56391	.55025	.53706	.52429	.51195	.50001	.48846	.47728	.46646	.45598
90	70	.73919	.72025	.70197	.68432	.66727	.65079	.63487	.61949	.60461	.59022	.57631	.56285	.54982	.53721	.52500	.51317	.50172	.49062	.47987	.46945
90	71	.74802	.72958	.71175	.69452	.67785	.66173	.64614	.63105	.61644	.60230	.58860	.57534	.56249	.55004	.53797	.52627	.51493	.50393	.49326	.48290
90	72	.75667	.73872	.72135	.70454	.68826	.67250	.65724	.64245	.62812	.61423	.60076	.58771	.57505	.56276	.55085	.53929	.52806	.51717	.50659	.49631
90	73	.76513	.74767	.73076	.71437	.69848	.68308	.66815	.65367	.63962	.62599	.61276	.59992	.58746	.57536	.56360	.55219	.54109	.53031	.51984	.50965
90	74	.77341	.75645	.73999	.72402	.70853	.69349	.67890	.66473	.65097	.63761	.62462	.61201	.59975	.58784	.57626	.56499	.55404	.54339	.53302	.52294
90	75	.78153	.76505	.74905	.73351	.71841	.70374	.68949	.67564	.66218	.64909	.63636	.62398	.61194	.60022	.58882	.57773	.56692	.55641	.54616	.53619
90	76	.78948	.77349	.75794	.74283	.72813	.71384	.69994	.68641	.67325	.66045	.64798	.63584	.62402	.61252	.60131	.59038	.57974	.56937	.55927	.54942
90	77	.79726	.78175	.76666	.75197	.73768	.72376	.71021	.69702	.68417	.67165	.65945	.64756	.63598	.62469	.61368	.60294	.59247	.58226	.57230	.56258
90	78	.80483	.78980	.77516	.76091	.74701	.73347	.72028	.70742	.69488	.68265	.67073	.65910	.64776	.63669	.62589	.61535	.60506	.59501	.58521	.57563
90	79	.81216	.79761	.78342	.76958	.75609	.74292	.73008	.71756	.70533	.69340	.68176	.67039	.65929	.64845	.63786	.62752	.61742	.60755	.59791	.58849
90	80	.81922	.80512	.79137	.77795	.76485	.75205	.73956	.72737	.71545	.70382	.69245	.68135	.67049	.65989	.64952	.63938	.62947	.61978	.61031	.60104
90	81	.82596	.81231	.79899	.78597	.77325	.76082	.74867	.73680	.72520	.71385	.70276	.69192	.68131	.67093	.66079	.65086	.64114	.63164	.62233	.61323
90	82	.83238	.81917	.80625	.79362	.78127	.76919	.75738	.74583	.73453	.72347	.71266	.70207	.69171	.68156	.67163	.66191	.65239	.64307	.63394	.62500
90	83	.83848	.82569	.81316	.80091	.78892	.77719	.76571	.75447	.74346	.73269	.72213	.71180	.70168	.69177	.68206	.67254	.66322	.65409	.64513	.63636
90	84	.84430	.83190	.81976	.80787	.79624	.78484	.77367	.76274	.75202	.74152	.73124	.72116	.71128	.70159	.69210	.68279	.67366	.66472	.65594	.64733
90	85	.84983	.83782	.82605	.81452	.80322	.79215	.78129	.77066	.76023	.75000	.73998	.73014	.72050	.71104	.70177	.69267	.68374	.67498	.66638	.65794
90	86	.85505	.84341	.83200	.82081	.80984	.79908	.78852	.77817	.76802	.75806	.74829	.73870	.72929	.72006	.71099	.70210	.69336	.68479	.67637	.66810
90	87	.85993	.84864	.83756	.82669	.81603	.80557	.79530	.78523	.77534	.76563	.75610	.74675	.73756	.72855	.71969	.71099	.70245	.69406	.68581	.67772
90	88	.86447	.85350	.84274	.83218	.82181	.81163	.80163	.79182	.78218	.77272	.76342	.75429	.74532	.73651	.72786	.71935	.71099	.70278	.69470	.68677
90	89	.86866	.85801	.84754	.83726	.82717	.81726	.80752	.79795	.78855	.77932	.77025	.76133	.75257	.74396	.73549	.72717	.71899	.71095	.70304	.69526
90	90	.87253	.86216	.85197	.84196	.83213	.82246	.81296	.80363	.79446	.78544	.77658	.76786	.75929	.75087	.74259	.73444	.72643	.71855	.71080	.70318
91	0	.21170	.18614	.16407	.14499	.12847	.11415	.10172	.09092	.08151	.07330	.06614	.05987	.05438	.04955	.04531	.04158	.03828	.03537	.03279	.03050
91	1	.20953	.18359	.16116	.14174	.12490	.11029	.09760	.08654	.07691	.06851	.06116	.05473	.04909	.04414	.03979	.03595	.03257	.02958	.02694	.02459
91	2	.21360	.18743	.16477	.14511	.12805	.11321	.10030	.08904	.07921	.07061	.06309	.05650	.05071	.04562	.04113	.03718	.03368	.03059	.02785	.02542
91	3	.21793	.19155	.16866	.14878	.13149	.11642	.10329	.09182	.08179	.07301	.06531	.05855	.05261	.04737	.04275	.03867	.03507	.03187	.02903	.02650
91	4	.22244	.19585	.17275	.15264	.13512	.11983	.10648	.09480	.08457	.07560	.06772	.06079	.05469	.04930	.04455	.04034	.03662	.03331	.03037	.02775
91	5	.22710	.20031	.17699	.15666	.13891	.12340	.10983	.09794	.08751	.07835	.07029	.06319	.05692	.05139	.04650	.04216	.03831	.03489	.03185	.02913
91	6	.23189	.20490	.18137	.16082	.14285	.12712	.11333	.10123	.09059	.08123	.07299	.06572	.05929	.05360	.04857	.04410	.04012	.03659	.03343	.03062
91	7	.23680	.20963	.18589	.16511	.14692	.13097	.11696	.10465	.09381	.08426	.07583	.06838	.06179	.05595	.05076	.04616	.04206	.03840	.03514	.03222
91	8	.24183	.21447	.19053	.16954	.15113	.13496	.12073	.10821	.09716	.08741	.07880	.07117	.06441	.05841	.05308	.04833	.04410	.04033	.03695	.03393
91	9	.24699	.21945	.19531	.17411	.15548	.13909	.12465	.11191	.10066	.09072	.08191	.07410	.06717	.06101	.05553	.05064	.04628	.04238	.03889	.03576
91	10	.25228	.22457	.20023	.17883	.15998	.14338	.12872	.11577	.10431	.09417	.08517	.07718	.07008	.06376	.05812	.05309	.04859	.04457	.04096	.03772
91	11	.25769	.22982	.20529	.18368	.16462	.14780	.13293	.11977	.10810	.09776	.08857	.08040	.07312	.06663	.06084	.05566	.05103	.04687	.04314	.03979
91	12	.26321	.23518	.21047	.18866	.16939	.15236	.13727	.12390	.11203	.10148	.09210	.08374	.07629	.06963	.06368	.05836	.05358	.04929	.04544	.04197
91	13	.26882	.24063	.21573	.19373	.17426	.15701	.14171	.12813	.11605	.10530	.09573	.08718	.07955	.07273	.06661	.06113	.05621	.05179	.04781	.04422

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
91	14	.27446	.24612	.22105	.19886	.17918	.16172	.14621	.13241	.12013	.10918	.09940	.09067	.08286	.07586	.06959	.06395	.05889	.05432	.05021	.04650
91	15	.28013	.25165	.22641	.20402	.18414	.16647	.15074	.13673	.12424	.11308	.10311	.09419	.08619	.07902	.07258	.06679	.06157	.05687	.05263	.04879
91	16	.28582	.25719	.23178	.20920	.18912	.17124	.15530	.14108	.12837	.11701	.10684	.09773	.08955	.08220	.07559	.06964	.06427	.05942	.05505	.05108
91	17	.29154	.26278	.23720	.21443	.19415	.17606	.15991	.14547	.13256	.12099	.11062	.10131	.09294	.08541	.07863	.07251	.06699	.06200	.05748	.05339
91	18	.29731	.26841	.24267	.21972	.19924	.18094	.16458	.14993	.13680	.12503	.11445	.10494	.09639	.08867	.08172	.07544	.06976	.06462	.05996	.05573
91	19	.30317	.27414	.24824	.22511	.20443	.18593	.16935	.15449	.14116	.12917	.11839	.10868	.09993	.09204	.08491	.07846	.07262	.06732	.06252	.05815
91	20	.30913	.27998	.25393	.23062	.20975	.19105	.17427	.15919	.14564	.13345	.12246	.11256	.10361	.09553	.08822	.08160	.07559	.07014	.06519	.06068
91	21	.31521	.28594	.25975	.23627	.21522	.19631	.17932	.16404	.15028	.13788	.12669	.11658	.10744	.09917	.09167	.08488	.07871	.07310	.06799	.06334
91	22	.32139	.29202	.26569	.24205	.22081	.20171	.18452	.16903	.15506	.14245	.13105	.12074	.11140	.10294	.09526	.08829	.08195	.07617	.07092	.06612
91	23	.32769	.29823	.27176	.24797	.22655	.20726	.18987	.17417	.15999	.14717	.13557	.12506	.11552	.10687	.09900	.09185	.08534	.07940	.07398	.06903
91	24	.33413	.30458	.27799	.25404	.23246	.21298	.19539	.17949	.16511	.15208	.14027	.12955	.11982	.11097	.10292	.09558	.08889	.08279	.07721	.07211
91	25	.34070	.31108	.28437	.26029	.23853	.21888	.20109	.18499	.17040	.15717	.14515	.13424	.12430	.11526	.10702	.09950	.09263	.08636	.08062	.07536
91	26	.34741	.31772	.29092	.26669	.24478	.22495	.20698	.19068	.17589	.16245	.15023	.13911	.12898	.11974	.11130	.10360	.09656	.09011	.08420	.07878
91	27	.35427	.32453	.29763	.27328	.25122	.23122	.21306	.19658	.18158	.16794	.15552	.14420	.13386	.12443	.11580	.10791	.10069	.09406	.08798	.08240
91	28	.36126	.33148	.30449	.28003	.25782	.23766	.21933	.20265	.18747	.17363	.16100	.14947	.13894	.12931	.12049	.11241	.10500	.09820	.09195	.08621
91	29	.36839	.33857	.31151	.28694	.26460	.24428	.22578	.20892	.19354	.17950	.16668	.15495	.14422	.13439	.12538	.11711	.10952	.10254	.09611	.09020
91	30	.37564	.34580	.31868	.29401	.27154	.25107	.23240	.21536	.19980	.18557	.17255	.16062	.14969	.13967	.13046	.12200	.11422	.10706	.10046	.09438
91	31	.38301	.35317	.32599	.30123	.27865	.25803	.23921	.22199	.20624	.19182	.17861	.16649	.15536	.14514	.13574	.12709	.11912	.11178	.10500	.09875
91	32	.39051	.36067	.33345	.30861	.28592	.26517	.24619	.22881	.21289	.19828	.18487	.17256	.16124	.15082	.14123	.13239	.12423	.11670	.10975	.10332
91	33	.39815	.36832	.34108	.31617	.29337	.27250	.25338	.23584	.21974	.20495	.19135	.17885	.16733	.15672	.14694	.13790	.12956	.12185	.11472	.10811
91	34	.40591	.37612	.34885	.32388	.30100	.28002	.26075	.24306	.22679	.21183	.19805	.18535	.17365	.16284	.15287	.14365	.13512	.12722	.11990	.11312
91	35	.41381	.38407	.35680	.33179	.30882	.28773	.26834	.25050	.23407	.21894	.20498	.19210	.18021	.16921	.15905	.14963	.14092	.13283	.12534	.11838
91	36	.42185	.39216	.36490	.33986	.31683	.29564	.27613	.25815	.24157	.22627	.21213	.19908	.18700	.17582	.16546	.15586	.14696	.13869	.13101	.12387
91	37	.43002	.40040	.37317	.34810	.32502	.30374	.28412	.26601	.24928	.23382	.21953	.20629	.19403	.18267	.17213	.16234	.15325	.14480	.13694	.12962
91	38	.43833	.40880	.38160	.35653	.33340	.31205	.29233	.27410	.25724	.24163	.22717	.21376	.20133	.18978	.17906	.16909	.15982	.15118	.14314	.13564
91	39	.44678	.41736	.39021	.36514	.34198	.32057	.30076	.28242	.26543	.24968	.23506	.22149	.20889	.19717	.18626	.17611	.16666	.15784	.14962	.14194
91	40	.45537	.42607	.39899	.37395	.35077	.32931	.30942	.29098	.27387	.25798	.24322	.22949	.21672	.20483	.19375	.18343	.17379	.16480	.15639	.14854
91	41	.46411	.43495	.40795	.38294	.35977	.33827	.31832	.29979	.28257	.26655	.25165	.23777	.22484	.21279	.20154	.19104	.18123	.17206	.16348	.15545
91	42	.47299	.44398	.41708	.39213	.36896	.34744	.32744	.30883	.29152	.27539	.26035	.24634	.23326	.22104	.20963	.19896	.18898	.17963	.17088	.16267
91	43	.48200	.45317	.42639	.40150	.37836	.35683	.33679	.31812	.30071	.28448	.26933	.25518	.24195	.22959	.21801	.20718	.19703	.18752	.17859	.17021
91	44	.49114	.46250	.43585	.41105	.38795	.36643	.34636	.32764	.31016	.29383	.27856	.26429	.25093	.23842	.22670	.21570	.20539	.19571	.18662	.17807
91	45	.50039	.47194	.44545	.42075	.39771	.37621	.35612	.33736	.31982	.30340	.28804	.27365	.26016	.24751	.23565	.22450	.21403	.20419	.19494	.18623
91	46	.50973	.48151	.45518	.43060	.40763	.38616	.36608	.34729	.32970	.31321	.29776	.28326	.26966	.25688	.24487	.23358	.22296	.21297	.20356	.19468
91	47	.51915	.49117	.46502	.44057	.41769	.39627	.37621	.35740	.33977	.32322	.30769	.29310	.27938	.26648	.25435	.24292	.23216	.22201	.21245	.20342
91	48	.52866	.50093	.47498	.45067	.42790	.40654	.38651	.36770	.35004	.33345	.31785	.30317	.28936	.27635	.26409	.25253	.24163	.23134	.22163	.21245
91	49	.53824	.51078	.48504	.46090	.43824	.41696	.39697	.37818	.36051	.34388	.32822	.31347	.29957	.28646	.27408	.26240	.25137	.24095	.23109	.22176
91	50	.54790	.52073	.49522	.47125	.44873	.42754	.40761	.38885	.37118	.35452	.33882	.32401	.31003	.29682	.28435	.27256	.26140	.25085	.24085	.23139
91	51	.55762	.53076	.50549	.48172	.45934	.43827	.41841	.39969	.38203	.36537	.34963	.33477	.32072	.30744	.29487	.28297	.27170	.26103	.25091	.24131
91	52	.56739	.54084	.51583	.49227	.47006	.44911	.42934	.41067	.39304	.37638	.36063	.34573	.33162	.31827	.30561	.29362	.28225	.27146	.26122	.25149
91	53	.57718	.55096	.52623	.50290	.48086	.46005	.44039	.42179	.40421	.38756	.37180	.35687	.34272	.32931	.31658	.30450	.29303	.28214	.27179	.26194
91	54	.58700	.56113	.53669	.51359	.49175	.47109	.45154	.43304	.41550	.39889	.38313	.36819	.35401	.34054	.32776	.31560	.30405	.29306	.28260	.27264
91	55	.59684	.57132	.54719	.52434	.50271	.48223	.46281	.44440	.42693	.41036	.39463	.37968	.36548	.35198	.33914	.32692	.31529	.30421	.29366	.28360
91	56	.60669	.58155	.55773	.53515	.51375	.49344	.47417	.45587	.43849	.42197	.40627	.39134	.37713	.36360	.35072	.33845	.32675	.31560	.30496	.29481
91	57	.61654	.59178	.56829	.54600	.52483	.50472	.48561	.46744	.45016	.43371	.41806	.40315	.38894	.37541	.36250	.35018	.33843	.32721	.31649	.30625
91	58	.62636	.60201	.57886	.55686	.53595	.51605	.49711	.47908	.46191	.44555	.42995	.41508	.40089	.38735	.37442	.36208	.35028	.33900	.32822	.31791
91	59	.63615	.61219	.58941	.56771	.54706	.52738	.50863	.49076	.47371	.45745	.44192	.42710	.41294	.39941	.38648	.37411	.36228	.35096	.34012	.32973
91	60	.64588	.62234	.59992	.57854	.55816	.53872	.52017	.50246	.48555	.46940	.45396	.43920	.42508	.41157	.39864	.38627	.37441	.36305	.35217	.34173
91	61	.65556	.63245	.61040	.58936	.56926	.55007	.53173	.51420	.49744	.48141	.46607	.45138	.43732	.42384	.41093	.39856	.38669	.37531	.36438	.35390
91	62	.66521	.64254	.62087	.60017	.58038	.56145	.54333	.52600	.50940	.49350	.47827	.46367	.44967	.43625	.42337	.41101	.39914	.38774	.37679	.36627
91	63	.67482	.65259	.63133	.61098	.59150	.57284	.55497	.53784	.52142	.50567	.49056	.47606	.46215	.44878	.43595	.42361	.41176	.40036	.38940	.37885

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
91	64	.68437	.66260	.64175	.62177	.60261	.58424	.56662	.54971	.53348	.51789	.50292	.48854	.47472	.46143	.44865	.43635	.42452	.41313	.40217	.39161
91	65	.69386	.67256	.65213	.63252	.61370	.59563	.57827	.56159	.54556	.53016	.51534	.50108	.48737	.47417	.46145	.44921	.43742	.42605	.41510	.40454
91	66	.70330	.68247	.66247	.64325	.62477	.60701	.58993	.57350	.55769	.54247	.52782	.51370	.50011	.48701	.47438	.46220	.45046	.43913	.42820	.41764
91	67	.71268	.69234	.67277	.65395	.63583	.61839	.60160	.58543	.56985	.55484	.54036	.52641	.51295	.49996	.48743	.47533	.46365	.45237	.44148	.43095
91	68	.72199	.70214	.68302	.66460	.64686	.62975	.61326	.59736	.58203	.56723	.55295	.53916	.52585	.51299	.50057	.48857	.47697	.46575	.45490	.44441
91	69	.73120	.71184	.69318	.67517	.65781	.64105	.62487	.60926	.59417	.57961	.56553	.55193	.53878	.52606	.51376	.50187	.49035	.47921	.46843	.45798
91	70	.74027	.72141	.70321	.68563	.66864	.65224	.63638	.62106	.60624	.59192	.57806	.56465	.55167	.53911	.52694	.51516	.50375	.49270	.48199	.47160
91	71	.74918	.73082	.71308	.69592	.67933	.66329	.64776	.63274	.61819	.60411	.59048	.57727	.56448	.55208	.54006	.52841	.51712	.50616	.49553	.48522
91	72	.75792	.74006	.72278	.70605	.68985	.67417	.65897	.64426	.63000	.61617	.60277	.58978	.57718	.56495	.55309	.54158	.53041	.51956	.50903	.49880
91	73	.76647	.74910	.73228	.71598	.70018	.68486	.67001	.65561	.64163	.62807	.61491	.60214	.58974	.57770	.56600	.55464	.54360	.53288	.52245	.51231
91	74	.77484	.75797	.74161	.72574	.71034	.69540	.68089	.66680	.65312	.63983	.62693	.61438	.60219	.59034	.57882	.56762	.55673	.54613	.53582	.52578
91	75	.78305	.76668	.75079	.73535	.72035	.70578	.69162	.67786	.66448	.65147	.63882	.62652	.61455	.60290	.59157	.58054	.56980	.55934	.54916	.53924
91	76	.79111	.77523	.75980	.74480	.73021	.71602	.70221	.68878	.67571	.66299	.65061	.63856	.62682	.61538	.60424	.59339	.58282	.57251	.56247	.55268
91	77	.79899	.78361	.76864	.75408	.73989	.72609	.71264	.69955	.68680	.67437	.66226	.65046	.63896	.62775	.61682	.60616	.59576	.58562	.57572	.56607
91	78	.80669	.79179	.77729	.76315	.74938	.73596	.72288	.71013	.69769	.68556	.67374	.66220	.65095	.63997	.62925	.61879	.60858	.59861	.58887	.57936
91	79	.81415	.79973	.78568	.77198	.75862	.74558	.73286	.72045	.70833	.69651	.68497	.67370	.66270	.65195	.64145	.63120	.62118	.61139	.60183	.59247
91	80	.82133	.80739	.79378	.78050	.76754	.75488	.74252	.73045	.71865	.70713	.69588	.68488	.67413	.66362	.65335	.64330	.63348	.62388	.61449	.60530
91	81	.82820	.81472	.80155	.78868	.77611	.76382	.75181	.74007	.72860	.71738	.70640	.69567	.68518	.67491	.66486	.65503	.64541	.63600	.62678	.61776
91	82	.83476	.82172	.80897	.79650	.78431	.77238	.76072	.74931	.73814	.72721	.71652	.70606	.69581	.68578	.67596	.66635	.65693	.64770	.63867	.62982
91	83	.84100	.82838	.81604	.80396	.79214	.78056	.76924	.75814	.74728	.73665	.72623	.71603	.70603	.69624	.68664	.67724	.66802	.65899	.65014	.64146
91	84	.84695	.83475	.82280	.81109	.79963	.78840	.77740	.76662	.75606	.74571	.73557	.72562	.71587	.70632	.69695	.68776	.67875	.66991	.66124	.65273
91	85	.85263	.84082	.82925	.81792	.80680	.79591	.78523	.77476	.76449	.75442	.74454	.73486	.72536	.71603	.70689	.69791	.68911	.68046	.67198	.66365
91	86	.85800	.84657	.83537	.82438	.81361	.80304	.79267	.78249	.77251	.76272	.75310	.74367	.73441	.72532	.71639	.70763	.69903	.69058	.68228	.67413
91	87	.86302	.85196	.84110	.83045	.81999	.80973	.79965	.78977	.78006	.77052	.76116	.75197	.74294	.73408	.72537	.71681	.70840	.70014	.69203	.68405
91	88	.86770	.85697	.84644	.83610	.82595	.81598	.80619	.79657	.78712	.77784	.76873	.75977	.75096	.74231	.73381	.72545	.71724	.70916	.70122	.69342
91	89	.87204	.86163	.85141	.84137	.83150	.82181	.81228	.80292	.79372	.78468	.77579	.76705	.75847	.75002	.74172	.73355	.72552	.71763	.70986	.70222
91	90	.87605	.86594	.85600	.84623	.83664	.82720	.81793	.80881	.79984	.79103	.78236	.77383	.76544	.75720	.74908	.74110	.73325	.72553	.71792	.71044
91	91	.87969	.86985	.86018	.85067	.84132	.83212	.82308	.81418	.80543	.79683	.78836	.78003	.77184	.76377	.75584	.74803	.74034	.73278	.72533	.71800
92	0	.21175	.18620	.16413	.14506	.12855	.11423	.10181	.09100	.08160	.07340	.06623	.05997	.05448	.04966	.04542	.04169	.03840	.03549	.03291	.03062
92	1	.20955	.18360	.16117	.14175	.12492	.11031	.09761	.08656	.07693	.06853	.06118	.05475	.04911	.04416	.03981	.03598	.03259	.02960	.02696	.02461
92	2	.21361	.18744	.16478	.14513	.12806	.11323	.10031	.08905	.07922	.07063	.06311	.05651	.05072	.04563	.04115	.03720	.03370	.03061	.02787	.02544
92	3	.21794	.19156	.16867	.14879	.13150	.11643	.10330	.09183	.08180	.07302	.06533	.05857	.05262	.04739	.04277	.03869	.03508	.03188	.02904	.02652
92	4	.22245	.19586	.17275	.15265	.13513	.11984	.10649	.09481	.08458	.07561	.06773	.06080	.05470	.04932	.04456	.04036	.03663	.03332	.03038	.02777
92	5	.22711	.20032	.17700	.15667	.13892	.12341	.10984	.09795	.08752	.07836	.07030	.06320	.05694	.05140	.04651	.04217	.03832	.03490	.03186	.02915
92	6	.23189	.20491	.18138	.16083	.14286	.12713	.11334	.10124	.09060	.08125	.07300	.06573	.05930	.05362	.04858	.04411	.04014	.03660	.03345	.03064
92	7	.23681	.20964	.18589	.16512	.14693	.13098	.11698	.10466	.09382	.08427	.07584	.06839	.06180	.05596	.05078	.04617	.04207	.03842	.03516	.03224
92	8	.24184	.21448	.19054	.16955	.15114	.13497	.12074	.10822	.09718	.08743	.07881	.07118	.06443	.05843	.05309	.04835	.04412	.04034	.03697	.03395
92	9	.24700	.21946	.19532	.17412	.15550	.13910	.12466	.11193	.10068	.09073	.08193	.07412	.06719	.06103	.05555	.05066	.04630	.04240	.03891	.03578
92	10	.25229	.22459	.20025	.17884	.16000	.14339	.12874	.11579	.10433	.09419	.08519	.07720	.07010	.06378	.05814	.05311	.04861	.04459	.04098	.03774
92	11	.25771	.22983	.20530	.18370	.16464	.14782	.13295	.11979	.10813	.09778	.08859	.08042	.07315	.06666	.06087	.05569	.05105	.04690	.04317	.03982
92	12	.26323	.23520	.21049	.18868	.16942	.15238	.13729	.12392	.11205	.10151	.09213	.08377	.07632	.06967	.06372	.05839	.05361	.04933	.04547	.04200
92	13	.26884	.24065	.21576	.19376	.17429	.15704	.14174	.12816	.11608	.10533	.09576	.08722	.07959	.07276	.06665	.06117	.05625	.05183	.04785	.04426
92	14	.27449	.24615	.22108	.19889	.17921	.16175	.14624	.13245	.12016	.10921	.09944	.09071	.08290	.07590	.06963	.06400	.05893	.05437	.05026	.04655
92	15	.28016	.25168	.22644	.20405	.18417	.16650	.15078	.13677	.12428	.11313	.10316	.09423	.08624	.07907	.07263	.06684	.06163	.05692	.05268	.04885
92	16	.28585	.25722	.23181	.20924	.18916	.17128	.15534	.14112	.12842	.11706	.10689	.09778	.08960	.08225	.07564	.06969	.06432	.05948	.05510	.05114
92	17	.29157	.26281	.23723	.21447	.19419	.17610	.15995	.14552	.13260	.12104	.11067	.10136	.09299	.08546	.07868	.07257	.06705	.06206	.05754	.05345
92	18	.29735	.26845	.24271	.21976	.19928	.18098	.16462	.14998	.13685	.12508	.11450	.10500	.09644	.08873	.08178	.07550	.06982	.06468	.06002	.05579
92	19	.30320	.27417	.24828	.22515	.20447	.18597	.16940	.15454	.14121	.12922	.11844	.10874	.09999	.09210	.08497	.07852	.07268	.06738	.06258	.05822
92	20	.30916	.28001	.25397	.23066	.20980	.19109	.17431	.15924	.14570	.13350	.12252	.11261	.10367	.09559	.08828	.08166	.07566	.07021	.06526	.06075
92	21	.31524	.28598	.25979	.23631	.21526	.19636	.17937	.16409	.15033	.13793	.12674	.11664	.10750	.09923	.09174	.08494	.07877	.07316	.06806	.06341

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
92	22	.32142	.29206	.26573	.24209	.22085	.20176	.18457	.16908	.15511	.14250	.13110	.12080	.11146	.10300	.09533	.08835	.08201	.07624	.07098	.06619
92	23	.32773	.29827	.27180	.24801	.22660	.20731	.18992	.17423	.16005	.14723	.13563	.12512	.11559	.10693	.09907	.09192	.08541	.07947	.07405	.06911
92	24	.33416	.30462	.27803	.25409	.23250	.21303	.19544	.17955	.16516	.15214	.14033	.12961	.11988	.11104	.10298	.09565	.08896	.08286	.07728	.07218
92	25	.34074	.31112	.28442	.26033	.23858	.21893	.20115	.18505	.17046	.15723	.14522	.13430	.12437	.11533	.10709	.09957	.09271	.08643	.08069	.07543
92	26	.34745	.31777	.29096	.26674	.24483	.22500	.20704	.19074	.17595	.16252	.15030	.13918	.12905	.11981	.11138	.10367	.09663	.09018	.08428	.07886
92	27	.35431	.32457	.29768	.27333	.25127	.23127	.21312	.19664	.18165	.16801	.15559	.14427	.13394	.12450	.11588	.10799	.10077	.09414	.08807	.08249
92	28	.36131	.33153	.30454	.28008	.25788	.23772	.21939	.20272	.18753	.17369	.16107	.14955	.13902	.12939	.12057	.11249	.10509	.09829	.09204	.08630
92	29	.36844	.33862	.31157	.28699	.26466	.24434	.22584	.20898	.19361	.17957	.16675	.15503	.14430	.13447	.12546	.11720	.10960	.10263	.09621	.09029
92	30	.37569	.34585	.31874	.29407	.27160	.25114	.23247	.21543	.19987	.18564	.17263	.16070	.14978	.13975	.13055	.12209	.11432	.10716	.10056	.09448
92	31	.38306	.35322	.32605	.30129	.27871	.25810	.23928	.22207	.20632	.19190	.17869	.16657	.15545	.14523	.13583	.12719	.11922	.11188	.10511	.09885
92	32	.39056	.36073	.33352	.30868	.28599	.26525	.24627	.22889	.21297	.19836	.18496	.17265	.16133	.15091	.14132	.13248	.12433	.11681	.10985	.10343
92	33	.39820	.36838	.34114	.31623	.29345	.27258	.25346	.23592	.21982	.20504	.19145	.17894	.16743	.15682	.14704	.13801	.12967	.12196	.11483	.10822
92	34	.40597	.37618	.34892	.32396	.30108	.28010	.26084	.24314	.22688	.21192	.19814	.18545	.17375	.16295	.15297	.14376	.13523	.12733	.12002	.11324
92	35	.41388	.38413	.35687	.33186	.30890	.28782	.26843	.25059	.23417	.21903	.20508	.19220	.18031	.16932	.15916	.14975	.14104	.13296	.12546	.11850
92	36	.42192	.39223	.36498	.33994	.31691	.29573	.27622	.25824	.24167	.22637	.21224	.19919	.18711	.17593	.16558	.15598	.14708	.13882	.13114	.12400
92	37	.43009	.40048	.37325	.34819	.32511	.30383	.28422	.26611	.24939	.23393	.21964	.20641	.19415	.18279	.17225	.16247	.15338	.14494	.13708	.12976
92	38	.43840	.40888	.38169	.35662	.33350	.31215	.29244	.27421	.25735	.24175	.22729	.21389	.20146	.18992	.17920	.16923	.15996	.15133	.14329	.13579
92	39	.44686	.41744	.39030	.36524	.34209	.32068	.30087	.28254	.26555	.24980	.23519	.22162	.20902	.19731	.18641	.17626	.16681	.15799	.14977	.14210
92	40	.45545	.42616	.39909	.37405	.35088	.32942	.30954	.29110	.27400	.25811	.24336	.22963	.21687	.20498	.19391	.18358	.17395	.16496	.15656	.14871
92	41	.46420	.43504	.40805	.38305	.35988	.33839	.31844	.29992	.28270	.26670	.25180	.23793	.22500	.21295	.20171	.19121	.18140	.17223	.16366	.15563
92	42	.47309	.44409	.41720	.39225	.36909	.34758	.32758	.30898	.29167	.27554	.26051	.24650	.23343	.22122	.20981	.19914	.18916	.17982	.17107	.16287
92	43	.48211	.45328	.42651	.40163	.37850	.35698	.33694	.31828	.30088	.28465	.26950	.25536	.24214	.22977	.21821	.20738	.19723	.18772	.17880	.17043
92	44	.49126	.46262	.43598	.41119	.38810	.36659	.34653	.32781	.31033	.29401	.27875	.26448	.25113	.23862	.22691	.21592	.20561	.19594	.18685	.17831
92	45	.50051	.47208	.44559	.42090	.39787	.37638	.35630	.33755	.32001	.30360	.28825	.27386	.26038	.24774	.23588	.22474	.21428	.20444	.19519	.18648
92	46	.50987	.48166	.45534	.43076	.40781	.38635	.36628	.34749	.32991	.31343	.29798	.28349	.26989	.25712	.24512	.23384	.22323	.21324	.20383	.19496
92	47	.51931	.49134	.46520	.44075	.41788	.39647	.37642	.35762	.34000	.32346	.30793	.29335	.27964	.26675	.25462	.24320	.23244	.22231	.21274	.20372
92	48	.52883	.50111	.47517	.45087	.42811	.40676	.38674	.36794	.35029	.33371	.31811	.30345	.28964	.27664	.26439	.25284	.24194	.23166	.22195	.21278
92	49	.53842	.51098	.48525	.46112	.43847	.41721	.39723	.37845	.36078	.34416	.32851	.31377	.29988	.28677	.27441	.26274	.25171	.24130	.23144	.22212
92	50	.54810	.52094	.49544	.47149	.44898	.42781	.40789	.38914	.37148	.35483	.33914	.32434	.31036	.29717	.28470	.27292	.26177	.25123	.24124	.23178
92	51	.55784	.53099	.50574	.48198	.45962	.43856	.41871	.40000	.38236	.36571	.34998	.33513	.32109	.30782	.29526	.28337	.27211	.26144	.25133	.24174
92	52	.56762	.54109	.51610	.49255	.47036	.44942	.42967	.41102	.39340	.37675	.36101	.34612	.33203	.31868	.30604	.29406	.28269	.27191	.26168	.25196
92	53	.57744	.55124	.52653	.50321	.48119	.46040	.44075	.42217	.40459	.38796	.37221	.35730	.34316	.32976	.31704	.30498	.29352	.28263	.27229	.26245
92	54	.58728	.56143	.53701	.51393	.49211	.47147	.45194	.43344	.41592	.39932	.38358	.36865	.35449	.34103	.32826	.31612	.30457	.29359	.28315	.27320
92	55	.59714	.57165	.54753	.52471	.50310	.48263	.46323	.44484	.42739	.41084	.39512	.38019	.36600	.35251	.33969	.32748	.31586	.30480	.29425	.28421
92	56	.60702	.58190	.55810	.53555	.51417	.49388	.47463	.45635	.43899	.42249	.40681	.39189	.37770	.36418	.35132	.33906	.32738	.31624	.30561	.29547
92	57	.61690	.59217	.56870	.54643	.52529	.50520	.48611	.46796	.45070	.43427	.41864	.40375	.38956	.37604	.36314	.35084	.33910	.32790	.31720	.30697
92	58	.62675	.60242	.57931	.55733	.53644	.51657	.49765	.47965	.46250	.44616	.43058	.41573	.40156	.38804	.37513	.36280	.35101	.33975	.32899	.31868
92	59	.63657	.61265	.58989	.56822	.54760	.52795	.50922	.49137	.47435	.45810	.44260	.42780	.41366	.40015	.38724	.37489	.36307	.35177	.34094	.33058
92	60	.64633	.62283	.60044	.57909	.55874	.53933	.52081	.50312	.48624	.47011	.45469	.43995	.42586	.41237	.39946	.38710	.37527	.36393	.35306	.34264
92	61	.65605	.63297	.61096	.58995	.56989	.55073	.53242	.51492	.49818	.48217	.46686	.45219	.43815	.42470	.41182	.39946	.38761	.37625	.36534	.35488
92	62	.66573	.64310	.62148	.60081	.58105	.56215	.54407	.52676	.51020	.49433	.47912	.46455	.45058	.43718	.42432	.41198	.40014	.38876	.37783	.36733
92	63	.67538	.65320	.63198	.61167	.59222	.57360	.55576	.53866	.52227	.50656	.49148	.47701	.46312	.44978	.43697	.42466	.41283	.40145	.39051	.37999
92	64	.68498	.66326	.64245	.62251	.60339	.58506	.56747	.55060	.53440	.51885	.50391	.48956	.47576	.46250	.44975	.43748	.42567	.41431	.40337	.39283
92	65	.69452	.67327	.65288	.63332	.61454	.59651	.57919	.56255	.54656	.53118	.51640	.50218	.48849	.47532	.46264	.45043	.43866	.42732	.41639	.40585
92	66	.70401	.68323	.66327	.64410	.62567	.60795	.59092	.57453	.55875	.54357	.52896	.51488	.50132	.48825	.47565	.46351	.45179	.44049	.42959	.41906
92	67	.71344	.69315	.67364	.65487	.63680	.61941	.60267	.58654	.57100	.55603	.54159	.52768	.51425	.50130	.48880	.47674	.46509	.45384	.44297	.43247
92	68	.72281	.70302	.68395	.66559	.64790	.63085	.61441	.59856	.58327	.56851	.55427	.54053	.52726	.51444	.50205	.49009	.47852	.46733	.45652	.44605
92	69	.73208	.71279	.69418	.67624	.65893	.64223	.62611	.61054	.59551	.58099	.56696	.55340	.54029	.52762	.51536	.50350	.49202	.48092	.47016	.45975
92	70	.74122	.72243	.70429	.68677	.66985	.65351	.63771	.62244	.60768	.59340	.57959	.56623	.55330	.54078	.52866	.51692	.50555	.49453	.48386	.47351
92	71	.75020	.73192	.71424	.69716	.68063	.66465	.64918	.63422	.61973	.60571	.59213	.57897	.56623	.55388	.54191	.53030	.51905	.50813	.49754	.48727

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
92	72	.75901	.74123	.72402	.70737	.69124	.67563	.66050	.64585	.63165	.61789	.60454	.59160	.57906	.56688	.55507	.54361	.53248	.52168	.51119	.50100
92	73	.76763	.75036	.73362	.71740	.70167	.68643	.67165	.65731	.64340	.62991	.61681	.60410	.59175	.57977	.56812	.55681	.54582	.53514	.52476	.51467
92	74	.77609	.75931	.74304	.72726	.71194	.69707	.68264	.66863	.65502	.64180	.62895	.61648	.60435	.59256	.58109	.56995	.55910	.54856	.53829	.52831
92	75	.78439	.76812	.75231	.73697	.72206	.70757	.69349	.67981	.66651	.65357	.64099	.62876	.61685	.60527	.59400	.58302	.57234	.56194	.55181	.54194
92	76	.79254	.77677	.76144	.74653	.73203	.71793	.70422	.69087	.67788	.66524	.65294	.64095	.62928	.61792	.60684	.59606	.58554	.57530	.56531	.55557
92	77	.80052	.78525	.77039	.75593	.74185	.72814	.71479	.70179	.68912	.67678	.66475	.65303	.64160	.63046	.61960	.60901	.59868	.58860	.57876	.56917
92	78	.80832	.79355	.77916	.76514	.75147	.73815	.72517	.71252	.70018	.68814	.67640	.66495	.65377	.64287	.63223	.62184	.61170	.60180	.59213	.58268
92	79	.81589	.80161	.78768	.77410	.76085	.74792	.73531	.72300	.71099	.69926	.68782	.67664	.66572	.65506	.64464	.63447	.62452	.61481	.60531	.59603
92	80	.82319	.80939	.79591	.78276	.76992	.75738	.74514	.73317	.72149	.71007	.69892	.68801	.67736	.66694	.65675	.64679	.63705	.62753	.61821	.60909
92	81	.83018	.81685	.80382	.79109	.77864	.76649	.75460	.74298	.73162	.72051	.70964	.69901	.68862	.67844	.66849	.65875	.64922	.63988	.63075	.62181
92	82	.83686	.82397	.81137	.79905	.78700	.77521	.76368	.75239	.74135	.73054	.71996	.70960	.69947	.68954	.67982	.67030	.66097	.65184	.64289	.63412
92	83	.84322	.83077	.81859	.80666	.79499	.78356	.77237	.76141	.75068	.74017	.72987	.71979	.70991	.70022	.69073	.68143	.67231	.66338	.65462	.64602
92	84	.84930	.83728	.82549	.81395	.80265	.79157	.78072	.77008	.75966	.74944	.73942	.72960	.71998	.71054	.70128	.69220	.68329	.67455	.66598	.65757
92	85	.85511	.84349	.83210	.82094	.80999	.79926	.78873	.77841	.76829	.75836	.74863	.73907	.72970	.72050	.71147	.70261	.69392	.68538	.67700	.66877
92	86	.86062	.84939	.83837	.82757	.81697	.80657	.79636	.78635	.77652	.76688	.75741	.74811	.73899	.73003	.72123	.71259	.70410	.69577	.68758	.67954
92	87	.86577	.85491	.84426	.83379	.82352	.81344	.80354	.79382	.78428	.77490	.76570	.75665	.74777	.73904	.73046	.72203	.71375	.70561	.69761	.68975
92	88	.87058	.86007	.84975	.83962	.82966	.81988	.81027	.80083	.79155	.78244	.77348	.76468	.75603	.74752	.73916	.73094	.72286	.71491	.70709	.69941
92	89	.87506	.86488	.85487	.84504	.83538	.82588	.81655	.80738	.79836	.78949	.78077	.77220	.76377	.75548	.74732	.73930	.73141	.72365	.71601	.70850
92	90	.87919	.86932	.85961	.85007	.84068	.83145	.82238	.81346	.80468	.79605	.78756	.77920	.77098	.76290	.75494	.74711	.73940	.73182	.72435	.71701
92	91	.88296	.87337	.86393	.85465	.84553	.83655	.82771	.81902	.81047	.80205	.79377	.78562	.77760	.76971	.76193	.75428	.74675	.73933	.73203	.72484
92	92	.88635	.87701	.86782	.85878	.84988	.84113	.83251	.82403	.81569	.80747	.79938	.79142	.78358	.77586	.76825	.76077	.75340	.74613	.73898	.73193
93	0	.21180	.18625	.16419	.14512	.12861	.11430	.10188	.09108	.08168	.07348	.06632	.06006	.05457	.04975	.04552	.04179	.03850	.03559	.03302	.03073
93	1	.20956	.18361	.16118	.14176	.12493	.11032	.09763	.08658	.07695	.06854	.06120	.05477	.04913	.04418	.03983	.03600	.03261	.02963	.02698	.02463
93	2	.21361	.18745	.16479	.14514	.12807	.11324	.10032	.08906	.07923	.07064	.06312	.05653	.05074	.04565	.04117	.03721	.03372	.03063	.02789	.02545
93	3	.21794	.19157	.16868	.14880	.13151	.11644	.10331	.09184	.08182	.07304	.06534	.05858	.05263	.04740	.04278	.03870	.03509	.03190	.02906	.02653
93	4	.22245	.19587	.17276	.15265	.13513	.11985	.10650	.09482	.08459	.07562	.06774	.06081	.05471	.04933	.04458	.04037	.03664	.03334	.03040	.02778
93	5	.22711	.20033	.17701	.15668	.13893	.12342	.10985	.09796	.08753	.07837	.07031	.06321	.05695	.05142	.04652	.04218	.03834	.03492	.03187	.02916
93	6	.23190	.20492	.18139	.16083	.14286	.12713	.11335	.10125	.09061	.08126	.07301	.06574	.05931	.05363	.04859	.04412	.04015	.03661	.03346	.03065
93	7	.23682	.20964	.18590	.16513	.14694	.13099	.11698	.10467	.09384	.08428	.07585	.06841	.06181	.05597	.05079	.04618	.04209	.03843	.03517	.03225
93	8	.24185	.21449	.19055	.16956	.15115	.13498	.12076	.10823	.09719	.08744	.07882	.07120	.06444	.05844	.05311	.04836	.04413	.04036	.03698	.03396
93	9	.24701	.21947	.19533	.17413	.15551	.13912	.12468	.11194	.10069	.09075	.08194	.07413	.06721	.06105	.05556	.05068	.04632	.04242	.03893	.03580
93	10	.25230	.22460	.20026	.17886	.16001	.14341	.12875	.11580	.10435	.09420	.08521	.07722	.07012	.06380	.05816	.05313	.04863	.04461	.04100	.03776
93	11	.25772	.22985	.20532	.18371	.16466	.14784	.13297	.11981	.10815	.09780	.08861	.08044	.07317	.06668	.06089	.05571	.05108	.04692	.04319	.03984
93	12	.26325	.23521	.21050	.18870	.16944	.15240	.13732	.12394	.11208	.10153	.09215	.08380	.07635	.06969	.06374	.05842	.05364	.04935	.04550	.04203
93	13	.26886	.24067	.21578	.19378	.17431	.15706	.14176	.12818	.11611	.10536	.09579	.08725	.07962	.07279	.06668	.06121	.05629	.05187	.04789	.04430
93	14	.27451	.24617	.22111	.19891	.17924	.16178	.14627	.13248	.12019	.10925	.09948	.09075	.08294	.07594	.06967	.06403	.05897	.05441	.05030	.04659
93	15	.28018	.25170	.22646	.20408	.18420	.16653	.15081	.13680	.12431	.11316	.10319	.09427	.08628	.07911	.07267	.06688	.06167	.05697	.05273	.04890
93	16	.28588	.25725	.23184	.20927	.18919	.17131	.15538	.14116	.12846	.11710	.10693	.09782	.08964	.08229	.07569	.06974	.06437	.05953	.05515	.05119
93	17	.29160	.26284	.23726	.21450	.19422	.17613	.15999	.14555	.13264	.12108	.11071	.10140	.09304	.08551	.07873	.07262	.06710	.06211	.05759	.05350
93	18	.29737	.26848	.24274	.21979	.19931	.18102	.16466	.15002	.13689	.12512	.11455	.10504	.09649	.08878	.08183	.07555	.06987	.06473	.06007	.05585
93	19	.30323	.27420	.24831	.22518	.20451	.18601	.16944	.15458	.14125	.12927	.11849	.10879	.10004	.09215	.08502	.07857	.07273	.06744	.06264	.05828
93	20	.30919	.28005	.25400	.23070	.20983	.19113	.17435	.15929	.14574	.13355	.12257	.11266	.10372	.09564	.08834	.08172	.07571	.07027	.06532	.06081
93	21	.31527	.28601	.25982	.23635	.21530	.19640	.17941	.16414	.15038	.13798	.12679	.11669	.10755	.09928	.09179	.08500	.07883	.07322	.06812	.06347
93	22	.32145	.29209	.26576	.24213	.22089	.20180	.18461	.16912	.15516	.14255	.13116	.12085	.11152	.10306	.09538	.08841	.08207	.07630	.07105	.06625
93	23	.32776	.29830	.27184	.24805	.22664	.20735	.18997	.17427	.16010	.14728	.13568	.12517	.11564	.10699	.09913	.09198	.08547	.07953	.07412	.06917
93	24	.33420	.30465	.27807	.25413	.23255	.21307	.19549	.17959	.16521	.15219	.14038	.12967	.11994	.11109	.10304	.09571	.08903	.08292	.07735	.07225
93	25	.34077	.31115	.28446	.26037	.23863	.21897	.20120	.18510	.17051	.15728	.14527	.13436	.12443	.11539	.10715	.09963	.09277	.08650	.08076	.07550
93	26	.34749	.31780	.29100	.26678	.24488	.22505	.20708	.19079	.17601	.16257	.15035	.13924	.12911	.11987	.11144	.10374	.09670	.09025	.08435	.07893
93	27	.35435	.32461	.29772	.27338	.25132	.23132	.21317	.19669	.18170	.16807	.15565	.14433	.13400	.12457	.11595	.10806	.10084	.09421	.08814	.08256
93	28	.36135	.33157	.30459	.28013	.25793	.23777	.21944	.20277	.18759	.17375	.16113	.14961	.13909	.12946	.12064	.11257	.10516	.09836	.09212	.08637



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
93	29	.36848	.33867	.31161	.28704	.26471	.24440	.22590	.20904	.19367	.17964	.16682	.15510	.14437	.13454	.12554	.11727	.10968	.10271	.09629	.09038
93	30	.37573	.34590	.31878	.29412	.27166	.25119	.23253	.21550	.19994	.18571	.17269	.16078	.14985	.13983	.13063	.12217	.11440	.10724	.10064	.09456
93	31	.38311	.35327	.32610	.30135	.27877	.25816	.23934	.22213	.20639	.19197	.17876	.16665	.15553	.14531	.13591	.12727	.11931	.11197	.10519	.09894
93	32	.39061	.36078	.33357	.30873	.28605	.26531	.24633	.22896	.21304	.19844	.18504	.17273	.16141	.15100	.14141	.13257	.12442	.11690	.10995	.10352
93	33	.39825	.36844	.34120	.31629	.29351	.27264	.25352	.23599	.21990	.20511	.19153	.17902	.16751	.15691	.14713	.13810	.12976	.12206	.11493	.10832
93	34	.40602	.37624	.34898	.32402	.30114	.28016	.26091	.24322	.22696	.21200	.19823	.18554	.17384	.16304	.15307	.14385	.13533	.12743	.12012	.11334
93	35	.41393	.38419	.35693	.33193	.30897	.28789	.26850	.25067	.23425	.21912	.20517	.19230	.18041	.16942	.15926	.14985	.14114	.13306	.12557	.11861
93	36	.42197	.39229	.36504	.34001	.31699	.29580	.27630	.25833	.24175	.22646	.21234	.19928	.18721	.17604	.16569	.15609	.14719	.13893	.13126	.12412
93	37	.43015	.40054	.37332	.34826	.32518	.30392	.28430	.26620	.24948	.23403	.21974	.20651	.19426	.18290	.17237	.16259	.15350	.14505	.13720	.12988
93	38	.43847	.40895	.38176	.35670	.33358	.31224	.29253	.27431	.25745	.24185	.22740	.21400	.20157	.19003	.17931	.16935	.16008	.15145	.14342	.13592
93	39	.44693	.41752	.39038	.36532	.34217	.32077	.30097	.28264	.26566	.24991	.23530	.22174	.20914	.19743	.18653	.17639	.16694	.15813	.14991	.14224
93	40	.45553	.42624	.39917	.37414	.35097	.32952	.30964	.29121	.27411	.25823	.24348	.22976	.21699	.20511	.19404	.18372	.17409	.16510	.15671	.14886
93	41	.46428	.43513	.40815	.38315	.35998	.33850	.31856	.30004	.28283	.26682	.25193	.23806	.22514	.21309	.20185	.19136	.18155	.17239	.16382	.15579
93	42	.47317	.44418	.41730	.39236	.36920	.34769	.32770	.30910	.29180	.27568	.26065	.24665	.23357	.22137	.20996	.19930	.18933	.17999	.17124	.16304
93	43	.48220	.45338	.42662	.40175	.37862	.35710	.33707	.31841	.30102	.28479	.26965	.25551	.24230	.22994	.21838	.20755	.19741	.18791	.17899	.17062
93	44	.49136	.46273	.43610	.41131	.38823	.36672	.34667	.32796	.31049	.29417	.27892	.26466	.25131	.23880	.22709	.21611	.20581	.19614	.18705	.17851
93	45	.50062	.47220	.44572	.42104	.39801	.37653	.35646	.33771	.32018	.30378	.28843	.27405	.26057	.24794	.23608	.22494	.21449	.20465	.19541	.18671
93	46	.50999	.48179	.45548	.43091	.40796	.38651	.36645	.34767	.33009	.31362	.29818	.28370	.27010	.25734	.24534	.23407	.22346	.21347	.20407	.19520
93	47	.51944	.49148	.46535	.44091	.41805	.39665	.37660	.35782	.34020	.32367	.30815	.29357	.27987	.26699	.25486	.24345	.23270	.22256	.21300	.20399
93	48	.52897	.50127	.47534	.45105	.42829	.40696	.38694	.36815	.35051	.33393	.31835	.30369	.28989	.27689	.26465	.25310	.24222	.23194	.22223	.21307
93	49	.53858	.51115	.48543	.46131	.43867	.41742	.39745	.37868	.36102	.34441	.32877	.31403	.30015	.28705	.27469	.26303	.25201	.24160	.23175	.22244
93	50	.54827	.52113	.49564	.47170	.44920	.42804	.40813	.38939	.37174	.35510	.33942	.32462	.31066	.29747	.28501	.27324	.26210	.25156	.24158	.23213
93	51	.55803	.53119	.50595	.48221	.45986	.43881	.41898	.40028	.38264	.36600	.35029	.33544	.32141	.30815	.29560	.28372	.27247	.26181	.25170	.24211
93	52	.56783	.54131	.51633	.49280	.47062	.44970	.42995	.41132	.39371	.37707	.36134	.34646	.33238	.31904	.30641	.29444	.28308	.27231	.26208	.25237
93	53	.57766	.55148	.52678	.50348	.48148	.46070	.44106	.42249	.40493	.38831	.37258	.35767	.34355	.33015	.31745	.30539	.29394	.28307	.27273	.26290
93	54	.58753	.56169	.53728	.51422	.49242	.47179	.45228	.43380	.41629	.39971	.38398	.36906	.35491	.34147	.32870	.31657	.30504	.29407	.28363	.27369
93	55	.59741	.57193	.54784	.52503	.50344	.48299	.46360	.44523	.42779	.41125	.39555	.38063	.36646	.35298	.34017	.32797	.31636	.30531	.29478	.28474
93	56	.60731	.58221	.55843	.53590	.51453	.49427	.47503	.45677	.43943	.42294	.40727	.39237	.37819	.36469	.35184	.33959	.32792	.31679	.30618	.29605
93	57	.61721	.59250	.56906	.54681	.52569	.50562	.48655	.46842	.45118	.43477	.41915	.40427	.39010	.37659	.36371	.35142	.33970	.32851	.31782	.30760
93	58	.62709	.60279	.57969	.55774	.53687	.51702	.49813	.48014	.46301	.44669	.43113	.41630	.40214	.38864	.37574	.36343	.35166	.34041	.32966	.31937
93	59	.63693	.61304	.59031	.56867	.54806	.52844	.50974	.49191	.47490	.45868	.44320	.42841	.41429	.40080	.38790	.37557	.36377	.35248	.34167	.33132
93	60	.64673	.62325	.60089	.57957	.55925	.53986	.52136	.50370	.48684	.47073	.45533	.44062	.42654	.41307	.40018	.38784	.37602	.36470	.35384	.34344
93	61	.65647	.63343	.61145	.59047	.57043	.55130	.53302	.51554	.49883	.48285	.46755	.45291	.43889	.42546	.41259	.40026	.38843	.37708	.36619	.35574
93	62	.66619	.64359	.62200	.60137	.58164	.56277	.54471	.52744	.51089	.49505	.47987	.46532	.45137	.43799	.42516	.41284	.40101	.38965	.37874	.36826
93	63	.67588	.65373	.63254	.61227	.59286	.57427	.55646	.53939	.52303	.50734	.49228	.47784	.46398	.45066	.43787	.42558	.41377	.40242	.39150	.38099
93	64	.68551	.66383	.64306	.62315	.60407	.58577	.56822	.55137	.53521	.51968	.50478	.49045	.47668	.46345	.45072	.43847	.42669	.41535	.40443	.39391
93	65	.69509	.67388	.65354	.63401	.61527	.59727	.57999	.56339	.54743	.53209	.51733	.50314	.48948	.47634	.46368	.45150	.43975	.42844	.41753	.40701
93	66	.70462	.68389	.66398	.64485	.62646	.60878	.59178	.57543	.55969	.54455	.52996	.51592	.50239	.48935	.47678	.46466	.45297	.44170	.43081	.42031
93	67	.71411	.69387	.67440	.65567	.63765	.62030	.60360	.58751	.57201	.55708	.54268	.52879	.51540	.50248	.49002	.47798	.46636	.45514	.44430	.43382
93	68	.72353	.70378	.68477	.66646	.64882	.63181	.61541	.59960	.58435	.56964	.55544	.54173	.52850	.51571	.50336	.49142	.47988	.46873	.45794	.44751
93	69	.73285	.71361	.69506	.67718	.65992	.64326	.62719	.61167	.59668	.58220	.56821	.55469	.54163	.52899	.51676	.50494	.49350	.48242	.47170	.46132
93	70	.74205	.72332	.70524	.68778	.67092	.65462	.63888	.62366	.60894	.59471	.58094	.56762	.55473	.54226	.53017	.51847	.50714	.49616	.48551	.47520
93	71	.75109	.73287	.71526	.69824	.68177	.66585	.65044	.63553	.62109	.60712	.59358	.58047	.56777	.55547	.54354	.53197	.52075	.50988	.49932	.48908
93	72	.75997	.74226	.72512	.70853	.69247	.67691	.66185	.64725	.63311	.61939	.60610	.59321	.58071	.56859	.55682	.54540	.53431	.52355	.51310	.50294
93	73	.76866	.75146	.73479	.71864	.70298	.68781	.67309	.65881	.64496	.63152	.61848	.60582	.59353	.58159	.57000	.55873	.54779	.53715	.52681	.51676
93	74	.77719	.76049	.74430	.72859	.71334	.69855	.68418	.67023	.65669	.64353	.63075	.61832	.60625	.59451	.58310	.57200	.56121	.55071	.54049	.53054
93	75	.78556	.76938	.75366	.73839	.72356	.70915	.69515	.68153	.66830	.65543	.64291	.63074	.61889	.60737	.59615	.58523	.57460	.56424	.55416	.54433
93	76	.79379	.77812	.76288	.74806	.73364	.71962	.70599	.69272	.67980	.66723	.65499	.64307	.63147	.62016	.60915	.59842	.58796	.57776	.56783	.55814
93	77	.80187	.78670	.77193	.75756	.74357	.72995	.71668	.70376	.69117	.67891	.66695	.65530	.64394	.63287	.62207	.61154	.60127	.59124	.58146	.57192
93	78	.80976	.79509	.78081	.76688	.75332	.74009	.72720	.71463	.70237	.69042	.67876	.66738	.65628	.64545	.63487	.62455	.61447	.60463	.59502	.58563

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
93	79	.81743	.80326	.78945	.77597	.76282	.75000	.73748	.72527	.71334	.70170	.69034	.67924	.66840	.65782	.64747	.63737	.62749	.61784	.60841	.59919
93	80	.82483	.81115	.79780	.78476	.77203	.75960	.74745	.73559	.72400	.71268	.70161	.69080	.68022	.66989	.65978	.64990	.64023	.63077	.62152	.61247
93	81	.83194	.81873	.80582	.79322	.78089	.76885	.75707	.74556	.73430	.72329	.71252	.70198	.69167	.68159	.67172	.66206	.65261	.64335	.63429	.62541
93	82	.83872	.82597	.81351	.80132	.78939	.77772	.76630	.75513	.74420	.73350	.72302	.71276	.70272	.69289	.68325	.67382	.66458	.65552	.64665	.63796
93	83	.84520	.83289	.82085	.80906	.79752	.78622	.77516	.76432	.75371	.74331	.73312	.72314	.71336	.70378	.69438	.68517	.67615	.66730	.65862	.65011
93	84	.85139	.83952	.82789	.81650	.80533	.79439	.78367	.77316	.76286	.75277	.74287	.73316	.72364	.71430	.70515	.69617	.68735	.67871	.67023	.66190
93	85	.85732	.84587	.83464	.82363	.81283	.80224	.79186	.78167	.77168	.76188	.75227	.74283	.73357	.72449	.71557	.70681	.69822	.68978	.68150	.67336
93	86	.86295	.85189	.84105	.83041	.81997	.80972	.79966	.78980	.78011	.77060	.76126	.75209	.74309	.73425	.72556	.71703	.70865	.70042	.69234	.68439
93	87	.86823	.85755	.84707	.83678	.82668	.81676	.80702	.79745	.78805	.77882	.76975	.76084	.75209	.74348	.73503	.72672	.71855	.71053	.70263	.69487
93	88	.87316	.86284	.85271	.84276	.83298	.82337	.81392	.80464	.79552	.78656	.77775	.76909	.76057	.75220	.74397	.73587	.72791	.72008	.71238	.70480
93	89	.87776	.86778	.85797	.84833	.83885	.82954	.82038	.81137	.80252	.79381	.78524	.77682	.76853	.76038	.75236	.74447	.73671	.72907	.72156	.71416
93	90	.88201	.87235	.86285	.85350	.84431	.83527	.82638	.81763	.80903	.80056	.79223	.78403	.77597	.76803	.76021	.75252	.74495	.73749	.73016	.72293
93	91	.88589	.87652	.86730	.85823	.84930	.84052	.83188	.82337	.81500	.80676	.79864	.79066	.78280	.77505	.76743	.75993	.75253	.74525	.73808	.73102
93	92	.88939	.88028	.87131	.86249	.85380	.84525	.83683	.82855	.82039	.81235	.80444	.79664	.78897	.78141	.77396	.76663	.75940	.75228	.74527	.73835
93	93	.89252	.88365	.87492	.86632	.85785	.84951	.84130	.83321	.82524	.81740	.80967	.80205	.79455	.78715	.77987	.77269	.76562	.75864	.75177	.74500
94	0	.21185	.18630	.16425	.14518	.12867	.11437	.10195	.09115	.08175	.07356	.06640	.06014	.05466	.04984	.04561	.04189	.03860	.03569	.03312	.03084
94	1	.20956	.18362	.16119	.14177	.12494	.11033	.09764	.08659	.07696	.06856	.06121	.05478	.04915	.04420	.03985	.03601	.03263	.02964	.02700	.02465
94	2	.21362	.18746	.16480	.14514	.12808	.11325	.10033	.08907	.07924	.07065	.06313	.05654	.05075	.04566	.04118	.03723	.03373	.03064	.02790	.02547
94	3	.21795	.19157	.16869	.14881	.13151	.11645	.10332	.09185	.08183	.07305	.06535	.05859	.05264	.04741	.04279	.03871	.03511	.03191	.02907	.02655
94	4	.22246	.19587	.17277	.15266	.13514	.11986	.10651	.09483	.08460	.07563	.06775	.06082	.05472	.04934	.04459	.04038	.03665	.03335	.03041	.02779
94	5	.22712	.20033	.17701	.15668	.13894	.12343	.10986	.09797	.08754	.07838	.07032	.06322	.05696	.05143	.04653	.04220	.03835	.03493	.03188	.02917
94	6	.23191	.20493	.18139	.16084	.14287	.12714	.11335	.10125	.09062	.08127	.07302	.06575	.05932	.05364	.04860	.04413	.04016	.03662	.03347	.03066
94	7	.23682	.20965	.18591	.16514	.14695	.13100	.11699	.10468	.09384	.08429	.07586	.06842	.06182	.05598	.05080	.04620	.04210	.03844	.03518	.03227
94	8	.24185	.21450	.19055	.16957	.15116	.13499	.12076	.10824	.09720	.08745	.07883	.07121	.06445	.05845	.05312	.04837	.04415	.04037	.03700	.03398
94	9	.24702	.21948	.19534	.17414	.15552	.13913	.12469	.11195	.10070	.09076	.08195	.07415	.06722	.06106	.05558	.05069	.04633	.04243	.03894	.03581
94	10	.25231	.22461	.20027	.17887	.16003	.14342	.12876	.11582	.10436	.09422	.08522	.07724	.07013	.06381	.05818	.05315	.04865	.04463	.04102	.03778
94	11	.25773	.22986	.20533	.18373	.16467	.14785	.13298	.11982	.10816	.09782	.08863	.08046	.07319	.06670	.06091	.05573	.05110	.04694	.04322	.03986
94	12	.26326	.23523	.21052	.18871	.16945	.15242	.13733	.12396	.11210	.10155	.09218	.08382	.07637	.06972	.06377	.05844	.05367	.04938	.04553	.04206
94	13	.26887	.24069	.21580	.19380	.17433	.15708	.14179	.12821	.11613	.10539	.09581	.08727	.07964	.07282	.06671	.06124	.05632	.05190	.04792	.04433
94	14	.27453	.24619	.22113	.19893	.17926	.16180	.14630	.13250	.12022	.10927	.09951	.09078	.08297	.07597	.06970	.06407	.05901	.05445	.05034	.04663
94	15	.28020	.25172	.22649	.20410	.18423	.16656	.15084	.13683	.12435	.11319	.10323	.09431	.08632	.07915	.07271	.06692	.06171	.05701	.05277	.04894
94	16	.28590	.25727	.23187	.20929	.18922	.17134	.15541	.14119	.12849	.11713	.10697	.09786	.08968	.08233	.07573	.06978	.06442	.05957	.05520	.05124
94	17	.29162	.26286	.23729	.21453	.19425	.17616	.16002	.14559	.13268	.12112	.11075	.10144	.09308	.08555	.07877	.07266	.06714	.06216	.05764	.05355
94	18	.29740	.26850	.24277	.21982	.19934	.18105	.16469	.15005	.13693	.12516	.11459	.10508	.09653	.08882	.08187	.07559	.06992	.06478	.06012	.05590
94	19	.30325	.27423	.24834	.22521	.20454	.18604	.16948	.15462	.14129	.12931	.11853	.10883	.10008	.09219	.08506	.07862	.07278	.06749	.06269	.05833
94	20	.30922	.28007	.25403	.23073	.20987	.19117	.17439	.15932	.14578	.13359	.12261	.11271	.10377	.09569	.08838	.08176	.07576	.07032	.06537	.06087
94	21	.31530	.28604	.25985	.23638	.21533	.19643	.17945	.16418	.15042	.13802	.12684	.11673	.10760	.09933	.09184	.08505	.07888	.07328	.06817	.06353
94	22	.32148	.29212	.26579	.24216	.22093	.20184	.18465	.16917	.15520	.14259	.13120	.12090	.11156	.10311	.09543	.08846	.08213	.07636	.07110	.06631
94	23	.32779	.29833	.27187	.24808	.22668	.20739	.19000	.17431	.16014	.14733	.13573	.12522	.11569	.10704	.09918	.09203	.08552	.07959	.07417	.06923
94	24	.33423	.30468	.27810	.25416	.23258	.21311	.19553	.17964	.16526	.15223	.14043	.12972	.11999	.11115	.10310	.09577	.08908	.08298	.07741	.07231
94	25	.34080	.31119	.28449	.26041	.23867	.21901	.20124	.18514	.17056	.15733	.14532	.13441	.12448	.11544	.10720	.09969	.09283	.08656	.08082	.07556
94	26	.34752	.31784	.29104	.26682	.24492	.22509	.20713	.19084	.17605	.16262	.15041	.13929	.12916	.11993	.11150	.10380	.09676	.09031	.08441	.07900
94	27	.35438	.32465	.29776	.27341	.25136	.23137	.21322	.19674	.18175	.16812	.15570	.14438	.13406	.12463	.11601	.10812	.10090	.09428	.08821	.08263
94	28	.36138	.33160	.30463	.28017	.25797	.23782	.21949	.20282	.18764	.17381	.16119	.14967	.13914	.12952	.12070	.11263	.10523	.09843	.09218	.08644
94	29	.36851	.33870	.31165	.28709	.26476	.24444	.22595	.20909	.19372	.17969	.16688	.15516	.14443	.13461	.12560	.11734	.10975	.10278	.09636	.09045
94	30	.37577	.34594	.31883	.29416	.27171	.25124	.23258	.21555	.19999	.18577	.17276	.16084	.14992	.13990	.13070	.12224	.11447	.10731	.10072	.09464
94	31	.38315	.35331	.32615	.30139	.27882	.25821	.23939	.22219	.20645	.19204	.17883	.16671	.15560	.14538	.13599	.12734	.11938	.11204	.10527	.09902
94	32	.39065	.36082	.33362	.30878	.28610	.26536	.24639	.22902	.21310	.19850	.18510	.17280	.16148	.15107	.14148	.13265	.12450	.11698	.11003	.10361
94	33	.39830	.36848	.34125	.31635	.29356	.27270	.25359	.23605	.21996	.20518	.19160	.17910	.16759	.15699	.14721	.13818	.12985	.12214	.11501	.10841
94	34	.40607	.37628	.34903	.32408	.30120	.28023	.26097	.24329	.22703	.21207	.19830	.18562	.17392	.16312	.15315	.14394	.13541	.12752	.12021	.11344

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
94	35	.41398	.38424	.35699	.33199	.30904	.28795	.26857	.25074	.23432	.21920	.20525	.19238	.18049	.16951	.15935	.14994	.14123	.13316	.12567	.11871
94	36	.42202	.39235	.36510	.34007	.31705	.29587	.27637	.25840	.24183	.22654	.21242	.19937	.18730	.17613	.16578	.15619	.14729	.13903	.13136	.12422
94	37	.43020	.40060	.37338	.34833	.32525	.30399	.28438	.26628	.24957	.23412	.21983	.20660	.19435	.18300	.17246	.16269	.15360	.14516	.13731	.12999
94	38	.43853	.40901	.38183	.35677	.33366	.31232	.29261	.27439	.25754	.24194	.22749	.21409	.20167	.19013	.17942	.16946	.16019	.15157	.14353	.13604
94	39	.44699	.41758	.39045	.36540	.34225	.32085	.30106	.28273	.26575	.25001	.23540	.22184	.20925	.19754	.18664	.17650	.16706	.15825	.15003	.14236
94	40	.45559	.42631	.39925	.37422	.35106	.32961	.30974	.29131	.27421	.25833	.24358	.22987	.21711	.20523	.19416	.18384	.17422	.16523	.15684	.14899
94	41	.46435	.43521	.40823	.38324	.36007	.33859	.31865	.30014	.28293	.26693	.25204	.23818	.22526	.21322	.20198	.19149	.18169	.17253	.16396	.15593
94	42	.47325	.44426	.41738	.39245	.36930	.34779	.32781	.30922	.29191	.27580	.26078	.24677	.23371	.22150	.21010	.19944	.18947	.18014	.17139	.16320
94	43	.48229	.45347	.42671	.40185	.37872	.35721	.33719	.31853	.30114	.28492	.26979	.25565	.24244	.23009	.21853	.20771	.19757	.18807	.17915	.17078
94	44	.49145	.46283	.43620	.41142	.38835	.36684	.34679	.32809	.31062	.29431	.27907	.26481	.25146	.23896	.22725	.21628	.20598	.19631	.18723	.17869
94	45	.50072	.47231	.44583	.42115	.39814	.37666	.35660	.33785	.32033	.30393	.28859	.27421	.26074	.24811	.23626	.22513	.21467	.20485	.19560	.18690
94	46	.51010	.48191	.45560	.43104	.40810	.38665	.36660	.34783	.33025	.31379	.29835	.28387	.27029	.25753	.24554	.23426	.22366	.21368	.20428	.19542
94	47	.51955	.49160	.46548	.44105	.41820	.39681	.37677	.35799	.34038	.32385	.30834	.29377	.28007	.26719	.25507	.24366	.23292	.22279	.21324	.20422
94	48	.52910	.50140	.47548	.45120	.42845	.40713	.38712	.36834	.35070	.33413	.31855	.30390	.29011	.27712	.26488	.25334	.24246	.23219	.22249	.21332
94	49	.53872	.51130	.48559	.46148	.43885	.41760	.39764	.37888	.36123	.34463	.32899	.31427	.30039	.28730	.27495	.26329	.25228	.24187	.23203	.22272
94	50	.54842	.52129	.49581	.47188	.44939	.42824	.40834	.38961	.37197	.35534	.33966	.32488	.31092	.29774	.28529	.27352	.26239	.25185	.24188	.23243
94	51	.55819	.53136	.50614	.48241	.46007	.43903	.41921	.40052	.38289	.36626	.35056	.33572	.32170	.30844	.29590	.28402	.27278	.26213	.25203	.24245
94	52	.56801	.54150	.51654	.49302	.47085	.44994	.43021	.41158	.39398	.37736	.36163	.34676	.33269	.31936	.30674	.29477	.28342	.27266	.26244	.25274
94	53	.57786	.55169	.52701	.50372	.48173	.46096	.44133	.42278	.40523	.38862	.37290	.35800	.34388	.33050	.31780	.30576	.29432	.28345	.27312	.26330
94	54	.58774	.56192	.53753	.51448	.49269	.47208	.45258	.43411	.41662	.40004	.38433	.36942	.35527	.34185	.32909	.31697	.30544	.29448	.28405	.27413
94	55	.59764	.57218	.54810	.52531	.50374	.48330	.46393	.44557	.42815	.41162	.39593	.38102	.36686	.35340	.34059	.32841	.31681	.30577	.29524	.28521
94	56	.60756	.58248	.55872	.53621	.51486	.49461	.47539	.45714	.43981	.42334	.40769	.39280	.37863	.36514	.35230	.34007	.32841	.31729	.30668	.29656
94	57	.61748	.59280	.56938	.54715	.52604	.50599	.48694	.46882	.45159	.43520	.41959	.40473	.39057	.37708	.36421	.35194	.34023	.32904	.31837	.30816
94	58	.62739	.60311	.58003	.55811	.53726	.51742	.49855	.48058	.46347	.44716	.43162	.41680	.40266	.38917	.37629	.36399	.35223	.34100	.33025	.31998
94	59	.63726	.61339	.59068	.56906	.54848	.52887	.51019	.49238	.47539	.45919	.44372	.42896	.41485	.40138	.38849	.37617	.36439	.35311	.34232	.33198
94	60	.64707	.62363	.60129	.58000	.55969	.54033	.52185	.50421	.48737	.47128	.45590	.44120	.42714	.41369	.40082	.38850	.37669	.36538	.35454	.34415
94	61	.65685	.63384	.61188	.59092	.57091	.55180	.53354	.51609	.49940	.48344	.46816	.45354	.43954	.42613	.41328	.40096	.38915	.37782	.36694	.35651
94	62	.66660	.64403	.62247	.60186	.58216	.56331	.54528	.52803	.51151	.49569	.48053	.46600	.45207	.43871	.42590	.41360	.40179	.39045	.37955	.36908
94	63	.67631	.65420	.63304	.61280	.59341	.57485	.55707	.54003	.52369	.50803	.49300	.47858	.46473	.45144	.43867	.42640	.41461	.40327	.39237	.38188
94	64	.68598	.66433	.64360	.62372	.60467	.58640	.56888	.55206	.53592	.52043	.50554	.49124	.47750	.46429	.45158	.43936	.42759	.41627	.40537	.39487
94	65	.69560	.67443	.65411	.63462	.61592	.59795	.58070	.56413	.54820	.53288	.51816	.50399	.49036	.47724	.46461	.45244	.44072	.42943	.41854	.40805
94	66	.70517	.68448	.66460	.64551	.62716	.60951	.59255	.57623	.56052	.54541	.53085	.51683	.50333	.49032	.47778	.46568	.45402	.44277	.43191	.42142
94	67	.71469	.69450	.67507	.65639	.63840	.62109	.60443	.58837	.57291	.55800	.54364	.52978	.51642	.50353	.49109	.47908	.46749	.45629	.44547	.43502
94	68	.72416	.70446	.68550	.66723	.64962	.63266	.61630	.60053	.58532	.57064	.55647	.54280	.52959	.51684	.50452	.49261	.48110	.46997	.45921	.44880
94	69	.73353	.71434	.69584	.67800	.66079	.64418	.62815	.61267	.59772	.58328	.56933	.55585	.54281	.53021	.51802	.50622	.49481	.48376	.47307	.46271
94	70	.74278	.72411	.70608	.68867	.67185	.65561	.63991	.62473	.61006	.59587	.58214	.56886	.55601	.54357	.53152	.51985	.50855	.49760	.48699	.47670
94	71	.75188	.73372	.71617	.69919	.68278	.66691	.65155	.63668	.62230	.60837	.59487	.58181	.56915	.55688	.54499	.53346	.52228	.51143	.50091	.49070
94	72	.76081	.74317	.72609	.70956	.69355	.67805	.66304	.64849	.63440	.62074	.60749	.59465	.58219	.57010	.55838	.54700	.53595	.52522	.51480	.50468
94	73	.76957	.75243	.73583	.71974	.70415	.68903	.67437	.66015	.64635	.63296	.61997	.60736	.59511	.58322	.57167	.56045	.54954	.53894	.52864	.51862
94	74	.77816	.76153	.74541	.72977	.71459	.69985	.68555	.67166	.65817	.64507	.63234	.61997	.60795	.59626	.58489	.57384	.56309	.55263	.54245	.53254
94	75	.78660	.77049	.75485	.73966	.72489	.71055	.69661	.68306	.66989	.65708	.64462	.63250	.62071	.60923	.59807	.58719	.57661	.56630	.55626	.54648
94	76	.79491	.77931	.76415	.74941	.73507	.72113	.70756	.69436	.68151	.66900	.65682	.64496	.63341	.62216	.61120	.60052	.59012	.57997	.57008	.56044
94	77	.80306	.78798	.77330	.75901	.74510	.73156	.71837	.70552	.69300	.68080	.66891	.65733	.64603	.63502	.62428	.61380	.60358	.59361	.58388	.57439
94	78	.81104	.79647	.78227	.76844	.75496	.74182	.72901	.71652	.70433	.69245	.68086	.66956	.65852	.64775	.63724	.62698	.61696	.60717	.59762	.58828
94	79	.81880	.80473	.79102	.77763	.76458	.75184	.73942	.72728	.71544	.70388	.69259	.68157	.67080	.66029	.65001	.63997	.63016	.62057	.61119	.60202
94	80	.82630	.81273	.79948	.78654	.77391	.76157	.74952	.73775	.72625	.71501	.70402	.69329	.68279	.67253	.66249	.65268	.64308	.63369	.62450	.61551
94	81	.83350	.82041	.80761	.79511	.78290	.77095	.75928	.74786	.73669	.72577	.71509	.70464	.69442	.68441	.67462	.66503	.65565	.64646	.63747	.62866
94	82	.84038	.82776	.81541	.80334	.79152	.77996	.76865	.75758	.74675	.73614	.72576	.71560	.70564	.69589	.68634	.67699	.66782	.65884	.65004	.64142
94	83	.84696	.83479	.82288	.81121	.79979	.78861	.77765	.76693	.75642	.74612	.73604	.72615	.71647	.70697	.69766	.68854	.67959	.67082	.66222	.65379
94	84	.85326	.84153	.83004	.81877	.80774	.79692	.78632	.77593	.76574	.75575	.74596	.73635	.72693	.71770	.70863	.69974	.69102	.68246	.67405	.66581

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
94	85	.85930	.84800	.83691	.82604	.81538	.80492	.79467	.78461	.77473	.76505	.75555	.74622	.73707	.72808	.71926	.71061	.70210	.69376	.68556	.67751
94	86	.86504	.85414	.84345	.83296	.82266	.81255	.80263	.79290	.78333	.77395	.76473	.75568	.74679	.73805	.72947	.72105	.71277	.70463	.69664	.68878
94	87	.87043	.85992	.84961	.83947	.82952	.81975	.81015	.80072	.79146	.78236	.77342	.76463	.75599	.74750	.73916	.73096	.72290	.71497	.70718	.69952
94	88	.87548	.86534	.85537	.84558	.83596	.82651	.81722	.80808	.79911	.79028	.78160	.77307	.76468	.75643	.74832	.74034	.73248	.72476	.71717	.70969
94	89	.88019	.87039	.86076	.85130	.84199	.83284	.82384	.81498	.80628	.79772	.78929	.78100	.77285	.76483	.75693	.74917	.74152	.73400	.72659	.71930
94	90	.88455	.87508	.86577	.85661	.84759	.83872	.83000	.82141	.81297	.80465	.79647	.78842	.78049	.77268	.76500	.75744	.74999	.74266	.73543	.72832
94	91	.88854	.87937	.87035	.86147	.85273	.84412	.83565	.82732	.81911	.81103	.80307	.79523	.78752	.77992	.77243	.76506	.75780	.75064	.74359	.73665
94	92	.89214	.88324	.87447	.86585	.85735	.84899	.84075	.83264	.82465	.81679	.80903	.80140	.79388	.78646	.77916	.77197	.76488	.75789	.75100	.74421
94	93	.89537	.88671	.87819	.86980	.86153	.85338	.84536	.83745	.82966	.82199	.81443	.80697	.79963	.79239	.78525	.77822	.77129	.76445	.75771	.75107
94	94	.89830	.88987	.88156	.87338	.86532	.85737	.84954	.84183	.83422	.82673	.81934	.81205	.80487	.79779	.79081	.78393	.77714	.77045	.76385	.75734
95	0	.21190	.18635	.16430	.14523	.12873	.11443	.10201	.09122	.08182	.07363	.06648	.06022	.05474	.04993	.04570	.04197	.03869	.03579	.03321	.03093
95	1	.20957	.18363	.16120	.14178	.12495	.11035	.09765	.08660	.07697	.06857	.06123	.05480	.04916	.04421	.03986	.03603	.03265	.02966	.02702	.02467
95	2	.21363	.18746	.16480	.14515	.12809	.11325	.10034	.08908	.07926	.07066	.06314	.05655	.05076	.04567	.04119	.03724	.03375	.03065	.02792	.02548
95	3	.21795	.19158	.16869	.14881	.13152	.11646	.10333	.09186	.08183	.07305	.06536	.05860	.05265	.04742	.04280	.03873	.03512	.03192	.02908	.02656
95	4	.22246	.19588	.17277	.15267	.13515	.11986	.10651	.09484	.08461	.07564	.06776	.06083	.05473	.04935	.04460	.04039	.03666	.03336	.03042	.02780
95	5	.22712	.20034	.17702	.15669	.13894	.12344	.10987	.09798	.08755	.07839	.07033	.06323	.05697	.05143	.04654	.04220	.03836	.03494	.03189	.02918
95	6	.23191	.20493	.18140	.16085	.14288	.12715	.11336	.10126	.09063	.08127	.07303	.06576	.05933	.05365	.04861	.04414	.04017	.03663	.03348	.03067
95	7	.23683	.20966	.18592	.16515	.14696	.13101	.11700	.10469	.09385	.08430	.07587	.06842	.06183	.05599	.05081	.04621	.04211	.03845	.03519	.03228
95	8	.24186	.21450	.19056	.16958	.15117	.13499	.12077	.10825	.09721	.08746	.07884	.07122	.06446	.05846	.05313	.04839	.04416	.04038	.03701	.03399
95	9	.24702	.21949	.19535	.17415	.15552	.13913	.12470	.11196	.10071	.09077	.08196	.07416	.06723	.06107	.05559	.05070	.04634	.04244	.03895	.03583
95	10	.25232	.22461	.20028	.17888	.16004	.14343	.12877	.11583	.10437	.09423	.08524	.07725	.07015	.06383	.05819	.05316	.04867	.04464	.04103	.03779
95	11	.25774	.22987	.20534	.18374	.16469	.14786	.13299	.11984	.10818	.09783	.08865	.08048	.07320	.06672	.06093	.05575	.05112	.04696	.04323	.03988
95	12	.26327	.23524	.21053	.18873	.16947	.15243	.13735	.12398	.11212	.10157	.09219	.08384	.07639	.06974	.06379	.05846	.05369	.04940	.04555	.04208
95	13	.26889	.24070	.21581	.19381	.17435	.15710	.14181	.12823	.11615	.10541	.09584	.08730	.07967	.07285	.06674	.06126	.05634	.05192	.04795	.04436
95	14	.27454	.24621	.22115	.19895	.17928	.16183	.14632	.13253	.12025	.10930	.09953	.09080	.08300	.07600	.06973	.06410	.05904	.05448	.05037	.04666
95	15	.28022	.25174	.22651	.20412	.18425	.16658	.15086	.13686	.12437	.11322	.10326	.09434	.08635	.07918	.07274	.06696	.06174	.05705	.05281	.04898
95	16	.28592	.25730	.23189	.20932	.18924	.17137	.15544	.14122	.12852	.11717	.10700	.09789	.08971	.08237	.07576	.06982	.06445	.05961	.05524	.05128
95	17	.29165	.26288	.23731	.21455	.19428	.17619	.16005	.14562	.13271	.12115	.11078	.10148	.09311	.08559	.07881	.07270	.06719	.06220	.05768	.05360
95	18	.29742	.26852	.24279	.21985	.19937	.18108	.16473	.15008	.13696	.12519	.11462	.10512	.09657	.08886	.08191	.07564	.06996	.06482	.06017	.05595
95	19	.30328	.27426	.24836	.22524	.20457	.18607	.16951	.15465	.14132	.12934	.11857	.10887	.10012	.09223	.08511	.07866	.07282	.06754	.06274	.05837
95	20	.30924	.28010	.25406	.23076	.20990	.19120	.17442	.15936	.14582	.13363	.12265	.11275	.10381	.09573	.08843	.08181	.07581	.07036	.06542	.06091
95	21	.31532	.28607	.25988	.23641	.21536	.19647	.17949	.16421	.15046	.13806	.12688	.11677	.10764	.09937	.09189	.08509	.07893	.07332	.06822	.06358
95	22	.32151	.29215	.26582	.24219	.22096	.20187	.18468	.16920	.15524	.14263	.13124	.12094	.11161	.10315	.09548	.08851	.08217	.07641	.07115	.06636
95	23	.32781	.29836	.27190	.24811	.22671	.20743	.19004	.17435	.16018	.14737	.13577	.12526	.11573	.10708	.09923	.09208	.08557	.07964	.07423	.06928
95	24	.33425	.30471	.27813	.25419	.23262	.21315	.19557	.17967	.16530	.15227	.14047	.12976	.12003	.11119	.10315	.09582	.08913	.08303	.07746	.07236
95	25	.34083	.31122	.28452	.26044	.23870	.21905	.20128	.18518	.17060	.15737	.14537	.13445	.12453	.11549	.10725	.09974	.09288	.08661	.08087	.07562
95	26	.34755	.31787	.29107	.26685	.24495	.22513	.20717	.19088	.17609	.16266	.15045	.13934	.12921	.11998	.11155	.10385	.09681	.09037	.08447	.07905
95	27	.35441	.32468	.29779	.27345	.25140	.23141	.21326	.19678	.18180	.16817	.15575	.14443	.13411	.12468	.11606	.10817	.10095	.09434	.08826	.08269
95	28	.36141	.33164	.30466	.28021	.25801	.23786	.21953	.20287	.18769	.17386	.16124	.14972	.13920	.12957	.12076	.11269	.10528	.09849	.09225	.08651
95	29	.36854	.33874	.31169	.28713	.26480	.24449	.22599	.20914	.19377	.17975	.16693	.15521	.14449	.13467	.12566	.11740	.10981	.10284	.09642	.09051
95	30	.37580	.34598	.31887	.29420	.27175	.25129	.23263	.21560	.20004	.18582	.17281	.16090	.14997	.13996	.13076	.12231	.11453	.10738	.10079	.09471
95	31	.38318	.35335	.32619	.30144	.27886	.25826	.23944	.22224	.20650	.19209	.17889	.16677	.15566	.14544	.13605	.12741	.11945	.11211	.10534	.09909
95	32	.39069	.36086	.33366	.30883	.28615	.26541	.24644	.22907	.21316	.19856	.18516	.17286	.16155	.15114	.14155	.13272	.12457	.11705	.11011	.10368
95	33	.39833	.36852	.34129	.31639	.29361	.27276	.25364	.23611	.22002	.20525	.19166	.17916	.16766	.15706	.14728	.13826	.12992	.12222	.11509	.10849
95	34	.40611	.37633	.34908	.32412	.30126	.28028	.26103	.24335	.22709	.21214	.19837	.18569	.17399	.16320	.15323	.14402	.13549	.12761	.12030	.11352
95	35	.41402	.38429	.35704	.33204	.30909	.28801	.26863	.25080	.23439	.21926	.20532	.19245	.18057	.16958	.15943	.15002	.14132	.13324	.12575	.11880
95	36	.42207	.39240	.36515	.34012	.31711	.29593	.27644	.25847	.24190	.22661	.21249	.19945	.18738	.17621	.16586	.15627	.14738	.13912	.13145	.12432
95	37	.43025	.40065	.37343	.34838	.32531	.30405	.28445	.26635	.24964	.23419	.21991	.20668	.19444	.18308	.17255	.16278	.15370	.14526	.13740	.13009
95	38	.43858	.40907	.38189	.35683	.33372	.31239	.29268	.27447	.25762	.24202	.22757	.21418	.20176	.19023	.17951	.16955	.16029	.15167	.14363	.13614
95	39	.44704	.41764	.39051	.36546	.34232	.32093	.30113	.28281	.26583	.25009	.23549	.22193	.20934	.19763	.18674	.17661	.16716	.15836	.15014	.14247

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
95	40	.45565	.42637	.39931	.37429	.35113	.32969	.30982	.29139	.27430	.25842	.24368	.22997	.21721	.20533	.19427	.18395	.17433	.16534	.15695	.14911
95	41	.46441	.43527	.40830	.38331	.36015	.33868	.31874	.30023	.28303	.26703	.25214	.23828	.22537	.21333	.20209	.19161	.18181	.17265	.16408	.15606
95	42	.47332	.44433	.41746	.39253	.36938	.34789	.32790	.30931	.29201	.27590	.26089	.24689	.23382	.22162	.21023	.19957	.18960	.18027	.17153	.16334
95	43	.48236	.45355	.42679	.40193	.37882	.35731	.33729	.31864	.30125	.28504	.26991	.25577	.24257	.23022	.21866	.20784	.19771	.18821	.17930	.17093
95	44	.49153	.46291	.43629	.41152	.38845	.36695	.34691	.32820	.31075	.29444	.27920	.26494	.25160	.23911	.22740	.21643	.20613	.19647	.18739	.17886
95	45	.50081	.47240	.44593	.42126	.39825	.37677	.35672	.33798	.32046	.30407	.28873	.27436	.26089	.24826	.23641	.22529	.21484	.20502	.19578	.18708
95	46	.51019	.48201	.45571	.43115	.40822	.38678	.36673	.34796	.33040	.31394	.29851	.28403	.27045	.25769	.24571	.23444	.22384	.21386	.20447	.19561
95	47	.51966	.49171	.46560	.44118	.41833	.39694	.37691	.35814	.34053	.32401	.30851	.29394	.28025	.26738	.25526	.24386	.23311	.22299	.21344	.20443
95	48	.52921	.50152	.47561	.45134	.42860	.40728	.38728	.36850	.35088	.33431	.31874	.30409	.29030	.27732	.26508	.25355	.24267	.23241	.22271	.21355
95	49	.53884	.51143	.48573	.46163	.43901	.41777	.39781	.37906	.36142	.34482	.32919	.31447	.30060	.28751	.27517	.26352	.25251	.24211	.23228	.22297
95	50	.54855	.52143	.49597	.47205	.44956	.42842	.40853	.38981	.37217	.35555	.33988	.32510	.31115	.29798	.28554	.27377	.26264	.25212	.24215	.23271
95	51	.55834	.53152	.50631	.48258	.46025	.43923	.41941	.40073	.38312	.36649	.35079	.33597	.32195	.30870	.29617	.28430	.27306	.26241	.25232	.24275
95	52	.56817	.54167	.51672	.49321	.47105	.45015	.43043	.41181	.39423	.37761	.36190	.34703	.33297	.31965	.30703	.29507	.28373	.27297	.26276	.25307
95	53	.57803	.55188	.52721	.50393	.48195	.46119	.44158	.42303	.40549	.38890	.37318	.35829	.34419	.33081	.31812	.30608	.29465	.28379	.27347	.26366
95	54	.58793	.56212	.53775	.51471	.49293	.47234	.45284	.43439	.41691	.40034	.38464	.36974	.35561	.34218	.32944	.31733	.30581	.29486	.28444	.27451
95	55	.59785	.57241	.54834	.52556	.50400	.48358	.46422	.44587	.42846	.41195	.39626	.38137	.36722	.35377	.34097	.32880	.31721	.30617	.29566	.28564
95	56	.60778	.58272	.55898	.53648	.51515	.49491	.47570	.45747	.44015	.42370	.40805	.39318	.37902	.36555	.35272	.34049	.32884	.31773	.30714	.29702
95	57	.61773	.59306	.56966	.54744	.52635	.50632	.48728	.46918	.45197	.43559	.42000	.40515	.39100	.37752	.36466	.35240	.34070	.32953	.31886	.30867
95	58	.62766	.60339	.58034	.55843	.53760	.51778	.49892	.48097	.46387	.44758	.43205	.41725	.40312	.38964	.37678	.36449	.35274	.34152	.33079	.32052
95	59	.63754	.61369	.59100	.56941	.54884	.52926	.51059	.49280	.47583	.45965	.44420	.42944	.41535	.40189	.38902	.37672	.36495	.35368	.34290	.33257
95	60	.64738	.62396	.60164	.58037	.56009	.54075	.52229	.50467	.48784	.47177	.45641	.44173	.42769	.41425	.40139	.38908	.37729	.36600	.35517	.34479
95	61	.65718	.63419	.61226	.59133	.57134	.55225	.53402	.51658	.49991	.48397	.46871	.45411	.44013	.42673	.41390	.40159	.38980	.37848	.36762	.35720
95	62	.66696	.64441	.62288	.60230	.58262	.56380	.54579	.52856	.51206	.49626	.48112	.46661	.45270	.43936	.42656	.41428	.40249	.39116	.38028	.36983
95	63	.67670	.65462	.63349	.61327	.59391	.57537	.55762	.54060	.52429	.50864	.49363	.47923	.46541	.45214	.43939	.42714	.41536	.40404	.39316	.38268
95	64	.68640	.66478	.64407	.62423	.60521	.58696	.56947	.55268	.53656	.52109	.50623	.49195	.47823	.46504	.45235	.44015	.42840	.41710	.40622	.39573
95	65	.69605	.67491	.65463	.63517	.61649	.59856	.58134	.56479	.54889	.53360	.51890	.50476	.49115	.47805	.46544	.45330	.44160	.43032	.41946	.40898
95	66	.70565	.68500	.66516	.64610	.62778	.61017	.59323	.57694	.56126	.54618	.53165	.51766	.50418	.49119	.47867	.46660	.45496	.44373	.43289	.42243
95	67	.71522	.69506	.67567	.65702	.63907	.62180	.60516	.58914	.57371	.55883	.54449	.53067	.51733	.50447	.49206	.48007	.46850	.45733	.44653	.43610
95	68	.72472	.70507	.68614	.66791	.65035	.63342	.61710	.60136	.58618	.57154	.55740	.54376	.53058	.51785	.50556	.49368	.48220	.47109	.46035	.44997
95	69	.73414	.71500	.69654	.67874	.66157	.64500	.62900	.61356	.59865	.58425	.57033	.55688	.54387	.53130	.51914	.50737	.49599	.48497	.47430	.46397
95	70	.74344	.72481	.70683	.68947	.67269	.65649	.64083	.62570	.61106	.59691	.58322	.56998	.55716	.54475	.53273	.52110	.50983	.49890	.48832	.47806
95	71	.75258	.73448	.71697	.70005	.68369	.66786	.65254	.63772	.62338	.60949	.59603	.58301	.57038	.55815	.54629	.53479	.52365	.51283	.50234	.49216
95	72	.76157	.74398	.72695	.71048	.69452	.67907	.66411	.64961	.63556	.62194	.60874	.59593	.58352	.57147	.55978	.54843	.53742	.52673	.51634	.50625
95	73	.77038	.75330	.73676	.72073	.70519	.69012	.67551	.66134	.64759	.63425	.62131	.60874	.59654	.58468	.57317	.56199	.55112	.54056	.53029	.52031
95	74	.77902	.76247	.74641	.73083	.71570	.70103	.68678	.67294	.65951	.64646	.63377	.62145	.60947	.59783	.58650	.57549	.56478	.55436	.54422	.53435
95	75	.78753	.77149	.75592	.74079	.72609	.71181	.69793	.68444	.67132	.65856	.64616	.63409	.62235	.61092	.59980	.58897	.57843	.56816	.55816	.54842
95	76	.79591	.78039	.76530	.75062	.73635	.72247	.70897	.69583	.68304	.67059	.65847	.64666	.63517	.62397	.61306	.60243	.59207	.58196	.57212	.56252
95	77	.80413	.78913	.77453	.76032	.74648	.73301	.71988	.70710	.69465	.68251	.67068	.65915	.64792	.63696	.62627	.61584	.60567	.59575	.58607	.57662
95	78	.81219	.79770	.78359	.76984	.75643	.74337	.73063	.71821	.70610	.69429	.68276	.67152	.66054	.64983	.63938	.62917	.61920	.60947	.59996	.59068
95	79	.82003	.80606	.79243	.77913	.76616	.75351	.74116	.72910	.71734	.70585	.69463	.68367	.67297	.66252	.65230	.64232	.63257	.62303	.61371	.60460
95	80	.82761	.81414	.80099	.78815	.77560	.76335	.75139	.73970	.72828	.71712	.70621	.69554	.68512	.67492	.66495	.65520	.64566	.63633	.62720	.61827
95	81	.83490	.82192	.80923	.79683	.78471	.77286	.76127	.74994	.73886	.72802	.71742	.70705	.69690	.68697	.67725	.66773	.65841	.64929	.64036	.63161
95	82	.84188	.82937	.81713	.80516	.79345	.78199	.77078	.75980	.74906	.73854	.72825	.71816	.70829	.69862	.68914	.67986	.67077	.66186	.65313	.64457
95	83	.84855	.83650	.82470	.81315	.80184	.79076	.77992	.76929	.75888	.74868	.73868	.72889	.71928	.70987	.70065	.69160	.68273	.67403	.66550	.65714
95	84	.85495	.84335	.83198	.82083	.80991	.79921	.78872	.77844	.76835	.75847	.74877	.73926	.72993	.72078	.71180	.70300	.69435	.68587	.67754	.66937
95	85	.86109	.84992	.83897	.82822	.81769	.80735	.79721	.78727	.77751	.76793	.75853	.74930	.74025	.73136	.72263	.71406	.70565	.69738	.68927	.68130
95	86	.86694	.85618	.84563	.83527	.82511	.81513	.80533	.79571	.78627	.77700	.76789	.75894	.75016	.74153	.73305	.72471	.71653	.70848	.70057	.69280
95	87	.87243	.86208	.85191	.84192	.83211	.82247	.81300	.80370	.79456	.78558	.77676	.76808	.75956	.75118	.74294	.73484	.72687	.71904	.71134	.70377
95	88	.87759	.86761	.85780	.84816	.83869	.82938	.82022	.81123	.80238	.79368	.78513	.77671	.76844	.76030	.75230	.74443	.73668	.72906	.72156	.71418
95	89	.88240	.87277	.86331	.85400	.84485	.83585	.82700	.81829	.80972	.80129	.79300	.78484	.77681	.76890	.76113	.75347	.74593	.73852	.73121	.72402

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
95	90	.88687	.87758	.86844	.85944	.85059	.84188	.83331	.82488	.81657	.80840	.80036	.79244	.78464	.77696	.76940	.76195	.75462	.74740	.74029	.73328
95	91	.89096	.88198	.87313	.86443	.85586	.84742	.83911	.83093	.82288	.81494	.80713	.79943	.79185	.78439	.77703	.76978	.76264	.75561	.74867	.74184
95	92	.89465	.88595	.87737	.86893	.86061	.85242	.84435	.83641	.82858	.82086	.81326	.80577	.79839	.79112	.78395	.77688	.76992	.76306	.75629	.74962
95	93	.89797	.88952	.88119	.87299	.86490	.85694	.84909	.84135	.83373	.82621	.81881	.81151	.80431	.79721	.79022	.78332	.77652	.76982	.76320	.75668
95	94	.90099	.89277	.88466	.87668	.86881	.86105	.85340	.84586	.83842	.83109	.82387	.81674	.80971	.80278	.79595	.78921	.78256	.77600	.76953	.76314
95	95	.90376	.89575	.88786	.88007	.87240	.86483	.85737	.85001	.84275	.83560	.82854	.82157	.81470	.80793	.80124	.79465	.78814	.78172	.77539	.76913
96	0	.21194	.18639	.16434	.14528	.12878	.11448	.10207	.09128	.08189	.07370	.06655	.06029	.05481	.05000	.04578	.04206	.03877	.03587	.03330	.03103
96	1	.20958	.18364	.16121	.14179	.12496	.11036	.09766	.08661	.07699	.06858	.06124	.05481	.04917	.04423	.03988	.03604	.03266	.02968	.02703	.02469
96	2	.21363	.18747	.16481	.14516	.12810	.11326	.10035	.08909	.07926	.07067	.06315	.05656	.05077	.04568	.04120	.03725	.03376	.03067	.02793	.02550
96	3	.21796	.19158	.16870	.14882	.13153	.11647	.10334	.09187	.08184	.07306	.06537	.05861	.05266	.04743	.04281	.03874	.03513	.03193	.02909	.02657
96	4	.22247	.19588	.17278	.15267	.13515	.11987	.10652	.09484	.08462	.07565	.06777	.06084	.05474	.04936	.04460	.04040	.03667	.03337	.03043	.02781
96	5	.22713	.20034	.17702	.15669	.13895	.12344	.10987	.09799	.08756	.07839	.07034	.06324	.05697	.05144	.04655	.04221	.03837	.03495	.03190	.02919
96	6	.23192	.20494	.18140	.16085	.14288	.12715	.11337	.10127	.09064	.08128	.07304	.06577	.05934	.05366	.04862	.04415	.04018	.03664	.03349	.03068
96	7	.23683	.20966	.18592	.16515	.14696	.13101	.11701	.10470	.09386	.08431	.07588	.06843	.06184	.05600	.05082	.04621	.04212	.03846	.03520	.03229
96	8	.24186	.21451	.19057	.16958	.15117	.13500	.12078	.10826	.09721	.08747	.07885	.07123	.06447	.05847	.05314	.04839	.04417	.04039	.03702	.03400
96	9	.24703	.21950	.19535	.17416	.15553	.13914	.12470	.11197	.10072	.09078	.08197	.07417	.06724	.06108	.05560	.05071	.04635	.04245	.03897	.03584
96	10	.25233	.22462	.20029	.17889	.16004	.14344	.12878	.11584	.10438	.09424	.08525	.07726	.07016	.06384	.05820	.05317	.04868	.04465	.04105	.03781
96	11	.25775	.22988	.20535	.18375	.16470	.14787	.13301	.11985	.10819	.09785	.08866	.08049	.07322	.06673	.06094	.05577	.05113	.04698	.04325	.03990
96	12	.26328	.23525	.21054	.18874	.16948	.15245	.13737	.12400	.11213	.10159	.09221	.08386	.07641	.06976	.06381	.05848	.05371	.04942	.04557	.04210
96	13	.26890	.24071	.21583	.19383	.17436	.15712	.14182	.12824	.11617	.10543	.09586	.08732	.07969	.07287	.06676	.06129	.05637	.05195	.04797	.04439
96	14	.27456	.24622	.22116	.19897	.17930	.16184	.14634	.13255	.12027	.10932	.09956	.09083	.08302	.07603	.06976	.06413	.05907	.05451	.05040	.04669
96	15	.28024	.25176	.22653	.20414	.18427	.16661	.15089	.13689	.12440	.11325	.10328	.09437	.08638	.07921	.07277	.06699	.06178	.05708	.05284	.04901
96	16	.28594	.25732	.23191	.20934	.18927	.17139	.15546	.14125	.12855	.11719	.10703	.09792	.08975	.08240	.07580	.06985	.06449	.05965	.05527	.05132
96	17	.29166	.26290	.23733	.21458	.19430	.17622	.16008	.14565	.13274	.12118	.11081	.10151	.09315	.08562	.07885	.07274	.06722	.06224	.05772	.05363
96	18	.29744	.26855	.24281	.21987	.19940	.18111	.16475	.15011	.13699	.12522	.11466	.10515	.09660	.08890	.08195	.07567	.07000	.06486	.06021	.05599
96	19	.30330	.27428	.24839	.22526	.20460	.18610	.16954	.15468	.14135	.12938	.11860	.10890	.10016	.09227	.08514	.07870	.07286	.06758	.06278	.05842
96	20	.30926	.28012	.25408	.23078	.20992	.19123	.17445	.15939	.14585	.13366	.12268	.11278	.10385	.09577	.08846	.08185	.07585	.07041	.06546	.06096
96	21	.31534	.28609	.25990	.23644	.21539	.19650	.17952	.16424	.15049	.13809	.12691	.11681	.10768	.09941	.09193	.08514	.07897	.07337	.06827	.06362
96	22	.32153	.29217	.26585	.24222	.22099	.20190	.18472	.16923	.15527	.14267	.13128	.12097	.11165	.10319	.09552	.08855	.08222	.07645	.07120	.06641
96	23	.32784	.29838	.27193	.24814	.22674	.20746	.19007	.17438	.16021	.14740	.13580	.12530	.11577	.10713	.09927	.09212	.08561	.07968	.07427	.06933
96	24	.33427	.30474	.27816	.25422	.23265	.21318	.19560	.17971	.16533	.15231	.14051	.12980	.12007	.11123	.10319	.09586	.08918	.08308	.07751	.07241
96	25	.34085	.31124	.28455	.26047	.23873	.21908	.20131	.18522	.17064	.15741	.14540	.13449	.12457	.11553	.10730	.09979	.09293	.08666	.08092	.07567
96	26	.34757	.31789	.29110	.26688	.24499	.22516	.20720	.19092	.17613	.16270	.15049	.13938	.12925	.12002	.11160	.10390	.09686	.09042	.08452	.07910
96	27	.35444	.32471	.29782	.27348	.25143	.23144	.21330	.19682	.18184	.16821	.15579	.14448	.13415	.12472	.11611	.10822	.10100	.09439	.08832	.08274
96	28	.36144	.33166	.30469	.28024	.25805	.23789	.21957	.20291	.18773	.17390	.16128	.14977	.13924	.12962	.12081	.11274	.10534	.09854	.09230	.08656
96	29	.36857	.33877	.31172	.28716	.26483	.24452	.22603	.20918	.19382	.17979	.16698	.15526	.14454	.13472	.12571	.11745	.10987	.10289	.09648	.09057
96	30	.37583	.34601	.31890	.29424	.27179	.25133	.23267	.21564	.20009	.18587	.17286	.16095	.15003	.14001	.13081	.12236	.11459	.10744	.10085	.09477
96	31	.38321	.35338	.32622	.30147	.27890	.25830	.23949	.22229	.20655	.19214	.17894	.16683	.15571	.14550	.13611	.12747	.11951	.11218	.10541	.09916
96	32	.39072	.36090	.33370	.30887	.28619	.26546	.24649	.22912	.21321	.19861	.18522	.17291	.16160	.15120	.14161	.13278	.12464	.11712	.11017	.10375
96	33	.39837	.36856	.34133	.31644	.29366	.27280	.25369	.23616	.22008	.20530	.19172	.17922	.16772	.15712	.14734	.13832	.12999	.12229	.11516	.10856
96	34	.40614	.37637	.34912	.32417	.30130	.28033	.26108	.24340	.22715	.21220	.19843	.18575	.17405	.16326	.15330	.14408	.13556	.12768	.12037	.11360
96	35	.41406	.38433	.35708	.33209	.30914	.28806	.26869	.25086	.23445	.21933	.20538	.19252	.18063	.16965	.15950	.15010	.14139	.13332	.12583	.11888
96	36	.42211	.39244	.36520	.34017	.31716	.29599	.27649	.25853	.24196	.22668	.21256	.19951	.18745	.17628	.16594	.15635	.14746	.13920	.13153	.12440
96	37	.43029	.40070	.37348	.34844	.32537	.30411	.28451	.26641	.24970	.23426	.21998	.20676	.19451	.18316	.17263	.16286	.15378	.14534	.13749	.13018
96	38	.43862	.40912	.38194	.35689	.33378	.31245	.29274	.27453	.25769	.24209	.22765	.21426	.20184	.19031	.17960	.16964	.16038	.15176	.14372	.13624
96	39	.44709	.41769	.39056	.36552	.34238	.32099	.30120	.28288	.26590	.25017	.23557	.22202	.20943	.19772	.18683	.17670	.16725	.15845	.15024	.14257
96	40	.45570	.42643	.39937	.37435	.35120	.32976	.30989	.29147	.27438	.25851	.24376	.23005	.21730	.20542	.19436	.18405	.17443	.16545	.15706	.14921
96	41	.46447	.43533	.40836	.38338	.36022	.33875	.31882	.30031	.28311	.26712	.25223	.23838	.22547	.21343	.20220	.19171	.18192	.17276	.16419	.15617
96	42	.47338	.44440	.41753	.39260	.36946	.34797	.32798	.30940	.29210	.27600	.26099	.24699	.23393	.22173	.21034	.19968	.18972	.18039	.17165	.16346
96	43	.48242	.45362	.42687	.40201	.37890	.35740	.33738	.31873	.30135	.28514	.27001	.25588	.24268	.23033	.21878	.20797	.19783	.18834	.17943	.17107

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
96	44	.49160	.46299	.43637	.41160	.38854	.36704	.34700	.32831	.31085	.29455	.27931	.26506	.25172	.23923	.22753	.21656	.20627	.19661	.18753	.17900
96	45	.50088	.47248	.44602	.42135	.39835	.37687	.35682	.33809	.32058	.30419	.28885	.27449	.26102	.24840	.23655	.22543	.21499	.20517	.19593	.18724
96	46	.51027	.48210	.45580	.43126	.40832	.38689	.36685	.34809	.33052	.31407	.29864	.28417	.27060	.25784	.24586	.23460	.22400	.21403	.20464	.19579
96	47	.51975	.49181	.46570	.44129	.41845	.39707	.37704	.35827	.34067	.32416	.30866	.29409	.28041	.26754	.25543	.24403	.23329	.22317	.21363	.20462
96	48	.52931	.50163	.47572	.45146	.42872	.40741	.38742	.36865	.35103	.33447	.31890	.30426	.29047	.27750	.26527	.25374	.24287	.23260	.22291	.21376
96	49	.53895	.51154	.48585	.46176	.43914	.41791	.39797	.37922	.36158	.34499	.32937	.31466	.30079	.28771	.27537	.26372	.25272	.24232	.23249	.22320
96	50	.54867	.52156	.49610	.47219	.44971	.42858	.40870	.38998	.37235	.35574	.34008	.32530	.31136	.29819	.28575	.27399	.26287	.25235	.24239	.23295
96	51	.55847	.53166	.50645	.48274	.46042	.43940	.41959	.40092	.38331	.36670	.35101	.33619	.32218	.30893	.29640	.28454	.27331	.26267	.25258	.24302
96	52	.56831	.54182	.51688	.49338	.47123	.45034	.43063	.41202	.39444	.37783	.36213	.34727	.33321	.31990	.30729	.29534	.28401	.27325	.26305	.25336
96	53	.57819	.55204	.52738	.50411	.48215	.46140	.44180	.42326	.40573	.38914	.37343	.35856	.34446	.33109	.31841	.30638	.29495	.28410	.27378	.26398
96	54	.58809	.56230	.53794	.51491	.49315	.47256	.45308	.43463	.41716	.40061	.38491	.37003	.35590	.34249	.32975	.31764	.30614	.29519	.28478	.27486
96	55	.59803	.57260	.54855	.52579	.50424	.48382	.46448	.44614	.42874	.41224	.39657	.38168	.36754	.35409	.34131	.32914	.31756	.30654	.29603	.28602
96	56	.60798	.58293	.55921	.53672	.51540	.49518	.47598	.45776	.44046	.42401	.40838	.39352	.37937	.36591	.35308	.34087	.32923	.31813	.30754	.29744
96	57	.61794	.59329	.56990	.54771	.52663	.50661	.48759	.46950	.45230	.43593	.42035	.40552	.39138	.37791	.36506	.35281	.34112	.32996	.31930	.30912
96	58	.62789	.60364	.58061	.55871	.53790	.51810	.49925	.48131	.46423	.44795	.43244	.41765	.40354	.39007	.37721	.36493	.35320	.34199	.33127	.32101
96	59	.63780	.61397	.59129	.56972	.54917	.52960	.51095	.49318	.47622	.46005	.44461	.42988	.41580	.40235	.38950	.37720	.36544	.35419	.34341	.33310
96	60	.64766	.62425	.60196	.58071	.56044	.54112	.52268	.50508	.48827	.47221	.45687	.44220	.42817	.41475	.40190	.38961	.37783	.36654	.35573	.34536
96	61	.65748	.63451	.61260	.59169	.57172	.55265	.53443	.51702	.50037	.48444	.46920	.45462	.44065	.42727	.41445	.40216	.39038	.37907	.36823	.35781
96	62	.66728	.64476	.62324	.60268	.58303	.56423	.54624	.52903	.51255	.49677	.48165	.46716	.45326	.43994	.42716	.41489	.40311	.39180	.38094	.37049
96	63	.67704	.65499	.63388	.61369	.59435	.57584	.55810	.54111	.52481	.50919	.49420	.47982	.46602	.45276	.44003	.42780	.41604	.40473	.39386	.38340
96	64	.68677	.66518	.64450	.62468	.60568	.58747	.56999	.55323	.53713	.52168	.50684	.49258	.47888	.46571	.45304	.44085	.42913	.41784	.40697	.39651
96	65	.69645	.67534	.65509	.63566	.61701	.59910	.58190	.56538	.54950	.53424	.51956	.50544	.49185	.47878	.46618	.45406	.44238	.43112	.42027	.40981
96	66	.70608	.68546	.66565	.64662	.62833	.61075	.59384	.57758	.56193	.54686	.53236	.51839	.50494	.49197	.47947	.46742	.45580	.44459	.43377	.42332
96	67	.71568	.69556	.67620	.65758	.63967	.62242	.60582	.58983	.57442	.55957	.54526	.53146	.51815	.50531	.49292	.48096	.46941	.45826	.44748	.43707
96	68	.72522	.70560	.68671	.66852	.65099	.63409	.61781	.60210	.58695	.57233	.55823	.54461	.53146	.51876	.50649	.49464	.48318	.47209	.46138	.45101
96	69	.73468	.71558	.69716	.67940	.66226	.64573	.62977	.61436	.59948	.58511	.57122	.55780	.54483	.53228	.52015	.50841	.49705	.48605	.47541	.46510
96	70	.74402	.72543	.70750	.69017	.67344	.65728	.64166	.62656	.61196	.59784	.58419	.57097	.55818	.54581	.53382	.52221	.51097	.50007	.48951	.47928
96	71	.75321	.73515	.71769	.70081	.68449	.66870	.65343	.63865	.62434	.61049	.59707	.58408	.57149	.55929	.54746	.53599	.52488	.51409	.50363	.49348
96	72	.76224	.74470	.72773	.71130	.69539	.67998	.66506	.65061	.63660	.62302	.60985	.59709	.58470	.57269	.56104	.54972	.53874	.52808	.51772	.50767
96	73	.77110	.75408	.73759	.72161	.70612	.69110	.67654	.66241	.64871	.63541	.62250	.60998	.59781	.58600	.57452	.56337	.55254	.54201	.53178	.52182
96	74	.77980	.76330	.74730	.73177	.71670	.70208	.68788	.67409	.66070	.64769	.63506	.62278	.61084	.59924	.58795	.57698	.56630	.55592	.54581	.53598
96	75	.78836	.77239	.75687	.74180	.72716	.71293	.69911	.68567	.67260	.65989	.64753	.63551	.62381	.61243	.60135	.59056	.58006	.56983	.55987	.55016
96	76	.79680	.78134	.76632	.75171	.73750	.72368	.71023	.69715	.68441	.67202	.65995	.64819	.63674	.62559	.61473	.60414	.59382	.58376	.57395	.56439
96	77	.80509	.79016	.77563	.76148	.74771	.73430	.72124	.70852	.69612	.68404	.67227	.66080	.64961	.63870	.62806	.61768	.60756	.59768	.58804	.57863
96	78	.81321	.79881	.78477	.77109	.75776	.74476	.73209	.71974	.70769	.69593	.68447	.67328	.66236	.65170	.64130	.63115	.62123	.61154	.60208	.59284
96	79	.82113	.80724	.79369	.78048	.76758	.75500	.74272	.73074	.71904	.70762	.69646	.68557	.67493	.66453	.65437	.64444	.63474	.62526	.61599	.60692
96	80	.82879	.81541	.80234	.78958	.77712	.76496	.75307	.74145	.73010	.71901	.70817	.69757	.68721	.67708	.66717	.65748	.64800	.63872	.62965	.62076
96	81	.83616	.82327	.81068	.79837	.78633	.77457	.76307	.75182	.74081	.73005	.71952	.70922	.69914	.68927	.67962	.67016	.66091	.65185	.64297	.63428
96	82	.84322	.83082	.81868	.80680	.79519	.78382	.77269	.76180	.75114	.74071	.73049	.72048	.71068	.70108	.69168	.68246	.67344	.66459	.65592	.64742
96	83	.84998	.83804	.82635	.81490	.80369	.79271	.78195	.77142	.76110	.75098	.74107	.73135	.72183	.71250	.70335	.69437	.68557	.67694	.66848	.66018
96	84	.85647	.84498	.83373	.82269	.81188	.80128	.79089	.78070	.77071	.76092	.75131	.74189	.73264	.72357	.71468	.70594	.69738	.68897	.68071	.67261
96	85	.86271	.85166	.84083	.83020	.81977	.80955	.79952	.78967	.78001	.77053	.76123	.75210	.74313	.73433	.72569	.71720	.70886	.70068	.69264	.68474
96	86	.86865	.85803	.84760	.83737	.82732	.81746	.80778	.79827	.78893	.77976	.77075	.76191	.75322	.74468	.73629	.72804	.71994	.71198	.70415	.69646
96	87	.87424	.86403	.85399	.84413	.83445	.82493	.81559	.80640	.79738	.78851	.77979	.77122	.76280	.75451	.74637	.73836	.73049	.72275	.71513	.70764
96	88	.87950	.86966	.86000	.85050	.84116	.83198	.82295	.81408	.80535	.79677	.78833	.78003	.77186	.76383	.75593	.74815	.74050	.73297	.72556	.71827
96	89	.88441	.87494	.86562	.85646	.84745	.83859	.82987	.82129	.81285	.80454	.79637	.78832	.78041	.77262	.76495	.75739	.74996	.74264	.73543	.72834
96	90	.88898	.87985	.87086	.86202	.85332	.84476	.83633	.82803	.81986	.81182	.80390	.79610	.78842	.78086	.77341	.76608	.75885	.75174	.74472	.73782
96	91	.89317	.88435	.87567	.86712	.85871	.85042	.84226	.83423	.82631	.81852	.81084	.80327	.79581	.78847	.78123	.77410	.76707	.76015	.75332	.74659
96	92	.89694	.88841	.88001	.87174	.86358	.85555	.84764	.83984	.83216	.82458	.81712	.80977	.80252	.79537	.78833	.78139	.77454	.76779	.76114	.75458
96	93	.90035	.89208	.88393	.87590	.86798	.86018	.85249	.84491	.83744	.83008	.82282	.81566	.80860	.80163	.79477	.78800	.78132	.77474	.76824	.76183

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
96	94	.90345	.89541	.88749	.87969	.87199	.86440	.85692	.84954	.84227	.83509	.82801	.82103	.81415	.80736	.80066	.79405	.78753	.78109	.77474	.76848
96	95	.90630	.89848	.89078	.88318	.87569	.86830	.86101	.85381	.84672	.83972	.83282	.82601	.81929	.81265	.80611	.79965	.79328	.78698	.78077	.77465
96	96	.90890	.90129	.89378	.88638	.87907	.87186	.86475	.85773	.85081	.84397	.83723	.83057	.82400	.81752	.81112	.80480	.79856	.79241	.78633	.78032
97	0	.21197	.18644	.16439	.14533	.12883	.11454	.10213	.09134	.08195	.07376	.06661	.06036	.05488	.05008	.04585	.04213	.03885	.03595	.03339	.03111
97	1	.20959	.18365	.16122	.14180	.12497	.11037	.09767	.08662	.07700	.06859	.06125	.05482	.04919	.04424	.03989	.03606	.03268	.02969	.02705	.02470
97	2	.21364	.18748	.16482	.14517	.12810	.11327	.10036	.08910	.07927	.07068	.06316	.05657	.05078	.04569	.04121	.03726	.03377	.03068	.02794	.02551
97	3	.21796	.19159	.16870	.14882	.13153	.11647	.10334	.09188	.08185	.07307	.06537	.05861	.05267	.04744	.04282	.03874	.03514	.03194	.02910	.02658
97	4	.22247	.19589	.17278	.15268	.13516	.11988	.10653	.09485	.08462	.07565	.06778	.06085	.05475	.04937	.04461	.04041	.03668	.03338	.03044	.02782
97	5	.22713	.20035	.17703	.15670	.13895	.12345	.10988	.09799	.08756	.07840	.07034	.06324	.05698	.05145	.04656	.04222	.03837	.03495	.03191	.02920
97	6	.23192	.20494	.18141	.16086	.14289	.12716	.11337	.10127	.09064	.08129	.07304	.06577	.05935	.05366	.04863	.04416	.04019	.03665	.03350	.03069
97	7	.23684	.20967	.18593	.16516	.14697	.13102	.11701	.10470	.09387	.08432	.07589	.06844	.06185	.05601	.05083	.04622	.04212	.03847	.03521	.03229
97	8	.24187	.21451	.19057	.16959	.15118	.13501	.12079	.10826	.09722	.08747	.07886	.07123	.06448	.05848	.05315	.04840	.04417	.04040	.03703	.03401
97	9	.24703	.21950	.19536	.17416	.15554	.13915	.12471	.11198	.10073	.09078	.08198	.07418	.06725	.06109	.05561	.05072	.04636	.04246	.03898	.03585
97	10	.25233	.22463	.20029	.17889	.16005	.14345	.12879	.11585	.10439	.09425	.08526	.07727	.07017	.06385	.05822	.05319	.04869	.04467	.04106	.03782
97	11	.25775	.22988	.20536	.18376	.16471	.14788	.13302	.11986	.10820	.09786	.08867	.08050	.07323	.06675	.06096	.05578	.05115	.04699	.04327	.03991
97	12	.26329	.23526	.21055	.18875	.16949	.15246	.13738	.12401	.11215	.10160	.09223	.08387	.07642	.06977	.06382	.05850	.05373	.04944	.04559	.04212
97	13	.26891	.24073	.21584	.19384	.17438	.15713	.14184	.12826	.11619	.10545	.09588	.08734	.07971	.07289	.06678	.06131	.05639	.05197	.04799	.04441
97	14	.27457	.24624	.22118	.19899	.17932	.16186	.14636	.13257	.12029	.10934	.09958	.09085	.08304	.07605	.06978	.06415	.05909	.05453	.05043	.04672
97	15	.28025	.25178	.22654	.20416	.18429	.16663	.15091	.13691	.12442	.11327	.10331	.09439	.08640	.07924	.07280	.06701	.06180	.05711	.05287	.04904
97	16	.28595	.25733	.23193	.20936	.18929	.17141	.15548	.14127	.12857	.11722	.10706	.09795	.08977	.08243	.07583	.06988	.06452	.05968	.05531	.05135
97	17	.29168	.26292	.23735	.21460	.19432	.17624	.16010	.14567	.13277	.12121	.11084	.10154	.09318	.08565	.07888	.07277	.06726	.06227	.05776	.05367
97	18	.29746	.26856	.24283	.21989	.19942	.18113	.16478	.15014	.13702	.12525	.11468	.10518	.09663	.08893	.08198	.07571	.07003	.06490	.06024	.05602
97	19	.30332	.27430	.24841	.22529	.20462	.18613	.16956	.15471	.14138	.12940	.11863	.10893	.10019	.09230	.08518	.07873	.07290	.06761	.06281	.05845
97	20	.30928	.28014	.25410	.23081	.20995	.19125	.17448	.15942	.14588	.13369	.12271	.11281	.10388	.09580	.08850	.08188	.07589	.07044	.06550	.06100
97	21	.31536	.28611	.25992	.23646	.21541	.19652	.17954	.16427	.15052	.13812	.12694	.11684	.10771	.09945	.09196	.08517	.07901	.07340	.06831	.06366
97	22	.32155	.29219	.26587	.24224	.22101	.20192	.18474	.16926	.15530	.14270	.13131	.12101	.11168	.10323	.09556	.08859	.08225	.07649	.07124	.06645
97	23	.32786	.29840	.27195	.24817	.22676	.20748	.19010	.17441	.16024	.14743	.13584	.12533	.11581	.10716	.09930	.09216	.08565	.07972	.07431	.06937
97	24	.33429	.30476	.27818	.25425	.23267	.21321	.19563	.17974	.16536	.15234	.14054	.12984	.12011	.11127	.10323	.09590	.08922	.08312	.07755	.07245
97	25	.34087	.31126	.28457	.26050	.23876	.21911	.20134	.18525	.17067	.15745	.14544	.13453	.12461	.11557	.10734	.09983	.09297	.08670	.08096	.07571
97	26	.34759	.31792	.29112	.26691	.24501	.22519	.20723	.19095	.17617	.16274	.15053	.13941	.12929	.12006	.11164	.10394	.09690	.09046	.08456	.07915
97	27	.35446	.32473	.29785	.27351	.25146	.23147	.21333	.19685	.18187	.16824	.15583	.14452	.13419	.12477	.11615	.10827	.10105	.09443	.08836	.08279
97	28	.36146	.33169	.30472	.28027	.25808	.23792	.21961	.20294	.18777	.17394	.16132	.14981	.13929	.12966	.12085	.11278	.10538	.09859	.09235	.08661
97	29	.36860	.33879	.31175	.28719	.26487	.24456	.22607	.20922	.19386	.17983	.16702	.15530	.14458	.13476	.12576	.11750	.10992	.10295	.09653	.09063
97	30	.37586	.34604	.31893	.29427	.27182	.25136	.23271	.21568	.20013	.18591	.17290	.16099	.15007	.14006	.13086	.12241	.11464	.10749	.10090	.09483
97	31	.38324	.35341	.32625	.30151	.27894	.25834	.23953	.22233	.20659	.19219	.17898	.16688	.15576	.14555	.13616	.12752	.11957	.11223	.10547	.09922
97	32	.39075	.36093	.33373	.30890	.28623	.26550	.24653	.22917	.21325	.19866	.18527	.17296	.16165	.15125	.14167	.13284	.12469	.11718	.11023	.10381
97	33	.39840	.36859	.34137	.31647	.29370	.27284	.25373	.23621	.22012	.20535	.19177	.17927	.16777	.15717	.14740	.13838	.13005	.12235	.11522	.10863
97	34	.40617	.37640	.34916	.32421	.30134	.28037	.26113	.24345	.22720	.21225	.19848	.18580	.17411	.16332	.15336	.14415	.13563	.12774	.12044	.11366
97	35	.41409	.38437	.35712	.33213	.30918	.28811	.26873	.25091	.23450	.21938	.20544	.19257	.18069	.16971	.15956	.15016	.14146	.13339	.12590	.11895
97	36	.42214	.39248	.36524	.34022	.31721	.29604	.27654	.25858	.24202	.22673	.21262	.19958	.18751	.17635	.16601	.15642	.14753	.13927	.13161	.12448
97	37	.43033	.40074	.37352	.34848	.32542	.30416	.28456	.26647	.24976	.23432	.22004	.20682	.19458	.18323	.17270	.16293	.15385	.14542	.13757	.13026
97	38	.43866	.40916	.38198	.35694	.33383	.31250	.29280	.27459	.25775	.24215	.22771	.21432	.20191	.19038	.17967	.16972	.16046	.15184	.14381	.13632
97	39	.44713	.41774	.39061	.36557	.34244	.32105	.30126	.28294	.26597	.25024	.23564	.22209	.20950	.19780	.18691	.17678	.16734	.15854	.15033	.14266
97	40	.45575	.42647	.39942	.37440	.35125	.32982	.30995	.29153	.27445	.25858	.24384	.23013	.21738	.20551	.19445	.18413	.17452	.16554	.15715	.14931
97	41	.46452	.43538	.40842	.38344	.36029	.33881	.31889	.30038	.28319	.26719	.25231	.23846	.22555	.21352	.20229	.19180	.18201	.17286	.16429	.15628
97	42	.47343	.44445	.41759	.39266	.36953	.34804	.32806	.30948	.29218	.27608	.26107	.24708	.23402	.22183	.21043	.19978	.18982	.18049	.17176	.16357
97	43	.48248	.45368	.42693	.40208	.37897	.35748	.33746	.31882	.30144	.28523	.27011	.25598	.24278	.23043	.21889	.20807	.19795	.18845	.17954	.17119
97	44	.49166	.46305	.43644	.41168	.38862	.36713	.34709	.32840	.31095	.29465	.27941	.26516	.25183	.23934	.22764	.21668	.20639	.19673	.18766	.17913
97	45	.50095	.47255	.44609	.42143	.39843	.37697	.35692	.33819	.32068	.30430	.28896	.27460	.26114	.24852	.23668	.22556	.21512	.20530	.19607	.18738
97	46	.51035	.48217	.45589	.43134	.40842	.38699	.36695	.34820	.33064	.31419	.29876	.28430	.27073	.25798	.24600	.23474	.22415	.21418	.20479	.19594



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
97	47	.51983	.49190	.46579	.44139	.41855	.39717	.37715	.35839	.34079	.32429	.30879	.29423	.28055	.26768	.25558	.24418	.23345	.22333	.21379	.20479
97	48	.52940	.50172	.47582	.45156	.42884	.40753	.38754	.36878	.35116	.33461	.31904	.30441	.29063	.27765	.26543	.25391	.24304	.23278	.22309	.21394
97	49	.53904	.51165	.48596	.46187	.43927	.41804	.39810	.37936	.36173	.34514	.32953	.31482	.30095	.28788	.27555	.26390	.25291	.24252	.23269	.22339
97	50	.54878	.52167	.49622	.47231	.44985	.42872	.40884	.39013	.37251	.35590	.34025	.32548	.31154	.29838	.28595	.27419	.26308	.25256	.24260	.23317
97	51	.55858	.53178	.50658	.48288	.46057	.43955	.41976	.40109	.38349	.36688	.35119	.33638	.32238	.30914	.29662	.28476	.27354	.26290	.25282	.24325
97	52	.56843	.54196	.51703	.49354	.47139	.45051	.43081	.41220	.39463	.37803	.36233	.34748	.33343	.32013	.30752	.29558	.28425	.27350	.26330	.25362
97	53	.57832	.55219	.52754	.50428	.48232	.46158	.44199	.42346	.40594	.38936	.37366	.35879	.34470	.33134	.31866	.30664	.29522	.28437	.27406	.26426
97	54	.58824	.56246	.53811	.51509	.49334	.47276	.45329	.43485	.41739	.40085	.38516	.37028	.35616	.34276	.33002	.31793	.30643	.29549	.28508	.27517
97	55	.59819	.57277	.54873	.52598	.50444	.48404	.46471	.44638	.42899	.41249	.39683	.38196	.36782	.35439	.34161	.32945	.31788	.30686	.29636	.28635
97	56	.60816	.58312	.55941	.53693	.51563	.49541	.47623	.45802	.44073	.42430	.40867	.39382	.37968	.36623	.35341	.34121	.32957	.31848	.30790	.29781
97	57	.61813	.59350	.57012	.54794	.52688	.50687	.48786	.46978	.45259	.43624	.42067	.40584	.39172	.37826	.36542	.35318	.34150	.33034	.31969	.30952
97	58	.62810	.60387	.58085	.55897	.53816	.51838	.49955	.48162	.46455	.44829	.43278	.41800	.40390	.39045	.37760	.36533	.35361	.34241	.33170	.32145
97	59	.63802	.61421	.59155	.56999	.54946	.52991	.51127	.49351	.47657	.46041	.44499	.43026	.41620	.40276	.38992	.37763	.36588	.35464	.34388	.33357
97	60	.64790	.62452	.60224	.58100	.56076	.54145	.52302	.50543	.48864	.47260	.45727	.44261	.42860	.41519	.40236	.39007	.37831	.36703	.35623	.34587
97	61	.65774	.63479	.61290	.59201	.57206	.55301	.53481	.51741	.50077	.48486	.46964	.45506	.44111	.42775	.41494	.40266	.39089	.37960	.36877	.35837
97	62	.66756	.64506	.62357	.60303	.58339	.56461	.54664	.52945	.51299	.49722	.48212	.46764	.45376	.44045	.42769	.41543	.40367	.39237	.38152	.37109
97	63	.67735	.65531	.63423	.61406	.59475	.57625	.55854	.54156	.52528	.50968	.49471	.48034	.46656	.45332	.44060	.42838	.41664	.40535	.39449	.38404
97	64	.68710	.66553	.64488	.62508	.60611	.58791	.57046	.55371	.53764	.52221	.50739	.49315	.47946	.46631	.45366	.44149	.42977	.41850	.40765	.39720
97	65	.69680	.67572	.65549	.63609	.61746	.59958	.58240	.56590	.55005	.53480	.52014	.50604	.49248	.47942	.46685	.45474	.44307	.43183	.42100	.41055
97	66	.70646	.68587	.66609	.64708	.62882	.61126	.59438	.57814	.56251	.54747	.53299	.51905	.50561	.49266	.48019	.46815	.45655	.44536	.43455	.42413
97	67	.71609	.69600	.67667	.65808	.64020	.62298	.60640	.59044	.57505	.56023	.54594	.53217	.51888	.50606	.49369	.48175	.47022	.45909	.44833	.43794
97	68	.72566	.70608	.68722	.66906	.65156	.63470	.61844	.60276	.58764	.57305	.55897	.54537	.53225	.51957	.50732	.49549	.48405	.47299	.46229	.45195
97	69	.73515	.71609	.69771	.67998	.66288	.64638	.63045	.61507	.60022	.58588	.57202	.55862	.54567	.53315	.52104	.50933	.49799	.48702	.47640	.46611
97	70	.74453	.72599	.70809	.69080	.67411	.65798	.64239	.62732	.61276	.59867	.58504	.57186	.55910	.54675	.53479	.52321	.51199	.50112	.49058	.48037
97	71	.75377	.73575	.71833	.70149	.68521	.66946	.65422	.63947	.62520	.61138	.59800	.58503	.57247	.56030	.54850	.53707	.52597	.51522	.50478	.49465
97	72	.76284	.74534	.72841	.71203	.69616	.68079	.66591	.65149	.63752	.62398	.61085	.59811	.58577	.57379	.56216	.55088	.53992	.52929	.51896	.50893
97	73	.77174	.75477	.73832	.72239	.70694	.69197	.67745	.66336	.64970	.63644	.62357	.61108	.59895	.58717	.57573	.56461	.55381	.54331	.53310	.52318
97	74	.78049	.76404	.74809	.73261	.71759	.70301	.68886	.67511	.66177	.64880	.63620	.62396	.61206	.60050	.58925	.57831	.56767	.55731	.54724	.53743
97	75	.78910	.77318	.75772	.74270	.72811	.71394	.70016	.68676	.67374	.66108	.64876	.63678	.62513	.61378	.60274	.59199	.58152	.57133	.56140	.55172
97	76	.79759	.78219	.76723	.75268	.73852	.72476	.71136	.69833	.68564	.67329	.66127	.64956	.63815	.62704	.61622	.60567	.59539	.58537	.57560	.56607
97	77	.80594	.79107	.77661	.76252	.74881	.73546	.72245	.70978	.69744	.68541	.67369	.66226	.65112	.64026	.62966	.61933	.60925	.59941	.58981	.58044
97	78	.81413	.79979	.78582	.77221	.75894	.74600	.73339	.72110	.70910	.69741	.68599	.67486	.66399	.65338	.64303	.63292	.62304	.61340	.60398	.59478
97	79	.82211	.80830	.79482	.78168	.76885	.75634	.74412	.73220	.72056	.70920	.69810	.68726	.67668	.66633	.65623	.64635	.63670	.62726	.61803	.60901
97	80	.82984	.81654	.80355	.79087	.77849	.76639	.75457	.74302	.73174	.72071	.70993	.69939	.68909	.67901	.66916	.65952	.65009	.64087	.63184	.62301
97	81	.83729	.82449	.81197	.79974	.78779	.77610	.76467	.75350	.74256	.73187	.72141	.71117	.70115	.69135	.68175	.67235	.66316	.65415	.64532	.63668
97	82	.84443	.83211	.82006	.80828	.79674	.78546	.77441	.76360	.75301	.74265	.73250	.72257	.71283	.70330	.69396	.68480	.67584	.66705	.65843	.64999
97	83	.85126	.83942	.82782	.81647	.80535	.79445	.78378	.77333	.76309	.75305	.74322	.73358	.72413	.71486	.70578	.69687	.68813	.67957	.67116	.66292
97	84	.85784	.84645	.83529	.82436	.81364	.80314	.79284	.78274	.77283	.76312	.75360	.74425	.73508	.72609	.71726	.70860	.70010	.69176	.68357	.67553
97	85	.86416	.85322	.84249	.83197	.82165	.81152	.80159	.79184	.78227	.77288	.76366	.75461	.74573	.73701	.72844	.72003	.71177	.70365	.69568	.68785
97	86	.87019	.85968	.84937	.83925	.82931	.81956	.80998	.80057	.79133	.78225	.77334	.76458	.75598	.74752	.73922	.73105	.72303	.71514	.70739	.69976
97	87	.87587	.86578	.85586	.84613	.83656	.82716	.81792	.80884	.79992	.79115	.78253	.77405	.76572	.75753	.74948	.74155	.73376	.72610	.71856	.71115
97	88	.88121	.87151	.86198	.85260	.84338	.83432	.82541	.81665	.80803	.79956	.79122	.78302	.77496	.76702	.75921	.75152	.74396	.73652	.72919	.72198
97	89	.88622	.87689	.86771	.85868	.84980	.84106	.83246	.82400	.81568	.80748	.79942	.79148	.78367	.77598	.76841	.76095	.75361	.74638	.73927	.73225
97	90	.89088	.88190	.87305	.86435	.85579	.84735	.83905	.83088	.82283	.81491	.80711	.79942	.79185	.78440	.77706	.76982	.76270	.75568	.74876	.74194
97	91	.89516	.88649	.87796	.86957	.86129	.85315	.84512	.83722	.82943	.82176	.81420	.80675	.79941	.79218	.78505	.77803	.77110	.76428	.75755	.75092
97	92	.89902	.89065	.88240	.87428	.86628	.85839	.85062	.84296	.83541	.82797	.82063	.81340	.80627	.79925	.79232	.78549	.77875	.77211	.76555	.75909
97	93	.90250	.89440	.88641	.87854	.87078	.86313	.85559	.84815	.84082	.83359	.82646	.81943	.81250	.80566	.79891	.79226	.78569	.77922	.77283	.76653
97	94	.90567	.89781	.89006	.88242	.87489	.86745	.86012	.85289	.84576	.83873	.83179	.82494	.81819	.81153	.80495	.79846	.79206	.78574	.77950	.77335
97	95	.90859	.90096	.89343	.88600	.87867	.87145	.86431	.85728	.85033	.84348	.83672	.83005	.82346	.81696	.81054	.80421	.79796	.79179	.78569	.77968
97	96	.91127	.90384	.89651	.88928	.88215	.87511	.86816	.86130	.85453	.84785	.84125	.83474	.82831	.82196	.81569	.80950	.80339	.79736	.79140	.78552

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
97	97	.91370	.90646	.89932	.89227	.88531	.87844	.87166	.86496	.85835	.85183	.84538	.83902	.83273	.82652	.82039	.81434	.80836	.80245	.79662	.79085
98	0	.21201	.18647	.16443	.14537	.12888	.11458	.10218	.09139	.08200	.07382	.06667	.06042	.05495	.05014	.04592	.04220	.03892	.03603	.03346	.03119
98	1	.20959	.18365	.16122	.14181	.12498	.11037	.09768	.08663	.07701	.06860	.06126	.05483	.04920	.04425	.03990	.03607	.03269	.02970	.02706	.02472
98	2	.21364	.18748	.16482	.14517	.12811	.11328	.10036	.08911	.07928	.07069	.06317	.05658	.05079	.04570	.04122	.03727	.03378	.03069	.02795	.02552
98	3	.21797	.19159	.16871	.14883	.13154	.11648	.10335	.09188	.08186	.07308	.06538	.05862	.05268	.04745	.04283	.03875	.03515	.03195	.02911	.02659
98	4	.22248	.19589	.17279	.15268	.13516	.11988	.10653	.09485	.08463	.07566	.06778	.06085	.05475	.04937	.04462	.04041	.03669	.03338	.03044	.02783
98	5	.22714	.20035	.17703	.15670	.13896	.12345	.10988	.09800	.08757	.07841	.07035	.06325	.05699	.05146	.04656	.04223	.03838	.03496	.03192	.02921
98	6	.23192	.20494	.18141	.16086	.14289	.12716	.11338	.10128	.09065	.08129	.07305	.06578	.05935	.05367	.04863	.04416	.04019	.03666	.03351	.03070
98	7	.23684	.20967	.18593	.16516	.14697	.13102	.11702	.10471	.09387	.08432	.07589	.06845	.06186	.05602	.05083	.04623	.04213	.03848	.03522	.03230
98	8	.24187	.21452	.19057	.16959	.15118	.13501	.12079	.10827	.09723	.08748	.07887	.07124	.06448	.05848	.05315	.04841	.04418	.04041	.03703	.03401
98	9	.24704	.21951	.19536	.17417	.15554	.13915	.12472	.11198	.10074	.09079	.08199	.07418	.06725	.06110	.05562	.05073	.04637	.04247	.03898	.03586
98	10	.25234	.22463	.20030	.17890	.16006	.14345	.12880	.11585	.10440	.09426	.08526	.07728	.07018	.06386	.05822	.05320	.04870	.04468	.04107	.03783
98	11	.25776	.22989	.20537	.18376	.16471	.14789	.13303	.11987	.10821	.09787	.08868	.08052	.07324	.06676	.06097	.05579	.05116	.04701	.04328	.03993
98	12	.26330	.23527	.21056	.18876	.16950	.15247	.13739	.12402	.11216	.10162	.09224	.08389	.07644	.06979	.06384	.05851	.05374	.04946	.04561	.04214
98	13	.26892	.24074	.21585	.19385	.17439	.15715	.14185	.12827	.11620	.10546	.09589	.08735	.07973	.07291	.06680	.06132	.05641	.05199	.04801	.04443
98	14	.27458	.24625	.22119	.19900	.17933	.16188	.14637	.13258	.12031	.10936	.09960	.09087	.08306	.07607	.06980	.06417	.05911	.05456	.05045	.04674
98	15	.28027	.25179	.22656	.20418	.18431	.16664	.15093	.13693	.12444	.11329	.10333	.09441	.08643	.07926	.07283	.06704	.06183	.05713	.05290	.04907
98	16	.28597	.25735	.23195	.20938	.18930	.17143	.15550	.14129	.12859	.11724	.10708	.09797	.08980	.08246	.07585	.06991	.06455	.05971	.05534	.05138
98	17	.29170	.26294	.23737	.21461	.19434	.17626	.16012	.14570	.13279	.12123	.11087	.10156	.09320	.08568	.07891	.07280	.06729	.06230	.05779	.05370
98	18	.29747	.26858	.24285	.21991	.19944	.18115	.16480	.15016	.13704	.12528	.11471	.10521	.09666	.08896	.08201	.07574	.07006	.06493	.06028	.05606
98	19	.30333	.27431	.24843	.22531	.20464	.18615	.16959	.15473	.14141	.12943	.11866	.10896	.10022	.09233	.08521	.07877	.07293	.06765	.06285	.05849
98	20	.30930	.28016	.25412	.23083	.20997	.19127	.17450	.15944	.14590	.13372	.12274	.11284	.10391	.09583	.08853	.08192	.07592	.07048	.06553	.06103
98	21	.31538	.28613	.25994	.23648	.21544	.19654	.17957	.16430	.15055	.13815	.12697	.11687	.10774	.09948	.09199	.08520	.07904	.07344	.06834	.06370
98	22	.32156	.29221	.26589	.24226	.22104	.20195	.18477	.16929	.15533	.14273	.13134	.12104	.11171	.10326	.09559	.08862	.08229	.07653	.07127	.06648
98	23	.32787	.29842	.27197	.24819	.22678	.20751	.19013	.17444	.16027	.14746	.13587	.12536	.11584	.10719	.09934	.09219	.08569	.07976	.07435	.06941
98	24	.33431	.30478	.27820	.25427	.23270	.21323	.19565	.17977	.16539	.15237	.14057	.12987	.12014	.11130	.10326	.09593	.08925	.08316	.07759	.07249
98	25	.34089	.31128	.28460	.26052	.23878	.21914	.20137	.18528	.17070	.15748	.14547	.13456	.12464	.11560	.10737	.09986	.09300	.08674	.08100	.07575
98	26	.34761	.31794	.29114	.26693	.24504	.22522	.20726	.19098	.17620	.16277	.15056	.13945	.12933	.12010	.11167	.10398	.09694	.09050	.08460	.07919
98	27	.35448	.32475	.29787	.27353	.25149	.23150	.21336	.19688	.18190	.16828	.15586	.14455	.13423	.12480	.11619	.10831	.10109	.09447	.08841	.08283
98	28	.36148	.33171	.30474	.28029	.25810	.23795	.21964	.20297	.18780	.17397	.16136	.14985	.13932	.12970	.12090	.11283	.10543	.09863	.09239	.08666
98	29	.36862	.33882	.31178	.28722	.26490	.24459	.22610	.20925	.19389	.17987	.16706	.15534	.14462	.13480	.12580	.11755	.10996	.10299	.09658	.09067
98	30	.37588	.34606	.31896	.29430	.27185	.25140	.23274	.21572	.20017	.18595	.17294	.16103	.15011	.14010	.13091	.12246	.11469	.10754	.10095	.09488
98	31	.38327	.35344	.32628	.30154	.27897	.25838	.23956	.22237	.20663	.19223	.17903	.16692	.15580	.14559	.13621	.12757	.11961	.11228	.10552	.09927
98	32	.39078	.36096	.33376	.30894	.28626	.26553	.24657	.22920	.21329	.19870	.18531	.17301	.16170	.15130	.14172	.13289	.12475	.11723	.11029	.10387
98	33	.39843	.36862	.34140	.31651	.29373	.27288	.25377	.23625	.22016	.20539	.19181	.17932	.16782	.15722	.14745	.13843	.13010	.12240	.11528	.10869
98	34	.40620	.37643	.34919	.32424	.30138	.28041	.26117	.24349	.22724	.21229	.19853	.18585	.17416	.16337	.15341	.14420	.13569	.12780	.12050	.11373
98	35	.41412	.38440	.35715	.33216	.30922	.28815	.26878	.25096	.23455	.21943	.20549	.19263	.18075	.16977	.15962	.15022	.14152	.13345	.12596	.11901
98	36	.42218	.39251	.36528	.34025	.31725	.29608	.27659	.25863	.24207	.22679	.21267	.19963	.18757	.17641	.16607	.15648	.14759	.13934	.13167	.12454
98	37	.43036	.40077	.37356	.34852	.32546	.30421	.28461	.26652	.24981	.23437	.22009	.20688	.19464	.18329	.17276	.16300	.15392	.14548	.13764	.13033
98	38	.43870	.40920	.38203	.35698	.33388	.31255	.29285	.27464	.25780	.24221	.22777	.21439	.20197	.19044	.17974	.16979	.16053	.15191	.14388	.13640
98	39	.44717	.41778	.39066	.36562	.34249	.32110	.30131	.28300	.26603	.25030	.23570	.22215	.20957	.19787	.18698	.17685	.16741	.15861	.15040	.14274
98	40	.45579	.42652	.39947	.37445	.35131	.32987	.31001	.29159	.27451	.25864	.24390	.23020	.21745	.20558	.19452	.18421	.17460	.16562	.15723	.14939
98	41	.46456	.43543	.40846	.38349	.36034	.33887	.31895	.30045	.28325	.26726	.25239	.23853	.22563	.21359	.20237	.19189	.18210	.17294	.16438	.15637
98	42	.47348	.44450	.41764	.39272	.36959	.34810	.32812	.30955	.29226	.27615	.26115	.24716	.23410	.22191	.21052	.19987	.18991	.18059	.17185	.16367
98	43	.48253	.45373	.42699	.40214	.37904	.35754	.33753	.31889	.30152	.28531	.27019	.25607	.24287	.23053	.21898	.20817	.19805	.18855	.17965	.17129
98	44	.49172	.46311	.43651	.41175	.38869	.36720	.34717	.32848	.31103	.29474	.27950	.26526	.25193	.23944	.22775	.21678	.20650	.19684	.18777	.17925
98	45	.50101	.47262	.44616	.42151	.39851	.37705	.35701	.33828	.32077	.30439	.28906	.27471	.26125	.24863	.23679	.22568	.21524	.20542	.19619	.18751
98	46	.51041	.48224	.45596	.43142	.40850	.38708	.36704	.34829	.33074	.31429	.29887	.28441	.27084	.25810	.24612	.23487	.22428	.21431	.20492	.19608
98	47	.51990	.49197	.46587	.44147	.41864	.39727	.37725	.35849	.34090	.32440	.30891	.29435	.28068	.26781	.25571	.24432	.23359	.22347	.21394	.20494
98	48	.52947	.50181	.47591	.45166	.42894	.40763	.38765	.36889	.35128	.33473	.31917	.30454	.29077	.27780	.26558	.25406	.24319	.23294	.22325	.21410

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
98	49	.53913	.51174	.48606	.46198	.43938	.41816	.39822	.37948	.36186	.34528	.32967	.31496	.30111	.28804	.27571	.26407	.25308	.24269	.23287	.22357
98	50	.54887	.52177	.49633	.47243	.44997	.42885	.40898	.39027	.37265	.35605	.34040	.32564	.31171	.29855	.28612	.27437	.26326	.25275	.24279	.23337
98	51	.55868	.53189	.50670	.48300	.46070	.43969	.41990	.40124	.38365	.36704	.35136	.33655	.32256	.30933	.29681	.28496	.27374	.26310	.25303	.24347
98	52	.56854	.54208	.51715	.49367	.47154	.45066	.43096	.41237	.39481	.37821	.36252	.34768	.33363	.32033	.30773	.29579	.28447	.27373	.26353	.25385
98	53	.57844	.55232	.52768	.50443	.48248	.46175	.44216	.42364	.40613	.38955	.37386	.35900	.34491	.33156	.31889	.30687	.29546	.28462	.27431	.26452
98	54	.58837	.56260	.53826	.51526	.49351	.47294	.45348	.43505	.41760	.40106	.38538	.37051	.35639	.34300	.33027	.31818	.30669	.29576	.28535	.27545
98	55	.59833	.57293	.54890	.52616	.50463	.48424	.46491	.44659	.42921	.41273	.39707	.38221	.36808	.35465	.34188	.32973	.31817	.30715	.29666	.28666
98	56	.60831	.58329	.55959	.53713	.51583	.49563	.47646	.45826	.44097	.42455	.40893	.39409	.37996	.36651	.35371	.34151	.32988	.31880	.30823	.29814
98	57	.61831	.59368	.57032	.54815	.52710	.50710	.48810	.47004	.45286	.43651	.42095	.40614	.39202	.37857	.36574	.35351	.34183	.33069	.32005	.30988
98	58	.62828	.60407	.58106	.55919	.53840	.51863	.49981	.48190	.46484	.44859	.43309	.41832	.40423	.39079	.37795	.36569	.35398	.34279	.33208	.32184
98	59	.63822	.61442	.59178	.57024	.54972	.53018	.51156	.49381	.47688	.46073	.44532	.43061	.41656	.40313	.39030	.37802	.36628	.35505	.34430	.33400
98	60	.64812	.62475	.60249	.58127	.56104	.54174	.52333	.50576	.48898	.47295	.45763	.44299	.42899	.41559	.40277	.39049	.37874	.36748	.35668	.34633
98	61	.65798	.63505	.61317	.59230	.57236	.55333	.53514	.51776	.50114	.48524	.47003	.45547	.44153	.42818	.41538	.40312	.39136	.38008	.36925	.35887
98	62	.66781	.64533	.62386	.60334	.58372	.56496	.54701	.52983	.51338	.49763	.48254	.46808	.45422	.44092	.42816	.41592	.40417	.39289	.38204	.37163
98	63	.67762	.65561	.63455	.61439	.59510	.57662	.55892	.54197	.52571	.51012	.49516	.48082	.46704	.45382	.44111	.42891	.41718	.40590	.39506	.38462
98	64	.68739	.66585	.64521	.62544	.60648	.58831	.57088	.55415	.53810	.52268	.50788	.49366	.47999	.46685	.45421	.44206	.43036	.41910	.40826	.39782
98	65	.69712	.67606	.65586	.63647	.61787	.60001	.58286	.56638	.55054	.53531	.52067	.50659	.49304	.48000	.46745	.45535	.44371	.43248	.42166	.41123
98	66	.70680	.68623	.66648	.64750	.62926	.61173	.59487	.57865	.56304	.54802	.53356	.51964	.50622	.49329	.48083	.46882	.45723	.44605	.43526	.42485
98	67	.71646	.69639	.67710	.65854	.64067	.62348	.60693	.59098	.57563	.56083	.54656	.53280	.51954	.50674	.49439	.48246	.47095	.45984	.44910	.43872
98	68	.72606	.70651	.68768	.66955	.65208	.63524	.61900	.60335	.58825	.57369	.55963	.54606	.53296	.52030	.50808	.49626	.48484	.47380	.46312	.45279
98	69	.73558	.71655	.69820	.68051	.66344	.64696	.63106	.61571	.60089	.58657	.57274	.55937	.54644	.53394	.52186	.51016	.49885	.48790	.47730	.46703
98	70	.74500	.72649	.70862	.69137	.67471	.65861	.64305	.62802	.61348	.59942	.58582	.57266	.55993	.54760	.53567	.52411	.51291	.50206	.49155	.48136
98	71	.75427	.73628	.71890	.70210	.68585	.67014	.65493	.64022	.62598	.61219	.59883	.58590	.57337	.56122	.54945	.53804	.52697	.51624	.50582	.49572
98	72	.76338	.74592	.72903	.71268	.69685	.68153	.66668	.65230	.63836	.62485	.61175	.59905	.58673	.57478	.56318	.55192	.54100	.53039	.52009	.51008
98	73	.77232	.75539	.73899	.72310	.70769	.69276	.67827	.66423	.65060	.63737	.62454	.61208	.59998	.58824	.57682	.56574	.55496	.54449	.53431	.52441
98	74	.78111	.76471	.74880	.73337	.71839	.70385	.68974	.67604	.66273	.64980	.63724	.62504	.61317	.60164	.59042	.57951	.56890	.55858	.54854	.53876
98	75	.78977	.77390	.75848	.74352	.72897	.71484	.70111	.68776	.67478	.66216	.64988	.63794	.62632	.61501	.60400	.59328	.58285	.57269	.56279	.55315
98	76	.79830	.78296	.76805	.75355	.73945	.72573	.71238	.69939	.68675	.67445	.66247	.65080	.63943	.62836	.61757	.60706	.59682	.58683	.57709	.56760
98	77	.80671	.79190	.77749	.76346	.74980	.73650	.72355	.71093	.69864	.68666	.67498	.66360	.65250	.64168	.63112	.62083	.61078	.60098	.59142	.58208
98	78	.81495	.80068	.78677	.77322	.76001	.74713	.73457	.72233	.71039	.69874	.68738	.67629	.66547	.65491	.64460	.63453	.62470	.61510	.60572	.59655
98	79	.82300	.80925	.79584	.78276	.77000	.75755	.74539	.73353	.72195	.71064	.69959	.68881	.67827	.66797	.65791	.64808	.63847	.62908	.61990	.61092
98	80	.83080	.81757	.80465	.79204	.77972	.76769	.75593	.74445	.73322	.72225	.71153	.70105	.69080	.68078	.67097	.66139	.65201	.64283	.63385	.62506
98	81	.83831	.82559	.81315	.80100	.78911	.77750	.76614	.75502	.74416	.73353	.72313	.71295	.70299	.69324	.68370	.67435	.66521	.65625	.64747	.63888
98	82	.84552	.83329	.82132	.80961	.79816	.78695	.77597	.76523	.75472	.74442	.73434	.72447	.71479	.70532	.69604	.68694	.67803	.66929	.66073	.65234
98	83	.85243	.84067	.82916	.81789	.80686	.79604	.78545	.77507	.76491	.75494	.74518	.73560	.72622	.71702	.70800	.69915	.69048	.68197	.67362	.66543
98	84	.85908	.84779	.83672	.82588	.81525	.80483	.79461	.78460	.77477	.76514	.75568	.74641	.73732	.72839	.71963	.71104	.70260	.69432	.68619	.67821
98	85	.86548	.85464	.84401	.83359	.82336	.81333	.80348	.79382	.78433	.77503	.76589	.75692	.74811	.73946	.73097	.72262	.71443	.70638	.69847	.69070
98	86	.87159	.86119	.85099	.84097	.83113	.82147	.81199	.80267	.79352	.78454	.77571	.76703	.75851	.75013	.74190	.73381	.72586	.71804	.71036	.70280
98	87	.87736	.86738	.85758	.84795	.83849	.82919	.82005	.81107	.80224	.79357	.78504	.77665	.76841	.76030	.75232	.74448	.73677	.72918	.72172	.71437
98	88	.88279	.87321	.86379	.85453	.84543	.83647	.82767	.81901	.81050	.80212	.79388	.78577	.77780	.76995	.76223	.75462	.74714	.73978	.73253	.72540
98	89	.88787	.87867	.86962	.86071	.85195	.84333	.83484	.82649	.81828	.81019	.80223	.79439	.78667	.77908	.77160	.76423	.75698	.74983	.74280	.73587
98	90	.89262	.88377	.87506	.86649	.85805	.84974	.84156	.83350	.82557	.81776	.81006	.80248	.79501	.78766	.78041	.77327	.76624	.75931	.75248	.74575
98	91	.89698	.88846	.88007	.87181	.86367	.85565	.84775	.83997	.83230	.82474	.81730	.80996	.80273	.79560	.78857	.78165	.77482	.76809	.76146	.75491
98	92	.90092	.89270	.88460	.87662	.86875	.86100	.85336	.84583	.83840	.83108	.82387	.81675	.80974	.80282	.79600	.78927	.78263	.77609	.76964	.76327
98	93	.90448	.89653	.88870	.88097	.87336	.86585	.85844	.85114	.84393	.83683	.82983	.82292	.81610	.80937	.80274	.79620	.78974	.78337	.77708	.77087
98	94	.90772	.90002	.89243	.88494	.87755	.87027	.86308	.85599	.84899	.84209	.83528	.82856	.82192	.81538	.80892	.80254	.79625	.79004	.78391	.77786
98	95	.91071	.90325	.89588	.88861	.88143	.87435	.86737	.86047	.85367	.84695	.84033	.83378	.82732	.82095	.81465	.80844	.80230	.79624	.79025	.78434
98	96	.91345	.90620	.89904	.89197	.88499	.87811	.87131	.86460	.85797	.85143	.84497	.83859	.83229	.82607	.81993	.81386	.80787	.80195	.79611	.79033
98	97	.91594	.90888	.90191	.89503	.88823	.88152	.87490	.86836	.86189	.85551	.84921	.84298	.83683	.83076	.82475	.81883	.81297	.80718	.80146	.79581
98	98	.91825	.91137	.90457	.89786	.89124	.88469	.87822	.87184	.86553	.85929	.85314	.84705	.84104	.83510	.82923	.82343	.81770	.81204	.80644	.80091

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
99	0	.21204	.18651	.16447	.14541	.12892	.11463	.10222	.09144	.08206	.07387	.06673	.06048	.05501	.05021	.04599	.04227	.03900	.03610	.03354	.03126
99	1	.20960	.18366	.16123	.14182	.12499	.11038	.09769	.08664	.07701	.06861	.06127	.05484	.04921	.04426	.03991	.03608	.03270	.02972	.02707	.02473
99	2	.21365	.18749	.16483	.14518	.12812	.11328	.10037	.08911	.07929	.07070	.06318	.05659	.05080	.04571	.04123	.03728	.03379	.03070	.02796	.02553
99	3	.21797	.19160	.16871	.14883	.13154	.11648	.10335	.09189	.08186	.07308	.06539	.05863	.05269	.04745	.04284	.03876	.03515	.03196	.02912	.02660
99	4	.22248	.19590	.17279	.15269	.13517	.11989	.10654	.09486	.08463	.07566	.06779	.06086	.05476	.04938	.04463	.04042	.03670	.03339	.03045	.02784
99	5	.22714	.20036	.17704	.15671	.13896	.12346	.10989	.09800	.08757	.07841	.07035	.06325	.05699	.05146	.04657	.04223	.03839	.03497	.03193	.02921
99	6	.23193	.20495	.18141	.16086	.14290	.12717	.11338	.10128	.09065	.08130	.07306	.06578	.05936	.05367	.04864	.04417	.04020	.03666	.03351	.03070
99	7	.23684	.20967	.18593	.16517	.14698	.13103	.11702	.10471	.09388	.08433	.07590	.06845	.06186	.05602	.05084	.04623	.04214	.03848	.03522	.03231
99	8	.24188	.21452	.19058	.16960	.15119	.13502	.12080	.10827	.09723	.08749	.07887	.07125	.06449	.05849	.05316	.04842	.04419	.04041	.03704	.03402
99	9	.24704	.21951	.19537	.17417	.15555	.13916	.12472	.11199	.10074	.09080	.08199	.07419	.06726	.06110	.05562	.05074	.04638	.04248	.03899	.03586
99	10	.25234	.22464	.20030	.17890	.16006	.14346	.12881	.11586	.10441	.09427	.08527	.07729	.07019	.06387	.05823	.05320	.04871	.04469	.04108	.03784
99	11	.25777	.22990	.20537	.18377	.16472	.14790	.13303	.11988	.10822	.09788	.08869	.08052	.07325	.06677	.06098	.05580	.05117	.04702	.04329	.03994
99	12	.26331	.23528	.21057	.18877	.16951	.15248	.13740	.12403	.11217	.10163	.09225	.08390	.07645	.06980	.06385	.05853	.05376	.04947	.04562	.04215
99	13	.26893	.24075	.21586	.19387	.17440	.15716	.14187	.12829	.11622	.10548	.09591	.08737	.07974	.07292	.06682	.06134	.05643	.05201	.04803	.04445
99	14	.27459	.24626	.22120	.19901	.17934	.16189	.14639	.13260	.12032	.10938	.09961	.09089	.08308	.07609	.06982	.06419	.05913	.05458	.05047	.04677
99	15	.28028	.25180	.22657	.20419	.18432	.16666	.15094	.13694	.12446	.11331	.10335	.09443	.08645	.07928	.07285	.06706	.06185	.05716	.05292	.04909
99	16	.28598	.25736	.23196	.20939	.18932	.17145	.15552	.14131	.12861	.11726	.10710	.09799	.08982	.08248	.07588	.06993	.06457	.05974	.05536	.05141
99	17	.29171	.26295	.23739	.21463	.19436	.17628	.16014	.14572	.13281	.12125	.11089	.10159	.09323	.08571	.07893	.07283	.06731	.06233	.05782	.05373
99	18	.29749	.26860	.24287	.21993	.19946	.18117	.16482	.15018	.13707	.12530	.11474	.10524	.09669	.08899	.08204	.07577	.07009	.06496	.06031	.05609
99	19	.30335	.27433	.24844	.22532	.20466	.18617	.16961	.15476	.14143	.12945	.11868	.10899	.10025	.09236	.08524	.07879	.07296	.06768	.06288	.05852
99	20	.30931	.28018	.25414	.23084	.20999	.19130	.17453	.15946	.14593	.13374	.12277	.11287	.10394	.09586	.08856	.08195	.07595	.07051	.06556	.06106
99	21	.31539	.28615	.25996	.23650	.21546	.19657	.17959	.16432	.15057	.13818	.12700	.11690	.10777	.09951	.09202	.08524	.07907	.07347	.06838	.06373
99	22	.32158	.29223	.26591	.24228	.22106	.20197	.18479	.16931	.15535	.14275	.13137	.12107	.11174	.10329	.09562	.08865	.08232	.07656	.07131	.06652
99	23	.32789	.29844	.27199	.24821	.22681	.20753	.19015	.17446	.16030	.14749	.13590	.12539	.11587	.10722	.09937	.09223	.08572	.07979	.07438	.06944
99	24	.33433	.30480	.27822	.25429	.23272	.21325	.19568	.17979	.16542	.15240	.14060	.12990	.12017	.11134	.10329	.09597	.08929	.08319	.07762	.07253
99	25	.34091	.31130	.28462	.26054	.23880	.21916	.20139	.18530	.17073	.15750	.14550	.13459	.12467	.11564	.10741	.09990	.09304	.08677	.08104	.07579
99	26	.34763	.31796	.29117	.26696	.24506	.22524	.20729	.19100	.17622	.16280	.15059	.13948	.12936	.12013	.11171	.10401	.09698	.09054	.08464	.07923
99	27	.35450	.32477	.29789	.27356	.25151	.23152	.21339	.19691	.18193	.16831	.15590	.14458	.13426	.12484	.11622	.10834	.10113	.09451	.08845	.08287
99	28	.36150	.33173	.30477	.28032	.25813	.23798	.21966	.20300	.18783	.17400	.16139	.14988	.13936	.12974	.12093	.11286	.10547	.09867	.09244	.08670
99	29	.36864	.33884	.31180	.28724	.26492	.24462	.22613	.20928	.19392	.17990	.16709	.15538	.14466	.13484	.12584	.11759	.11000	.10303	.09662	.09072
99	30	.37590	.34609	.31898	.29433	.27188	.25143	.23277	.21575	.20020	.18599	.17298	.16107	.15015	.14014	.13095	.12250	.11473	.10758	.10100	.09492
99	31	.38329	.35346	.32631	.30157	.27900	.25841	.23960	.22240	.20667	.19226	.17906	.16696	.15585	.14564	.13625	.12761	.11966	.11233	.10557	.09932
99	32	.39080	.36098	.33379	.30896	.28629	.26556	.24660	.22924	.21333	.19874	.18535	.17305	.16174	.15134	.14176	.13294	.12479	.11728	.11034	.10392
99	33	.39845	.36865	.34143	.31654	.29377	.27291	.25381	.23629	.22020	.20543	.19186	.17937	.16787	.15727	.14750	.13848	.13015	.12246	.11533	.10874
99	34	.40623	.37646	.34922	.32428	.30141	.28045	.26121	.24353	.22728	.21234	.19858	.18590	.17421	.16342	.15346	.14425	.13574	.12786	.12055	.11378
99	35	.41415	.38443	.35719	.33220	.30926	.28819	.26882	.25100	.23459	.21947	.20554	.19267	.18080	.16982	.15967	.15028	.14157	.13351	.12602	.11907
99	36	.42221	.39254	.36531	.34029	.31729	.29612	.27663	.25867	.24211	.22683	.21272	.19968	.18762	.17646	.16612	.15654	.14765	.13940	.13173	.12461
99	37	.43040	.40081	.37360	.34856	.32550	.30425	.28465	.26657	.24986	.23442	.22015	.20693	.19469	.18335	.17282	.16306	.15398	.14555	.13770	.13040
99	38	.43873	.40923	.38206	.35702	.33392	.31259	.29290	.27469	.25785	.24226	.22783	.21444	.20203	.19050	.17980	.16985	.16059	.15198	.14395	.13647
99	39	.44720	.41781	.39070	.36566	.34253	.32115	.30136	.28305	.26608	.25035	.23576	.22221	.20963	.19793	.18705	.17692	.16748	.15868	.15048	.14282
99	40	.45582	.42656	.39951	.37450	.35135	.32992	.31006	.29165	.27457	.25870	.24396	.23026	.21752	.20565	.19459	.18428	.17467	.16569	.15731	.14947
99	41	.46460	.43547	.40851	.38354	.36039	.33893	.31901	.30051	.28331	.26733	.25245	.23860	.22570	.21367	.20244	.19196	.18217	.17302	.16446	.15645
99	42	.47352	.44455	.41769	.39277	.36964	.34816	.32819	.30961	.29232	.27622	.26122	.24723	.23418	.22199	.21060	.19996	.19000	.18067	.17194	.16376
99	43	.48258	.45378	.42704	.40220	.37910	.35761	.33760	.31896	.30159	.28539	.27027	.25615	.24295	.23061	.21907	.20826	.19814	.18865	.17975	.17139
99	44	.49177	.46317	.43656	.41181	.38875	.36727	.34724	.32855	.31111	.29482	.27959	.26535	.25202	.23954	.22784	.21688	.20660	.19694	.18788	.17936
99	45	.50107	.47268	.44623	.42157	.39858	.37712	.35708	.33836	.32086	.30448	.28916	.27480	.26135	.24873	.23690	.22578	.21535	.20553	.19631	.18762
99	46	.51047	.48231	.45603	.43150	.40858	.38716	.36713	.34838	.33083	.31439	.29897	.28452	.27095	.25821	.24624	.23498	.22440	.21443	.20505	.19621
99	47	.51996	.49204	.46595	.44155	.41873	.39736	.37735	.35859	.34101	.32450	.30902	.29447	.28079	.26793	.25584	.24445	.23372	.22361	.21407	.20508
99	48	.52954	.50188	.47599	.45175	.42903	.40773	.38775	.36900	.35139	.33485	.31929	.30466	.29089	.27793	.26571	.25419	.24333	.23308	.22340	.21426
99	49	.53921	.51182	.48615	.46207	.43948	.41826	.39833	.37960	.36198	.34540	.32980	.31510	.30124	.28818	.27585	.26422	.25323	.24285	.23303	.22374

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
99	50	.54895	.52186	.49642	.47253	.45008	.42896	.40910	.39040	.37279	.35619	.34055	.32579	.31186	.29871	.28628	.27454	.26343	.25292	.24297	.23355
99	51	.55877	.53199	.50681	.48312	.46082	.43982	.42003	.40138	.38379	.36719	.35152	.33672	.32272	.30950	.29698	.28514	.27392	.26329	.25322	.24367
99	52	.56864	.54218	.51727	.49379	.47167	.45080	.43111	.41252	.39496	.37837	.36269	.34785	.33381	.32052	.30792	.29599	.28467	.27394	.26375	.25407
99	53	.57855	.55243	.52780	.50456	.48262	.46190	.44232	.42381	.40630	.38973	.37405	.35919	.34511	.33176	.31910	.30708	.29568	.28484	.27454	.26475
99	54	.58849	.56273	.53840	.51540	.49367	.47310	.45365	.43523	.41778	.40125	.38558	.37072	.35661	.34322	.33050	.31842	.30693	.29600	.28561	.27571
99	55	.59847	.57307	.54905	.52632	.50480	.48442	.46510	.44679	.42942	.41294	.39729	.38243	.36831	.35489	.34213	.32999	.31843	.30742	.29694	.28694
99	56	.60846	.58345	.55975	.53730	.51601	.49582	.47666	.45847	.44120	.42478	.40918	.39434	.38022	.36678	.35398	.34179	.33017	.31909	.30853	.29845
99	57	.61846	.59385	.57050	.54834	.52730	.50731	.48832	.47027	.45310	.43677	.42122	.40641	.39230	.37886	.36604	.35381	.34215	.33101	.32038	.31021
99	58	.62845	.60425	.58125	.55940	.53862	.51886	.50005	.48215	.46510	.44886	.43338	.41862	.40454	.39110	.37827	.36602	.35432	.34313	.33244	.32221
99	59	.63841	.61462	.59200	.57046	.54996	.53043	.51182	.49408	.47717	.46103	.44563	.43093	.41689	.40347	.39065	.37838	.36665	.35543	.34468	.33439
99	60	.64832	.62496	.60272	.58151	.56130	.54201	.52362	.50606	.48929	.47327	.45797	.44334	.42934	.41596	.40315	.39088	.37914	.36789	.35710	.34676
99	61	.65819	.63528	.61342	.59256	.57264	.55362	.53545	.51808	.50147	.48559	.47039	.45584	.44192	.42857	.41579	.40354	.39179	.38052	.36971	.35933
99	62	.66804	.64558	.62413	.60362	.58402	.56527	.54734	.53017	.51374	.49801	.48293	.46848	.45463	.44135	.42861	.41638	.40464	.39336	.38253	.37213
99	63	.67787	.65588	.63483	.61470	.59542	.57696	.55928	.54234	.52610	.51052	.49559	.48125	.46749	.45428	.44159	.42940	.41768	.40642	.39558	.38516
99	64	.68766	.66614	.64552	.62577	.60683	.58868	.57126	.55455	.53852	.52312	.50833	.49412	.48047	.46735	.45472	.44258	.43090	.41966	.40883	.39840
99	65	.69741	.67637	.65619	.63683	.61825	.60041	.58327	.56681	.55099	.53579	.52116	.50710	.49356	.48054	.46800	.45592	.44429	.43308	.42227	.41185
99	66	.70712	.68657	.66684	.64789	.62967	.61216	.59532	.57912	.56353	.54853	.53409	.52018	.50678	.49387	.48143	.46943	.45786	.44670	.43592	.42553
99	67	.71680	.69676	.67749	.65895	.64111	.62394	.60741	.59149	.57615	.56137	.54713	.53339	.52014	.50736	.49503	.48313	.47163	.46053	.44981	.43945
99	68	.72643	.70690	.68810	.66999	.65255	.63574	.61953	.60390	.58882	.57428	.56025	.54670	.53361	.52098	.50877	.49698	.48558	.47455	.46389	.45358
99	69	.73598	.71698	.69866	.68099	.66395	.64750	.63163	.61630	.60151	.58721	.57340	.56005	.54715	.53468	.52261	.51094	.49964	.48871	.47813	.46788
99	70	.74542	.72695	.70911	.69189	.67526	.65919	.64366	.62866	.61414	.60011	.58654	.57341	.56070	.54839	.53648	.52494	.51377	.50294	.49245	.48227
99	71	.75473	.73678	.71943	.70267	.68645	.67077	.65559	.64091	.62670	.61293	.59961	.58670	.57419	.56208	.55033	.53894	.52790	.51719	.50679	.49671
99	72	.76387	.74646	.72960	.71329	.69750	.68220	.66739	.65304	.63913	.62565	.61258	.59991	.58762	.57569	.56412	.55289	.54199	.53141	.52113	.51115
99	73	.77285	.75596	.73960	.72375	.70838	.69348	.67904	.66502	.65143	.63824	.62544	.61301	.60094	.58922	.57784	.56678	.55603	.54559	.53544	.52556
99	74	.78168	.76532	.74946	.73407	.71913	.70463	.69056	.67690	.66362	.65073	.63820	.62603	.61420	.60270	.59151	.58064	.57005	.55976	.54974	.53999
99	75	.79038	.77456	.75919	.74427	.72977	.71568	.70199	.68868	.67574	.66315	.65091	.63901	.62742	.61615	.60517	.59449	.58409	.57395	.56409	.55447
99	76	.79896	.78367	.76881	.75436	.74030	.72663	.71333	.70038	.68778	.67552	.66358	.65195	.64062	.62959	.61883	.60836	.59815	.58819	.57849	.56902
99	77	.80742	.79266	.77831	.76433	.75072	.73747	.72457	.71199	.69975	.68781	.67617	.66483	.65378	.64299	.63248	.62222	.61221	.60245	.59292	.58362
99	78	.81572	.80150	.78765	.77415	.76100	.74817	.73567	.72348	.71158	.69998	.68867	.67762	.66685	.65633	.64606	.63603	.62624	.61668	.60733	.59821
99	79	.82382	.81014	.79679	.78377	.77107	.75867	.74657	.73476	.72323	.71197	.70098	.69024	.67975	.66950	.65949	.64970	.64013	.63078	.62164	.61270
99	80	.83168	.81852	.80567	.79312	.78087	.76890	.75720	.74577	.73461	.72369	.71302	.70259	.69239	.68242	.67267	.66313	.65379	.64466	.63572	.62697
99	81	.83926	.82661	.81424	.80216	.79034	.77879	.76749	.75645	.74564	.73507	.72473	.71460	.70470	.69500	.68551	.67622	.66712	.65821	.64948	.64094
99	82	.84653	.83438	.82249	.81086	.79947	.78833	.77743	.76676	.75631	.74607	.73605	.72624	.71663	.70721	.69798	.68894	.68008	.67140	.66289	.65454
99	83	.85351	.84184	.83041	.81922	.80826	.79752	.78701	.77670	.76660	.75671	.74701	.73750	.72818	.71904	.71008	.70129	.69267	.68422	.67592	.66778
99	84	.86023	.84903	.83805	.82730	.81675	.80641	.79627	.78633	.77658	.76702	.75764	.74844	.73941	.73055	.72185	.71332	.70494	.69672	.68865	.68072
99	85	.86671	.85597	.84543	.83510	.82496	.81501	.80525	.79567	.78627	.77703	.76797	.75907	.75034	.74176	.73333	.72506	.71693	.70894	.70110	.69339
99	86	.87290	.86260	.85250	.84258	.83283	.82327	.81387	.80464	.79558	.78667	.77793	.76933	.76088	.75258	.74442	.73641	.72852	.72077	.71315	.70566
99	87	.87875	.86888	.85918	.84965	.84029	.83109	.82205	.81316	.80443	.79584	.78740	.77909	.77093	.76290	.75501	.74724	.73960	.73208	.72469	.71741
99	88	.88426	.87479	.86549	.85634	.84734	.83849	.82979	.82123	.81281	.80453	.79638	.78836	.78047	.77271	.76507	.75755	.75015	.74286	.73569	.72862
99	89	.88943	.88035	.87141	.86262	.85397	.84546	.83708	.82884	.82072	.81273	.80487	.79712	.78950	.78199	.77460	.76732	.76015	.75309	.74613	.73928
99	90	.89426	.88554	.87696	.86850	.86018	.85199	.84392	.83597	.82815	.82044	.81285	.80537	.79800	.79074	.78359	.77654	.76959	.76275	.75600	.74935
99	91	.89870	.89032	.88206	.87392	.86591	.85801	.85023	.84256	.83501	.82756	.82022	.81299	.80586	.79884	.79191	.78508	.77835	.77171	.76516	.75870
99	92	.90272	.89464	.88668	.87883	.87109	.86347	.85595	.84854	.84124	.83403	.82693	.81992	.81302	.80620	.79949	.79286	.78632	.77987	.77351	.76723
99	93	.90635	.89855	.89086	.88327	.87579	.86841	.86114	.85396	.84688	.83990	.83301	.82622	.81952	.81290	.80637	.79993	.79358	.78731	.78112	.77501
99	94	.90966	.90211	.89467	.88733	.88008	.87293	.86588	.85892	.85205	.84528	.83859	.83199	.82547	.81904	.81269	.80643	.80024	.79413	.78810	.78215
99	95	.91272	.90541	.89819	.89107	.88405	.87711	.87027	.86351	.85684	.85025	.84375	.83733	.83100	.82474	.81856	.81246	.80643	.80048	.79460	.78879
99	96	.91552	.90843	.90143	.89451	.88769	.88095	.87430	.86773	.86124	.85484	.84851	.84226	.83609	.82999	.82397	.81802	.81214	.80633	.80060	.79493
99	97	.91807	.91118	.90437	.89765	.89101	.88446	.87798	.87158	.86526	.85902	.85285	.84676	.84074	.83479	.82891	.82311	.81737	.81169	.80609	.80055
99	98	.92043	.91373	.90710	.90055	.89409	.88770	.88139	.87515	.86899	.86290	.85688	.85093	.84506	.83925	.83351	.82783	.82222	.81668	.81120	.80578
99	99	.92267	.91614	.90969	.90332	.89702	.89079	.88463	.87855	.87254	.86660	.86072	.85492	.84918	.84351	.83790	.83235	.82687	.82144	.81608	.81078

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
100	0	.21208	.18654	.16450	.14545	.12897	.11468	.10227	.09149	.08211	.07393	.06679	.06054	.05507	.05027	.04605	.04234	.03906	.03617	.03361	.03134
100	1	.20960	.18366	.16124	.14182	.12500	.11039	.09770	.08665	.07702	.06862	.06128	.05485	.04922	.04427	.03992	.03609	.03271	.02973	.02708	.02474
100	2	.21365	.18749	.16483	.14518	.12812	.11329	.10038	.08912	.07929	.07070	.06319	.05660	.05081	.04572	.04124	.03729	.03380	.03071	.02797	.02554
100	3	.21798	.19160	.16872	.14884	.13155	.11649	.10336	.09189	.08187	.07309	.06539	.05863	.05269	.04746	.04284	.03877	.03516	.03196	.02913	.02661
100	4	.22248	.19590	.17280	.15269	.13517	.11989	.10654	.09486	.08464	.07567	.06779	.06087	.05477	.04938	.04463	.04043	.03670	.03340	.03046	.02784
100	5	.22714	.20036	.17704	.15671	.13897	.12346	.10989	.09801	.08758	.07842	.07036	.06326	.05700	.05147	.04657	.04224	.03839	.03497	.03193	.02922
100	6	.23193	.20495	.18142	.16087	.14290	.12717	.11339	.10129	.09066	.08130	.07306	.06579	.05936	.05368	.04864	.04418	.04020	.03667	.03352	.03071
100	7	.23684	.20968	.18594	.16517	.14698	.13103	.11703	.10472	.09388	.08433	.07590	.06846	.06187	.05603	.05084	.04624	.04214	.03849	.03523	.03231
100	8	.24188	.21452	.19058	.16960	.15119	.13502	.12080	.10828	.09724	.08749	.07888	.07125	.06449	.05850	.05317	.04842	.04419	.04042	.03705	.03403
100	9	.24704	.21951	.19537	.17418	.15555	.13916	.12473	.11199	.10075	.09080	.08200	.07420	.06727	.06111	.05563	.05074	.04638	.04249	.03900	.03587
100	10	.25235	.22464	.20031	.17891	.16007	.14346	.12881	.11587	.10441	.09427	.08528	.07729	.07019	.06387	.05824	.05321	.04872	.04469	.04109	.03785
100	11	.25777	.22990	.20538	.18378	.16473	.14791	.13304	.11988	.10823	.09789	.08870	.08053	.07326	.06678	.06099	.05581	.05118	.04703	.04330	.03995
100	12	.26331	.23528	.21058	.18878	.16952	.15249	.13741	.12404	.11218	.10164	.09226	.08391	.07646	.06981	.06386	.05854	.05377	.04948	.04563	.04217
100	13	.26893	.24075	.21587	.19388	.17441	.15717	.14188	.12830	.11623	.10549	.09592	.08738	.07976	.07294	.06683	.06136	.05644	.05202	.04805	.04446
100	14	.27460	.24627	.22121	.19902	.17936	.16190	.14640	.13261	.12034	.10939	.09963	.09090	.08310	.07611	.06984	.06421	.05915	.05460	.05049	.04679
100	15	.28029	.25181	.22658	.20421	.18434	.16667	.15096	.13696	.12448	.11333	.10337	.09445	.08647	.07930	.07287	.06708	.06188	.05718	.05294	.04912
100	16	.28599	.25737	.23197	.20941	.18934	.17147	.15554	.14133	.12863	.11728	.10712	.09801	.08984	.08250	.07590	.06996	.06460	.05976	.05539	.05143
100	17	.29172	.26297	.23740	.21465	.19438	.17630	.16016	.14573	.13283	.12127	.11091	.10161	.09325	.08573	.07896	.07285	.06734	.06236	.05785	.05376
100	18	.29750	.26861	.24288	.21995	.19948	.18119	.16484	.15020	.13709	.12532	.11476	.10526	.09671	.08901	.08206	.07579	.07012	.06499	.06034	.05612
100	19	.30336	.27434	.24846	.22534	.20468	.18619	.16963	.15478	.14145	.12948	.11871	.10901	.10027	.09239	.08526	.07882	.07299	.06770	.06291	.05855
100	20	.30933	.28019	.25415	.23086	.21001	.19131	.17455	.15949	.14595	.13377	.12279	.11289	.10396	.09589	.08859	.08197	.07598	.07054	.06559	.06110
100	21	.31541	.28616	.25998	.23652	.21548	.19659	.17961	.16434	.15059	.13820	.12702	.11692	.10780	.09954	.09205	.08526	.07910	.07350	.06841	.06377
100	22	.32160	.29224	.26592	.24230	.22108	.20199	.18481	.16933	.15538	.14278	.13139	.12109	.11177	.10332	.09565	.08868	.08235	.07659	.07134	.06655
100	23	.32790	.29846	.27201	.24823	.22683	.20755	.19017	.17449	.16032	.14751	.13592	.12542	.11590	.10725	.09940	.09226	.08575	.07982	.07442	.06948
100	24	.33435	.30481	.27824	.25431	.23274	.21328	.19570	.17981	.16544	.15243	.14063	.12992	.12020	.11136	.10332	.09600	.08932	.08322	.07766	.07256
100	25	.34093	.31132	.28463	.26056	.23882	.21918	.20141	.18533	.17075	.15753	.14553	.13462	.12470	.11567	.10744	.09993	.09307	.08681	.08107	.07583
100	26	.34765	.31797	.29118	.26698	.24508	.22527	.20731	.19103	.17625	.16283	.15062	.13951	.12939	.12016	.11174	.10405	.09701	.09057	.08467	.07927
100	27	.35452	.32479	.29791	.27358	.25153	.23155	.21341	.19694	.18196	.16833	.15592	.14461	.13429	.12487	.11626	.10838	.10116	.09455	.08848	.08291
100	28	.36152	.33175	.30479	.28034	.25815	.23801	.21969	.20303	.18786	.17403	.16142	.14991	.13939	.12977	.12097	.11290	.10550	.09871	.09247	.08674
100	29	.36866	.33886	.31182	.28727	.26495	.24464	.22616	.20931	.19395	.17993	.16712	.15541	.14469	.13488	.12588	.11762	.11004	.10307	.09666	.09076
100	30	.37592	.34611	.31901	.29435	.27191	.25145	.23280	.21578	.20023	.18602	.17301	.16110	.15019	.14018	.13099	.12254	.11477	.10763	.10104	.09497
100	31	.38331	.35349	.32633	.30159	.27903	.25843	.23963	.22243	.20670	.19230	.17910	.16699	.15588	.14568	.13629	.12766	.11970	.11237	.10561	.09937
100	32	.39082	.36101	.33381	.30899	.28632	.26559	.24663	.22927	.21336	.19878	.18539	.17309	.16178	.15138	.14180	.13298	.12484	.11733	.11038	.10397
100	33	.39847	.36868	.34145	.31657	.29380	.27295	.25384	.23632	.22024	.20547	.19190	.17941	.16791	.15731	.14754	.13853	.13020	.12250	.11538	.10879
100	34	.40625	.37649	.34925	.32431	.30145	.28048	.26124	.24357	.22732	.21238	.19862	.18594	.17425	.16347	.15351	.14430	.13579	.12791	.12060	.11384
100	35	.41418	.38446	.35722	.33223	.30929	.28822	.26885	.25103	.23463	.21952	.20558	.19272	.18084	.16987	.15972	.15033	.14162	.13356	.12608	.11913
100	36	.42223	.39257	.36534	.34032	.31732	.29616	.27667	.25871	.24216	.22688	.21277	.19973	.18767	.17651	.16617	.15659	.14770	.13945	.13179	.12467
100	37	.43042	.40084	.37363	.34859	.32554	.30429	.28469	.26661	.24991	.23447	.22019	.20698	.19474	.18340	.17288	.16311	.15404	.14561	.13776	.13046
100	38	.43876	.40927	.38210	.35706	.33396	.31263	.29294	.27474	.25790	.24231	.22788	.21450	.20208	.19056	.17986	.16991	.16065	.15204	.14401	.13653
100	39	.44724	.41785	.39073	.36570	.34257	.32119	.30141	.28310	.26613	.25040	.23581	.22227	.20969	.19799	.18711	.17698	.16754	.15875	.15054	.14288
100	40	.45586	.42659	.39955	.37454	.35140	.32997	.31011	.29170	.27462	.25876	.24402	.23032	.21758	.20571	.19466	.18435	.17474	.16576	.15738	.14955
100	41	.46463	.43551	.40855	.38358	.36044	.33898	.31906	.30056	.28337	.26739	.25251	.23867	.22576	.21373	.20251	.19203	.18225	.17310	.16454	.15653
100	42	.47356	.44459	.41773	.39282	.36969	.34821	.32824	.30967	.29238	.27629	.26129	.24730	.23425	.22206	.21068	.20003	.19008	.18076	.17202	.16384
100	43	.48262	.45383	.42709	.40225	.37915	.35766	.33766	.31903	.30166	.28546	.27034	.25622	.24303	.23069	.21915	.20834	.19822	.18873	.17983	.17148
100	44	.49181	.46322	.43662	.41186	.38881	.36733	.34731	.32862	.31118	.29489	.27967	.26543	.25210	.23962	.22793	.21697	.20669	.19704	.18797	.17945
100	45	.50112	.47273	.44628	.42163	.39864	.37719	.35715	.33844	.32093	.30456	.28924	.27489	.26144	.24883	.23699	.22588	.21545	.20564	.19641	.18773
100	46	.51053	.48237	.45609	.43156	.40865	.38723	.36721	.34846	.33092	.31448	.29907	.28461	.27105	.25831	.24634	.23509	.22451	.21454	.20516	.19632
100	47	.52002	.49211	.46602	.44162	.41880	.39744	.37743	.35868	.34110	.32460	.30912	.29457	.28090	.26804	.25595	.24456	.23384	.22373	.21420	.20521
100	48	.52961	.50195	.47607	.45183	.42911	.40782	.38784	.36910	.35149	.33495	.31940	.30478	.29101	.27805	.26583	.25432	.24346	.23321	.22354	.21440
100	49	.53928	.51190	.48623	.46216	.43957	.41836	.39843	.37970	.36209	.34552	.32992	.31522	.30137	.28831	.27599	.26436	.25337	.24299	.23318	.22389

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
100	50	.54903	.52194	.49651	.47263	.45018	.42907	.40921	.39051	.37291	.35632	.34068	.32592	.31200	.29885	.28643	.27469	.26359	.25308	.24313	.23371
100	51	.55886	.53208	.50690	.48322	.46093	.43993	.42015	.40151	.38392	.36733	.35166	.33686	.32288	.30965	.29714	.28530	.27409	.26347	.25340	.24385
100	52	.56874	.54228	.51738	.49391	.47179	.45093	.43124	.41266	.39511	.37852	.36284	.34801	.33398	.32069	.30810	.29617	.28486	.27413	.26394	.25427
100	53	.57865	.55254	.52792	.50469	.48275	.46204	.44246	.42396	.40646	.38989	.37422	.35936	.34529	.33195	.31929	.30728	.29588	.28505	.27476	.26497
100	54	.58861	.56285	.53852	.51554	.49381	.47326	.45381	.43540	.41796	.40143	.38577	.37091	.35681	.34343	.33071	.31863	.30715	.29623	.28584	.27595
100	55	.59859	.57320	.54919	.52647	.50496	.48458	.46527	.44697	.42961	.41313	.39750	.38264	.36853	.35512	.34236	.33022	.31867	.30767	.29719	.28720
100	56	.60859	.58359	.55991	.53746	.51618	.49600	.47685	.45867	.44140	.42499	.40940	.39456	.38045	.36702	.35423	.34205	.33044	.31937	.30881	.29873
100	57	.61860	.59400	.57066	.54851	.52748	.50751	.48853	.47049	.45333	.43700	.42146	.40666	.39256	.37913	.36631	.35410	.34244	.33131	.32068	.31052
100	58	.62861	.60442	.58143	.55959	.53883	.51907	.50028	.48239	.46535	.44911	.43364	.41889	.40482	.39139	.37857	.36633	.35464	.34346	.33277	.32255
100	59	.63858	.61481	.59219	.57067	.55018	.53066	.51206	.49434	.47743	.46131	.44592	.43123	.41719	.40379	.39097	.37872	.36700	.35578	.34504	.33476
100	60	.64850	.62516	.60293	.58174	.56153	.54226	.52388	.50633	.48958	.47357	.45828	.44366	.42967	.41630	.40350	.39124	.37951	.36827	.35749	.34716
100	61	.65839	.63549	.61365	.59280	.57290	.55389	.53573	.51838	.50178	.48591	.47072	.45619	.44227	.42894	.41617	.40393	.39219	.38093	.37013	.35976
100	62	.66826	.64581	.62437	.60388	.58430	.56556	.54764	.53049	.51408	.49835	.48329	.46886	.45502	.44175	.42901	.41680	.40507	.39380	.38299	.37259
100	63	.67810	.65612	.63510	.61498	.59572	.57728	.55961	.54268	.52646	.51090	.49597	.48165	.46791	.45471	.44203	.42985	.41815	.40689	.39607	.38566
100	64	.68791	.66641	.64581	.62607	.60716	.58902	.57162	.55493	.53890	.52352	.50875	.49456	.48092	.46781	.45520	.44307	.43140	.42017	.40936	.39894
100	65	.69767	.67666	.65650	.63716	.61859	.60077	.58365	.56721	.55141	.53622	.52161	.50756	.49405	.48104	.46851	.45645	.44483	.43363	.42284	.41243
100	66	.70740	.68688	.66717	.64824	.63004	.61255	.59573	.57955	.56398	.54900	.53458	.52068	.50730	.49441	.48198	.47000	.45844	.44729	.43654	.42615
100	67	.71711	.69709	.67785	.65933	.64152	.62437	.60786	.59196	.57664	.56188	.54765	.53394	.52071	.50794	.49563	.48374	.47226	.46118	.45047	.44012
100	68	.72676	.70726	.68849	.67041	.65299	.63620	.62001	.60440	.58935	.57483	.56081	.54729	.53422	.52161	.50942	.49764	.48626	.47525	.46461	.45431
100	69	.73634	.71737	.69908	.68144	.66442	.64800	.63215	.61685	.60208	.58780	.57402	.56069	.54781	.53535	.52331	.51166	.50038	.48947	.47890	.46867
100	70	.74582	.72737	.70957	.69237	.67577	.65973	.64423	.62925	.61476	.60075	.58720	.57409	.56141	.54913	.53723	.52572	.51456	.50376	.49328	.48313
100	71	.75515	.73724	.71992	.70319	.68700	.67135	.65620	.64155	.62736	.61363	.60033	.58744	.57496	.56287	.55114	.53978	.52876	.51807	.50769	.49763
100	72	.76433	.74695	.73013	.71385	.69809	.68283	.66805	.65372	.63985	.62639	.61335	.60071	.58844	.57655	.56500	.55380	.54292	.53236	.52210	.51214
100	73	.77334	.75649	.74017	.72435	.70902	.69415	.67974	.66576	.65220	.63904	.62627	.61387	.60183	.59014	.57878	.56775	.55703	.54661	.53648	.52663
100	74	.78220	.76589	.75007	.73471	.71982	.70536	.69132	.67769	.66445	.65159	.63910	.62696	.61515	.60368	.59253	.58168	.57112	.56086	.55087	.54114
100	75	.79095	.77517	.75984	.74496	.73050	.71645	.70280	.68953	.67662	.66408	.65187	.64000	.62845	.61720	.60626	.59561	.58524	.57513	.56529	.55571
100	76	.79957	.78433	.76951	.75511	.74110	.72747	.71420	.70130	.68874	.67651	.66461	.65302	.64172	.63072	.62001	.60956	.59938	.58946	.57978	.57035
100	77	.80807	.79337	.77906	.76514	.75158	.73837	.72551	.71298	.70077	.68888	.67729	.66598	.65496	.64422	.63374	.62352	.61355	.60381	.59432	.58505
100	78	.81642	.80226	.78847	.77502	.76192	.74914	.73669	.72454	.71269	.70114	.68986	.67886	.66813	.65765	.64742	.63743	.62768	.61815	.60884	.59975
100	79	.82458	.81096	.79767	.78471	.77206	.75971	.74767	.73591	.72443	.71322	.70227	.69158	.68113	.67093	.66096	.65121	.64168	.63237	.62326	.61436
100	80	.83250	.81940	.80662	.79413	.78193	.77002	.75838	.74701	.73589	.72503	.71441	.70403	.69388	.68395	.67425	.66475	.65546	.64637	.63747	.62876
100	81	.84014	.82755	.81526	.80324	.79149	.78000	.76876	.75777	.74702	.73651	.72622	.71615	.70630	.69665	.68721	.67797	.66891	.66005	.65137	.64286
100	82	.84747	.83539	.82358	.81201	.80070	.78962	.77879	.76817	.75779	.74761	.73765	.72790	.71834	.70898	.69980	.69081	.68200	.67337	.66490	.65661
100	83	.85452	.84293	.83157	.82046	.80957	.79891	.78846	.77822	.76819	.75835	.74872	.73927	.73001	.72093	.71202	.70329	.69473	.68632	.67808	.66999
100	84	.86131	.85019	.83930	.82862	.81815	.80789	.79782	.78795	.77827	.76878	.75947	.75033	.74136	.73257	.72393	.71546	.70714	.69897	.69096	.68308
100	85	.86786	.85721	.84676	.83651	.82645	.81659	.80690	.79740	.78807	.77891	.76992	.76110	.75243	.74392	.73556	.72734	.71928	.71135	.70356	.69591
100	86	.87412	.86392	.85391	.84408	.83443	.82495	.81563	.80649	.79751	.78868	.78001	.77149	.76311	.75488	.74679	.73884	.73103	.72334	.71579	.70836
100	87	.88005	.87028	.86068	.85125	.84199	.83288	.82393	.81513	.80648	.79797	.78961	.78139	.77330	.76535	.75753	.74984	.74227	.73482	.72749	.72028
100	88	.88564	.87628	.86708	.85803	.84914	.84039	.83178	.82331	.81499	.80679	.79873	.79080	.78299	.77531	.76775	.76030	.75298	.74576	.73866	.73167
100	89	.89089	.88192	.87310	.86442	.85587	.84746	.83919	.83104	.82302	.81513	.80736	.79970	.79217	.78475	.77744	.77024	.76315	.75617	.74929	.74251
100	90	.89580	.88720	.87873	.87040	.86219	.85411	.84614	.83830	.83058	.82297	.81548	.80809	.80082	.79365	.78658	.77962	.77276	.76600	.75933	.75276
100	91	.90032	.89206	.88393	.87591	.86802	.86024	.85257	.84501	.83757	.83023	.82299	.81586	.80883	.80190	.79506	.78833	.78168	.77513	.76867	.76230
100	92	.90441	.89647	.88863	.88091	.87330	.86580	.85840	.85111	.84391	.83682	.82983	.82293	.81612	.80941	.80279	.79626	.78982	.78346	.77719	.77100
100	93	.90811	.90045	.89289	.88544	.87809	.87084	.86369	.85664	.84968	.84281	.83604	.82935	.82276	.81625	.80982	.80348	.79723	.79105	.78495	.77894
100	94	.91149	.90409	.89679	.88958	.88247	.87546	.86853	.86170	.85495	.84830	.84173	.83524	.82884	.82252	.81628	.81012	.80403	.79803	.79209	.78623
100	95	.91461	.90745	.90039	.89341	.88652	.87973	.87301	.86639	.85985	.85339	.84701	.84071	.83449	.82834	.82228	.81628	.81036	.80452	.79874	.79303
100	96	.91748	.91054	.90369	.89693	.89025	.88365	.87714	.87071	.86435	.85807	.85187	.84575	.83970	.83372	.82781	.82197	.81621	.81051	.80488	.79931
100	97	.92009	.91336	.90671	.90014	.89365	.88724	.88090	.87465	.86846	.86236	.85632	.85035	.84446	.83863	.83288	.82719	.82156	.81600	.81050	.80507
100	98	.92251	.91596	.90950	.90311	.89680	.89056	.88440	.87830	.87228	.86633	.86045	.85463	.84888	.84320	.83758	.83203	.82654	.82111	.81574	.81043
100	99	.92480	.91844	.91216	.90594	.89980	.89373	.88773	.88179	.87592	.87012	.86439	.85872	.85311	.84757	.84209	.83666	.83130	.82600	.82075	.81556

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
100	100	.92699	.92080	.91469	.90864	.90266	.89674	.89090	.88512	.87940	.87374	.86815	.86262	.85715	.85174	.84639	.84109	.83586	.83068	.82555	.82048
101	0	.21211	.18658	.16454	.14549	.12901	.11472	.10232	.09154	.08216	.07398	.06684	.06060	.05513	.05033	.04612	.04240	.03913	.03624	.03368	.03141
101	1	.20961	.18367	.16124	.14183	.12500	.11040	.09770	.08666	.07703	.06863	.06129	.05486	.04923	.04428	.03993	.03610	.03272	.02974	.02710	.02475
101	2	.21366	.18749	.16484	.14519	.12813	.11329	.10038	.08913	.07930	.07071	.06319	.05660	.05082	.04573	.04125	.03730	.03380	.03072	.02798	.02555
101	3	.21798	.19160	.16872	.14884	.13155	.11649	.10336	.09190	.08187	.07309	.06540	.05864	.05270	.04747	.04285	.03877	.03517	.03197	.02913	.02661
101	4	.22248	.19590	.17280	.15269	.13518	.11989	.10654	.09487	.08464	.07567	.06780	.06087	.05477	.04939	.04464	.04043	.03671	.03340	.03046	.02785
101	5	.22714	.20036	.17704	.15671	.13897	.12346	.10990	.09801	.08758	.07842	.07036	.06326	.05700	.05147	.04658	.04225	.03840	.03498	.03194	.02923
101	6	.23193	.20495	.18142	.16087	.14290	.12718	.11339	.10129	.09066	.08131	.07306	.06579	.05937	.05368	.04865	.04418	.04021	.03668	.03353	.03071
101	7	.23685	.20968	.18594	.16517	.14698	.13103	.11703	.10472	.09388	.08433	.07591	.06846	.06187	.05603	.05085	.04624	.04215	.03849	.03523	.03232
101	8	.24188	.21453	.19058	.16960	.15119	.13502	.12080	.10828	.09724	.08749	.07888	.07126	.06450	.05850	.05317	.04843	.04420	.04043	.03705	.03403
101	9	.24705	.21952	.19537	.17418	.15556	.13917	.12473	.11200	.10075	.09081	.08200	.07420	.06727	.06112	.05563	.05075	.04639	.04249	.03900	.03588
101	10	.25235	.22465	.20031	.17891	.16007	.14347	.12882	.11587	.10442	.09428	.08529	.07730	.07020	.06388	.05825	.05322	.04872	.04470	.04109	.03786
101	11	.25778	.22991	.20538	.18378	.16473	.14791	.13305	.11989	.10823	.09789	.08871	.08054	.07327	.06678	.06100	.05582	.05119	.04704	.04331	.03996
101	12	.26332	.23529	.21059	.18879	.16953	.15250	.13742	.12405	.11219	.10165	.09227	.08392	.07647	.06982	.06388	.05855	.05378	.04950	.04565	.04218
101	13	.26894	.24076	.21588	.19388	.17442	.15718	.14189	.12831	.11624	.10550	.09593	.08740	.07977	.07295	.06685	.06137	.05646	.05204	.04806	.04448
101	14	.27461	.24628	.22122	.19904	.17937	.16192	.14641	.13263	.12035	.10941	.09964	.09092	.08312	.07613	.06986	.06423	.05917	.05462	.05051	.04681
101	15	.28030	.25183	.22660	.20422	.18435	.16669	.15097	.13697	.12449	.11335	.10338	.09447	.08648	.07932	.07289	.06710	.06190	.05720	.05297	.04914
101	16	.28600	.25739	.23199	.20942	.18935	.17148	.15555	.14134	.12865	.11730	.10714	.09803	.08986	.08252	.07592	.06998	.06462	.05978	.05541	.05146
101	17	.29173	.26298	.23741	.21466	.19439	.17631	.16018	.14575	.13285	.12129	.11093	.10163	.09327	.08575	.07898	.07288	.06736	.06238	.05787	.05379
101	18	.29751	.26862	.24290	.21996	.19949	.18121	.16486	.15022	.13711	.12534	.11478	.10528	.09673	.08903	.08209	.07582	.07015	.06501	.06036	.05614
101	19	.30337	.27436	.24847	.22536	.20469	.18620	.16964	.15480	.14147	.12950	.11873	.10903	.10030	.09241	.08529	.07885	.07302	.06773	.06294	.05858
101	20	.30934	.28021	.25417	.23088	.21002	.19133	.17456	.15951	.14597	.13379	.12281	.11292	.10399	.09591	.08861	.08200	.07601	.07056	.06562	.06112
101	21	.31542	.28618	.25999	.23653	.21549	.19660	.17963	.16436	.15061	.13822	.12704	.11695	.10782	.09956	.09208	.08529	.07913	.07353	.06844	.06379
101	22	.32161	.29226	.26594	.24232	.22109	.20201	.18483	.16936	.15540	.14280	.13141	.12112	.11179	.10334	.09567	.08871	.08238	.07662	.07137	.06658
101	23	.32792	.29847	.27202	.24824	.22684	.20757	.19019	.17451	.16034	.14754	.13594	.12544	.11592	.10728	.09943	.09228	.08578	.07985	.07445	.06951
101	24	.33436	.30483	.27826	.25433	.23276	.21330	.19572	.17984	.16546	.15245	.14065	.12995	.12023	.11139	.10335	.09603	.08935	.08325	.07769	.07259
101	25	.34094	.31134	.28465	.26058	.23884	.21920	.20144	.18535	.17077	.15755	.14555	.13465	.12473	.11569	.10746	.09996	.09310	.08684	.08111	.07586
101	26	.34766	.31799	.29120	.26700	.24510	.22529	.20733	.19105	.17627	.16285	.15064	.13954	.12942	.12019	.11177	.10408	.09704	.09061	.08471	.07930
101	27	.35453	.32481	.29793	.27360	.25156	.23157	.21343	.19696	.18199	.16836	.15595	.14464	.13432	.12490	.11629	.10841	.10119	.09458	.08852	.08295
101	28	.36154	.33177	.30481	.28036	.25818	.23803	.21971	.20305	.18789	.17406	.16145	.14994	.13942	.12980	.12100	.11293	.10554	.09875	.09251	.08678
101	29	.36868	.33888	.31184	.28729	.26497	.24467	.22618	.20934	.19398	.17996	.16715	.15544	.14473	.13491	.12591	.11766	.11008	.10311	.09670	.09080
101	30	.37594	.34613	.31903	.29437	.27193	.25148	.23283	.21581	.20026	.18605	.17305	.16114	.15022	.14021	.13102	.12258	.11481	.10766	.10108	.09501
101	31	.38333	.35351	.32636	.30161	.27905	.25846	.23965	.22246	.20673	.19233	.17913	.16703	.15592	.14571	.13633	.12769	.11974	.11241	.10565	.09941
101	32	.39084	.36103	.33384	.30902	.28635	.26562	.24666	.22930	.21340	.19881	.18542	.17312	.16182	.15142	.14184	.13302	.12488	.11737	.11043	.10401
101	33	.39850	.36870	.34148	.31659	.29382	.27298	.25387	.23635	.22027	.20551	.19193	.17944	.16795	.15735	.14759	.13857	.13024	.12255	.11543	.10884
101	34	.40628	.37651	.34927	.32433	.30148	.28051	.26127	.24360	.22736	.21241	.19866	.18598	.17429	.16351	.15355	.14435	.13583	.12795	.12065	.11388
101	35	.41420	.38448	.35724	.33226	.30932	.28826	.26889	.25107	.23467	.21955	.20562	.19276	.18089	.16991	.15977	.15037	.14167	.13361	.12613	.11918
101	36	.42226	.39260	.36537	.34035	.31735	.29619	.27670	.25875	.24219	.22692	.21281	.19977	.18771	.17656	.16622	.15664	.14776	.13951	.13184	.12472
101	37	.43045	.40087	.37366	.34863	.32557	.30432	.28473	.26665	.24995	.23451	.22024	.20703	.19479	.18345	.17293	.16316	.15409	.14566	.13782	.13052
101	38	.43879	.40930	.38213	.35709	.33399	.31267	.29298	.27478	.25794	.24236	.22792	.21454	.20213	.19061	.17991	.16996	.16071	.15210	.14407	.13659
101	39	.44726	.41788	.39077	.36574	.34261	.32123	.30145	.28314	.26618	.25045	.23586	.22232	.20974	.19804	.18717	.17704	.16760	.15881	.15061	.14295
101	40	.45589	.42663	.39959	.37458	.35144	.33001	.31016	.29175	.27467	.25881	.24407	.23038	.21763	.20577	.19472	.18441	.17480	.16583	.15745	.14961
101	41	.46467	.43555	.40859	.38362	.36048	.33902	.31911	.30061	.28342	.26744	.25257	.23872	.22582	.21380	.20258	.19210	.18232	.17317	.16461	.15660
101	42	.47359	.44463	.41778	.39287	.36974	.34826	.32829	.30972	.29244	.27635	.26135	.24736	.23431	.22213	.21075	.20010	.19015	.18083	.17210	.16392
101	43	.48266	.45387	.42714	.40230	.37920	.35772	.33772	.31908	.30172	.28552	.27040	.25629	.24310	.23076	.21922	.20842	.19830	.18882	.17992	.17157
101	44	.49186	.46326	.43667	.41192	.38887	.36739	.34737	.32869	.31125	.29496	.27974	.26550	.25218	.23970	.22801	.21705	.20677	.19713	.18806	.17955
101	45	.50116	.47278	.44634	.42169	.39870	.37725	.35722	.33850	.32101	.30464	.28932	.27497	.26152	.24891	.23708	.22597	.21554	.20573	.19651	.18783
101	46	.51058	.48242	.45615	.43163	.40872	.38730	.36728	.34854	.33099	.31456	.29915	.28470	.27114	.25840	.24644	.23519	.22461	.21465	.20527	.19643
101	47	.52008	.49217	.46608	.44169	.41887	.39752	.37751	.35876	.34118	.32469	.30921	.29467	.28100	.26815	.25606	.24467	.23395	.22385	.21432	.20533
101	48	.52967	.50202	.47614	.45190	.42919	.40790	.38793	.36919	.35159	.33505	.31950	.30488	.29112	.27816	.26595	.25444	.24358	.23334	.22367	.21453



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
101	49	.53934	.51197	.48630	.46224	.43965	.41845	.39853	.37980	.36219	.34563	.33003	.31534	.30149	.28843	.27612	.26449	.25351	.24313	.23332	.22404
101	50	.54910	.52202	.49660	.47271	.45027	.42916	.40931	.39062	.37302	.35643	.34080	.32605	.31213	.29898	.28657	.27483	.26373	.25323	.24329	.23387
101	51	.55894	.53217	.50699	.48332	.46103	.44004	.42027	.40163	.38404	.36746	.35179	.33700	.32302	.30980	.29730	.28546	.27425	.26363	.25357	.24402
101	52	.56882	.54238	.51747	.49401	.47190	.45104	.43136	.41279	.39524	.37866	.36299	.34816	.33413	.32085	.30827	.29634	.28503	.27431	.26412	.25446
101	53	.57875	.55264	.52803	.50480	.48287	.46216	.44260	.42410	.40660	.39005	.37437	.35953	.34546	.33212	.31947	.30747	.29607	.28525	.27496	.26518
101	54	.58871	.56296	.53864	.51566	.49394	.47340	.45395	.43555	.41812	.40160	.38594	.37109	.35699	.34362	.33091	.31884	.30736	.29644	.28606	.27617
101	55	.59870	.57332	.54932	.52660	.50510	.48473	.46543	.44714	.42978	.41332	.39768	.38284	.36873	.35533	.34258	.33045	.31890	.30790	.29743	.28745
101	56	.60871	.58372	.56005	.53761	.51634	.49617	.47703	.45885	.44159	.42519	.40960	.39478	.38067	.36725	.35447	.34229	.33069	.31962	.30907	.29900
101	57	.61874	.59414	.57082	.54868	.52766	.50769	.48872	.47069	.45353	.43722	.42168	.40689	.39280	.37937	.36657	.35436	.34271	.33158	.32096	.31081
101	58	.62875	.60457	.58160	.55977	.53901	.51927	.50049	.48260	.46557	.44935	.43389	.41914	.40508	.39166	.37885	.36662	.35493	.34376	.33308	.32286
101	59	.63873	.61497	.59237	.57086	.55038	.53088	.51229	.49457	.47768	.46156	.44618	.43150	.41748	.40408	.39127	.37903	.36731	.35611	.34538	.33510
101	60	.64867	.62534	.60312	.58194	.56175	.54250	.52412	.50659	.48984	.47385	.45856	.44395	.42998	.41662	.40383	.39158	.37985	.36862	.35785	.34753
101	61	.65857	.63569	.61386	.59303	.57314	.55414	.53600	.51865	.50207	.48621	.47104	.45651	.44261	.42929	.41652	.40429	.39256	.38131	.37052	.36016
101	62	.66845	.64603	.62460	.60413	.58455	.56583	.54793	.53079	.51439	.49868	.48363	.46920	.45538	.44212	.42940	.41719	.40547	.39422	.38341	.37302
101	63	.67832	.65635	.63534	.61524	.59600	.57757	.55992	.54301	.52679	.51125	.49634	.48203	.46829	.45511	.44244	.43028	.41858	.40734	.39653	.38612
101	64	.68814	.66665	.64608	.62636	.60745	.58933	.57195	.55527	.53927	.52390	.50914	.49496	.48134	.46824	.45564	.44353	.43187	.42065	.40985	.39944
101	65	.69792	.67692	.65678	.63746	.61892	.60111	.58401	.56758	.55180	.53663	.52203	.50800	.49450	.48150	.46899	.45694	.44533	.43415	.42337	.41298
101	66	.70767	.68717	.66748	.64857	.63039	.61292	.59611	.57995	.56440	.54944	.53503	.52115	.50779	.49491	.48250	.47053	.45899	.44785	.43711	.42674
101	67	.71740	.69740	.67818	.65969	.64189	.62476	.60827	.59239	.57709	.56235	.54814	.53444	.52123	.50849	.49619	.48431	.47285	.46178	.45109	.44076
101	68	.72707	.70760	.68885	.67079	.65339	.63662	.62046	.60487	.58984	.57534	.56134	.54783	.53479	.52219	.51002	.49826	.48689	.47590	.46528	.45500
101	69	.73668	.71773	.69947	.68185	.66486	.64846	.63264	.61736	.60261	.58836	.57459	.56128	.54842	.53599	.52396	.51233	.50107	.49017	.47962	.46941
101	70	.74618	.72777	.70999	.69282	.67625	.66023	.64475	.62980	.61533	.60135	.58782	.57474	.56207	.54981	.53794	.52645	.51531	.50452	.49407	.48393
101	71	.75554	.73766	.72038	.70367	.68751	.67189	.65677	.64214	.62798	.61427	.60100	.58814	.57568	.56361	.55191	.54056	.52956	.51889	.50854	.49850
101	72	.76475	.74741	.73062	.71437	.69864	.68341	.66866	.65436	.64051	.62709	.61408	.60146	.58922	.57734	.56582	.55464	.54379	.53325	.52302	.51307
101	73	.77380	.75698	.74070	.72491	.70961	.69478	.68040	.66645	.65292	.63979	.62704	.61467	.60266	.59100	.57967	.56866	.55796	.54757	.53746	.52764
101	74	.78270	.76642	.75063	.73532	.72045	.70603	.69203	.67843	.66522	.65240	.63993	.62782	.61605	.60461	.59348	.58266	.57213	.56189	.55192	.54222
101	75	.79147	.77574	.76045	.74561	.73119	.71718	.70356	.69033	.67746	.66494	.65277	.64093	.62941	.61820	.60728	.59666	.58632	.57624	.56643	.55687
101	76	.80014	.78494	.77017	.75581	.74183	.72824	.71502	.70216	.68963	.67744	.66557	.65402	.64276	.63179	.62111	.61069	.60055	.59065	.58101	.57160
101	77	.80868	.79403	.77977	.76589	.75237	.73921	.72639	.71390	.70174	.68988	.67833	.66706	.65608	.64537	.63493	.62474	.61480	.60510	.59563	.58639
101	78	.81708	.80297	.78923	.77583	.76277	.75005	.73764	.72554	.71373	.70222	.69099	.68003	.66933	.65889	.64870	.63875	.62903	.61954	.61026	.60120
101	79	.82530	.81173	.79849	.78558	.77298	.76069	.74869	.73698	.72555	.71439	.70348	.69283	.68243	.67227	.66234	.65263	.64314	.63387	.62480	.61593
101	80	.83327	.82023	.80750	.79507	.78293	.77107	.75948	.74816	.73710	.72629	.71572	.70539	.69528	.68540	.67573	.66628	.65703	.64798	.63912	.63046
101	81	.84096	.82844	.81621	.80425	.79256	.78113	.76995	.75902	.74832	.73786	.72762	.71761	.70780	.69821	.68881	.67961	.67061	.66179	.65315	.64468
101	82	.84836	.83635	.82460	.81310	.80185	.79084	.78006	.76951	.75918	.74907	.73916	.72946	.71995	.71064	.70152	.69258	.68382	.67523	.66681	.65856
101	83	.85546	.84395	.83267	.82162	.81080	.80021	.78982	.77965	.76968	.75991	.75033	.74094	.73174	.72271	.71386	.70518	.69667	.68832	.68013	.67209
101	84	.86232	.85128	.84046	.82986	.81947	.80928	.79928	.78948	.77987	.77044	.76119	.75212	.74322	.73448	.72590	.71748	.70922	.70111	.69314	.68532
101	85	.86894	.85837	.84801	.83784	.82786	.81807	.80847	.79904	.78978	.78069	.77177	.76301	.75441	.74596	.73766	.72951	.72150	.71363	.70590	.69831
101	86	.87528	.86517	.85524	.84550	.83593	.82653	.81730	.80824	.79933	.79058	.78198	.77353	.76523	.75707	.74905	.74116	.73341	.72578	.71829	.71092
101	87	.88128	.87161	.86210	.85277	.84359	.83457	.82570	.81699	.80842	.80000	.79171	.78357	.77556	.76768	.75993	.75230	.74480	.73742	.73016	.72301
101	88	.88694	.87769	.86859	.85964	.85084	.84218	.83367	.82529	.81705	.80894	.80096	.79311	.78539	.77778	.77030	.76293	.75567	.74853	.74150	.73457
101	89	.89227	.88341	.87470	.86612	.85768	.84937	.84119	.83314	.82521	.81741	.80973	.80216	.79471	.78737	.78014	.77302	.76601	.75910	.75230	.74559
101	90	.89726	.88878	.88042	.87220	.86410	.85612	.84826	.84052	.83290	.82538	.81798	.81069	.80351	.79642	.78945	.78257	.77579	.76911	.76252	.75602
101	91	.90186	.89372	.88571	.87781	.87003	.86236	.85480	.84735	.84001	.83277	.82563	.81860	.81166	.80482	.79808	.79143	.78487	.77841	.77203	.76574
101	92	.90602	.89821	.89050	.88290	.87541	.86802	.86074	.85356	.84647	.83949	.83260	.82580	.81910	.81248	.80596	.79952	.79317	.78690	.78071	.77461
101	93	.90980	.90227	.89484	.88752	.88029	.87316	.86613	.85919	.85235	.84559	.83893	.83235	.82586	.81945	.81313	.80689	.80073	.79464	.78864	.78271
101	94	.91324	.90598	.89881	.89174	.88476	.87787	.87107	.86436	.85773	.85119	.84474	.83836	.83207	.82585	.81972	.81366	.80767	.80176	.79593	.79016
101	95	.91643	.90941	.90249	.89565	.88890	.88223	.87565	.86915	.86273	.85639	.85013	.84395	.83784	.83181	.82585	.81996	.81414	.80840	.80272	.79711
101	96	.91935	.91257	.90586	.89924	.89270	.88624	.87986	.87356	.86733	.86118	.85510	.84910	.84316	.83730	.83151	.82578	.82012	.81453	.80900	.80354
101	97	.92202	.91545	.90895	.90252	.89618	.88991	.88371	.87759	.87154	.86556	.85965	.85381	.84804	.84233	.83669	.83111	.82560	.82015	.81476	.80943
101	98	.92450	.91811	.91180	.90557	.89940	.89331	.88729	.88133	.87545	.86963	.86388	.85819	.85257	.84701	.84151	.83607	.83070	.82538	.82012	.81492

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
101	99	.92685	.92065	.91452	.90847	.90248	.89655	.89070	.88491	.87918	.87352	.86792	.86238	.85690	.85149	.84613	.84083	.83558	.83040	.82526	.82019
101	100	.92909	.92307	.91712	.91123	.90541	.89965	.89395	.88832	.88274	.87723	.87178	.86638	.86105	.85576	.85054	.84537	.84026	.83520	.83019	.82523
101	101	.93124	.92540	.91961	.91389	.90823	.90263	.89709	.89161	.88618	.88081	.87550	.87025	.86505	.85990	.85481	.84977	.84478	.83984	.83495	.83011
102	0	.21214	.18661	.16458	.14553	.12905	.11476	.10236	.09159	.08221	.07403	.06689	.06065	.05519	.05039	.04618	.04247	.03920	.03631	.03375	.03148
102	1	.20962	.18368	.16125	.14184	.12501	.11040	.09771	.08667	.07704	.06864	.06130	.05487	.04924	.04429	.03994	.03611	.03274	.02975	.02711	.02476
102	2	.21366	.18750	.16484	.14519	.12813	.11330	.10039	.08913	.07931	.07072	.06320	.05661	.05082	.04574	.04125	.03730	.03381	.03072	.02799	.02555
102	3	.21798	.19161	.16873	.14885	.13156	.11650	.10337	.09190	.08188	.07310	.06540	.05865	.05270	.04747	.04286	.03878	.03517	.03198	.02914	.02662
102	4	.22249	.19591	.17280	.15270	.13518	.11990	.10655	.09487	.08465	.07568	.06780	.06088	.05478	.04940	.04464	.04044	.03671	.03341	.03047	.02786
102	5	.22715	.20036	.17705	.15672	.13897	.12347	.10990	.09801	.08759	.07843	.07037	.06327	.05701	.05148	.04659	.04225	.03840	.03499	.03194	.02923
102	6	.23193	.20496	.18142	.16087	.14291	.12718	.11339	.10130	.09066	.08131	.07307	.06580	.05937	.05369	.04865	.04419	.04021	.03668	.03353	.03072
102	7	.23685	.20968	.18594	.16517	.14699	.13104	.11703	.10472	.09389	.08434	.07591	.06846	.06187	.05604	.05085	.04625	.04215	.03850	.03524	.03233
102	8	.24188	.21453	.19059	.16961	.15120	.13503	.12081	.10828	.09724	.08750	.07888	.07126	.06450	.05850	.05318	.04843	.04420	.04043	.03706	.03404
102	9	.24705	.21952	.19538	.17419	.15556	.13917	.12473	.11200	.10076	.09081	.08201	.07421	.06728	.06112	.05564	.05076	.04640	.04250	.03901	.03588
102	10	.25235	.22465	.20032	.17892	.16008	.14347	.12882	.11588	.10443	.09428	.08529	.07731	.07021	.06389	.05825	.05323	.04873	.04471	.04110	.03786
102	11	.25778	.22991	.20539	.18379	.16474	.14792	.13305	.11990	.10824	.09790	.08872	.08055	.07328	.06679	.06100	.05583	.05120	.04705	.04332	.03997
102	12	.26332	.23530	.21059	.18879	.16953	.15250	.13742	.12406	.11220	.10166	.09228	.08393	.07648	.06983	.06389	.05856	.05379	.04951	.04566	.04219
102	13	.26895	.24077	.21589	.19389	.17443	.15719	.14190	.12832	.11625	.10551	.09594	.08741	.07978	.07296	.06686	.06138	.05647	.05205	.04808	.04449
102	14	.27462	.24629	.22123	.19905	.17938	.16193	.14643	.13264	.12036	.10942	.09966	.09093	.08313	.07614	.06987	.06425	.05919	.05463	.05053	.04682
102	15	.28031	.25184	.22661	.20423	.18436	.16670	.15099	.13699	.12451	.11336	.10340	.09449	.08650	.07934	.07291	.06712	.06192	.05722	.05299	.04916
102	16	.28601	.25740	.23200	.20943	.18936	.17150	.15557	.14136	.12867	.11732	.10716	.09805	.08988	.08254	.07594	.07000	.06464	.05981	.05543	.05148
102	17	.29175	.26299	.23743	.21468	.19441	.17633	.16019	.14577	.13287	.12131	.11095	.10165	.09329	.08578	.07900	.07290	.06739	.06240	.05790	.05381
102	18	.29752	.26864	.24291	.21997	.19951	.18122	.16487	.15024	.13713	.12536	.11480	.10530	.09676	.08906	.08211	.07584	.07017	.06504	.06039	.05617
102	19	.30338	.27437	.24849	.22537	.20471	.18622	.16966	.15481	.14149	.12952	.11875	.10906	.10032	.09243	.08531	.07887	.07304	.06776	.06296	.05861
102	20	.30935	.28022	.25418	.23089	.21004	.19135	.17458	.15952	.14599	.13381	.12283	.11294	.10401	.09594	.08864	.08203	.07603	.07059	.06565	.06115
102	21	.31543	.28619	.26001	.23655	.21551	.19662	.17965	.16438	.15063	.13824	.12707	.11697	.10784	.09959	.09210	.08532	.07916	.07356	.06846	.06382
102	22	.32162	.29227	.26595	.24233	.22111	.20203	.18485	.16938	.15542	.14282	.13144	.12114	.11182	.10337	.09570	.08874	.08241	.07665	.07140	.06661
102	23	.32793	.29849	.27204	.24826	.22686	.20759	.19021	.17453	.16036	.14756	.13597	.12547	.11595	.10730	.09945	.09231	.08581	.07988	.07448	.06954
102	24	.33437	.30484	.27827	.25434	.23277	.21331	.19574	.17986	.16549	.15247	.14068	.12997	.12025	.11142	.10338	.09605	.08938	.08328	.07772	.07262
102	25	.34096	.31135	.28467	.26060	.23886	.21922	.20146	.18537	.17080	.15758	.14558	.13467	.12475	.11572	.10749	.09998	.09313	.08687	.08114	.07589
102	26	.34768	.31801	.29122	.26701	.24512	.22531	.20735	.19107	.17630	.16287	.15067	.13956	.12944	.12022	.11180	.10410	.09707	.09064	.08474	.07933
102	27	.35455	.32483	.29795	.27362	.25157	.23159	.21346	.19698	.18201	.16838	.15598	.14467	.13435	.12493	.11632	.10844	.10123	.09461	.08855	.08298
102	28	.36155	.33179	.30483	.28038	.25820	.23805	.21974	.20308	.18791	.17409	.16148	.14997	.13945	.12983	.12103	.11296	.10557	.09878	.09254	.08681
102	29	.36869	.33890	.31186	.28731	.26499	.24469	.22621	.20936	.19401	.17999	.16718	.15547	.14476	.13494	.12595	.11769	.11011	.10314	.09674	.09083
102	30	.37596	.34615	.31905	.29440	.27195	.25150	.23285	.21583	.20029	.18608	.17307	.16117	.15026	.14025	.13106	.12261	.11485	.10770	.10112	.09505
102	31	.38335	.35353	.32638	.30164	.27908	.25849	.23968	.22249	.20676	.19236	.17916	.16706	.15595	.14575	.13636	.12773	.11978	.11245	.10569	.09945
102	32	.39086	.36105	.33386	.30904	.28637	.26565	.24669	.22933	.21343	.19884	.18545	.17316	.16186	.15146	.14188	.13306	.12492	.11741	.11047	.10405
102	33	.39852	.36872	.34150	.31662	.29385	.27300	.25390	.23638	.22031	.20554	.19197	.17948	.16798	.15739	.14762	.13861	.13029	.12259	.11547	.10888
102	34	.40630	.37653	.34930	.32436	.30150	.28054	.26130	.24363	.22739	.21245	.19869	.18602	.17433	.16355	.15359	.14439	.13588	.12800	.12070	.11393
102	35	.41422	.38451	.35727	.33228	.30935	.28829	.26892	.25110	.23470	.21959	.20566	.19280	.18093	.16996	.15981	.15042	.14172	.13366	.12618	.11923
102	36	.42228	.39262	.36540	.34038	.31738	.29622	.27674	.25879	.24223	.22696	.21285	.19981	.18776	.17660	.16627	.15669	.14780	.13956	.13189	.12477
102	37	.43047	.40089	.37369	.34866	.32560	.30436	.28477	.26668	.24999	.23455	.22028	.20707	.19483	.18349	.17298	.16321	.15414	.14571	.13787	.13057
102	38	.43881	.40932	.38216	.35712	.33403	.31271	.29302	.27482	.25798	.24240	.22797	.21459	.20218	.19066	.17996	.17001	.16076	.15215	.14413	.13665
102	39	.44729	.41791	.39080	.36577	.34265	.32127	.30149	.28318	.26622	.25050	.23591	.22237	.20979	.19810	.18722	.17709	.16766	.15887	.15067	.14301
102	40	.45592	.42666	.39962	.37461	.35148	.33005	.31020	.29179	.27471	.25886	.24412	.23043	.21769	.20582	.19477	.18447	.17486	.16589	.15751	.14968
102	41	.46470	.43558	.40863	.38366	.36052	.33906	.31915	.30066	.28347	.26749	.25262	.23878	.22588	.21386	.20264	.19216	.18238	.17323	.16468	.15667
102	42	.47363	.44466	.41781	.39291	.36978	.34830	.32834	.30977	.29249	.27640	.26140	.24742	.23437	.22219	.21081	.20017	.19022	.18090	.17217	.16399
102	43	.48269	.45391	.42718	.40234	.37925	.35777	.33777	.31914	.30177	.28558	.27047	.25635	.24316	.23083	.21929	.20849	.19838	.18889	.18000	.17165
102	44	.49189	.46330	.43671	.41196	.38892	.36745	.34742	.32875	.31131	.29503	.27980	.26557	.25225	.23977	.22809	.21713	.20686	.19721	.18815	.17963
102	45	.50120	.47282	.44639	.42174	.39876	.37731	.35728	.33857	.32107	.30471	.28939	.27504	.26160	.24899	.23716	.22606	.21563	.20582	.19660	.18793
102	46	.51062	.48247	.45620	.43168	.40878	.38737	.36735	.34861	.33107	.31463	.29923	.28478	.27122	.25849	.24653	.23528	.22470	.21475	.20537	.19654

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
102	47	.52013	.49222	.46614	.44175	.41894	.39759	.37758	.35884	.34126	.32477	.30930	.29476	.28109	.26824	.25615	.24477	.23405	.22395	.21443	.20544
102	48	.52972	.50208	.47620	.45197	.42926	.40798	.38801	.36927	.35167	.33514	.31960	.30498	.29122	.27826	.26606	.25455	.24370	.23346	.22379	.21465
102	49	.53940	.51203	.48637	.46231	.43973	.41853	.39861	.37989	.36229	.34573	.33013	.31544	.30160	.28855	.27623	.26461	.25363	.24326	.23345	.22417
102	50	.54917	.52209	.49667	.47280	.45036	.42926	.40941	.39072	.37312	.35654	.34091	.32616	.31225	.29911	.28670	.27496	.26387	.25337	.24343	.23402
102	51	.55901	.53224	.50708	.48340	.46112	.44014	.42037	.40173	.38416	.36757	.35192	.33713	.32315	.30994	.29744	.28560	.27440	.26378	.25372	.24418
102	52	.56890	.54246	.51757	.49411	.47200	.45115	.43148	.41291	.39537	.37879	.36312	.34830	.33428	.32100	.30842	.29650	.28519	.27447	.26430	.25463
102	53	.57883	.55274	.52813	.50491	.48299	.46228	.44272	.42423	.40674	.39019	.37452	.35968	.34562	.33229	.31964	.30764	.29625	.28543	.27515	.26537
102	54	.58880	.56306	.53875	.51578	.49406	.47353	.45409	.43569	.41827	.40175	.38610	.37125	.35717	.34379	.33109	.31903	.30755	.29664	.28626	.27638
102	55	.59880	.57343	.54944	.52673	.50523	.48487	.46558	.44729	.42995	.41349	.39786	.38302	.36892	.35552	.34278	.33065	.31911	.30812	.29765	.28767
102	56	.60882	.58384	.56018	.53775	.51649	.49632	.47719	.45902	.44177	.42538	.40980	.39498	.38088	.36746	.35469	.34252	.33092	.31986	.30931	.29925
102	57	.61886	.59428	.57096	.54883	.52782	.50786	.48890	.47087	.45373	.43742	.42189	.40711	.39303	.37961	.36681	.35461	.34296	.33184	.32123	.31109
102	58	.62889	.60472	.58176	.55993	.53919	.51946	.50068	.48281	.46579	.44957	.43412	.41938	.40533	.39192	.37911	.36689	.35521	.34404	.33337	.32316
102	59	.63888	.61513	.59254	.57104	.55057	.53108	.51250	.49479	.47791	.46180	.44643	.43176	.41774	.40435	.39156	.37932	.36761	.35641	.34569	.33543
102	60	.64883	.62551	.60330	.58214	.56196	.54271	.52435	.50683	.49009	.47411	.45883	.44423	.43027	.41691	.40413	.39190	.38018	.36895	.35819	.34788
102	61	.65874	.63587	.61406	.59323	.57336	.55438	.53624	.51891	.50234	.48649	.47133	.45681	.44292	.42961	.41685	.40463	.39291	.38167	.37089	.36053
102	62	.66864	.64622	.62481	.60435	.58479	.56609	.54819	.53107	.51468	.49898	.48394	.46953	.45571	.44246	.42975	.41756	.40585	.39461	.38381	.37343
102	63	.67851	.65657	.63557	.61549	.59626	.57784	.56021	.54331	.52711	.51157	.49667	.48238	.46866	.45548	.44283	.43067	.41899	.40776	.39696	.38656
102	64	.68835	.66689	.64632	.62662	.60773	.58963	.57226	.55560	.53960	.52425	.50951	.49534	.48173	.46864	.45606	.44396	.43231	.42110	.41031	.39992
102	65	.69815	.67717	.65705	.63774	.61922	.60143	.58434	.56793	.55216	.53700	.52243	.50841	.49492	.48194	.46944	.45740	.44581	.43464	.42387	.41349
102	66	.70792	.68744	.66777	.64887	.63071	.61326	.59647	.58033	.56480	.54985	.53545	.52159	.50824	.49538	.48298	.47103	.45950	.44838	.43765	.42729
102	67	.71766	.69769	.67849	.66002	.64224	.62513	.60866	.59280	.57752	.56280	.54860	.53492	.52172	.50899	.49671	.48485	.47341	.46235	.45167	.44135
102	68	.72736	.70791	.68919	.67115	.65377	.63702	.62088	.60531	.59030	.57582	.56184	.54835	.53532	.52274	.51059	.49884	.48749	.47652	.46591	.45564
102	69	.73700	.71807	.69983	.68224	.66527	.64889	.63309	.61784	.60310	.58888	.57513	.56184	.54900	.53658	.52458	.51296	.50172	.49084	.48031	.47011
102	70	.74652	.72813	.71038	.69324	.67669	.66070	.64525	.63031	.61587	.60191	.58841	.57534	.56269	.55046	.53861	.52713	.51601	.50524	.49480	.48469
102	71	.75591	.73806	.72080	.70412	.68799	.67239	.65730	.64270	.62856	.61488	.60162	.58879	.57635	.56430	.55262	.54130	.53032	.51967	.50934	.49931
102	72	.76515	.74783	.73108	.71486	.69916	.68396	.66923	.65496	.64114	.62774	.61475	.60216	.58994	.57809	.56660	.55544	.54461	.53409	.52388	.51396
102	73	.77422	.75744	.74119	.72544	.71017	.69537	.68102	.66710	.65359	.64049	.62777	.61543	.60345	.59181	.58050	.56952	.55884	.54847	.53839	.52858
102	74	.78315	.76692	.75116	.73588	.72105	.70666	.69269	.67912	.66595	.65315	.64072	.62863	.61689	.60547	.59437	.58358	.57308	.56286	.55292	.54324
102	75	.79197	.77627	.76102	.74622	.73183	.71786	.70428	.69107	.67824	.66575	.65361	.64180	.63031	.61913	.60825	.59765	.58733	.57729	.56750	.55796
102	76	.80067	.78552	.77078	.75646	.74253	.72898	.71579	.70296	.69047	.67832	.66648	.65496	.64373	.63280	.62214	.61176	.60164	.59178	.58216	.57278
102	77	.80926	.79465	.78043	.76659	.75312	.74000	.72722	.71477	.70264	.69083	.67931	.66808	.65713	.64646	.63605	.62589	.61598	.60631	.59688	.58767
102	78	.81770	.80364	.78994	.77659	.76358	.75090	.73853	.72647	.71471	.70324	.69205	.68113	.67047	.66006	.64991	.63999	.63030	.62085	.61161	.60258
102	79	.82596	.81245	.79926	.78640	.77386	.76161	.74966	.73800	.72661	.71549	.70463	.69402	.68366	.67353	.66364	.65397	.64452	.63528	.62625	.61742
102	80	.83399	.82101	.80833	.79596	.78387	.77206	.76053	.74926	.73824	.72748	.71695	.70666	.69660	.68677	.67714	.66773	.65852	.64951	.64069	.63206
102	81	.84174	.82928	.81711	.80521	.79357	.78220	.77107	.76019	.74955	.73914	.72895	.71898	.70923	.69968	.69033	.68117	.67221	.66343	.65483	.64641
102	82	.84919	.83724	.82556	.81412	.80294	.79199	.78127	.77077	.76050	.75044	.74059	.73094	.72148	.71222	.70315	.69426	.68554	.67700	.66863	.66042
102	83	.85636	.84491	.83370	.82272	.81197	.80143	.79111	.78100	.77109	.76138	.75186	.74253	.73338	.72441	.71561	.70698	.69852	.69021	.68207	.67408
102	84	.86327	.85231	.84157	.83104	.82071	.81059	.80067	.79093	.78138	.77202	.76283	.75382	.74497	.73629	.72777	.71941	.71120	.70314	.69523	.68746
102	85	.86996	.85947	.84919	.83910	.82920	.81948	.80995	.80059	.79140	.78238	.77353	.76483	.75629	.74790	.73966	.73157	.72362	.71581	.70813	.70059
102	86	.87637	.86635	.85651	.84685	.83736	.82804	.81889	.80990	.80106	.79238	.78386	.77548	.76724	.75915	.75119	.74337	.73567	.72811	.72068	.71336
102	87	.88244	.87286	.86345	.85420	.84511	.83618	.82739	.81876	.81027	.80192	.79372	.78564	.77771	.76990	.76221	.75466	.74722	.73991	.73271	.72562
102	88	.88818	.87902	.87002	.86117	.85246	.84389	.83547	.82717	.81902	.81099	.80310	.79532	.78767	.78014	.77273	.76543	.75825	.75118	.74421	.73735
102	89	.89359	.88483	.87622	.86774	.85940	.85118	.84310	.83514	.82730	.81959	.81199	.80451	.79714	.78988	.78273	.77569	.76875	.76191	.75518	.74854
102	90	.89865	.89028	.88203	.87391	.86592	.85804	.85028	.84264	.83511	.82769	.82038	.81318	.80608	.79908	.79219	.78539	.77869	.77208	.76557	.75915
102	91	.90333	.89531	.88741	.87962	.87195	.86438	.85693	.84958	.84234	.83520	.82816	.82122	.81438	.80763	.80098	.79441	.78794	.78155	.77526	.76904
102	92	.90756	.89987	.89228	.88480	.87742	.87015	.86298	.85590	.84892	.84204	.83525	.82855	.82195	.81543	.80900	.80265	.79639	.79020	.78410	.77808
102	93	.91140	.90400	.89670	.88950	.88240	.87539	.86847	.86164	.85491	.84826	.84170	.83523	.82884	.82253	.81631	.81016	.80409	.79810	.79218	.78634
102	94	.91492	.90779	.90075	.89380	.88695	.88018	.87350	.86691	.86040	.85397	.84763	.84136	.83517	.82906	.82303	.81707	.81118	.80537	.79962	.79395
102	95	.91817	.91129	.90450	.89779	.89117	.88463	.87818	.87180	.86550	.85928	.85313	.84706	.84106	.83514	.82929	.82350	.81779	.81214	.80656	.80105
102	96	.92115	.91451	.90795	.90146	.89506	.88873	.88248	.87631	.87020	.86417	.85821	.85233	.84651	.84076	.83507	.82945	.82390	.81841	.81298	.80762

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
102	97	.92388	.91745	.91110	.90482	.89861	.89248	.88642	.88043	.87451	.86865	.86287	.85715	.85149	.84590	.84037	.83491	.82950	.82416	.81887	.81365
102	98	.92641	.92018	.91402	.90793	.90191	.89596	.89007	.88425	.87850	.87281	.86719	.86163	.85613	.85069	.84530	.83998	.83472	.82951	.82436	.81927
102	99	.92882	.92278	.91680	.91090	.90505	.89928	.89356	.88791	.88232	.87679	.87133	.86592	.86056	.85527	.85003	.84485	.83972	.83465	.82963	.82466
102	100	.93111	.92525	.91946	.91373	.90806	.90245	.89690	.89141	.88597	.88060	.87528	.87002	.86481	.85966	.85456	.84951	.84451	.83957	.83468	.82983
102	101	.93332	.92764	.92202	.91645	.91095	.90550	.90011	.89478	.88950	.88427	.87910	.87398	.86891	.86390	.85893	.85402	.84915	.84433	.83957	.83484
102	102	.93545	.92994	.92449	.91909	.91375	.90846	.90322	.89804	.89291	.88783	.88280	.87782	.87289	.86801	.86317	.85839	.85365	.84896	.84431	.83971
103	0	.21217	.18664	.16461	.14557	.12909	.11480	.10241	.09163	.08226	.07408	.06695	.06071	.05524	.05045	.04624	.04253	.03926	.03637	.03382	.03155
103	1	.20962	.18368	.16126	.14184	.12502	.11041	.09772	.08667	.07705	.06865	.06131	.05488	.04925	.04430	.03995	.03612	.03275	.02976	.02712	.02478
103	2	.21366	.18750	.16485	.14520	.12814	.11330	.10039	.08914	.07931	.07072	.06321	.05662	.05083	.04574	.04126	.03731	.03382	.03073	.02799	.02556
103	3	.21799	.19161	.16873	.14885	.13156	.11650	.10337	.09191	.08188	.07310	.06541	.05865	.05271	.04748	.04286	.03879	.03518	.03198	.02915	.02663
103	4	.22249	.19591	.17281	.15270	.13518	.11990	.10655	.09488	.08465	.07568	.06781	.06088	.05478	.04940	.04465	.04044	.03672	.03341	.03048	.02786
103	5	.22715	.20037	.17705	.15672	.13898	.12347	.10990	.09802	.08759	.07843	.07037	.06327	.05701	.05148	.04659	.04226	.03841	.03499	.03195	.02924
103	6	.23194	.20496	.18143	.16088	.14291	.12718	.11340	.10130	.09067	.08131	.07307	.06580	.05938	.05369	.04866	.04419	.04022	.03669	.03354	.03072
103	7	.23685	.20968	.18594	.16518	.14699	.13104	.11704	.10473	.09389	.08434	.07592	.06847	.06188	.05604	.05086	.04625	.04216	.03850	.03524	.03233
103	8	.24189	.21453	.19059	.16961	.15120	.13503	.12081	.10829	.09725	.08750	.07889	.07126	.06451	.05851	.05318	.04844	.04421	.04044	.03706	.03404
103	9	.24705	.21952	.19538	.17419	.15556	.13918	.12474	.11200	.10076	.09082	.08201	.07421	.06728	.06112	.05564	.05076	.04640	.04250	.03902	.03589
103	10	.25236	.22465	.20032	.17892	.16008	.14348	.12883	.11588	.10443	.09429	.08530	.07731	.07021	.06389	.05826	.05323	.04874	.04471	.04111	.03787
103	11	.25778	.22992	.20539	.18379	.16474	.14792	.13306	.11990	.10825	.09791	.08872	.08056	.07328	.06680	.06101	.05584	.05121	.04705	.04333	.03998
103	12	.26333	.23530	.21060	.18880	.16954	.15251	.13743	.12407	.11220	.10166	.09229	.08394	.07649	.06984	.06390	.05857	.05380	.04952	.04567	.04220
103	13	.26896	.24078	.21589	.19390	.17444	.15720	.14191	.12833	.11626	.10552	.09595	.08742	.07979	.07298	.06687	.06140	.05648	.05207	.04809	.04451
103	14	.27462	.24630	.22124	.19905	.17939	.16194	.14644	.13265	.12038	.10943	.09967	.09095	.08314	.07616	.06989	.06426	.05920	.05465	.05055	.04684
103	15	.28032	.25184	.22662	.20424	.18437	.16671	.15100	.13700	.12452	.11338	.10342	.09450	.08652	.07936	.07292	.06714	.06193	.05724	.05301	.04918
103	16	.28602	.25741	.23201	.20945	.18938	.17151	.15558	.14137	.12868	.11733	.10717	.09807	.08990	.08256	.07596	.07002	.06466	.05983	.05546	.05150
103	17	.29176	.26300	.23744	.21469	.19442	.17634	.16021	.14579	.13288	.12133	.11097	.10167	.09331	.08580	.07902	.07292	.06741	.06243	.05792	.05383
103	18	.29753	.26865	.24292	.21999	.19952	.18124	.16489	.15026	.13714	.12538	.11482	.10532	.09678	.08908	.08213	.07586	.07019	.06506	.06041	.05619
103	19	.30340	.27438	.24850	.22539	.20472	.18624	.16968	.15483	.14151	.12954	.11877	.10908	.10034	.09245	.08533	.07889	.07306	.06778	.06299	.05863
103	20	.30936	.28023	.25420	.23091	.21006	.19137	.17460	.15954	.14601	.13383	.12285	.11296	.10403	.09596	.08866	.08205	.07606	.07062	.06567	.06118
103	21	.31545	.28620	.26002	.23656	.21553	.19664	.17967	.16440	.15065	.13826	.12709	.11699	.10787	.09961	.09213	.08534	.07918	.07358	.06849	.06385
103	22	.32163	.29229	.26597	.24235	.22113	.20204	.18487	.16939	.15544	.14284	.13146	.12116	.11184	.10339	.09572	.08876	.08243	.07667	.07142	.06664
103	23	.32794	.29850	.27205	.24828	.22688	.20760	.19023	.17455	.16038	.14758	.13599	.12549	.11597	.10733	.09948	.09234	.08583	.07991	.07450	.06957
103	24	.33439	.30486	.27829	.25436	.23279	.21333	.19576	.17988	.16551	.15249	.14070	.13000	.12028	.11144	.10340	.09608	.08940	.08331	.07774	.07265
103	25	.34097	.31136	.28468	.26061	.23888	.21924	.20147	.18539	.17082	.15760	.14560	.13469	.12478	.11575	.10752	.10001	.09316	.08690	.08117	.07592
103	26	.34769	.31802	.29123	.26703	.24514	.22532	.20737	.19109	.17632	.16290	.15069	.13958	.12947	.12024	.11182	.10413	.09710	.09066	.08477	.07936
103	27	.35456	.32484	.29796	.27363	.25159	.23161	.21348	.19700	.18203	.16841	.15600	.14469	.13438	.12496	.11634	.10847	.10126	.09464	.08858	.08301
103	28	.36157	.33181	.30484	.28040	.25822	.23807	.21976	.20310	.18793	.17411	.16150	.15000	.13948	.12986	.12106	.11299	.10560	.09881	.09258	.08684
103	29	.36871	.33892	.31188	.28733	.26501	.24471	.22623	.20939	.19403	.18001	.16721	.15550	.14478	.13497	.12598	.11772	.11014	.10318	.09677	.09087
103	30	.37597	.34616	.31907	.29442	.27197	.25152	.23288	.21586	.20032	.18610	.17310	.16120	.15029	.14028	.13109	.12265	.11488	.10774	.10115	.09508
103	31	.38336	.35355	.32640	.30166	.27910	.25851	.23970	.22251	.20679	.19239	.17919	.16709	.15598	.14578	.13640	.12777	.11982	.11249	.10573	.09949
103	32	.39088	.36107	.33388	.30906	.28639	.26567	.24672	.22936	.21346	.19887	.18549	.17319	.16189	.15149	.14192	.13309	.12496	.11745	.11051	.10409
103	33	.39853	.36874	.34152	.31664	.29387	.27303	.25393	.23641	.22034	.20557	.19200	.17951	.16802	.15743	.14766	.13865	.13033	.12263	.11551	.10892
103	34	.40632	.37656	.34932	.32438	.30153	.28057	.26133	.24366	.22742	.21248	.19873	.18605	.17437	.16359	.15363	.14443	.13592	.12804	.12074	.11398
103	35	.41424	.38453	.35729	.33231	.30938	.28831	.26895	.25114	.23474	.21962	.20569	.19284	.18097	.17000	.15985	.15046	.14176	.13370	.12622	.11928
103	36	.42230	.39265	.36542	.34041	.31741	.29625	.27677	.25882	.24227	.22699	.21289	.19985	.18780	.17664	.16631	.15673	.14785	.13960	.13194	.12482
103	37	.43050	.40092	.37372	.34868	.32563	.30439	.28480	.26672	.25002	.23459	.22032	.20711	.19488	.18354	.17302	.16326	.15419	.14576	.13792	.13062
103	38	.43884	.40935	.38219	.35715	.33406	.31274	.29305	.27485	.25802	.24244	.22801	.21463	.20222	.19071	.18001	.17006	.16081	.15220	.14418	.13670
103	39	.44732	.41794	.39083	.36580	.34268	.32130	.30153	.28322	.26626	.25054	.23595	.22241	.20984	.19815	.18727	.17714	.16771	.15892	.15072	.14307
103	40	.45595	.42669	.39965	.37465	.35151	.33009	.31024	.29183	.27476	.25890	.24417	.23048	.21774	.20587	.19483	.18453	.17492	.16595	.15757	.14974
103	41	.46473	.43561	.40866	.38370	.36056	.33910	.31919	.30070	.28352	.26754	.25267	.23883	.22593	.21391	.20269	.19222	.18244	.17330	.16474	.15674
103	42	.47366	.44470	.41785	.39294	.36982	.34835	.32839	.30982	.29254	.27645	.26146	.24748	.23443	.22225	.21087	.20023	.19028	.18097	.17224	.16406
103	43	.48273	.45394	.42722	.40238	.37929	.35781	.33782	.31919	.30183	.28564	.27052	.25641	.24323	.23090	.21936	.20856	.19845	.18896	.18007	.17172

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
103	44	.49193	.46334	.43675	.41201	.38897	.36750	.34748	.32880	.31137	.29509	.27987	.26563	.25232	.23984	.22816	.21721	.20693	.19729	.18823	.17972
103	45	.50124	.47287	.44643	.42179	.39881	.37737	.35734	.33863	.32114	.30478	.28946	.27512	.26167	.24907	.23724	.22614	.21571	.20591	.19669	.18802
103	46	.51067	.48252	.45626	.43174	.40883	.38743	.36741	.34868	.33114	.31471	.29931	.28486	.27130	.25857	.24661	.23537	.22479	.21484	.20547	.19663
103	47	.52018	.49227	.46620	.44181	.41900	.39765	.37765	.35891	.34134	.32485	.30938	.29484	.28118	.26833	.25625	.24487	.23415	.22405	.21453	.20554
103	48	.52978	.50213	.47626	.45203	.42933	.40805	.38809	.36935	.35176	.33523	.31969	.30507	.29132	.27836	.26616	.25466	.24381	.23357	.22390	.21477
103	49	.53946	.51209	.48644	.46238	.43981	.41861	.39870	.37998	.36238	.34582	.33023	.31554	.30171	.28866	.27634	.26472	.25375	.24338	.23357	.22430
103	50	.54923	.52216	.49674	.47287	.45044	.42934	.40950	.39081	.37322	.35664	.34102	.32628	.31236	.29923	.28682	.27509	.26400	.25350	.24357	.23416
103	51	.55908	.53232	.50716	.48349	.46121	.44023	.42047	.40184	.38427	.36769	.35203	.33725	.32328	.31007	.29757	.28574	.27454	.26393	.25387	.24433
103	52	.56897	.54254	.51765	.49420	.47210	.45125	.43159	.41302	.39548	.37892	.36325	.34843	.33441	.32114	.30856	.29665	.28535	.27463	.26446	.25480
103	53	.57892	.55283	.52822	.50501	.48309	.46240	.44284	.42435	.40687	.39032	.37466	.35983	.34577	.33244	.31980	.30781	.29642	.28560	.27532	.26555
103	54	.58889	.56316	.53885	.51589	.49418	.47365	.45422	.43583	.41841	.40190	.38625	.37141	.35733	.34396	.33127	.31921	.30774	.29683	.28646	.27658
103	55	.59890	.57354	.54955	.52685	.50536	.48501	.46572	.44744	.43010	.41365	.39803	.38320	.36910	.35571	.34297	.33085	.31931	.30833	.29786	.28789
103	56	.60893	.58396	.56030	.53788	.51663	.49647	.47734	.45918	.44194	.42555	.40998	.39517	.38108	.36766	.35489	.34273	.33114	.32008	.30954	.29948
103	57	.61898	.59440	.57109	.54897	.52797	.50802	.48907	.47105	.45391	.43761	.42209	.40732	.39324	.37983	.36704	.35484	.34320	.33209	.32148	.31135
103	58	.62901	.60485	.58190	.56009	.53935	.51963	.50086	.48300	.46599	.44978	.43433	.41961	.40556	.39216	.37936	.36714	.35547	.34431	.33364	.32344
103	59	.63902	.61528	.59270	.57121	.55075	.53127	.51270	.49500	.47813	.46203	.44667	.43200	.41800	.40462	.39183	.37960	.36790	.35671	.34599	.33573
103	60	.64898	.62567	.60348	.58232	.56215	.54292	.52457	.50705	.49033	.47435	.45909	.44450	.43054	.41720	.40442	.39220	.38049	.36927	.35852	.34821
103	61	.65890	.63605	.61424	.59343	.57357	.55460	.53647	.51915	.50259	.48676	.47160	.45710	.44321	.42991	.41717	.40496	.39325	.38201	.37124	.36089
103	62	.66881	.64641	.62501	.60457	.58502	.56633	.54844	.53133	.51495	.49927	.48424	.46984	.45603	.44279	.43009	.41791	.40621	.39498	.38419	.37382
103	63	.67870	.65677	.63579	.61572	.59650	.57810	.56048	.54359	.52740	.51188	.49700	.48271	.46900	.45584	.44320	.43105	.41938	.40816	.39736	.38698
103	64	.68856	.66710	.64656	.62687	.60800	.58990	.57255	.55590	.53992	.52458	.50985	.49570	.48210	.46903	.45646	.44437	.43273	.42153	.41075	.40037
103	65	.69837	.67741	.65730	.63801	.61950	.60173	.58466	.56826	.55251	.53736	.52280	.50880	.49532	.48235	.46987	.45784	.44626	.43510	.42434	.41397
103	66	.70815	.68769	.66804	.64916	.63102	.61358	.59681	.58069	.56517	.55023	.53586	.52201	.50868	.49583	.48344	.47150	.45999	.44888	.43816	.42781
103	67	.71792	.69797	.67878	.66033	.64257	.62548	.60903	.59319	.57792	.56321	.54904	.53537	.52219	.50948	.49721	.48537	.47393	.46289	.45223	.44192
103	68	.72764	.70821	.68950	.67149	.65413	.63740	.62128	.60573	.59074	.57627	.56231	.54884	.53583	.52327	.51113	.49940	.48806	.47711	.46651	.45626
103	69	.73729	.71840	.70018	.68261	.66566	.64931	.63352	.61829	.60358	.58937	.57564	.56237	.54955	.53715	.52516	.51356	.50234	.49147	.48096	.47078
103	70	.74684	.72848	.71075	.69364	.67711	.66114	.64571	.63080	.61639	.60244	.58896	.57591	.56329	.55107	.53924	.52778	.51668	.50593	.49551	.48541
103	71	.75626	.73843	.72121	.70455	.68845	.67287	.65781	.64323	.62911	.61545	.60222	.58941	.57700	.56497	.55331	.54201	.53105	.52041	.51010	.50010
103	72	.76552	.74824	.73151	.71532	.69965	.68447	.66978	.65554	.64174	.62836	.61540	.60283	.59064	.57881	.56734	.55620	.54539	.53489	.52470	.51480
103	73	.77463	.75788	.74166	.72594	.71070	.69593	.68160	.66771	.65424	.64116	.62847	.61615	.60419	.59258	.58130	.57034	.55969	.54934	.53927	.52949
103	74	.78359	.76738	.75167	.73642	.72162	.70726	.69332	.67979	.66664	.65387	.64147	.62941	.61769	.60630	.59523	.58446	.57398	.56379	.55387	.54422
103	75	.79243	.77677	.76157	.74679	.73245	.71850	.70495	.69178	.67898	.66653	.65442	.64264	.63118	.62002	.60917	.59860	.58831	.57829	.56852	.55901
103	76	.80118	.78606	.77137	.75708	.74319	.72967	.71652	.70373	.69128	.67915	.66735	.65586	.64467	.63376	.62314	.61278	.60269	.59286	.58327	.57391
103	77	.80980	.79524	.78106	.76727	.75383	.74075	.72801	.71560	.70351	.69173	.68024	.66905	.65814	.64750	.63712	.62699	.61712	.60748	.59807	.58889
103	78	.81829	.80428	.79062	.77732	.76435	.75171	.73939	.72737	.71565	.70421	.69306	.68218	.67155	.66119	.65106	.64118	.63153	.62210	.61290	.60390
103	79	.82660	.81313	.80000	.78719	.77469	.76249	.75058	.73896	.72762	.71654	.70572	.69516	.68483	.67475	.66489	.65526	.64585	.63664	.62765	.61885
103	80	.83467	.82175	.80913	.79680	.78477	.77301	.76152	.75030	.73933	.72861	.71814	.70789	.69787	.68808	.67849	.66912	.65995	.65098	.64220	.63360
103	81	.84248	.83008	.81796	.80612	.79454	.78322	.77215	.76132	.75073	.74036	.73023	.72030	.71059	.70109	.69178	.68267	.67375	.66502	.65646	.64807
103	82	.84998	.83810	.82648	.81511	.80398	.79308	.78242	.77198	.76177	.75176	.74196	.73236	.72296	.71374	.70472	.69587	.68720	.67870	.67037	.66221
103	83	.85721	.84583	.83469	.82377	.81308	.80261	.79235	.78230	.77245	.76280	.75333	.74405	.73496	.72604	.71729	.70871	.70030	.69204	.68394	.67600
103	84	.86419	.85330	.84263	.83217	.82191	.81186	.80200	.79232	.78284	.77354	.76441	.75545	.74666	.73804	.72958	.72127	.71311	.70510	.69724	.68952
103	85	.87094	.86053	.85033	.84031	.83048	.82084	.81137	.80208	.79296	.78401	.77522	.76658	.75811	.74978	.74160	.73357	.72567	.71791	.71029	.70280
103	86	.87742	.86748	.85772	.84814	.83873	.82949	.82041	.81150	.80274	.79413	.78567	.77736	.76919	.76116	.75326	.74550	.73787	.73037	.72299	.71573
103	87	.88356	.87408	.86475	.85559	.84658	.83773	.82903	.82047	.81206	.80379	.79565	.78765	.77978	.77205	.76443	.75694	.74957	.74232	.73518	.72816
103	88	.88938	.88032	.87141	.86264	.85402	.84554	.83720	.82900	.82092	.81298	.80516	.79746	.78989	.78243	.77510	.76787	.76075	.75375	.74685	.74006
103	89	.89486	.88620	.87769	.86931	.86106	.85294	.84495	.83708	.82933	.82170	.81419	.80679	.79950	.79232	.78525	.77828	.77141	.76465	.75799	.75142
103	90	.90000	.89173	.88360	.87558	.86768	.85991	.85224	.84470	.83726	.82993	.82271	.81559	.80858	.80167	.79485	.78814	.78152	.77499	.76855	.76221
103	91	.90475	.89684	.88905	.88138	.87381	.86635	.85900	.85176	.84461	.83757	.83062	.82378	.81702	.81036	.80380	.79732	.79093	.78462	.77841	.77227
103	92	.90906	.90148	.89401	.88665	.87938	.87222	.86515	.85819	.85131	.84453	.83784	.83124	.82473	.81830	.81196	.80571	.79953	.79344	.78742	.78148
103	93	.91297	.90569	.89851	.89143	.88445	.87755	.87075	.86403	.85741	.85087	.84441	.83804	.83175	.82554	.81941	.81336	.80738	.80148	.79565	.78990

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
103	94	.91654	.90955	.90264	.89582	.88909	.88244	.87588	.86940	.86300	.85669	.85045	.84429	.83821	.83220	.82626	.82040	.81461	.80889	.80324	.79766
103	95	.91986	.91312	.90646	.89989	.89339	.88698	.88065	.87439	.86821	.86210	.85607	.85011	.84422	.83840	.83265	.82697	.82136	.81581	.81033	.80491
103	96	.92291	.91641	.90998	.90363	.89736	.89117	.88504	.87899	.87301	.86710	.86126	.85549	.84978	.84414	.83856	.83305	.82760	.82222	.81689	.81162
103	97	.92569	.91941	.91320	.90706	.90099	.89499	.88906	.88320	.87741	.87168	.86601	.86041	.85488	.84940	.84398	.83863	.83333	.82809	.82291	.81779
103	98	.92828	.92220	.91618	.91024	.90436	.89855	.89280	.88712	.88149	.87593	.87044	.86500	.85962	.85429	.84903	.84382	.83867	.83357	.82853	.82354
103	99	.93074	.92485	.91903	.91327	.90758	.90195	.89637	.89086	.88540	.88001	.87467	.86939	.86416	.85899	.85387	.84880	.84379	.83883	.83392	.82906
103	100	.93309	.92739	.92175	.91617	.91065	.90519	.89979	.89444	.88914	.88391	.87872	.87359	.86851	.86348	.85850	.85358	.84870	.84387	.83909	.83436
103	101	.93535	.92983	.92437	.91897	.91362	.90832	.90308	.89789	.89276	.88767	.88264	.87765	.87272	.86783	.86299	.85820	.85346	.84876	.84411	.83950
103	102	.93753	.93219	.92690	.92167	.91648	.91135	.90627	.90124	.89625	.89132	.88643	.88159	.87679	.87205	.86734	.86269	.85807	.85350	.84898	.84449
103	103	.93968	.93451	.92939	.92433	.91930	.91433	.90941	.90453	.89970	.89491	.89017	.88547	.88082	.87621	.87164	.86711	.86263	.85819	.85378	.84942
104	0	.21220	.18668	.16465	.14561	.12913	.11485	.10245	.09168	.08231	.07414	.06700	.06077	.05530	.05051	.04630	.04260	.03933	.03644	.03389	.03163
104	1	.20963	.18369	.16126	.14185	.12502	.11042	.09773	.08668	.07706	.06866	.06131	.05489	.04926	.04431	.03996	.03613	.03276	.02977	.02713	.02479
104	2	.21367	.18751	.16485	.14520	.12814	.11331	.10040	.08914	.07932	.07073	.06321	.05662	.05084	.04575	.04127	.03732	.03383	.03074	.02800	.02557
104	3	.21799	.19161	.16873	.14885	.13156	.11651	.10338	.09191	.08189	.07311	.06541	.05866	.05272	.04748	.04287	.03879	.03519	.03199	.02916	.02663
104	4	.22249	.19591	.17281	.15270	.13519	.11991	.10656	.09488	.08466	.07569	.06781	.06089	.05479	.04941	.04465	.04045	.03673	.03342	.03048	.02787
104	5	.22715	.20037	.17705	.15672	.13898	.12347	.10991	.09802	.08759	.07843	.07038	.06328	.05702	.05149	.04659	.04226	.03841	.03500	.03195	.02924
104	6	.23194	.20496	.18143	.16088	.14291	.12719	.11340	.10130	.09067	.08132	.07308	.06581	.05938	.05370	.04866	.04419	.04022	.03669	.03354	.03073
104	7	.23685	.20969	.18595	.16518	.14699	.13104	.11704	.10473	.09389	.08435	.07592	.06847	.06188	.05604	.05086	.04626	.04216	.03851	.03525	.03234
104	8	.24189	.21453	.19059	.16961	.15120	.13503	.12081	.10829	.09725	.08751	.07889	.07127	.06451	.05851	.05318	.04844	.04421	.04044	.03707	.03405
104	9	.24706	.21952	.19538	.17419	.15557	.13918	.12474	.11201	.10076	.09082	.08202	.07421	.06729	.06113	.05565	.05076	.04641	.04251	.03902	.03589
104	10	.25236	.22466	.20032	.17892	.16009	.14348	.12883	.11588	.10443	.09429	.08530	.07732	.07022	.06390	.05826	.05324	.04874	.04472	.04111	.03788
104	11	.25779	.22992	.20540	.18380	.16475	.14793	.13306	.11991	.10825	.09791	.08873	.08056	.07329	.06681	.06102	.05584	.05121	.04706	.04333	.03998
104	12	.26333	.23531	.21060	.18880	.16955	.15252	.13744	.12407	.11221	.10167	.09230	.08395	.07650	.06985	.06390	.05858	.05381	.04953	.04568	.04221
104	13	.26896	.24078	.21590	.19391	.17445	.15721	.14192	.12834	.11627	.10553	.09596	.08743	.07980	.07299	.06688	.06141	.05650	.05208	.04810	.04452
104	14	.27463	.24630	.22125	.19906	.17940	.16195	.14645	.13266	.12039	.10945	.09968	.09096	.08316	.07617	.06990	.06428	.05922	.05467	.05056	.04686
104	15	.28033	.25185	.22663	.20425	.18438	.16673	.15101	.13702	.12453	.11339	.10343	.09452	.08653	.07937	.07294	.06716	.06195	.05726	.05302	.04920
104	16	.28603	.25742	.23202	.20946	.18939	.17152	.15560	.14139	.12870	.11735	.10719	.09809	.08992	.08258	.07598	.07004	.06468	.05985	.05548	.05152
104	17	.29177	.26301	.23745	.21470	.19443	.17636	.16022	.14580	.13290	.12135	.11099	.10169	.09333	.08582	.07905	.07294	.06743	.06245	.05794	.05386
104	18	.29755	.26866	.24294	.22000	.19954	.18125	.16491	.15027	.13716	.12540	.11484	.10534	.09680	.08910	.08215	.07588	.07022	.06509	.06044	.05622
104	19	.30341	.27440	.24851	.22540	.20474	.18625	.16969	.15485	.14153	.12956	.11879	.10910	.10036	.09248	.08536	.07892	.07309	.06781	.06301	.05866
104	20	.30938	.28024	.25421	.23092	.21007	.19138	.17462	.15956	.14602	.13385	.12287	.11298	.10405	.09598	.08868	.08207	.07608	.07064	.06570	.06120
104	21	.31546	.28621	.26004	.23658	.21554	.19666	.17968	.16442	.15067	.13828	.12711	.11701	.10789	.09963	.09215	.08537	.07921	.07361	.06852	.06388
104	22	.32165	.29230	.26598	.24236	.22114	.20206	.18489	.16941	.15546	.14286	.13148	.12118	.11186	.10341	.09575	.08879	.08246	.07670	.07145	.06666
104	23	.32796	.29851	.27207	.24829	.22689	.20762	.19025	.17457	.16040	.14760	.13601	.12551	.11599	.10735	.09950	.09236	.08586	.07994	.07453	.06959
104	24	.33440	.30487	.27830	.25437	.23281	.21335	.19578	.17989	.16553	.15251	.14072	.13002	.12030	.11147	.10343	.09611	.08943	.08334	.07777	.07268
104	25	.34098	.31138	.28470	.26063	.23890	.21926	.20149	.18541	.17084	.15762	.14562	.13472	.12480	.11577	.10754	.10004	.09319	.08692	.08119	.07595
104	26	.34770	.31803	.29125	.26705	.24516	.22534	.20739	.19111	.17634	.16292	.15071	.13961	.12949	.12027	.11185	.10416	.09713	.09069	.08480	.07939
104	27	.35458	.32486	.29798	.27365	.25161	.23163	.21350	.19703	.18205	.16843	.15603	.14472	.13440	.12498	.11637	.10850	.10128	.09467	.08861	.08304
104	28	.36158	.33182	.30486	.28042	.25823	.23809	.21978	.20312	.18796	.17414	.16153	.15002	.13951	.12989	.12109	.11302	.10563	.09884	.09261	.08688
104	29	.36872	.33893	.31190	.28735	.26503	.24473	.22625	.20941	.19405	.18004	.16723	.15553	.14481	.13500	.12601	.11775	.11018	.10321	.09680	.09090
104	30	.37599	.34618	.31908	.29443	.27199	.25155	.23290	.21588	.20034	.18613	.17313	.16123	.15032	.14031	.13112	.12268	.11492	.10777	.10119	.09512
104	31	.38338	.35356	.32642	.30168	.27912	.25853	.23973	.22254	.20681	.19242	.17922	.16712	.15601	.14581	.13643	.12780	.11985	.11252	.10577	.09953
104	32	.39090	.36109	.33390	.30908	.28642	.26570	.24674	.22939	.21348	.19890	.18552	.17322	.16192	.15152	.14195	.13313	.12499	.11748	.11055	.10413
104	33	.39855	.36876	.34154	.31666	.29390	.27305	.25395	.23644	.22037	.20560	.19203	.17955	.16805	.15746	.14770	.13869	.13036	.12267	.11555	.10897
104	34	.40634	.37658	.34934	.32441	.30155	.28060	.26136	.24369	.22745	.21251	.19876	.18609	.17440	.16362	.15367	.14447	.13596	.12808	.12078	.11402
104	35	.41426	.38455	.35732	.33234	.30941	.28834	.26898	.25117	.23477	.21966	.20573	.19287	.18100	.17003	.15989	.15050	.14180	.13374	.12627	.11932
104	36	.42232	.39267	.36545	.34044	.31744	.29628	.27680	.25885	.24230	.22703	.21292	.19989	.18784	.17668	.16635	.15678	.14789	.13965	.13199	.12487
104	37	.43052	.40094	.37374	.34871	.32566	.30442	.28483	.26675	.25006	.23463	.22036	.20715	.19492	.18358	.17307	.16331	.15424	.14581	.13797	.13067
104	38	.43886	.40937	.38221	.35718	.33409	.31277	.29309	.27489	.25806	.24248	.22805	.21468	.20227	.19075	.18006	.17011	.16086	.15225	.14423	.13676
104	39	.44734	.41796	.39086	.36583	.34271	.32134	.30156	.28326	.26630	.25058	.23600	.22246	.20988	.19819	.18732	.17720	.16777	.15898	.15078	.14312

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
104	40	.45597	.42672	.39968	.37468	.35155	.33012	.31028	.29187	.27480	.25895	.24422	.23052	.21778	.20593	.19488	.18458	.17497	.16601	.15763	.14980
104	41	.46476	.43564	.40869	.38373	.36060	.33914	.31923	.30074	.28356	.26759	.25272	.23888	.22599	.21396	.20275	.19228	.18250	.17336	.16481	.15680
104	42	.47369	.44473	.41789	.39298	.36986	.34839	.32843	.30987	.29259	.27650	.26151	.24753	.23449	.22231	.21093	.20030	.19035	.18103	.17231	.16413
104	43	.48276	.45398	.42726	.40242	.37934	.35786	.33786	.31924	.30188	.28569	.27058	.25647	.24329	.23096	.21943	.20863	.19852	.18903	.18014	.17180
104	44	.49197	.46338	.43680	.41205	.38901	.36755	.34753	.32886	.31143	.29515	.27993	.26570	.25238	.23991	.22823	.21728	.20701	.19736	.18831	.17980
104	45	.50128	.47291	.44648	.42184	.39886	.37742	.35740	.33869	.32120	.30484	.28953	.27519	.26175	.24914	.23732	.22622	.21579	.20599	.19678	.18811
104	46	.51071	.48256	.45630	.43179	.40889	.38749	.36747	.34874	.33121	.31478	.29938	.28494	.27138	.25866	.24670	.23546	.22488	.21493	.20556	.19673
104	47	.52022	.49232	.46625	.44187	.41906	.39772	.37772	.35898	.34141	.32493	.30946	.29492	.28127	.26842	.25634	.24497	.23425	.22415	.21463	.20565
104	48	.52983	.50219	.47632	.45209	.42940	.40812	.38816	.36943	.35184	.33531	.31978	.30516	.29141	.27846	.26626	.25476	.24391	.23368	.22401	.21488
104	49	.53951	.51215	.48650	.46245	.43988	.41868	.39878	.38006	.36247	.34591	.33033	.31564	.30181	.28876	.27645	.26484	.25386	.24350	.23369	.22442
104	50	.54929	.52222	.49681	.47295	.45052	.42943	.40958	.39091	.37332	.35674	.34112	.32638	.31248	.29934	.28694	.27521	.26412	.25363	.24370	.23429
104	51	.55914	.53239	.50723	.48357	.46130	.44032	.42056	.40194	.38437	.36780	.35215	.33737	.32340	.31019	.29770	.28588	.27468	.26407	.25402	.24448
104	52	.56905	.54262	.51774	.49429	.47219	.45135	.43169	.41313	.39560	.37904	.36338	.34856	.33455	.32128	.30871	.29680	.28550	.27479	.26462	.25496
104	53	.57899	.55291	.52831	.50510	.48320	.46251	.44296	.42447	.40700	.39046	.37480	.35997	.34592	.33259	.31996	.30797	.29658	.28577	.27550	.26573
104	54	.58898	.56325	.53895	.51600	.49429	.47377	.45435	.43596	.41855	.40205	.38640	.37157	.35749	.34413	.33144	.31938	.30792	.29702	.28665	.27678
104	55	.59899	.57364	.54966	.52697	.50549	.48514	.46586	.44758	.43025	.41380	.39819	.38337	.36928	.35589	.34316	.33104	.31951	.30853	.29807	.28811
104	56	.60903	.58407	.56042	.53801	.51676	.49661	.47749	.45934	.44210	.42573	.41016	.39535	.38127	.36786	.35510	.34294	.33135	.32031	.30977	.29972
104	57	.61909	.59452	.57122	.54911	.52812	.50818	.48923	.47122	.45409	.43780	.42229	.40752	.39345	.38004	.36726	.35507	.34344	.33234	.32173	.31160
104	58	.62914	.60499	.58204	.56024	.53952	.51980	.50104	.48319	.46618	.44999	.43455	.41983	.40579	.39239	.37961	.36739	.35573	.34458	.33392	.32372
104	59	.63915	.61542	.59285	.57138	.55093	.53145	.51290	.49521	.47834	.46225	.44690	.43225	.41825	.40487	.39209	.37987	.36818	.35700	.34629	.33604
104	60	.64912	.62583	.60364	.58250	.56234	.54312	.52478	.50727	.49056	.47459	.45934	.44476	.43082	.41748	.40471	.39249	.38079	.36958	.35884	.34854
104	61	.65906	.63622	.61442	.59363	.57377	.55482	.53670	.51939	.50284	.48702	.47187	.45738	.44351	.43022	.41748	.40528	.39358	.38235	.37159	.36125
104	62	.66898	.64659	.62521	.60477	.58524	.56656	.54869	.53159	.51522	.49955	.48453	.47014	.45635	.44312	.43043	.41825	.40657	.39534	.38456	.37420
104	63	.67888	.65697	.63600	.61594	.59674	.57836	.56074	.54387	.52770	.51219	.49731	.48304	.46934	.45619	.44356	.43143	.41976	.40855	.39777	.38740
104	64	.68875	.66732	.64678	.62711	.60826	.59018	.57284	.55620	.54024	.52491	.51019	.49606	.48247	.46941	.45685	.44477	.43315	.42196	.41119	.40082
104	65	.69858	.67764	.65755	.63828	.61978	.60202	.58497	.56859	.55285	.53772	.52317	.50918	.49572	.48276	.47029	.45828	.44671	.43556	.42482	.41446
104	66	.70838	.68794	.66831	.64945	.63132	.61390	.59715	.58104	.56554	.55062	.53626	.52243	.50910	.49627	.48390	.47197	.46047	.44938	.43867	.42834
104	67	.71817	.69824	.67907	.66064	.64290	.62583	.60939	.59357	.57832	.56363	.54947	.53582	.52265	.50996	.49770	.48587	.47446	.46343	.45278	.44249
104	68	.72791	.70850	.68982	.67182	.65448	.63778	.62167	.60614	.59117	.57672	.56278	.54932	.53633	.52378	.51166	.49995	.48863	.47769	.46711	.45687
104	69	.73759	.71871	.70051	.68297	.66604	.64971	.63395	.61874	.60404	.58985	.57615	.56290	.55009	.53771	.52574	.51416	.50295	.49211	.48161	.47144
104	70	.74716	.72882	.71112	.69403	.67753	.66158	.64618	.63129	.61689	.60297	.58951	.57648	.56388	.55168	.53987	.52843	.51735	.50662	.49621	.48613
104	71	.75660	.73880	.72160	.70498	.68890	.67335	.65831	.64375	.62966	.61602	.60282	.59003	.57763	.56563	.55399	.54271	.53177	.52116	.51086	.50087
104	72	.76589	.74864	.73194	.71578	.70014	.68499	.67031	.65610	.64233	.62898	.61604	.60349	.59133	.57952	.56807	.55696	.54617	.53569	.52552	.51564
104	73	.77502	.75831	.74212	.72643	.71122	.69648	.68218	.66832	.65487	.64182	.62916	.61687	.60493	.59334	.58209	.57115	.56052	.55020	.54016	.53040
104	74	.78402	.76785	.75216	.73695	.72218	.70785	.69395	.68044	.66732	.65458	.64221	.63018	.61849	.60713	.59608	.58533	.57488	.56471	.55482	.54519
104	75	.79290	.77727	.76210	.74736	.73305	.71914	.70563	.69249	.67972	.66730	.65522	.64347	.63204	.62091	.61008	.59954	.58928	.57928	.56955	.56006
104	76	.80167	.78660	.77194	.75770	.74384	.73036	.71725	.70449	.69207	.67998	.66821	.65675	.64559	.63472	.62413	.61380	.60374	.59393	.58437	.57505
104	77	.81034	.79582	.78169	.76793	.75454	.74150	.72880	.71642	.70437	.69262	.68118	.67002	.65914	.64853	.63818	.62809	.61825	.60864	.59927	.59011
104	78	.81887	.80491	.79130	.77804	.76511	.75252	.74023	.72826	.71658	.70518	.69407	.68322	.67264	.66231	.65222	.64237	.63276	.62336	.61419	.60522
104	79	.82723	.81381	.80073	.78797	.77551	.76336	.75150	.73993	.72862	.71759	.70681	.69629	.68601	.67596	.66614	.65655	.64717	.63801	.62904	.62028
104	80	.83535	.82248	.80992	.79765	.78566	.77395	.76252	.75134	.74042	.72975	.71932	.70912	.69914	.68939	.67985	.67052	.66139	.65245	.64371	.63515
104	81	.84321	.83087	.81881	.80703	.79550	.78424	.77322	.76244	.75190	.74159	.73150	.72163	.71196	.70251	.69325	.68418	.67530	.66661	.65809	.64975
104	82	.85078	.83896	.82740	.81608	.80501	.79418	.78358	.77319	.76303	.75308	.74333	.73378	.72443	.71527	.70629	.69749	.68887	.68042	.67213	.66401
104	83	.85806	.84675	.83567	.82482	.81420	.80379	.79359	.78360	.77381	.76421	.75481	.74559	.73654	.72768	.71898	.71046	.70209	.69389	.68584	.67794
104	84	.86510	.85428	.84369	.83329	.82311	.81312	.80333	.79372	.78430	.77506	.76599	.75710	.74837	.73980	.73139	.72314	.71504	.70708	.69927	.69160
104	85	.87192	.86159	.85146	.84152	.83177	.82220	.81280	.80358	.79453	.78564	.77692	.76835	.75994	.75167	.74355	.73558	.72774	.72004	.71248	.70504
104	86	.87847	.86862	.85894	.84944	.84011	.83095	.82195	.81311	.80442	.79588	.78750	.77925	.77115	.76319	.75536	.74766	.74009	.73265	.72533	.71814
104	87	.88469	.87529	.86606	.85698	.84806	.83929	.83067	.82220	.81386	.80567	.79761	.78968	.78189	.77422	.76668	.75926	.75195	.74477	.73769	.73073
104	88	.89058	.88162	.87280	.86413	.85560	.84722	.83896	.83084	.82285	.81499	.80725	.79964	.79214	.78476	.77750	.77034	.76330	.75637	.74954	.74281
104	89	.89614	.88759	.87918	.87090	.86275	.85472	.84682	.83904	.83139	.82384	.81642	.80910	.80190	.79480	.78781	.78092	.77413	.76744	.76085	.75435

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
104	90	.90136	.89321	.88518	.87727	.86947	.86180	.85424	.84679	.83944	.83221	.82508	.81806	.81113	.80431	.79758	.79094	.78441	.77796	.77160	.76533
104	91	.90619	.89840	.89073	.88316	.87571	.86836	.86111	.85397	.84693	.83998	.83314	.82639	.81973	.81316	.80668	.80029	.79399	.78777	.78164	.77558
104	92	.91058	.90313	.89578	.88853	.88138	.87433	.86738	.86052	.85375	.84708	.84049	.83399	.82758	.82125	.81500	.80884	.80276	.79675	.79082	.78497
104	93	.91456	.90741	.90036	.89341	.88654	.87977	.87308	.86648	.85997	.85354	.84719	.84092	.83474	.82863	.82260	.81665	.81077	.80496	.79922	.79356
104	94	.91821	.91134	.90457	.89788	.89127	.88475	.87831	.87195	.86568	.85947	.85335	.84730	.84133	.83543	.82960	.82384	.81815	.81253	.80697	.80148
104	95	.92159	.91499	.90847	.90203	.89567	.88939	.88318	.87705	.87099	.86500	.85909	.85325	.84747	.84176	.83612	.83055	.82504	.81960	.81421	.80889
104	96	.92471	.91835	.91207	.90586	.89973	.89367	.88767	.88175	.87590	.87012	.86440	.85874	.85316	.84763	.84217	.83677	.83143	.82615	.82093	.81576
104	97	.92755	.92142	.91536	.90936	.90344	.89758	.89179	.88606	.88040	.87480	.86926	.86378	.85837	.85301	.84772	.84248	.83729	.83217	.82709	.82208
104	98	.93020	.92427	.91841	.91262	.90689	.90122	.89561	.89007	.88458	.87915	.87379	.86848	.86322	.85803	.85288	.84779	.84276	.83778	.83285	.82797
104	99	.93272	.92699	.92133	.91573	.91018	.90470	.89927	.89390	.88859	.88333	.87813	.87298	.86788	.86284	.85784	.85290	.84801	.84317	.83838	.83363
104	100	.93513	.92959	.92412	.91870	.91333	.90803	.90277	.89757	.89242	.88733	.88228	.87729	.87234	.86745	.86260	.85780	.85305	.84835	.84369	.83907
104	101	.93745	.93210	.92681	.92157	.91638	.91124	.90615	.90112	.89613	.89119	.88630	.88146	.87666	.87191	.86721	.86255	.85794	.85337	.84884	.84435
104	102	.93969	.93452	.92941	.92434	.91932	.91435	.90943	.90455	.89972	.89494	.89020	.88550	.88085	.87624	.87168	.86716	.86268	.85824	.85384	.84948
104	103	.94189	.93690	.93196	.92707	.92222	.91741	.91265	.90793	.90326	.89863	.89404	.88949	.88498	.88052	.87609	.87170	.86736	.86305	.85878	.85455
104	104	.94418	.93938	.93462	.92991	.92523	.92060	.91601	.91146	.90695	.90248	.89805	.89365	.88930	.88498	.88070	.87646	.87226	.86809	.86395	.85986
105	0	.21223	.18671	.16468	.14565	.12917	.11489	.10250	.09173	.08236	.07419	.06706	.06082	.05536	.05057	.04637	.04266	.03940	.03651	.03396	.03170
105	1	.20963	.18369	.16127	.14185	.12503	.11042	.09773	.08669	.07706	.06866	.06132	.05490	.04927	.04432	.03997	.03614	.03277	.02978	.02714	.02480
105	2	.21367	.18751	.16485	.14521	.12815	.11331	.10040	.08915	.07932	.07074	.06322	.05663	.05084	.04576	.04128	.03733	.03384	.03075	.02801	.02558
105	3	.21799	.19162	.16874	.14886	.13157	.11651	.10338	.09192	.08189	.07312	.06542	.05866	.05272	.04749	.04288	.03880	.03519	.03200	.02916	.02664
105	4	.22250	.19591	.17281	.15271	.13519	.11991	.10656	.09488	.08466	.07569	.06782	.06089	.05479	.04941	.04466	.04046	.03673	.03343	.03049	.02787
105	5	.22715	.20037	.17705	.15673	.13898	.12348	.10991	.09802	.08760	.07844	.07038	.06328	.05702	.05149	.04660	.04227	.03842	.03500	.03196	.02925
105	6	.23194	.20496	.18143	.16088	.14292	.12719	.11340	.10131	.09067	.08132	.07308	.06581	.05939	.05370	.04867	.04420	.04023	.03670	.03355	.03073
105	7	.23686	.20969	.18595	.16518	.14699	.13105	.11704	.10473	.09390	.08435	.07592	.06848	.06189	.05605	.05087	.04626	.04216	.03851	.03525	.03234
105	8	.24189	.21454	.19059	.16961	.15121	.13504	.12082	.10829	.09725	.08751	.07889	.07127	.06451	.05852	.05319	.04844	.04422	.04044	.03707	.03405
105	9	.24706	.21953	.19539	.17419	.15557	.13918	.12474	.11201	.10077	.09082	.08202	.07422	.06729	.06113	.05565	.05077	.04641	.04251	.03902	.03590
105	10	.25236	.22466	.20033	.17893	.16009	.14348	.12883	.11589	.10444	.09430	.08530	.07732	.07022	.06390	.05827	.05324	.04875	.04472	.04112	.03788
105	11	.25779	.22992	.20540	.18380	.16475	.14793	.13307	.11991	.10826	.09792	.08873	.08057	.07330	.06681	.06102	.05585	.05122	.04707	.04334	.03999
105	12	.26334	.23531	.21061	.18881	.16955	.15252	.13744	.12408	.11222	.10168	.09230	.08395	.07651	.06986	.06391	.05859	.05382	.04954	.04569	.04222
105	13	.26897	.24079	.21591	.19391	.17445	.15721	.14192	.12835	.11628	.10554	.09597	.08744	.07982	.07300	.06689	.06142	.05651	.05209	.04812	.04453
105	14	.27464	.24631	.22126	.19907	.17941	.16196	.14646	.13267	.12040	.10946	.09970	.09097	.08317	.07618	.06992	.06429	.05923	.05468	.05058	.04687
105	15	.28033	.25186	.22664	.20426	.18439	.16674	.15102	.13703	.12455	.11340	.10344	.09453	.08655	.07939	.07296	.06717	.06197	.05728	.05304	.04922
105	16	.28604	.25743	.23203	.20947	.18940	.17153	.15561	.14140	.12871	.11737	.10721	.09810	.08994	.08260	.07600	.07006	.06470	.05987	.05550	.05155
105	17	.29178	.26303	.23746	.21471	.19445	.17637	.16024	.14582	.13292	.12136	.11100	.10171	.09335	.08583	.07907	.07296	.06745	.06247	.05796	.05388
105	18	.29756	.26867	.24295	.22001	.19955	.18127	.16492	.15029	.13718	.12542	.11485	.10536	.09682	.08912	.08218	.07591	.07024	.06511	.06046	.05624
105	19	.30342	.27441	.24853	.22541	.20475	.18627	.16971	.15487	.14154	.12957	.11881	.10912	.10038	.09250	.08538	.07894	.07311	.06783	.06304	.05868
105	20	.30939	.28026	.25422	.23094	.21008	.19140	.17463	.15958	.14604	.13386	.12289	.11300	.10407	.09600	.08871	.08210	.07610	.07067	.06572	.06123
105	21	.31547	.28623	.26005	.23659	.21556	.19667	.17970	.16444	.15069	.13830	.12713	.11703	.10791	.09965	.09217	.08539	.07923	.07363	.06854	.06390
105	22	.32166	.29231	.26600	.24238	.22116	.20208	.18490	.16943	.15548	.14288	.13150	.12120	.11188	.10344	.09577	.08881	.08248	.07672	.07148	.06669
105	23	.32797	.29853	.27208	.24831	.22691	.20764	.19026	.17459	.16042	.14762	.13603	.12553	.11602	.10738	.09953	.09239	.08589	.07996	.07456	.06962
105	24	.33441	.30488	.27832	.25439	.23282	.21337	.19580	.17991	.16555	.15253	.14074	.13004	.12032	.11149	.10345	.09613	.08946	.08336	.07780	.07271
105	25	.34099	.31139	.28471	.26064	.23891	.21927	.20151	.18543	.17086	.15764	.14564	.13474	.12482	.11579	.10757	.10006	.09321	.08695	.08122	.07598
105	26	.34771	.31805	.29126	.26706	.24517	.22536	.20741	.19113	.17636	.16294	.15074	.13963	.12952	.12029	.11188	.10419	.09716	.09072	.08483	.07942
105	27	.35459	.32487	.29799	.27367	.25163	.23165	.21352	.19705	.18208	.16845	.15605	.14474	.13443	.12501	.11640	.10852	.10131	.09470	.08864	.08307
105	28	.36160	.33184	.30488	.28043	.25825	.23811	.21980	.20314	.18798	.17416	.16155	.15005	.13953	.12992	.12112	.11305	.10566	.09887	.09264	.08691
105	29	.36874	.33895	.31191	.28736	.26505	.24475	.22627	.20943	.19408	.18006	.16726	.15555	.14484	.13503	.12604	.11778	.11021	.10324	.09684	.09094
105	30	.37601	.34620	.31910	.29445	.27201	.25157	.23292	.21591	.20037	.18616	.17316	.16125	.15034	.14034	.13115	.12271	.11495	.10780	.10122	.09515
105	31	.38340	.35358	.32643	.30170	.27914	.25856	.23975	.22256	.20684	.19244	.17925	.16715	.15605	.14584	.13646	.12783	.11989	.11256	.10580	.09956
105	32	.39092	.36111	.33392	.30911	.28644	.26572	.24677	.22941	.21351	.19893	.18555	.17325	.16195	.15156	.14199	.13316	.12503	.11752	.11059	.10417
105	33	.39857	.36878	.34156	.31668	.29392	.27308	.25398	.23647	.22039	.20563	.19206	.17958	.16809	.15750	.14773	.13872	.13040	.12271	.11560	.10901
105	34	.40636	.37660	.34937	.32443	.30158	.28062	.26139	.24372	.22748	.21254	.19879	.18612	.17444	.16366	.15371	.14451	.13600	.12812	.12083	.11406



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
105	35	.41428	.38457	.35734	.33236	.30943	.28837	.26901	.25120	.23480	.21969	.20576	.19291	.18104	.17007	.15993	.15054	.14185	.13379	.12631	.11937
105	36	.42234	.39269	.36547	.34046	.31747	.29631	.27683	.25888	.24233	.22706	.21296	.19993	.18788	.17672	.16639	.15682	.14794	.13969	.13204	.12492
105	37	.43054	.40097	.37377	.34874	.32569	.30445	.28486	.26679	.25009	.23467	.22040	.20719	.19496	.18362	.17311	.16335	.15428	.14586	.13802	.13072
105	38	.43888	.40940	.38224	.35721	.33412	.31281	.29312	.27493	.25810	.24252	.22809	.21472	.20231	.19080	.18010	.17016	.16091	.15230	.14428	.13681
105	39	.44737	.41799	.39088	.36586	.34274	.32137	.30160	.28330	.26634	.25062	.23604	.22250	.20993	.19824	.18737	.17725	.16782	.15903	.15083	.14318
105	40	.45600	.42674	.39971	.37471	.35158	.33016	.31031	.29191	.27484	.25899	.24426	.23057	.21783	.20598	.19493	.18463	.17503	.16606	.15769	.14986
105	41	.46478	.43567	.40872	.38377	.36063	.33918	.31927	.30079	.28361	.26763	.25277	.23893	.22604	.21402	.20280	.19234	.18256	.17342	.16487	.15686
105	42	.47372	.44476	.41792	.39302	.36990	.34843	.32847	.30991	.29264	.27655	.26156	.24758	.23454	.22237	.21099	.20036	.19041	.18110	.17237	.16420
105	43	.48279	.45401	.42729	.40246	.37938	.35790	.33791	.31929	.30193	.28574	.27064	.25653	.24335	.23102	.21949	.20869	.19858	.18910	.18021	.17187
105	44	.49200	.46342	.43684	.41210	.38906	.36759	.34758	.32891	.31148	.29520	.27999	.26576	.25245	.23998	.22830	.21735	.20708	.19744	.18839	.17988
105	45	.50132	.47295	.44652	.42189	.39891	.37747	.35745	.33875	.32126	.30490	.28959	.27525	.26182	.24922	.23739	.22630	.21587	.20608	.19686	.18819
105	46	.51075	.48261	.45635	.43184	.40894	.38754	.36753	.34880	.33127	.31485	.29945	.28501	.27146	.25873	.24678	.23554	.22497	.21502	.20565	.19683
105	47	.52027	.49237	.46630	.44193	.41912	.39778	.37779	.35905	.34149	.32500	.30953	.29500	.28135	.26851	.25643	.24506	.23435	.22425	.21473	.20575
105	48	.52987	.50224	.47637	.45215	.42946	.40819	.38823	.36950	.35192	.33539	.31986	.30525	.29150	.27855	.26636	.25486	.24402	.23378	.22412	.21499
105	49	.53957	.51221	.48657	.46252	.43995	.41876	.39885	.38015	.36255	.34600	.33042	.31574	.30191	.28886	.27656	.26495	.25398	.24361	.23381	.22454
105	50	.54935	.52229	.49688	.47302	.45059	.42951	.40967	.39100	.37341	.35684	.34122	.32649	.31258	.29946	.28705	.27533	.26425	.25376	.24383	.23443
105	51	.55921	.53246	.50731	.48365	.46138	.44041	.42066	.40204	.38447	.36790	.35226	.33748	.32352	.31032	.29783	.28601	.27481	.26421	.25416	.24463
105	52	.56912	.54269	.51782	.49438	.47228	.45145	.43179	.41324	.39571	.37915	.36350	.34869	.33468	.32141	.30885	.29694	.28565	.27494	.26477	.25512
105	53	.57907	.55299	.52840	.50520	.48330	.46261	.44307	.42459	.40712	.39058	.37493	.36011	.34606	.33274	.32011	.30812	.29675	.28594	.27567	.26590
105	54	.58906	.56334	.53905	.51610	.49440	.47388	.45447	.43609	.41868	.40218	.38655	.37172	.35765	.34429	.33161	.31955	.30810	.29720	.28683	.27697
105	55	.59908	.57374	.54976	.52708	.50560	.48526	.46599	.44772	.43040	.41396	.39835	.38353	.36945	.35606	.34334	.33123	.31970	.30873	.29828	.28832
105	56	.60913	.58417	.56053	.53813	.51689	.49675	.47764	.45949	.44226	.42589	.41033	.39553	.38145	.36806	.35530	.34315	.33157	.32052	.30999	.29995
105	57	.61920	.59464	.57135	.54925	.52826	.50833	.48939	.47139	.45427	.43798	.42248	.40772	.39365	.38025	.36748	.35530	.34367	.33257	.32198	.31185
105	58	.62925	.60511	.58218	.56039	.53967	.51997	.50122	.48337	.46637	.45018	.43475	.42004	.40601	.39262	.37984	.36764	.35598	.34484	.33418	.32399
105	59	.63928	.61556	.59300	.57154	.55110	.53163	.51308	.49541	.47855	.46247	.44713	.43248	.41849	.40512	.39235	.38014	.36846	.35728	.34658	.33633
105	60	.64926	.62598	.60381	.58267	.56253	.54331	.52498	.50749	.49078	.47483	.45958	.44501	.43108	.41775	.40499	.39278	.38109	.36989	.35915	.34886
105	61	.65921	.63638	.61460	.59381	.57397	.55503	.53692	.51963	.50309	.48727	.47214	.45765	.44379	.43051	.41778	.40559	.39390	.38268	.37193	.36160
105	62	.66914	.64677	.62540	.60498	.58546	.56679	.54893	.53184	.51549	.49982	.48482	.47044	.45665	.44344	.43076	.41859	.40691	.39570	.38493	.37458
105	63	.67906	.65716	.63621	.61616	.59697	.57860	.56100	.54414	.52798	.51248	.49762	.48336	.46967	.45653	.44391	.43179	.42014	.40894	.39817	.38780
105	64	.68894	.66752	.64700	.62735	.60851	.59044	.57312	.55650	.54054	.52523	.51053	.49640	.48282	.46978	.45723	.44516	.43355	.42238	.41162	.40126
105	65	.69879	.67786	.65779	.63853	.62005	.60231	.58527	.56890	.55318	.53806	.52353	.50955	.49610	.48316	.47070	.45870	.44714	.43601	.42528	.41493
105	66	.70860	.68818	.66856	.64972	.63161	.61421	.59747	.58138	.56589	.55099	.53664	.52283	.50952	.49670	.48434	.47243	.46094	.44986	.43917	.42885
105	67	.71841	.69849	.67935	.66093	.64321	.62616	.60974	.59393	.57870	.56403	.54989	.53625	.52310	.51042	.49818	.48637	.47496	.46395	.45331	.44304
105	68	.72817	.70878	.69012	.67214	.65482	.63814	.62205	.60654	.59158	.57716	.56323	.54979	.53682	.52429	.51218	.50049	.48918	.47826	.46769	.45747
105	69	.73787	.71901	.70084	.68332	.66641	.65010	.63436	.61917	.60450	.59033	.57664	.56341	.55062	.53826	.52630	.51474	.50355	.49272	.48224	.47209
105	70	.74747	.72915	.71148	.69441	.67793	.66201	.64662	.63175	.61738	.60348	.59004	.57704	.56445	.55227	.54048	.52906	.51800	.50728	.49690	.48683
105	71	.75693	.73916	.72199	.70539	.68933	.67381	.65879	.64426	.63019	.61658	.60339	.59062	.57825	.56627	.55465	.54339	.53247	.52188	.51160	.50164
105	72	.76625	.74902	.73235	.71622	.70060	.68548	.67084	.65665	.64290	.62958	.61666	.60414	.59200	.58022	.56879	.55769	.54693	.53647	.52632	.51646
105	73	.77541	.75873	.74256	.72690	.71173	.69701	.68275	.66891	.65549	.64247	.62983	.61756	.60565	.59409	.58286	.57195	.56134	.55104	.54102	.53128
105	74	.78443	.76829	.75264	.73746	.72273	.70843	.69455	.68107	.66799	.65528	.64293	.63093	.61927	.60793	.59691	.58619	.57576	.56562	.55575	.54614
105	75	.79334	.77775	.76262	.74792	.73364	.71976	.70628	.69317	.68043	.66804	.65600	.64428	.63287	.62178	.61098	.60046	.59023	.58026	.57055	.56109
105	76	.80215	.78712	.77250	.75829	.74447	.73103	.71795	.70523	.69284	.68079	.66905	.65762	.64649	.63565	.62509	.61480	.60476	.59498	.58545	.57615
105	77	.81086	.79638	.78229	.76857	.75522	.74222	.72956	.71722	.70520	.69349	.68208	.67096	.66011	.64954	.63923	.62917	.61935	.60978	.60043	.59131
105	78	.81943	.80551	.79195	.77873	.76585	.75330	.74106	.72912	.71748	.70613	.69505	.68424	.67370	.66340	.65335	.64354	.63395	.62460	.61545	.60652
105	79	.82784	.81447	.80144	.78872	.77632	.76421	.75240	.74086	.72961	.71861	.70788	.69739	.68715	.67715	.66737	.65781	.64847	.63934	.63042	.62169
105	80	.83602	.82320	.81068	.79846	.78653	.77487	.76348	.75236	.74148	.73086	.72047	.71031	.70038	.69067	.68117	.67188	.66279	.65390	.64520	.63668
105	81	.84392	.83164	.81964	.80791	.79644	.78523	.77426	.76354	.75305	.74279	.73275	.72292	.71331	.70389	.69468	.68566	.67682	.66817	.65970	.65140
105	82	.85155	.83979	.82829	.81704	.80603	.79525	.78470	.77438	.76427	.75437	.74467	.73518	.72588	.71677	.70784	.69909	.69051	.68211	.67387	.66579
105	83	.85889	.84764	.83663	.82585	.81529	.80494	.79481	.78488	.77514	.76560	.75625	.74709	.73810	.72929	.72065	.71217	.70386	.69570	.68770	.67985
105	84	.86599	.85525	.84472	.83440	.82428	.81436	.80463	.79509	.78573	.77656	.76755	.75871	.75004	.74153	.73318	.72499	.71694	.70904	.70128	.69366

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
105	85	.87288	.86263	.85257	.84271	.83303	.82353	.81421	.80506	.79607	.78725	.77859	.77009	.76174	.75354	.74548	.73756	.72979	.72214	.71463	.70725
105	86	.87950	.86973	.86014	.85072	.84147	.83239	.82346	.81469	.80608	.79762	.78930	.78112	.77309	.76519	.75743	.74980	.74229	.73491	.72766	.72052
105	87	.88580	.87649	.86734	.85835	.84952	.84083	.83229	.82390	.81564	.80753	.79955	.79169	.78397	.77638	.76890	.76155	.75431	.74719	.74019	.73329
105	88	.89177	.88290	.87418	.86560	.85716	.84887	.84070	.83267	.82476	.81698	.80933	.80179	.79437	.78707	.77988	.77280	.76583	.75897	.75221	.74555
105	89	.89741	.88896	.88065	.87247	.86441	.85649	.84868	.84099	.83343	.82597	.81863	.81140	.80428	.79727	.79035	.78354	.77684	.77022	.76371	.75729
105	90	.90271	.89467	.88675	.87894	.87125	.86368	.85622	.84886	.84162	.83448	.82744	.82051	.81367	.80694	.80030	.79375	.78729	.78092	.77465	.76846
105	91	.90763	.89995	.89239	.88494	.87759	.87035	.86321	.85618	.84924	.84239	.83564	.82899	.82243	.81595	.80957	.80327	.79705	.79092	.78487	.77890
105	92	.91209	.90476	.89753	.89040	.88337	.87644	.86960	.86285	.85619	.84962	.84314	.83674	.83043	.82420	.81805	.81198	.80599	.80008	.79424	.78848
105	93	.91615	.90913	.90221	.89538	.88863	.88198	.87541	.86892	.86252	.85621	.84997	.84381	.83773	.83173	.82580	.81994	.81416	.80845	.80281	.79724
105	94	.91987	.91314	.90650	.89994	.89346	.88706	.88075	.87451	.86835	.86227	.85626	.85032	.84446	.83867	.83294	.82729	.82170	.81618	.81072	.80533
105	95	.92332	.91686	.91048	.90418	.89795	.89180	.88572	.87971	.87378	.86792	.86212	.85640	.85074	.84514	.83961	.83415	.82875	.82341	.81813	.81291
105	96	.92651	.92030	.91416	.90809	.90210	.89617	.89031	.88452	.87880	.87314	.86755	.86202	.85655	.85114	.84580	.84051	.83528	.83011	.82500	.81994
105	97	.92942	.92344	.91752	.91168	.90589	.90018	.89452	.88893	.88340	.87794	.87253	.86718	.86189	.85665	.85148	.84635	.84129	.83627	.83131	.82641
105	98	.93212	.92635	.92065	.91500	.90942	.90390	.89844	.89303	.88769	.88240	.87716	.87198	.86686	.86179	.85677	.85180	.84689	.84202	.83721	.83244
105	99	.93471	.92914	.92364	.91819	.91280	.90747	.90219	.89696	.89179	.88668	.88161	.87660	.87163	.86672	.86186	.85704	.85227	.84755	.84288	.83825
105	100	.93717	.93181	.92650	.92124	.91603	.91088	.90578	.90073	.89573	.89078	.88587	.88102	.87621	.87145	.86674	.86207	.85744	.85287	.84833	.84384
105	101	.93955	.93438	.92926	.92418	.91916	.91418	.90925	.90437	.89953	.89474	.89000	.88530	.88065	.87604	.87147	.86694	.86246	.85802	.85362	.84926
105	102	.94186	.93687	.93192	.92703	.92218	.91737	.91261	.90789	.90322	.89859	.89400	.88945	.88495	.88048	.87606	.87168	.86733	.86303	.85876	.85453
105	103	.94412	.93931	.93455	.92983	.92515	.92051	.91592	.91136	.90685	.90238	.89794	.89355	.88919	.88487	.88059	.87635	.87214	.86797	.86383	.85973
105	104	.94647	.94185	.93728	.93274	.92824	.92379	.91937	.91498	.91064	.90633	.90206	.89782	.89362	.88946	.88533	.88123	.87717	.87314	.86914	.86518
105	105	.94886	.94444	.94006	.93571	.93140	.92712	.92288	.91867	.91450	.91036	.90626	.90219	.89815	.89414	.89016	.88622	.88231	.87843	.87458	.87076
106	0	.21227	.18675	.16473	.14570	.12922	.11495	.10256	.09179	.08242	.07425	.06713	.06089	.05544	.05065	.04644	.04274	.03948	.03660	.03405	.03179
106	1	.20964	.18370	.16127	.14186	.12504	.11043	.09774	.08670	.07707	.06867	.06133	.05491	.04928	.04433	.03998	.03616	.03278	.02979	.02715	.02481
106	2	.21368	.18752	.16486	.14521	.12815	.11332	.10041	.08916	.07933	.07074	.06323	.05664	.05085	.04577	.04129	.03734	.03385	.03076	.02802	.02559
106	3	.21800	.19162	.16874	.14886	.13157	.11652	.10339	.09192	.08190	.07312	.06543	.05867	.05273	.04750	.04288	.03881	.03520	.03201	.02917	.02665
106	4	.22250	.19592	.17282	.15271	.13519	.11991	.10656	.09489	.08466	.07570	.06782	.06090	.05480	.04942	.04467	.04046	.03674	.03343	.03050	.02788
106	5	.22716	.20038	.17706	.15673	.13899	.12348	.10991	.09803	.08760	.07844	.07038	.06329	.05703	.05150	.04661	.04227	.03843	.03501	.03197	.02925
106	6	.23194	.20497	.18143	.16089	.14292	.12719	.11341	.10131	.09068	.08133	.07308	.06581	.05939	.05371	.04867	.04420	.04023	.03670	.03355	.03074
106	7	.23686	.20969	.18595	.16519	.14700	.13105	.11705	.10474	.09390	.08435	.07593	.06848	.06189	.05605	.05087	.04627	.04217	.03852	.03526	.03235
106	8	.24189	.21454	.19060	.16962	.15121	.13504	.12082	.10830	.09726	.08751	.07890	.07127	.06452	.05852	.05319	.04845	.04422	.04045	.03708	.03406
106	9	.24706	.21953	.19539	.17420	.15557	.13918	.12475	.11201	.10077	.09083	.08202	.07422	.06729	.06114	.05566	.05077	.04641	.04252	.03903	.03590
106	10	.25236	.22466	.20033	.17893	.16009	.14349	.12884	.11589	.10444	.09430	.08531	.07732	.07023	.06391	.05827	.05325	.04875	.04473	.04112	.03789
106	11	.25779	.22993	.20541	.18380	.16476	.14794	.13307	.11992	.10826	.09792	.08874	.08057	.07330	.06682	.06103	.05586	.05123	.04707	.04335	.04000
106	12	.26334	.23532	.21061	.18881	.16956	.15253	.13745	.12409	.11222	.10169	.09231	.08396	.07652	.06987	.06392	.05860	.05383	.04955	.04570	.04223
106	13	.26897	.24079	.21591	.19392	.17446	.15722	.14193	.12836	.11629	.10555	.09598	.08745	.07983	.07301	.06691	.06143	.05652	.05210	.04813	.04455
106	14	.27465	.24632	.22127	.19908	.17942	.16197	.14647	.13268	.12041	.10947	.09971	.09099	.08318	.07620	.06993	.06431	.05925	.05470	.05059	.04689
106	15	.28034	.25187	.22665	.20427	.18441	.16675	.15104	.13704	.12456	.11342	.10346	.09455	.08657	.07941	.07297	.06719	.06199	.05730	.05306	.04924
106	16	.28605	.25744	.23204	.20948	.18941	.17155	.15563	.14142	.12873	.11738	.10722	.09812	.08995	.08262	.07602	.07008	.06472	.05989	.05552	.05157
106	17	.29179	.26304	.23748	.21473	.19446	.17639	.16025	.14583	.13293	.12138	.11102	.10173	.09337	.08586	.07909	.07298	.06747	.06249	.05799	.05391
106	18	.29757	.26868	.24296	.22003	.19956	.18128	.16494	.15031	.13720	.12544	.11487	.10538	.09684	.08914	.08220	.07593	.07026	.06513	.06049	.05627
106	19	.30343	.27442	.24854	.22543	.20477	.18628	.16973	.15488	.14156	.12959	.11883	.10914	.10040	.09252	.08540	.07896	.07314	.06786	.06306	.05871
106	20	.30940	.28027	.25424	.23095	.21010	.19141	.17465	.15960	.14606	.13388	.12292	.11302	.10410	.09603	.08873	.08212	.07613	.07069	.06575	.06126
106	21	.31548	.28624	.26006	.23661	.21557	.19669	.17972	.16445	.15071	.13832	.12715	.11706	.10793	.09968	.09220	.08542	.07926	.07366	.06857	.06393
106	22	.32167	.29233	.26601	.24239	.22118	.20210	.18492	.16945	.15550	.14290	.13152	.12123	.11191	.10346	.09580	.08884	.08251	.07675	.07151	.06672
106	23	.32798	.29854	.27210	.24832	.22693	.20766	.19028	.17461	.16044	.14764	.13605	.12556	.11604	.10740	.09955	.09241	.08591	.07999	.07459	.06965
106	24	.33442	.30490	.27833	.25441	.23284	.21338	.19581	.17993	.16557	.15256	.14076	.13006	.12035	.11152	.10348	.09616	.08948	.08339	.07783	.07274
106	25	.34101	.31141	.28473	.26066	.23893	.21929	.20153	.18545	.17088	.15766	.14567	.13476	.12485	.11582	.10760	.10009	.09324	.08698	.08125	.07601
106	26	.34773	.31806	.29128	.26708	.24519	.22538	.20743	.19115	.17638	.16296	.15076	.13966	.12954	.12032	.11190	.10421	.09719	.09075	.08486	.07945
106	27	.35460	.32489	.29801	.27368	.25165	.23167	.21354	.19707	.18210	.16848	.15607	.14477	.13445	.12504	.11643	.10855	.10134	.09474	.08867	.08311
106	28	.36161	.33185	.30489	.28045	.25827	.23813	.21982	.20317	.18800	.17418	.16158	.15007	.13956	.12995	.12115	.11309	.10569	.09891	.09268	.08694

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
106	29	.36875	.33896	.31193	.28738	.26507	.24477	.22630	.20946	.19410	.18009	.16729	.15558	.14487	.13506	.12607	.11782	.11024	.10328	.09687	.09098
106	30	.37602	.34621	.31912	.29447	.27204	.25159	.23295	.21593	.20039	.18619	.17319	.16128	.15038	.14037	.13119	.12275	.11498	.10784	.10126	.09519
106	31	.38341	.35360	.32646	.30172	.27917	.25858	.23978	.22259	.20687	.19247	.17928	.16718	.15608	.14588	.13650	.12787	.11992	.11260	.10584	.09960
106	32	.39093	.36113	.33394	.30913	.28646	.26575	.24679	.22944	.21354	.19896	.18558	.17329	.16199	.15159	.14202	.13320	.12507	.11756	.11063	.10422
106	33	.39859	.36880	.34159	.31671	.29395	.27311	.25401	.23650	.22043	.20566	.19210	.17961	.16812	.15754	.14777	.13876	.13044	.12275	.11564	.10905
106	34	.40638	.37662	.34939	.32446	.30161	.28065	.26142	.24375	.22751	.21258	.19883	.18616	.17448	.16370	.15375	.14455	.13604	.12817	.12087	.11411
106	35	.41431	.38460	.35736	.33239	.30946	.28840	.26904	.25123	.23483	.21973	.20580	.19295	.18108	.17011	.15997	.15059	.14189	.13383	.12636	.11942
106	36	.42237	.39272	.36550	.34049	.31750	.29634	.27686	.25892	.24237	.22710	.21300	.19997	.18792	.17677	.16644	.15687	.14799	.13974	.13209	.12497
106	37	.43057	.40099	.37380	.34877	.32572	.30448	.28490	.26682	.25013	.23470	.22044	.20723	.19500	.18367	.17316	.16340	.15434	.14591	.13807	.13078
106	38	.43891	.40943	.38227	.35724	.33415	.31284	.29316	.27496	.25814	.24256	.22813	.21476	.20236	.19085	.18015	.17021	.16097	.15236	.14434	.13687
106	39	.44739	.41802	.39091	.36589	.34278	.32141	.30164	.28334	.26638	.25066	.23608	.22255	.20998	.19829	.18742	.17730	.16787	.15909	.15089	.14324
106	40	.45603	.42677	.39974	.37475	.35162	.33020	.31035	.29195	.27488	.25903	.24431	.23062	.21788	.20603	.19498	.18469	.17509	.16612	.15775	.14992
106	41	.46481	.43570	.40876	.38380	.36067	.33922	.31932	.30083	.28365	.26768	.25282	.23898	.22609	.21407	.20286	.19240	.18262	.17348	.16493	.15693
106	42	.47375	.44480	.41796	.39306	.36994	.34847	.32852	.30996	.29269	.27660	.26162	.24764	.23460	.22243	.21105	.20042	.19048	.18117	.17245	.16427
106	43	.48282	.45405	.42733	.40251	.37942	.35795	.33796	.31934	.30199	.28580	.27069	.25659	.24341	.23109	.21956	.20876	.19865	.18918	.18029	.17195
106	44	.49204	.46346	.43688	.41214	.38911	.36764	.34763	.32897	.31154	.29527	.28005	.26583	.25252	.24005	.22838	.21743	.20716	.19752	.18847	.17996
106	45	.50136	.47299	.44657	.42194	.39897	.37753	.35751	.33881	.32132	.30497	.28966	.27533	.26189	.24929	.23748	.22638	.21596	.20616	.19695	.18828
106	46	.51079	.48266	.45640	.43189	.40900	.38760	.36759	.34887	.33134	.31492	.29953	.28509	.27154	.25882	.24687	.23563	.22506	.21512	.20575	.19693
106	47	.52031	.49242	.46636	.44198	.41918	.39784	.37786	.35912	.34156	.32508	.30962	.29509	.28144	.26860	.25652	.24516	.23445	.22436	.21484	.20586
106	48	.52993	.50229	.47643	.45222	.42953	.40826	.38831	.36958	.35200	.33548	.31995	.30534	.29160	.27866	.26646	.25497	.24413	.23390	.22424	.21511
106	49	.53962	.51227	.48663	.46258	.44002	.41884	.39894	.38023	.36264	.34610	.33052	.31584	.30201	.28897	.27667	.26506	.25410	.24374	.23394	.22468
106	50	.54941	.52235	.49695	.47309	.45067	.42959	.40976	.39109	.37351	.35695	.34133	.32660	.31270	.29958	.28718	.27546	.26438	.25389	.24397	.23457
106	51	.55927	.53253	.50738	.48373	.46147	.44051	.42076	.40214	.38458	.36802	.35238	.33761	.32365	.31045	.29796	.28615	.27496	.26436	.25431	.24479
106	52	.56919	.54277	.51790	.49447	.47238	.45155	.43190	.41335	.39583	.37928	.36363	.34883	.33482	.32156	.30900	.29709	.28581	.27510	.26494	.25530
106	53	.57915	.55308	.52849	.50530	.48340	.46272	.44318	.42472	.40725	.39072	.37507	.36025	.34621	.33290	.32027	.30829	.29692	.28612	.27585	.26609
106	54	.58915	.56344	.53915	.51621	.49452	.47401	.45460	.43622	.41882	.40233	.38670	.37188	.35782	.34446	.33178	.31974	.30829	.29740	.28704	.27717
106	55	.59918	.57384	.54988	.52720	.50573	.48540	.46613	.44787	.43055	.41412	.39852	.38371	.36963	.35625	.34353	.33143	.31991	.30895	.29850	.28854
106	56	.60924	.58429	.56066	.53826	.51703	.49690	.47779	.45966	.44243	.42607	.41052	.39573	.38165	.36826	.35551	.34337	.33179	.32076	.31024	.30020
106	57	.61931	.59477	.57148	.54939	.52841	.50849	.48956	.47157	.45445	.43818	.42268	.40793	.39387	.38048	.36771	.35554	.34392	.33283	.32224	.31213
106	58	.62938	.60525	.58233	.56055	.53984	.52014	.50140	.48356	.46658	.45040	.43498	.42027	.40625	.39287	.38010	.36790	.35625	.34512	.33447	.32429
106	59	.63942	.61571	.59316	.57171	.55128	.53182	.51329	.49562	.47877	.46270	.44737	.43273	.41875	.40540	.39263	.38043	.36875	.35759	.34690	.33666
106	60	.64941	.62614	.60398	.58286	.56272	.54352	.52520	.50772	.49103	.47508	.45985	.44529	.43136	.41804	.40530	.39310	.38141	.37022	.35950	.34922
106	61	.65937	.63655	.61479	.59402	.57419	.55525	.53716	.51988	.50335	.48754	.47242	.45795	.44410	.43083	.41811	.40593	.39425	.38305	.37230	.36198
106	62	.66932	.64696	.62560	.60519	.58569	.56703	.54919	.53211	.51577	.50012	.48513	.47076	.45699	.44378	.43111	.41896	.40729	.39609	.38533	.37499
106	63	.67925	.65736	.63643	.61640	.59722	.57886	.56128	.54443	.52828	.51280	.49795	.48371	.47003	.45691	.44430	.43219	.42055	.40936	.39860	.38825
106	64	.68915	.66774	.64724	.62760	.60877	.59073	.57342	.55681	.54088	.52558	.51089	.49677	.48321	.47018	.45764	.44559	.43399	.42283	.41208	.40174
106	65	.69901	.67810	.65804	.63880	.62034	.60261	.58559	.56924	.55353	.53843	.52392	.50995	.49652	.48359	.47115	.45916	.44762	.43650	.42578	.41545
106	66	.70884	.68843	.66884	.65001	.63192	.61454	.59782	.58174	.56627	.55139	.53706	.52326	.50997	.49716	.48482	.47293	.46145	.45039	.43971	.42940
106	67	.71866	.69877	.67965	.66125	.64355	.62652	.61012	.59433	.57912	.56446	.55034	.53672	.52359	.51092	.49870	.48691	.47552	.46452	.45390	.44364
106	68	.72845	.70908	.69044	.67249	.65519	.63852	.62246	.60697	.59204	.57763	.56372	.55030	.53735	.52484	.51275	.50107	.48979	.47888	.46833	.45812
106	69	.73817	.71934	.70119	.68369	.66681	.65052	.63481	.61964	.60499	.59084	.57717	.56396	.55120	.53886	.52692	.51538	.50421	.49340	.48293	.47280
106	70	.74779	.72951	.71186	.69482	.67836	.66247	.64711	.63226	.61791	.60404	.59062	.57764	.56508	.55292	.54115	.52975	.51871	.50802	.49765	.48761
106	71	.75729	.73955	.72240	.70583	.68980	.67431	.65932	.64481	.63077	.61718	.60402	.59128	.57893	.56697	.55538	.54414	.53324	.52267	.51242	.50248
106	72	.76664	.74944	.73280	.71670	.70111	.68602	.67141	.65725	.64353	.63023	.61735	.60485	.59273	.58098	.56957	.55851	.54776	.53733	.52721	.51737
106	73	.77582	.75918	.74305	.72742	.71227	.69759	.68336	.66955	.65616	.64317	.63056	.61833	.60645	.59491	.58371	.57282	.56224	.55197	.54198	.53226
106	74	.78488	.76878	.75316	.73802	.72332	.70906	.69521	.68177	.66871	.65604	.64372	.63175	.62012	.60881	.59782	.58713	.57673	.56662	.55678	.54720
106	75	.79382	.77827	.76318	.74851	.73427	.72044	.70699	.69392	.68121	.66886	.65685	.64516	.63379	.62273	.61196	.60148	.59127	.58133	.57166	.56223
106	76	.80267	.78768	.77311	.75894	.74516	.73176	.71872	.70603	.69369	.68167	.66997	.65858	.64748	.63668	.62615	.61589	.60589	.59615	.58664	.57738
106	77	.81142	.79699	.78294	.76927	.75596	.74301	.73039	.71809	.70612	.69445	.68308	.67199	.66119	.65065	.64038	.63035	.62058	.61104	.60173	.59264
106	78	.82005	.80617	.79266	.77949	.76666	.75415	.74196	.73007	.71847	.70716	.69613	.68537	.67486	.66461	.65460	.64482	.63528	.62596	.61686	.60796

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
106	79	.82850	.81519	.80221	.78955	.77719	.76514	.75338	.74189	.73068	.71974	.70905	.69862	.68842	.67846	.66873	.65921	.64992	.64083	.63194	.62325
106	80	.83674	.82398	.81152	.79936	.78748	.77588	.76455	.75348	.74266	.73208	.72174	.71164	.70176	.69210	.68265	.67340	.66436	.65551	.64685	.63838
106	81	.84470	.83249	.82055	.80888	.79747	.78632	.77542	.76475	.75432	.74411	.73413	.72436	.71480	.70544	.69627	.68730	.67852	.66992	.66149	.65324
106	82	.85239	.84070	.82927	.81809	.80714	.79643	.78595	.77569	.76564	.75580	.74617	.73673	.72749	.71843	.70956	.70087	.69235	.68399	.67581	.66778
106	83	.85980	.84863	.83769	.82698	.81649	.80622	.79615	.78629	.77662	.76715	.75786	.74876	.73984	.73109	.72251	.71409	.70584	.69774	.68979	.68200
106	84	.86697	.85631	.84586	.83562	.82558	.81574	.80608	.79662	.78733	.77822	.76929	.76052	.75192	.74348	.73519	.72706	.71907	.71123	.70354	.69598
106	85	.87394	.86378	.85381	.84403	.83443	.82502	.81577	.80670	.79780	.78905	.78047	.77204	.76376	.75563	.74765	.73980	.73209	.72452	.71708	.70976
106	86	.88065	.87097	.86147	.85214	.84298	.83399	.82515	.81647	.80794	.79956	.79132	.78323	.77528	.76746	.75977	.75221	.74478	.73748	.73029	.72322
106	87	.88703	.87782	.86878	.85989	.85115	.84256	.83411	.82581	.81765	.80962	.80173	.79396	.78633	.77881	.77142	.76415	.75700	.74995	.74302	.73620
106	88	.89309	.88434	.87572	.86725	.85892	.85072	.84266	.83472	.82692	.81923	.81167	.80423	.79690	.78969	.78259	.77560	.76872	.76194	.75526	.74869
106	89	.89883	.89051	.88231	.87424	.86630	.85848	.85078	.84321	.83574	.82839	.82116	.81403	.80700	.80008	.79327	.78655	.77994	.77342	.76699	.76066
106	90	.90424	.89632	.88852	.88084	.87327	.86582	.85847	.85123	.84410	.83707	.83015	.82332	.81659	.80996	.80342	.79697	.79061	.78435	.77817	.77207
106	91	.90926	.90172	.89429	.88697	.87975	.87264	.86562	.85871	.85189	.84516	.83853	.83199	.82554	.81918	.81290	.80671	.80060	.79457	.78862	.78276
106	92	.91382	.90663	.89955	.89256	.88566	.87886	.87215	.86553	.85900	.85256	.84620	.83992	.83373	.82762	.82159	.81563	.80975	.80395	.79822	.79257
106	93	.91798	.91111	.90433	.89765	.89105	.88453	.87810	.87176	.86549	.85931	.85320	.84717	.84122	.83534	.82953	.82380	.81814	.81254	.80702	.80156
106	94	.92179	.91522	.90873	.90232	.89600	.88975	.88358	.87749	.87147	.86553	.85965	.85385	.84812	.84246	.83687	.83134	.82588	.82048	.81515	.80987
106	95	.92533	.91904	.91282	.90668	.90061	.89461	.88869	.88283	.87705	.87133	.86568	.86010	.85458	.84912	.84373	.83840	.83312	.82791	.82276	.81767
106	96	.92860	.92257	.91660	.91070	.90487	.89911	.89341	.88778	.88221	.87671	.87127	.86588	.86056	.85530	.85009	.84495	.83985	.83482	.82984	.82491
106	97	.93160	.92580	.92006	.91439	.90878	.90323	.89775	.89232	.88695	.88164	.87639	.87120	.86606	.86097	.85594	.85097	.84604	.84117	.83635	.83157
106	98	.93438	.92880	.92328	.91782	.91242	.90707	.90178	.89655	.89137	.88624	.88117	.87615	.87118	.86627	.86140	.85659	.85182	.84710	.84243	.83780
106	99	.93705	.93168	.92637	.92111	.91590	.91075	.90565	.90061	.89561	.89066	.88576	.88092	.87612	.87136	.86666	.86200	.85738	.85282	.84829	.84381
106	100	.93960	.93443	.92932	.92426	.91924	.91428	.90936	.90450	.89967	.89490	.89017	.88549	.88085	.87626	.87171	.86720	.86273	.85831	.85393	.84959
106	101	.94206	.93710	.93218	.92730	.92248	.91769	.91296	.90827	.90362	.89901	.89445	.88993	.88545	.88101	.87661	.87225	.86793	.86365	.85941	.85521
106	102	.94444	.93967	.93494	.93025	.92560	.92100	.91644	.91191	.90743	.90299	.89859	.89423	.88990	.88562	.88137	.87715	.87298	.86884	.86474	.86067
106	103	.94679	.94220	.93765	.93315	.92868	.92425	.91986	.91551	.91120	.90692	.90267	.89847	.89430	.89016	.88606	.88200	.87796	.87396	.87000	.86607
106	104	.94922	.94483	.94048	.93616	.93188	.92764	.92343	.91926	.91512	.91101	.90693	.90289	.89889	.89491	.89097	.88705	.88317	.87932	.87550	.87171
106	105	.95168	.94750	.94335	.93923	.93514	.93108	.92706	.92306	.91910	.91517	.91127	.90740	.90356	.89974	.89596	.89221	.88848	.88478	.88111	.87747
106	106	.95475	.95081	.94691	.94304	.93919	.93537	.93158	.92782	.92409	.92038	.91670	.91305	.90942	.90582	.90224	.89869	.89517	.89167	.88819	.88474
107	0	.21231	.18680	.16478	.14575	.12928	.11501	.10262	.09186	.08250	.07433	.06721	.06098	.05553	.05074	.04654	.04284	.03958	.03671	.03416	.03190
107	1	.20964	.18371	.16128	.14187	.12504	.11044	.09775	.08671	.07708	.06868	.06134	.05492	.04929	.04434	.04000	.03617	.03279	.02981	.02717	.02483
107	2	.21368	.18752	.16486	.14522	.12816	.11333	.10042	.08916	.07934	.07075	.06323	.05665	.05086	.04577	.04130	.03734	.03386	.03077	.02803	.02560
107	3	.21800	.19163	.16874	.14887	.13158	.11652	.10339	.09193	.08190	.07313	.06543	.05868	.05274	.04750	.04289	.03881	.03521	.03201	.02918	.02666
107	4	.22250	.19592	.17282	.15272	.13520	.11992	.10657	.09489	.08467	.07570	.06783	.06090	.05480	.04942	.04467	.04047	.03674	.03344	.03050	.02789
107	5	.22716	.20038	.17706	.15673	.13899	.12349	.10992	.09803	.08761	.07845	.07039	.06329	.05703	.05150	.04661	.04228	.03843	.03501	.03197	.02926
107	6	.23195	.20497	.18144	.16089	.14292	.12720	.11341	.10131	.09068	.08133	.07309	.06582	.05940	.05371	.04868	.04421	.04024	.03671	.03356	.03075
107	7	.23686	.20969	.18595	.16519	.14700	.13105	.11705	.10474	.09391	.08436	.07593	.06848	.06190	.05606	.05088	.04627	.04218	.03852	.03526	.03235
107	8	.24189	.21454	.19060	.16962	.15121	.13504	.12082	.10830	.09726	.08752	.07890	.07128	.06452	.05852	.05320	.04845	.04423	.04045	.03708	.03406
107	9	.24706	.21953	.19539	.17420	.15557	.13919	.12475	.11202	.10077	.09083	.08203	.07422	.06730	.06114	.05566	.05078	.04642	.04252	.03903	.03591
107	10	.25237	.22466	.20033	.17893	.16009	.14349	.12884	.11589	.10444	.09430	.08531	.07733	.07023	.06391	.05828	.05325	.04876	.04473	.04113	.03789
107	11	.25780	.22993	.20541	.18381	.16476	.14794	.13308	.11992	.10827	.09793	.08874	.08058	.07331	.06682	.06104	.05586	.05123	.04708	.04335	.04001
107	12	.26334	.23532	.21062	.18882	.16956	.15253	.13746	.12409	.11223	.10169	.09232	.08397	.07652	.06987	.06393	.05861	.05384	.04956	.04571	.04224
107	13	.26898	.24080	.21592	.19393	.17447	.15723	.14194	.12837	.11630	.10556	.09599	.08746	.07984	.07302	.06692	.06144	.05653	.05212	.04814	.04456
107	14	.27465	.24633	.22127	.19909	.17943	.16198	.14648	.13269	.12042	.10948	.09972	.09100	.08320	.07621	.06995	.06432	.05926	.05471	.05061	.04691
107	15	.28035	.25188	.22666	.20428	.18442	.16676	.15105	.13706	.12458	.11343	.10348	.09457	.08658	.07942	.07299	.06721	.06201	.05732	.05308	.04926
107	16	.28606	.25745	.23206	.20949	.18943	.17156	.15564	.14143	.12875	.11740	.10724	.09814	.08997	.08264	.07604	.07010	.06475	.05991	.05554	.05159
107	17	.29180	.26305	.23749	.21474	.19448	.17640	.16027	.14585	.13295	.12140	.11104	.10175	.09339	.08588	.07911	.07301	.06750	.06252	.05801	.05393
107	18	.29758	.26870	.24297	.22004	.19958	.18130	.16496	.15032	.13721	.12546	.11490	.10540	.09686	.08916	.08222	.07595	.07029	.06516	.06051	.05630
107	19	.30344	.27443	.24855	.22544	.20478	.18630	.16975	.15490	.14158	.12961	.11885	.10916	.10043	.09255	.08543	.07899	.07316	.06788	.06309	.05874
107	20	.30941	.28028	.25425	.23097	.21012	.19143	.17467	.15962	.14608	.13391	.12294	.11305	.10412	.09605	.08876	.08215	.07616	.07072	.06578	.06129
107	21	.31550	.28625	.26008	.23663	.21559	.19671	.17974	.16447	.15073	.13835	.12717	.11708	.10796	.09970	.09223	.08544	.07929	.07369	.06860	.06396

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
107	22	.32168	.29234	.26603	.24241	.22119	.20211	.18494	.16947	.15552	.14292	.13155	.12125	.11193	.10349	.09583	.08887	.08254	.07678	.07154	.06675
107	23	.32799	.29856	.27211	.24834	.22694	.20768	.19030	.17463	.16047	.14766	.13608	.12558	.11607	.10743	.09958	.09244	.08594	.08002	.07462	.06968
107	24	.33444	.30491	.27835	.25442	.23286	.21340	.19583	.17996	.16559	.15258	.14079	.13009	.12037	.11154	.10351	.09619	.08951	.08342	.07786	.07277
107	25	.34102	.31142	.28474	.26068	.23895	.21931	.20155	.18547	.17090	.15769	.14569	.13479	.12488	.11585	.10762	.10012	.09327	.08701	.08129	.07604
107	26	.34774	.31808	.29130	.26710	.24521	.22540	.20745	.19118	.17641	.16299	.15079	.13968	.12957	.12035	.11193	.10425	.09722	.09078	.08489	.07949
107	27	.35462	.32490	.29803	.27370	.25167	.23169	.21356	.19709	.18212	.16850	.15610	.14480	.13448	.12507	.11646	.10859	.10138	.09477	.08871	.08314
107	28	.36163	.33187	.30491	.28047	.25829	.23815	.21985	.20319	.18803	.17421	.16161	.15010	.13959	.12998	.12118	.11312	.10573	.09894	.09271	.08698
107	29	.36877	.33898	.31195	.28740	.26509	.24480	.22632	.20948	.19413	.18012	.16732	.15561	.14490	.13509	.12610	.11785	.11028	.10332	.09691	.09101
107	30	.37604	.34623	.31914	.29450	.27206	.25162	.23297	.21596	.20042	.18621	.17322	.16132	.15041	.14040	.13122	.12278	.11502	.10788	.10130	.09524
107	31	.38343	.35362	.32648	.30174	.27919	.25861	.23981	.22262	.20690	.19250	.17931	.16722	.15611	.14591	.13654	.12791	.11996	.11264	.10588	.09965
107	32	.39095	.36115	.33396	.30915	.28649	.26577	.24682	.22947	.21357	.19899	.18561	.17332	.16202	.15163	.14206	.13324	.12511	.11761	.11067	.10426
107	33	.39861	.36882	.34161	.31673	.29397	.27313	.25404	.23653	.22046	.20570	.19213	.17965	.16816	.15758	.14781	.13881	.13049	.12280	.11569	.10910
107	34	.40640	.37664	.34941	.32448	.30163	.28068	.26145	.24378	.22755	.21261	.19886	.18620	.17452	.16374	.15379	.14459	.13609	.12821	.12092	.11416
107	35	.41433	.38462	.35739	.33241	.30949	.28843	.26907	.25126	.23487	.21977	.20584	.19299	.18112	.17016	.16002	.15063	.14194	.13388	.12641	.11947
107	36	.42239	.39274	.36552	.34052	.31753	.29637	.27690	.25895	.24241	.22714	.21304	.20001	.18796	.17681	.16649	.15691	.14804	.13980	.13214	.12503
107	37	.43059	.40102	.37382	.34880	.32575	.30452	.28493	.26686	.25017	.23475	.22048	.20728	.19505	.18372	.17321	.16345	.15439	.14597	.13813	.13084
107	38	.43893	.40945	.38230	.35727	.33418	.31288	.29319	.27500	.25818	.24260	.22818	.21481	.20241	.19090	.18020	.17027	.16102	.15242	.14440	.13693
107	39	.44742	.41805	.39095	.36593	.34281	.32144	.30168	.28338	.26642	.25071	.23613	.22260	.21003	.19834	.18747	.17736	.16793	.15915	.15095	.14330
107	40	.45605	.42680	.39977	.37478	.35165	.33024	.31039	.29200	.27493	.25908	.24436	.23067	.21794	.20608	.19504	.18475	.17515	.16619	.15781	.14999
107	41	.46484	.43573	.40879	.38384	.36071	.33926	.31936	.30088	.28370	.26773	.25287	.23904	.22615	.21413	.20292	.19246	.18268	.17355	.16500	.15700
107	42	.47378	.44483	.41799	.39310	.36999	.34852	.32857	.31001	.29274	.27666	.26167	.24770	.23466	.22249	.21112	.20049	.19055	.18124	.17252	.16435
107	43	.48286	.45409	.42737	.40255	.37947	.35800	.33801	.31939	.30204	.28586	.27076	.25665	.24348	.23115	.21963	.20884	.19873	.18926	.18037	.17203
107	44	.49207	.46350	.43692	.41219	.38916	.36770	.34769	.32902	.31160	.29533	.28012	.26590	.25259	.24013	.22845	.21751	.20724	.19761	.18856	.18005
107	45	.50140	.47304	.44661	.42199	.39902	.37758	.35757	.33887	.32139	.30504	.28973	.27540	.26197	.24937	.23756	.22647	.21605	.20626	.19705	.18838
107	46	.51084	.48270	.45645	.43195	.40906	.38767	.36766	.34894	.33141	.31499	.29960	.28517	.27163	.25891	.24696	.23573	.22516	.21522	.20586	.19703
107	47	.52036	.49247	.46641	.44204	.41925	.39791	.37793	.35920	.34164	.32517	.30970	.29518	.28153	.26870	.25662	.24526	.23455	.22447	.21495	.20598
107	48	.52998	.50235	.47649	.45228	.42960	.40833	.38838	.36966	.35208	.33557	.32004	.30544	.29170	.27876	.26657	.25508	.24424	.23402	.22436	.21524
107	49	.53968	.51233	.48670	.46266	.44010	.41892	.39902	.38032	.36274	.34619	.33062	.31595	.30212	.28909	.27679	.26518	.25422	.24387	.23407	.22481
107	50	.54947	.52242	.49702	.47317	.45076	.42968	.40985	.39119	.37361	.35705	.34144	.32672	.31282	.29970	.28731	.27559	.26452	.25404	.24412	.23472
107	51	.55934	.53260	.50746	.48382	.46156	.44060	.42086	.40225	.38469	.36813	.35250	.33773	.32378	.31058	.29811	.28629	.27511	.26452	.25447	.24495
107	52	.56926	.54285	.51799	.49456	.47248	.45166	.43201	.41347	.39595	.37940	.36376	.34896	.33496	.32171	.30915	.29725	.28597	.27527	.26512	.25548
107	53	.57923	.55317	.52859	.50540	.48351	.46284	.44331	.42484	.40738	.39086	.37522	.36041	.34637	.33306	.32044	.30847	.29710	.28630	.27604	.26629
107	54	.58924	.56353	.53926	.51632	.49464	.47413	.45473	.43636	.41897	.40249	.38686	.37205	.35799	.34464	.33197	.31993	.30848	.29760	.28725	.27739
107	55	.59928	.57395	.54999	.52732	.50586	.48554	.46628	.44802	.43071	.41429	.39869	.38389	.36982	.35645	.34373	.33164	.32013	.30917	.29873	.28878
107	56	.60934	.58440	.56078	.53840	.51717	.49705	.47795	.45982	.44261	.42625	.41071	.39592	.38186	.36848	.35573	.34360	.33203	.32100	.31049	.30045
107	57	.61943	.59489	.57162	.54953	.52857	.50865	.48973	.47175	.45465	.43838	.42289	.40815	.39410	.38072	.36796	.35579	.34418	.33310	.32252	.31241
107	58	.62951	.60539	.58248	.56071	.54001	.52032	.50159	.48377	.46679	.45062	.43521	.42051	.40650	.39313	.38037	.36818	.35654	.34541	.33477	.32460
107	59	.63956	.61586	.59333	.57188	.55146	.53202	.51349	.49584	.47900	.46294	.44762	.43299	.41902	.40568	.39292	.38073	.36906	.35791	.34722	.33700
107	60	.64956	.62631	.60416	.58305	.56293	.54374	.52543	.50796	.49128	.47534	.46012	.44557	.43166	.41835	.40561	.39342	.38175	.37057	.35985	.34958
107	61	.65954	.63673	.61498	.59422	.57441	.55548	.53741	.52013	.50362	.48783	.47272	.45826	.44442	.43116	.41846	.40628	.39461	.38342	.37268	.36238
107	62	.66950	.64715	.62581	.60542	.58592	.56728	.54945	.53239	.51606	.50042	.48544	.47109	.45733	.44414	.43149	.41934	.40769	.39650	.38575	.37542
107	63	.67944	.65757	.63665	.61664	.59748	.57914	.56157	.54473	.52860	.51313	.49830	.48407	.47041	.45729	.44470	.43260	.42098	.40980	.39905	.38872
107	64	.68935	.66797	.64748	.62786	.60905	.59102	.57373	.55714	.54122	.52593	.51126	.49716	.48362	.47060	.45808	.44604	.43445	.42331	.41257	.40224
107	65	.69923	.67834	.65830	.63908	.62064	.60293	.58593	.56959	.55390	.53882	.52432	.51037	.49695	.48404	.47161	.45964	.44812	.43701	.42631	.41599
107	66	.70908	.68870	.66912	.65031	.63225	.61488	.59818	.58212	.56667	.55180	.53749	.52371	.51044	.49765	.48533	.47344	.46199	.45094	.44028	.42999
107	67	.71892	.69905	.67995	.66158	.64390	.62689	.61051	.59474	.57955	.56491	.55081	.53721	.52410	.51145	.49925	.48747	.47610	.46512	.45452	.44427
107	68	.72873	.70939	.69077	.67284	.65557	.63892	.62288	.60742	.59250	.57811	.56423	.55083	.53790	.52540	.51334	.50168	.49041	.47952	.46899	.45881
107	69	.73848	.71968	.70155	.68408	.66722	.65096	.63527	.62012	.60549	.59137	.57772	.56454	.55179	.53947	.52756	.51604	.50489	.49410	.48366	.47355
107	70	.74813	.72987	.71225	.69524	.67881	.66294	.64761	.63279	.61847	.60462	.59122	.57827	.56573	.55359	.54185	.53047	.51946	.50878	.49844	.48842
107	71	.75765	.73994	.72283	.70628	.69029	.67482	.65986	.64538	.63137	.61781	.60468	.59196	.57964	.56770	.55614	.54492	.53405	.52351	.51328	.50336

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
107	72	.76703	.74987	.73326	.71719	.70164	.68658	.67199	.65787	.64418	.63091	.61805	.60559	.59350	.58177	.57039	.55936	.54864	.53824	.52814	.51833
107	73	.77625	.75964	.74355	.72795	.71284	.69820	.68399	.67022	.65687	.64391	.63133	.61912	.60727	.59577	.58459	.57374	.56319	.55294	.54298	.53330
107	74	.78534	.76928	.75370	.73859	.72393	.70970	.69589	.68249	.66947	.65683	.64454	.63261	.62101	.60974	.59878	.58812	.57775	.56767	.55786	.54831
107	75	.79432	.77881	.76376	.74913	.73493	.72113	.70773	.69470	.68203	.66971	.65773	.64608	.63475	.62372	.61299	.60254	.59237	.58247	.57282	.56343
107	76	.80321	.78826	.77373	.75961	.74587	.73251	.71951	.70687	.69456	.68259	.67093	.65958	.64852	.63775	.62726	.61704	.60708	.59737	.58790	.57867
107	77	.81200	.79762	.78362	.77000	.75673	.74382	.73125	.71900	.70707	.69544	.68411	.67307	.66231	.65181	.64158	.63160	.62186	.61236	.60309	.59404
107	78	.82068	.80686	.79340	.78028	.76750	.75504	.74290	.73106	.71951	.70825	.69726	.68654	.67608	.66587	.65591	.64618	.63668	.62740	.61834	.60949
107	79	.82919	.81594	.80301	.79040	.77811	.76611	.75440	.74297	.73181	.72092	.71028	.69989	.68975	.67984	.67015	.66069	.65144	.64240	.63356	.62491
107	80	.83748	.82479	.81240	.80029	.78848	.77694	.76566	.75465	.74388	.73336	.72308	.71303	.70321	.69360	.68420	.67501	.66602	.65722	.64861	.64019
107	81	.84552	.83337	.82150	.80990	.79856	.78747	.77663	.76602	.75565	.74551	.73558	.72587	.71637	.70707	.69796	.68905	.68032	.67178	.66341	.65521
107	82	.85327	.84166	.83030	.81919	.80831	.79767	.78726	.77706	.76708	.75731	.74774	.73837	.72919	.72020	.71139	.70276	.69430	.68601	.67788	.66991
107	83	.86075	.84966	.83880	.82817	.81776	.80756	.79757	.78778	.77818	.76878	.75957	.75054	.74168	.73300	.72449	.71614	.70795	.69991	.69203	.68430
107	84	.86800	.85743	.84706	.83691	.82695	.81719	.80761	.79823	.78902	.77999	.77113	.76244	.75391	.74554	.73733	.72927	.72136	.71359	.70596	.69847
107	85	.87506	.86499	.85511	.84542	.83592	.82659	.81743	.80845	.79963	.79097	.78247	.77412	.76592	.75787	.74997	.74220	.73457	.72707	.71970	.71246
107	86	.88186	.87228	.86288	.85365	.84459	.83569	.82695	.81836	.80992	.80163	.79349	.78548	.77762	.76988	.76228	.75481	.74746	.74024	.73313	.72615
107	87	.88834	.87924	.87030	.86152	.85288	.84440	.83606	.82786	.81979	.81186	.80407	.79640	.78886	.78144	.77414	.76696	.75989	.75294	.74610	.73936
107	88	.89450	.88587	.87737	.86901	.86080	.85271	.84476	.83693	.82923	.82166	.81420	.80686	.79964	.79253	.78553	.77863	.77185	.76516	.75858	.75210
107	89	.90036	.89216	.88409	.87614	.86833	.86063	.85305	.84559	.83824	.83101	.82388	.81687	.80995	.80315	.79644	.78983	.78332	.77690	.77057	.76434
107	90	.90589	.89811	.89044	.88289	.87546	.86813	.86092	.85381	.84680	.83990	.83309	.82639	.81978	.81326	.80684	.80051	.79426	.78811	.78203	.77605
107	91	.91102	.90363	.89635	.88917	.88210	.87512	.86825	.86147	.85479	.84819	.84169	.83528	.82896	.82273	.81657	.81050	.80452	.79861	.79278	.78703
107	92	.91571	.90868	.90175	.89491	.88817	.88151	.87495	.86848	.86209	.85579	.84957	.84344	.83738	.83141	.82551	.81968	.81394	.80826	.80266	.79713
107	93	.91997	.91328	.90667	.90014	.89370	.88735	.88108	.87489	.86877	.86274	.85678	.85090	.84509	.83936	.83369	.82810	.82257	.81711	.81172	.80640
107	94	.92390	.91751	.91119	.90496	.89881	.89273	.88672	.88080	.87494	.86915	.86344	.85780	.85222	.84671	.84126	.83588	.83057	.82531	.82012	.81499
107	95	.92756	.92145	.91542	.90946	.90357	.89775	.89200	.88632	.88070	.87516	.86967	.86425	.85889	.85360	.84836	.84318	.83807	.83301	.82800	.82306
107	96	.93094	.92510	.91933	.91362	.90798	.90240	.89689	.89144	.88605	.88072	.87545	.87024	.86509	.85999	.85495	.84997	.84504	.84016	.83534	.83057
107	97	.93404	.92844	.92291	.91744	.91203	.90667	.90138	.89614	.89096	.88584	.88077	.87575	.87079	.86588	.86102	.85622	.85146	.84675	.84209	.83748
107	98	.93693	.93156	.92625	.92100	.91580	.91065	.90556	.90053	.89554	.89061	.88573	.88090	.87611	.87138	.86669	.86206	.85746	.85292	.84842	.84396
107	99	.93970	.93455	.92946	.92441	.91942	.91448	.90959	.90475	.89996	.89521	.89051	.88586	.88125	.87669	.87217	.86769	.86326	.85887	.85453	.85022
107	100	.94235	.93742	.93253	.92769	.92290	.91816	.91346	.90881	.90420	.89963	.89511	.89063	.88619	.88179	.87744	.87312	.86885	.86461	.86041	.85626
107	101	.94492	.94019	.93551	.93087	.92628	.92172	.91721	.91274	.90831	.90392	.89957	.89526	.89099	.88675	.88256	.87840	.87428	.87019	.86615	.86213
107	102	.94741	.94289	.93840	.93396	.92955	.92518	.92085	.91656	.91231	.90809	.90391	.89977	.89566	.89158	.88755	.88354	.87957	.87563	.87173	.86786
107	103	.94986	.94553	.94124	.93699	.93277	.92858	.92443	.92032	.91624	.91219	.90818	.90420	.90025	.89634	.89246	.88861	.88479	.88100	.87724	.87351
107	104	.95240	.94828	.94420	.94014	.93612	.93213	.92817	.92424	.92035	.91648	.91264	.90884	.90506	.90131	.89760	.89391	.89025	.88661	.88301	.87943
107	105	.95497	.95106	.94718	.94333	.93951	.93571	.93195	.92821	.92450	.92081	.91716	.91353	.90993	.90635	.90280	.89927	.89578	.89230	.88885	.88543
107	106	.95815	.95451	.95088	.94729	.94372	.94017	.93665	.93315	.92968	.92623	.92280	.91940	.91602	.91266	.90933	.90602	.90273	.89946	.89621	.89299
107	107	.96212	.95881	.95551	.95224	.94899	.94576	.94255	.93936	.93619	.93304	.92991	.92680	.92371	.92064	.91759	.91455	.91153	.90854	.90556	.90260
108	0	.21238	.18688	.16486	.14584	.12937	.11510	.10272	.09197	.08261	.07445	.06733	.06111	.05566	.05088	.04668	.04299	.03974	.03686	.03432	.03207
108	1	.20965	.18371	.16129	.14188	.12505	.11045	.09776	.08672	.07710	.06870	.06136	.05493	.04930	.04436	.04001	.03619	.03281	.02983	.02719	.02485
108	2	.21369	.18753	.16487	.14522	.12817	.11334	.10042	.08917	.07935	.07076	.06324	.05666	.05087	.04579	.04131	.03736	.03387	.03078	.02804	.02562
108	3	.21800	.19163	.16875	.14887	.13158	.11653	.10340	.09193	.08191	.07313	.06544	.05868	.05274	.04751	.04290	.03882	.03522	.03202	.02919	.02667
108	4	.22251	.19593	.17282	.15272	.13520	.11992	.10657	.09490	.08468	.07571	.06783	.06091	.05481	.04943	.04468	.04048	.03675	.03345	.03051	.02790
108	5	.22716	.20038	.17706	.15674	.13899	.12349	.10992	.09804	.08761	.07845	.07040	.06330	.05704	.05151	.04662	.04228	.03844	.03502	.03198	.02927
108	6	.23195	.20497	.18144	.16089	.14293	.12720	.11342	.10132	.09069	.08134	.07309	.06582	.05940	.05372	.04868	.04422	.04025	.03671	.03356	.03075
108	7	.23686	.20970	.18596	.16519	.14700	.13106	.11705	.10474	.09391	.08436	.07594	.06849	.06190	.05606	.05088	.04628	.04218	.03853	.03527	.03236
108	8	.24190	.21454	.19060	.16962	.15121	.13504	.12083	.10830	.09726	.08752	.07891	.07128	.06453	.05853	.05320	.04846	.04423	.04046	.03709	.03407
108	9	.24706	.21953	.19539	.17420	.15558	.13919	.12475	.11202	.10078	.09083	.08203	.07423	.06730	.06114	.05567	.05078	.04642	.04253	.03904	.03591
108	10	.25237	.22467	.20033	.17894	.16010	.14349	.12884	.11590	.10445	.09431	.08532	.07733	.07023	.06392	.05828	.05326	.04876	.04474	.04113	.03790
108	11	.25780	.22993	.20541	.18381	.16476	.14794	.13308	.11992	.10827	.09793	.08875	.08058	.07331	.06683	.06104	.05587	.05124	.04709	.04336	.04001
108	12	.26335	.23532	.21062	.18882	.16957	.15254	.13746	.12410	.11224	.10170	.09232	.08397	.07653	.06988	.06394	.05861	.05384	.04956	.04571	.04225
108	13	.26898	.24081	.21593	.19393	.17447	.15724	.14195	.12837	.11631	.10557	.09600	.08747	.07985	.07303	.06693	.06146	.05654	.05213	.04815	.04457

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
108	14	.27466	.24634	.22128	.19910	.17944	.16199	.14649	.13271	.12043	.10949	.09973	.09101	.08321	.07623	.06996	.06434	.05928	.05473	.05063	.04693
108	15	.28036	.25189	.22667	.20429	.18443	.16677	.15106	.13707	.12459	.11345	.10349	.09458	.08660	.07944	.07301	.06723	.06203	.05734	.05310	.04928
108	16	.28607	.25746	.23207	.20951	.18944	.17158	.15566	.14145	.12876	.11742	.10726	.09816	.08999	.08266	.07606	.07012	.06477	.05994	.05557	.05162
108	17	.29181	.26306	.23750	.21476	.19449	.17642	.16029	.14587	.13297	.12142	.11106	.10177	.09342	.08590	.07913	.07303	.06753	.06255	.05804	.05396
108	18	.29759	.26871	.24299	.22006	.19960	.18132	.16497	.15034	.13724	.12548	.11492	.10543	.09688	.08919	.08225	.07598	.07032	.06519	.06054	.05633
108	19	.30345	.27445	.24857	.22546	.20480	.18632	.16977	.15492	.14160	.12964	.11887	.10918	.10045	.09257	.08545	.07902	.07319	.06791	.06312	.05877
108	20	.30942	.28030	.25427	.23098	.21014	.19145	.17469	.15964	.14611	.13393	.12296	.11307	.10415	.09608	.08878	.08218	.07619	.07075	.06581	.06132
108	21	.31551	.28627	.26010	.23664	.21561	.19673	.17976	.16450	.15076	.13837	.12720	.11711	.10799	.09973	.09226	.08547	.07932	.07372	.06863	.06400
108	22	.32170	.29236	.26604	.24243	.22121	.20213	.18496	.16949	.15554	.14295	.13157	.12128	.11196	.10352	.09586	.08890	.08257	.07682	.07157	.06679
108	23	.32801	.29857	.27213	.24836	.22696	.20770	.19032	.17465	.16049	.14769	.13610	.12561	.11609	.10746	.09961	.09247	.08598	.08006	.07465	.06972
108	24	.33445	.30493	.27836	.25444	.23288	.21342	.19586	.17998	.16561	.15261	.14081	.13012	.12040	.11157	.10354	.09622	.08955	.08346	.07790	.07281
108	25	.34104	.31144	.28476	.26070	.23897	.21933	.20157	.18550	.17093	.15771	.14572	.13482	.12490	.11588	.10766	.10015	.09331	.08705	.08132	.07608
108	26	.34776	.31809	.29131	.26712	.24523	.22542	.20747	.19120	.17643	.16301	.15081	.13971	.12960	.12038	.11196	.10428	.09725	.09082	.08493	.07953
108	27	.35463	.32492	.29805	.27372	.25169	.23171	.21358	.19712	.18215	.16853	.15613	.14483	.13451	.12510	.11649	.10862	.10141	.09481	.08875	.08318
108	28	.36164	.33189	.30493	.28049	.25831	.23818	.21987	.20322	.18806	.17424	.16164	.15013	.13962	.13001	.12121	.11315	.10576	.09898	.09275	.08702
108	29	.36879	.33900	.31197	.28743	.26512	.24482	.22635	.20951	.19416	.18015	.16735	.15564	.14494	.13513	.12614	.11789	.11032	.10336	.09695	.09106
108	30	.37606	.34625	.31916	.29452	.27208	.25164	.23300	.21599	.20045	.18625	.17325	.16135	.15044	.14044	.13126	.12282	.11506	.10792	.10134	.09528
108	31	.38345	.35364	.32650	.30177	.27921	.25863	.23983	.22265	.20693	.19254	.17935	.16725	.15615	.14595	.13658	.12795	.12001	.11268	.10593	.09969
108	32	.39097	.36117	.33398	.30918	.28652	.26580	.24685	.22950	.21360	.19903	.18565	.17336	.16206	.15167	.14210	.13329	.12516	.11765	.11072	.10431
108	33	.39863	.36884	.34163	.31676	.29400	.27316	.25407	.23656	.22049	.20573	.19217	.17969	.16820	.15762	.14786	.13885	.13053	.12285	.11574	.10915
108	34	.40642	.37666	.34944	.32451	.30166	.28071	.26148	.24382	.22758	.21265	.19890	.18624	.17456	.16379	.15384	.14464	.13614	.12827	.12097	.11421
108	35	.41435	.38464	.35742	.33244	.30952	.28846	.26911	.25130	.23491	.21981	.20588	.19303	.18117	.17021	.16007	.15068	.14199	.13394	.12647	.11953
108	36	.42241	.39277	.36555	.34055	.31756	.29641	.27693	.25899	.24245	.22718	.21308	.20006	.18801	.17686	.16654	.15697	.14809	.13985	.13220	.12509
108	37	.43061	.40104	.37385	.34883	.32579	.30455	.28497	.26690	.25021	.23479	.22053	.20733	.19510	.18377	.17326	.16351	.15445	.14603	.13819	.13090
108	38	.43896	.40948	.38233	.35730	.33422	.31291	.29323	.27505	.25822	.24265	.22823	.21486	.20246	.19095	.18026	.17032	.16108	.15248	.14446	.13700
108	39	.44745	.41808	.39098	.36596	.34285	.32148	.30172	.28342	.26647	.25076	.23618	.22265	.21008	.19840	.18753	.17742	.16800	.15921	.15102	.14337
108	40	.45608	.42684	.39981	.37482	.35169	.33028	.31044	.29204	.27498	.25913	.24441	.23073	.21800	.20614	.19510	.18481	.17521	.16625	.15788	.15006
108	41	.46487	.43577	.40883	.38388	.36075	.33931	.31941	.30093	.28375	.26779	.25293	.23910	.22621	.21420	.20299	.19253	.18276	.17362	.16508	.15708
108	42	.47381	.44487	.41803	.39314	.37003	.34856	.32862	.31006	.29279	.27672	.26173	.24776	.23473	.22256	.21119	.20056	.19062	.18131	.17260	.16443
108	43	.48289	.45413	.42741	.40259	.37952	.35805	.33806	.31945	.30210	.28592	.27082	.25672	.24354	.23123	.21970	.20892	.19881	.18934	.18046	.17212
108	44	.49211	.46354	.43697	.41224	.38921	.36775	.34775	.32908	.31166	.29539	.28019	.26597	.25266	.24020	.22853	.21759	.20733	.19769	.18865	.18015
108	45	.50144	.47308	.44666	.42204	.39907	.37764	.35763	.33894	.32146	.30511	.28981	.27548	.26205	.24946	.23765	.22656	.21614	.20635	.19715	.18849
108	46	.51088	.48275	.45651	.43201	.40912	.38773	.36773	.34901	.33149	.31507	.29969	.28526	.27172	.25900	.24706	.23583	.22527	.21533	.20597	.19715
108	47	.52041	.49253	.46647	.44211	.41931	.39798	.37800	.35928	.34172	.32525	.30979	.29527	.28163	.26880	.25673	.24537	.23467	.22458	.21507	.20610
108	48	.53003	.50241	.47656	.45235	.42967	.40841	.38846	.36975	.35217	.33566	.32014	.30554	.29181	.27887	.26668	.25520	.24436	.23414	.22449	.21537
108	49	.53974	.51239	.48677	.46273	.44017	.41900	.39911	.38041	.36283	.34629	.33072	.31606	.30224	.28921	.27692	.26531	.25436	.24400	.23422	.22496
108	50	.54954	.52249	.49710	.47325	.45084	.42977	.40995	.39129	.37372	.35716	.34156	.32684	.31295	.29983	.28744	.27573	.26466	.25419	.24427	.23488
108	51	.55941	.53268	.50755	.48390	.46165	.44070	.42096	.40236	.38481	.36826	.35263	.33787	.32392	.31073	.29825	.28645	.27527	.26468	.25464	.24513
108	52	.56934	.54294	.51808	.49466	.47258	.45177	.43213	.41359	.39608	.37954	.36390	.34911	.33511	.32187	.30932	.29742	.28615	.27545	.26530	.25567
108	53	.57932	.55326	.52869	.50551	.48362	.46296	.44343	.42498	.40752	.39101	.37537	.36057	.34654	.33324	.32062	.30865	.29729	.28650	.27625	.26650
108	54	.58933	.56363	.53936	.51644	.49476	.47426	.45487	.43651	.41912	.40265	.38703	.37222	.35817	.34483	.33217	.32013	.30869	.29782	.28747	.27762
108	55	.59938	.57406	.55011	.52745	.50600	.48568	.46643	.44818	.43088	.41446	.39888	.38408	.37002	.35666	.34395	.33186	.32036	.30940	.29897	.28903
108	56	.60945	.58452	.56091	.53853	.51732	.49721	.47812	.46000	.44279	.42644	.41091	.39613	.38208	.36870	.35597	.34384	.33228	.32126	.31075	.30073
108	57	.61955	.59503	.57176	.54969	.52873	.50883	.48992	.47194	.45485	.43859	.42311	.40838	.39434	.38097	.36822	.35606	.34446	.33338	.32281	.31271
108	58	.62964	.60553	.58263	.56087	.54019	.52051	.50179	.48398	.46701	.45085	.43545	.42077	.40676	.39340	.38065	.36847	.35684	.34572	.33510	.32493
108	59	.63970	.61602	.59350	.57206	.55166	.53223	.51371	.49607	.47925	.46320	.44789	.43327	.41931	.40598	.39323	.38105	.36940	.35825	.34758	.33736
108	60	.64972	.62648	.60434	.58325	.56314	.54396	.52567	.50821	.49154	.47562	.46041	.44587	.43197	.41867	.40595	.39377	.38211	.37094	.36024	.34998
108	61	.65971	.63692	.61518	.59444	.57464	.55573	.53767	.52041	.50391	.48813	.47303	.45859	.44476	.43151	.41882	.40666	.39501	.38383	.37310	.36281
108	62	.66968	.64735	.62603	.60565	.58617	.56755	.54973	.53269	.51637	.50075	.48578	.47144	.45770	.44452	.43188	.41975	.40811	.39694	.38620	.37589
108	63	.67964	.65779	.63689	.61689	.59775	.57942	.56187	.54505	.52894	.51349	.49867	.48445	.47081	.45771	.44513	.43305	.42144	.41027	.39954	.38922

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
108	64	.68957	.66820	.64774	.62813	.60934	.59133	.57405	.55748	.54158	.52631	.51166	.49758	.48405	.47104	.45854	.44652	.43495	.42382	.41310	.40278
108	65	.69947	.67859	.65858	.63938	.62095	.60326	.58628	.56997	.55429	.53923	.52475	.51082	.49742	.48452	.47211	.46016	.44865	.43756	.42688	.41658
108	66	.70934	.68897	.66942	.65063	.63258	.61524	.59856	.58252	.56709	.55224	.53795	.52419	.51094	.49817	.48586	.47400	.46257	.45153	.44089	.43062
108	67	.71920	.69935	.68027	.66192	.64426	.62727	.61092	.59517	.58000	.56539	.55130	.53773	.52464	.51201	.49983	.48807	.47672	.46576	.45518	.44495
108	68	.72903	.70971	.69112	.67321	.65596	.63935	.62333	.60789	.59299	.57863	.56477	.55140	.53848	.52601	.51397	.50233	.49109	.48022	.46971	.45955
108	69	.73880	.72003	.70193	.68448	.66765	.65142	.63575	.62063	.60603	.59193	.57831	.56515	.55243	.54014	.52825	.51675	.50562	.49486	.48444	.47435
108	70	.74848	.73025	.71266	.69568	.67928	.66344	.64814	.63335	.61905	.60523	.59186	.57893	.56642	.55432	.54260	.53125	.52026	.50961	.49930	.48930
108	71	.75804	.74036	.72328	.70677	.69080	.67537	.66043	.64599	.63201	.61848	.60538	.59269	.58040	.56849	.55695	.54577	.53493	.52441	.51421	.50432
108	72	.76745	.75032	.73375	.71772	.70220	.68717	.67262	.65853	.64487	.63164	.61881	.60638	.59432	.58263	.57128	.56028	.54959	.53922	.52915	.51937
108	73	.77670	.76013	.74408	.72852	.71345	.69884	.68467	.67094	.65762	.64469	.63215	.61998	.60817	.59670	.58556	.57474	.56422	.55401	.54408	.53443
108	74	.78583	.76981	.75427	.73920	.72458	.71040	.69663	.68326	.67028	.65768	.64543	.63354	.62198	.61074	.59982	.58920	.57887	.56882	.55904	.54953
108	75	.79484	.77938	.76437	.74979	.73564	.72188	.70852	.69553	.68290	.67063	.65869	.64708	.63579	.62480	.61411	.60370	.59357	.58370	.57410	.56474
108	76	.80378	.78888	.77440	.76032	.74663	.73332	.72037	.70777	.69551	.68358	.67196	.66066	.64964	.63892	.62847	.61829	.60837	.59870	.58928	.58009
108	77	.81261	.79828	.78434	.77077	.75756	.74469	.73217	.71997	.70809	.69651	.68523	.67424	.66352	.65308	.64289	.63295	.62326	.61380	.60458	.59557
108	78	.82134	.80758	.79418	.78112	.76839	.75599	.74390	.73211	.72062	.70941	.69848	.68781	.67740	.66724	.65733	.64765	.63820	.62897	.61996	.61115
108	79	.82992	.81673	.80387	.79132	.77908	.76714	.75549	.74412	.73302	.72219	.71161	.70128	.69119	.68133	.67170	.66230	.65310	.64411	.63532	.62673
108	80	.83828	.82566	.81333	.80130	.78954	.77807	.76686	.75591	.74521	.73476	.72454	.71455	.70478	.69524	.68590	.67677	.66784	.65910	.65055	.64218
108	81	.84639	.83432	.82252	.81099	.79972	.78871	.77794	.76740	.75710	.74703	.73717	.72753	.71809	.70886	.69982	.69097	.68231	.67383	.66552	.65738
108	82	.85422	.84269	.83141	.82038	.80958	.79902	.78868	.77857	.76866	.75897	.74947	.74017	.73107	.72215	.71341	.70485	.69646	.68824	.68018	.67228
108	83	.86178	.85078	.84001	.82946	.81913	.80902	.79911	.78940	.77989	.77057	.76144	.75249	.74371	.73511	.72667	.71840	.71029	.70233	.69452	.68687
108	84	.86912	.85864	.84837	.83830	.82844	.81877	.80929	.79999	.79087	.78193	.77316	.76455	.75611	.74783	.73970	.73172	.72389	.71620	.70866	.70125
108	85	.87627	.86630	.85653	.84694	.83754	.82831	.81925	.81037	.80164	.79308	.78467	.77642	.76832	.76036	.75254	.74487	.73732	.72992	.72264	.71548
108	86	.88318	.87371	.86443	.85531	.84636	.83756	.82893	.82045	.81212	.80393	.79589	.78799	.78022	.77259	.76509	.75772	.75047	.74334	.73633	.72944
108	87	.88977	.88080	.87198	.86332	.85480	.84644	.83821	.83013	.82218	.81436	.80668	.79912	.79169	.78438	.77719	.77012	.76316	.75631	.74957	.74294
108	88	.89606	.88756	.87919	.87097	.86288	.85492	.84710	.83940	.83182	.82437	.81703	.80982	.80271	.79572	.78884	.78206	.77539	.76882	.76235	.75598
108	89	.90205	.89399	.88606	.87826	.87059	.86303	.85559	.84827	.84105	.83395	.82696	.82008	.81329	.80661	.80003	.79355	.78716	.78087	.77467	.76856
108	90	.90772	.90010	.89259	.88520	.87792	.87074	.86368	.85672	.84986	.84310	.83644	.82988	.82341	.81703	.81075	.80455	.79845	.79242	.78649	.78063
108	91	.91302	.90580	.89868	.89167	.88477	.87796	.87124	.86463	.85810	.85167	.84532	.83907	.83290	.82682	.82082	.81490	.80906	.80330	.79761	.79200
108	92	.91785	.91101	.90426	.89760	.89104	.88457	.87818	.87188	.86567	.85953	.85348	.84752	.84163	.83581	.83008	.82442	.81883	.81331	.80786	.80249
108	93	.92227	.91577	.90935	.90302	.89678	.89061	.88453	.87852	.87259	.86674	.86097	.85526	.84963	.84407	.83858	.83316	.82780	.82251	.81729	.81213
108	94	.92635	.92016	.91406	.90803	.90208	.89620	.89040	.88467	.87901	.87342	.86789	.86244	.85705	.85173	.84647	.84127	.83614	.83106	.82605	.82109
108	95	.93016	.92427	.91846	.91272	.90705	.90144	.89591	.89043	.88503	.87968	.87440	.86919	.86403	.85893	.85389	.84891	.84399	.83912	.83430	.82954
108	96	.93369	.92809	.92255	.91707	.91166	.90631	.90103	.89580	.89063	.88552	.88047	.87547	.87053	.86565	.86081	.85604	.85131	.84664	.84201	.83744
108	97	.93694	.93159	.92630	.92108	.91591	.91079	.90573	.90073	.89578	.89089	.88605	.88126	.87652	.87183	.86719	.86260	.85806	.85357	.84912	.84472
108	98	.93997	.93486	.92981	.92481	.91987	.91498	.91014	.90535	.90060	.89591	.89127	.88668	.88213	.87763	.87317	.86876	.86440	.86007	.85579	.85156
108	99	.94289	.93801	.93319	.92842	.92369	.91902	.91438	.90980	.90526	.90077	.89632	.89192	.88755	.88323	.87896	.87472	.87053	.86637	.86226	.85818
108	100	.94570	.94105	.93645	.93189	.92738	.92291	.91848	.91410	.90976	.90546	.90120	.89698	.89280	.88865	.88455	.88049	.87646	.87247	.86852	.86460
108	101	.94843	.94400	.93961	.93527	.93096	.92670	.92247	.91829	.91414	.91003	.90595	.90191	.89791	.89395	.89002	.88612	.88226	.87843	.87464	.87088
108	102	.95107	.94686	.94269	.93855	.93445	.93038	.92635	.92236	.91840	.91447	.91058	.90672	.90290	.89910	.89534	.89161	.88791	.88425	.88061	.87700
108	103	.95370	.94970	.94573	.94180	.93790	.93404	.93020	.92640	.92262	.91888	.91517	.91149	.90784	.90422	.90063	.89706	.89353	.89002	.88654	.88309
108	104	.95641	.95263	.94888	.94517	.94148	.93782	.93419	.93059	.92701	.92346	.91994	.91645	.91298	.90954	.90612	.90274	.89937	.89603	.89272	.88943
108	105	.95915	.95559	.95207	.94857	.94509	.94164	.93822	.93482	.93144	.92809	.92477	.92146	.91818	.91492	.91169	.90848	.90529	.90212	.89898	.89586
108	106	.96252	.95925	.95600	.95277	.94956	.94637	.94321	.94007	.93694	.93384	.93076	.92769	.92465	.92163	.91862	.91564	.91267	.90973	.90680	.90389
108	107	.96668	.96376	.96086	.95797	.95510	.95225	.94941	.94659	.94379	.94100	.93823	.93547	.93274	.93001	.92730	.92461	.92193	.91927	.91663	.91399
108	108	.97295	.97056	.96819	.96583	.96348	.96115	.95882	.95651	.95421	.95191	.94964	.94737	.94511	.94287	.94063	.93841	.93620	.93400	.93181	.92963
109	0	.21248	.18699	.16498	.14597	.12951	.11525	.10288	.09213	.08278	.07463	.06752	.06130	.05586	.05109	.04691	.04322	.03998	.03711	.03458	.03233
109	1	.20966	.18372	.16130	.14189	.12507	.11046	.09777	.08673	.07711	.06871	.06137	.05495	.04932	.04438	.04003	.03620	.03283	.02985	.02721	.02487
109	2	.21369	.18753	.16488	.14523	.12817	.11334	.10043	.08918	.07936	.07077	.06325	.05667	.05088	.04580	.04132	.03737	.03388	.03079	.02806	.02563
109	3	.21801	.19164	.16875	.14888	.13159	.11653	.10340	.09194	.08192	.07314	.06545	.05869	.05275	.04752	.04291	.03883	.03523	.03203	.02920	.02668
109	4	.22251	.19593	.17283	.15272	.13521	.11993	.10658	.09491	.08468	.07571	.06784	.06092	.05482	.04944	.04469	.04048	.03676	.03346	.03052	.02791



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
109	5	.22717	.20039	.17707	.15674	.13900	.12349	.10993	.09804	.08762	.07846	.07040	.06331	.05705	.05152	.04662	.04229	.03845	.03503	.03199	.02928
109	6	.23195	.20497	.18144	.16090	.14293	.12720	.11342	.10132	.09069	.08134	.07310	.06583	.05941	.05372	.04869	.04422	.04025	.03672	.03357	.03076
109	7	.23687	.20970	.18596	.16520	.14701	.13106	.11706	.10475	.09391	.08437	.07594	.06849	.06191	.05607	.05089	.04628	.04219	.03854	.03528	.03236
109	8	.24190	.21455	.19060	.16962	.15122	.13505	.12083	.10831	.09727	.08752	.07891	.07129	.06453	.05853	.05321	.04846	.04424	.04046	.03709	.03407
109	9	.24707	.21953	.19539	.17420	.15558	.13919	.12476	.11202	.10078	.09084	.08203	.07423	.06731	.06115	.05567	.05079	.04643	.04253	.03904	.03592
109	10	.25237	.22467	.20034	.17894	.16010	.14350	.12884	.11590	.10445	.09431	.08532	.07734	.07024	.06392	.05829	.05326	.04877	.04474	.04114	.03790
109	11	.25780	.22993	.20541	.18381	.16476	.14795	.13308	.11993	.10827	.09793	.08875	.08059	.07331	.06683	.06104	.05587	.05124	.04709	.04336	.04002
109	12	.26335	.23533	.21062	.18883	.16957	.15254	.13746	.12410	.11224	.10170	.09233	.08398	.07653	.06989	.06394	.05862	.05385	.04957	.04572	.04226
109	13	.26899	.24081	.21593	.19394	.17448	.15724	.14195	.12838	.11631	.10558	.09601	.08748	.07985	.07304	.06693	.06146	.05655	.05214	.04816	.04458
109	14	.27467	.24634	.22129	.19911	.17944	.16200	.14650	.13271	.12044	.10950	.09974	.09102	.08322	.07624	.06997	.06435	.05929	.05474	.05064	.04694
109	15	.28037	.25190	.22667	.20430	.18444	.16678	.15107	.13708	.12460	.11346	.10350	.09460	.08661	.07946	.07303	.06725	.06204	.05735	.05312	.04930
109	16	.28608	.25747	.23208	.20952	.18945	.17159	.15567	.14146	.12878	.11743	.10728	.09818	.09001	.08268	.07608	.07014	.06479	.05996	.05559	.05164
109	17	.29182	.26307	.23751	.21477	.19450	.17643	.16030	.14588	.13299	.12144	.11108	.10179	.09344	.08592	.07916	.07306	.06755	.06257	.05807	.05399
109	18	.29760	.26872	.24300	.22007	.19961	.18133	.16499	.15036	.13725	.12550	.11494	.10545	.09691	.08921	.08227	.07601	.07034	.06521	.06057	.05636
109	19	.30347	.27446	.24858	.22547	.20482	.18634	.16978	.15494	.14162	.12966	.11889	.10921	.10047	.09259	.08548	.07904	.07322	.06794	.06315	.05880
109	20	.30944	.28031	.25428	.23100	.21015	.19147	.17471	.15965	.14612	.13395	.12298	.11310	.10417	.09610	.08881	.08220	.07622	.07078	.06584	.06135
109	21	.31552	.28628	.26011	.23666	.21563	.19674	.17978	.16452	.15078	.13839	.12722	.11713	.10801	.09976	.09228	.08550	.07935	.07375	.06866	.06403
109	22	.32171	.29237	.26606	.24244	.22123	.20215	.18498	.16951	.15556	.14297	.13159	.12130	.11199	.10354	.09588	.08893	.08260	.07685	.07160	.06682
109	23	.32802	.29859	.27214	.24837	.22698	.20771	.19034	.17467	.16051	.14771	.13613	.12563	.11612	.10748	.09964	.09250	.08601	.08009	.07468	.06975
109	24	.33446	.30494	.27838	.25446	.23290	.21344	.19588	.18000	.16563	.15263	.14084	.13014	.12043	.11160	.10357	.09625	.08958	.08349	.07793	.07284
109	25	.34105	.31145	.28478	.26071	.23899	.21935	.20159	.18552	.17095	.15774	.14574	.13484	.12493	.11591	.10768	.10018	.09334	.08708	.08135	.07611
109	26	.34777	.31811	.29133	.26713	.24525	.22544	.20749	.19122	.17645	.16304	.15084	.13974	.12963	.12041	.11199	.10431	.09728	.09085	.08496	.07956
109	27	.35465	.32493	.29806	.27374	.25171	.23173	.21360	.19714	.18217	.16855	.15615	.14485	.13454	.12513	.11652	.10865	.10144	.09484	.08878	.08322
109	28	.36166	.33190	.30495	.28051	.25833	.23820	.21989	.20324	.18808	.17426	.16166	.15016	.13965	.13004	.12124	.11319	.10580	.09901	.09279	.08706
109	29	.36880	.33902	.31199	.28744	.26514	.24484	.22637	.20953	.19418	.18017	.16737	.15567	.14497	.13516	.12617	.11792	.11035	.10339	.09699	.09109
109	30	.37607	.34627	.31918	.29454	.27210	.25166	.23302	.21601	.20048	.18627	.17328	.16138	.15048	.14047	.13129	.12286	.11510	.10796	.10138	.09532
109	31	.38347	.35366	.32652	.30179	.27924	.25866	.23986	.22268	.20696	.19256	.17938	.16728	.15618	.14599	.13661	.12799	.12004	.11272	.10597	.09974
109	32	.39099	.36119	.33400	.30920	.28654	.26583	.24688	.22953	.21363	.19906	.18568	.17339	.16210	.15171	.14214	.13333	.12520	.11769	.11076	.10435
109	33	.39865	.36886	.34166	.31678	.29402	.27319	.25410	.23659	.22052	.20577	.19220	.17972	.16824	.15766	.14790	.13889	.13058	.12289	.11578	.10920
109	34	.40644	.37668	.34946	.32453	.30169	.28074	.26151	.24385	.22762	.21268	.19894	.18627	.17460	.16383	.15388	.14468	.13618	.12831	.12102	.11426
109	35	.41437	.38466	.35744	.33247	.30955	.28849	.26914	.25133	.23494	.21984	.20592	.19307	.18121	.17025	.16011	.15073	.14204	.13399	.12652	.11958
109	36	.42243	.39279	.36558	.34057	.31759	.29644	.27697	.25902	.24248	.22722	.21312	.20010	.18805	.17691	.16658	.15701	.14814	.13990	.13225	.12514
109	37	.43064	.40107	.37388	.34886	.32582	.30458	.28500	.26694	.25025	.23483	.22057	.20737	.19514	.18382	.17331	.16356	.15450	.14608	.13825	.13096
109	38	.43898	.40951	.38236	.35733	.33425	.31295	.29327	.27508	.25826	.24269	.22827	.21490	.20251	.19100	.18031	.17038	.16113	.15253	.14452	.13705
109	39	.44747	.41810	.39101	.36599	.34288	.32152	.30175	.28346	.26651	.25080	.23623	.22270	.21013	.19845	.18759	.17747	.16805	.15927	.15108	.14344
109	40	.45611	.42686	.39984	.37485	.35172	.33031	.31048	.29208	.27502	.25918	.24446	.23078	.21805	.20620	.19516	.18487	.17527	.16631	.15795	.15013
109	41	.46490	.43580	.40886	.38391	.36079	.33935	.31945	.30097	.28380	.26783	.25298	.23915	.22626	.21425	.20305	.19259	.18282	.17368	.16514	.15715
109	42	.47384	.44490	.41806	.39317	.37007	.34860	.32866	.31011	.29284	.27676	.26178	.24782	.23478	.22262	.21125	.20062	.19069	.18138	.17267	.16450
109	43	.48292	.45416	.42745	.40263	.37956	.35809	.33811	.31950	.30215	.28597	.27087	.25678	.24360	.23129	.21977	.20898	.19888	.18941	.18053	.17220
109	44	.49214	.46357	.43700	.41228	.38925	.36780	.34779	.32914	.31172	.29545	.28025	.26603	.25273	.24027	.22860	.21766	.20740	.19777	.18873	.18023
109	45	.50148	.47312	.44670	.42208	.39912	.37769	.35769	.33899	.32152	.30517	.28987	.27555	.26212	.24953	.23772	.22664	.21622	.20644	.19724	.18858
109	46	.51092	.48279	.45655	.43205	.40917	.38778	.36779	.34907	.33155	.31514	.29976	.28533	.27179	.25908	.24714	.23591	.22536	.21542	.20606	.19725
109	47	.52045	.49257	.46652	.44216	.41937	.39804	.37806	.35934	.34179	.32533	.30987	.29535	.28171	.26889	.25682	.24546	.23476	.22468	.21518	.20621
109	48	.53008	.50246	.47661	.45241	.42973	.40847	.38853	.36982	.35225	.33574	.32023	.30563	.29190	.27897	.26678	.25530	.24447	.23425	.22460	.21549
109	49	.53979	.51245	.48682	.46279	.44024	.41907	.39918	.38049	.36292	.34638	.33082	.31615	.30234	.28931	.27702	.26543	.25447	.24412	.23434	.22509
109	50	.54959	.52255	.49716	.47332	.45091	.42985	.41003	.39137	.37381	.35726	.34166	.32694	.31306	.29995	.28756	.27586	.26479	.25432	.24441	.23502
109	51	.55947	.53274	.50762	.48398	.46173	.44079	.42105	.40245	.38491	.36836	.35274	.33798	.32404	.31085	.29838	.28658	.27541	.26482	.25479	.24528
109	52	.56941	.54301	.51815	.49474	.47267	.45186	.43223	.41369	.39619	.37965	.36402	.34924	.33525	.32200	.30946	.29757	.28630	.27561	.26547	.25584
109	53	.57939	.55334	.52877	.50559	.48372	.46306	.44354	.42509	.40764	.39113	.37550	.36070	.34668	.33339	.32078	.30882	.29746	.28667	.27643	.26669
109	54	.58941	.56372	.53946	.51653	.49486	.47437	.45498	.43663	.41925	.40278	.38717	.37237	.35833	.34500	.33234	.32031	.30888	.29801	.28766	.27782

## Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
109	55	.59946	.57415	.55021	.52755	.50611	.48580	.46656	.44832	.43102	.41461	.39903	.38424	.37019	.35683	.34413	.33205	.32056	.30961	.29918	.28925
109	56	.60955	.58462	.56102	.53865	.51745	.49734	.47826	.46015	.44295	.42661	.41108	.39631	.38227	.36890	.35617	.34405	.33250	.32149	.31099	.30097
109	57	.61965	.59514	.57188	.54981	.52887	.50897	.49007	.47210	.45502	.43877	.42330	.40857	.39455	.38118	.36844	.35629	.34469	.33363	.32306	.31297
109	58	.62975	.60566	.58277	.56101	.54034	.52067	.50196	.48416	.46720	.45105	.43566	.42098	.40699	.39364	.38089	.36873	.35710	.34600	.33538	.32522
109	59	.63982	.61616	.59364	.57222	.55182	.53240	.51390	.49627	.47945	.46342	.44811	.43351	.41956	.40623	.39350	.38133	.36968	.35855	.34789	.33768
109	60	.64986	.62663	.60450	.58342	.56332	.54415	.52587	.50842	.49177	.47586	.46066	.44613	.43224	.41896	.40624	.39408	.38243	.37127	.36058	.35033
109	61	.65985	.63708	.61535	.59462	.57483	.55594	.53789	.52064	.50415	.48838	.47330	.45887	.44505	.43182	.41914	.40699	.39535	.38418	.37347	.36318
109	62	.66984	.64753	.62621	.60585	.58639	.56777	.54997	.53294	.51664	.50103	.48608	.47175	.45802	.44485	.43223	.42011	.40848	.39732	.38660	.37629
109	63	.67981	.65798	.63709	.61710	.59798	.57967	.56213	.54533	.52923	.51379	.49898	.48478	.47115	.45807	.44550	.43343	.42184	.41069	.39997	.38966
109	64	.68976	.66841	.64796	.62837	.60959	.59160	.57434	.55778	.54189	.52664	.51200	.49793	.48442	.47143	.45895	.44694	.43539	.42427	.41357	.40326
109	65	.69967	.67881	.65881	.63963	.62122	.60355	.58658	.57029	.55463	.53958	.52512	.51121	.49782	.48495	.47255	.46062	.44912	.43805	.42738	.41709
109	66	.70955	.68921	.66967	.65091	.63288	.61555	.59889	.58287	.56746	.55263	.53835	.52461	.51137	.49862	.48634	.47449	.46307	.45206	.44143	.43118
109	67	.71943	.69960	.68054	.66221	.64458	.62761	.61127	.59554	.58040	.56580	.55174	.53818	.52511	.51250	.50034	.48860	.47727	.46633	.45576	.44556
109	68	.72928	.70999	.69141	.67353	.65630	.63971	.62371	.60829	.59342	.57908	.56524	.55188	.53899	.52654	.51452	.50291	.49168	.48083	.47034	.46020
109	69	.73907	.72032	.70225	.68483	.66802	.65181	.63617	.62107	.60649	.59242	.57882	.56568	.55299	.54071	.52885	.51737	.50627	.49552	.48513	.47506
109	70	.74878	.73058	.71301	.69606	.67968	.66387	.64859	.63383	.61956	.60576	.59242	.57951	.56703	.55495	.54325	.53193	.52096	.51034	.50004	.49007
109	71	.75836	.74072	.72366	.70718	.69124	.67583	.66093	.64651	.63256	.61906	.60598	.59332	.58106	.56918	.55767	.54651	.53569	.52520	.51503	.50516
109	72	.76781	.75071	.73417	.71817	.70268	.68768	.67316	.65910	.64547	.63227	.61948	.60707	.59504	.58338	.57206	.56108	.55043	.54009	.53004	.52029
109	73	.77709	.76055	.74453	.72901	.71397	.69939	.68526	.67156	.65827	.64538	.63287	.62073	.60895	.59751	.58640	.57561	.56513	.55495	.54505	.53543
109	74	.78625	.77026	.75476	.73973	.72515	.71100	.69727	.68393	.67099	.65842	.64621	.63435	.62282	.61162	.60073	.59015	.57985	.56984	.56009	.55061
109	75	.79530	.77988	.76490	.75037	.73625	.72253	.70920	.69625	.68367	.67143	.65953	.64796	.63671	.62575	.61510	.60473	.59463	.58480	.57523	.56591
109	76	.80426	.78941	.77497	.76093	.74729	.73402	.72111	.70855	.69633	.68444	.67287	.66160	.65063	.63995	.62954	.61940	.60952	.59989	.59050	.58135
109	77	.81314	.79886	.78496	.77143	.75827	.74545	.73297	.72082	.70898	.69745	.68622	.67526	.66459	.65419	.64404	.63415	.62450	.61509	.60590	.59694
109	78	.82192	.80821	.79485	.78184	.76917	.75681	.74477	.73303	.72159	.71043	.69954	.68892	.67856	.66845	.65858	.64895	.63955	.63036	.62140	.61264
109	79	.83055	.81741	.80460	.79211	.77993	.76804	.75645	.74513	.73408	.72330	.71278	.70250	.69246	.68265	.67308	.66372	.65457	.64563	.63690	.62836
109	80	.83897	.82640	.81414	.80216	.79047	.77906	.76791	.75701	.74637	.73597	.72581	.71588	.70618	.69668	.68740	.67833	.66945	.66077	.65227	.64396
109	81	.84715	.83514	.82341	.81194	.80074	.78979	.77908	.76861	.75838	.74837	.73857	.72899	.71962	.71045	.70147	.69268	.68408	.67566	.66741	.65933
109	82	.85505	.84359	.83238	.82142	.81070	.80021	.78994	.77989	.77006	.76043	.75101	.74178	.73274	.72389	.71522	.70672	.69840	.69024	.68225	.67441
109	83	.86268	.85176	.84106	.83060	.82035	.81031	.80048	.79085	.78141	.77217	.76311	.75423	.74553	.73700	.72864	.72044	.71240	.70451	.69678	.68919
109	84	.87009	.85970	.84952	.83954	.82976	.82017	.81077	.80156	.79252	.78366	.77497	.76645	.75809	.74988	.74183	.73393	.72618	.71857	.71110	.70377
109	85	.87733	.86746	.85778	.84829	.83897	.82983	.82087	.81207	.80344	.79497	.78665	.77848	.77047	.76260	.75487	.74728	.73982	.73250	.72530	.71823
109	86	.88434	.87498	.86580	.85678	.84793	.83924	.83070	.82232	.81409	.80600	.79805	.79025	.78258	.77504	.76764	.76036	.75320	.74617	.73925	.73245
109	87	.89105	.88219	.87348	.86493	.85652	.84826	.84015	.83217	.82433	.81662	.80904	.80159	.79427	.78706	.77998	.77301	.76615	.75940	.75277	.74624
109	88	.89745	.88907	.88083	.87272	.86475	.85692	.84921	.84163	.83417	.82683	.81962	.81251	.80552	.79865	.79188	.78521	.77865	.77220	.76584	.75958
109	89	.90356	.89564	.88785	.88018	.87263	.86520	.85789	.85070	.84362	.83664	.82978	.82302	.81636	.80980	.80335	.79699	.79072	.78455	.77847	.77248
109	90	.90938	.90191	.89454	.88729	.88015	.87312	.86620	.85938	.85266	.84604	.83952	.83309	.82676	.82052	.81437	.80831	.80234	.79645	.79064	.78492
109	91	.91484	.90778	.90082	.89397	.88722	.88057	.87401	.86754	.86117	.85489	.84870	.84260	.83658	.83064	.82479	.81902	.81332	.80771	.80217	.79671
109	92	.91984	.91317	.90659	.90011	.89371	.88741	.88119	.87506	.86901	.86305	.85716	.85136	.84563	.83998	.83441	.82891	.82348	.81812	.81283	.80761
109	93	.92442	.91810	.91187	.90573	.89967	.89369	.88779	.88196	.87621	.87054	.86494	.85942	.85396	.84858	.84326	.83801	.83283	.82771	.82266	.81767
109	94	.92865	.92267	.91676	.91093	.90518	.89950	.89389	.88836	.88289	.87749	.87216	.86690	.86170	.85657	.85149	.84648	.84153	.83664	.83181	.82704
109	95	.93263	.92696	.92136	.91583	.91037	.90498	.89966	.89439	.88919	.88406	.87898	.87397	.86902	.86412	.85928	.85450	.84977	.84510	.84049	.83592
109	96	.93634	.93097	.92566	.92041	.91523	.91011	.90504	.90004	.89509	.89021	.88537	.88060	.87587	.87121	.86659	.86203	.85751	.85305	.84864	.84427
109	97	.93976	.93466	.92962	.92463	.91970	.91483	.91001	.90525	.90054	.89588	.89127	.88672	.88221	.87775	.87335	.86898	.86467	.86040	.85618	.85200
109	98	.94295	.93811	.93331	.92858	.92389	.91925	.91466	.91013	.90564	.90119	.89680	.89245	.88815	.88389	.87968	.87551	.87138	.86730	.86326	.85926
109	99	.94604	.94145	.93690	.93240	.92795	.92354	.91918	.91486	.91059	.90636	.90217	.89803	.89393	.88987	.88585	.88187	.87793	.87402	.87016	.86633
109	100	.94903	.94468	.94037	.93610	.93187	.92769	.92355	.91945	.91539	.91136	.90738	.90344	.89953	.89567	.89183	.88804	.88428	.88056	.87687	.87322
109	101	.95196	.94784	.94376	.93972	.93572	.93176	.92784	.92395	.92010	.91628	.91250	.90876	.90504	.90137	.89772	.89412	.89054	.88699	.88348	.88000
109	102	.95481	.95093	.94708	.94327	.93949	.93574	.93203	.92835	.92471	.92110	.91751	.91396	.91045	.90696	.90350	.90007	.89668	.89331	.88997	.88666
109	103	.95763	.95398	.95036	.94677	.94321	.93968	.93618	.93271	.92927	.92586	.92247	.91912	.91579	.91249	.90922	.90598	.90276	.89957	.89640	.89326
109	104	.96062	.95721	.95383	.95048	.94715	.94386	.94058	.93734	.93412	.93092	.92775	.92460	.92148	.91839	.91532	.91227	.90924	.90624	.90326	.90031

**Table R(2) - Based on Life Table 90CM**

**Section 2**

Ages		Interest Rate																			
O	Y	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
109	105	.96353	.96037	.95722	.95410	.95101	.94793	.94488	.94186	.93885	.93587	.93290	.92996	.92704	.92415	.92127	.91841	.91558	.91276	.90997	.90719
109	106	.96722	.96436	.96152	.95870	.95590	.95311	.95035	.94760	.94488	.94217	.93948	.93680	.93415	.93151	.92889	.92628	.92370	.92113	.91857	.91604
109	107	.97162	.96913	.96666	.96420	.96176	.95933	.95691	.95451	.95212	.94975	.94739	.94504	.94271	.94039	.93808	.93579	.93351	.93124	.92899	.92675
109	108	.97827	.97635	.97444	.97254	.97065	.96877	.96690	.96504	.96318	.96134	.95950	.95767	.95585	.95404	.95224	.95045	.94867	.94689	.94512	.94336
109	109	.98924	.98828	.98733	.98638	.98544	.98450	.98356	.98263	.98170	.98077	.97985	.97893	.97801	.97710	.97619	.97529	.97438	.97348	.97259	.97170

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
0	0	.00801	.00697	.00608	.00531	.00464	.00407	.00357	.00314	.00277	.00244	.00216	.00192	.00171	.00152	.00136	.00122	.00109	.00098	.00089	.00081
1	0	.00804	.00699	.00608	.00529	.00461	.00403	.00352	.00308	.00270	.00237	.00209	.00184	.00162	.00143	.00127	.00112	.00100	.00089	.00079	.00071
1	1	.00814	.00707	.00615	.00535	.00466	.00406	.00355	.00310	.00271	.00238	.00208	.00183	.00161	.00142	.00125	.00110	.00098	.00086	.00077	.00068
2	0	.00827	.00719	.00626	.00545	.00476	.00416	.00364	.00319	.00280	.00246	.00216	.00190	.00168	.00148	.00131	.00116	.00103	.00092	.00082	.00073
2	1	.00838	.00728	.00633	.00552	.00481	.00420	.00367	.00321	.00281	.00246	.00216	.00190	.00167	.00147	.00130	.00115	.00101	.00090	.00080	.00071
2	2	.00863	.00750	.00653	.00569	.00497	.00434	.00379	.00332	.00291	.00255	.00224	.00197	.00174	.00153	.00135	.00119	.00106	.00094	.00083	.00074
3	0	.00850	.00740	.00645	.00562	.00491	.00429	.00376	.00330	.00289	.00254	.00224	.00197	.00174	.00154	.00136	.00121	.00108	.00096	.00085	.00076
3	1	.00862	.00750	.00653	.00569	.00496	.00434	.00379	.00332	.00291	.00255	.00224	.00197	.00174	.00153	.00135	.00119	.00106	.00094	.00083	.00074
3	2	.00888	.00773	.00674	.00588	.00513	.00448	.00392	.00344	.00301	.00265	.00233	.00205	.00180	.00159	.00141	.00124	.00110	.00098	.00087	.00077
3	3	.00915	.00797	.00695	.00607	.00530	.00464	.00406	.00356	.00313	.00275	.00242	.00213	.00188	.00166	.00146	.00130	.00115	.00102	.00091	.00081
4	0	.00874	.00761	.00664	.00580	.00507	.00443	.00389	.00341	.00300	.00264	.00232	.00205	.00181	.00160	.00142	.00126	.00112	.00100	.00089	.00080
4	1	.00886	.00772	.00672	.00587	.00512	.00448	.00392	.00343	.00301	.00264	.00232	.00205	.00180	.00159	.00141	.00124	.00110	.00098	.00087	.00077
4	2	.00914	.00796	.00694	.00606	.00530	.00463	.00406	.00356	.00312	.00274	.00241	.00213	.00188	.00166	.00146	.00130	.00115	.00102	.00091	.00081
4	3	.00942	.00821	.00717	.00626	.00548	.00480	.00420	.00369	.00324	.00285	.00251	.00221	.00195	.00172	.00153	.00135	.00120	.00106	.00095	.00084
4	4	.00970	.00847	.00740	.00647	.00566	.00496	.00435	.00382	.00336	.00296	.00261	.00230	.00203	.00180	.00159	.00141	.00125	.00111	.00099	.00088
5	0	.00898	.00783	.00683	.00597	.00523	.00458	.00401	.00353	.00310	.00273	.00241	.00213	.00188	.00167	.00148	.00131	.00117	.00104	.00093	.00083
5	1	.00911	.00794	.00692	.00604	.00528	.00462	.00405	.00355	.00312	.00274	.00241	.00212	.00187	.00165	.00146	.00129	.00115	.00102	.00091	.00081
5	2	.00940	.00819	.00715	.00625	.00547	.00479	.00420	.00368	.00323	.00284	.00250	.00221	.00195	.00172	.00152	.00135	.00120	.00106	.00095	.00084
5	3	.00969	.00846	.00739	.00646	.00566	.00496	.00435	.00382	.00336	.00296	.00260	.00230	.00203	.00179	.00159	.00141	.00125	.00111	.00099	.00088
5	4	.00999	.00873	.00763	.00668	.00585	.00513	.00451	.00396	.00349	.00307	.00271	.00239	.00211	.00187	.00166	.00147	.00131	.00116	.00103	.00092
5	5	.01029	.00900	.00788	.00690	.00605	.00531	.00467	.00411	.00362	.00319	.00281	.00249	.00220	.00195	.00173	.00153	.00136	.00121	.00108	.00097
6	0	.00922	.00805	.00703	.00615	.00539	.00472	.00415	.00364	.00321	.00283	.00250	.00221	.00195	.00173	.00154	.00137	.00122	.00109	.00097	.00087
6	1	.00935	.00816	.00712	.00622	.00544	.00477	.00418	.00367	.00322	.00283	.00250	.00220	.00194	.00172	.00152	.00135	.00120	.00106	.00094	.00084
6	2	.00966	.00843	.00736	.00644	.00564	.00494	.00433	.00381	.00335	.00295	.00260	.00229	.00202	.00179	.00158	.00140	.00125	.00111	.00099	.00088
6	3	.00996	.00871	.00761	.00666	.00584	.00512	.00450	.00395	.00348	.00306	.00270	.00239	.00211	.00187	.00165	.00147	.00130	.00116	.00103	.00092
6	4	.01028	.00899	.00787	.00689	.00604	.00531	.00466	.00410	.00361	.00319	.00281	.00248	.00220	.00195	.00173	.00153	.00136	.00121	.00108	.00096
6	5	.01060	.00928	.00813	.00713	.00625	.00550	.00483	.00426	.00375	.00331	.00292	.00259	.00229	.00203	.00180	.00160	.00142	.00127	.00113	.00101
6	6	.01092	.00957	.00839	.00736	.00647	.00569	.00501	.00441	.00389	.00344	.00304	.00269	.00238	.00211	.00188	.00167	.00149	.00133	.00118	.00106
7	0	.00947	.00827	.00723	.00633	.00555	.00487	.00428	.00377	.00332	.00293	.00259	.00229	.00203	.00180	.00160	.00142	.00127	.00113	.00101	.00091
7	1	.00960	.00838	.00732	.00640	.00561	.00492	.00431	.00379	.00333	.00293	.00259	.00228	.00202	.00178	.00158	.00140	.00124	.00111	.00099	.00088
7	2	.00992	.00866	.00758	.00663	.00581	.00510	.00448	.00393	.00346	.00305	.00269	.00238	.00210	.00186	.00165	.00146	.00130	.00116	.00103	.00092
7	3	.01024	.00895	.00784	.00687	.00602	.00529	.00465	.00409	.00360	.00317	.00280	.00248	.00219	.00194	.00172	.00153	.00136	.00121	.00108	.00096
7	4	.01057	.00925	.00811	.00711	.00624	.00548	.00482	.00425	.00374	.00330	.00292	.00258	.00228	.00202	.00180	.00160	.00142	.00127	.00113	.00101
7	5	.01091	.00955	.00838	.00735	.00646	.00568	.00500	.00441	.00389	.00343	.00304	.00269	.00238	.00211	.00188	.00167	.00149	.00132	.00118	.00106
7	6	.01125	.00986	.00865	.00760	.00669	.00588	.00518	.00457	.00404	.00357	.00316	.00280	.00248	.00220	.00196	.00174	.00155	.00139	.00124	.00111
7	7	.01159	.01017	.00893	.00786	.00691	.00609	.00537	.00474	.00419	.00371	.00328	.00291	.00258	.00230	.00204	.00182	.00162	.00145	.00130	.00116
8	0	.00971	.00849	.00743	.00651	.00572	.00502	.00442	.00389	.00343	.00303	.00268	.00237	.00211	.00187	.00166	.00148	.00132	.00118	.00106	.00095
8	1	.00985	.00860	.00752	.00659	.00577	.00506	.00445	.00391	.00344	.00303	.00268	.00236	.00209	.00185	.00164	.00146	.00129	.00115	.00103	.00092
8	2	.01018	.00890	.00779	.00682	.00599	.00525	.00462	.00406	.00358	.00316	.00279	.00246	.00218	.00193	.00171	.00152	.00135	.00120	.00107	.00096
8	3	.01052	.00920	.00806	.00707	.00621	.00545	.00480	.00422	.00372	.00329	.00290	.00257	.00227	.00202	.00179	.00159	.00142	.00126	.00112	.00100
8	4	.01086	.00952	.00834	.00732	.00643	.00566	.00498	.00439	.00387	.00342	.00302	.00268	.00237	.00210	.00187	.00166	.00148	.00132	.00118	.00105
8	5	.01122	.00983	.00863	.00758	.00667	.00587	.00517	.00456	.00403	.00356	.00315	.00279	.00247	.00220	.00195	.00174	.00155	.00138	.00124	.00111
8	6	.01157	.01016	.00892	.00784	.00690	.00608	.00536	.00474	.00419	.00370	.00328	.00291	.00258	.00229	.00204	.00182	.00162	.00145	.00129	.00116
8	7	.01194	.01048	.00922	.00811	.00715	.00630	.00556	.00491	.00435	.00385	.00341	.00303	.00269	.00239	.00213	.00190	.00169	.00151	.00136	.00121
8	8	.01230	.01081	.00952	.00838	.00739	.00652	.00576	.00510	.00451	.00400	.00355	.00315	.00280	.00249	.00222	.00198	.00177	.00158	.00142	.00127
9	0	.00996	.00872	.00764	.00670	.00588	.00517	.00456	.00402	.00355	.00313	.00278	.00246	.00218	.00194	.00173	.00154	.00138	.00123	.00111	.00099
9	1	.01010	.00883	.00773	.00677	.00594	.00522	.00458	.00403	.00355	.00313	.00277	.00245	.00217	.00192	.00170	.00151	.00135	.00120	.00107	.00096
9	2	.01044	.00914	.00800	.00702	.00616	.00541	.00476	.00419	.00370	.00326	.00288	.00255	.00226	.00200	.00178	.00158	.00141	.00125	.00112	.00100
9	3	.01079	.00946	.00829	.00728	.00639	.00562	.00495	.00436	.00385	.00340	.00301	.00266	.00236	.00209	.00186	.00165	.00147	.00131	.00117	.00105
9	4	.01116	.00978	.00859	.00754	.00663	.00584	.00514	.00454	.00401	.00354	.00313	.00278	.00246	.00219	.00194	.00173	.00154	.00138	.00123	.00110

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
9	5	.01153	.01012	.00889	.00781	.00688	.00606	.00534	.00472	.00417	.00369	.00327	.00290	.00257	.00228	.00203	.00181	.00162	.00144	.00129	.00116
9	6	.01190	.01046	.00919	.00809	.00713	.00628	.00555	.00490	.00434	.00384	.00340	.00302	.00268	.00239	.00212	.00189	.00169	.00151	.00135	.00121
9	7	.01228	.01080	.00950	.00837	.00738	.00651	.00575	.00509	.00451	.00399	.00354	.00315	.00280	.00249	.00222	.00198	.00177	.00158	.00142	.00127
9	8	.01267	.01115	.00982	.00866	.00764	.00675	.00597	.00528	.00468	.00415	.00369	.00328	.00292	.00260	.00232	.00207	.00185	.00166	.00148	.00133
9	9	.01305	.01150	.01014	.00895	.00790	.00699	.00618	.00548	.00486	.00431	.00383	.00341	.00304	.00271	.00242	.00216	.00193	.00173	.00155	.00140
10	0	.01021	.00894	.00784	.00689	.00605	.00533	.00470	.00415	.00366	.00324	.00287	.00255	.00227	.00202	.00180	.00161	.00144	.00129	.00116	.00104
10	1	.01034	.00905	.00793	.00696	.00611	.00537	.00472	.00416	.00367	.00324	.00286	.00253	.00224	.00199	.00177	.00157	.00140	.00125	.00112	.00100
10	2	.01070	.00937	.00822	.00721	.00634	.00558	.00491	.00433	.00382	.00337	.00298	.00264	.00234	.00208	.00185	.00164	.00146	.00131	.00117	.00104
10	3	.01107	.00971	.00852	.00748	.00658	.00579	.00511	.00450	.00398	.00352	.00311	.00276	.00245	.00217	.00193	.00172	.00153	.00137	.00122	.00109
10	4	.01145	.01005	.00883	.00776	.00683	.00602	.00531	.00469	.00414	.00366	.00325	.00288	.00256	.00227	.00202	.00180	.00161	.00143	.00128	.00115
10	5	.01184	.01040	.00914	.00805	.00709	.00625	.00552	.00488	.00431	.00382	.00339	.00300	.00267	.00237	.00211	.00189	.00168	.00150	.00135	.00121
10	6	.01223	.01076	.00946	.00834	.00735	.00649	.00573	.00507	.00449	.00398	.00353	.00313	.00279	.00248	.00221	.00197	.00176	.00158	.00141	.00127
10	7	.01263	.01112	.00979	.00863	.00762	.00673	.00595	.00527	.00467	.00414	.00368	.00327	.00291	.00259	.00231	.00206	.00185	.00165	.00148	.00133
10	8	.01304	.01148	.01012	.00893	.00789	.00698	.00617	.00547	.00485	.00431	.00383	.00341	.00303	.00270	.00241	.00216	.00193	.00173	.00155	.00139
10	9	.01344	.01185	.01046	.00924	.00817	.00723	.00640	.00568	.00504	.00448	.00398	.00355	.00316	.00282	.00252	.00226	.00202	.00181	.00163	.00146
10	10	.01386	.01223	.01080	.00955	.00845	.00748	.00663	.00589	.00523	.00465	.00414	.00369	.00329	.00294	.00263	.00236	.00211	.00190	.00170	.00153
11	0	.01046	.00917	.00805	.00707	.00623	.00549	.00484	.00428	.00378	.00335	.00297	.00264	.00235	.00210	.00187	.00167	.00150	.00134	.00121	.00109
11	1	.01059	.00928	.00813	.00714	.00627	.00552	.00486	.00429	.00378	.00334	.00296	.00262	.00232	.00206	.00183	.00163	.00146	.00130	.00116	.00104
11	2	.01096	.00961	.00844	.00741	.00652	.00574	.00506	.00446	.00394	.00348	.00308	.00273	.00243	.00215	.00192	.00171	.00152	.00136	.00122	.00109
11	3	.01135	.00996	.00875	.00769	.00677	.00597	.00526	.00465	.00411	.00363	.00322	.00285	.00253	.00225	.00201	.00179	.00159	.00142	.00127	.00114
11	4	.01175	.01032	.00907	.00798	.00703	.00620	.00547	.00484	.00428	.00379	.00336	.00298	.00265	.00236	.00210	.00187	.00167	.00149	.00134	.00120
11	5	.01215	.01068	.00940	.00828	.00730	.00644	.00569	.00504	.00446	.00395	.00351	.00311	.00277	.00247	.00220	.00196	.00175	.00157	.00140	.00126
11	6	.01257	.01106	.00974	.00859	.00758	.00669	.00592	.00524	.00464	.00412	.00366	.00325	.00289	.00258	.00230	.00205	.00184	.00164	.00147	.00132
11	7	.01298	.01144	.01008	.00890	.00786	.00695	.00615	.00545	.00483	.00429	.00381	.00339	.00302	.00269	.00241	.00215	.00192	.00172	.00155	.00139
11	8	.01341	.01182	.01043	.00921	.00814	.00721	.00638	.00566	.00503	.00447	.00397	.00354	.00315	.00281	.00251	.00225	.00202	.00181	.00162	.00146
11	9	.01384	.01221	.01078	.00953	.00844	.00747	.00663	.00588	.00522	.00465	.00414	.00369	.00329	.00294	.00263	.00235	.00211	.00189	.00170	.00153
11	10	.01427	.01260	.01114	.00986	.00873	.00774	.00687	.00610	.00543	.00483	.00431	.00384	.00343	.00307	.00274	.00246	.00221	.00198	.00178	.00160
11	11	.01471	.01300	.01151	.01019	.00903	.00802	.00712	.00633	.00563	.00502	.00448	.00400	.00357	.00320	.00286	.00257	.00231	.00207	.00187	.00168
12	0	.01070	.00939	.00826	.00726	.00640	.00564	.00499	.00441	.00391	.00346	.00308	.00274	.00244	.00218	.00194	.00174	.00156	.00140	.00126	.00114
12	1	.01084	.00950	.00834	.00733	.00644	.00567	.00500	.00441	.00390	.00345	.00305	.00271	.00240	.00214	.00190	.00169	.00151	.00135	.00121	.00108
12	2	.01122	.00985	.00865	.00761	.00670	.00590	.00520	.00460	.00406	.00360	.00319	.00283	.00251	.00223	.00199	.00177	.00158	.00141	.00127	.00113
12	3	.01163	.01021	.00898	.00790	.00696	.00614	.00542	.00479	.00424	.00375	.00333	.00295	.00263	.00234	.00208	.00186	.00166	.00148	.00133	.00119
12	4	.01204	.01059	.00931	.00820	.00723	.00639	.00564	.00499	.00442	.00392	.00347	.00309	.00275	.00244	.00218	.00195	.00174	.00156	.00139	.00125
12	5	.01246	.01097	.00966	.00852	.00752	.00664	.00587	.00520	.00461	.00409	.00363	.00323	.00287	.00256	.00228	.00204	.00182	.00163	.00146	.00131
12	6	.01290	.01136	.01001	.00884	.00780	.00690	.00611	.00541	.00480	.00426	.00379	.00337	.00300	.00268	.00239	.00214	.00191	.00171	.00154	.00138
12	7	.01334	.01176	.01037	.00916	.00810	.00717	.00635	.00563	.00500	.00444	.00395	.00352	.00314	.00280	.00250	.00224	.00201	.00180	.00161	.00145
12	8	.01378	.01216	.01074	.00949	.00840	.00744	.00660	.00586	.00520	.00463	.00412	.00367	.00328	.00293	.00262	.00234	.00210	.00189	.00169	.00152
12	9	.01423	.01257	.01111	.00983	.00871	.00772	.00685	.00609	.00541	.00482	.00429	.00383	.00342	.00306	.00274	.00245	.00220	.00198	.00178	.00160
12	10	.01469	.01298	.01149	.01018	.00902	.00800	.00711	.00632	.00563	.00501	.00447	.00399	.00357	.00319	.00286	.00257	.00230	.00207	.00186	.00168
12	11	.01515	.01340	.01187	.01052	.00934	.00829	.00737	.00656	.00585	.00521	.00465	.00416	.00372	.00333	.00299	.00268	.00241	.00217	.00195	.00176
12	12	.01561	.01383	.01226	.01088	.00966	.00859	.00764	.00681	.00607	.00542	.00484	.00433	.00388	.00347	.00312	.00280	.00252	.00227	.00205	.00185
13	0	.01095	.00962	.00846	.00745	.00657	.00580	.00513	.00454	.00403	.00358	.00318	.00283	.00253	.00226	.00202	.00181	.00162	.00146	.00132	.00119
13	1	.01108	.00972	.00854	.00751	.00661	.00583	.00514	.00454	.00402	.00356	.00315	.00280	.00249	.00221	.00197	.00176	.00157	.00140	.00126	.00113
13	2	.01148	.01009	.00887	.00780	.00687	.00606	.00535	.00473	.00419	.00371	.00329	.00292	.00260	.00231	.00206	.00184	.00164	.00147	.00132	.00118
13	3	.01190	.01046	.00921	.00811	.00715	.00631	.00558	.00493	.00437	.00387	.00344	.00305	.00272	.00242	.00216	.00193	.00172	.00154	.00138	.00124
13	4	.01233	.01085	.00956	.00843	.00744	.00657	.00581	.00514	.00456	.00404	.00359	.00319	.00284	.00253	.00226	.00202	.00181	.00162	.00145	.00130
13	5	.01278	.01125	.00992	.00875	.00773	.00684	.00605	.00536	.00475	.00422	.00375	.00334	.00297	.00265	.00237	.00212	.00190	.00170	.00153	.00137
13	6	.01323	.01166	.01029	.00909	.00803	.00711	.00630	.00558	.00496	.00441	.00392	.00349	.00311	.00278	.00248	.00222	.00199	.00178	.00160	.00144
13	7	.01369	.01208	.01066	.00943	.00834	.00739	.00655	.00582	.00517	.00460	.00409	.00365	.00325	.00291	.00260	.00233	.00209	.00187	.00168	.00151
13	8	.01415	.01250	.01105	.00978	.00866	.00768	.00681	.00605	.00538	.00479	.00427	.00381	.00340	.00304	.00272	.00244	.00219	.00197	.00177	.00159

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
13	9	.01463	.01293	.01144	.01013	.00898	.00797	.00708	.00629	.00560	.00499	.00445	.00397	.00355	.00318	.00285	.00255	.00229	.00206	.00186	.00167
13	10	.01510	.01336	.01184	.01049	.00931	.00827	.00735	.00654	.00583	.00520	.00464	.00415	.00371	.00332	.00298	.00267	.00240	.00216	.00195	.00176
13	11	.01559	.01381	.01224	.01086	.00964	.00857	.00763	.00680	.00606	.00541	.00483	.00432	.00387	.00347	.00311	.00280	.00252	.00227	.00204	.00184
13	12	.01608	.01425	.01265	.01123	.00998	.00888	.00791	.00705	.00630	.00562	.00503	.00450	.00403	.00362	.00325	.00292	.00263	.00237	.00214	.00193
13	13	.01657	.01470	.01306	.01161	.01033	.00920	.00820	.00732	.00653	.00584	.00523	.00469	.00420	.00377	.00339	.00305	.00275	.00248	.00224	.00203
14	0	.01120	.00985	.00867	.00764	.00675	.00596	.00528	.00468	.00415	.00369	.00328	.00293	.00261	.00234	.00209	.00188	.00169	.00152	.00137	.00124
14	1	.01132	.00994	.00874	.00770	.00678	.00598	.00528	.00467	.00413	.00366	.00325	.00289	.00257	.00229	.00204	.00182	.00163	.00146	.00131	.00117
14	2	.01174	.01032	.00908	.00800	.00705	.00623	.00550	.00487	.00431	.00382	.00339	.00302	.00268	.00239	.00213	.00190	.00170	.00152	.00137	.00123
14	3	.01218	.01071	.00943	.00832	.00734	.00648	.00573	.00508	.00450	.00399	.00355	.00315	.00281	.00250	.00223	.00200	.00179	.00160	.00144	.00129
14	4	.01262	.01112	.00980	.00865	.00764	.00675	.00598	.00530	.00470	.00417	.00371	.00330	.00294	.00262	.00234	.00210	.00188	.00168	.00151	.00136
14	5	.01308	.01153	.01018	.00899	.00795	.00703	.00623	.00552	.00490	.00436	.00388	.00345	.00308	.00275	.00246	.00220	.00197	.00177	.00159	.00143
14	6	.01356	.01196	.01056	.00934	.00826	.00732	.00649	.00576	.00512	.00455	.00405	.00361	.00322	.00288	.00258	.00231	.00207	.00186	.00167	.00150
14	7	.01403	.01239	.01096	.00969	.00859	.00761	.00675	.00600	.00534	.00475	.00423	.00378	.00337	.00302	.00270	.00242	.00217	.00195	.00175	.00158
14	8	.01452	.01284	.01136	.01006	.00892	.00791	.00703	.00625	.00556	.00495	.00442	.00395	.00353	.00316	.00283	.00254	.00228	.00205	.00184	.00166
14	9	.01502	.01329	.01177	.01043	.00925	.00822	.00731	.00650	.00579	.00517	.00461	.00412	.00369	.00330	.00296	.00266	.00239	.00215	.00194	.00175
14	10	.01552	.01375	.01218	.01081	.00960	.00853	.00759	.00676	.00603	.00538	.00481	.00430	.00385	.00345	.00310	.00278	.00250	.00225	.00203	.00183
14	11	.01603	.01421	.01261	.01120	.00995	.00886	.00789	.00703	.00627	.00560	.00501	.00449	.00402	.00361	.00324	.00291	.00262	.00236	.00213	.00193
14	12	.01654	.01468	.01304	.01159	.01031	.00918	.00818	.00730	.00652	.00583	.00522	.00468	.00420	.00377	.00339	.00305	.00275	.00248	.00224	.00202
14	13	.01706	.01515	.01347	.01198	.01067	.00951	.00849	.00758	.00678	.00606	.00543	.00487	.00437	.00393	.00354	.00318	.00287	.00259	.00234	.00212
14	14	.01758	.01563	.01390	.01238	.01104	.00985	.00879	.00786	.00703	.00630	.00565	.00507	.00455	.00410	.00369	.00332	.00300	.00271	.00245	.00222
15	0	.01144	.01007	.00887	.00783	.00692	.00612	.00542	.00481	.00427	.00380	.00339	.00302	.00270	.00242	.00217	.00195	.00175	.00158	.00143	.00129
15	1	.01156	.01016	.00894	.00788	.00695	.00613	.00542	.00480	.00425	.00377	.00335	.00298	.00265	.00236	.00211	.00188	.00168	.00151	.00135	.00122
15	2	.01199	.01055	.00929	.00819	.00723	.00639	.00565	.00500	.00443	.00394	.00350	.00311	.00277	.00247	.00221	.00197	.00176	.00158	.00142	.00128
15	3	.01245	.01096	.00966	.00852	.00753	.00666	.00589	.00522	.00463	.00411	.00366	.00326	.00290	.00259	.00231	.00207	.00185	.00166	.00149	.00134
15	4	.01291	.01138	.01004	.00887	.00784	.00694	.00615	.00545	.00484	.00430	.00383	.00341	.00304	.00271	.00243	.00217	.00195	.00175	.00157	.00141
15	5	.01339	.01181	.01043	.00922	.00816	.00723	.00641	.00569	.00505	.00449	.00400	.00357	.00318	.00284	.00254	.00228	.00204	.00183	.00165	.00148
15	6	.01388	.01226	.01083	.00959	.00849	.00753	.00668	.00593	.00528	.00470	.00418	.00373	.00333	.00298	.00267	.00239	.00215	.00193	.00173	.00156
15	7	.01438	.01271	.01125	.00996	.00883	.00783	.00696	.00618	.00550	.00490	.00437	.00391	.00349	.00312	.00280	.00251	.00225	.00203	.00182	.00164
15	8	.01489	.01317	.01167	.01034	.00917	.00815	.00724	.00644	.00574	.00512	.00457	.00408	.00365	.00327	.00293	.00263	.00237	.00213	.00192	.00173
15	9	.01541	.01364	.01209	.01073	.00953	.00847	.00754	.00671	.00598	.00534	.00477	.00427	.00382	.00343	.00307	.00276	.00248	.00224	.00202	.00182
15	10	.01593	.01412	.01253	.01113	.00989	.00880	.00784	.00699	.00623	.00557	.00498	.00446	.00399	.00358	.00322	.00289	.00260	.00235	.00212	.00191
15	11	.01647	.01461	.01297	.01153	.01026	.00914	.00814	.00727	.00649	.00580	.00519	.00465	.00417	.00375	.00337	.00303	.00273	.00246	.00222	.00201
15	12	.01701	.01510	.01343	.01194	.01064	.00948	.00846	.00755	.00675	.00604	.00541	.00485	.00436	.00392	.00352	.00317	.00286	.00258	.00233	.00211
15	13	.01755	.01560	.01388	.01236	.01102	.00983	.00878	.00785	.00702	.00629	.00564	.00506	.00455	.00409	.00368	.00332	.00299	.00271	.00245	.00222
15	14	.01810	.01610	.01434	.01278	.01140	.01018	.00910	.00814	.00729	.00653	.00586	.00527	.00474	.00426	.00384	.00347	.00313	.00283	.00256	.00232
15	15	.01864	.01660	.01480	.01320	.01179	.01053	.00942	.00844	.00756	.00678	.00609	.00548	.00493	.00444	.00400	.00362	.00327	.00296	.00268	.00243
16	0	.01168	.01029	.00908	.00802	.00709	.00628	.00557	.00494	.00440	.00392	.00349	.00312	.00279	.00250	.00225	.00202	.00182	.00164	.00148	.00134
16	1	.01180	.01038	.00914	.00806	.00711	.00629	.00556	.00492	.00437	.00388	.00345	.00307	.00273	.00244	.00218	.00195	.00174	.00156	.00140	.00126
16	2	.01224	.01078	.00950	.00838	.00741	.00655	.00580	.00514	.00456	.00405	.00360	.00321	.00286	.00255	.00228	.00204	.00183	.00164	.00147	.00132
16	3	.01271	.01120	.00988	.00873	.00772	.00683	.00605	.00536	.00476	.00423	.00377	.00336	.00299	.00267	.00239	.00214	.00192	.00172	.00155	.00139
16	4	.01320	.01164	.01028	.00908	.00804	.00712	.00631	.00560	.00498	.00443	.00394	.00352	.00314	.00280	.00251	.00225	.00202	.00181	.00163	.00146
16	5	.01369	.01209	.01069	.00945	.00837	.00742	.00659	.00585	.00520	.00463	.00413	.00368	.00329	.00294	.00263	.00236	.00212	.00190	.00171	.00154
16	6	.01420	.01255	.01110	.00983	.00871	.00773	.00687	.00611	.00543	.00484	.00432	.00386	.00345	.00308	.00276	.00248	.00223	.00200	.00180	.00162
16	7	.01472	.01302	.01153	.01022	.00907	.00805	.00716	.00637	.00567	.00506	.00452	.00404	.00361	.00323	.00290	.00260	.00234	.00210	.00190	.00171
16	8	.01525	.01351	.01197	.01062	.00943	.00838	.00746	.00664	.00592	.00528	.00472	.00422	.00378	.00339	.00304	.00273	.00246	.00221	.00199	.00180
16	9	.01580	.01400	.01242	.01103	.00980	.00872	.00776	.00692	.00618	.00552	.00493	.00442	.00396	.00355	.00319	.00287	.00258	.00232	.00210	.00189
16	10	.01635	.01450	.01288	.01144	.01018	.00907	.00808	.00721	.00644	.00576	.00515	.00462	.00414	.00372	.00334	.00301	.00271	.00244	.00221	.00199
16	11	.01690	.01501	.01334	.01187	.01057	.00942	.00840	.00750	.00671	.00600	.00538	.00482	.00433	.00389	.00350	.00315	.00284	.00256	.00232	.00210
16	12	.01747	.01553	.01381	.01230	.01096	.00978	.00873	.00781	.00698	.00625	.00561	.00503	.00452	.00407	.00366	.00330	.00298	.00269	.00243	.00220
16	13	.01804	.01605	.01429	.01274	.01136	.01015	.00907	.00811	.00726	.00651	.00584	.00525	.00472	.00425	.00383	.00345	.00312	.00282	.00255	.00231

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
16	14	.01862	.01658	.01477	.01318	.01177	.01052	.00941	.00842	.00755	.00677	.00608	.00547	.00492	.00443	.00400	.00361	.00326	.00295	.00267	.00242
16	15	.01919	.01710	.01526	.01362	.01217	.01089	.00975	.00874	.00784	.00704	.00632	.00569	.00512	.00462	.00417	.00377	.00341	.00308	.00280	.00254
16	16	.01976	.01763	.01574	.01407	.01258	.01126	.01009	.00905	.00812	.00730	.00657	.00591	.00533	.00481	.00434	.00393	.00355	.00322	.00292	.00265
17	0	.01192	.01051	.00928	.00820	.00726	.00643	.00571	.00508	.00452	.00403	.00360	.00321	.00288	.00258	.00232	.00209	.00188	.00170	.00154	.00139
17	1	.01203	.01059	.00934	.00824	.00728	.00644	.00570	.00505	.00448	.00398	.00354	.00316	.00281	.00251	.00225	.00201	.00180	.00162	.00145	.00131
17	2	.01249	.01101	.00971	.00858	.00758	.00671	.00594	.00527	.00468	.00416	.00370	.00330	.00294	.00263	.00235	.00211	.00189	.00170	.00152	.00137
17	3	.01298	.01145	.01011	.00893	.00790	.00700	.00621	.00551	.00489	.00435	.00388	.00346	.00309	.00276	.00247	.00221	.00198	.00178	.00160	.00144
17	4	.01348	.01190	.01051	.00930	.00824	.00730	.00648	.00576	.00512	.00456	.00406	.00362	.00324	.00289	.00259	.00232	.00209	.00187	.00169	.00152
17	5	.01399	.01237	.01094	.00968	.00858	.00761	.00676	.00601	.00535	.00477	.00425	.00380	.00339	.00304	.00272	.00244	.00219	.00197	.00178	.00160
17	6	.01452	.01284	.01137	.01008	.00894	.00794	.00706	.00628	.00559	.00499	.00445	.00398	.00356	.00319	.00286	.00257	.00231	.00208	.00187	.00169
17	7	.01506	.01334	.01182	.01048	.00931	.00827	.00736	.00655	.00584	.00522	.00466	.00417	.00373	.00334	.00300	.00270	.00242	.00218	.00197	.00178
17	8	.01562	.01384	.01227	.01090	.00969	.00862	.00767	.00684	.00610	.00545	.00487	.00436	.00391	.00351	.00315	.00283	.00255	.00230	.00207	.00187
17	9	.01618	.01435	.01274	.01132	.01007	.00897	.00799	.00713	.00637	.00569	.00510	.00456	.00409	.00367	.00330	.00297	.00268	.00241	.00218	.00197
17	10	.01675	.01488	.01322	.01176	.01047	.00933	.00832	.00743	.00664	.00594	.00532	.00477	.00428	.00385	.00346	.00312	.00281	.00254	.00229	.00207
17	11	.01734	.01541	.01371	.01220	.01088	.00970	.00866	.00774	.00693	.00620	.00556	.00499	.00448	.00403	.00363	.00327	.00295	.00267	.00241	.00218
17	12	.01793	.01595	.01420	.01266	.01129	.01008	.00901	.00806	.00722	.00647	.00580	.00521	.00469	.00422	.00380	.00343	.00310	.00280	.00253	.00229
17	13	.01853	.01650	.01470	.01312	.01171	.01046	.00936	.00838	.00751	.00674	.00605	.00544	.00489	.00441	.00398	.00359	.00324	.00293	.00266	.00241
17	14	.01913	.01705	.01521	.01358	.01213	.01085	.00972	.00871	.00781	.00701	.00630	.00567	.00511	.00460	.00415	.00375	.00339	.00307	.00279	.00253
17	15	.01973	.01760	.01572	.01404	.01256	.01124	.01007	.00904	.00811	.00729	.00656	.00590	.00532	.00480	.00434	.00392	.00355	.00322	.00292	.00265
17	16	.02034	.01816	.01623	.01451	.01299	.01164	.01044	.00937	.00842	.00757	.00681	.00614	.00554	.00500	.00452	.00409	.00370	.00336	.00305	.00277
17	17	.02094	.01871	.01674	.01498	.01342	.01203	.01080	.00970	.00872	.00785	.00707	.00638	.00576	.00520	.00471	.00426	.00386	.00350	.00318	.00289
18	0	.01215	.01072	.00948	.00838	.00743	.00659	.00585	.00521	.00464	.00414	.00370	.00331	.00297	.00266	.00240	.00216	.00195	.00176	.00159	.00145
18	1	.01226	.01080	.00953	.00842	.00744	.00659	.00584	.00518	.00460	.00409	.00364	.00325	.00290	.00259	.00232	.00208	.00186	.00167	.00150	.00136
18	2	.01274	.01123	.00992	.00877	.00776	.00687	.00609	.00541	.00481	.00428	.00381	.00340	.00303	.00271	.00243	.00217	.00195	.00175	.00158	.00142
18	3	.01324	.01168	.01033	.00913	.00809	.00717	.00636	.00565	.00503	.00447	.00399	.00356	.00318	.00284	.00255	.00228	.00205	.00184	.00166	.00150
18	4	.01376	.01215	.01075	.00952	.00843	.00748	.00665	.00591	.00526	.00469	.00418	.00373	.00334	.00299	.00268	.00240	.00216	.00194	.00175	.00158
18	5	.01429	.01264	.01119	.00991	.00879	.00781	.00694	.00618	.00550	.00491	.00438	.00391	.00350	.00314	.00281	.00252	.00227	.00204	.00184	.00166
18	6	.01484	.01313	.01164	.01032	.00916	.00815	.00725	.00645	.00575	.00513	.00459	.00410	.00367	.00329	.00295	.00265	.00239	.00215	.00194	.00175
18	7	.01540	.01365	.01210	.01074	.00955	.00849	.00756	.00674	.00601	.00537	.00480	.00430	.00385	.00346	.00310	.00279	.00251	.00226	.00204	.00184
18	8	.01597	.01417	.01258	.01118	.00994	.00885	.00789	.00704	.00628	.00562	.00503	.00450	.00404	.00363	.00326	.00293	.00264	.00238	.00215	.00194
18	9	.01656	.01470	.01306	.01162	.01034	.00922	.00822	.00734	.00656	.00587	.00526	.00471	.00423	.00380	.00342	.00308	.00278	.00251	.00226	.00205
18	10	.01716	.01525	.01356	.01207	.01076	.00960	.00857	.00766	.00685	.00613	.00550	.00493	.00443	.00398	.00359	.00323	.00292	.00263	.00238	.00216
18	11	.01777	.01581	.01407	.01254	.01118	.00998	.00892	.00798	.00715	.00640	.00575	.00516	.00464	.00417	.00376	.00339	.00306	.00277	.00251	.00227
18	12	.01839	.01637	.01459	.01301	.01162	.01038	.00928	.00831	.00745	.00668	.00600	.00539	.00485	.00437	.00394	.00356	.00321	.00291	.00263	.00239
18	13	.01902	.01695	.01511	.01349	.01206	.01078	.00965	.00865	.00776	.00697	.00626	.00563	.00507	.00457	.00413	.00373	.00337	.00305	.00277	.00251
18	14	.01965	.01752	.01564	.01398	.01250	.01119	.01003	.00899	.00807	.00725	.00652	.00587	.00529	.00478	.00431	.00390	.00353	.00320	.00290	.00263
18	15	.02028	.01810	.01618	.01447	.01295	.01160	.01040	.00934	.00839	.00755	.00679	.00612	.00552	.00498	.00450	.00408	.00369	.00335	.00304	.00276
18	16	.02091	.01869	.01671	.01496	.01340	.01202	.01078	.00969	.00871	.00784	.00706	.00637	.00575	.00519	.00470	.00425	.00386	.00350	.00318	.00289
18	17	.02155	.01927	.01725	.01545	.01386	.01243	.01117	.01004	.00904	.00814	.00734	.00662	.00598	.00541	.00490	.00444	.00402	.00365	.00332	.00302
18	18	.02219	.01986	.01779	.01595	.01431	.01286	.01156	.01040	.00936	.00844	.00762	.00688	.00622	.00563	.00510	.00462	.00419	.00381	.00347	.00316
19	0	.01238	.01094	.00967	.00857	.00760	.00674	.00600	.00534	.00476	.00425	.00380	.00341	.00306	.00275	.00247	.00223	.00201	.00182	.00165	.00150
19	1	.01249	.01101	.00972	.00860	.00761	.00674	.00598	.00531	.00472	.00420	.00374	.00334	.00298	.00267	.00239	.00214	.00192	.00173	.00156	.00140
19	2	.01298	.01146	.01012	.00895	.00793	.00703	.00624	.00554	.00493	.00439	.00391	.00349	.00312	.00279	.00250	.00224	.00202	.00181	.00163	.00147
19	3	.01350	.01192	.01054	.00933	.00827	.00734	.00652	.00580	.00516	.00460	.00410	.00366	.00327	.00293	.00263	.00236	.00212	.00191	.00172	.00155
19	4	.01403	.01241	.01098	.00973	.00863	.00766	.00681	.00606	.00540	.00481	.00430	.00384	.00344	.00308	.00276	.00248	.00223	.00201	.00181	.00163
19	5	.01458	.01291	.01144	.01014	.00900	.00800	.00712	.00634	.00565	.00504	.00451	.00403	.00361	.00324	.00290	.00261	.00235	.00211	.00191	.00172
19	6	.01515	.01342	.01190	.01057	.00939	.00835	.00744	.00663	.00591	.00528	.00472	.00423	.00379	.00340	.00305	.00274	.00247	.00223	.00201	.00182
19	7	.01573	.01395	.01239	.01100	.00979	.00871	.00776	.00693	.00618	.00553	.00495	.00443	.00397	.00357	.00321	.00289	.00260	.00234	.00212	.00191
19	8	.01633	.01450	.01288	.01145	.01020	.00909	.00810	.00723	.00647	.00578	.00518	.00464	.00417	.00375	.00337	.00303	.00273	.00247	.00223	.00202
19	9	.01694	.01505	.01339	.01192	.01062	.00947	.00845	.00755	.00676	.00605	.00542	.00487	.00437	.00393	.00354	.00319	.00288	.00260	.00235	.00213

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
19	10	.01757	.01562	.01391	.01239	.01105	.00986	.00881	.00788	.00706	.00632	.00567	.00509	.00458	.00412	.00371	.00335	.00302	.00273	.00247	.00224
19	11	.01820	.01620	.01444	.01287	.01149	.01027	.00918	.00822	.00737	.00661	.00593	.00533	.00480	.00432	.00390	.00352	.00318	.00287	.00260	.00236
19	12	.01885	.01679	.01498	.01337	.01194	.01068	.00956	.00857	.00768	.00690	.00620	.00558	.00502	.00453	.00408	.00369	.00334	.00302	.00274	.00248
19	13	.01950	.01739	.01553	.01387	.01240	.01110	.00995	.00892	.00801	.00720	.00647	.00583	.00525	.00474	.00428	.00387	.00350	.00317	.00288	.00261
19	14	.02016	.01800	.01608	.01438	.01287	.01153	.01034	.00928	.00834	.00750	.00675	.00608	.00549	.00495	.00448	.00405	.00367	.00333	.00302	.00274
19	15	.02082	.01861	.01664	.01489	.01334	.01196	.01074	.00964	.00867	.00780	.00703	.00634	.00572	.00517	.00468	.00423	.00384	.00348	.00316	.00288
19	16	.02149	.01922	.01720	.01541	.01382	.01240	.01114	.01001	.00901	.00811	.00732	.00660	.00596	.00539	.00488	.00442	.00401	.00364	.00331	.00301
19	17	.02216	.01983	.01777	.01593	.01429	.01284	.01154	.01038	.00935	.00843	.00761	.00687	.00621	.00562	.00509	.00461	.00419	.00381	.00346	.00315
19	18	.02283	.02045	.01833	.01645	.01478	.01328	.01195	.01076	.00970	.00875	.00790	.00714	.00646	.00585	.00530	.00481	.00437	.00397	.00361	.00329
19	19	.02350	.02107	.01891	.01698	.01526	.01373	.01236	.01114	.01005	.00907	.00820	.00741	.00671	.00608	.00552	.00501	.00455	.00414	.00377	.00344
20	0	.01262	.01115	.00987	.00875	.00777	.00690	.00614	.00547	.00489	.00437	.00391	.00350	.00315	.00283	.00255	.00230	.00208	.00188	.00171	.00155
20	1	.01272	.01122	.00992	.00877	.00777	.00689	.00611	.00543	.00483	.00431	.00384	.00343	.00307	.00274	.00246	.00221	.00198	.00179	.00161	.00145
20	2	.01322	.01168	.01033	.00914	.00810	.00719	.00638	.00568	.00505	.00450	.00402	.00359	.00321	.00288	.00258	.00231	.00208	.00187	.00169	.00152
20	3	.01375	.01216	.01076	.00953	.00846	.00751	.00667	.00594	.00529	.00472	.00421	.00377	.00337	.00302	.00271	.00243	.00219	.00197	.00178	.00160
20	4	.01430	.01266	.01121	.00994	.00883	.00784	.00698	.00621	.00554	.00495	.00442	.00395	.00354	.00317	.00285	.00256	.00230	.00208	.00187	.00169
20	5	.01488	.01318	.01168	.01037	.00921	.00820	.00730	.00650	.00580	.00518	.00463	.00415	.00372	.00334	.00300	.00269	.00243	.00219	.00197	.00178
20	6	.01546	.01371	.01217	.01081	.00961	.00856	.00763	.00680	.00607	.00543	.00486	.00435	.00390	.00351	.00315	.00284	.00255	.00230	.00208	.00188
20	7	.01607	.01426	.01267	.01126	.01003	.00893	.00797	.00711	.00636	.00569	.00509	.00457	.00410	.00368	.00331	.00298	.00269	.00243	.00219	.00198
20	8	.01669	.01482	.01318	.01173	.01045	.00932	.00832	.00743	.00665	.00595	.00534	.00479	.00430	.00387	.00348	.00314	.00283	.00256	.00231	.00209
20	9	.01732	.01540	.01371	.01221	.01089	.00972	.00868	.00777	.00695	.00623	.00559	.00502	.00451	.00406	.00366	.00330	.00298	.00269	.00244	.00221
20	10	.01797	.01599	.01425	.01270	.01134	.01013	.00906	.00811	.00727	.00652	.00585	.00526	.00473	.00426	.00384	.00347	.00313	.00283	.00257	.00233
20	11	.01863	.01660	.01480	.01321	.01180	.01055	.00945	.00846	.00759	.00681	.00612	.00551	.00496	.00447	.00403	.00364	.00329	.00298	.00270	.00245
20	12	.01930	.01721	.01536	.01373	.01227	.01099	.00984	.00882	.00792	.00712	.00640	.00576	.00519	.00468	.00423	.00382	.00346	.00314	.00284	.00258
20	13	.01999	.01784	.01594	.01425	.01276	.01143	.01025	.00920	.00826	.00743	.00669	.00602	.00543	.00491	.00443	.00401	.00363	.00329	.00299	.00272
20	14	.02067	.01847	.01652	.01478	.01324	.01187	.01066	.00957	.00861	.00775	.00698	.00629	.00568	.00513	.00464	.00420	.00381	.00346	.00314	.00286
20	15	.02137	.01911	.01710	.01532	.01374	.01233	.01107	.00995	.00896	.00807	.00727	.00656	.00593	.00536	.00485	.00440	.00399	.00362	.00329	.00300
20	16	.02207	.01975	.01769	.01586	.01423	.01278	.01149	.01034	.00931	.00839	.00757	.00684	.00618	.00560	.00507	.00460	.00417	.00379	.00345	.00314
20	17	.02277	.02039	.01828	.01641	.01474	.01325	.01192	.01073	.00967	.00872	.00788	.00712	.00644	.00583	.00529	.00480	.00436	.00396	.00361	.00329
20	18	.02347	.02104	.01888	.01696	.01524	.01371	.01235	.01113	.01004	.00906	.00819	.00740	.00670	.00607	.00551	.00500	.00455	.00414	.00377	.00343
20	19	.02418	.02170	.01949	.01751	.01575	.01418	.01278	.01153	.01041	.00940	.00850	.00770	.00697	.00632	.00574	.00521	.00474	.00432	.00393	.00359
20	20	.02489	.02236	.02009	.01808	.01627	.01466	.01322	.01194	.01078	.00975	.00882	.00799	.00725	.00658	.00597	.00543	.00494	.00450	.00410	.00375
21	0	.01285	.01137	.01007	.00893	.00794	.00706	.00629	.00561	.00501	.00448	.00402	.00360	.00324	.00292	.00263	.00237	.00215	.00195	.00177	.00161
21	1	.01294	.01143	.01011	.00895	.00793	.00704	.00625	.00556	.00495	.00441	.00394	.00352	.00315	.00282	.00253	.00228	.00205	.00184	.00166	.00150
21	2	.01346	.01190	.01053	.00933	.00828	.00735	.00653	.00581	.00518	.00462	.00413	.00369	.00330	.00296	.00266	.00239	.00215	.00193	.00174	.00158
21	3	.01401	.01239	.01098	.00973	.00864	.00768	.00683	.00608	.00542	.00484	.00433	.00387	.00347	.00311	.00279	.00251	.00226	.00204	.00184	.00166
21	4	.01458	.01291	.01145	.01016	.00902	.00803	.00715	.00637	.00568	.00508	.00454	.00406	.00364	.00327	.00294	.00264	.00238	.00214	.00194	.00175
21	5	.01517	.01344	.01193	.01060	.00942	.00839	.00748	.00667	.00595	.00532	.00476	.00427	.00383	.00344	.00309	.00278	.00251	.00226	.00204	.00185
21	6	.01577	.01400	.01243	.01105	.00984	.00876	.00782	.00698	.00624	.00558	.00500	.00448	.00402	.00361	.00325	.00293	.00264	.00238	.00215	.00195
21	7	.01640	.01456	.01295	.01152	.01027	.00915	.00817	.00730	.00653	.00585	.00524	.00470	.00422	.00380	.00342	.00308	.00278	.00251	.00227	.00206
21	8	.01704	.01515	.01348	.01201	.01071	.00956	.00854	.00763	.00683	.00612	.00549	.00493	.00444	.00399	.00360	.00324	.00293	.00265	.00240	.00217
21	9	.01770	.01575	.01403	.01251	.01116	.00997	.00892	.00798	.00715	.00641	.00576	.00517	.00466	.00419	.00378	.00341	.00308	.00279	.00253	.00229
21	10	.01837	.01636	.01459	.01302	.01163	.01040	.00931	.00834	.00748	.00671	.00603	.00542	.00488	.00440	.00397	.00359	.00325	.00294	.00266	.00242
21	11	.01906	.01699	.01516	.01355	.01211	.01084	.00971	.00871	.00781	.00702	.00631	.00568	.00512	.00462	.00417	.00377	.00341	.00309	.00281	.00255
21	12	.01976	.01763	.01575	.01408	.01260	.01129	.01012	.00908	.00816	.00734	.00661	.00595	.00537	.00485	.00438	.00396	.00359	.00325	.00295	.00268
21	13	.02047	.01829	.01635	.01463	.01311	.01175	.01055	.00947	.00852	.00766	.00690	.00623	.00562	.00508	.00459	.00416	.00377	.00342	.00311	.00283
21	14	.02119	.01895	.01696	.01519	.01362	.01222	.01097	.00987	.00888	.00800	.00721	.00651	.00588	.00531	.00481	.00436	.00395	.00359	.00326	.00297
21	15	.02191	.01961	.01757	.01575	.01413	.01269	.01141	.01027	.00925	.00833	.00752	.00679	.00614	.00556	.00503	.00456	.00414	.00376	.00342	.00312
21	16	.02264	.02028	.01818	.01632	.01465	.01317	.01185	.01067	.00962	.00868	.00783	.00708	.00641	.00580	.00526	.00477	.00433	.00394	.00359	.00327
21	17	.02338	.02096	.01881	.01689	.01518	.01366	.01230	.01108	.01000	.00902	.00815	.00738	.00668	.00605	.00549	.00498	.00453	.00412	.00375	.00342
21	18	.02412	.02164	.01943	.01747	.01571	.01415	.01275	.01150	.01038	.00938	.00848	.00768	.00695	.00631	.00572	.00520	.00473	.00431	.00392	.00358



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
21	19	.02486	.02233	.02007	.01805	.01625	.01464	.01321	.01192	.01077	.00974	.00881	.00798	.00724	.00657	.00597	.00542	.00494	.00450	.00410	.00374
21	20	.02561	.02302	.02071	.01864	.01680	.01515	.01367	.01235	.01117	.01010	.00915	.00829	.00753	.00683	.00621	.00565	.00515	.00469	.00428	.00391
21	21	.02637	.02372	.02135	.01924	.01735	.01566	.01415	.01279	.01157	.01048	.00950	.00861	.00782	.00711	.00647	.00589	.00536	.00489	.00447	.00408
22	0	.01308	.01158	.01027	.00912	.00811	.00722	.00643	.00575	.00514	.00460	.00413	.00371	.00333	.00300	.00271	.00245	.00222	.00201	.00183	.00166
22	1	.01316	.01164	.01030	.00913	.00809	.00719	.00639	.00569	.00507	.00452	.00404	.00362	.00324	.00290	.00261	.00234	.00211	.00190	.00172	.00155
22	2	.01370	.01212	.01073	.00952	.00845	.00751	.00668	.00595	.00531	.00474	.00423	.00379	.00339	.00305	.00274	.00246	.00221	.00200	.00180	.00163
22	3	.01426	.01263	.01119	.00993	.00883	.00785	.00699	.00623	.00556	.00497	.00444	.00398	.00357	.00320	.00288	.00259	.00233	.00210	.00190	.00172
22	4	.01485	.01316	.01168	.01037	.00922	.00821	.00731	.00652	.00583	.00521	.00466	.00418	.00375	.00337	.00303	.00272	.00246	.00222	.00200	.00181
22	5	.01545	.01371	.01218	.01083	.00963	.00858	.00765	.00683	.00611	.00546	.00489	.00439	.00394	.00354	.00319	.00287	.00259	.00234	.00211	.00191
22	6	.01608	.01428	.01269	.01130	.01006	.00897	.00801	.00716	.00640	.00573	.00514	.00461	.00414	.00372	.00335	.00302	.00273	.00246	.00223	.00202
22	7	.01673	.01487	.01323	.01178	.01050	.00937	.00838	.00749	.00670	.00601	.00539	.00484	.00435	.00392	.00353	.00318	.00287	.00260	.00235	.00213
22	8	.01739	.01547	.01378	.01228	.01096	.00979	.00876	.00784	.00702	.00630	.00565	.00508	.00457	.00412	.00371	.00335	.00303	.00274	.00248	.00225
22	9	.01807	.01609	.01435	.01280	.01143	.01022	.00915	.00820	.00735	.00660	.00593	.00533	.00480	.00433	.00390	.00353	.00319	.00289	.00262	.00238
22	10	.01877	.01673	.01493	.01333	.01192	.01067	.00956	.00857	.00769	.00691	.00621	.00559	.00504	.00455	.00411	.00371	.00336	.00304	.00276	.00251
22	11	.01948	.01738	.01553	.01388	.01242	.01113	.00997	.00895	.00804	.00723	.00651	.00586	.00529	.00477	.00431	.00390	.00354	.00321	.00291	.00264
22	12	.02021	.01805	.01614	.01444	.01294	.01160	.01041	.00935	.00840	.00756	.00681	.00614	.00554	.00501	.00453	.00410	.00372	.00337	.00307	.00279
22	13	.02095	.01873	.01676	.01501	.01346	.01208	.01085	.00975	.00877	.00790	.00712	.00643	.00581	.00525	.00475	.00431	.00391	.00355	.00323	.00294
22	14	.02170	.01942	.01739	.01559	.01399	.01257	.01130	.01016	.00915	.00825	.00744	.00672	.00608	.00550	.00498	.00452	.00410	.00373	.00339	.00309
22	15	.02246	.02012	.01803	.01618	.01453	.01306	.01175	.01058	.00954	.00860	.00777	.00702	.00635	.00575	.00522	.00473	.00430	.00391	.00356	.00324
22	16	.02322	.02082	.01868	.01677	.01508	.01356	.01221	.01101	.00993	.00896	.00810	.00733	.00663	.00601	.00545	.00495	.00450	.00410	.00373	.00340
22	17	.02399	.02152	.01933	.01737	.01563	.01407	.01268	.01144	.01032	.00933	.00844	.00764	.00692	.00627	.00570	.00518	.00471	.00429	.00391	.00356
22	18	.02476	.02224	.01999	.01798	.01619	.01459	.01315	.01187	.01073	.00970	.00878	.00795	.00721	.00654	.00594	.00540	.00492	.00448	.00409	.00373
22	19	.02554	.02296	.02065	.01859	.01675	.01511	.01364	.01232	.01114	.01008	.00913	.00827	.00751	.00682	.00620	.00564	.00514	.00468	.00427	.00390
22	20	.02633	.02369	.02133	.01922	.01733	.01564	.01413	.01277	.01155	.01046	.00948	.00860	.00781	.00710	.00646	.00588	.00536	.00489	.00446	.00408
22	21	.02712	.02442	.02201	.01985	.01791	.01618	.01462	.01323	.01198	.01086	.00985	.00894	.00812	.00739	.00673	.00613	.00559	.00510	.00466	.00426
22	22	.02792	.02516	.02269	.02048	.01850	.01672	.01513	.01370	.01241	.01126	.01022	.00929	.00844	.00768	.00700	.00638	.00582	.00532	.00486	.00445
23	0	.01331	.01180	.01047	.00930	.00828	.00738	.00658	.00588	.00527	.00472	.00424	.00381	.00343	.00309	.00279	.00253	.00229	.00208	.00189	.00172
23	1	.01338	.01184	.01049	.00930	.00826	.00734	.00653	.00582	.00519	.00464	.00415	.00371	.00333	.00299	.00268	.00241	.00218	.00196	.00177	.00160
23	2	.01393	.01234	.01093	.00970	.00862	.00767	.00683	.00609	.00543	.00485	.00434	.00389	.00349	.00313	.00282	.00253	.00228	.00206	.00186	.00168
23	3	.01451	.01286	.01141	.01013	.00901	.00802	.00715	.00637	.00569	.00509	.00456	.00408	.00366	.00329	.00296	.00267	.00240	.00217	.00196	.00177
23	4	.01511	.01341	.01190	.01058	.00942	.00839	.00748	.00668	.00597	.00534	.00479	.00429	.00385	.00346	.00312	.00281	.00253	.00229	.00207	.00187
23	5	.01574	.01397	.01242	.01105	.00984	.00878	.00783	.00700	.00626	.00561	.00503	.00451	.00405	.00365	.00328	.00296	.00267	.00241	.00218	.00198
23	6	.01638	.01456	.01296	.01154	.01029	.00918	.00820	.00733	.00656	.00588	.00528	.00474	.00426	.00384	.00346	.00312	.00282	.00255	.00231	.00209
23	7	.01705	.01517	.01351	.01204	.01074	.00960	.00858	.00768	.00688	.00617	.00554	.00498	.00448	.00404	.00364	.00329	.00297	.00269	.00243	.00221
23	8	.01774	.01579	.01408	.01256	.01122	.01003	.00897	.00804	.00721	.00647	.00581	.00523	.00471	.00425	.00383	.00346	.00313	.00283	.00257	.00233
23	9	.01844	.01644	.01466	.01310	.01171	.01048	.00938	.00841	.00755	.00678	.00610	.00549	.00495	.00446	.00403	.00364	.00330	.00299	.00271	.00246
23	10	.01916	.01710	.01527	.01365	.01221	.01094	.00981	.00880	.00790	.00711	.00640	.00576	.00520	.00469	.00424	.00384	.00348	.00315	.00286	.00260
23	11	.01990	.01778	.01589	.01422	.01273	.01141	.01024	.00920	.00827	.00744	.00670	.00604	.00546	.00493	.00446	.00404	.00366	.00332	.00302	.00274
23	12	.02066	.01847	.01653	.01480	.01327	.01190	.01069	.00961	.00865	.00779	.00702	.00634	.00572	.00518	.00469	.00425	.00385	.00350	.00318	.00289
23	13	.02143	.01918	.01717	.01540	.01381	.01240	.01115	.01003	.00903	.00814	.00735	.00664	.00600	.00543	.00492	.00446	.00405	.00368	.00335	.00305
23	14	.02221	.01989	.01783	.01600	.01437	.01291	.01162	.01046	.00943	.00851	.00768	.00694	.00628	.00569	.00516	.00468	.00425	.00387	.00352	.00321
23	15	.02300	.02062	.01850	.01661	.01493	.01343	.01209	.01090	.00983	.00888	.00802	.00726	.00657	.00596	.00540	.00491	.00446	.00406	.00370	.00337
23	16	.02380	.02135	.01917	.01723	.01550	.01396	.01258	.01134	.01024	.00925	.00837	.00758	.00686	.00623	.00565	.00514	.00467	.00425	.00388	.00354
23	17	.02460	.02209	.01985	.01786	.01608	.01449	.01307	.01179	.01066	.00964	.00872	.00790	.00716	.00650	.00591	.00537	.00489	.00445	.00406	.00371
23	18	.02541	.02284	.02054	.01850	.01666	.01503	.01356	.01225	.01108	.01003	.00908	.00823	.00747	.00678	.00617	.00561	.00511	.00466	.00425	.00388
23	19	.02623	.02359	.02124	.01914	.01726	.01558	.01407	.01272	.01151	.01042	.00945	.00857	.00778	.00707	.00643	.00586	.00534	.00487	.00445	.00407
23	20	.02705	.02436	.02195	.01979	.01786	.01613	.01459	.01320	.01195	.01083	.00982	.00892	.00810	.00737	.00671	.00611	.00557	.00509	.00465	.00425
23	21	.02789	.02513	.02266	.02045	.01848	.01670	.01511	.01368	.01240	.01125	.01021	.00927	.00843	.00768	.00699	.00637	.00582	.00531	.00486	.00445
23	22	.02873	.02591	.02339	.02112	.01910	.01728	.01564	.01418	.01286	.01167	.01060	.00964	.00877	.00799	.00728	.00664	.00607	.00555	.00507	.00465
23	23	.02957	.02670	.02412	.02180	.01972	.01786	.01618	.01468	.01332	.01210	.01100	.01001	.00912	.00831	.00758	.00692	.00632	.00578	.00529	.00485

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
24	0	.01354	.01201	.01067	.00949	.00845	.00754	.00673	.00602	.00540	.00484	.00435	.00391	.00353	.00318	.00288	.00261	.00237	.00215	.00196	.00178
24	1	.01360	.01205	.01068	.00948	.00842	.00749	.00667	.00595	.00531	.00475	.00425	.00381	.00342	.00307	.00276	.00249	.00224	.00202	.00183	.00166
24	2	.01416	.01255	.01113	.00989	.00879	.00783	.00698	.00622	.00556	.00497	.00445	.00399	.00358	.00322	.00290	.00261	.00235	.00213	.00192	.00174
24	3	.01476	.01309	.01162	.01033	.00919	.00819	.00730	.00652	.00583	.00522	.00467	.00419	.00376	.00339	.00305	.00275	.00248	.00224	.00203	.00183
24	4	.01538	.01365	.01213	.01079	.00961	.00857	.00765	.00684	.00611	.00548	.00491	.00441	.00396	.00356	.00321	.00289	.00261	.00236	.00214	.00194
24	5	.01602	.01424	.01266	.01128	.01005	.00897	.00801	.00717	.00642	.00575	.00516	.00463	.00417	.00375	.00338	.00305	.00276	.00249	.00226	.00205
24	6	.01669	.01484	.01322	.01178	.01051	.00939	.00839	.00751	.00673	.00604	.00542	.00487	.00438	.00395	.00356	.00322	.00291	.00263	.00238	.00216
24	7	.01737	.01547	.01379	.01230	.01098	.00982	.00879	.00787	.00706	.00633	.00569	.00512	.00461	.00416	.00375	.00339	.00307	.00278	.00252	.00229
24	8	.01808	.01611	.01437	.01284	.01147	.01026	.00919	.00824	.00740	.00665	.00598	.00538	.00485	.00437	.00395	.00357	.00323	.00293	.00266	.00241
24	9	.01881	.01678	.01498	.01339	.01198	.01073	.00962	.00863	.00775	.00697	.00627	.00565	.00510	.00460	.00416	.00376	.00341	.00309	.00281	.00255
24	10	.01956	.01746	.01561	.01396	.01250	.01121	.01006	.00903	.00812	.00731	.00658	.00593	.00536	.00484	.00438	.00396	.00359	.00326	.00296	.00269
24	11	.02032	.01817	.01625	.01455	.01304	.01170	.01051	.00945	.00850	.00765	.00690	.00623	.00563	.00509	.00461	.00417	.00379	.00344	.00313	.00285
24	12	.02111	.01889	.01691	.01516	.01360	.01221	.01098	.00987	.00889	.00802	.00723	.00653	.00591	.00535	.00484	.00439	.00399	.00362	.00330	.00300
24	13	.02191	.01962	.01759	.01578	.01417	.01273	.01146	.01031	.00930	.00839	.00757	.00685	.00619	.00561	.00509	.00462	.00419	.00381	.00347	.00317
24	14	.02272	.02037	.01827	.01641	.01475	.01327	.01194	.01076	.00971	.00877	.00792	.00717	.00649	.00588	.00534	.00485	.00441	.00401	.00365	.00333
24	15	.02354	.02112	.01897	.01705	.01533	.01381	.01244	.01122	.01013	.00915	.00828	.00749	.00679	.00616	.00559	.00508	.00463	.00421	.00384	.00350
24	16	.02437	.02189	.01967	.01769	.01593	.01435	.01294	.01168	.01056	.00955	.00864	.00783	.00710	.00644	.00585	.00532	.00485	.00442	.00403	.00368
24	17	.02521	.02266	.02038	.01835	.01653	.01491	.01346	.01216	.01099	.00995	.00901	.00817	.00741	.00673	.00612	.00557	.00508	.00463	.00422	.00386
24	18	.02605	.02344	.02110	.01901	.01715	.01547	.01398	.01264	.01143	.01036	.00939	.00852	.00773	.00703	.00640	.00582	.00531	.00484	.00442	.00404
24	19	.02691	.02423	.02183	.01969	.01777	.01605	.01451	.01313	.01189	.01077	.00977	.00887	.00806	.00733	.00668	.00608	.00555	.00507	.00463	.00423
24	20	.02778	.02503	.02257	.02037	.01840	.01663	.01505	.01363	.01235	.01120	.01017	.00924	.00840	.00765	.00697	.00635	.00580	.00530	.00484	.00443
24	21	.02865	.02584	.02332	.02107	.01905	.01723	.01560	.01414	.01282	.01164	.01057	.00961	.00875	.00797	.00726	.00663	.00605	.00553	.00506	.00464
24	22	.02954	.02666	.02408	.02177	.01970	.01784	.01616	.01466	.01330	.01209	.01099	.01000	.00910	.00830	.00757	.00691	.00632	.00578	.00529	.00485
24	23	.03043	.02749	.02485	.02249	.02036	.01845	.01673	.01519	.01380	.01254	.01141	.01039	.00947	.00864	.00788	.00720	.00659	.00603	.00552	.00506
24	24	.03132	.02832	.02563	.02321	.02103	.01907	.01731	.01573	.01430	.01301	.01184	.01079	.00984	.00898	.00821	.00750	.00687	.00629	.00577	.00529
25	0	.01377	.01223	.01087	.00968	.00863	.00770	.00688	.00616	.00553	.00496	.00446	.00402	.00363	.00328	.00297	.00269	.00244	.00222	.00202	.00185
25	1	.01382	.01225	.01087	.00965	.00858	.00764	.00681	.00608	.00543	.00486	.00435	.00390	.00351	.00315	.00284	.00256	.00231	.00209	.00189	.00171
25	2	.01439	.01277	.01133	.01007	.00897	.00799	.00712	.00636	.00569	.00509	.00456	.00409	.00368	.00331	.00298	.00269	.00243	.00219	.00198	.00180
25	3	.01500	.01332	.01183	.01053	.00938	.00836	.00746	.00667	.00597	.00534	.00479	.00430	.00387	.00348	.00314	.00283	.00255	.00231	.00209	.00190
25	4	.01564	.01390	.01236	.01100	.00981	.00875	.00782	.00699	.00626	.00561	.00504	.00452	.00407	.00366	.00330	.00298	.00269	.00244	.00221	.00200
25	5	.01630	.01450	.01291	.01150	.01026	.00916	.00819	.00733	.00657	.00589	.00529	.00476	.00428	.00386	.00348	.00314	.00284	.00257	.00233	.00212
25	6	.01699	.01512	.01347	.01202	.01073	.00959	.00858	.00769	.00690	.00619	.00556	.00500	.00451	.00406	.00367	.00332	.00300	.00272	.00246	.00224
25	7	.01769	.01577	.01406	.01256	.01122	.01004	.00899	.00806	.00723	.00650	.00585	.00526	.00474	.00428	.00387	.00350	.00317	.00287	.00260	.00237
25	8	.01842	.01643	.01467	.01311	.01173	.01050	.00941	.00845	.00759	.00682	.00614	.00553	.00499	.00451	.00407	.00369	.00334	.00303	.00275	.00250
25	9	.01917	.01712	.01530	.01368	.01225	.01098	.00985	.00885	.00795	.00716	.00645	.00581	.00525	.00474	.00429	.00389	.00352	.00320	.00290	.00264
25	10	.01995	.01783	.01595	.01428	.01280	.01148	.01031	.00926	.00834	.00751	.00677	.00611	.00552	.00499	.00452	.00409	.00371	.00337	.00307	.00279
25	11	.02074	.01855	.01661	.01489	.01336	.01199	.01078	.00970	.00873	.00787	.00710	.00641	.00580	.00525	.00476	.00431	.00392	.00356	.00324	.00295
25	12	.02156	.01930	.01730	.01552	.01393	.01252	.01126	.01014	.00914	.00825	.00745	.00673	.00609	.00552	.00500	.00454	.00413	.00375	.00342	.00311
25	13	.02239	.02006	.01800	.01616	.01452	.01306	.01176	.01060	.00956	.00863	.00780	.00706	.00639	.00579	.00526	.00478	.00434	.00395	.00360	.00328
25	14	.02323	.02084	.01871	.01682	.01513	.01362	.01227	.01107	.00999	.00903	.00817	.00739	.00670	.00608	.00552	.00502	.00457	.00416	.00379	.00346
25	15	.02408	.02162	.01943	.01748	.01574	.01418	.01279	.01154	.01043	.00943	.00854	.00774	.00702	.00637	.00579	.00526	.00479	.00437	.00399	.00364
25	16	.02495	.02242	.02017	.01815	.01636	.01475	.01332	.01203	.01088	.00984	.00892	.00809	.00734	.00667	.00606	.00552	.00503	.00458	.00419	.00382
25	17	.02582	.02322	.02091	.01884	.01699	.01533	.01385	.01252	.01133	.01026	.00930	.00844	.00767	.00697	.00634	.00578	.00527	.00481	.00439	.00401
25	18	.02670	.02404	.02166	.01953	.01763	.01592	.01440	.01303	.01180	.01069	.00970	.00881	.00800	.00728	.00663	.00604	.00551	.00503	.00460	.00421
25	19	.02760	.02487	.02242	.02024	.01828	.01653	.01495	.01354	.01227	.01113	.01010	.00918	.00835	.00760	.00692	.00631	.00576	.00527	.00482	.00441
25	20	.02850	.02570	.02320	.02096	.01894	.01714	.01552	.01406	.01276	.01158	.01052	.00957	.00871	.00793	.00723	.00660	.00602	.00551	.00504	.00462
25	21	.02942	.02655	.02399	.02169	.01962	.01777	.01610	.01460	.01325	.01204	.01095	.00996	.00907	.00827	.00754	.00689	.00629	.00576	.00527	.00483
25	22	.03035	.02741	.02479	.02243	.02031	.01840	.01669	.01515	.01376	.01251	.01138	.01036	.00945	.00862	.00787	.00719	.00657	.00602	.00551	.00505
25	23	.03128	.02828	.02559	.02318	.02100	.01905	.01729	.01570	.01428	.01299	.01183	.01078	.00983	.00897	.00820	.00749	.00686	.00628	.00576	.00528
25	24	.03222	.02916	.02641	.02394	.02171	.01970	.01790	.01627	.01480	.01348	.01228	.01120	.01022	.00934	.00854	.00781	.00715	.00656	.00601	.00552

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
25	25	.03317	.03005	.02723	.02470	.02242	.02037	.01852	.01685	.01534	.01398	.01275	.01164	.01063	.00972	.00889	.00814	.00746	.00684	.00628	.00577
26	0	.01400	.01244	.01107	.00986	.00880	.00787	.00704	.00631	.00566	.00509	.00458	.00413	.00373	.00338	.00306	.00278	.00252	.00230	.00209	.00191
26	1	.01404	.01245	.01105	.00983	.00874	.00779	.00695	.00621	.00555	.00497	.00446	.00400	.00360	.00324	.00292	.00263	.00238	.00215	.00195	.00177
26	2	.01462	.01298	.01153	.01026	.00914	.00815	.00727	.00650	.00582	.00521	.00467	.00420	.00378	.00340	.00306	.00277	.00250	.00226	.00205	.00186
26	3	.01525	.01354	.01205	.01072	.00956	.00853	.00762	.00682	.00610	.00547	.00491	.00441	.00397	.00358	.00322	.00291	.00263	.00238	.00216	.00196
26	4	.01590	.01414	.01258	.01121	.01000	.00893	.00799	.00715	.00641	.00575	.00516	.00464	.00418	.00377	.00340	.00307	.00278	.00251	.00228	.00207
26	5	.01658	.01476	.01315	.01173	.01047	.00936	.00837	.00750	.00673	.00604	.00543	.00488	.00440	.00397	.00358	.00324	.00293	.00266	.00241	.00219
26	6	.01728	.01540	.01373	.01226	.01095	.00980	.00878	.00787	.00706	.00635	.00571	.00514	.00463	.00418	.00378	.00342	.00309	.00281	.00255	.00231
26	7	.01801	.01606	.01434	.01281	.01146	.01026	.00920	.00825	.00741	.00667	.00600	.00541	.00488	.00440	.00398	.00360	.00327	.00296	.00269	.00245
26	8	.01876	.01675	.01496	.01338	.01198	.01074	.00963	.00865	.00778	.00700	.00631	.00569	.00513	.00464	.00420	.00380	.00345	.00313	.00284	.00259
26	9	.01954	.01746	.01561	.01398	.01253	.01124	.01009	.00907	.00816	.00735	.00662	.00598	.00540	.00489	.00442	.00401	.00364	.00330	.00301	.00274
26	10	.02034	.01819	.01628	.01459	.01309	.01175	.01056	.00950	.00855	.00771	.00696	.00628	.00568	.00514	.00466	.00423	.00384	.00349	.00318	.00289
26	11	.02116	.01894	.01697	.01522	.01367	.01228	.01105	.00995	.00897	.00809	.00730	.00660	.00597	.00541	.00491	.00445	.00405	.00368	.00335	.00306
26	12	.02200	.01971	.01768	.01588	.01427	.01283	.01155	.01041	.00939	.00848	.00766	.00693	.00628	.00569	.00517	.00469	.00427	.00388	.00354	.00323
26	13	.02286	.02050	.01841	.01654	.01488	.01339	.01207	.01089	.00983	.00888	.00803	.00727	.00659	.00598	.00543	.00494	.00449	.00409	.00373	.00341
26	14	.02373	.02131	.01915	.01722	.01550	.01397	.01260	.01137	.01028	.00929	.00841	.00762	.00691	.00628	.00571	.00519	.00473	.00431	.00393	.00359
26	15	.02462	.02213	.01990	.01791	.01614	.01456	.01314	.01187	.01073	.00972	.00880	.00798	.00724	.00658	.00599	.00545	.00497	.00453	.00414	.00378
26	16	.02552	.02295	.02066	.01862	.01679	.01515	.01369	.01238	.01120	.01015	.00920	.00835	.00758	.00689	.00627	.00571	.00521	.00476	.00434	.00397
26	17	.02643	.02379	.02144	.01933	.01745	.01576	.01425	.01289	.01168	.01058	.00960	.00872	.00793	.00721	.00657	.00598	.00546	.00499	.00456	.00417
26	18	.02735	.02464	.02222	.02005	.01811	.01638	.01482	.01342	.01216	.01103	.01002	.00910	.00828	.00754	.00687	.00626	.00572	.00522	.00478	.00437
26	19	.02828	.02550	.02302	.02079	.01880	.01701	.01540	.01396	.01266	.01149	.01044	.00949	.00864	.00787	.00718	.00655	.00598	.00547	.00501	.00459
26	20	.02923	.02638	.02383	.02154	.01949	.01765	.01599	.01451	.01317	.01196	.01088	.00990	.00901	.00822	.00750	.00685	.00626	.00573	.00524	.00480
26	21	.03019	.02727	.02465	.02231	.02020	.01830	.01660	.01507	.01369	.01244	.01132	.01031	.00940	.00857	.00783	.00715	.00654	.00599	.00549	.00503
26	22	.03116	.02817	.02549	.02308	.02092	.01897	.01722	.01564	.01422	.01294	.01178	.01074	.00979	.00894	.00817	.00747	.00684	.00626	.00574	.00527
26	23	.03214	.02908	.02634	.02387	.02165	.01965	.01785	.01623	.01477	.01344	.01225	.01117	.01020	.00932	.00852	.00779	.00714	.00654	.00600	.00551
26	24	.03313	.03001	.02720	.02467	.02239	.02034	.01849	.01683	.01532	.01396	.01273	.01162	.01061	.00970	.00888	.00813	.00745	.00683	.00627	.00576
26	25	.03413	.03094	.02807	.02548	.02315	.02105	.01915	.01744	.01589	.01449	.01322	.01208	.01104	.01010	.00925	.00847	.00777	.00713	.00655	.00602
26	26	.03514	.03188	.02894	.02630	.02391	.02176	.01981	.01805	.01647	.01503	.01373	.01255	.01148	.01051	.00963	.00883	.00810	.00744	.00684	.00629
27	0	.01423	.01266	.01127	.01005	.00898	.00803	.00719	.00645	.00580	.00522	.00470	.00424	.00384	.00347	.00315	.00286	.00261	.00237	.00217	.00198
27	1	.01425	.01265	.01124	.01000	.00891	.00794	.00709	.00634	.00568	.00509	.00457	.00410	.00369	.00333	.00300	.00271	.00245	.00222	.00201	.00183
27	2	.01485	.01319	.01173	.01044	.00931	.00831	.00742	.00664	.00595	.00533	.00479	.00430	.00387	.00349	.00315	.00285	.00257	.00233	.00211	.00192
27	3	.01549	.01377	.01226	.01092	.00974	.00870	.00778	.00696	.00624	.00560	.00503	.00452	.00407	.00367	.00332	.00300	.00271	.00246	.00223	.00202
27	4	.01616	.01438	.01281	.01142	.01020	.00912	.00816	.00731	.00655	.00588	.00529	.00476	.00429	.00387	.00350	.00316	.00286	.00259	.00235	.00214
27	5	.01685	.01501	.01339	.01195	.01068	.00955	.00855	.00767	.00688	.00619	.00556	.00501	.00452	.00408	.00369	.00334	.00302	.00274	.00249	.00226
27	6	.01758	.01567	.01399	.01250	.01118	.01001	.00897	.00805	.00723	.00650	.00585	.00528	.00476	.00430	.00389	.00352	.00319	.00290	.00263	.00239
27	7	.01833	.01636	.01461	.01307	.01170	.01048	.00940	.00845	.00759	.00683	.00616	.00555	.00501	.00453	.00410	.00371	.00337	.00306	.00278	.00253
27	8	.01910	.01706	.01526	.01366	.01224	.01098	.00985	.00886	.00797	.00718	.00647	.00584	.00528	.00477	.00432	.00392	.00356	.00323	.00294	.00268
27	9	.01990	.01779	.01593	.01427	.01280	.01149	.01032	.00929	.00836	.00754	.00680	.00615	.00556	.00503	.00456	.00414	.00376	.00341	.00311	.00283
27	10	.02072	.01855	.01662	.01490	.01338	.01202	.01081	.00974	.00877	.00792	.00715	.00646	.00585	.00530	.00480	.00436	.00396	.00361	.00329	.00300
27	11	.02157	.01933	.01733	.01556	.01398	.01257	.01132	.01020	.00920	.00831	.00751	.00679	.00615	.00558	.00506	.00460	.00418	.00381	.00347	.00317
27	12	.02244	.02013	.01807	.01623	.01460	.01314	.01184	.01068	.00964	.00871	.00788	.00714	.00647	.00587	.00533	.00485	.00441	.00402	.00367	.00335
27	13	.02333	.02094	.01882	.01692	.01524	.01373	.01238	.01118	.01010	.00913	.00827	.00749	.00680	.00617	.00561	.00510	.00465	.00424	.00387	.00353
27	14	.02424	.02178	.01959	.01763	.01589	.01433	.01293	.01168	.01056	.00956	.00866	.00786	.00713	.00648	.00589	.00537	.00489	.00446	.00408	.00373
27	15	.02516	.02263	.02037	.01835	.01655	.01493	.01349	.01220	.01104	.01000	.00907	.00823	.00748	.00680	.00619	.00564	.00514	.00469	.00429	.00392
27	16	.02609	.02348	.02116	.01908	.01722	.01556	.01406	.01273	.01153	.01045	.00948	.00861	.00783	.00712	.00649	.00591	.00540	.00493	.00451	.00413
27	17	.02703	.02436	.02196	.01982	.01790	.01619	.01465	.01326	.01202	.01091	.00990	.00900	.00819	.00746	.00679	.00620	.00566	.00517	.00473	.00433
27	18	.02799	.02524	.02278	.02058	.01860	.01683	.01524	.01381	.01253	.01138	.01034	.00940	.00856	.00780	.00711	.00649	.00593	.00542	.00496	.00455
27	19	.02896	.02614	.02361	.02135	.01931	.01749	.01585	.01438	.01305	.01186	.01078	.00981	.00894	.00815	.00744	.00679	.00621	.00568	.00520	.00477
27	20	.02995	.02706	.02446	.02213	.02004	.01816	.01647	.01495	.01358	.01235	.01124	.01023	.00933	.00851	.00777	.00710	.00650	.00595	.00545	.00500
27	21	.03095	.02799	.02532	.02293	.02078	.01885	.01711	.01554	.01413	.01286	.01171	.01067	.00973	.00889	.00812	.00742	.00680	.00623	.00571	.00524

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
27	22	.03197	.02893	.02620	.02375	.02154	.01955	.01776	.01614	.01469	.01338	.01219	.01112	.01015	.00927	.00848	.00776	.00710	.00651	.00598	.00549
27	23	.03300	.02989	.02709	.02457	.02230	.02026	.01842	.01676	.01526	.01391	.01268	.01158	.01057	.00967	.00885	.00810	.00742	.00681	.00625	.00574
27	24	.03404	.03086	.02799	.02541	.02309	.02099	.01910	.01739	.01585	.01445	.01319	.01205	.01101	.01008	.00923	.00845	.00775	.00712	.00654	.00601
27	25	.03509	.03184	.02891	.02626	.02388	.02173	.01979	.01803	.01644	.01501	.01371	.01253	.01146	.01050	.00962	.00882	.00809	.00743	.00683	.00629
27	26	.03615	.03283	.02983	.02713	.02468	.02248	.02049	.01868	.01705	.01558	.01424	.01303	.01192	.01093	.01002	.00919	.00844	.00776	.00714	.00657
27	27	.03722	.03382	.03076	.02800	.02550	.02324	.02120	.01935	.01767	.01616	.01478	.01353	.01240	.01137	.01043	.00958	.00880	.00810	.00745	.00687
28	0	.01446	.01287	.01148	.01024	.00916	.00820	.00735	.00660	.00594	.00535	.00483	.00436	.00395	.00358	.00325	.00295	.00269	.00245	.00224	.00205
28	1	.01446	.01285	.01142	.01017	.00907	.00810	.00723	.00647	.00580	.00520	.00467	.00420	.00379	.00341	.00308	.00279	.00252	.00229	.00208	.00189
28	2	.01508	.01340	.01193	.01063	.00948	.00847	.00757	.00678	.00608	.00545	.00490	.00441	.00397	.00358	.00324	.00293	.00265	.00240	.00218	.00198
28	3	.01573	.01399	.01246	.01112	.00992	.00887	.00794	.00711	.00638	.00573	.00515	.00464	.00418	.00377	.00341	.00308	.00279	.00253	.00230	.00209
28	4	.01641	.01462	.01303	.01163	.01039	.00930	.00833	.00747	.00670	.00602	.00542	.00488	.00440	.00398	.00359	.00325	.00295	.00267	.00243	.00221
28	5	.01713	.01527	.01362	.01217	.01089	.00975	.00874	.00784	.00704	.00633	.00570	.00514	.00464	.00419	.00379	.00343	.00311	.00283	.00257	.00234
28	6	.01787	.01594	.01424	.01273	.01140	.01021	.00916	.00823	.00740	.00666	.00600	.00541	.00489	.00442	.00400	.00362	.00329	.00299	.00272	.00247
28	7	.01864	.01665	.01488	.01332	.01193	.01070	.00961	.00864	.00777	.00700	.00631	.00570	.00515	.00466	.00422	.00383	.00347	.00316	.00287	.00262
28	8	.01943	.01737	.01555	.01393	.01249	.01121	.01008	.00906	.00816	.00736	.00664	.00600	.00543	.00491	.00445	.00404	.00367	.00334	.00304	.00277
28	9	.02026	.01813	.01624	.01456	.01307	.01174	.01056	.00951	.00857	.00773	.00698	.00631	.00571	.00518	.00470	.00426	.00388	.00353	.00321	.00293
28	10	.02110	.01891	.01695	.01521	.01367	.01229	.01107	.00997	.00900	.00812	.00734	.00664	.00602	.00546	.00495	.00450	.00409	.00373	.00340	.00310
28	11	.02198	.01971	.01769	.01589	.01429	.01286	.01159	.01045	.00944	.00853	.00771	.00699	.00633	.00575	.00522	.00475	.00432	.00394	.00359	.00328
28	12	.02288	.02053	.01845	.01659	.01493	.01345	.01213	.01095	.00990	.00895	.00810	.00734	.00666	.00605	.00550	.00500	.00456	.00416	.00379	.00347
28	13	.02380	.02138	.01923	.01731	.01559	.01406	.01269	.01147	.01037	.00939	.00850	.00771	.00700	.00636	.00579	.00527	.00481	.00438	.00401	.00366
28	14	.02474	.02224	.02002	.01804	.01627	.01468	.01326	.01199	.01085	.00983	.00892	.00809	.00735	.00669	.00609	.00555	.00506	.00462	.00422	.00386
28	15	.02569	.02312	.02083	.01878	.01695	.01531	.01385	.01253	.01135	.01029	.00934	.00848	.00771	.00702	.00639	.00583	.00532	.00486	.00445	.00407
28	16	.02665	.02401	.02165	.01954	.01765	.01596	.01444	.01308	.01186	.01076	.00977	.00888	.00808	.00736	.00671	.00612	.00559	.00511	.00468	.00428
28	17	.02763	.02492	.02249	.02031	.01836	.01662	.01505	.01364	.01237	.01123	.01021	.00929	.00845	.00770	.00703	.00642	.00586	.00536	.00491	.00450
28	18	.02863	.02584	.02334	.02110	.01909	.01729	.01567	.01421	.01290	.01172	.01066	.00970	.00884	.00806	.00736	.00672	.00615	.00562	.00515	.00472
28	19	.02964	.02678	.02421	.02190	.01983	.01797	.01630	.01480	.01344	.01222	.01113	.01013	.00924	.00843	.00770	.00704	.00644	.00590	.00540	.00496
28	20	.03067	.02773	.02509	.02272	.02059	.01868	.01695	.01540	.01400	.01274	.01160	.01058	.00965	.00881	.00805	.00736	.00674	.00618	.00566	.00520
28	21	.03172	.02870	.02599	.02356	.02137	.01939	.01762	.01602	.01458	.01327	.01210	.01103	.01007	.00920	.00842	.00770	.00706	.00647	.00594	.00545
28	22	.03278	.02969	.02691	.02441	.02216	.02013	.01830	.01665	.01516	.01382	.01260	.01150	.01051	.00961	.00879	.00805	.00738	.00677	.00622	.00571
28	23	.03386	.03069	.02784	.02528	.02296	.02088	.01900	.01730	.01576	.01438	.01312	.01199	.01096	.01003	.00918	.00841	.00772	.00708	.00651	.00598
28	24	.03495	.03171	.02879	.02616	.02378	.02164	.01971	.01796	.01638	.01495	.01365	.01248	.01142	.01045	.00958	.00879	.00806	.00741	.00681	.00627
28	25	.03605	.03274	.02975	.02705	.02462	.02242	.02043	.01863	.01701	.01553	.01420	.01299	.01189	.01090	.00999	.00917	.00842	.00774	.00712	.00656
28	26	.03717	.03378	.03072	.02796	.02546	.02321	.02117	.01932	.01765	.01613	.01476	.01351	.01238	.01135	.01042	.00957	.00879	.00809	.00745	.00686
28	27	.03829	.03483	.03170	.02888	.02632	.02401	.02192	.02002	.01830	.01675	.01533	.01405	.01288	.01182	.01085	.00998	.00917	.00844	.00778	.00717
28	28	.03942	.03589	.03269	.02981	.02719	.02482	.02268	.02073	.01897	.01737	.01591	.01459	.01339	.01230	.01130	.01039	.00957	.00881	.00812	.00749
29	0	.01469	.01309	.01168	.01044	.00934	.00837	.00751	.00675	.00608	.00548	.00495	.00448	.00406	.00368	.00335	.00305	.00278	.00254	.00232	.00213
29	1	.01467	.01304	.01161	.01035	.00923	.00825	.00738	.00661	.00593	.00532	.00478	.00431	.00388	.00350	.00317	.00287	.00260	.00236	.00214	.00195
29	2	.01530	.01361	.01212	.01081	.00965	.00863	.00772	.00692	.00621	.00558	.00502	.00452	.00407	.00368	.00333	.00301	.00273	.00248	.00225	.00205
29	3	.01596	.01422	.01267	.01131	.01011	.00904	.00810	.00726	.00652	.00586	.00527	.00475	.00429	.00387	.00350	.00317	.00287	.00261	.00237	.00216
29	4	.01667	.01485	.01325	.01184	.01059	.00948	.00850	.00762	.00685	.00616	.00555	.00500	.00452	.00408	.00369	.00335	.00303	.00276	.00251	.00228
29	5	.01740	.01552	.01386	.01239	.01109	.00994	.00892	.00801	.00720	.00648	.00584	.00527	.00476	.00430	.00390	.00353	.00321	.00291	.00265	.00241
29	6	.01816	.01621	.01449	.01297	.01162	.01042	.00936	.00841	.00757	.00682	.00615	.00555	.00502	.00454	.00411	.00373	.00339	.00308	.00280	.00255
29	7	.01895	.01694	.01515	.01357	.01217	.01093	.00982	.00883	.00795	.00717	.00647	.00585	.00529	.00479	.00434	.00394	.00358	.00326	.00297	.00270
29	8	.01976	.01768	.01584	.01420	.01274	.01145	.01030	.00927	.00836	.00754	.00681	.00616	.00557	.00505	.00458	.00416	.00378	.00344	.00314	.00286
29	9	.02061	.01846	.01655	.01485	.01334	.01200	.01080	.00973	.00878	.00793	.00716	.00648	.00587	.00533	.00483	.00439	.00400	.00364	.00332	.00303
29	10	.02148	.01926	.01728	.01552	.01396	.01256	.01132	.01021	.00922	.00833	.00754	.00682	.00619	.00561	.00510	.00464	.00422	.00385	.00351	.00321
29	11	.02238	.02009	.01804	.01622	.01460	.01315	.01186	.01071	.00967	.00875	.00792	.00718	.00651	.00592	.00538	.00490	.00446	.00407	.00371	.00339
29	12	.02331	.02094	.01883	.01694	.01526	.01376	.01242	.01122	.01015	.00919	.00833	.00755	.00686	.00623	.00567	.00516	.00471	.00430	.00393	.00359
29	13	.02426	.02181	.01963	.01769	.01595	.01439	.01300	.01176	.01064	.00964	.00874	.00794	.00721	.00656	.00597	.00544	.00497	.00454	.00415	.00379
29	14	.02523	.02271	.02046	.01844	.01664	.01504	.01359	.01230	.01114	.01010	.00917	.00833	.00758	.00690	.00628	.00573	.00523	.00478	.00437	.00400

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
29	15	.02622	.02362	.02129	.01922	.01736	.01569	.01420	.01286	.01166	.01058	.00961	.00874	.00795	.00724	.00660	.00602	.00550	.00503	.00461	.00422
29	16	.02722	.02454	.02215	.02000	.01808	.01636	.01482	.01343	.01219	.01107	.01006	.00915	.00833	.00759	.00693	.00633	.00578	.00529	.00485	.00444
29	17	.02823	.02548	.02301	.02081	.01882	.01705	.01545	.01401	.01272	.01156	.01052	.00957	.00872	.00796	.00726	.00664	.00607	.00556	.00509	.00467
29	18	.02927	.02644	.02390	.02162	.01958	.01774	.01609	.01461	.01328	.01207	.01099	.01001	.00913	.00833	.00761	.00696	.00637	.00583	.00535	.00491
29	19	.03032	.02741	.02480	.02246	.02035	.01846	.01676	.01522	.01384	.01260	.01147	.01046	.00954	.00872	.00797	.00729	.00667	.00612	.00561	.00515
29	20	.03139	.02841	.02572	.02331	.02114	.01919	.01744	.01585	.01443	.01314	.01197	.01092	.00997	.00911	.00834	.00763	.00699	.00641	.00588	.00540
29	21	.03248	.02942	.02666	.02418	.02195	.01994	.01813	.01650	.01502	.01369	.01249	.01140	.01042	.00953	.00872	.00799	.00732	.00672	.00617	.00567
29	22	.03359	.03045	.02762	.02507	.02278	.02071	.01885	.01716	.01564	.01426	.01302	.01189	.01087	.00995	.00911	.00835	.00766	.00703	.00646	.00594
29	23	.03472	.03150	.02860	.02598	.02362	.02150	.01957	.01784	.01627	.01485	.01357	.01240	.01135	.01039	.00952	.00873	.00802	.00736	.00677	.00623
29	24	.03586	.03256	.02959	.02690	.02448	.02230	.02032	.01853	.01692	.01545	.01413	.01292	.01183	.01084	.00994	.00912	.00838	.00770	.00709	.00653
29	25	.03702	.03364	.03059	.02784	.02536	.02311	.02108	.01924	.01758	.01607	.01470	.01346	.01233	.01131	.01038	.00953	.00876	.00806	.00742	.00683
29	26	.03819	.03473	.03161	.02880	.02625	.02394	.02186	.01997	.01825	.01670	.01529	.01401	.01285	.01179	.01082	.00995	.00915	.00842	.00776	.00715
29	27	.03937	.03584	.03265	.02976	.02715	.02479	.02265	.02071	.01894	.01735	.01589	.01457	.01337	.01228	.01129	.01038	.00955	.00880	.00811	.00749
29	28	.04056	.03695	.03369	.03074	.02807	.02565	.02345	.02146	.01965	.01800	.01651	.01515	.01391	.01279	.01176	.01082	.00997	.00919	.00848	.00783
29	29	.04175	.03808	.03475	.03173	.02900	.02652	.02426	.02222	.02036	.01867	.01714	.01574	.01446	.01330	.01224	.01128	.01040	.00959	.00885	.00818
30	0	.01493	.01331	.01189	.01063	.00952	.00854	.00767	.00691	.00622	.00562	.00508	.00460	.00417	.00379	.00345	.00314	.00287	.00262	.00240	.00220
30	1	.01488	.01324	.01179	.01052	.00939	.00840	.00752	.00674	.00605	.00544	.00489	.00441	.00398	.00359	.00325	.00295	.00267	.00243	.00221	.00201
30	2	.01552	.01382	.01232	.01099	.00982	.00879	.00787	.00706	.00634	.00570	.00513	.00463	.00418	.00377	.00341	.00309	.00281	.00255	.00232	.00211
30	3	.01620	.01444	.01288	.01150	.01029	.00921	.00826	.00741	.00666	.00599	.00540	.00487	.00440	.00397	.00360	.00326	.00296	.00269	.00245	.00223
30	4	.01692	.01509	.01347	.01204	.01078	.00966	.00867	.00778	.00700	.00630	.00568	.00513	.00463	.00419	.00379	.00344	.00312	.00284	.00258	.00235
30	5	.01766	.01577	.01410	.01261	.01130	.01013	.00910	.00818	.00736	.00663	.00598	.00540	.00488	.00442	.00401	.00363	.00330	.00300	.00273	.00249
30	6	.01844	.01648	.01475	.01321	.01184	.01063	.00955	.00859	.00774	.00698	.00630	.00569	.00515	.00466	.00423	.00384	.00349	.00318	.00289	.00264
30	7	.01925	.01722	.01542	.01383	.01241	.01115	.01002	.00903	.00814	.00734	.00663	.00600	.00543	.00492	.00446	.00406	.00369	.00336	.00306	.00279
30	8	.02009	.01799	.01612	.01447	.01300	.01169	.01052	.00948	.00855	.00772	.00698	.00632	.00572	.00519	.00471	.00428	.00390	.00355	.00324	.00296
30	9	.02096	.01879	.01685	.01514	.01361	.01225	.01104	.00995	.00899	.00812	.00735	.00665	.00603	.00548	.00498	.00453	.00412	.00376	.00343	.00313
30	10	.02186	.01961	.01761	.01583	.01425	.01283	.01157	.01045	.00944	.00854	.00773	.00701	.00636	.00578	.00525	.00478	.00436	.00397	.00363	.00332
30	11	.02278	.02046	.01840	.01655	.01491	.01344	.01213	.01096	.00991	.00897	.00813	.00738	.00670	.00609	.00554	.00505	.00460	.00420	.00384	.00351
30	12	.02374	.02134	.01921	.01730	.01560	.01407	.01271	.01150	.01040	.00943	.00855	.00776	.00705	.00642	.00584	.00533	.00486	.00444	.00406	.00372
30	13	.02472	.02225	.02004	.01806	.01630	.01472	.01331	.01205	.01091	.00990	.00898	.00816	.00742	.00676	.00616	.00562	.00513	.00469	.00429	.00393
30	14	.02572	.02317	.02089	.01885	.01702	.01539	.01393	.01261	.01144	.01038	.00943	.00857	.00780	.00711	.00648	.00592	.00541	.00494	.00453	.00415
30	15	.02674	.02411	.02175	.01965	.01776	.01607	.01455	.01319	.01197	.01087	.00988	.00899	.00819	.00747	.00681	.00622	.00569	.00521	.00477	.00437
30	16	.02777	.02506	.02264	.02046	.01851	.01677	.01520	.01379	.01252	.01138	.01035	.00942	.00859	.00783	.00715	.00654	.00598	.00548	.00502	.00461
30	17	.02883	.02604	.02354	.02129	.01928	.01748	.01585	.01439	.01308	.01189	.01083	.00987	.00900	.00821	.00750	.00686	.00628	.00576	.00528	.00485
30	18	.02990	.02703	.02445	.02214	.02007	.01820	.01652	.01501	.01365	.01243	.01132	.01032	.00942	.00860	.00786	.00720	.00659	.00604	.00554	.00509
30	19	.03099	.02804	.02539	.02301	.02087	.01895	.01721	.01565	.01424	.01297	.01183	.01079	.00985	.00900	.00824	.00754	.00691	.00634	.00582	.00535
30	20	.03211	.02908	.02635	.02390	.02170	.01971	.01792	.01631	.01485	.01354	.01235	.01127	.01030	.00942	.00862	.00790	.00724	.00665	.00611	.00561
30	21	.03324	.03013	.02733	.02481	.02254	.02049	.01865	.01698	.01548	.01412	.01289	.01177	.01077	.00985	.00902	.00827	.00759	.00697	.00641	.00589
30	22	.03440	.03121	.02833	.02574	.02340	.02130	.01939	.01767	.01612	.01471	.01344	.01229	.01125	.01030	.00944	.00866	.00795	.00730	.00672	.00618
30	23	.03557	.03230	.02935	.02669	.02429	.02212	.02016	.01838	.01678	.01533	.01401	.01282	.01174	.01076	.00987	.00906	.00832	.00765	.00704	.00648
30	24	.03677	.03341	.03039	.02765	.02519	.02295	.02094	.01911	.01746	.01596	.01460	.01337	.01225	.01123	.01031	.00947	.00871	.00801	.00737	.00679
30	25	.03798	.03454	.03144	.02864	.02610	.02381	.02174	.01986	.01815	.01661	.01521	.01393	.01278	.01172	.01077	.00990	.00910	.00838	.00772	.00712
30	26	.03920	.03569	.03251	.02964	.02704	.02468	.02255	.02062	.01886	.01727	.01583	.01451	.01332	.01223	.01124	.01034	.00952	.00877	.00808	.00746
30	27	.04044	.03685	.03360	.03065	.02799	.02557	.02338	.02140	.01959	.01795	.01646	.01511	.01387	.01275	.01173	.01079	.00994	.00917	.00846	.00781
30	28	.04169	.03802	.03470	.03168	.02895	.02648	.02423	.02219	.02033	.01865	.01711	.01572	.01444	.01328	.01223	.01126	.01038	.00958	.00884	.00817
30	29	.04295	.03920	.03581	.03273	.02993	.02739	.02509	.02299	.02109	.01935	.01778	.01634	.01503	.01383	.01274	.01174	.01083	.01000	.00924	.00854
30	30	.04422	.04039	.03692	.03378	.03092	.02832	.02596	.02381	.02185	.02007	.01845	.01697	.01562	.01439	.01326	.01224	.01130	.01044	.00965	.00893
31	0	.01516	.01353	.01209	.01082	.00971	.00871	.00784	.00706	.00637	.00575	.00521	.00472	.00429	.00390	.00355	.00324	.00296	.00271	.00248	.00228
31	1	.01509	.01343	.01198	.01069	.00955	.00855	.00766	.00687	.00618	.00556	.00500	.00451	.00408	.00369	.00334	.00303	.00275	.00250	.00228	.00207
31	2	.01574	.01402	.01251	.01117	.00999	.00895	.00802	.00720	.00647	.00583	.00525	.00474	.00428	.00387	.00351	.00318	.00289	.00262	.00239	.00218
31	3	.01643	.01465	.01308	.01170	.01047	.00938	.00842	.00756	.00680	.00612	.00552	.00498	.00450	.00408	.00369	.00335	.00304	.00277	.00252	.00230

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
31	4	.01716	.01532	.01369	.01225	.01097	.00984	.00884	.00794	.00715	.00644	.00581	.00525	.00475	.00430	.00390	.00354	.00321	.00292	.00266	.00243
31	5	.01793	.01602	.01433	.01283	.01150	.01033	.00928	.00835	.00752	.00678	.00612	.00553	.00501	.00454	.00411	.00374	.00340	.00309	.00282	.00257
31	6	.01872	.01675	.01499	.01344	.01206	.01083	.00974	.00877	.00791	.00714	.00645	.00583	.00528	.00479	.00435	.00395	.00359	.00327	.00298	.00272
31	7	.01955	.01751	.01569	.01408	.01264	.01137	.01023	.00922	.00832	.00751	.00679	.00615	.00557	.00505	.00459	.00417	.00380	.00346	.00316	.00289
31	8	.02041	.01829	.01641	.01474	.01325	.01192	.01074	.00969	.00874	.00790	.00715	.00648	.00587	.00533	.00485	.00441	.00402	.00366	.00334	.00306
31	9	.02130	.01911	.01716	.01542	.01388	.01250	.01127	.01017	.00919	.00832	.00753	.00683	.00619	.00563	.00512	.00466	.00425	.00388	.00354	.00324
31	10	.02223	.01996	.01794	.01614	.01454	.01310	.01183	.01068	.00966	.00875	.00793	.00719	.00653	.00594	.00540	.00492	.00449	.00410	.00375	.00343
31	11	.02318	.02084	.01875	.01688	.01522	.01373	.01240	.01122	.01015	.00920	.00834	.00757	.00688	.00626	.00570	.00520	.00475	.00434	.00397	.00363
31	12	.02416	.02174	.01958	.01765	.01593	.01438	.01300	.01177	.01066	.00967	.00877	.00797	.00725	.00660	.00602	.00549	.00501	.00459	.00420	.00384
31	13	.02517	.02267	.02044	.01844	.01665	.01506	.01362	.01234	.01119	.01015	.00922	.00839	.00763	.00696	.00634	.00579	.00529	.00484	.00444	.00407
31	14	.02621	.02362	.02132	.01925	.01740	.01574	.01426	.01293	.01173	.01065	.00968	.00881	.00803	.00732	.00668	.00610	.00558	.00511	.00468	.00430
31	15	.02726	.02459	.02221	.02008	.01816	.01645	.01491	.01353	.01228	.01116	.01016	.00925	.00843	.00769	.00703	.00642	.00588	.00538	.00494	.00453
31	16	.02833	.02558	.02312	.02092	.01894	.01717	.01557	.01414	.01285	.01169	.01064	.00970	.00885	.00808	.00738	.00675	.00618	.00567	.00520	.00477
31	17	.02942	.02659	.02406	.02178	.01974	.01791	.01626	.01477	.01343	.01223	.01114	.01016	.00927	.00847	.00775	.00709	.00650	.00596	.00547	.00502
31	18	.03053	.02762	.02501	.02266	.02056	.01866	.01695	.01542	.01403	.01278	.01165	.01063	.00971	.00888	.00812	.00744	.00682	.00626	.00574	.00528
31	19	.03166	.02867	.02598	.02356	.02139	.01943	.01767	.01608	.01464	.01335	.01218	.01112	.01016	.00930	.00851	.00780	.00715	.00657	.00603	.00555
31	20	.03282	.02974	.02698	.02449	.02225	.02023	.01841	.01676	.01528	.01394	.01272	.01163	.01063	.00973	.00892	.00817	.00750	.00689	.00633	.00583
31	21	.03400	.03084	.02800	.02544	.02313	.02104	.01916	.01747	.01593	.01454	.01329	.01215	.01112	.01018	.00934	.00856	.00786	.00723	.00665	.00612
31	22	.03520	.03196	.02904	.02640	.02403	.02188	.01994	.01819	.01660	.01517	.01387	.01269	.01162	.01065	.00977	.00897	.00824	.00758	.00697	.00642
31	23	.03643	.03310	.03010	.02739	.02495	.02274	.02074	.01893	.01730	.01581	.01447	.01325	.01214	.01113	.01022	.00939	.00863	.00794	.00731	.00674
31	24	.03767	.03426	.03118	.02840	.02589	.02362	.02156	.01969	.01800	.01647	.01508	.01382	.01268	.01163	.01068	.00982	.00904	.00832	.00767	.00707
31	25	.03894	.03544	.03229	.02943	.02685	.02451	.02240	.02048	.01873	.01715	.01572	.01441	.01323	.01215	.01117	.01027	.00946	.00871	.00803	.00741
31	26	.04022	.03664	.03341	.03048	.02783	.02543	.02325	.02127	.01948	.01785	.01637	.01502	.01380	.01268	.01166	.01074	.00989	.00912	.00841	.00777
31	27	.04152	.03786	.03455	.03155	.02883	.02636	.02412	.02209	.02025	.01857	.01704	.01565	.01438	.01323	.01218	.01122	.01034	.00954	.00881	.00814
31	28	.04283	.03909	.03570	.03263	.02984	.02731	.02501	.02293	.02103	.01930	.01772	.01629	.01498	.01379	.01270	.01171	.01080	.00997	.00921	.00852
31	29	.04416	.04034	.03687	.03373	.03087	.02828	.02592	.02377	.02182	.02004	.01842	.01695	.01560	.01437	.01325	.01222	.01128	.01042	.00963	.00891
31	30	.04549	.04159	.03805	.03483	.03191	.02925	.02684	.02464	.02263	.02080	.01914	.01762	.01623	.01496	.01380	.01274	.01177	.01088	.01007	.00932
31	31	.04683	.04285	.03923	.03595	.03296	.03024	.02777	.02551	.02345	.02158	.01986	.01830	.01687	.01556	.01437	.01327	.01227	.01135	.01051	.00974
32	0	.01539	.01375	.01230	.01102	.00989	.00889	.00800	.00722	.00652	.00589	.00534	.00485	.00440	.00401	.00366	.00334	.00306	.00280	.00257	.00236
32	1	.01529	.01363	.01216	.01086	.00972	.00870	.00780	.00701	.00630	.00567	.00512	.00462	.00418	.00378	.00343	.00311	.00283	.00257	.00234	.00214
32	2	.01595	.01423	.01270	.01135	.01016	.00911	.00817	.00734	.00661	.00595	.00537	.00485	.00438	.00397	.00360	.00327	.00297	.00270	.00246	.00225
32	3	.01666	.01487	.01329	.01189	.01065	.00955	.00858	.00771	.00694	.00626	.00564	.00510	.00461	.00418	.00379	.00344	.00313	.00285	.00260	.00237
32	4	.01741	.01555	.01391	.01245	.01116	.01002	.00900	.00810	.00730	.00658	.00594	.00537	.00486	.00441	.00400	.00363	.00331	.00301	.00275	.00251
32	5	.01819	.01626	.01456	.01305	.01171	.01052	.00946	.00852	.00768	.00693	.00626	.00567	.00513	.00465	.00422	.00384	.00350	.00318	.00291	.00265
32	6	.01900	.01701	.01524	.01367	.01228	.01104	.00994	.00895	.00808	.00730	.00660	.00597	.00541	.00491	.00446	.00406	.00370	.00337	.00308	.00281
32	7	.01985	.01779	.01595	.01432	.01288	.01159	.01044	.00941	.00850	.00768	.00695	.00630	.00571	.00519	.00472	.00429	.00391	.00357	.00326	.00298
32	8	.02073	.01859	.01669	.01500	.01350	.01216	.01096	.00989	.00894	.00809	.00732	.00664	.00603	.00548	.00498	.00454	.00414	.00378	.00345	.00316
32	9	.02165	.01943	.01746	.01571	.01415	.01275	.01151	.01040	.00940	.00851	.00771	.00700	.00636	.00578	.00526	.00480	.00437	.00400	.00365	.00334
32	10	.02259	.02030	.01826	.01644	.01482	.01337	.01208	.01092	.00989	.00896	.00812	.00738	.00671	.00610	.00556	.00507	.00463	.00423	.00387	.00354
32	11	.02357	.02120	.01909	.01721	.01553	.01402	.01268	.01147	.01039	.00942	.00855	.00777	.00707	.00644	.00587	.00536	.00489	.00447	.00410	.00375
32	12	.02458	.02214	.01995	.01800	.01625	.01469	.01329	.01204	.01092	.00991	.00900	.00819	.00745	.00679	.00620	.00566	.00517	.00473	.00434	.00398
32	13	.02562	.02309	.02084	.01881	.01701	.01539	.01393	.01263	.01146	.01041	.00947	.00861	.00785	.00716	.00653	.00597	.00546	.00500	.00458	.00421
32	14	.02669	.02408	.02174	.01965	.01778	.01610	.01459	.01324	.01202	.01093	.00994	.00906	.00826	.00754	.00688	.00629	.00576	.00528	.00484	.00445
32	15	.02777	.02508	.02267	.02050	.01857	.01683	.01526	.01386	.01260	.01146	.01043	.00951	.00868	.00792	.00724	.00663	.00607	.00557	.00511	.00469
32	16	.02887	.02610	.02361	.02138	.01937	.01757	.01595	.01450	.01319	.01200	.01094	.00998	.00911	.00832	.00761	.00697	.00639	.00586	.00538	.00494
32	17	.03000	.02714	.02457	.02227	.02020	.01833	.01666	.01515	.01379	.01256	.01145	.01045	.00955	.00873	.00799	.00732	.00671	.00616	.00566	.00520
32	18	.03115	.02820	.02556	.02318	.02104	.01912	.01738	.01582	.01441	.01314	.01199	.01095	.01001	.00916	.00838	.00768	.00705	.00647	.00595	.00547
32	19	.03232	.02929	.02657	.02411	.02191	.01992	.01813	.01651	.01505	.01373	.01254	.01146	.01048	.00959	.00879	.00806	.00740	.00680	.00625	.00575
32	20	.03352	.03040	.02760	.02507	.02280	.02075	.01889	.01722	.01571	.01434	.01310	.01198	.01097	.01005	.00921	.00845	.00776	.00714	.00657	.00605
32	21	.03475	.03154	.02866	.02606	.02371	.02160	.01968	.01795	.01639	.01497	.01369	.01253	.01148	.01052	.00965	.00886	.00814	.00749	.00689	.00635

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
32	22	.03600	.03271	.02974	.02707	.02465	.02247	.02049	.01871	.01709	.01563	.01430	.01309	.01200	.01101	.01011	.00928	.00854	.00786	.00724	.00667
32	23	.03727	.03390	.03085	.02810	.02561	.02336	.02133	.01948	.01781	.01630	.01492	.01368	.01254	.01151	.01058	.00972	.00895	.00824	.00759	.00700
32	24	.03857	.03511	.03198	.02915	.02659	.02428	.02218	.02028	.01856	.01699	.01557	.01428	.01310	.01204	.01106	.01018	.00937	.00863	.00796	.00735
32	25	.03989	.03634	.03313	.03023	.02760	.02522	.02306	.02110	.01932	.01770	.01624	.01490	.01368	.01258	.01157	.01065	.00981	.00905	.00835	.00771
32	26	.04123	.03760	.03431	.03133	.02863	.02618	.02395	.02194	.02010	.01844	.01692	.01554	.01428	.01314	.01209	.01114	.01027	.00948	.00875	.00808
32	27	.04259	.03887	.03550	.03245	.02967	.02716	.02487	.02279	.02091	.01919	.01762	.01620	.01490	.01371	.01263	.01165	.01074	.00992	.00916	.00847
32	28	.04397	.04016	.03671	.03358	.03074	.02815	.02581	.02367	.02173	.01996	.01834	.01687	.01553	.01431	.01319	.01217	.01123	.01038	.00960	.00888
32	29	.04536	.04147	.03794	.03473	.03182	.02917	.02676	.02456	.02256	.02074	.01908	.01757	.01618	.01492	.01376	.01270	.01174	.01085	.01004	.00930
32	30	.04676	.04279	.03918	.03590	.03291	.03020	.02772	.02547	.02342	.02154	.01983	.01827	.01685	.01554	.01435	.01326	.01226	.01134	.01050	.00973
32	31	.04817	.04411	.04043	.03707	.03402	.03124	.02870	.02639	.02428	.02236	.02060	.01899	.01752	.01618	.01495	.01382	.01279	.01184	.01097	.01017
32	32	.04958	.04545	.04169	.03826	.03514	.03229	.02970	.02733	.02516	.02319	.02138	.01973	.01822	.01683	.01556	.01440	.01333	.01235	.01145	.01063
33	0	.01562	.01397	.01251	.01122	.01008	.00907	.00817	.00737	.00667	.00604	.00547	.00497	.00453	.00412	.00377	.00344	.00315	.00289	.00266	.00245
33	1	.01550	.01382	.01234	.01103	.00988	.00885	.00795	.00714	.00643	.00579	.00523	.00473	.00428	.00387	.00352	.00319	.00291	.00265	.00242	.00221
33	2	.01617	.01443	.01289	.01153	.01033	.00927	.00832	.00748	.00674	.00608	.00549	.00496	.00449	.00407	.00369	.00335	.00305	.00278	.00254	.00232
33	3	.01689	.01508	.01349	.01208	.01083	.00972	.00873	.00786	.00708	.00639	.00577	.00522	.00473	.00428	.00389	.00354	.00322	.00293	.00268	.00244
33	4	.01765	.01578	.01412	.01266	.01136	.01020	.00917	.00826	.00745	.00672	.00608	.00550	.00498	.00452	.00411	.00373	.00340	.00310	.00283	.00259
33	5	.01845	.01651	.01479	.01327	.01191	.01071	.00964	.00869	.00784	.00708	.00640	.00580	.00526	.00477	.00434	.00395	.00359	.00328	.00299	.00274
33	6	.01928	.01727	.01549	.01390	.01250	.01124	.01013	.00914	.00825	.00746	.00675	.00612	.00555	.00504	.00458	.00417	.00380	.00347	.00317	.00290
33	7	.02015	.01806	.01621	.01457	.01311	.01180	.01064	.00961	.00868	.00785	.00711	.00645	.00586	.00532	.00484	.00441	.00402	.00367	.00336	.00307
33	8	.02105	.01889	.01697	.01527	.01375	.01239	.01118	.01010	.00914	.00827	.00750	.00680	.00618	.00562	.00512	.00467	.00426	.00389	.00356	.00326
33	9	.02198	.01975	.01776	.01599	.01441	.01300	.01174	.01062	.00961	.00871	.00790	.00717	.00652	.00594	.00541	.00493	.00450	.00412	.00377	.00345
33	10	.02296	.02064	.01858	.01675	.01511	.01364	.01233	.01116	.01011	.00917	.00832	.00756	.00688	.00627	.00571	.00522	.00477	.00436	.00399	.00366
33	11	.02396	.02157	.01944	.01753	.01583	.01431	.01295	.01173	.01063	.00965	.00877	.00797	.00726	.00662	.00604	.00551	.00504	.00462	.00423	.00388
33	12	.02500	.02253	.02032	.01835	.01658	.01500	.01358	.01231	.01117	.01015	.00923	.00840	.00765	.00698	.00637	.00583	.00533	.00488	.00448	.00411
33	13	.02607	.02351	.02123	.01919	.01736	.01572	.01424	.01292	.01174	.01067	.00971	.00884	.00807	.00736	.00673	.00615	.00563	.00516	.00474	.00435
33	14	.02716	.02452	.02216	.02005	.01815	.01645	.01492	.01355	.01232	.01121	.01020	.00930	.00849	.00775	.00709	.00649	.00594	.00545	.00500	.00460
33	15	.02828	.02556	.02312	.02093	.01897	.01720	.01562	.01419	.01291	.01176	.01071	.00977	.00892	.00816	.00746	.00683	.00626	.00575	.00528	.00486
33	16	.02942	.02661	.02409	.02183	.01980	.01797	.01633	.01485	.01352	.01232	.01124	.01026	.00937	.00857	.00785	.00719	.00659	.00605	.00556	.00512
33	17	.03058	.02768	.02509	.02275	.02065	.01876	.01706	.01553	.01415	.01290	.01177	.01075	.00983	.00900	.00824	.00756	.00693	.00637	.00586	.00539
33	18	.03176	.02878	.02610	.02369	.02153	.01957	.01781	.01622	.01479	.01349	.01232	.01126	.01031	.00944	.00865	.00793	.00729	.00670	.00616	.00567
33	19	.03298	.02991	.02715	.02466	.02242	.02041	.01858	.01694	.01545	.01411	.01289	.01179	.01080	.00989	.00907	.00833	.00765	.00703	.00647	.00596
33	20	.03422	.03106	.02822	.02566	.02335	.02126	.01938	.01768	.01614	.01475	.01349	.01234	.01131	.01037	.00951	.00874	.00803	.00739	.00680	.00627
33	21	.03549	.03224	.02932	.02668	.02430	.02215	.02020	.01844	.01685	.01541	.01410	.01291	.01184	.01086	.00997	.00916	.00843	.00776	.00715	.00659
33	22	.03679	.03345	.03044	.02773	.02527	.02305	.02105	.01923	.01758	.01609	.01473	.01350	.01238	.01137	.01045	.00960	.00884	.00814	.00750	.00692
33	23	.03811	.03469	.03160	.02880	.02627	.02399	.02191	.02004	.01833	.01679	.01539	.01411	.01295	.01190	.01094	.01006	.00927	.00854	.00788	.00727
33	24	.03946	.03595	.03277	.02990	.02730	.02494	.02281	.02087	.01911	.01751	.01606	.01474	.01354	.01245	.01145	.01054	.00971	.00896	.00827	.00764
33	25	.04084	.03724	.03398	.03102	.02835	.02592	.02372	.02172	.01991	.01826	.01676	.01539	.01415	.01301	.01198	.01104	.01018	.00939	.00867	.00801
33	26	.04224	.03855	.03520	.03217	.02942	.02693	.02466	.02260	.02073	.01903	.01747	.01606	.01478	.01360	.01253	.01155	.01066	.00984	.00909	.00841
33	27	.04366	.03988	.03645	.03334	.03052	.02795	.02562	.02350	.02157	.01981	.01821	.01675	.01542	.01421	.01310	.01208	.01116	.01031	.00953	.00882
33	28	.04510	.04124	.03772	.03453	.03164	.02900	.02660	.02442	.02243	.02062	.01897	.01746	.01609	.01483	.01368	.01263	.01167	.01079	.00999	.00925
33	29	.04656	.04260	.03901	.03574	.03277	.03007	.02760	.02536	.02332	.02145	.01975	.01819	.01677	.01547	.01429	.01320	.01220	.01129	.01045	.00969
33	30	.04803	.04399	.04031	.03697	.03392	.03115	.02862	.02632	.02421	.02229	.02054	.01894	.01747	.01613	.01491	.01378	.01275	.01181	.01094	.01014
33	31	.04951	.04538	.04163	.03820	.03509	.03225	.02965	.02729	.02513	.02315	.02135	.01970	.01819	.01681	.01554	.01438	.01331	.01234	.01144	.01061
33	32	.05100	.04679	.04295	.03945	.03627	.03336	.03070	.02827	.02606	.02403	.02217	.02048	.01892	.01750	.01619	.01499	.01389	.01288	.01195	.01110
33	33	.05250	.04820	.04429	.04072	.03746	.03448	.03176	.02927	.02700	.02492	.02301	.02127	.01967	.01820	.01685	.01562	.01448	.01344	.01248	.01159
34	0	.01585	.01419	.01272	.01142	.01026	.00924	.00834	.00754	.00682	.00618	.00561	.00510	.00465	.00424	.00388	.00355	.00325	.00299	.00275	.00253
34	1	.01570	.01401	.01252	.01120	.01004	.00900	.00809	.00728	.00656	.00591	.00534	.00483	.00438	.00397	.00361	.00328	.00299	.00272	.00249	.00227
34	2	.01638	.01463	.01308	.01171	.01050	.00943	.00847	.00763	.00687	.00620	.00560	.00507	.00459	.00417	.00379	.00344	.00314	.00286	.00261	.00239
34	3	.01711	.01530	.01369	.01227	.01101	.00989	.00889	.00801	.00722	.00652	.00590	.00534	.00484	.00439	.00399	.00363	.00331	.00302	.00276	.00252
34	4	.01789	.01600	.01434	.01286	.01155	.01038	.00934	.00842	.00760	.00687	.00621	.00563	.00510	.00463	.00421	.00383	.00349	.00319	.00291	.00266

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
34	5	.01870	.01675	.01502	.01348	.01211	.01090	.00982	.00886	.00800	.00723	.00655	.00593	.00538	.00489	.00445	.00405	.00370	.00337	.00308	.00282
34	6	.01955	.01753	.01573	.01413	.01271	.01145	.01032	.00932	.00842	.00762	.00690	.00626	.00568	.00517	.00470	.00429	.00391	.00357	.00327	.00299
34	7	.02044	.01834	.01647	.01482	.01334	.01202	.01085	.00980	.00887	.00803	.00728	.00660	.00600	.00546	.00497	.00453	.00414	.00378	.00346	.00317
34	8	.02136	.01918	.01725	.01553	.01399	.01262	.01140	.01031	.00933	.00846	.00767	.00697	.00634	.00577	.00526	.00480	.00438	.00401	.00367	.00336
34	9	.02232	.02007	.01806	.01627	.01468	.01325	.01198	.01084	.00982	.00891	.00809	.00735	.00669	.00609	.00556	.00507	.00464	.00424	.00389	.00356
34	10	.02331	.02098	.01890	.01705	.01539	.01391	.01259	.01140	.01033	.00938	.00852	.00775	.00706	.00644	.00587	.00537	.00491	.00449	.00412	.00378
34	11	.02434	.02193	.01978	.01785	.01613	.01460	.01322	.01198	.01087	.00988	.00898	.00818	.00745	.00680	.00621	.00567	.00519	.00476	.00436	.00401
34	12	.02541	.02292	.02069	.01869	.01691	.01531	.01387	.01259	.01143	.01039	.00946	.00862	.00786	.00717	.00656	.00600	.00549	.00504	.00462	.00425
34	13	.02651	.02393	.02162	.01956	.01771	.01605	.01456	.01322	.01201	.01093	.00996	.00908	.00828	.00757	.00692	.00634	.00581	.00533	.00489	.00450
34	14	.02763	.02497	.02258	.02044	.01852	.01680	.01526	.01386	.01261	.01148	.01047	.00955	.00872	.00797	.00730	.00668	.00613	.00563	.00517	.00476
34	15	.02878	.02603	.02356	.02135	.01936	.01758	.01597	.01453	.01323	.01205	.01099	.01004	.00917	.00839	.00768	.00704	.00646	.00594	.00546	.00502
34	16	.02995	.02711	.02457	.02228	.02022	.01837	.01671	.01521	.01386	.01264	.01153	.01054	.00964	.00882	.00808	.00741	.00681	.00625	.00575	.00530
34	17	.03115	.02822	.02559	.02323	.02111	.01919	.01746	.01591	.01450	.01324	.01209	.01105	.01011	.00926	.00849	.00779	.00716	.00658	.00606	.00558
34	18	.03237	.02936	.02665	.02421	.02201	.02003	.01824	.01663	.01517	.01385	.01266	.01158	.01061	.00972	.00892	.00819	.00752	.00692	.00637	.00587
34	19	.03362	.03052	.02773	.02521	.02294	.02089	.01904	.01737	.01586	.01449	.01326	.01213	.01112	.01020	.00936	.00860	.00790	.00727	.00670	.00618
34	20	.03491	.03171	.02884	.02624	.02390	.02178	.01987	.01814	.01657	.01516	.01387	.01271	.01165	.01069	.00982	.00902	.00830	.00764	.00704	.00650
34	21	.03623	.03294	.02997	.02730	.02488	.02270	.02072	.01893	.01731	.01584	.01451	.01330	.01220	.01120	.01029	.00947	.00871	.00803	.00740	.00683
34	22	.03757	.03419	.03114	.02839	.02589	.02364	.02160	.01975	.01807	.01655	.01517	.01391	.01277	.01173	.01079	.00993	.00915	.00843	.00778	.00718
34	23	.03895	.03548	.03234	.02950	.02693	.02461	.02250	.02059	.01886	.01728	.01585	.01455	.01336	.01229	.01131	.01041	.00959	.00885	.00817	.00755
34	24	.04035	.03679	.03357	.03065	.02800	.02561	.02343	.02146	.01967	.01804	.01655	.01521	.01398	.01286	.01184	.01091	.01006	.00929	.00858	.00793
34	25	.04178	.03813	.03482	.03182	.02910	.02663	.02439	.02235	.02050	.01882	.01728	.01589	.01462	.01346	.01240	.01143	.01055	.00974	.00900	.00833
34	26	.04324	.03950	.03610	.03302	.03022	.02768	.02537	.02327	.02136	.01962	.01804	.01659	.01527	.01407	.01297	.01197	.01105	.01021	.00944	.00874
34	27	.04473	.04089	.03740	.03424	.03137	.02875	.02638	.02421	.02224	.02045	.01881	.01732	.01595	.01471	.01357	.01253	.01158	.01070	.00991	.00917
34	28	.04624	.04230	.03873	.03549	.03253	.02985	.02740	.02518	.02315	.02130	.01961	.01806	.01665	.01536	.01419	.01311	.01212	.01121	.01038	.00962
34	29	.04776	.04374	.04008	.03675	.03373	.03097	.02845	.02616	.02407	.02216	.02042	.01883	.01737	.01604	.01482	.01370	.01268	.01174	.01088	.01009
34	30	.04930	.04519	.04145	.03804	.03493	.03210	.02952	.02717	.02502	.02305	.02126	.01961	.01811	.01673	.01547	.01432	.01326	.01228	.01139	.01057
34	31	.05086	.04666	.04283	.03934	.03616	.03326	.03061	.02819	.02598	.02396	.02211	.02042	.01887	.01745	.01614	.01495	.01385	.01284	.01192	.01107
34	32	.05242	.04813	.04422	.04066	.03740	.03443	.03171	.02923	.02696	.02488	.02298	.02124	.01964	.01817	.01683	.01560	.01446	.01342	.01246	.01158
34	33	.05400	.04962	.04563	.04199	.03866	.03561	.03283	.03029	.02796	.02582	.02387	.02207	.02043	.01892	.01753	.01626	.01509	.01401	.01302	.01210
34	34	.05558	.05112	.04705	.04332	.03992	.03681	.03396	.03135	.02897	.02678	.02477	.02293	.02123	.01968	.01825	.01694	.01573	.01462	.01359	.01265
35	0	.01609	.01441	.01293	.01162	.01046	.00943	.00851	.00770	.00697	.00633	.00575	.00524	.00478	.00436	.00399	.00366	.00336	.00309	.00284	.00262
35	1	.01590	.01420	.01270	.01137	.01020	.00916	.00823	.00741	.00668	.00604	.00546	.00494	.00448	.00407	.00370	.00337	.00307	.00280	.00256	.00234
35	2	.01659	.01483	.01327	.01189	.01067	.00959	.00862	.00777	.00701	.00633	.00572	.00518	.00470	.00427	.00388	.00353	.00322	.00294	.00269	.00246
35	3	.01734	.01551	.01389	.01246	.01118	.01006	.00905	.00816	.00737	.00666	.00602	.00546	.00495	.00450	.00409	.00373	.00340	.00310	.00284	.00260
35	4	.01813	.01623	.01455	.01306	.01173	.01056	.00951	.00858	.00775	.00701	.00635	.00575	.00522	.00475	.00432	.00394	.00359	.00328	.00300	.00275
35	5	.01896	.01699	.01524	.01369	.01232	.01109	.01000	.00903	.00816	.00738	.00669	.00607	.00551	.00501	.00457	.00416	.00380	.00347	.00318	.00291
35	6	.01982	.01778	.01597	.01436	.01293	.01165	.01051	.00950	.00859	.00778	.00706	.00641	.00582	.00530	.00483	.00440	.00402	.00368	.00336	.00308
35	7	.02073	.01861	.01673	.01506	.01357	.01224	.01106	.01000	.00905	.00820	.00744	.00676	.00615	.00560	.00510	.00466	.00426	.00389	.00357	.00327
35	8	.02167	.01948	.01753	.01579	.01424	.01286	.01162	.01052	.00953	.00864	.00785	.00713	.00649	.00592	.00540	.00493	.00451	.00412	.00378	.00347
35	9	.02265	.02038	.01835	.01655	.01494	.01350	.01222	.01106	.01003	.00911	.00827	.00753	.00686	.00625	.00571	.00521	.00477	.00437	.00401	.00368
35	10	.02367	.02132	.01922	.01735	.01567	.01418	.01284	.01164	.01056	.00959	.00872	.00794	.00724	.00661	.00603	.00552	.00505	.00463	.00425	.00390
35	11	.02472	.02229	.02012	.01817	.01644	.01488	.01349	.01224	.01111	.01010	.00920	.00838	.00764	.00698	.00638	.00584	.00535	.00490	.00450	.00414
35	12	.02582	.02330	.02105	.01903	.01723	.01561	.01416	.01286	.01169	.01064	.00969	.00884	.00806	.00737	.00674	.00617	.00566	.00519	.00477	.00439
35	13	.02694	.02434	.02201	.01992	.01805	.01637	.01487	.01351	.01229	.01119	.01020	.00931	.00850	.00778	.00712	.00652	.00598	.00549	.00505	.00465
35	14	.02810	.02541	.02300	.02084	.01890	.01715	.01559	.01418	.01291	.01176	.01073	.00980	.00896	.00820	.00751	.00688	.00632	.00580	.00534	.00491
35	15	.02928	.02650	.02401	.02177	.01976	.01795	.01633	.01486	.01354	.01235	.01128	.01030	.00943	.00863	.00791	.00726	.00666	.00613	.00564	.00519
35	16	.03048	.02762	.02504	.02273	.02065	.01877	.01709	.01557	.01419	.01295	.01183	.01082	.00991	.00907	.00832	.00764	.00702	.00646	.00594	.00548
35	17	.03171	.02876	.02610	.02371	.02156	.01962	.01787	.01629	.01486	.01358	.01241	.01136	.01040	.00953	.00875	.00803	.00739	.00680	.00626	.00577
35	18	.03297	.02993	.02718	.02471	.02249	.02048	.01867	.01703	.01555	.01422	.01300	.01191	.01091	.01001	.00919	.00844	.00777	.00715	.00659	.00608
35	19	.03427	.03113	.02830	.02575	.02345	.02137	.01950	.01780	.01627	.01488	.01362	.01248	.01144	.01050	.00965	.00887	.00816	.00752	.00693	.00640



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
35	20	.03559	.03236	.02945	.02682	.02444	.02229	.02035	.01860	.01701	.01556	.01426	.01307	.01199	.01101	.01012	.00931	.00858	.00790	.00729	.00673
35	21	.03695	.03363	.03063	.02791	.02546	.02325	.02124	.01942	.01777	.01628	.01492	.01369	.01257	.01155	.01062	.00978	.00901	.00830	.00766	.00708
35	22	.03835	.03493	.03184	.02904	.02651	.02422	.02215	.02027	.01856	.01701	.01561	.01433	.01316	.01210	.01114	.01026	.00946	.00872	.00806	.00744
35	23	.03977	.03626	.03308	.03020	.02759	.02523	.02309	.02115	.01938	.01778	.01632	.01499	.01378	.01268	.01168	.01076	.00993	.00916	.00846	.00783
35	24	.04123	.03762	.03435	.03139	.02871	.02627	.02406	.02205	.02022	.01856	.01705	.01568	.01442	.01328	.01224	.01128	.01041	.00962	.00889	.00823
35	25	.04272	.03902	.03566	.03261	.02985	.02734	.02506	.02298	.02110	.01938	.01781	.01639	.01509	.01390	.01282	.01183	.01092	.01010	.00934	.00864
35	26	.04424	.04044	.03699	.03386	.03102	.02843	.02608	.02394	.02199	.02022	.01860	.01712	.01578	.01455	.01342	.01239	.01145	.01059	.00980	.00908
35	27	.04579	.04189	.03835	.03514	.03221	.02955	.02713	.02493	.02292	.02108	.01941	.01789	.01649	.01522	.01405	.01298	.01200	.01111	.01029	.00953
35	28	.04736	.04337	.03974	.03644	.03344	.03070	.02821	.02594	.02386	.02197	.02025	.01867	.01723	.01590	.01470	.01359	.01257	.01164	.01079	.01001
35	29	.04896	.04487	.04115	.03777	.03468	.03187	.02931	.02697	.02484	.02289	.02110	.01947	.01798	.01662	.01536	.01422	.01316	.01220	.01131	.01050
35	30	.05057	.04639	.04258	.03911	.03595	.03307	.03043	.02803	.02583	.02382	.02198	.02030	.01876	.01735	.01605	.01486	.01377	.01277	.01185	.01101
35	31	.05220	.04793	.04403	.04048	.03724	.03428	.03157	.02910	.02684	.02477	.02288	.02114	.01955	.01810	.01676	.01553	.01440	.01336	.01241	.01153
35	32	.05385	.04948	.04550	.04186	.03854	.03551	.03273	.03020	.02787	.02575	.02380	.02201	.02037	.01886	.01748	.01621	.01504	.01397	.01298	.01207
35	33	.05550	.05105	.04698	.04326	.03986	.03676	.03391	.03131	.02892	.02674	.02473	.02289	.02120	.01965	.01823	.01691	.01571	.01460	.01357	.01263
35	34	.05717	.05263	.04847	.04467	.04120	.03802	.03511	.03244	.02999	.02775	.02569	.02379	.02205	.02046	.01899	.01763	.01639	.01524	.01418	.01320
35	35	.05884	.05421	.04998	.04610	.04255	.03930	.03632	.03358	.03107	.02877	.02665	.02471	.02292	.02128	.01976	.01837	.01708	.01590	.01480	.01380
36	0	.01632	.01463	.01314	.01182	.01065	.00961	.00869	.00786	.00713	.00648	.00590	.00537	.00491	.00449	.00411	.00377	.00347	.00319	.00294	.00272
36	1	.01610	.01439	.01288	.01154	.01036	.00931	.00838	.00755	.00681	.00616	.00557	.00505	.00458	.00417	.00379	.00345	.00315	.00288	.00264	.00242
36	2	.01680	.01502	.01346	.01207	.01084	.00974	.00877	.00791	.00714	.00646	.00585	.00530	.00481	.00437	.00398	.00363	.00331	.00302	.00277	.00254
36	3	.01756	.01572	.01409	.01264	.01136	.01022	.00921	.00831	.00751	.00679	.00615	.00558	.00507	.00461	.00419	.00382	.00349	.00319	.00292	.00268
36	4	.01836	.01645	.01476	.01326	.01192	.01074	.00968	.00874	.00790	.00715	.00648	.00588	.00534	.00486	.00443	.00404	.00369	.00337	.00309	.00283
36	5	.01920	.01722	.01547	.01391	.01252	.01128	.01018	.00920	.00832	.00754	.00684	.00621	.00564	.00514	.00468	.00427	.00390	.00357	.00327	.00300
36	6	.02009	.01803	.01621	.01459	.01314	.01186	.01071	.00968	.00877	.00794	.00721	.00655	.00596	.00543	.00495	.00452	.00413	.00378	.00346	.00318
36	7	.02101	.01888	.01699	.01530	.01380	.01246	.01126	.01019	.00923	.00838	.00761	.00692	.00630	.00574	.00524	.00478	.00437	.00401	.00367	.00337
36	8	.02197	.01976	.01780	.01605	.01448	.01309	.01184	.01072	.00972	.00883	.00802	.00730	.00665	.00606	.00554	.00506	.00463	.00424	.00389	.00357
36	9	.02297	.02069	.01865	.01683	.01520	.01375	.01245	.01129	.01024	.00930	.00846	.00771	.00702	.00641	.00586	.00536	.00491	.00450	.00413	.00379
36	10	.02402	.02165	.01953	.01764	.01595	.01444	.01309	.01188	.01079	.00981	.00893	.00813	.00742	.00678	.00620	.00567	.00520	.00477	.00438	.00402
36	11	.02510	.02264	.02045	.01849	.01674	.01517	.01376	.01249	.01135	.01033	.00941	.00858	.00784	.00716	.00655	.00600	.00550	.00505	.00464	.00427
36	12	.02622	.02368	.02141	.01938	.01755	.01592	.01445	.01313	.01195	.01088	.00992	.00905	.00827	.00757	.00693	.00635	.00582	.00535	.00492	.00453
36	13	.02737	.02475	.02240	.02029	.01840	.01670	.01517	.01380	.01257	.01145	.01045	.00954	.00873	.00799	.00732	.00671	.00616	.00566	.00521	.00480
36	14	.02856	.02584	.02341	.02123	.01927	.01750	.01592	.01449	.01320	.01204	.01100	.01005	.00920	.00842	.00772	.00709	.00651	.00599	.00551	.00508
36	15	.02977	.02697	.02445	.02219	.02016	.01833	.01668	.01520	.01386	.01265	.01156	.01057	.00968	.00887	.00814	.00747	.00687	.00632	.00582	.00536
36	16	.03101	.02811	.02551	.02317	.02107	.01917	.01746	.01592	.01453	.01327	.01214	.01111	.01018	.00933	.00856	.00787	.00724	.00666	.00614	.00566
36	17	.03227	.02929	.02660	.02418	.02201	.02004	.01827	.01667	.01522	.01392	.01273	.01166	.01069	.00981	.00901	.00828	.00762	.00702	.00647	.00597
36	18	.03357	.03049	.02772	.02522	.02297	.02093	.01910	.01744	.01594	.01458	.01335	.01223	.01122	.01030	.00946	.00870	.00801	.00738	.00681	.00629
36	19	.03490	.03173	.02887	.02629	.02396	.02186	.01995	.01823	.01667	.01526	.01398	.01282	.01177	.01081	.00994	.00915	.00842	.00777	.00716	.00662
36	20	.03627	.03300	.03005	.02739	.02498	.02281	.02084	.01906	.01744	.01598	.01465	.01344	.01234	.01134	.01043	.00961	.00885	.00817	.00754	.00696
36	21	.03767	.03431	.03127	.02853	.02604	.02379	.02176	.01991	.01823	.01671	.01533	.01408	.01294	.01190	.01095	.01009	.00930	.00858	.00793	.00733
36	22	.03912	.03565	.03253	.02969	.02713	.02481	.02270	.02079	.01906	.01748	.01605	.01474	.01356	.01248	.01149	.01059	.00977	.00902	.00834	.00771
36	23	.04059	.03703	.03381	.03090	.02825	.02585	.02368	.02170	.01991	.01827	.01679	.01543	.01420	.01308	.01205	.01112	.01026	.00948	.00877	.00811
36	24	.04210	.03845	.03513	.03213	.02941	.02693	.02468	.02264	.02078	.01909	.01755	.01615	.01487	.01370	.01264	.01166	.01077	.00996	.00921	.00853
36	25	.04365	.03990	.03649	.03340	.03059	.02804	.02572	.02361	.02169	.01994	.01835	.01689	.01557	.01435	.01325	.01223	.01131	.01046	.00968	.00897
36	26	.04523	.04138	.03788	.03470	.03181	.02918	.02679	.02461	.02263	.02082	.01917	.01766	.01629	.01503	.01388	.01282	.01186	.01098	.01017	.00942
36	27	.04684	.04289	.03930	.03603	.03306	.03035	.02789	.02564	.02359	.02173	.02002	.01846	.01703	.01573	.01453	.01344	.01244	.01152	.01068	.00990
36	28	.04848	.04443	.04075	.03739	.03434	.03155	.02902	.02670	.02459	.02266	.02089	.01928	.01780	.01645	.01521	.01408	.01304	.01208	.01121	.01040
36	29	.05015	.04600	.04222	.03878	.03564	.03278	.03017	.02778	.02560	.02361	.02179	.02012	.01860	.01720	.01592	.01474	.01366	.01267	.01175	.01092
36	30	.05183	.04759	.04372	.04019	.03697	.03403	.03134	.02889	.02665	.02459	.02271	.02099	.01941	.01797	.01664	.01542	.01430	.01327	.01232	.01145
36	31	.05354	.04920	.04524	.04162	.03832	.03530	.03254	.03002	.02771	.02559	.02366	.02188	.02025	.01876	.01738	.01612	.01496	.01389	.01291	.01200
36	32	.05527	.05083	.04677	.04307	.03969	.03659	.03376	.03117	.02879	.02662	.02462	.02279	.02111	.01957	.01815	.01684	.01564	.01453	.01352	.01258
36	33	.05701	.05247	.04833	.04454	.04108	.03791	.03500	.03234	.02990	.02766	.02561	.02372	.02199	.02040	.01893	.01758	.01634	.01520	.01414	.01317

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
36	34	.05876	.05413	.04990	.04603	.04249	.03924	.03626	.03353	.03103	.02873	.02661	.02467	.02289	.02125	.01973	.01834	.01706	.01587	.01478	.01378
36	35	.06052	.05580	.05149	.04753	.04391	.04058	.03754	.03474	.03217	.02981	.02764	.02564	.02381	.02212	.02056	.01912	.01780	.01657	.01545	.01440
36	36	.06229	.05748	.05308	.04904	.04534	.04195	.03883	.03596	.03333	.03091	.02868	.02663	.02474	.02300	.02140	.01992	.01855	.01729	.01612	.01505
37	0	.01655	.01485	.01335	.01202	.01084	.00979	.00886	.00803	.00729	.00663	.00604	.00551	.00504	.00461	.00423	.00389	.00358	.00330	.00304	.00281
37	1	.01629	.01457	.01305	.01171	.01052	.00946	.00852	.00769	.00694	.00628	.00569	.00516	.00469	.00427	.00389	.00354	.00324	.00296	.00271	.00249
37	2	.01700	.01522	.01364	.01224	.01100	.00990	.00892	.00805	.00728	.00659	.00597	.00541	.00492	.00448	.00408	.00372	.00340	.00311	.00285	.00261
37	3	.01777	.01592	.01428	.01283	.01154	.01039	.00937	.00846	.00765	.00693	.00628	.00570	.00518	.00472	.00430	.00392	.00358	.00328	.00300	.00276
37	4	.01859	.01667	.01497	.01346	.01211	.01092	.00985	.00890	.00805	.00730	.00662	.00601	.00547	.00498	.00454	.00414	.00379	.00347	.00318	.00291
37	5	.01945	.01746	.01569	.01412	.01272	.01147	.01036	.00937	.00848	.00769	.00698	.00634	.00577	.00526	.00480	.00438	.00401	.00367	.00336	.00309
37	6	.02035	.01828	.01645	.01481	.01336	.01206	.01090	.00986	.00894	.00811	.00737	.00670	.00610	.00556	.00508	.00464	.00424	.00389	.00357	.00327
37	7	.02129	.01915	.01724	.01554	.01403	.01267	.01147	.01038	.00942	.00855	.00777	.00707	.00644	.00588	.00537	.00491	.00449	.00412	.00378	.00347
37	8	.02227	.02005	.01807	.01630	.01473	.01332	.01206	.01093	.00992	.00901	.00820	.00747	.00681	.00622	.00568	.00520	.00476	.00437	.00401	.00368
37	9	.02329	.02099	.01894	.01710	.01546	.01400	.01268	.01151	.01045	.00950	.00865	.00789	.00719	.00657	.00601	.00550	.00504	.00463	.00425	.00391
37	10	.02436	.02197	.01984	.01794	.01623	.01471	.01334	.01211	.01101	.01002	.00913	.00833	.00760	.00695	.00636	.00583	.00534	.00491	.00451	.00415
37	11	.02547	.02299	.02079	.01881	.01704	.01545	.01403	.01275	.01160	.01056	.00963	.00879	.00803	.00735	.00673	.00617	.00566	.00520	.00478	.00440
37	12	.02661	.02405	.02177	.01971	.01787	.01622	.01474	.01341	.01221	.01113	.01015	.00928	.00848	.00776	.00711	.00653	.00599	.00551	.00507	.00467
37	13	.02780	.02515	.02278	.02065	.01874	.01703	.01548	.01410	.01284	.01172	.01070	.00978	.00895	.00820	.00752	.00690	.00634	.00583	.00537	.00495
37	14	.02901	.02627	.02382	.02161	.01963	.01785	.01625	.01480	.01350	.01233	.01126	.01030	.00944	.00865	.00794	.00729	.00670	.00617	.00568	.00524
37	15	.03025	.02743	.02489	.02260	.02055	.01870	.01703	.01553	.01418	.01295	.01184	.01084	.00993	.00911	.00837	.00769	.00707	.00651	.00601	.00554
37	16	.03152	.02860	.02598	.02362	.02149	.01957	.01784	.01628	.01487	.01359	.01244	.01140	.01045	.00959	.00881	.00810	.00746	.00687	.00634	.00585
37	17	.03282	.02981	.02710	.02465	.02245	.02046	.01867	.01705	.01558	.01426	.01305	.01197	.01098	.01008	.00927	.00853	.00785	.00724	.00668	.00617
37	18	.03416	.03105	.02825	.02572	.02344	.02138	.01952	.01784	.01632	.01494	.01369	.01256	.01153	.01059	.00974	.00897	.00826	.00762	.00703	.00650
37	19	.03553	.03232	.02943	.02682	.02447	.02234	.02041	.01866	.01708	.01565	.01435	.01317	.01210	.01112	.01023	.00942	.00869	.00802	.00740	.00684
37	20	.03694	.03363	.03065	.02796	.02552	.02332	.02132	.01951	.01787	.01639	.01504	.01381	.01269	.01167	.01075	.00990	.00914	.00843	.00779	.00720
37	21	.03839	.03499	.03191	.02913	.02662	.02434	.02227	.02040	.01870	.01715	.01575	.01447	.01331	.01225	.01129	.01041	.00960	.00887	.00820	.00759
37	22	.03987	.03637	.03321	.03034	.02774	.02539	.02325	.02131	.01955	.01795	.01649	.01516	.01395	.01285	.01185	.01093	.01009	.00933	.00862	.00798
37	23	.04140	.03780	.03454	.03158	.02890	.02647	.02426	.02226	.02043	.01877	.01726	.01588	.01462	.01348	.01243	.01148	.01060	.00980	.00907	.00840
37	24	.04297	.03927	.03591	.03287	.03010	.02759	.02531	.02323	.02135	.01962	.01806	.01663	.01532	.01413	.01304	.01205	.01114	.01030	.00954	.00884
37	25	.04457	.04077	.03732	.03418	.03133	.02875	.02639	.02424	.02229	.02051	.01888	.01740	.01605	.01481	.01368	.01264	.01169	.01082	.01003	.00930
37	26	.04621	.04231	.03876	.03553	.03260	.02993	.02750	.02529	.02327	.02142	.01974	.01820	.01680	.01551	.01434	.01326	.01227	.01137	.01054	.00978
37	27	.04789	.04388	.04024	.03692	.03390	.03115	.02865	.02636	.02427	.02237	.02063	.01904	.01758	.01625	.01503	.01391	.01288	.01194	.01107	.01028
37	28	.04959	.04548	.04175	.03834	.03524	.03241	.02982	.02747	.02531	.02334	.02154	.01990	.01839	.01700	.01574	.01457	.01351	.01253	.01163	.01080
37	29	.05133	.04712	.04328	.03979	.03660	.03369	.03103	.02860	.02638	.02434	.02248	.02078	.01922	.01779	.01647	.01527	.01416	.01314	.01220	.01134
37	30	.05309	.04878	.04485	.04126	.03799	.03499	.03226	.02976	.02747	.02537	.02345	.02169	.02008	.01859	.01723	.01598	.01483	.01378	.01280	.01191
37	31	.05488	.05046	.04644	.04276	.03940	.03633	.03352	.03094	.02858	.02642	.02444	.02262	.02096	.01942	.01802	.01672	.01553	.01443	.01342	.01249
37	32	.05668	.05217	.04805	.04428	.04084	.03768	.03480	.03215	.02972	.02750	.02546	.02358	.02186	.02028	.01882	.01748	.01625	.01511	.01406	.01309
37	33	.05851	.05390	.04968	.04583	.04230	.03906	.03610	.03338	.03089	.02860	.02650	.02456	.02279	.02115	.01965	.01826	.01698	.01581	.01472	.01372
37	34	.06034	.05564	.05133	.04739	.04378	.04046	.03742	.03463	.03207	.02972	.02756	.02557	.02373	.02205	.02050	.01906	.01774	.01653	.01540	.01436
37	35	.06220	.05740	.05300	.04897	.04527	.04188	.03877	.03591	.03328	.03086	.02864	.02659	.02471	.02297	.02137	.01989	.01852	.01726	.01610	.01503
37	36	.06406	.05917	.05468	.05057	.04679	.04332	.04013	.03720	.03450	.03202	.02974	.02763	.02569	.02391	.02226	.02073	.01932	.01802	.01682	.01571
37	37	.06593	.06094	.05637	.05217	.04831	.04477	.04151	.03851	.03575	.03320	.03086	.02870	.02670	.02486	.02316	.02159	.02014	.01880	.01756	.01641
38	0	.01679	.01508	.01357	.01223	.01104	.00998	.00904	.00821	.00746	.00679	.00619	.00566	.00518	.00475	.00436	.00401	.00369	.00341	.00315	.00292
38	1	.01649	.01476	.01323	.01188	.01068	.00961	.00866	.00782	.00707	.00640	.00581	.00527	.00480	.00437	.00398	.00364	.00332	.00304	.00279	.00256
38	2	.01721	.01541	.01383	.01242	.01117	.01006	.00908	.00820	.00741	.00672	.00609	.00553	.00503	.00458	.00418	.00382	.00349	.00319	.00293	.00269
38	3	.01799	.01613	.01448	.01302	.01172	.01056	.00953	.00861	.00780	.00706	.00641	.00582	.00530	.00483	.00440	.00402	.00368	.00337	.00309	.00284
38	4	.01882	.01689	.01517	.01365	.01230	.01109	.01002	.00906	.00821	.00744	.00676	.00614	.00559	.00510	.00465	.00425	.00389	.00356	.00327	.00300
38	5	.01970	.01769	.01591	.01433	.01292	.01166	.01054	.00954	.00865	.00785	.00713	.00648	.00591	.00539	.00492	.00450	.00412	.00377	.00346	.00318
38	6	.02061	.01853	.01668	.01504	.01357	.01226	.01109	.01005	.00911	.00827	.00752	.00685	.00624	.00569	.00520	.00476	.00436	.00400	.00367	.00337
38	7	.02157	.01941	.01749	.01578	.01425	.01289	.01167	.01058	.00960	.00873	.00794	.00723	.00659	.00602	.00550	.00504	.00462	.00424	.00389	.00358
38	8	.02257	.02033	.01834	.01656	.01497	.01355	.01228	.01114	.01012	.00920	.00838	.00764	.00697	.00637	.00582	.00533	.00489	.00449	.00413	.00380

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
38	9	.02361	.02129	.01922	.01738	.01572	.01424	.01292	.01173	.01066	.00970	.00884	.00807	.00737	.00673	.00616	.00565	.00518	.00476	.00438	.00403
38	10	.02470	.02230	.02015	.01823	.01651	.01497	.01359	.01235	.01124	.01024	.00933	.00852	.00779	.00712	.00653	.00598	.00549	.00505	.00464	.00428
38	11	.02583	.02334	.02112	.01912	.01734	.01573	.01429	.01300	.01184	.01079	.00985	.00900	.00823	.00753	.00691	.00634	.00582	.00535	.00493	.00454
38	12	.02700	.02443	.02212	.02005	.01819	.01653	.01503	.01368	.01247	.01137	.01039	.00950	.00869	.00796	.00730	.00671	.00617	.00567	.00523	.00482
38	13	.02822	.02555	.02316	.02101	.01908	.01735	.01579	.01439	.01312	.01198	.01095	.01002	.00918	.00841	.00772	.00710	.00653	.00601	.00554	.00511
38	14	.02946	.02670	.02422	.02200	.02000	.01820	.01658	.01512	.01380	.01261	.01153	.01056	.00968	.00888	.00815	.00750	.00690	.00636	.00586	.00541
38	15	.03073	.02788	.02532	.02301	.02094	.01907	.01739	.01587	.01449	.01325	.01213	.01111	.01019	.00936	.00860	.00791	.00728	.00671	.00619	.00572
38	16	.03203	.02909	.02644	.02405	.02190	.01997	.01822	.01664	.01521	.01391	.01274	.01168	.01072	.00985	.00906	.00834	.00768	.00708	.00654	.00604
38	17	.03337	.03033	.02759	.02512	.02289	.02089	.01907	.01743	.01594	.01460	.01338	.01227	.01127	.01036	.00953	.00878	.00809	.00746	.00689	.00637
38	18	.03474	.03160	.02877	.02622	.02392	.02183	.01995	.01825	.01670	.01530	.01404	.01288	.01184	.01089	.01002	.00923	.00851	.00786	.00726	.00671
38	19	.03615	.03291	.02999	.02735	.02497	.02281	.02086	.01909	.01749	.01604	.01472	.01352	.01243	.01143	.01053	.00971	.00896	.00827	.00764	.00707
38	20	.03760	.03426	.03125	.02852	.02606	.02383	.02181	.01997	.01831	.01680	.01543	.01418	.01304	.01201	.01107	.01021	.00942	.00870	.00805	.00745
38	21	.03909	.03565	.03255	.02973	.02719	.02488	.02279	.02089	.01916	.01759	.01617	.01487	.01369	.01261	.01162	.01073	.00991	.00916	.00847	.00785
38	22	.04062	.03709	.03388	.03098	.02835	.02597	.02380	.02183	.02004	.01842	.01693	.01558	.01435	.01323	.01221	.01127	.01042	.00963	.00892	.00826
38	23	.04220	.03856	.03526	.03227	.02956	.02709	.02485	.02281	.02096	.01927	.01773	.01633	.01505	.01388	.01282	.01184	.01095	.01013	.00938	.00870
38	24	.04382	.04008	.03668	.03360	.03080	.02825	.02593	.02383	.02191	.02016	.01856	.01711	.01578	.01456	.01345	.01243	.01150	.01065	.00987	.00915
38	25	.04548	.04163	.03814	.03496	.03207	.02945	.02706	.02488	.02289	.02108	.01942	.01791	.01653	.01527	.01411	.01306	.01209	.01120	.01038	.00963
38	26	.04718	.04323	.03963	.03637	.03339	.03068	.02821	.02596	.02391	.02203	.02032	.01875	.01732	.01600	.01480	.01370	.01269	.01177	.01092	.01013
38	27	.04892	.04486	.04117	.03781	.03474	.03195	.02941	.02708	.02496	.02302	.02124	.01962	.01813	.01677	.01552	.01438	.01333	.01236	.01147	.01066
38	28	.05069	.04653	.04274	.03928	.03613	.03326	.03063	.02823	.02604	.02403	.02220	.02052	.01898	.01756	.01627	.01508	.01399	.01298	.01206	.01121
38	29	.05250	.04823	.04434	.04079	.03755	.03459	.03189	.02941	.02715	.02508	.02318	.02144	.01985	.01838	.01704	.01580	.01467	.01362	.01266	.01178
38	30	.05434	.04997	.04598	.04233	.03900	.03596	.03318	.03063	.02829	.02616	.02419	.02240	.02075	.01923	.01784	.01655	.01538	.01429	.01329	.01237
38	31	.05620	.05173	.04764	.04390	.04048	.03735	.03449	.03187	.02946	.02726	.02523	.02338	.02167	.02010	.01866	.01733	.01611	.01498	.01394	.01299
38	32	.05809	.05351	.04932	.04549	.04199	.03878	.03583	.03314	.03066	.02839	.02630	.02438	.02262	.02100	.01950	.01813	.01686	.01569	.01462	.01362
38	33	.06000	.05532	.05104	.04711	.04352	.04022	.03720	.03443	.03188	.02954	.02739	.02541	.02359	.02192	.02038	.01895	.01764	.01643	.01531	.01428
38	34	.06193	.05715	.05277	.04875	.04507	.04170	.03859	.03575	.03313	.03072	.02851	.02647	.02459	.02286	.02127	.01980	.01844	.01719	.01603	.01496
38	35	.06387	.05899	.05452	.05042	.04665	.04319	.04001	.03709	.03440	.03193	.02965	.02755	.02562	.02383	.02219	.02067	.01927	.01797	.01677	.01566
38	36	.06583	.06086	.05629	.05209	.04824	.04470	.04145	.03845	.03569	.03315	.03081	.02865	.02666	.02483	.02313	.02156	.02011	.01877	.01753	.01639
38	37	.06780	.06273	.05807	.05379	.04985	.04623	.04290	.03983	.03700	.03440	.03199	.02978	.02773	.02584	.02409	.02248	.02098	.01960	.01832	.01713
38	38	.06977	.06461	.05986	.05549	.05148	.04778	.04437	.04123	.03833	.03566	.03320	.03092	.02882	.02687	.02507	.02341	.02187	.02044	.01912	.01789
39	0	.01703	.01531	.01379	.01244	.01124	.01017	.00923	.00838	.00763	.00695	.00635	.00580	.00532	.00488	.00449	.00413	.00381	.00352	.00326	.00302
39	1	.01668	.01494	.01340	.01204	.01084	.00976	.00881	.00796	.00720	.00653	.00593	.00539	.00490	.00447	.00408	.00373	.00341	.00313	.00287	.00264
39	2	.01741	.01561	.01401	.01259	.01134	.01022	.00923	.00834	.00755	.00685	.00621	.00565	.00514	.00469	.00428	.00391	.00358	.00328	.00301	.00277
39	3	.01820	.01633	.01467	.01320	.01189	.01073	.00969	.00876	.00794	.00720	.00654	.00595	.00542	.00494	.00451	.00412	.00378	.00346	.00318	.00292
39	4	.01905	.01710	.01538	.01385	.01249	.01127	.01019	.00922	.00836	.00759	.00689	.00627	.00572	.00522	.00476	.00436	.00399	.00366	.00336	.00309
39	5	.01994	.01792	.01613	.01454	.01312	.01185	.01072	.00971	.00881	.00800	.00727	.00662	.00604	.00551	.00504	.00461	.00422	.00388	.00356	.00327
39	6	.02087	.01878	.01692	.01526	.01378	.01246	.01128	.01023	.00928	.00844	.00768	.00700	.00638	.00583	.00533	.00488	.00447	.00411	.00377	.00347
39	7	.02185	.01967	.01774	.01602	.01448	.01310	.01187	.01077	.00979	.00890	.00811	.00739	.00675	.00617	.00564	.00517	.00474	.00435	.00400	.00368
39	8	.02286	.02061	.01861	.01681	.01521	.01378	.01250	.01135	.01032	.00939	.00856	.00781	.00713	.00652	.00597	.00547	.00502	.00462	.00425	.00391
39	9	.02393	.02159	.01951	.01765	.01598	.01449	.01315	.01195	.01087	.00991	.00903	.00825	.00754	.00690	.00632	.00580	.00532	.00490	.00451	.00415
39	10	.02504	.02262	.02046	.01852	.01679	.01523	.01384	.01259	.01146	.01045	.00954	.00871	.00797	.00730	.00669	.00614	.00564	.00519	.00478	.00441
39	11	.02619	.02368	.02144	.01943	.01763	.01601	.01456	.01326	.01208	.01102	.01007	.00921	.00843	.00772	.00708	.00651	.00598	.00551	.00507	.00468
39	12	.02739	.02479	.02247	.02038	.01851	.01683	.01532	.01395	.01273	.01162	.01062	.00972	.00890	.00817	.00750	.00689	.00634	.00584	.00538	.00497
39	13	.02863	.02594	.02353	.02137	.01942	.01767	.01610	.01468	.01340	.01225	.01120	.01026	.00940	.00863	.00793	.00729	.00671	.00619	.00571	.00527
39	14	.02990	.02712	.02462	.02238	.02036	.01854	.01691	.01543	.01410	.01289	.01180	.01081	.00992	.00911	.00837	.00771	.00710	.00655	.00604	.00558
39	15	.03120	.02833	.02575	.02342	.02133	.01944	.01774	.01620	.01481	.01355	.01242	.01139	.01045	.00960	.00883	.00813	.00750	.00692	.00639	.00590
39	16	.03254	.02957	.02690	.02449	.02232	.02036	.01859	.01699	.01555	.01424	.01305	.01198	.01100	.01011	.00931	.00857	.00791	.00730	.00674	.00624
39	17	.03391	.03084	.02808	.02558	.02334	.02130	.01947	.01781	.01630	.01494	.01370	.01258	.01156	.01064	.00980	.00903	.00833	.00769	.00711	.00658
39	18	.03531	.03215	.02929	.02671	.02438	.02228	.02037	.01865	.01709	.01567	.01438	.01321	.01215	.01118	.01030	.00950	.00877	.00810	.00749	.00693
39	19	.03676	.03349	.03054	.02788	.02547	.02329	.02131	.01952	.01790	.01642	.01509	.01387	.01276	.01175	.01083	.00999	.00923	.00853	.00789	.00731

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
39	20	.03825	.03488	.03184	.02908	.02659	.02433	.02229	.02043	.01874	.01721	.01582	.01455	.01340	.01234	.01138	.01051	.00971	.00898	.00831	.00770
39	21	.03978	.03631	.03318	.03033	.02776	.02542	.02330	.02137	.01962	.01803	.01658	.01526	.01406	.01297	.01196	.01105	.01021	.00945	.00875	.00811
39	22	.04136	.03779	.03455	.03162	.02896	.02654	.02435	.02235	.02054	.01888	.01738	.01601	.01476	.01361	.01257	.01162	.01074	.00994	.00921	.00854
39	23	.04299	.03931	.03598	.03295	.03020	.02770	.02543	.02337	.02148	.01977	.01821	.01678	.01548	.01429	.01320	.01221	.01130	.01046	.00970	.00900
39	24	.04466	.04088	.03744	.03432	.03148	.02890	.02656	.02442	.02247	.02069	.01907	.01759	.01623	.01500	.01386	.01283	.01188	.01100	.01021	.00947
39	25	.04638	.04249	.03895	.03574	.03281	.03015	.02772	.02551	.02349	.02165	.01996	.01843	.01702	.01573	.01455	.01347	.01248	.01157	.01074	.00997
39	26	.04814	.04414	.04050	.03719	.03418	.03143	.02892	.02663	.02455	.02264	.02089	.01930	.01784	.01650	.01527	.01415	.01312	.01217	.01130	.01050
39	27	.04994	.04584	.04210	.03869	.03558	.03275	.03016	.02780	.02564	.02366	.02186	.02020	.01869	.01730	.01602	.01485	.01378	.01279	.01188	.01105
39	28	.05178	.04757	.04373	.04022	.03703	.03411	.03144	.02900	.02677	.02473	.02285	.02114	.01957	.01813	.01680	.01559	.01447	.01344	.01249	.01162
39	29	.05366	.04934	.04540	.04180	.03851	.03550	.03275	.03023	.02793	.02582	.02388	.02211	.02048	.01898	.01761	.01635	.01518	.01412	.01313	.01222
39	30	.05558	.05115	.04710	.04340	.04002	.03693	.03409	.03150	.02912	.02694	.02494	.02311	.02142	.01987	.01845	.01713	.01593	.01482	.01379	.01284
39	31	.05752	.05298	.04883	.04504	.04156	.03838	.03547	.03280	.03035	.02810	.02603	.02413	.02239	.02079	.01931	.01795	.01670	.01554	.01447	.01349
39	32	.05949	.05484	.05059	.04670	.04314	.03987	.03687	.03412	.03160	.02928	.02715	.02519	.02339	.02173	.02020	.01879	.01749	.01629	.01518	.01416
39	33	.06149	.05674	.05239	.04840	.04474	.04139	.03831	.03548	.03288	.03049	.02830	.02627	.02441	.02270	.02111	.01966	.01831	.01707	.01592	.01486
39	34	.06351	.05865	.05420	.05012	.04637	.04293	.03977	.03686	.03419	.03173	.02947	.02739	.02546	.02369	.02206	.02055	.01915	.01787	.01667	.01557
39	35	.06555	.06059	.05604	.05186	.04803	.04450	.04126	.03828	.03553	.03300	.03067	.02852	.02654	.02471	.02303	.02147	.02002	.01869	.01746	.01632
39	36	.06760	.06254	.05790	.05363	.04970	.04609	.04277	.03971	.03689	.03429	.03190	.02969	.02765	.02576	.02402	.02241	.02092	.01954	.01826	.01708
39	37	.06967	.06451	.05977	.05541	.05140	.04770	.04430	.04117	.03827	.03561	.03315	.03087	.02877	.02683	.02504	.02337	.02184	.02041	.01909	.01787
39	38	.07175	.06650	.06166	.05721	.05311	.04933	.04585	.04264	.03968	.03694	.03442	.03208	.02992	.02792	.02608	.02436	.02278	.02131	.01994	.01868
39	39	.07384	.06849	.06356	.05902	.05484	.05098	.04742	.04414	.04110	.03830	.03571	.03331	.03109	.02904	.02714	.02537	.02374	.02222	.02082	.01951
40	0	.01726	.01554	.01401	.01265	.01144	.01037	.00941	.00856	.00780	.00711	.00650	.00595	.00546	.00502	.00462	.00426	.00393	.00364	.00337	.00313
40	1	.01687	.01513	.01358	.01221	.01099	.00991	.00895	.00810	.00734	.00665	.00605	.00550	.00501	.00457	.00418	.00382	.00350	.00321	.00295	.00272
40	2	.01761	.01580	.01419	.01277	.01150	.01038	.00938	.00848	.00769	.00698	.00634	.00577	.00526	.00480	.00438	.00401	.00367	.00337	.00310	.00285
40	3	.01841	.01653	.01486	.01338	.01207	.01089	.00985	.00892	.00808	.00734	.00667	.00607	.00554	.00505	.00462	.00423	.00387	.00355	.00327	.00301
40	4	.01927	.01732	.01558	.01404	.01267	.01145	.01036	.00938	.00851	.00773	.00703	.00641	.00584	.00534	.00488	.00447	.00410	.00376	.00346	.00318
40	5	.02018	.01815	.01635	.01474	.01331	.01204	.01090	.00988	.00897	.00815	.00742	.00676	.00617	.00564	.00516	.00473	.00434	.00398	.00366	.00337
40	6	.02112	.01902	.01715	.01548	.01399	.01266	.01147	.01041	.00946	.00860	.00784	.00715	.00652	.00596	.00546	.00500	.00459	.00422	.00388	.00357
40	7	.02212	.01993	.01799	.01625	.01470	.01332	.01208	.01097	.00997	.00908	.00827	.00755	.00690	.00631	.00578	.00530	.00487	.00447	.00412	.00379
40	8	.02315	.02089	.01887	.01707	.01545	.01401	.01272	.01156	.01051	.00958	.00874	.00798	.00729	.00668	.00612	.00561	.00516	.00474	.00437	.00403
40	9	.02424	.02189	.01979	.01792	.01624	.01473	.01339	.01217	.01109	.01011	.00923	.00843	.00771	.00707	.00648	.00595	.00547	.00503	.00464	.00428
40	10	.02537	.02293	.02076	.01881	.01706	.01550	.01409	.01283	.01169	.01067	.00974	.00891	.00816	.00748	.00686	.00630	.00580	.00534	.00492	.00454
40	11	.02655	.02402	.02177	.01974	.01793	.01630	.01483	.01351	.01232	.01125	.01029	.00942	.00863	.00791	.00727	.00668	.00615	.00566	.00522	.00482
40	12	.02777	.02516	.02282	.02071	.01883	.01713	.01560	.01423	.01299	.01187	.01086	.00995	.00912	.00837	.00769	.00708	.00652	.00601	.00554	.00512
40	13	.02904	.02633	.02390	.02172	.01976	.01800	.01641	.01497	.01368	.01251	.01145	.01050	.00963	.00885	.00814	.00749	.00690	.00637	.00588	.00543
40	14	.03034	.02754	.02502	.02276	.02072	.01889	.01723	.01574	.01439	.01317	.01207	.01107	.01016	.00934	.00860	.00792	.00730	.00674	.00623	.00576
40	15	.03167	.02878	.02617	.02383	.02171	.01981	.01809	.01653	.01513	.01386	.01270	.01166	.01071	.00985	.00907	.00836	.00771	.00712	.00658	.00609
40	16	.03304	.03004	.02735	.02492	.02273	.02075	.01896	.01735	.01588	.01456	.01336	.01227	.01128	.01038	.00956	.00881	.00813	.00752	.00695	.00643
40	17	.03444	.03135	.02856	.02604	.02377	.02172	.01987	.01819	.01666	.01528	.01403	.01289	.01186	.01092	.01006	.00928	.00857	.00792	.00733	.00679
40	18	.03588	.03268	.02980	.02720	.02485	.02272	.02080	.01905	.01747	.01603	.01473	.01354	.01246	.01148	.01059	.00977	.00903	.00835	.00773	.00716
40	19	.03736	.03406	.03109	.02840	.02597	.02376	.02176	.01995	.01831	.01681	.01545	.01422	.01309	.01207	.01113	.01028	.00950	.00879	.00814	.00754
40	20	.03889	.03549	.03242	.02964	.02712	.02484	.02277	.02089	.01918	.01763	.01621	.01493	.01375	.01268	.01171	.01082	.01000	.00926	.00857	.00795
40	21	.04047	.03697	.03380	.03092	.02832	.02596	.02381	.02186	.02009	.01847	.01700	.01566	.01444	.01333	.01231	.01138	.01053	.00975	.00903	.00838
40	22	.04209	.03849	.03522	.03225	.02956	.02711	.02489	.02287	.02103	.01935	.01783	.01643	.01516	.01400	.01294	.01196	.01107	.01026	.00951	.00883
40	23	.04377	.04005	.03668	.03362	.03084	.02831	.02601	.02392	.02201	.02027	.01868	.01723	.01591	.01470	.01359	.01258	.01165	.01080	.01002	.00930
40	24	.04549	.04167	.03820	.03504	.03217	.02956	.02718	.02501	.02303	.02122	.01958	.01807	.01669	.01543	.01428	.01322	.01225	.01136	.01055	.00980
40	25	.04727	.04333	.03976	.03650	.03354	.03084	.02838	.02614	.02409	.02222	.02051	.01894	.01751	.01620	.01500	.01390	.01288	.01196	.01110	.01032
40	26	.04909	.04504	.04136	.03801	.03496	.03217	.02963	.02731	.02519	.02325	.02147	.01985	.01836	.01700	.01575	.01460	.01355	.01258	.01169	.01087
40	27	.05095	.04680	.04301	.03956	.03641	.03354	.03092	.02852	.02632	.02431	.02248	.02079	.01925	.01783	.01653	.01534	.01424	.01323	.01230	.01144
40	28	.05286	.04860	.04471	.04116	.03791	.03495	.03224	.02977	.02750	.02542	.02352	.02177	.02017	.01870	.01734	.01610	.01496	.01391	.01294	.01204
40	29	.05481	.05044	.04644	.04279	.03945	.03640	.03361	.03105	.02871	.02656	.02459	.02278	.02112	.01959	.01819	.01690	.01571	.01461	.01360	.01267

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
40	30	.05680	.05231	.04821	.04446	.04103	.03789	.03501	.03237	.02995	.02773	.02570	.02382	.02210	.02052	.01906	.01772	.01649	.01535	.01430	.01333
40	31	.05883	.05423	.05002	.04617	.04264	.03941	.03645	.03373	.03123	.02894	.02683	.02490	.02312	.02148	.01997	.01857	.01729	.01611	.01501	.01401
40	32	.06088	.05617	.05186	.04791	.04429	.04096	.03792	.03512	.03254	.03018	.02801	.02600	.02416	.02246	.02090	.01946	.01813	.01690	.01576	.01471
40	33	.06296	.05815	.05373	.04968	.04596	.04255	.03942	.03654	.03389	.03145	.02921	.02714	.02524	.02348	.02186	.02037	.01899	.01771	.01653	.01544
40	34	.06508	.06015	.05563	.05148	.04767	.04417	.04095	.03799	.03526	.03275	.03044	.02831	.02634	.02453	.02285	.02131	.01988	.01855	.01733	.01620
40	35	.06721	.06218	.05756	.05331	.04941	.04582	.04251	.03947	.03667	.03409	.03170	.02951	.02748	.02561	.02388	.02228	.02079	.01943	.01816	.01698
40	36	.06937	.06423	.05951	.05516	.05117	.04749	.04410	.04098	.03810	.03544	.03299	.03073	.02864	.02671	.02492	.02327	.02174	.02032	.01901	.01779
40	37	.07154	.06630	.06148	.05704	.05295	.04918	.04571	.04251	.03956	.03683	.03431	.03198	.02983	.02784	.02600	.02429	.02271	.02124	.01988	.01862
40	38	.07373	.06839	.06346	.05893	.05475	.05090	.04735	.04407	.04104	.03824	.03565	.03326	.03104	.02899	.02710	.02534	.02370	.02219	.02079	.01948
40	39	.07593	.07048	.06547	.06084	.05658	.05264	.04900	.04565	.04254	.03967	.03702	.03456	.03228	.03017	.02822	.02641	.02472	.02316	.02171	.02036
40	40	.07813	.07259	.06748	.06277	.05841	.05439	.05068	.04724	.04407	.04113	.03840	.03588	.03354	.03138	.02937	.02750	.02577	.02416	.02266	.02127
41	0	.01751	.01577	.01423	.01286	.01165	.01056	.00960	.00874	.00797	.00728	.00666	.00611	.00561	.00516	.00476	.00439	.00406	.00376	.00349	.00324
41	1	.01706	.01531	.01375	.01238	.01115	.01007	.00910	.00824	.00747	.00678	.00617	.00562	.00512	.00468	.00428	.00392	.00359	.00330	.00304	.00280
41	2	.01781	.01599	.01437	.01294	.01167	.01054	.00953	.00863	.00783	.00711	.00646	.00589	.00537	.00490	.00449	.00411	.00377	.00346	.00318	.00293
41	3	.01862	.01673	.01506	.01357	.01224	.01106	.01001	.00907	.00823	.00748	.00680	.00620	.00566	.00517	.00473	.00433	.00397	.00365	.00336	.00309
41	4	.01949	.01753	.01579	.01424	.01286	.01162	.01053	.00954	.00867	.00788	.00717	.00654	.00597	.00546	.00499	.00458	.00420	.00386	.00355	.00327
41	5	.02041	.01837	.01656	.01495	.01351	.01223	.01108	.01005	.00913	.00831	.00757	.00691	.00631	.00577	.00528	.00484	.00445	.00409	.00376	.00347
41	6	.02138	.01926	.01738	.01570	.01420	.01286	.01166	.01059	.00963	.00877	.00799	.00730	.00667	.00610	.00559	.00513	.00471	.00433	.00399	.00368
41	7	.02239	.02019	.01823	.01649	.01493	.01353	.01228	.01116	.01016	.00925	.00844	.00771	.00705	.00646	.00592	.00543	.00499	.00460	.00423	.00390
41	8	.02344	.02116	.01913	.01732	.01569	.01424	.01293	.01176	.01071	.00977	.00892	.00815	.00746	.00683	.00627	.00576	.00529	.00487	.00449	.00415
41	9	.02454	.02218	.02007	.01818	.01649	.01498	.01362	.01240	.01130	.01031	.00942	.00861	.00789	.00723	.00664	.00610	.00561	.00517	.00477	.00440
41	10	.02570	.02325	.02106	.01910	.01734	.01576	.01434	.01306	.01192	.01088	.00995	.00911	.00835	.00766	.00703	.00647	.00595	.00549	.00506	.00468
41	11	.02690	.02436	.02209	.02005	.01822	.01657	.01510	.01377	.01257	.01149	.01051	.00963	.00883	.00810	.00745	.00686	.00631	.00582	.00538	.00497
41	12	.02815	.02552	.02316	.02104	.01914	.01743	.01589	.01450	.01325	.01212	.01110	.01017	.00934	.00858	.00789	.00726	.00670	.00618	.00571	.00528
41	13	.02944	.02672	.02427	.02207	.02010	.01832	.01671	.01526	.01396	.01278	.01171	.01074	.00986	.00907	.00835	.00769	.00709	.00655	.00605	.00560
41	14	.03077	.02795	.02542	.02314	.02108	.01923	.01756	.01605	.01469	.01346	.01234	.01133	.01041	.00958	.00882	.00813	.00751	.00693	.00641	.00594
41	15	.03213	.02922	.02659	.02423	.02210	.02017	.01844	.01687	.01545	.01416	.01299	.01194	.01098	.01010	.00931	.00859	.00793	.00733	.00678	.00628
41	16	.03353	.03051	.02780	.02535	.02314	.02114	.01934	.01770	.01622	.01488	.01367	.01256	.01156	.01065	.00981	.00906	.00837	.00774	.00716	.00664
41	17	.03496	.03185	.02904	.02650	.02421	.02214	.02026	.01856	.01702	.01563	.01436	.01321	.01216	.01120	.01034	.00954	.00882	.00816	.00756	.00700
41	18	.03643	.03322	.03031	.02769	.02531	.02316	.02122	.01945	.01785	.01640	.01508	.01388	.01278	.01178	.01088	.01005	.00929	.00860	.00796	.00738
41	19	.03795	.03463	.03163	.02892	.02646	.02423	.02221	.02038	.01871	.01720	.01582	.01457	.01343	.01239	.01144	.01057	.00978	.00906	.00839	.00779
41	20	.03952	.03610	.03300	.03019	.02765	.02534	.02324	.02134	.01961	.01804	.01661	.01530	.01411	.01302	.01203	.01113	.01030	.00954	.00884	.00821
41	21	.04114	.03761	.03441	.03151	.02888	.02649	.02432	.02234	.02055	.01891	.01742	.01606	.01482	.01369	.01265	.01171	.01084	.01005	.00932	.00865
41	22	.04281	.03917	.03587	.03288	.03016	.02768	.02543	.02339	.02152	.01982	.01827	.01686	.01557	.01438	.01330	.01232	.01141	.01058	.00982	.00912
41	23	.04454	.04079	.03738	.03429	.03148	.02892	.02659	.02447	.02254	.02077	.01916	.01769	.01634	.01511	.01398	.01295	.01201	.01114	.01034	.00961
41	24	.04631	.04245	.03894	.03575	.03285	.03020	.02779	.02560	.02359	.02176	.02009	.01855	.01715	.01587	.01470	.01362	.01263	.01173	.01089	.01013
41	25	.04814	.04417	.04055	.03726	.03427	.03153	.02904	.02677	.02469	.02279	.02105	.01946	.01800	.01667	.01544	.01432	.01329	.01234	.01147	.01067
41	26	.05002	.04593	.04221	.03882	.03573	.03291	.03033	.02798	.02582	.02386	.02205	.02040	.01889	.01750	.01622	.01505	.01398	.01299	.01208	.01124
41	27	.05195	.04775	.04392	.04043	.03724	.03433	.03167	.02923	.02701	.02497	.02310	.02138	.01981	.01837	.01704	.01582	.01470	.01367	.01272	.01184
41	28	.05393	.04962	.04568	.04208	.03880	.03580	.03305	.03053	.02823	.02611	.02418	.02240	.02077	.01927	.01789	.01662	.01545	.01438	.01339	.01247
41	29	.05595	.05152	.04748	.04378	.04040	.03730	.03447	.03187	.02949	.02730	.02530	.02345	.02176	.02020	.01877	.01745	.01624	.01512	.01408	.01313
41	30	.05802	.05347	.04932	.04552	.04204	.03885	.03593	.03325	.03079	.02853	.02645	.02454	.02279	.02117	.01969	.01832	.01705	.01589	.01481	.01382
41	31	.06012	.05546	.05120	.04729	.04372	.04043	.03742	.03466	.03212	.02979	.02764	.02567	.02385	.02218	.02063	.01921	.01790	.01668	.01556	.01453
41	32	.06226	.05749	.05312	.04911	.04543	.04206	.03896	.03611	.03349	.03108	.02887	.02683	.02494	.02321	.02161	.02013	.01877	.01751	.01635	.01527
41	33	.06443	.05955	.05507	.05096	.04718	.04372	.04053	.03760	.03490	.03241	.03013	.02802	.02607	.02428	.02262	.02109	.01968	.01837	.01716	.01604
41	34	.06664	.06164	.05705	.05284	.04897	.04541	.04213	.03912	.03634	.03378	.03142	.02924	.02723	.02538	.02366	.02208	.02061	.01926	.01800	.01684
41	35	.06887	.06376	.05907	.05476	.05079	.04713	.04377	.04067	.03781	.03518	.03275	.03050	.02843	.02651	.02474	.02310	.02158	.02017	.01887	.01766
41	36	.07113	.06591	.06112	.05670	.05263	.04889	.04544	.04225	.03932	.03661	.03410	.03179	.02965	.02767	.02584	.02414	.02257	.02112	.01977	.01851
41	37	.07341	.06808	.06318	.05867	.05451	.05067	.04713	.04387	.04085	.03806	.03549	.03311	.03090	.02886	.02697	.02522	.02360	.02209	.02069	.01940
41	38	.07570	.07028	.06527	.06066	.05641	.05248	.04886	.04551	.04241	.03955	.03690	.03445	.03218	.03008	.02813	.02633	.02465	.02309	.02165	.02030

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
41	39	.07801	.07248	.06738	.06267	.05832	.05431	.05060	.04717	.04400	.04106	.03834	.03583	.03349	.03133	.02932	.02746	.02573	.02412	.02263	.02124
41	40	.08034	.07470	.06950	.06470	.06026	.05616	.05237	.04886	.04561	.04260	.03981	.03723	.03483	.03260	.03054	.02862	.02684	.02518	.02364	.02220
41	41	.08266	.07693	.07164	.06674	.06222	.05803	.05415	.05056	.04724	.04416	.04130	.03865	.03619	.03390	.03178	.02980	.02797	.02626	.02467	.02319
42	0	.01775	.01600	.01445	.01308	.01185	.01076	.00979	.00892	.00815	.00745	.00683	.00627	.00576	.00531	.00490	.00453	.00419	.00389	.00361	.00336
42	1	.01725	.01549	.01393	.01254	.01131	.01022	.00924	.00838	.00760	.00691	.00629	.00573	.00523	.00478	.00438	.00402	.00369	.00339	.00312	.00288
42	2	.01800	.01618	.01455	.01311	.01183	.01069	.00968	.00877	.00796	.00724	.00659	.00601	.00549	.00501	.00459	.00421	.00386	.00355	.00327	.00302
42	3	.01883	.01693	.01525	.01375	.01241	.01123	.01017	.00922	.00837	.00762	.00694	.00633	.00578	.00528	.00484	.00444	.00407	.00375	.00345	.00318
42	4	.01971	.01774	.01599	.01443	.01304	.01180	.01069	.00971	.00882	.00803	.00731	.00667	.00610	.00558	.00511	.00469	.00431	.00396	.00365	.00336
42	5	.02064	.01860	.01678	.01515	.01371	.01241	.01126	.01022	.00930	.00847	.00772	.00705	.00644	.00590	.00541	.00496	.00456	.00420	.00387	.00357
42	6	.02162	.01950	.01760	.01592	.01441	.01306	.01186	.01077	.00981	.00894	.00815	.00745	.00681	.00624	.00572	.00526	.00483	.00445	.00410	.00378
42	7	.02265	.02044	.01848	.01672	.01515	.01374	.01249	.01136	.01034	.00943	.00861	.00787	.00721	.00661	.00606	.00557	.00512	.00472	.00435	.00402
42	8	.02372	.02143	.01939	.01756	.01593	.01446	.01315	.01197	.01091	.00996	.00910	.00832	.00762	.00699	.00642	.00590	.00543	.00501	.00462	.00427
42	9	.02485	.02247	.02035	.01845	.01675	.01522	.01385	.01262	.01151	.01051	.00961	.00880	.00807	.00740	.00680	.00626	.00576	.00531	.00490	.00453
42	10	.02602	.02356	.02135	.01938	.01761	.01602	.01459	.01330	.01214	.01110	.01016	.00931	.00854	.00784	.00721	.00663	.00611	.00564	.00521	.00482
42	11	.02725	.02469	.02240	.02035	.01851	.01685	.01536	.01402	.01281	.01172	.01073	.00984	.00903	.00830	.00764	.00703	.00648	.00599	.00553	.00512
42	12	.02852	.02587	.02350	.02137	.01945	.01773	.01617	.01477	.01351	.01237	.01133	.01040	.00955	.00878	.00809	.00745	.00688	.00635	.00587	.00544
42	13	.02984	.02710	.02464	.02242	.02043	.01864	.01702	.01556	.01424	.01304	.01196	.01098	.01010	.00929	.00856	.00789	.00729	.00674	.00623	.00577
42	14	.03119	.02836	.02581	.02351	.02144	.01957	.01789	.01637	.01499	.01374	.01261	.01159	.01066	.00982	.00905	.00835	.00771	.00713	.00660	.00612
42	15	.03259	.02965	.02701	.02463	.02248	.02054	.01878	.01720	.01576	.01446	.01328	.01221	.01124	.01036	.00955	.00882	.00815	.00754	.00698	.00647
42	16	.03401	.03098	.02824	.02577	.02354	.02153	.01971	.01806	.01656	.01521	.01397	.01286	.01184	.01091	.01007	.00930	.00860	.00796	.00738	.00684
42	17	.03548	.03234	.02951	.02695	.02464	.02255	.02066	.01894	.01738	.01597	.01469	.01352	.01246	.01149	.01061	.00980	.00907	.00840	.00778	.00722
42	18	.03698	.03374	.03081	.02817	.02577	.02360	.02164	.01985	.01823	.01676	.01543	.01421	.01310	.01209	.01117	.01032	.00955	.00885	.00821	.00762
42	19	.03854	.03519	.03217	.02943	.02695	.02470	.02266	.02080	.01912	.01759	.01620	.01493	.01377	.01271	.01175	.01087	.01006	.00932	.00865	.00803
42	20	.04014	.03669	.03357	.03073	.02817	.02584	.02372	.02180	.02005	.01845	.01700	.01568	.01447	.01337	.01236	.01144	.01060	.00982	.00912	.00847
42	21	.04181	.03825	.03502	.03209	.02943	.02702	.02482	.02283	.02101	.01935	.01784	.01646	.01521	.01406	.01300	.01204	.01116	.01035	.00961	.00893
42	22	.04352	.03985	.03652	.03350	.03075	.02825	.02597	.02390	.02201	.02029	.01872	.01729	.01597	.01477	.01368	.01267	.01175	.01090	.01013	.00941
42	23	.04529	.04151	.03807	.03495	.03211	.02952	.02717	.02502	.02306	.02127	.01964	.01814	.01678	.01553	.01438	.01333	.01237	.01148	.01067	.00992
42	24	.04712	.04322	.03968	.03646	.03352	.03085	.02841	.02618	.02415	.02229	.02059	.01904	.01762	.01631	.01512	.01402	.01302	.01209	.01124	.01046
42	25	.04900	.04499	.04134	.03802	.03499	.03222	.02970	.02739	.02528	.02336	.02159	.01998	.01850	.01714	.01590	.01475	.01370	.01273	.01185	.01103
42	26	.05094	.04682	.04306	.03963	.03650	.03364	.03103	.02865	.02646	.02446	.02263	.02096	.01942	.01800	.01671	.01551	.01442	.01341	.01248	.01162
42	27	.05294	.04869	.04482	.04129	.03806	.03511	.03242	.02995	.02769	.02562	.02372	.02197	.02037	.01891	.01755	.01631	.01517	.01412	.01315	.01225
42	28	.05498	.05062	.04664	.04300	.03968	.03663	.03385	.03129	.02896	.02681	.02484	.02303	.02137	.01984	.01844	.01715	.01595	.01486	.01384	.01291
42	29	.05708	.05260	.04851	.04476	.04134	.03820	.03532	.03269	.03027	.02805	.02601	.02413	.02241	.02082	.01936	.01801	.01677	.01563	.01457	.01360
42	30	.05922	.05462	.05042	.04657	.04304	.03981	.03684	.03412	.03162	.02932	.02721	.02527	.02348	.02183	.02031	.01891	.01762	.01643	.01533	.01431
42	31	.06140	.05669	.05237	.04841	.04479	.04146	.03840	.03559	.03301	.03064	.02845	.02644	.02459	.02288	.02130	.01985	.01851	.01727	.01612	.01506
42	32	.06362	.05879	.05436	.05030	.04657	.04315	.04000	.03710	.03444	.03199	.02973	.02765	.02573	.02396	.02233	.02082	.01942	.01813	.01694	.01584
42	33	.06589	.06094	.05640	.05223	.04840	.04488	.04164	.03866	.03591	.03338	.03105	.02890	.02691	.02508	.02339	.02182	.02037	.01903	.01779	.01665
42	34	.06818	.06312	.05847	.05420	.05026	.04665	.04332	.04025	.03742	.03481	.03240	.03018	.02813	.02623	.02448	.02286	.02136	.01997	.01868	.01748
42	35	.07052	.06534	.06058	.05620	.05217	.04845	.04503	.04187	.03896	.03628	.03379	.03150	.02938	.02742	.02561	.02393	.02237	.02093	.01959	.01835
42	36	.07288	.06759	.06272	.05823	.05410	.05029	.04678	.04354	.04054	.03778	.03522	.03286	.03067	.02864	.02677	.02503	.02342	.02193	.02054	.01925
42	37	.07526	.06986	.06489	.06030	.05607	.05216	.04856	.04523	.04215	.03931	.03668	.03424	.03199	.02990	.02796	.02617	.02450	.02295	.02152	.02018
42	38	.07767	.07216	.06708	.06239	.05806	.05406	.05037	.04695	.04380	.04087	.03817	.03566	.03334	.03119	.02919	.02733	.02561	.02401	.02253	.02114
42	39	.08010	.07448	.06929	.06450	.06008	.05599	.05221	.04871	.04547	.04247	.03969	.03711	.03472	.03250	.03044	.02853	.02675	.02510	.02356	.02213
42	40	.08254	.07682	.07153	.06664	.06212	.05794	.05407	.05049	.04717	.04409	.04123	.03859	.03613	.03385	.03173	.02976	.02792	.02622	.02463	.02315
42	41	.08499	.07917	.07378	.06879	.06418	.05991	.05595	.05229	.04889	.04574	.04281	.04009	.03757	.03522	.03304	.03101	.02912	.02736	.02573	.02420
42	42	.08745	.08152	.07604	.07096	.06626	.06190	.05786	.05411	.05063	.04741	.04441	.04162	.03903	.03662	.03438	.03229	.03035	.02854	.02685	.02527
43	0	.01799	.01624	.01468	.01329	.01206	.01097	.00999	.00911	.00833	.00763	.00700	.00643	.00592	.00546	.00504	.00467	.00433	.00402	.00373	.00348
43	1	.01744	.01567	.01410	.01271	.01147	.01037	.00939	.00852	.00773	.00704	.00641	.00585	.00534	.00489	.00448	.00411	.00378	.00348	.00321	.00296
43	2	.01820	.01636	.01473	.01329	.01200	.01085	.00983	.00892	.00810	.00737	.00672	.00613	.00560	.00513	.00470	.00431	.00396	.00365	.00336	.00310
43	3	.01904	.01713	.01543	.01393	.01259	.01139	.01033	.00937	.00852	.00775	.00707	.00645	.00590	.00540	.00495	.00454	.00418	.00384	.00354	.00327

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
43	4	.01993	.01795	.01619	.01462	.01322	.01198	.01086	.00987	.00897	.00817	.00745	.00681	.00623	.00570	.00523	.00480	.00442	.00407	.00375	.00346
43	5	.02088	.01882	.01699	.01536	.01390	.01260	.01144	.01040	.00946	.00862	.00787	.00719	.00658	.00603	.00553	.00508	.00468	.00431	.00397	.00367
43	6	.02187	.01973	.01783	.01613	.01462	.01326	.01205	.01096	.00998	.00910	.00831	.00760	.00696	.00638	.00586	.00538	.00496	.00457	.00421	.00389
43	7	.02291	.02070	.01872	.01695	.01537	.01396	.01269	.01155	.01053	.00961	.00878	.00804	.00736	.00675	.00620	.00571	.00525	.00484	.00447	.00413
43	8	.02400	.02170	.01965	.01781	.01616	.01469	.01337	.01218	.01111	.01015	.00928	.00850	.00779	.00715	.00657	.00605	.00557	.00514	.00475	.00439
43	9	.02515	.02276	.02062	.01871	.01700	.01546	.01408	.01284	.01172	.01072	.00981	.00899	.00824	.00757	.00696	.00641	.00591	.00546	.00504	.00466
43	10	.02634	.02387	.02165	.01966	.01788	.01628	.01484	.01354	.01237	.01132	.01037	.00950	.00873	.00802	.00738	.00680	.00627	.00579	.00536	.00496
43	11	.02759	.02502	.02272	.02065	.01880	.01713	.01563	.01427	.01305	.01195	.01095	.01005	.00924	.00849	.00782	.00721	.00666	.00615	.00569	.00527
43	12	.02889	.02623	.02384	.02169	.01976	.01802	.01646	.01505	.01377	.01262	.01157	.01063	.00977	.00899	.00829	.00765	.00706	.00653	.00604	.00560
43	13	.03023	.02747	.02500	.02277	.02076	.01895	.01732	.01585	.01452	.01331	.01222	.01123	.01033	.00952	.00877	.00810	.00748	.00692	.00641	.00595
43	14	.03161	.02876	.02619	.02388	.02179	.01991	.01821	.01668	.01529	.01403	.01289	.01185	.01091	.01006	.00928	.00857	.00792	.00733	.00680	.00630
43	15	.03303	.03008	.02742	.02502	.02285	.02090	.01913	.01753	.01608	.01477	.01358	.01249	.01151	.01061	.00980	.00905	.00838	.00776	.00719	.00667
43	16	.03449	.03143	.02868	.02619	.02394	.02191	.02007	.01841	.01690	.01553	.01428	.01315	.01212	.01119	.01033	.00955	.00884	.00819	.00760	.00705
43	17	.03598	.03283	.02997	.02740	.02507	.02296	.02105	.01932	.01774	.01631	.01502	.01383	.01276	.01178	.01088	.01007	.00932	.00864	.00802	.00744
43	18	.03752	.03426	.03131	.02864	.02623	.02404	.02205	.02025	.01862	.01713	.01578	.01454	.01342	.01239	.01146	.01060	.00982	.00911	.00845	.00785
43	19	.03911	.03574	.03269	.02993	.02743	.02516	.02310	.02123	.01953	.01798	.01657	.01528	.01411	.01304	.01206	.01116	.01035	.00960	.00891	.00828
43	20	.04076	.03728	.03413	.03127	.02868	.02633	.02419	.02225	.02048	.01886	.01740	.01605	.01483	.01371	.01269	.01175	.01090	.01011	.00939	.00873
43	21	.04246	.03887	.03562	.03266	.02998	.02754	.02533	.02331	.02147	.01979	.01826	.01687	.01559	.01442	.01335	.01238	.01148	.01066	.00990	.00921
43	22	.04422	.04052	.03716	.03411	.03133	.02881	.02651	.02441	.02250	.02076	.01917	.01771	.01638	.01516	.01405	.01303	.01209	.01123	.01044	.00971
43	23	.04604	.04222	.03876	.03560	.03273	.03012	.02774	.02557	.02358	.02177	.02011	.01860	.01721	.01594	.01478	.01371	.01273	.01183	.01100	.01024
43	24	.04791	.04398	.04041	.03715	.03419	.03148	.02902	.02676	.02471	.02282	.02110	.01953	.01808	.01676	.01554	.01443	.01340	.01246	.01160	.01080
43	25	.04985	.04581	.04212	.03876	.03570	.03290	.03035	.02801	.02588	.02393	.02214	.02050	.01899	.01761	.01635	.01518	.01411	.01313	.01222	.01139
43	26	.05185	.04768	.04389	.04042	.03726	.03437	.03173	.02931	.02710	.02507	.02321	.02151	.01995	.01851	.01719	.01598	.01486	.01383	.01288	.01201
43	27	.05391	.04962	.04571	.04214	.03888	.03589	.03316	.03066	.02837	.02627	.02434	.02257	.02094	.01945	.01807	.01681	.01564	.01457	.01358	.01266
43	28	.05602	.05161	.04759	.04391	.04055	.03747	.03464	.03206	.02968	.02750	.02550	.02367	.02198	.02042	.01899	.01767	.01646	.01534	.01430	.01335
43	29	.05818	.05366	.04952	.04573	.04227	.03909	.03617	.03350	.03104	.02879	.02672	.02481	.02305	.02144	.01995	.01858	.01731	.01614	.01507	.01407
43	30	.06040	.05575	.05150	.04761	.04403	.04076	.03775	.03499	.03245	.03012	.02797	.02599	.02417	.02249	.02095	.01952	.01820	.01698	.01586	.01482
43	31	.06266	.05790	.05353	.04952	.04585	.04247	.03937	.03652	.03390	.03148	.02926	.02721	.02533	.02359	.02198	.02050	.01913	.01786	.01669	.01560
43	32	.06497	.06009	.05560	.05149	.04771	.04423	.04104	.03810	.03539	.03290	.03060	.02848	.02652	.02472	.02305	.02151	.02008	.01877	.01755	.01641
43	33	.06732	.06232	.05772	.05349	.04961	.04604	.04275	.03972	.03692	.03435	.03197	.02978	.02776	.02589	.02416	.02256	.02108	.01971	.01844	.01726
43	34	.06972	.06459	.05988	.05554	.05155	.04788	.04450	.04138	.03850	.03584	.03339	.03113	.02903	.02710	.02531	.02365	.02211	.02069	.01937	.01814
43	35	.07215	.06690	.06208	.05763	.05354	.04977	.04629	.04308	.04012	.03738	.03485	.03251	.03035	.02834	.02649	.02477	.02318	.02170	.02033	.01906
43	36	.07461	.06925	.06431	.05976	.05556	.05169	.04812	.04482	.04177	.03895	.03634	.03393	.03170	.02963	.02771	.02593	.02428	.02275	.02133	.02001
43	37	.07711	.07163	.06658	.06192	.05762	.05365	.04999	.04660	.04346	.04056	.03787	.03539	.03308	.03095	.02896	.02713	.02542	.02383	.02236	.02099
43	38	.07963	.07404	.06888	.06412	.05971	.05565	.05189	.04841	.04519	.04220	.03944	.03688	.03450	.03230	.03026	.02835	.02659	.02495	.02342	.02200
43	39	.08218	.07647	.07121	.06634	.06184	.05767	.05382	.05025	.04695	.04388	.04104	.03841	.03596	.03369	.03158	.02962	.02779	.02610	.02452	.02305
43	40	.08474	.07893	.07355	.06858	.06398	.05972	.05578	.05212	.04874	.04559	.04267	.03997	.03745	.03511	.03294	.03091	.02903	.02728	.02565	.02412
43	41	.08732	.08140	.07592	.07085	.06615	.06180	.05777	.05403	.05055	.04733	.04434	.04155	.03897	.03656	.03433	.03224	.03030	.02849	.02681	.02523
43	42	.08991	.08389	.07831	.07314	.06835	.06390	.05978	.05595	.05240	.04910	.04603	.04317	.04052	.03805	.03574	.03360	.03160	.02974	.02800	.02637
43	43	.09250	.08638	.08070	.07544	.07055	.06602	.06181	.05790	.05426	.05088	.04774	.04482	.04209	.03955	.03719	.03498	.03293	.03101	.02921	.02754
44	0	.01824	.01647	.01491	.01352	.01228	.01117	.01019	.00931	.00852	.00781	.00717	.00660	.00608	.00561	.00519	.00481	.00446	.00415	.00386	.00360
44	1	.01762	.01585	.01427	.01287	.01163	.01052	.00953	.00865	.00787	.00716	.00653	.00597	.00546	.00500	.00459	.00421	.00388	.00357	.00330	.00305
44	2	.01839	.01655	.01491	.01346	.01216	.01101	.00998	.00906	.00824	.00750	.00684	.00625	.00572	.00524	.00481	.00441	.00406	.00374	.00345	.00319
44	3	.01924	.01732	.01562	.01411	.01276	.01156	.01048	.00952	.00866	.00789	.00720	.00658	.00602	.00552	.00506	.00465	.00428	.00394	.00364	.00336
44	4	.02014	.01815	.01639	.01481	.01341	.01215	.01103	.01003	.00913	.00832	.00760	.00694	.00636	.00583	.00535	.00492	.00453	.00417	.00385	.00356
44	5	.02110	.01904	.01720	.01556	.01409	.01279	.01161	.01057	.00963	.00878	.00802	.00734	.00672	.00616	.00566	.00520	.00479	.00442	.00408	.00377
44	6	.02211	.01997	.01805	.01635	.01482	.01346	.01223	.01114	.01015	.00927	.00847	.00775	.00711	.00652	.00599	.00551	.00508	.00468	.00433	.00400
44	7	.02317	.02094	.01896	.01718	.01559	.01417	.01289	.01174	.01071	.00979	.00895	.00820	.00752	.00690	.00635	.00584	.00539	.00497	.00459	.00425
44	8	.02428	.02197	.01990	.01805	.01640	.01491	.01358	.01238	.01131	.01034	.00946	.00867	.00796	.00731	.00673	.00620	.00571	.00527	.00488	.00451
44	9	.02544	.02304	.02090	.01897	.01725	.01570	.01431	.01306	.01193	.01092	.01000	.00917	.00842	.00774	.00713	.00657	.00606	.00560	.00518	.00480

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
44	10	.02666	.02417	.02194	.01994	.01815	.01653	.01508	.01378	.01260	.01153	.01057	.00970	.00892	.00820	.00756	.00697	.00643	.00595	.00550	.00510
44	11	.02793	.02535	.02303	.02095	.01909	.01741	.01589	.01453	.01330	.01218	.01118	.01027	.00944	.00869	.00801	.00739	.00683	.00632	.00585	.00542
44	12	.02925	.02657	.02417	.02201	.02007	.01832	.01674	.01532	.01403	.01287	.01181	.01086	.00999	.00920	.00849	.00784	.00725	.00671	.00621	.00576
44	13	.03062	.02785	.02535	.02311	.02109	.01927	.01762	.01614	.01479	.01358	.01248	.01147	.01057	.00974	.00899	.00831	.00768	.00712	.00660	.00612
44	14	.03203	.02916	.02657	.02424	.02214	.02025	.01854	.01699	.01558	.01431	.01316	.01211	.01116	.01030	.00951	.00879	.00814	.00754	.00699	.00649
44	15	.03348	.03050	.02783	.02541	.02323	.02126	.01948	.01786	.01640	.01507	.01387	.01277	.01178	.01087	.01004	.00929	.00860	.00797	.00740	.00687
44	16	.03496	.03189	.02911	.02661	.02434	.02230	.02044	.01876	.01724	.01585	.01459	.01345	.01241	.01146	.01059	.00980	.00908	.00842	.00782	.00726
44	17	.03648	.03331	.03044	.02784	.02549	.02337	.02144	.01969	.01810	.01666	.01535	.01415	.01306	.01207	.01116	.01033	.00958	.00888	.00825	.00767
44	18	.03805	.03477	.03180	.02911	.02668	.02447	.02247	.02065	.01900	.01749	.01612	.01488	.01374	.01270	.01175	.01089	.01009	.00937	.00870	.00809
44	19	.03968	.03629	.03321	.03043	.02791	.02562	.02354	.02165	.01993	.01836	.01694	.01564	.01445	.01336	.01237	.01146	.01063	.00987	.00917	.00853
44	20	.04136	.03786	.03468	.03180	.02919	.02682	.02466	.02269	.02091	.01928	.01779	.01643	.01519	.01406	.01302	.01207	.01120	.01040	.00967	.00900
44	21	.04310	.03949	.03621	.03323	.03053	.02807	.02583	.02379	.02193	.02023	.01868	.01727	.01597	.01479	.01371	.01271	.01180	.01097	.01020	.00949
44	22	.04490	.04118	.03779	.03471	.03191	.02936	.02704	.02492	.02299	.02123	.01961	.01814	.01679	.01556	.01442	.01339	.01243	.01156	.01075	.01001
44	23	.04677	.04292	.03943	.03625	.03335	.03071	.02830	.02611	.02410	.02227	.02059	.01905	.01765	.01636	.01518	.01409	.01310	.01218	.01134	.01056
44	24	.04869	.04473	.04113	.03784	.03485	.03212	.02962	.02734	.02526	.02336	.02161	.02001	.01855	.01720	.01597	.01484	.01379	.01284	.01195	.01114
44	25	.05069	.04661	.04289	.03950	.03640	.03358	.03099	.02863	.02647	.02449	.02268	.02102	.01949	.01809	.01680	.01562	.01453	.01353	.01260	.01175
44	26	.05274	.04854	.04471	.04121	.03801	.03509	.03242	.02997	.02773	.02568	.02379	.02206	.02048	.01902	.01768	.01644	.01530	.01426	.01329	.01240
44	27	.05486	.05054	.04659	.04298	.03968	.03666	.03390	.03137	.02904	.02691	.02496	.02316	.02151	.01999	.01859	.01730	.01612	.01502	.01401	.01308
44	28	.05704	.05259	.04853	.04481	.04141	.03829	.03543	.03281	.03041	.02820	.02617	.02430	.02258	.02100	.01955	.01821	.01697	.01583	.01477	.01380
44	29	.05927	.05471	.05052	.04670	.04319	.03997	.03702	.03431	.03182	.02953	.02742	.02549	.02370	.02206	.02054	.01915	.01786	.01666	.01556	.01454
44	30	.06156	.05687	.05257	.04863	.04502	.04170	.03865	.03585	.03328	.03091	.02873	.02672	.02487	.02316	.02158	.02013	.01878	.01754	.01639	.01533
44	31	.06391	.05909	.05468	.05062	.04690	.04348	.04034	.03744	.03478	.03233	.03007	.02799	.02607	.02430	.02266	.02115	.01975	.01845	.01726	.01615
44	32	.06630	.06136	.05683	.05266	.04883	.04531	.04207	.03908	.03634	.03380	.03146	.02931	.02732	.02548	.02378	.02221	.02075	.01940	.01816	.01700
44	33	.06874	.06368	.05903	.05475	.05081	.04719	.04385	.04077	.03793	.03532	.03290	.03067	.02861	.02670	.02494	.02330	.02179	.02039	.01909	.01789
44	34	.07123	.06604	.06127	.05688	.05284	.04911	.04567	.04250	.03958	.03688	.03438	.03207	.02994	.02797	.02614	.02444	.02287	.02142	.02007	.01881
44	35	.07376	.06845	.06357	.05906	.05491	.05108	.04755	.04428	.04127	.03848	.03591	.03352	.03132	.02927	.02738	.02562	.02399	.02248	.02108	.01977
44	36	.07633	.07090	.06590	.06128	.05702	.05309	.04946	.04610	.04300	.04013	.03747	.03501	.03273	.03062	.02866	.02684	.02515	.02358	.02212	.02077
44	37	.07894	.07339	.06827	.06354	.05918	.05514	.05141	.04796	.04477	.04181	.03908	.03654	.03419	.03200	.02998	.02809	.02635	.02472	.02321	.02180
44	38	.08158	.07591	.07067	.06584	.06137	.05723	.05341	.04986	.04658	.04354	.04072	.03811	.03568	.03343	.03133	.02939	.02758	.02590	.02433	.02287
44	39	.08424	.07846	.07311	.06817	.06359	.05936	.05543	.05180	.04843	.04531	.04241	.03971	.03721	.03489	.03273	.03072	.02885	.02711	.02549	.02397
44	40	.08693	.08103	.07558	.07052	.06585	.06151	.05750	.05377	.05031	.04710	.04412	.04136	.03878	.03639	.03416	.03209	.03016	.02836	.02668	.02511
44	41	.08964	.08363	.07807	.07291	.06813	.06370	.05959	.05577	.05223	.04894	.04588	.04303	.04039	.03792	.03563	.03349	.03150	.02964	.02791	.02629
44	42	.09236	.08625	.08057	.07532	.07044	.06591	.06171	.05780	.05418	.05080	.04766	.04474	.04202	.03949	.03713	.03493	.03287	.03096	.02917	.02750
44	43	.09510	.08887	.08310	.07774	.07277	.06815	.06385	.05986	.05615	.05269	.04948	.04648	.04369	.04109	.03866	.03639	.03428	.03230	.03046	.02873
44	44	.09783	.09150	.08563	.08018	.07511	.07040	.06601	.06194	.05814	.05461	.05131	.04824	.04538	.04271	.04022	.03789	.03571	.03368	.03178	.03000
45	0	.01848	.01671	.01514	.01374	.01249	.01138	.01039	.00950	.00870	.00799	.00735	.00677	.00624	.00577	.00535	.00496	.00461	.00429	.00400	.00373
45	1	.01781	.01602	.01444	.01303	.01178	.01067	.00968	.00879	.00800	.00729	.00666	.00608	.00557	.00511	.00469	.00431	.00397	.00367	.00339	.00313
45	2	.01858	.01673	.01509	.01362	.01232	.01117	.01013	.00921	.00838	.00764	.00697	.00637	.00584	.00535	.00491	.00452	.00416	.00384	.00354	.00328
45	3	.01944	.01752	.01581	.01429	.01293	.01172	.01064	.00968	.00881	.00803	.00734	.00671	.00615	.00564	.00518	.00476	.00439	.00404	.00373	.00345
45	4	.02036	.01836	.01658	.01500	.01359	.01232	.01120	.01019	.00928	.00847	.00774	.00708	.00649	.00595	.00547	.00503	.00464	.00428	.00395	.00365
45	5	.02133	.01925	.01741	.01576	.01429	.01297	.01179	.01074	.00979	.00894	.00817	.00748	.00686	.00630	.00579	.00533	.00491	.00453	.00419	.00387
45	6	.02235	.02020	.01828	.01656	.01503	.01365	.01242	.01132	.01033	.00944	.00863	.00791	.00725	.00666	.00613	.00564	.00520	.00480	.00444	.00411
45	7	.02343	.02119	.01919	.01741	.01581	.01438	.01309	.01194	.01090	.00997	.00912	.00836	.00768	.00706	.00649	.00598	.00552	.00510	.00472	.00437
45	8	.02455	.02223	.02015	.01830	.01663	.01514	.01380	.01259	.01151	.01053	.00964	.00885	.00813	.00747	.00688	.00634	.00586	.00541	.00501	.00464
45	9	.02573	.02332	.02116	.01923	.01750	.01594	.01454	.01328	.01215	.01112	.01020	.00936	.00860	.00792	.00729	.00673	.00621	.00575	.00532	.00493
45	10	.02697	.02447	.02223	.02022	.01841	.01679	.01533	.01401	.01282	.01175	.01078	.00991	.00911	.00839	.00773	.00714	.00660	.00610	.00566	.00524
45	11	.02826	.02567	.02334	.02125	.01937	.01768	.01615	.01478	.01354	.01242	.01140	.01048	.00965	.00889	.00820	.00757	.00700	.00648	.00601	.00558
45	12	.02960	.02692	.02450	.02233	.02037	.01861	.01702	.01559	.01429	.01312	.01205	.01109	.01021	.00942	.00869	.00804	.00743	.00689	.00639	.00593
45	13	.03100	.02821	.02571	.02345	.02142	.01958	.01793	.01643	.01507	.01384	.01273	.01172	.01080	.00997	.00921	.00852	.00788	.00731	.00678	.00630
45	14	.03243	.02955	.02695	.02461	.02249	.02058	.01886	.01730	.01588	.01460	.01343	.01238	.01141	.01054	.00974	.00901	.00835	.00774	.00719	.00668



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
45	15	.03391	.03092	.02823	.02580	.02360	.02162	.01982	.01819	.01671	.01538	.01416	.01305	.01204	.01113	.01029	.00953	.00883	.00819	.00761	.00707
45	16	.03542	.03233	.02954	.02702	.02474	.02268	.02081	.01911	.01757	.01617	.01490	.01375	.01269	.01173	.01086	.01006	.00932	.00865	.00804	.00748
45	17	.03697	.03378	.03089	.02828	.02591	.02377	.02182	.02006	.01846	.01700	.01567	.01447	.01336	.01236	.01144	.01060	.00983	.00913	.00849	.00790
45	18	.03858	.03527	.03228	.02958	.02712	.02490	.02288	.02104	.01938	.01786	.01647	.01521	.01406	.01301	.01205	.01117	.01036	.00963	.00895	.00833
45	19	.04023	.03682	.03373	.03093	.02838	.02607	.02398	.02207	.02033	.01875	.01731	.01599	.01479	.01369	.01268	.01176	.01092	.01015	.00944	.00879
45	20	.04195	.03843	.03523	.03233	.02969	.02730	.02512	.02314	.02133	.01969	.01818	.01681	.01555	.01441	.01335	.01239	.01151	.01070	.00995	.00927
45	21	.04373	.04009	.03679	.03379	.03106	.02858	.02632	.02426	.02238	.02067	.01910	.01767	.01636	.01516	.01406	.01305	.01213	.01128	.01050	.00978
45	22	.04558	.04182	.03841	.03531	.03248	.02991	.02757	.02543	.02347	.02169	.02006	.01857	.01720	.01595	.01480	.01375	.01278	.01189	.01107	.01032
45	23	.04748	.04361	.04009	.03688	.03396	.03130	.02886	.02665	.02462	.02276	.02106	.01951	.01808	.01678	.01558	.01448	.01346	.01253	.01167	.01089
45	24	.04946	.04547	.04183	.03852	.03550	.03274	.03022	.02792	.02581	.02388	.02212	.02050	.01901	.01765	.01640	.01525	.01419	.01321	.01231	.01149
45	25	.05150	.04739	.04364	.04022	.03710	.03424	.03163	.02924	.02706	.02505	.02322	.02153	.01999	.01856	.01726	.01606	.01495	.01393	.01299	.01212
45	26	.05361	.04938	.04551	.04198	.03876	.03580	.03310	.03063	.02836	.02628	.02437	.02262	.02101	.01952	.01816	.01691	.01575	.01468	.01370	.01279
45	27	.05579	.05144	.04745	.04381	.04048	.03743	.03463	.03207	.02972	.02756	.02557	.02375	.02207	.02053	.01911	.01780	.01659	.01548	.01445	.01350
45	28	.05804	.05355	.04945	.04570	.04226	.03911	.03621	.03356	.03112	.02889	.02683	.02493	.02319	.02158	.02010	.01874	.01748	.01631	.01524	.01424
45	29	.06034	.05573	.05151	.04764	.04410	.04084	.03785	.03511	.03259	.03027	.02813	.02616	.02435	.02268	.02114	.01972	.01840	.01719	.01607	.01503
45	30	.06271	.05797	.05363	.04965	.04599	.04263	.03955	.03671	.03410	.03170	.02948	.02744	.02556	.02382	.02222	.02074	.01937	.01810	.01693	.01584
45	31	.06513	.06027	.05581	.05171	.04794	.04448	.04129	.03836	.03566	.03318	.03088	.02877	.02681	.02501	.02334	.02180	.02037	.01905	.01783	.01670
45	32	.06761	.06262	.05803	.05382	.04994	.04638	.04309	.04007	.03728	.03470	.03233	.03014	.02811	.02624	.02451	.02290	.02142	.02005	.01877	.01759
45	33	.07014	.06502	.06032	.05599	.05200	.04833	.04494	.04182	.03894	.03628	.03383	.03156	.02946	.02752	.02572	.02405	.02251	.02108	.01975	.01852
45	34	.07272	.06748	.06265	.05820	.05411	.05033	.04684	.04363	.04065	.03791	.03537	.03302	.03085	.02884	.02697	.02524	.02364	.02215	.02077	.01949
45	35	.07535	.06998	.06504	.06047	.05627	.05238	.04879	.04548	.04242	.03958	.03696	.03454	.03229	.03020	.02827	.02648	.02481	.02327	.02183	.02050
45	36	.07803	.07253	.06747	.06279	.05847	.05448	.05079	.04738	.04423	.04131	.03860	.03609	.03377	.03161	.02961	.02775	.02603	.02442	.02293	.02154
45	37	.08075	.07513	.06994	.06515	.06072	.05662	.05283	.04933	.04608	.04307	.04028	.03769	.03529	.03307	.03100	.02907	.02728	.02562	.02407	.02263
45	38	.08350	.07776	.07245	.06755	.06301	.05881	.05492	.05132	.04798	.04488	.04201	.03934	.03686	.03456	.03242	.03043	.02858	.02686	.02525	.02375
45	39	.08629	.08042	.07500	.06999	.06534	.06104	.05705	.05335	.04992	.04673	.04377	.04103	.03847	.03610	.03389	.03183	.02992	.02813	.02647	.02492
45	40	.08910	.08312	.07759	.07246	.06771	.06330	.05921	.05542	.05190	.04862	.04558	.04275	.04012	.03768	.03540	.03327	.03129	.02945	.02773	.02612
45	41	.09194	.08585	.08020	.07496	.07011	.06560	.06141	.05752	.05391	.05055	.04743	.04452	.04181	.03929	.03694	.03475	.03271	.03080	.02902	.02736
45	42	.09480	.08860	.08284	.07749	.07253	.06793	.06364	.05966	.05596	.05252	.04931	.04632	.04354	.04095	.03853	.03627	.03416	.03220	.03036	.02864
45	43	.09768	.09136	.08549	.08005	.07498	.07028	.06590	.06183	.05804	.05451	.05122	.04816	.04530	.04264	.04015	.03782	.03565	.03362	.03173	.02995
45	44	.10056	.09413	.08816	.08261	.07745	.07265	.06818	.06402	.06015	.05653	.05317	.05002	.04709	.04435	.04180	.03941	.03717	.03508	.03313	.03130
45	45	.10344	.09691	.09084	.08519	.07993	.07504	.07048	.06623	.06227	.05858	.05513	.05191	.04891	.04610	.04347	.04102	.03872	.03657	.03456	.03267
46	0	.01873	.01695	.01537	.01396	.01271	.01159	.01059	.00970	.00889	.00817	.00753	.00694	.00641	.00594	.00550	.00511	.00476	.00443	.00414	.00387
46	1	.01799	.01620	.01461	.01320	.01194	.01082	.00982	.00893	.00814	.00742	.00678	.00620	.00569	.00522	.00480	.00442	.00407	.00376	.00348	.00322
46	2	.01877	.01691	.01526	.01379	.01249	.01132	.01028	.00935	.00852	.00777	.00710	.00650	.00595	.00546	.00502	.00462	.00426	.00393	.00364	.00337
46	3	.01964	.01771	.01599	.01446	.01310	.01188	.01080	.00983	.00896	.00817	.00747	.00684	.00627	.00576	.00529	.00487	.00449	.00415	.00383	.00355
46	4	.02056	.01856	.01677	.01518	.01376	.01250	.01136	.01035	.00943	.00862	.00788	.00722	.00662	.00608	.00559	.00515	.00475	.00438	.00405	.00375
46	5	.02155	.01947	.01761	.01596	.01448	.01315	.01197	.01091	.00995	.00909	.00832	.00762	.00700	.00643	.00592	.00545	.00503	.00464	.00430	.00398
46	6	.02259	.02042	.01849	.01677	.01523	.01385	.01261	.01150	.01050	.00960	.00879	.00806	.00740	.00681	.00626	.00577	.00533	.00493	.00456	.00422
46	7	.02368	.02143	.01942	.01763	.01602	.01458	.01329	.01213	.01108	.01014	.00929	.00853	.00783	.00721	.00664	.00612	.00565	.00523	.00484	.00449
46	8	.02482	.02249	.02040	.01853	.01686	.01536	.01401	.01280	.01170	.01072	.00983	.00902	.00829	.00763	.00704	.00649	.00600	.00555	.00514	.00477
46	9	.02602	.02360	.02143	.01949	.01774	.01618	.01477	.01350	.01236	.01132	.01039	.00955	.00878	.00809	.00746	.00689	.00637	.00589	.00546	.00507
46	10	.02727	.02476	.02251	.02049	.01868	.01704	.01557	.01425	.01305	.01197	.01099	.01011	.00930	.00857	.00791	.00731	.00676	.00626	.00581	.00539
46	11	.02859	.02598	.02364	.02154	.01965	.01795	.01642	.01503	.01378	.01265	.01162	.01070	.00985	.00909	.00839	.00776	.00718	.00665	.00617	.00573
46	12	.02995	.02725	.02483	.02264	.02068	.01890	.01730	.01586	.01455	.01336	.01229	.01132	.01043	.00963	.00890	.00823	.00762	.00707	.00656	.00610
46	13	.03137	.02857	.02606	.02379	.02174	.01989	.01822	.01672	.01535	.01411	.01299	.01197	.01104	.01020	.00943	.00873	.00809	.00750	.00697	.00648
46	14	.03284	.02993	.02732	.02497	.02284	.02092	.01918	.01760	.01618	.01488	.01371	.01264	.01167	.01078	.00998	.00924	.00857	.00795	.00739	.00687
46	15	.03434	.03133	.02862	.02618	.02397	.02197	.02016	.01852	.01703	.01568	.01445	.01333	.01231	.01139	.01054	.00977	.00906	.00841	.00782	.00728
46	16	.03587	.03277	.02996	.02742	.02513	.02305	.02117	.01946	.01791	.01650	.01521	.01404	.01298	.01201	.01112	.01031	.00957	.00889	.00827	.00770
46	17	.03746	.03424	.03134	.02871	.02633	.02417	.02221	.02043	.01881	.01734	.01600	.01478	.01367	.01265	.01172	.01087	.01009	.00938	.00873	.00813
46	18	.03909	.03577	.03276	.03003	.02756	.02532	.02329	.02144	.01975	.01822	.01682	.01555	.01438	.01332	.01234	.01145	.01064	.00989	.00920	.00857

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
46	19	.04078	.03734	.03423	.03141	.02885	.02652	.02441	.02248	.02073	.01913	.01768	.01635	.01513	.01402	.01300	.01207	.01121	.01043	.00971	.00904
46	20	.04253	.03898	.03577	.03285	.03019	.02778	.02558	.02358	.02176	.02009	.01857	.01718	.01591	.01475	.01369	.01271	.01182	.01099	.01024	.00954
46	21	.04435	.04069	.03736	.03434	.03159	.02909	.02681	.02473	.02283	.02110	.01952	.01807	.01674	.01553	.01441	.01339	.01245	.01159	.01080	.01007
46	22	.04623	.04245	.03902	.03589	.03305	.03045	.02809	.02593	.02395	.02215	.02050	.01899	.01761	.01634	.01518	.01411	.01312	.01222	.01139	.01062
46	23	.04819	.04429	.04074	.03751	.03456	.03187	.02942	.02718	.02513	.02325	.02154	.01996	.01852	.01719	.01598	.01486	.01383	.01289	.01201	.01121
46	24	.05021	.04619	.04253	.03919	.03614	.03336	.03081	.02849	.02636	.02441	.02262	.02098	.01948	.01809	.01682	.01565	.01458	.01359	.01268	.01183
46	25	.05230	.04816	.04438	.04093	.03778	.03490	.03226	.02985	.02764	.02561	.02375	.02205	.02048	.01904	.01771	.01649	.01537	.01433	.01338	.01249
46	26	.05447	.05020	.04631	.04274	.03949	.03651	.03378	.03128	.02898	.02688	.02494	.02317	.02153	.02003	.01865	.01737	.01620	.01511	.01411	.01319
46	27	.05671	.05232	.04830	.04463	.04126	.03818	.03535	.03276	.03038	.02820	.02619	.02434	.02264	.02107	.01963	.01830	.01707	.01594	.01489	.01392
46	28	.05902	.05450	.05036	.04657	.04310	.03991	.03699	.03430	.03184	.02957	.02748	.02556	.02379	.02216	.02066	.01927	.01799	.01681	.01571	.01470
46	29	.06140	.05675	.05248	.04858	.04499	.04170	.03868	.03590	.03335	.03100	.02883	.02684	.02500	.02330	.02174	.02029	.01895	.01771	.01657	.01551
46	30	.06383	.05906	.05467	.05065	.04695	.04356	.04043	.03756	.03492	.03248	.03023	.02816	.02625	.02449	.02286	.02135	.01996	.01866	.01747	.01636
46	31	.06634	.06143	.05692	.05278	.04897	.04547	.04224	.03927	.03654	.03401	.03169	.02954	.02755	.02572	.02402	.02246	.02100	.01966	.01841	.01725
46	32	.06890	.06386	.05922	.05496	.05104	.04743	.04411	.04104	.03821	.03560	.03319	.03096	.02891	.02700	.02524	.02361	.02209	.02069	.01939	.01818
46	33	.07152	.06635	.06159	.05721	.05318	.04946	.04603	.04286	.03994	.03724	.03475	.03244	.03031	.02833	.02650	.02480	.02323	.02177	.02041	.01916
46	34	.07419	.06889	.06401	.05951	.05537	.05154	.04800	.04474	.04173	.03894	.03636	.03397	.03176	.02971	.02781	.02605	.02441	.02289	.02148	.02017
46	35	.07692	.07149	.06649	.06187	.05761	.05367	.05004	.04667	.04356	.04068	.03802	.03555	.03326	.03114	.02917	.02734	.02564	.02406	.02259	.02123
46	36	.07970	.07415	.06902	.06428	.05990	.05586	.05212	.04866	.04545	.04248	.03973	.03718	.03481	.03261	.03057	.02867	.02691	.02527	.02374	.02232
46	37	.08253	.07685	.07159	.06674	.06225	.05810	.05425	.05069	.04739	.04433	.04149	.03885	.03641	.03413	.03202	.03005	.02823	.02653	.02494	.02346
46	38	.08540	.07959	.07422	.06924	.06464	.06038	.05643	.05277	.04937	.04622	.04329	.04058	.03805	.03570	.03352	.03148	.02959	.02782	.02618	.02465
46	39	.08831	.08237	.07688	.07179	.06708	.06271	.05866	.05489	.05140	.04816	.04515	.04235	.03974	.03731	.03506	.03295	.03099	.02917	.02746	.02587
46	40	.09125	.08520	.07958	.07438	.06956	.06508	.06092	.05706	.05348	.05015	.04705	.04416	.04147	.03897	.03664	.03447	.03244	.03055	.02879	.02714
46	41	.09423	.08805	.08232	.07701	.07207	.06749	.06323	.05928	.05560	.05217	.04899	.04602	.04325	.04068	.03827	.03603	.03394	.03198	.03016	.02845
46	42	.09723	.09093	.08509	.07966	.07462	.06994	.06558	.06153	.05775	.05424	.05097	.04792	.04507	.04242	.03994	.03763	.03547	.03345	.03157	.02980
46	43	.10025	.09384	.08788	.08235	.07720	.07241	.06796	.06381	.05995	.05634	.05299	.04985	.04693	.04420	.04165	.03927	.03704	.03496	.03301	.03119
46	44	.10328	.09676	.09069	.08505	.07980	.07492	.07036	.06612	.06217	.05848	.05504	.05182	.04882	.04602	.04340	.04095	.03865	.03651	.03450	.03261
46	45	.10631	.09968	.09351	.08777	.08242	.07743	.07279	.06845	.06441	.06064	.05711	.05382	.05074	.04786	.04517	.04265	.04029	.03808	.03601	.03407
46	46	.10934	.10260	.09633	.09049	.08504	.07996	.07523	.07080	.06667	.06281	.05921	.05584	.05268	.04973	.04697	.04438	.04196	.03969	.03756	.03556
47	0	.01898	.01719	.01560	.01419	.01293	.01181	.01080	.00990	.00909	.00836	.00771	.00712	.00658	.00610	.00566	.00527	.00491	.00458	.00428	.00401
47	1	.01817	.01637	.01477	.01336	.01209	.01097	.00997	.00907	.00827	.00755	.00690	.00632	.00580	.00533	.00490	.00452	.00417	.00385	.00357	.00331
47	2	.01895	.01709	.01543	.01396	.01265	.01147	.01043	.00949	.00865	.00790	.00723	.00662	.00607	.00558	.00513	.00473	.00436	.00403	.00373	.00346
47	3	.01983	.01789	.01617	.01464	.01327	.01205	.01095	.00998	.00910	.00831	.00760	.00697	.00639	.00587	.00541	.00498	.00460	.00425	.00393	.00364
47	4	.02077	.01876	.01697	.01537	.01394	.01267	.01153	.01050	.00959	.00876	.00802	.00735	.00675	.00620	.00571	.00526	.00486	.00449	.00416	.00385
47	5	.02177	.01968	.01781	.01615	.01466	.01333	.01214	.01107	.01011	.00925	.00847	.00777	.00714	.00656	.00604	.00557	.00515	.00476	.00441	.00409
47	6	.02282	.02065	.01871	.01698	.01543	.01404	.01280	.01168	.01067	.00977	.00895	.00822	.00755	.00695	.00640	.00591	.00546	.00505	.00468	.00434
47	7	.02392	.02167	.01965	.01785	.01624	.01479	.01349	.01232	.01127	.01032	.00946	.00869	.00799	.00736	.00678	.00626	.00579	.00536	.00497	.00461
47	8	.02508	.02274	.02065	.01877	.01709	.01558	.01422	.01300	.01190	.01091	.01001	.00920	.00846	.00780	.00719	.00664	.00614	.00569	.00527	.00490
47	9	.02630	.02387	.02169	.01974	.01799	.01641	.01500	.01372	.01257	.01153	.01059	.00973	.00896	.00826	.00763	.00705	.00652	.00604	.00561	.00521
47	10	.02757	.02505	.02279	.02076	.01894	.01729	.01581	.01448	.01327	.01219	.01120	.01031	.00950	.00876	.00809	.00748	.00693	.00642	.00596	.00554
47	11	.02891	.02629	.02394	.02183	.01993	.01822	.01668	.01528	.01402	.01288	.01185	.01091	.01006	.00929	.00858	.00794	.00736	.00683	.00634	.00589
47	12	.03030	.02759	.02515	.02295	.02097	.01919	.01758	.01612	.01481	.01361	.01253	.01155	.01066	.00984	.00910	.00843	.00781	.00725	.00674	.00627
47	13	.03174	.02893	.02640	.02412	.02206	.02020	.01852	.01700	.01562	.01438	.01324	.01221	.01128	.01042	.00965	.00894	.00829	.00770	.00716	.00666
47	14	.03323	.03031	.02769	.02532	.02318	.02124	.01949	.01791	.01647	.01517	.01398	.01290	.01192	.01103	.01021	.00947	.00878	.00816	.00759	.00707
47	15	.03476	.03174	.02901	.02656	.02433	.02232	.02050	.01884	.01734	.01598	.01474	.01361	.01258	.01165	.01079	.01001	.00929	.00864	.00804	.00749
47	16	.03632	.03320	.03038	.02782	.02552	.02342	.02153	.01980	.01824	.01682	.01552	.01434	.01327	.01228	.01139	.01056	.00981	.00913	.00849	.00791
47	17	.03793	.03470	.03178	.02913	.02674	.02456	.02259	.02080	.01917	.01768	.01633	.01510	.01397	.01294	.01200	.01114	.01035	.00963	.00897	.00836
47	18	.03959	.03625	.03323	.03048	.02800	.02574	.02369	.02182	.02013	.01858	.01717	.01588	.01470	.01363	.01264	.01174	.01091	.01016	.00946	.00882
47	19	.04131	.03786	.03473	.03189	.02931	.02697	.02484	.02290	.02113	.01951	.01804	.01670	.01547	.01434	.01331	.01237	.01150	.01071	.00998	.00930
47	20	.04310	.03953	.03629	.03335	.03068	.02825	.02604	.02402	.02218	.02050	.01896	.01756	.01627	.01510	.01402	.01303	.01212	.01129	.01052	.00982
47	21	.04495	.04127	.03792	.03488	.03211	.02959	.02729	.02519	.02328	.02153	.01993	.01846	.01712	.01589	.01477	.01373	.01278	.01191	.01110	.01036

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
47	22	.04688	.04307	.03962	.03647	.03360	.03099	.02860	.02642	.02443	.02261	.02094	.01941	.01801	.01673	.01555	.01447	.01347	.01255	.01171	.01093
47	23	.04887	.04495	.04138	.03812	.03515	.03244	.02997	.02770	.02563	.02374	.02200	.02041	.01895	.01761	.01638	.01524	.01420	.01324	.01236	.01154
47	24	.05094	.04690	.04321	.03984	.03677	.03396	.03140	.02905	.02690	.02493	.02312	.02146	.01994	.01854	.01725	.01606	.01497	.01397	.01304	.01218
47	25	.05309	.04892	.04511	.04163	.03845	.03555	.03289	.03045	.02822	.02617	.02429	.02256	.02097	.01951	.01817	.01693	.01579	.01473	.01376	.01286
47	26	.05531	.05101	.04708	.04349	.04021	.03720	.03444	.03192	.02960	.02747	.02551	.02371	.02206	.02054	.01913	.01784	.01665	.01554	.01453	.01359
47	27	.05761	.05318	.04913	.04543	.04203	.03892	.03607	.03345	.03104	.02883	.02680	.02493	.02320	.02161	.02015	.01880	.01755	.01640	.01533	.01435
47	28	.05998	.05542	.05125	.04743	.04392	.04070	.03775	.03504	.03254	.03025	.02814	.02619	.02440	.02274	.02122	.01981	.01850	.01730	.01618	.01515
47	29	.06242	.05774	.05344	.04950	.04588	.04255	.03950	.03669	.03411	.03172	.02953	.02751	.02564	.02392	.02233	.02086	.01950	.01824	.01708	.01600
47	30	.06494	.06012	.05569	.05163	.04790	.04447	.04131	.03840	.03573	.03326	.03098	.02888	.02694	.02515	.02349	.02196	.02054	.01923	.01801	.01688
47	31	.06751	.06256	.05801	.05383	.04998	.04644	.04318	.04018	.03740	.03485	.03249	.03031	.02829	.02643	.02471	.02311	.02163	.02026	.01899	.01781
47	32	.07016	.06507	.06040	.05609	.05213	.04848	.04511	.04201	.03914	.03649	.03405	.03179	.02970	.02776	.02597	.02431	.02277	.02134	.02001	.01878
47	33	.07287	.06765	.06284	.05842	.05434	.05058	.04710	.04390	.04094	.03820	.03567	.03332	.03115	.02915	.02728	.02555	.02395	.02246	.02108	.01980
47	34	.07563	.07028	.06535	.06080	.05661	.05273	.04915	.04585	.04279	.03996	.03734	.03491	.03267	.03058	.02865	.02685	.02518	.02363	.02219	.02085
47	35	.07847	.07298	.06792	.06325	.05894	.05495	.05127	.04786	.04470	.04178	.03907	.03656	.03423	.03207	.03006	.02820	.02647	.02486	.02336	.02196
47	36	.08135	.07573	.07055	.06575	.06132	.05723	.05343	.04992	.04667	.04365	.04085	.03826	.03585	.03361	.03153	.02960	.02780	.02612	.02456	.02311
47	37	.08429	.07854	.07323	.06831	.06377	.05955	.05565	.05204	.04869	.04558	.04269	.04001	.03752	.03520	.03305	.03104	.02918	.02744	.02582	.02431
47	38	.08727	.08140	.07596	.07092	.06626	.06194	.05793	.05421	.05076	.04756	.04458	.04181	.03924	.03684	.03461	.03254	.03060	.02880	.02712	.02555
47	39	.09031	.08430	.07874	.07358	.06880	.06437	.06026	.05643	.05288	.04959	.04652	.04366	.04101	.03853	.03623	.03408	.03208	.03021	.02847	.02684
47	40	.09338	.08725	.08156	.07629	.07139	.06685	.06263	.05871	.05506	.05167	.04851	.04557	.04283	.04028	.03790	.03568	.03360	.03167	.02986	.02817
47	41	.09649	.09023	.08443	.07904	.07403	.06938	.06505	.06103	.05728	.05379	.05055	.04752	.04470	.04207	.03961	.03732	.03517	.03317	.03130	.02955
47	42	.09963	.09325	.08733	.08182	.07670	.07194	.06751	.06339	.05955	.05597	.05263	.04952	.04661	.04390	.04137	.03900	.03679	.03472	.03279	.03098
47	43	.10279	.09630	.09026	.08464	.07941	.07455	.07001	.06579	.06185	.05818	.05475	.05156	.04857	.04578	.04317	.04073	.03845	.03632	.03432	.03244
47	44	.10598	.09936	.09321	.08748	.08215	.07718	.07254	.06822	.06419	.06043	.05691	.05363	.05056	.04770	.04501	.04250	.04015	.03795	.03588	.03395
47	45	.10916	.10244	.09618	.09034	.08490	.07983	.07510	.07068	.06656	.06271	.05911	.05574	.05259	.04965	.04689	.04430	.04188	.03962	.03749	.03549
47	46	.11235	.10552	.09915	.09321	.08767	.08250	.07767	.07316	.06895	.06501	.06132	.05787	.05465	.05162	.04879	.04614	.04365	.04132	.03913	.03707
47	47	.11554	.10860	.10212	.09608	.09045	.08518	.08026	.07566	.07135	.06733	.06356	.06003	.05673	.05363	.05072	.04800	.04544	.04304	.04079	.03867
48	0	.01922	.01743	.01584	.01442	.01315	.01202	.01101	.01010	.00929	.00855	.00789	.00730	.00676	.00627	.00583	.00543	.00506	.00473	.00443	.00415
48	1	.01834	.01654	.01494	.01351	.01225	.01112	.01011	.00921	.00840	.00768	.00703	.00644	.00592	.00544	.00501	.00462	.00427	.00395	.00366	.00340
48	2	.01914	.01727	.01560	.01412	.01280	.01163	.01058	.00964	.00879	.00803	.00735	.00674	.00619	.00569	.00524	.00483	.00446	.00413	.00382	.00355
48	3	.02002	.01808	.01635	.01481	.01343	.01221	.01111	.01013	.00924	.00845	.00774	.00710	.00652	.00599	.00552	.00509	.00470	.00435	.00403	.00374
48	4	.02097	.01895	.01715	.01555	.01412	.01284	.01169	.01066	.00974	.00891	.00816	.00749	.00688	.00633	.00583	.00538	.00497	.00460	.00426	.00395
48	5	.02198	.01988	.01801	.01634	.01485	.01351	.01232	.01124	.01027	.00940	.00862	.00791	.00727	.00670	.00617	.00570	.00527	.00487	.00452	.00419
48	6	.02305	.02087	.01892	.01718	.01563	.01423	.01298	.01186	.01084	.00993	.00911	.00837	.00770	.00709	.00654	.00604	.00558	.00517	.00479	.00445
48	7	.02417	.02190	.01988	.01807	.01645	.01499	.01369	.01251	.01145	.01050	.00964	.00886	.00815	.00751	.00693	.00640	.00593	.00549	.00509	.00473
48	8	.02534	.02299	.02089	.01900	.01731	.01580	.01443	.01320	.01209	.01109	.01019	.00937	.00863	.00796	.00735	.00679	.00629	.00583	.00541	.00503
48	9	.02657	.02414	.02195	.01999	.01823	.01665	.01522	.01394	.01278	.01173	.01078	.00992	.00914	.00844	.00780	.00721	.00668	.00619	.00575	.00535
48	10	.02787	.02534	.02307	.02103	.01919	.01754	.01605	.01471	.01350	.01240	.01141	.01051	.00969	.00895	.00827	.00766	.00710	.00658	.00612	.00569
48	11	.02922	.02660	.02424	.02212	.02021	.01849	.01693	.01553	.01426	.01311	.01207	.01113	.01027	.00949	.00878	.00813	.00754	.00700	.00651	.00605
48	12	.03064	.02791	.02546	.02326	.02127	.01948	.01786	.01639	.01506	.01386	.01277	.01178	.01088	.01006	.00931	.00863	.00801	.00744	.00692	.00644
48	13	.03211	.02928	.02674	.02444	.02238	.02051	.01882	.01729	.01590	.01464	.01350	.01246	.01152	.01065	.00987	.00915	.00850	.00790	.00735	.00685
48	14	.03362	.03069	.02805	.02567	.02352	.02157	.01981	.01821	.01676	.01545	.01425	.01317	.01217	.01127	.01045	.00969	.00900	.00837	.00780	.00726
48	15	.03517	.03214	.02940	.02693	.02469	.02267	.02083	.01917	.01765	.01628	.01503	.01389	.01285	.01191	.01104	.01025	.00953	.00886	.00825	.00770
48	16	.03676	.03362	.03078	.02822	.02590	.02379	.02188	.02015	.01857	.01714	.01583	.01464	.01355	.01256	.01165	.01082	.01006	.00936	.00872	.00814
48	17	.03840	.03515	.03221	.02955	.02714	.02495	.02297	.02116	.01952	.01802	.01665	.01541	.01427	.01323	.01228	.01141	.01061	.00988	.00921	.00859
48	18	.04008	.03673	.03369	.03093	.02843	.02615	.02409	.02221	.02050	.01894	.01751	.01621	.01502	.01393	.01294	.01203	.01119	.01042	.00972	.00907
48	19	.04183	.03836	.03522	.03236	.02977	.02741	.02526	.02330	.02152	.01989	.01841	.01705	.01581	.01467	.01363	.01267	.01179	.01099	.01025	.00956
48	20	.04365	.04007	.03681	.03385	.03116	.02871	.02648	.02445	.02259	.02090	.01935	.01793	.01663	.01544	.01435	.01335	.01243	.01159	.01081	.01009
48	21	.04554	.04184	.03847	.03541	.03262	.03008	.02777	.02565	.02372	.02196	.02034	.01886	.01750	.01626	.01512	.01407	.01311	.01222	.01140	.01065
48	22	.04751	.04368	.04020	.03703	.03415	.03151	.02911	.02691	.02490	.02306	.02138	.01983	.01842	.01712	.01593	.01483	.01382	.01289	.01203	.01124
48	23	.04954	.04560	.04200	.03872	.03573	.03300	.03051	.02822	.02614	.02422	.02247	.02086	.01938	.01802	.01678	.01563	.01457	.01360	.01270	.01187

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
48	24	.05166	.04759	.04387	.04049	.03739	.03456	.03197	.02960	.02743	.02544	.02361	.02194	.02039	.01898	.01767	.01647	.01537	.01435	.01340	.01253
48	25	.05385	.04966	.04582	.04232	.03912	.03619	.03350	.03104	.02879	.02672	.02482	.02307	.02146	.01998	.01862	.01736	.01621	.01514	.01415	.01324
48	26	.05613	.05180	.04785	.04423	.04092	.03788	.03510	.03255	.03021	.02806	.02608	.02426	.02258	.02104	.01962	.01831	.01709	.01598	.01494	.01398
48	27	.05849	.05403	.04995	.04621	.04279	.03965	.03677	.03412	.03169	.02946	.02740	.02551	.02376	.02215	.02067	.01930	.01803	.01686	.01578	.01478
48	28	.06092	.05633	.05213	.04827	.04473	.04149	.03850	.03576	.03324	.03092	.02878	.02681	.02500	.02332	.02177	.02034	.01902	.01779	.01666	.01561
48	29	.06343	.05871	.05437	.05040	.04675	.04339	.04031	.03747	.03485	.03244	.03022	.02818	.02628	.02454	.02292	.02143	.02005	.01877	.01758	.01649
48	30	.06601	.06116	.05670	.05260	.04883	.04536	.04217	.03924	.03653	.03403	.03172	.02960	.02763	.02581	.02413	.02257	.02113	.01980	.01856	.01741
48	31	.06867	.06368	.05909	.05487	.05098	.04740	.04411	.04107	.03826	.03567	.03328	.03107	.02903	.02714	.02539	.02377	.02226	.02087	.01957	.01837
48	32	.07139	.06626	.06155	.05720	.05320	.04951	.04610	.04296	.04006	.03738	.03490	.03261	.03049	.02852	.02670	.02501	.02344	.02199	.02064	.01938
48	33	.07419	.06892	.06407	.05960	.05548	.05168	.04817	.04492	.04192	.03915	.03658	.03420	.03200	.02996	.02806	.02631	.02468	.02316	.02175	.02044
48	34	.07705	.07165	.06667	.06207	.05783	.05391	.05029	.04694	.04384	.04097	.03832	.03585	.03357	.03145	.02948	.02766	.02596	.02438	.02291	.02154
48	35	.07998	.07444	.06933	.06461	.06025	.05621	.05248	.04903	.04583	.04286	.04012	.03757	.03520	.03300	.03096	.02906	.02730	.02565	.02412	.02270
48	36	.08297	.07730	.07206	.06721	.06273	.05858	.05473	.05117	.04787	.04481	.04197	.03933	.03688	.03461	.03249	.03052	.02869	.02698	.02539	.02390
48	37	.08602	.08021	.07484	.06987	.06526	.06100	.05705	.05338	.04998	.04682	.04389	.04116	.03863	.03627	.03407	.03203	.03013	.02835	.02670	.02516
48	38	.08912	.08318	.07768	.07258	.06786	.06348	.05942	.05565	.05214	.04889	.04586	.04304	.04043	.03799	.03571	.03360	.03162	.02978	.02806	.02646
48	39	.09227	.08620	.08057	.07536	.07051	.06602	.06184	.05797	.05436	.05101	.04789	.04498	.04228	.03976	.03741	.03522	.03317	.03126	.02948	.02781
48	40	.09548	.08927	.08352	.07818	.07322	.06861	.06433	.06034	.05663	.05318	.04997	.04698	.04419	.04158	.03915	.03689	.03477	.03279	.03094	.02921
48	41	.09872	.09239	.08651	.08105	.07597	.07125	.06686	.06277	.05896	.05541	.05211	.04902	.04615	.04346	.04095	.03861	.03642	.03437	.03246	.03067
48	42	.10201	.09555	.08955	.08397	.07877	.07394	.06944	.06525	.06134	.05769	.05429	.05112	.04816	.04539	.04280	.04039	.03812	.03601	.03402	.03217
48	43	.10532	.09874	.09262	.08692	.08161	.07667	.07206	.06777	.06376	.06002	.05653	.05326	.05022	.04737	.04470	.04221	.03987	.03768	.03563	.03371
48	44	.10865	.10195	.09571	.08990	.08448	.07943	.07472	.07032	.06622	.06238	.05880	.05545	.05232	.04939	.04664	.04407	.04166	.03941	.03729	.03531
48	45	.11200	.10518	.09883	.09291	.08738	.08222	.07741	.07291	.06871	.06478	.06111	.05767	.05446	.05144	.04862	.04598	.04350	.04117	.03899	.03694
48	46	.11535	.10842	.10196	.09593	.09030	.08504	.08012	.07553	.07123	.06721	.06345	.05993	.05663	.05353	.05063	.04792	.04536	.04297	.04072	.03861
48	47	.11870	.11166	.10509	.09896	.09322	.08786	.08285	.07816	.07377	.06966	.06581	.06221	.05882	.05565	.05268	.04989	.04726	.04480	.04248	.04031
48	48	.12204	.11490	.10823	.10199	.09615	.09070	.08559	.08081	.07633	.07213	.06820	.06451	.06105	.05780	.05475	.05188	.04919	.04666	.04428	.04204
49	0	.01947	.01767	.01607	.01465	.01337	.01224	.01122	.01031	.00949	.00875	.00808	.00748	.00694	.00644	.00600	.00559	.00522	.00488	.00458	.00429
49	1	.01851	.01671	.01510	.01367	.01240	.01127	.01025	.00935	.00853	.00781	.00715	.00656	.00603	.00555	.00512	.00473	.00437	.00405	.00375	.00349
49	2	.01932	.01744	.01577	.01429	.01296	.01178	.01072	.00978	.00893	.00817	.00748	.00687	.00631	.00581	.00535	.00494	.00457	.00423	.00392	.00364
49	3	.02021	.01826	.01652	.01498	.01360	.01237	.01126	.01027	.00939	.00859	.00787	.00722	.00664	.00611	.00564	.00520	.00481	.00445	.00413	.00383
49	4	.02117	.01914	.01734	.01573	.01429	.01301	.01185	.01082	.00989	.00906	.00830	.00762	.00701	.00646	.00595	.00550	.00509	.00471	.00437	.00405
49	5	.02219	.02009	.01821	.01653	.01504	.01369	.01249	.01141	.01044	.00956	.00877	.00806	.00741	.00683	.00630	.00582	.00539	.00499	.00463	.00430
49	6	.02327	.02108	.01913	.01739	.01582	.01442	.01316	.01203	.01102	.01010	.00927	.00852	.00785	.00723	.00668	.00617	.00571	.00529	.00491	.00457
49	7	.02440	.02213	.02010	.01829	.01666	.01520	.01388	.01270	.01163	.01067	.00980	.00902	.00831	.00766	.00708	.00655	.00606	.00562	.00522	.00485
49	8	.02559	.02324	.02113	.01924	.01754	.01601	.01464	.01340	.01229	.01128	.01037	.00955	.00880	.00812	.00751	.00695	.00644	.00597	.00555	.00516
49	9	.02685	.02440	.02221	.02024	.01847	.01688	.01544	.01415	.01298	.01193	.01097	.01011	.00932	.00861	.00796	.00737	.00684	.00635	.00590	.00549
49	10	.02816	.02562	.02334	.02129	.01945	.01779	.01629	.01494	.01372	.01262	.01161	.01071	.00988	.00913	.00845	.00783	.00726	.00675	.00627	.00584
49	11	.02954	.02690	.02453	.02240	.02048	.01875	.01719	.01578	.01450	.01334	.01229	.01134	.01047	.00969	.00897	.00832	.00772	.00717	.00667	.00622
49	12	.03097	.02824	.02578	.02356	.02156	.01976	.01813	.01665	.01532	.01411	.01301	.01201	.01110	.01027	.00952	.00883	.00820	.00762	.00710	.00662
49	13	.03246	.02963	.02707	.02477	.02269	.02081	.01911	.01757	.01617	.01490	.01375	.01271	.01175	.01088	.01009	.00937	.00870	.00810	.00754	.00703
49	14	.03400	.03106	.02841	.02601	.02385	.02189	.02012	.01851	.01706	.01573	.01452	.01343	.01243	.01152	.01068	.00992	.00922	.00859	.00800	.00746
49	15	.03557	.03253	.02978	.02729	.02505	.02301	.02116	.01949	.01796	.01658	.01532	.01417	.01312	.01217	.01129	.01049	.00976	.00909	.00847	.00791
49	16	.03719	.03404	.03119	.02861	.02627	.02416	.02223	.02049	.01890	.01745	.01614	.01493	.01384	.01283	.01192	.01108	.01031	.00960	.00896	.00836
49	17	.03885	.03559	.03264	.02996	.02754	.02534	.02334	.02152	.01986	.01835	.01698	.01572	.01458	.01353	.01256	.01168	.01088	.01014	.00945	.00883
49	18	.04057	.03719	.03414	.03137	.02885	.02656	.02448	.02259	.02086	.01929	.01785	.01654	.01534	.01424	.01324	.01231	.01147	.01069	.00997	.00932
49	19	.04235	.03886	.03570	.03282	.03021	.02784	.02568	.02371	.02191	.02027	.01877	.01740	.01615	.01500	.01394	.01298	.01209	.01127	.01052	.00983
49	20	.04420	.04059	.03732	.03435	.03164	.02917	.02693	.02488	.02301	.02130	.01973	.01830	.01699	.01579	.01469	.01367	.01274	.01189	.01110	.01037
49	21	.04612	.04240	.03902	.03593	.03313	.03057	.02824	.02611	.02416	.02238	.02075	.01925	.01788	.01663	.01547	.01441	.01344	.01254	.01171	.01095
49	22	.04812	.04428	.04078	.03759	.03468	.03203	.02961	.02739	.02537	.02351	.02181	.02025	.01882	.01751	.01630	.01519	.01417	.01323	.01236	.01156
49	23	.05020	.04623	.04261	.03932	.03631	.03355	.03104	.02874	.02663	.02470	.02293	.02130	.01981	.01844	.01717	.01601	.01494	.01395	.01304	.01220
49	24	.05236	.04826	.04453	.04112	.03800	.03515	.03254	.03015	.02796	.02595	.02410	.02241	.02085	.01942	.01810	.01688	.01576	.01472	.01377	.01289

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
49	25	.05460	.05038	.04652	.04299	.03977	.03681	.03411	.03163	.02935	.02726	.02534	.02357	.02195	.02045	.01907	.01780	.01663	.01554	.01454	.01361
49	26	.05693	.05257	.04859	.04495	.04161	.03855	.03575	.03317	.03081	.02864	.02664	.02480	.02310	.02154	.02010	.01877	.01754	.01641	.01536	.01439
49	27	.05934	.05486	.05075	.04699	.04353	.04037	.03746	.03479	.03234	.03008	.02800	.02608	.02432	.02269	.02118	.01979	.01851	.01732	.01622	.01520
49	28	.06184	.05722	.05298	.04910	.04553	.04226	.03925	.03648	.03393	.03159	.02942	.02743	.02559	.02389	.02232	.02087	.01953	.01829	.01713	.01607
49	29	.06441	.05966	.05529	.05128	.04760	.04422	.04110	.03823	.03559	.03316	.03091	.02884	.02692	.02515	.02352	.02200	.02060	.01930	.01809	.01698
49	30	.06707	.06217	.05768	.05355	.04975	.04625	.04303	.04006	.03732	.03479	.03246	.03030	.02831	.02647	.02476	.02318	.02172	.02036	.01910	.01793
49	31	.06980	.06477	.06014	.05588	.05196	.04835	.04502	.04195	.03911	.03649	.03407	.03183	.02976	.02784	.02607	.02442	.02289	.02147	.02016	.01893
49	32	.07260	.06743	.06267	.05829	.05425	.05052	.04708	.04390	.04097	.03826	.03574	.03342	.03127	.02927	.02743	.02571	.02412	.02264	.02126	.01998
49	33	.07548	.07018	.06528	.06077	.05661	.05276	.04921	.04593	.04290	.04009	.03748	.03507	.03284	.03077	.02884	.02706	.02540	.02386	.02242	.02109
49	34	.07844	.07299	.06796	.06332	.05904	.05508	.05141	.04802	.04489	.04198	.03929	.03679	.03447	.03232	.03032	.02846	.02673	.02513	.02363	.02224
49	35	.08146	.07588	.07072	.06595	.06154	.05746	.05369	.05019	.04695	.04394	.04115	.03857	.03616	.03393	.03186	.02992	.02813	.02645	.02490	.02344
49	36	.08456	.07883	.07354	.06864	.06411	.05991	.05602	.05242	.04907	.04597	.04309	.04041	.03792	.03560	.03345	.03144	.02958	.02784	.02621	.02470
49	37	.08771	.08185	.07642	.07140	.06674	.06243	.05842	.05471	.05126	.04806	.04508	.04231	.03973	.03734	.03510	.03302	.03108	.02927	.02759	.02601
49	38	.09093	.08493	.07938	.07422	.06944	.06501	.06089	.05707	.05351	.05021	.04714	.04427	.04161	.03913	.03682	.03466	.03265	.03077	.02901	.02737
49	39	.09421	.08808	.08239	.07711	.07220	.06765	.06342	.05949	.05583	.05242	.04925	.04630	.04355	.04098	.03859	.03635	.03427	.03232	.03049	.02879
49	40	.09754	.09127	.08545	.08005	.07502	.07035	.06601	.06197	.05820	.05470	.05143	.04838	.04554	.04289	.04042	.03810	.03594	.03392	.03203	.03026
49	41	.10092	.09452	.08857	.08304	.07790	.07311	.06866	.06450	.06064	.05703	.05367	.05053	.04760	.04486	.04230	.03991	.03768	.03558	.03362	.03179
49	42	.10435	.09782	.09174	.08609	.08083	.07592	.07136	.06710	.06312	.05942	.05596	.05273	.04971	.04688	.04424	.04177	.03946	.03730	.03527	.03337
49	43	.10781	.10115	.09495	.08918	.08380	.07878	.07410	.06974	.06566	.06186	.05830	.05498	.05187	.04896	.04624	.04369	.04130	.03906	.03697	.03500
49	44	.11130	.10452	.09820	.09231	.08681	.08168	.07689	.07242	.06825	.06434	.06069	.05728	.05408	.05109	.04828	.04565	.04319	.04088	.03871	.03668
49	45	.11481	.10791	.10147	.09546	.08985	.08461	.07972	.07514	.07087	.06686	.06312	.05961	.05633	.05325	.05037	.04766	.04512	.04274	.04050	.03840
49	46	.11833	.11131	.10475	.09863	.09291	.08757	.08257	.07789	.07352	.06942	.06559	.06199	.05862	.05546	.05249	.04971	.04710	.04464	.04233	.04016
49	47	.12185	.11472	.10805	.10182	.09599	.09054	.08544	.08067	.07620	.07201	.06808	.06440	.06094	.05770	.05465	.05179	.04910	.04658	.04420	.04197
49	48	.12537	.11812	.11135	.10501	.09908	.09353	.08833	.08346	.07890	.07461	.07060	.06683	.06329	.05996	.05684	.05391	.05114	.04855	.04610	.04380
49	49	.12887	.12152	.11465	.10821	.10218	.09653	.09123	.08627	.08161	.07724	.07314	.06928	.06566	.06226	.05906	.05605	.05321	.05055	.04804	.04567
50	0	.01972	.01792	.01631	.01488	.01360	.01246	.01143	.01051	.00969	.00894	.00827	.00767	.00712	.00662	.00617	.00576	.00538	.00504	.00473	.00444
50	1	.01869	.01687	.01526	.01383	.01255	.01141	.01039	.00948	.00867	.00793	.00727	.00668	.00615	.00566	.00523	.00483	.00447	.00414	.00385	.00358
50	2	.01949	.01761	.01594	.01445	.01312	.01193	.01087	.00992	.00906	.00830	.00761	.00699	.00643	.00592	.00546	.00505	.00467	.00433	.00402	.00373
50	3	.02039	.01844	.01670	.01515	.01376	.01252	.01141	.01042	.00953	.00873	.00800	.00735	.00677	.00623	.00575	.00532	.00492	.00456	.00423	.00393
50	4	.02136	.01933	.01752	.01591	.01446	.01317	.01201	.01097	.01004	.00920	.00844	.00776	.00714	.00658	.00608	.00562	.00520	.00482	.00447	.00416
50	5	.02240	.02029	.01841	.01672	.01522	.01387	.01266	.01157	.01059	.00971	.00892	.00820	.00755	.00697	.00643	.00595	.00551	.00511	.00474	.00441
50	6	.02349	.02130	.01934	.01759	.01602	.01461	.01335	.01221	.01119	.01026	.00943	.00868	.00799	.00738	.00682	.00631	.00584	.00542	.00503	.00468
50	7	.02464	.02236	.02033	.01850	.01687	.01540	.01408	.01289	.01182	.01085	.00997	.00918	.00847	.00782	.00723	.00669	.00620	.00575	.00535	.00498
50	8	.02585	.02348	.02136	.01946	.01776	.01623	.01485	.01360	.01248	.01147	.01055	.00972	.00897	.00829	.00766	.00710	.00658	.00611	.00568	.00529
50	9	.02711	.02466	.02246	.02048	.01870	.01710	.01566	.01436	.01319	.01213	.01117	.01030	.00950	.00879	.00813	.00754	.00699	.00650	.00604	.00563
50	10	.02845	.02590	.02361	.02155	.01970	.01803	.01653	.01517	.01394	.01283	.01182	.01091	.01008	.00932	.00863	.00801	.00743	.00691	.00643	.00599
50	11	.02984	.02720	.02482	.02268	.02075	.01901	.01744	.01602	.01474	.01357	.01251	.01155	.01068	.00989	.00916	.00850	.00790	.00735	.00684	.00638
50	12	.03130	.02856	.02609	.02386	.02185	.02004	.01840	.01692	.01557	.01435	.01325	.01224	.01132	.01049	.00973	.00903	.00839	.00781	.00728	.00679
50	13	.03281	.02997	.02740	.02509	.02300	.02111	.01940	.01785	.01644	.01517	.01401	.01295	.01199	.01111	.01031	.00958	.00891	.00830	.00774	.00722
50	14	.03437	.03142	.02876	.02635	.02418	.02221	.02043	.01881	.01734	.01601	.01480	.01369	.01268	.01176	.01092	.01015	.00945	.00880	.00821	.00766
50	15	.03597	.03291	.03015	.02766	.02540	.02335	.02149	.01980	.01827	.01688	.01561	.01445	.01339	.01243	.01154	.01074	.01000	.00932	.00869	.00812
50	16	.03761	.03445	.03158	.02899	.02664	.02452	.02258	.02082	.01922	.01777	.01644	.01523	.01412	.01311	.01218	.01134	.01056	.00984	.00919	.00859
50	17	.03930	.03602	.03306	.03037	.02793	.02572	.02371	.02188	.02021	.01869	.01730	.01603	.01488	.01382	.01285	.01196	.01114	.01039	.00970	.00907
50	18	.04104	.03765	.03458	.03180	.02927	.02697	.02487	.02297	.02123	.01964	.01820	.01687	.01566	.01455	.01353	.01260	.01175	.01096	.01023	.00957
50	19	.04285	.03934	.03617	.03328	.03065	.02827	.02609	.02411	.02230	.02064	.01913	.01775	.01648	.01532	.01426	.01328	.01238	.01155	.01079	.01009
50	20	.04473	.04111	.03782	.03483	.03211	.02963	.02736	.02530	.02342	.02169	.02012	.01867	.01735	.01613	.01502	.01399	.01305	.01219	.01139	.01065
50	21	.04669	.04295	.03955	.03645	.03363	.03105	.02870	.02655	.02459	.02280	.02115	.01964	.01826	.01699	.01582	.01475	.01376	.01285	.01202	.01124
50	22	.04872	.04486	.04134	.03814	.03521	.03254	.03010	.02787	.02583	.02396	.02224	.02067	.01922	.01789	.01667	.01555	.01452	.01356	.01268	.01187
50	23	.05084	.04685	.04322	.03990	.03687	.03410	.03156	.02924	.02712	.02517	.02339	.02174	.02024	.01885	.01757	.01640	.01531	.01431	.01339	.01253
50	24	.05304	.04893	.04517	.04174	.03860	.03573	.03310	.03069	.02848	.02645	.02459	.02288	.02130	.01985	.01852	.01729	.01615	.01510	.01414	.01324

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
50	25	.05533	.05109	.04720	.04366	.04041	.03743	.03471	.03220	.02991	.02780	.02586	.02407	.02243	.02092	.01952	.01823	.01705	.01595	.01493	.01399
50	26	.05771	.05333	.04932	.04566	.04230	.03921	.03639	.03379	.03140	.02921	.02719	.02533	.02362	.02204	.02058	.01923	.01799	.01684	.01577	.01479
50	27	.06018	.05566	.05153	.04774	.04427	.04108	.03815	.03545	.03297	.03069	.02859	.02666	.02487	.02322	.02170	.02029	.01899	.01778	.01667	.01563
50	28	.06273	.05808	.05382	.04991	.04631	.04301	.03998	.03718	.03461	.03224	.03006	.02804	.02618	.02446	.02287	.02140	.02004	.01878	.01761	.01653
50	29	.06537	.06058	.05619	.05215	.04844	.04503	.04189	.03899	.03632	.03386	.03159	.02949	.02755	.02576	.02410	.02257	.02115	.01983	.01860	.01747
50	30	.06809	.06317	.05864	.05448	.05065	.04712	.04387	.04087	.03810	.03555	.03319	.03101	.02899	.02712	.02539	.02379	.02231	.02093	.01965	.01846
50	31	.07090	.06583	.06117	.05688	.05293	.04928	.04592	.04282	.03995	.03730	.03485	.03259	.03049	.02854	.02674	.02507	.02352	.02208	.02074	.01950
50	32	.07378	.06858	.06378	.05936	.05528	.05152	.04805	.04484	.04187	.03912	.03658	.03423	.03205	.03003	.02815	.02641	.02479	.02329	.02189	.02059
50	33	.07675	.07140	.06647	.06192	.05772	.05384	.05025	.04693	.04386	.04102	.03838	.03594	.03367	.03157	.02962	.02781	.02612	.02455	.02309	.02173
50	34	.07979	.07430	.06923	.06455	.06023	.05622	.05252	.04909	.04592	.04298	.04025	.03772	.03537	.03318	.03115	.02927	.02751	.02587	.02435	.02293
50	35	.08292	.07728	.07208	.06727	.06281	.05869	.05487	.05134	.04805	.04501	.04219	.03956	.03712	.03486	.03275	.03079	.02896	.02726	.02567	.02419
50	36	.08611	.08034	.07500	.07005	.06547	.06123	.05729	.05365	.05026	.04711	.04419	.04147	.03895	.03660	.03441	.03237	.03047	.02870	.02704	.02550
50	37	.08938	.08346	.07798	.07291	.06820	.06384	.05979	.05603	.05253	.04928	.04626	.04345	.04084	.03840	.03613	.03401	.03204	.03020	.02847	.02687
50	38	.09271	.08666	.08104	.07584	.07101	.06652	.06235	.05848	.05487	.05152	.04840	.04550	.04279	.04027	.03792	.03572	.03367	.03176	.02997	.02829
50	39	.09611	.08992	.08417	.07883	.07387	.06927	.06498	.06099	.05728	.05383	.05061	.04761	.04481	.04220	.03977	.03749	.03536	.03338	.03152	.02978
50	40	.09957	.09324	.08736	.08189	.07681	.07208	.06768	.06358	.05976	.05620	.05288	.04979	.04690	.04420	.04168	.03932	.03712	.03506	.03313	.03132
50	41	.10309	.09662	.09061	.08501	.07981	.07496	.07044	.06623	.06230	.05864	.05522	.05203	.04905	.04626	.04365	.04122	.03893	.03680	.03480	.03292
50	42	.10666	.10006	.09391	.08819	.08286	.07789	.07326	.06894	.06490	.06114	.05762	.05433	.05126	.04838	.04569	.04317	.04081	.03860	.03653	.03458
50	43	.11027	.10354	.09727	.09142	.08597	.08088	.07613	.07170	.06756	.06369	.06007	.05669	.05352	.05056	.04778	.04518	.04274	.04046	.03831	.03630
50	44	.11392	.10706	.10066	.09469	.08912	.08392	.07906	.07452	.07027	.06630	.06258	.05910	.05584	.05279	.04993	.04725	.04473	.04237	.04015	.03806
50	45	.11759	.11061	.10408	.09799	.09231	.08699	.08202	.07737	.07302	.06895	.06513	.06156	.05821	.05507	.05213	.04936	.04676	.04433	.04203	.03988
50	46	.12128	.11417	.10753	.10132	.09552	.09009	.08502	.08026	.07581	.07164	.06773	.06406	.06062	.05740	.05436	.05152	.04884	.04633	.04397	.04174
50	47	.12498	.11775	.11099	.10467	.09876	.09322	.08804	.08318	.07863	.07436	.07035	.06660	.06307	.05976	.05664	.05372	.05096	.04838	.04594	.04365
50	48	.12867	.12133	.11446	.10803	.10201	.09637	.09108	.08612	.08147	.07711	.07301	.06916	.06555	.06215	.05896	.05595	.05312	.05046	.04795	.04559
50	49	.13236	.12491	.11794	.11140	.10527	.09953	.09414	.08908	.08434	.07988	.07569	.07176	.06806	.06458	.06130	.05822	.05531	.05258	.05000	.04757
50	50	.13604	.12849	.12140	.11477	.10854	.10270	.09721	.09206	.08722	.08267	.07840	.07438	.07059	.06703	.06367	.06051	.05754	.05473	.05208	.04958
51	0	.01997	.01816	.01655	.01511	.01383	.01268	.01165	.01072	.00989	.00914	.00847	.00786	.00730	.00680	.00634	.00593	.00555	.00520	.00489	.00460
51	1	.01885	.01704	.01542	.01398	.01270	.01156	.01053	.00962	.00880	.00806	.00740	.00680	.00626	.00577	.00533	.00493	.00457	.00424	.00394	.00367
51	2	.01967	.01778	.01610	.01460	.01327	.01208	.01101	.01006	.00920	.00843	.00774	.00711	.00655	.00604	.00557	.00515	.00477	.00443	.00411	.00383
51	3	.02058	.01861	.01687	.01531	.01392	.01268	.01157	.01057	.00967	.00886	.00814	.00748	.00689	.00635	.00587	.00543	.00503	.00466	.00433	.00403
51	4	.02156	.01952	.01770	.01608	.01463	.01334	.01217	.01113	.01019	.00934	.00858	.00789	.00727	.00671	.00620	.00574	.00531	.00493	.00458	.00426
51	5	.02260	.02049	.01860	.01691	.01540	.01404	.01283	.01174	.01075	.00987	.00907	.00835	.00769	.00710	.00656	.00607	.00563	.00522	.00486	.00452
51	6	.02371	.02151	.01954	.01778	.01621	.01480	.01353	.01238	.01135	.01043	.00959	.00883	.00814	.00752	.00695	.00644	.00597	.00554	.00515	.00480
51	7	.02487	.02259	.02054	.01871	.01707	.01559	.01427	.01307	.01200	.01102	.01014	.00935	.00862	.00797	.00737	.00683	.00634	.00589	.00548	.00510
51	8	.02609	.02372	.02159	.01969	.01798	.01644	.01505	.01380	.01267	.01165	.01073	.00990	.00914	.00845	.00782	.00725	.00673	.00626	.00582	.00542
51	9	.02738	.02491	.02270	.02072	.01894	.01733	.01588	.01458	.01340	.01233	.01136	.01048	.00969	.00896	.00830	.00770	.00715	.00665	.00619	.00577
51	10	.02873	.02617	.02387	.02181	.01995	.01828	.01676	.01540	.01416	.01304	.01203	.01111	.01027	.00951	.00881	.00818	.00760	.00707	.00659	.00615
51	11	.03014	.02749	.02510	.02295	.02102	.01927	.01769	.01626	.01497	.01380	.01274	.01177	.01089	.01009	.00936	.00869	.00808	.00752	.00701	.00654
51	12	.03162	.02887	.02639	.02415	.02214	.02032	.01867	.01718	.01582	.01460	.01348	.01247	.01154	.01070	.00993	.00923	.00859	.00800	.00746	.00697
51	13	.03316	.03030	.02773	.02540	.02330	.02141	.01969	.01813	.01671	.01543	.01426	.01320	.01223	.01134	.01054	.00980	.00912	.00850	.00793	.00741
51	14	.03474	.03178	.02910	.02669	.02451	.02253	.02074	.01911	.01763	.01629	.01507	.01395	.01294	.01201	.01116	.01038	.00967	.00902	.00842	.00787
51	15	.03636	.03329	.03052	.02801	.02574	.02368	.02182	.02012	.01858	.01717	.01589	.01473	.01366	.01269	.01180	.01098	.01023	.00955	.00891	.00833
51	16	.03802	.03485	.03197	.02937	.02701	.02487	.02293	.02116	.01955	.01808	.01674	.01552	.01441	.01339	.01245	.01160	.01081	.01009	.00942	.00881
51	17	.03974	.03645	.03347	.03077	.02832	.02610	.02407	.02223	.02055	.01902	.01762	.01635	.01518	.01411	.01313	.01223	.01141	.01065	.00995	.00931
51	18	.04150	.03810	.03502	.03222	.02968	.02736	.02526	.02334	.02159	.01999	.01853	.01720	.01598	.01486	.01383	.01289	.01202	.01123	.01049	.00982
51	19	.04334	.03982	.03663	.03373	.03109	.02869	.02650	.02450	.02268	.02101	.01949	.01809	.01682	.01565	.01457	.01358	.01267	.01184	.01107	.01036
51	20	.04525	.04161	.03831	.03530	.03257	.03007	.02780	.02572	.02382	.02208	.02049	.01904	.01770	.01648	.01535	.01432	.01336	.01249	.01168	.01093
51	21	.04724	.04348	.04006	.03695	.03411	.03152	.02916	.02700	.02502	.02321	.02155	.02003	.01864	.01735	.01618	.01509	.01409	.01317	.01232	.01154
51	22	.04931	.04543	.04189	.03867	.03573	.03304	.03059	.02834	.02628	.02440	.02267	.02108	.01962	.01828	.01705	.01591	.01486	.01390	.01301	.01218
51	23	.05146	.04746	.04380	.04047	.03742	.03463	.03208	.02974	.02760	.02564	.02384	.02218	.02066	.01926	.01797	.01678	.01568	.01467	.01373	.01287

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
51	24	.05371	.04957	.04579	.04234	.03919	.03630	.03365	.03122	.02899	.02695	.02507	.02334	.02175	.02029	.01894	.01769	.01655	.01548	.01450	.01359
51	25	.05604	.05178	.04787	.04430	.04103	.03804	.03529	.03277	.03046	.02833	.02637	.02457	.02291	.02138	.01997	.01867	.01746	.01635	.01532	.01437
51	26	.05847	.05407	.05004	.04635	.04297	.03986	.03701	.03440	.03199	.02978	.02774	.02586	.02413	.02253	.02106	.01970	.01843	.01727	.01619	.01519
51	27	.06099	.05645	.05230	.04848	.04498	.04177	.03882	.03610	.03360	.03130	.02918	.02722	.02542	.02375	.02221	.02078	.01946	.01824	.01711	.01606
51	28	.06360	.05893	.05464	.05070	.04708	.04376	.04070	.03788	.03528	.03289	.03069	.02865	.02677	.02503	.02342	.02193	.02055	.01927	.01809	.01699
51	29	.06631	.06149	.05707	.05300	.04926	.04582	.04266	.03974	.03704	.03456	.03226	.03014	.02818	.02637	.02469	.02313	.02169	.02035	.01911	.01796
51	30	.06910	.06414	.05958	.05539	.05153	.04797	.04469	.04167	.03887	.03629	.03391	.03170	.02966	.02777	.02602	.02440	.02289	.02149	.02019	.01898
51	31	.07197	.06687	.06218	.05786	.05387	.05020	.04680	.04367	.04078	.03810	.03562	.03333	.03121	.02924	.02741	.02572	.02415	.02269	.02133	.02006
51	32	.07493	.06969	.06486	.06041	.05630	.05250	.04899	.04575	.04275	.03998	.03741	.03503	.03282	.03077	.02887	.02710	.02546	.02394	.02252	.02119
51	33	.07798	.07260	.06763	.06304	.05880	.05489	.05127	.04791	.04481	.04193	.03927	.03680	.03450	.03237	.03039	.02855	.02684	.02525	.02377	.02238
51	34	.08112	.07559	.07048	.06576	.06139	.05735	.05361	.05015	.04694	.04396	.04120	.03864	.03625	.03404	.03198	.03007	.02828	.02662	.02507	.02363
51	35	.08434	.07866	.07341	.06856	.06406	.05990	.05604	.05247	.04915	.04607	.04321	.04055	.03808	.03578	.03364	.03165	.02979	.02806	.02644	.02494
51	36	.08763	.08181	.07643	.07144	.06681	.06253	.05855	.05486	.05143	.04825	.04529	.04253	.03997	.03759	.03536	.03329	.03136	.02956	.02787	.02630
51	37	.09101	.08504	.07952	.07439	.06964	.06523	.06113	.05733	.05379	.05050	.04744	.04459	.04193	.03946	.03715	.03500	.03299	.03112	.02937	.02773
51	38	.09446	.08835	.08268	.07743	.07254	.06801	.06379	.05987	.05622	.05283	.04966	.04672	.04397	.04141	.03901	.03678	.03470	.03275	.03092	.02922
51	39	.09798	.09173	.08592	.08053	.07552	.07086	.06652	.06249	.05873	.05523	.05196	.04892	.04607	.04342	.04094	.03863	.03646	.03444	.03254	.03077
51	40	.10157	.09518	.08924	.08371	.07857	.07379	.06933	.06518	.06131	.05770	.05433	.05118	.04825	.04550	.04294	.04054	.03830	.03619	.03423	.03238
51	41	.10522	.09869	.09262	.08696	.08169	.07678	.07220	.06794	.06396	.06024	.05677	.05352	.05049	.04766	.04501	.04252	.04020	.03802	.03598	.03406
51	42	.10894	.10227	.09606	.09027	.08487	.07984	.07515	.07076	.06667	.06285	.05927	.05593	.05280	.04988	.04714	.04457	.04216	.03991	.03779	.03580
51	43	.11270	.10589	.09955	.09363	.08811	.08296	.07815	.07365	.06945	.06552	.06184	.05840	.05518	.05216	.04933	.04668	.04419	.04185	.03966	.03760
51	44	.11650	.10957	.10309	.09705	.09141	.08613	.08121	.07660	.07229	.06825	.06447	.06093	.05761	.05450	.05158	.04885	.04628	.04386	.04159	.03946
51	45	.12034	.11327	.10667	.10051	.09474	.08935	.08431	.07959	.07517	.07103	.06715	.06351	.06010	.05690	.05389	.05107	.04842	.04592	.04358	.04138
51	46	.12420	.11701	.11028	.10400	.09811	.09261	.08745	.08262	.07810	.07385	.06987	.06614	.06263	.05934	.05625	.05334	.05061	.04804	.04562	.04334
51	47	.12807	.12076	.11391	.10751	.10151	.09589	.09063	.08569	.08106	.07671	.07263	.06880	.06521	.06183	.05865	.05566	.05284	.05019	.04770	.04535
51	48	.13195	.12452	.11756	.11104	.10493	.09920	.09383	.08878	.08405	.07961	.07543	.07151	.06782	.06435	.06109	.05801	.05512	.05239	.04982	.04740
51	49	.13583	.12828	.12121	.11458	.10836	.10253	.09705	.09190	.08707	.08253	.07826	.07425	.07047	.06691	.06356	.06041	.05743	.05463	.05199	.04949
51	50	.13970	.13204	.12486	.11813	.11180	.10586	.10029	.09504	.09011	.08548	.08112	.07701	.07314	.06950	.06607	.06284	.05979	.05691	.05419	.05163
51	51	.14355	.13579	.12851	.12167	.11525	.10921	.10353	.09819	.09317	.08844	.08399	.07980	.07585	.07212	.06861	.06530	.06217	.05922	.05643	.05380
52	0	.02022	.01840	.01679	.01534	.01406	.01290	.01187	.01094	.01010	.00935	.00867	.00805	.00749	.00698	.00652	.00610	.00572	.00537	.00505	.00476
52	1	.01902	.01720	.01558	.01413	.01285	.01170	.01067	.00975	.00893	.00819	.00752	.00692	.00638	.00589	.00544	.00504	.00467	.00434	.00404	.00376
52	2	.01984	.01794	.01626	.01476	.01342	.01223	.01115	.01019	.00933	.00856	.00786	.00723	.00666	.00615	.00568	.00526	.00488	.00453	.00421	.00392
52	3	.02075	.01879	.01704	.01548	.01408	.01283	.01171	.01071	.00981	.00900	.00827	.00761	.00701	.00647	.00598	.00554	.00513	.00477	.00443	.00413
52	4	.02174	.01970	.01788	.01626	.01480	.01350	.01233	.01128	.01034	.00949	.00872	.00803	.00740	.00684	.00632	.00585	.00543	.00504	.00469	.00436
52	5	.02280	.02068	.01879	.01709	.01558	.01422	.01300	.01190	.01091	.01002	.00922	.00849	.00783	.00723	.00669	.00620	.00575	.00534	.00497	.00463
52	6	.02392	.02171	.01974	.01798	.01640	.01498	.01370	.01256	.01152	.01059	.00974	.00898	.00829	.00766	.00709	.00657	.00610	.00567	.00528	.00492
52	7	.02510	.02281	.02076	.01892	.01727	.01579	.01446	.01326	.01217	.01119	.01031	.00951	.00878	.00812	.00752	.00697	.00648	.00602	.00561	.00523
52	8	.02633	.02395	.02182	.01991	.01819	.01665	.01525	.01400	.01286	.01184	.01091	.01007	.00931	.00861	.00798	.00740	.00688	.00640	.00596	.00556
52	9	.02763	.02516	.02295	.02096	.01917	.01755	.01610	.01479	.01360	.01252	.01155	.01067	.00987	.00914	.00847	.00786	.00731	.00680	.00634	.00592
52	10	.02900	.02644	.02414	.02206	.02020	.01851	.01700	.01562	.01438	.01325	.01223	.01131	.01046	.00969	.00899	.00836	.00777	.00724	.00675	.00630
52	11	.03044	.02778	.02538	.02323	.02128	.01953	.01794	.01651	.01521	.01403	.01296	.01198	.01110	.01029	.00955	.00888	.00826	.00770	.00718	.00671
52	12	.03194	.02918	.02669	.02444	.02242	.02059	.01893	.01744	.01608	.01484	.01372	.01270	.01177	.01092	.01014	.00943	.00879	.00819	.00765	.00715
52	13	.03349	.03063	.02805	.02571	.02361	.02170	.01997	.01840	.01698	.01569	.01451	.01344	.01247	.01157	.01076	.01001	.00933	.00870	.00813	.00760
52	14	.03510	.03213	.02944	.02702	.02483	.02284	.02104	.01940	.01792	.01657	.01534	.01421	.01319	.01225	.01140	.01061	.00989	.00923	.00863	.00807
52	15	.03674	.03366	.03088	.02836	.02608	.02402	.02214	.02043	.01888	.01747	.01618	.01500	.01393	.01295	.01205	.01123	.01047	.00978	.00914	.00855
52	16	.03843	.03524	.03236	.02974	.02737	.02522	.02327	.02149	.01987	.01839	.01705	.01582	.01469	.01366	.01272	.01185	.01106	.01033	.00966	.00904
52	17	.04016	.03686	.03388	.03116	.02870	.02647	.02443	.02258	.02089	.01935	.01794	.01666	.01548	.01440	.01341	.01250	.01167	.01090	.01020	.00955
52	18	.04196	.03854	.03545	.03264	.03008	.02776	.02564	.02371	.02195	.02034	.01887	.01753	.01629	.01517	.01413	.01318	.01230	.01150	.01076	.01007
52	19	.04382	.04029	.03708	.03417	.03152	.02910	.02690	.02489	.02306	.02138	.01984	.01844	.01715	.01597	.01488	.01389	.01297	.01212	.01134	.01063
52	20	.04576	.04211	.03879	.03577	.03302	.03051	.02822	.02613	.02422	.02247	.02087	.01940	.01805	.01682	.01568	.01464	.01367	.01279	.01197	.01121
52	21	.04778	.04401	.04057	.03744	.03459	.03199	.02961	.02743	.02544	.02362	.02195	.02042	.01901	.01772	.01653	.01543	.01442	.01349	.01263	.01184

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
52	22	.04988	.04599	.04243	.03919	.03624	.03353	.03106	.02880	.02673	.02483	.02309	.02149	.02002	.01866	.01742	.01627	.01521	.01423	.01333	.01250
52	23	.05207	.04805	.04438	.04102	.03796	.03515	.03259	.03024	.02808	.02610	.02428	.02261	.02108	.01966	.01836	.01716	.01605	.01502	.01408	.01320
52	24	.05436	.05020	.04641	.04294	.03976	.03685	.03419	.03174	.02950	.02744	.02555	.02380	.02220	.02072	.01936	.01810	.01694	.01586	.01487	.01395
52	25	.05674	.05245	.04853	.04494	.04165	.03863	.03587	.03333	.03100	.02885	.02688	.02506	.02339	.02184	.02041	.01910	.01788	.01675	.01571	.01474
52	26	.05921	.05479	.05074	.04702	.04362	.04050	.03763	.03499	.03257	.03034	.02828	.02638	.02464	.02302	.02153	.02015	.01888	.01770	.01660	.01559
52	27	.06178	.05722	.05304	.04921	.04568	.04245	.03948	.03674	.03422	.03190	.02976	.02778	.02596	.02427	.02271	.02127	.01994	.01870	.01756	.01649
52	28	.06445	.05975	.05544	.05148	.04783	.04448	.04140	.03856	.03595	.03353	.03130	.02925	.02735	.02559	.02396	.02245	.02106	.01976	.01856	.01744
52	29	.06722	.06237	.05792	.05383	.05007	.04660	.04341	.04047	.03775	.03524	.03293	.03078	.02880	.02697	.02527	.02369	.02223	.02088	.01962	.01845
52	30	.07007	.06509	.06050	.05628	.05239	.04881	.04550	.04245	.03963	.03703	.03462	.03239	.03033	.02842	.02664	.02500	.02347	.02205	.02074	.01951
52	31	.07302	.06789	.06317	.05881	.05480	.05109	.04767	.04451	.04159	.03889	.03639	.03407	.03192	.02993	.02808	.02637	.02477	.02329	.02191	.02063
52	32	.07606	.07078	.06592	.06143	.05729	.05346	.04993	.04665	.04363	.04082	.03823	.03582	.03359	.03151	.02959	.02780	.02613	.02458	.02314	.02180
52	33	.07919	.07377	.06876	.06414	.05987	.05592	.05226	.04888	.04575	.04284	.04015	.03765	.03532	.03317	.03116	.02930	.02756	.02594	.02444	.02303
52	34	.08241	.07684	.07169	.06694	.06253	.05846	.05469	.05119	.04795	.04494	.04214	.03955	.03714	.03489	.03281	.03086	.02905	.02737	.02579	.02432
52	35	.08572	.08000	.07472	.06982	.06529	.06109	.05719	.05358	.05023	.04711	.04422	.04153	.03902	.03669	.03452	.03250	.03062	.02886	.02722	.02568
52	36	.08912	.08325	.07782	.07279	.06813	.06380	.05978	.05605	.05259	.04937	.04637	.04358	.04099	.03857	.03631	.03421	.03225	.03041	.02870	.02710
52	37	.09260	.08659	.08102	.07585	.07105	.06659	.06246	.05861	.05503	.05170	.04860	.04571	.04302	.04051	.03817	.03599	.03395	.03204	.03026	.02859
52	38	.09616	.09001	.08429	.07898	.07405	.06947	.06521	.06125	.05755	.05412	.05091	.04792	.04514	.04254	.04011	.03784	.03572	.03373	.03188	.03014
52	39	.09981	.09350	.08765	.08220	.07714	.07243	.06804	.06396	.06016	.05661	.05330	.05021	.04733	.04463	.04211	.03976	.03756	.03550	.03357	.03176
52	40	.10352	.09708	.09108	.08550	.08030	.07547	.07096	.06676	.06284	.05918	.05576	.05257	.04959	.04680	.04420	.04176	.03947	.03733	.03533	.03345
52	41	.10731	.10072	.09459	.08887	.08355	.07858	.07395	.06963	.06559	.06182	.05830	.05501	.05193	.04905	.04635	.04383	.04146	.03924	.03716	.03520
52	42	.11117	.10444	.09816	.09231	.08686	.08177	.07701	.07257	.06842	.06455	.06092	.05752	.05435	.05137	.04858	.04597	.04351	.04121	.03905	.03703
52	43	.11508	.10821	.10180	.09582	.09023	.08502	.08014	.07559	.07132	.06734	.06360	.06010	.05683	.05376	.05088	.04817	.04564	.04326	.04102	.03892
52	44	.11905	.11204	.10549	.09938	.09367	.08833	.08334	.07866	.07429	.07019	.06635	.06275	.05938	.05621	.05324	.05045	.04783	.04536	.04305	.04087
52	45	.12305	.11590	.10923	.10299	.09715	.09169	.08658	.08179	.07730	.07310	.06915	.06545	.06198	.05872	.05566	.05278	.05007	.04753	.04513	.04288
52	46	.12708	.11981	.11300	.10664	.10068	.09510	.08987	.08497	.08037	.07606	.07201	.06821	.06464	.06129	.05813	.05517	.05238	.04975	.04728	.04495
52	47	.13113	.12373	.11680	.11032	.10424	.09854	.09320	.08819	.08348	.07906	.07491	.07101	.06735	.06390	.06066	.05760	.05473	.05202	.04947	.04706
52	48	.13519	.12767	.12062	.11402	.10783	.10201	.09656	.09144	.08663	.08210	.07785	.07386	.07010	.06656	.06323	.06009	.05713	.05434	.05171	.04923
52	49	.13926	.13162	.12446	.11774	.11143	.10551	.09995	.09472	.08980	.08518	.08083	.07674	.07289	.06926	.06584	.06261	.05957	.05670	.05400	.05144
52	50	.14332	.13557	.12830	.12147	.11505	.10902	.10335	.09802	.09301	.08829	.08384	.07966	.07571	.07199	.06849	.06518	.06206	.05911	.05633	.05370
52	51	.14738	.13952	.13214	.12520	.11868	.11255	.10678	.10135	.09623	.09142	.08688	.08260	.07857	.07476	.07117	.06778	.06458	.06155	.05869	.05599
52	52	.15141	.14345	.13596	.12892	.12230	.11607	.11020	.10467	.09947	.09456	.08993	.08556	.08144	.07755	.07388	.07041	.06713	.06403	.06109	.05832
53	0	.02047	.01865	.01703	.01558	.01428	.01313	.01209	.01115	.01031	.00955	.00887	.00824	.00768	.00717	.00671	.00628	.00589	.00554	.00522	.00492
53	1	.01918	.01735	.01573	.01428	.01299	.01184	.01081	.00989	.00906	.00831	.00764	.00704	.00649	.00600	.00555	.00514	.00477	.00444	.00413	.00385
53	2	.02000	.01811	.01642	.01491	.01357	.01237	.01130	.01033	.00947	.00869	.00799	.00735	.00678	.00626	.00579	.00537	.00498	.00463	.00431	.00401
53	3	.02093	.01896	.01720	.01564	.01424	.01298	.01186	.01085	.00995	.00913	.00840	.00773	.00713	.00659	.00610	.00565	.00524	.00487	.00453	.00422
53	4	.02193	.01988	.01806	.01642	.01497	.01366	.01249	.01143	.01048	.00963	.00886	.00816	.00753	.00696	.00644	.00597	.00554	.00515	.00479	.00447
53	5	.02300	.02087	.01897	.01727	.01575	.01439	.01316	.01206	.01107	.01017	.00936	.00863	.00797	.00737	.00682	.00632	.00587	.00546	.00508	.00474
53	6	.02413	.02192	.01994	.01817	.01658	.01516	.01388	.01273	.01169	.01075	.00990	.00913	.00844	.00780	.00723	.00671	.00623	.00579	.00540	.00503
53	7	.02532	.02302	.02097	.01912	.01747	.01598	.01464	.01344	.01235	.01137	.01048	.00967	.00894	.00827	.00767	.00712	.00661	.00616	.00574	.00535
53	8	.02657	.02418	.02205	.02013	.01840	.01685	.01545	.01419	.01305	.01202	.01109	.01024	.00947	.00877	.00814	.00756	.00703	.00654	.00610	.00569
53	9	.02789	.02541	.02319	.02119	.01939	.01777	.01631	.01499	.01380	.01272	.01174	.01085	.01004	.00931	.00864	.00803	.00747	.00696	.00649	.00606
53	10	.02927	.02670	.02439	.02231	.02044	.01875	.01722	.01585	.01460	.01346	.01244	.01150	.01065	.00988	.00918	.00853	.00794	.00740	.00691	.00646
53	11	.03073	.02806	.02566	.02349	.02154	.01978	.01819	.01674	.01544	.01425	.01317	.01219	.01130	.01049	.00975	.00907	.00845	.00788	.00736	.00688
53	12	.03225	.02948	.02698	.02473	.02270	.02086	.01920	.01769	.01632	.01508	.01395	.01292	.01199	.01113	.01035	.00964	.00898	.00838	.00783	.00733
53	13	.03382	.03095	.02836	.02602	.02390	.02199	.02025	.01868	.01725	.01595	.01476	.01369	.01270	.01180	.01098	.01023	.00954	.00891	.00833	.00779
53	14	.03545	.03247	.02978	.02735	.02514	.02315	.02134	.01970	.01820	.01684	.01560	.01447	.01344	.01250	.01163	.01084	.01012	.00945	.00884	.00828
53	15	.03712	.03403	.03124	.02871	.02642	.02434	.02246	.02074	.01918	.01776	.01646	.01528	.01420	.01321	.01230	.01147	.01071	.01001	.00936	.00877
53	16	.03882	.03563	.03273	.03011	.02773	.02557	.02360	.02182	.02019	.01870	.01735	.01611	.01498	.01394	.01299	.01211	.01131	.01058	.00990	.00927
53	17	.04058	.03727	.03427	.03155	.02908	.02683	.02479	.02292	.02123	.01968	.01826	.01696	.01578	.01469	.01369	.01278	.01193	.01116	.01045	.00979
53	18	.04240	.03897	.03587	.03304	.03048	.02814	.02601	.02407	.02230	.02068	.01920	.01785	.01661	.01547	.01443	.01346	.01258	.01177	.01102	.01033



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
53	19	.04428	.04074	.03752	.03460	.03193	.02951	.02729	.02527	.02343	.02174	.02020	.01878	.01748	.01629	.01520	.01419	.01326	.01241	.01162	.01089
53	20	.04625	.04259	.03926	.03622	.03346	.03094	.02864	.02654	.02461	.02285	.02124	.01976	.01840	.01716	.01601	.01495	.01398	.01309	.01226	.01149
53	21	.04830	.04452	.04107	.03793	.03506	.03244	.03005	.02786	.02586	.02403	.02234	.02080	.01938	.01807	.01687	.01577	.01475	.01381	.01294	.01213
53	22	.05044	.04653	.04296	.03971	.03673	.03402	.03153	.02926	.02717	.02526	.02350	.02189	.02041	.01904	.01778	.01663	.01556	.01457	.01366	.01281
53	23	.05267	.04863	.04494	.04157	.03849	.03567	.03309	.03072	.02855	.02656	.02473	.02304	.02149	.02006	.01875	.01753	.01641	.01538	.01442	.01353
53	24	.05499	.05082	.04700	.04352	.04032	.03740	.03472	.03226	.03000	.02793	.02602	.02426	.02264	.02115	.01977	.01850	.01732	.01624	.01523	.01430
53	25	.05741	.05310	.04916	.04555	.04225	.03922	.03643	.03388	.03153	.02937	.02738	.02555	.02385	.02230	.02085	.01952	.01829	.01715	.01610	.01512
53	26	.05993	.05549	.05142	.04768	.04426	.04112	.03823	.03558	.03314	.03089	.02881	.02690	.02514	.02351	.02200	.02061	.01932	.01813	.01702	.01599
53	27	.06255	.05797	.05377	.04991	.04637	.04312	.04012	.03736	.03483	.03249	.03033	.02833	.02649	.02479	.02322	.02176	.02041	.01916	.01800	.01692
53	28	.06528	.06055	.05622	.05223	.04857	.04520	.04209	.03923	.03660	.03416	.03191	.02984	.02792	.02614	.02450	.02297	.02156	.02025	.01903	.01790
53	29	.06810	.06323	.05876	.05464	.05086	.04737	.04415	.04118	.03845	.03592	.03358	.03142	.02942	.02756	.02584	.02425	.02277	.02140	.02013	.01894
53	30	.07102	.06601	.06140	.05715	.05323	.04963	.04629	.04322	.04038	.03775	.03532	.03307	.03098	.02905	.02726	.02560	.02405	.02261	.02128	.02003
53	31	.07404	.06888	.06413	.05974	.05570	.05197	.04852	.04534	.04239	.03966	.03714	.03480	.03263	.03061	.02874	.02700	.02539	.02389	.02249	.02119
53	32	.07715	.07184	.06695	.06243	.05826	.05440	.05084	.04754	.04449	.04166	.03903	.03660	.03434	.03224	.03029	.02848	.02680	.02523	.02376	.02240
53	33	.08036	.07490	.06987	.06521	.06091	.05693	.05324	.04983	.04667	.04373	.04101	.03848	.03614	.03395	.03192	.03003	.02827	.02663	.02510	.02368
53	34	.08366	.07806	.07288	.06809	.06365	.05955	.05574	.05221	.04893	.04589	.04307	.04045	.03801	.03574	.03362	.03165	.02982	.02811	.02651	.02502
53	35	.08707	.08132	.07599	.07106	.06649	.06225	.05832	.05468	.05129	.04814	.04521	.04249	.03996	.03760	.03540	.03335	.03144	.02965	.02798	.02643
53	36	.09056	.08466	.07919	.07412	.06942	.06505	.06100	.05723	.05373	.05047	.04744	.04462	.04199	.03954	.03725	.03512	.03313	.03127	.02953	.02790
53	37	.09415	.08810	.08248	.07727	.07243	.06794	.06376	.05987	.05625	.05289	.04975	.04683	.04410	.04156	.03918	.03697	.03489	.03296	.03114	.02945
53	38	.09783	.09162	.08586	.08051	.07554	.07091	.06661	.06260	.05887	.05539	.05214	.04912	.04629	.04366	.04119	.03889	.03673	.03472	.03283	.03106
53	39	.10159	.09524	.08933	.08384	.07873	.07397	.06954	.06541	.06156	.05797	.05462	.05149	.04857	.04584	.04328	.04089	.03865	.03656	.03459	.03275
53	40	.10543	.09893	.09288	.08725	.08201	.07712	.07256	.06831	.06435	.06064	.05718	.05395	.05092	.04809	.04545	.04297	.04065	.03847	.03643	.03451
53	41	.10936	.10271	.09652	.09075	.08537	.08035	.07567	.07130	.06721	.06339	.05982	.05649	.05336	.05044	.04769	.04513	.04272	.04046	.03834	.03635
53	42	.11336	.10656	.10023	.09432	.08881	.08366	.07885	.07436	.07016	.06623	.06255	.05910	.05588	.05285	.05002	.04736	.04486	.04252	.04032	.03825
53	43	.11742	.11048	.10401	.09797	.09232	.08705	.08211	.07750	.07318	.06914	.06535	.06180	.05847	.05535	.05242	.04967	.04709	.04466	.04238	.04023
53	44	.12154	.11447	.10786	.10168	.09590	.09050	.08544	.08071	.07627	.07211	.06822	.06456	.06113	.05791	.05489	.05205	.04938	.04687	.04450	.04228
53	45	.12570	.11849	.11175	.10544	.09954	.09401	.08883	.08397	.07942	.07516	.07115	.06739	.06386	.06054	.05742	.05449	.05173	.04914	.04669	.04439
53	46	.12991	.12256	.11569	.10925	.10322	.09757	.09227	.08730	.08263	.07825	.07414	.07028	.06665	.06323	.06002	.05700	.05415	.05147	.04894	.04656
53	47	.13414	.12666	.11966	.11310	.10694	.10117	.09575	.09067	.08589	.08140	.07718	.07322	.06949	.06597	.06267	.05956	.05662	.05386	.05125	.04879
53	48	.13838	.13078	.12366	.11697	.11070	.10481	.09927	.09408	.08919	.08459	.08027	.07620	.07237	.06877	.06537	.06217	.05915	.05630	.05361	.05107
53	49	.14264	.13492	.12767	.12087	.11448	.10847	.10283	.09752	.09253	.08783	.08340	.07923	.07531	.07161	.06812	.06483	.06172	.05879	.05602	.05340
53	50	.14691	.13907	.13171	.12479	.11828	.11217	.10641	.10100	.09590	.09109	.08657	.08230	.07828	.07449	.07091	.06753	.06434	.06133	.05848	.05578
53	51	.15117	.14321	.13574	.12871	.12210	.11587	.11001	.10449	.09929	.09439	.08977	.08541	.08129	.07741	.07374	.07028	.06700	.06391	.06098	.05821
53	52	.15540	.14735	.13977	.13263	.12591	.11958	.11362	.10800	.10270	.09770	.09299	.08853	.08433	.08036	.07660	.07305	.06970	.06652	.06352	.06067
53	53	.15962	.15146	.14377	.13654	.12972	.12329	.11723	.11152	.10612	.10103	.09622	.09168	.08738	.08332	.07949	.07586	.07242	.06917	.06609	.06317
54	0	.02072	.01889	.01727	.01581	.01451	.01335	.01231	.01137	.01052	.00976	.00907	.00844	.00788	.00736	.00689	.00646	.00607	.00571	.00539	.00508
54	1	.01934	.01751	.01588	.01443	.01314	.01198	.01095	.01002	.00919	.00844	.00776	.00716	.00661	.00611	.00566	.00525	.00488	.00454	.00423	.00395
54	2	.02017	.01826	.01657	.01506	.01372	.01251	.01143	.01047	.00960	.00881	.00811	.00747	.00690	.00638	.00590	.00547	.00508	.00473	.00440	.00411
54	3	.02110	.01912	.01736	.01579	.01439	.01313	.01201	.01100	.01009	.00927	.00853	.00786	.00726	.00671	.00621	.00576	.00535	.00498	.00463	.00432
54	4	.02211	.02006	.01823	.01659	.01513	.01382	.01264	.01158	.01063	.00977	.00900	.00829	.00766	.00709	.00656	.00609	.00566	.00526	.00490	.00457
54	5	.02319	.02106	.01915	.01745	.01592	.01455	.01332	.01222	.01122	.01032	.00951	.00877	.00810	.00750	.00695	.00645	.00599	.00558	.00520	.00485
54	6	.02433	.02211	.02013	.01836	.01677	.01534	.01405	.01289	.01185	.01091	.01005	.00928	.00858	.00794	.00737	.00684	.00636	.00592	.00552	.00515
54	7	.02553	.02323	.02117	.01932	.01766	.01617	.01483	.01362	.01252	.01154	.01064	.00983	.00909	.00842	.00781	.00726	.00675	.00629	.00587	.00548
54	8	.02680	.02441	.02227	.02034	.01861	.01706	.01565	.01438	.01324	.01220	.01126	.01041	.00964	.00893	.00829	.00771	.00717	.00669	.00624	.00583
54	9	.02813	.02565	.02342	.02142	.01962	.01799	.01652	.01520	.01400	.01292	.01193	.01104	.01022	.00948	.00881	.00819	.00763	.00711	.00664	.00621
54	10	.02954	.02696	.02464	.02256	.02068	.01898	.01745	.01607	.01481	.01367	.01264	.01170	.01085	.01007	.00936	.00871	.00811	.00757	.00707	.00661
54	11	.03101	.02833	.02593	.02376	.02180	.02003	.01843	.01698	.01567	.01448	.01339	.01241	.01151	.01069	.00994	.00926	.00863	.00806	.00753	.00705
54	12	.03255	.02977	.02727	.02501	.02297	.02113	.01946	.01794	.01657	.01532	.01419	.01315	.01221	.01135	.01056	.00984	.00918	.00857	.00802	.00751
54	13	.03415	.03127	.02867	.02632	.02420	.02227	.02053	.01895	.01751	.01620	.01501	.01393	.01294	.01203	.01120	.01045	.00975	.00911	.00853	.00799
54	14	.03579	.03281	.03011	.02767	.02546	.02345	.02164	.01998	.01848	.01711	.01587	.01473	.01369	.01274	.01187	.01107	.01034	.00967	.00905	.00848

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
54	15	.03748	.03439	.03159	.02905	.02675	.02467	.02277	.02105	.01948	.01805	.01675	.01555	.01446	.01347	.01255	.01172	.01095	.01024	.00959	.00899
54	16	.03921	.03601	.03310	.03047	.02808	.02591	.02394	.02214	.02050	.01901	.01765	.01640	.01526	.01421	.01325	.01237	.01156	.01082	.01013	.00950
54	17	.04099	.03767	.03466	.03193	.02945	.02719	.02514	.02327	.02156	.02000	.01857	.01727	.01607	.01498	.01397	.01305	.01220	.01142	.01070	.01003
54	18	.04283	.03939	.03628	.03344	.03087	.02852	.02638	.02443	.02265	.02102	.01954	.01817	.01692	.01577	.01472	.01375	.01286	.01204	.01128	.01058
54	19	.04474	.04119	.03796	.03502	.03235	.02991	.02768	.02565	.02380	.02210	.02054	.01912	.01781	.01661	.01551	.01449	.01355	.01269	.01190	.01116
54	20	.04673	.04306	.03972	.03667	.03390	.03136	.02905	.02694	.02500	.02323	.02161	.02012	.01875	.01749	.01634	.01527	.01429	.01339	.01255	.01178
54	21	.04881	.04502	.04156	.03840	.03552	.03289	.03049	.02829	.02627	.02443	.02273	.02118	.01975	.01843	.01722	.01610	.01507	.01412	.01324	.01243
54	22	.05098	.04706	.04348	.04021	.03722	.03449	.03199	.02970	.02761	.02568	.02391	.02229	.02079	.01942	.01815	.01698	.01590	.01490	.01398	.01313
54	23	.05324	.04919	.04548	.04210	.03900	.03617	.03358	.03120	.02901	.02701	.02516	.02346	.02190	.02046	.01914	.01791	.01678	.01573	.01476	.01387
54	24	.05560	.05141	.04758	.04408	.04087	.03793	.03524	.03276	.03049	.02840	.02648	.02471	.02308	.02157	.02018	.01890	.01771	.01661	.01560	.01465
54	25	.05806	.05374	.04978	.04616	.04283	.03979	.03699	.03442	.03205	.02988	.02787	.02602	.02432	.02275	.02129	.01995	.01870	.01755	.01648	.01549
54	26	.06063	.05617	.05208	.04833	.04489	.04173	.03882	.03615	.03369	.03143	.02934	.02741	.02563	.02399	.02247	.02106	.01976	.01855	.01743	.01639
54	27	.06330	.05870	.05448	.05060	.04704	.04377	.04075	.03798	.03542	.03306	.03089	.02888	.02702	.02530	.02371	.02224	.02088	.01961	.01844	.01734
54	28	.06608	.06133	.05697	.05297	.04928	.04589	.04277	.03989	.03723	.03478	.03251	.03042	.02848	.02669	.02503	.02349	.02206	.02073	.01950	.01836
54	29	.06896	.06407	.05957	.05543	.05162	.04811	.04488	.04189	.03913	.03658	.03422	.03204	.03002	.02815	.02641	.02480	.02331	.02192	.02063	.01943
54	30	.07194	.06690	.06227	.05800	.05406	.05043	.04707	.04397	.04111	.03846	.03601	.03374	.03163	.02968	.02787	.02619	.02462	.02317	.02182	.02056
54	31	.07502	.06984	.06506	.06065	.05659	.05283	.04936	.04615	.04318	.04043	.03788	.03551	.03332	.03129	.02940	.02764	.02600	.02448	.02307	.02175
54	32	.07821	.07287	.06795	.06341	.05921	.05533	.05173	.04841	.04533	.04247	.03983	.03737	.03509	.03297	.03100	.02916	.02745	.02586	.02438	.02300
54	33	.08150	.07601	.07094	.06626	.06193	.05792	.05420	.05076	.04757	.04461	.04186	.03931	.03694	.03473	.03267	.03076	.02898	.02732	.02577	.02432
54	34	.08489	.07925	.07404	.06921	.06475	.06061	.05677	.05321	.04990	.04684	.04398	.04133	.03887	.03657	.03443	.03244	.03058	.02884	.02722	.02571
54	35	.08838	.08259	.07723	.07227	.06766	.06339	.05943	.05575	.05233	.04915	.04620	.04344	.04088	.03849	.03627	.03419	.03225	.03044	.02875	.02717
54	36	.09197	.08603	.08052	.07542	.07068	.06627	.06219	.05838	.05485	.05156	.04850	.04564	.04298	.04050	.03818	.03602	.03400	.03212	.03035	.02870
54	37	.09566	.08957	.08391	.07866	.07378	.06925	.06503	.06111	.05746	.05405	.05088	.04792	.04517	.04259	.04018	.03794	.03583	.03387	.03203	.03030
54	38	.09945	.09320	.08740	.08201	.07699	.07232	.06798	.06393	.06016	.05664	.05336	.05030	.04744	.04477	.04227	.03993	.03775	.03570	.03378	.03198
54	39	.10333	.09693	.09098	.08544	.08029	.07549	.07101	.06684	.06295	.05932	.05593	.05276	.04980	.04703	.04444	.04201	.03974	.03761	.03561	.03374
54	40	.10730	.10075	.09465	.08897	.08368	.07874	.07414	.06985	.06583	.06209	.05858	.05531	.05224	.04937	.04669	.04417	.04181	.03960	.03752	.03557
54	41	.11135	.10466	.09841	.09259	.08716	.08209	.07736	.07294	.06881	.06494	.06133	.05795	.05478	.05181	.04903	.04642	.04397	.04167	.03952	.03749
54	42	.11549	.10865	.10226	.09630	.09073	.08553	.08067	.07612	.07187	.06789	.06416	.06067	.05740	.05433	.05145	.04875	.04621	.04383	.04159	.03948
54	43	.11970	.11271	.10618	.10008	.09438	.08905	.08406	.07939	.07501	.07092	.06708	.06348	.06010	.05693	.05395	.05116	.04853	.04606	.04374	.04155
54	44	.12398	.11685	.11018	.10394	.09810	.09264	.08752	.08273	.07823	.07402	.07007	.06636	.06288	.05961	.05653	.05364	.05093	.04837	.04596	.04369
54	45	.12831	.12104	.11423	.10785	.10189	.09629	.09105	.08613	.08152	.07720	.07313	.06931	.06573	.06236	.05918	.05620	.05339	.05075	.04825	.04591
54	46	.13269	.12528	.11833	.11183	.10573	.10001	.09464	.08960	.08488	.08043	.07626	.07233	.06864	.06517	.06190	.05882	.05592	.05319	.05062	.04818
54	47	.13710	.12955	.12247	.11584	.10961	.10377	.09828	.09313	.08828	.08373	.07944	.07541	.07162	.06805	.06468	.06151	.05852	.05570	.05304	.05052
54	48	.14153	.13385	.12665	.11989	.11354	.10757	.10197	.09669	.09174	.08707	.08268	.07854	.07465	.07098	.06751	.06425	.06117	.05826	.05552	.05292
54	49	.14598	.13818	.13085	.12397	.11750	.11141	.10569	.10031	.09524	.09046	.08596	.08173	.07773	.07396	.07040	.06705	.06388	.06088	.05805	.05538
54	50	.15045	.14252	.13508	.12807	.12149	.11529	.10945	.10395	.09877	.09389	.08929	.08495	.08086	.07699	.07334	.06989	.06664	.06356	.06064	.05789
54	51	.15491	.14687	.13931	.13219	.12549	.11918	.11323	.10763	.10235	.09736	.09266	.08822	.08403	.08007	.07633	.07279	.06944	.06628	.06328	.06045
54	52	.15936	.15121	.14354	.13631	.12950	.12308	.11703	.11132	.10594	.10085	.09605	.09151	.08723	.08317	.07934	.07572	.07229	.06904	.06597	.06305
54	53	.16379	.15554	.14776	.14043	.13351	.12699	.12083	.11502	.10954	.10436	.09946	.09483	.09045	.08631	.08239	.07868	.07516	.07184	.06868	.06569
54	54	.16819	.15983	.15195	.14452	.13751	.13089	.12463	.11873	.11315	.10787	.10288	.09816	.09369	.08946	.08546	.08166	.07807	.07466	.07143	.06836
55	0	.02097	.01914	.01751	.01605	.01475	.01358	.01253	.01158	.01073	.00997	.00927	.00864	.00807	.00755	.00708	.00665	.00625	.00589	.00556	.00525
55	1	.01950	.01766	.01603	.01457	.01328	.01212	.01108	.01015	.00931	.00856	.00788	.00727	.00672	.00622	.00576	.00535	.00498	.00464	.00432	.00404
55	2	.02032	.01842	.01672	.01521	.01386	.01265	.01157	.01060	.00973	.00894	.00823	.00759	.00701	.00649	.00601	.00558	.00519	.00483	.00450	.00420
55	3	.02127	.01929	.01752	.01595	.01454	.01328	.01215	.01113	.01022	.00940	.00866	.00798	.00738	.00683	.00633	.00587	.00546	.00508	.00474	.00442
55	4	.02229	.02023	.01839	.01675	.01529	.01397	.01279	.01173	.01077	.00991	.00913	.00843	.00779	.00721	.00668	.00620	.00577	.00537	.00501	.00468
55	5	.02338	.02124	.01933	.01762	.01609	.01472	.01348	.01237	.01137	.01047	.00965	.00891	.00824	.00763	.00708	.00657	.00611	.00569	.00531	.00496
55	6	.02453	.02231	.02032	.01854	.01695	.01551	.01422	.01306	.01201	.01106	.01021	.00943	.00873	.00808	.00750	.00697	.00649	.00604	.00564	.00527
55	7	.02575	.02344	.02137	.01952	.01786	.01636	.01501	.01380	.01270	.01170	.01080	.00999	.00925	.00857	.00796	.00740	.00689	.00642	.00600	.00560
55	8	.02703	.02463	.02248	.02055	.01882	.01726	.01585	.01457	.01342	.01238	.01144	.01058	.00980	.00910	.00845	.00786	.00732	.00683	.00638	.00596
55	9	.02838	.02589	.02365	.02164	.01984	.01821	.01673	.01540	.01420	.01311	.01212	.01122	.01040	.00965	.00897	.00835	.00779	.00727	.00679	.00635

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
55	10	.02980	.02721	.02489	.02280	.02091	.01921	.01767	.01628	.01502	.01388	.01284	.01190	.01104	.01025	.00954	.00888	.00828	.00773	.00723	.00677
55	11	.03129	.02861	.02619	.02401	.02205	.02027	.01867	.01721	.01589	.01470	.01361	.01262	.01171	.01089	.01013	.00944	.00881	.00823	.00770	.00721
55	12	.03285	.03006	.02755	.02529	.02324	.02139	.01971	.01819	.01681	.01556	.01442	.01338	.01243	.01156	.01077	.01004	.00937	.00876	.00820	.00769
55	13	.03447	.03158	.02897	.02662	.02448	.02255	.02080	.01922	.01777	.01646	.01526	.01417	.01317	.01226	.01143	.01066	.00996	.00932	.00873	.00818
55	14	.03613	.03314	.03043	.02798	.02576	.02375	.02193	.02027	.01876	.01739	.01613	.01499	.01394	.01298	.01211	.01130	.01057	.00989	.00926	.00869
55	15	.03784	.03474	.03193	.02939	.02708	.02499	.02308	.02135	.01977	.01834	.01703	.01583	.01473	.01373	.01281	.01196	.01118	.01047	.00981	.00921
55	16	.03959	.03638	.03346	.03082	.02843	.02625	.02427	.02246	.02081	.01931	.01794	.01669	.01554	.01448	.01352	.01263	.01181	.01106	.01037	.00973
55	17	.04139	.03806	.03505	.03230	.02981	.02755	.02548	.02360	.02189	.02032	.01888	.01757	.01637	.01527	.01425	.01332	.01246	.01168	.01095	.01028
55	18	.04325	.03981	.03668	.03384	.03125	.02889	.02675	.02479	.02300	.02136	.01986	.01849	.01723	.01608	.01501	.01404	.01314	.01231	.01154	.01084
55	19	.04519	.04162	.03838	.03543	.03275	.03030	.02807	.02603	.02416	.02245	.02089	.01945	.01814	.01693	.01581	.01479	.01385	.01298	.01217	.01143
55	20	.04720	.04352	.04016	.03711	.03432	.03178	.02945	.02733	.02539	.02360	.02197	.02047	.01909	.01783	.01666	.01559	.01460	.01368	.01284	.01206
55	21	.04931	.04550	.04203	.03886	.03597	.03333	.03091	.02870	.02668	.02482	.02311	.02155	.02011	.01878	.01756	.01644	.01540	.01444	.01355	.01273
55	22	.05151	.04757	.04398	.04070	.03770	.03496	.03245	.03014	.02803	.02610	.02432	.02268	.02118	.01979	.01851	.01733	.01624	.01523	.01430	.01344
55	23	.05380	.04973	.04602	.04262	.03951	.03666	.03405	.03166	.02947	.02745	.02559	.02388	.02231	.02086	.01952	.01828	.01714	.01608	.01510	.01420
55	24	.05620	.05199	.04815	.04463	.04141	.03846	.03575	.03326	.03097	.02887	.02693	.02515	.02351	.02199	.02059	.01929	.01809	.01699	.01596	.01501
55	25	.05870	.05436	.05039	.04675	.04341	.04034	.03753	.03494	.03256	.03037	.02836	.02649	.02478	.02319	.02172	.02037	.01911	.01795	.01687	.01587
55	26	.06130	.05683	.05272	.04896	.04550	.04232	.03940	.03671	.03424	.03196	.02986	.02791	.02612	.02446	.02293	.02151	.02019	.01897	.01784	.01679
55	27	.06403	.05941	.05517	.05127	.04769	.04440	.04137	.03858	.03601	.03363	.03144	.02941	.02754	.02581	.02421	.02272	.02134	.02006	.01887	.01777
55	28	.06685	.06209	.05771	.05369	.04998	.04657	.04343	.04053	.03786	.03539	.03311	.03099	.02904	.02723	.02555	.02400	.02255	.02121	.01997	.01881
55	29	.06979	.06488	.06036	.05620	.05237	.04884	.04558	.04258	.03980	.03723	.03485	.03265	.03062	.02873	.02698	.02535	.02384	.02243	.02113	.01991
55	30	.07283	.06777	.06311	.05882	.05486	.05121	.04783	.04471	.04183	.03916	.03669	.03440	.03227	.03030	.02847	.02677	.02519	.02372	.02235	.02107
55	31	.07598	.07077	.06597	.06154	.05745	.05367	.05017	.04694	.04395	.04117	.03860	.03622	.03401	.03195	.03004	.02826	.02661	.02507	.02364	.02230
55	32	.07923	.07387	.06893	.06436	.06013	.05622	.05261	.04926	.04615	.04328	.04061	.03813	.03582	.03368	.03169	.02983	.02811	.02650	.02500	.02360
55	33	.08260	.07709	.07199	.06728	.06292	.05888	.05514	.05168	.04846	.04547	.04270	.04012	.03772	.03549	.03342	.03148	.02968	.02800	.02643	.02496
55	34	.08607	.08040	.07516	.07031	.06581	.06164	.05778	.05419	.05086	.04776	.04488	.04221	.03971	.03739	.03523	.03321	.03133	.02957	.02793	.02640
55	35	.08965	.08383	.07844	.07344	.06881	.06451	.06051	.05680	.05336	.05015	.04716	.04438	.04179	.03938	.03712	.03502	.03306	.03123	.02951	.02791
55	36	.09334	.08736	.08182	.07668	.07191	.06747	.06335	.05952	.05595	.05263	.04953	.04665	.04396	.04145	.03911	.03692	.03487	.03296	.03117	.02949
55	37	.09713	.09100	.08531	.08002	.07511	.07054	.06628	.06233	.05864	.05520	.05200	.04901	.04622	.04361	.04117	.03890	.03677	.03477	.03291	.03116
55	38	.10102	.09474	.08890	.08346	.07841	.07370	.06932	.06524	.06143	.05788	.05456	.05146	.04857	.04586	.04333	.04097	.03875	.03667	.03473	.03290
55	39	.10502	.09858	.09259	.08701	.08181	.07697	.07246	.06824	.06431	.06064	.05721	.05401	.05101	.04821	.04558	.04312	.04082	.03866	.03663	.03473
55	40	.10911	.10252	.09638	.09065	.08532	.08034	.07569	.07135	.06730	.06351	.05997	.05665	.05355	.05064	.04792	.04537	.04297	.04073	.03862	.03664
55	41	.11330	.10655	.10026	.09440	.08892	.08380	.07902	.07456	.07038	.06647	.06282	.05939	.05618	.05317	.05035	.04770	.04522	.04288	.04069	.03863
55	42	.11758	.11068	.10424	.09823	.09261	.08736	.08245	.07786	.07356	.06953	.06576	.06222	.05890	.05579	.05287	.05013	.04755	.04513	.04285	.04071
55	43	.12194	.11489	.10831	.10215	.09640	.09101	.08597	.08125	.07682	.07268	.06879	.06514	.06171	.05850	.05548	.05264	.04997	.04746	.04509	.04287
55	44	.12637	.11918	.11245	.10616	.10026	.09474	.08957	.08472	.08017	.07591	.07190	.06814	.06461	.06129	.05817	.05523	.05247	.04987	.04742	.04511
55	45	.13087	.12353	.11666	.11023	.10420	.09854	.09324	.08827	.08360	.07922	.07510	.07122	.06758	.06416	.06094	.05790	.05505	.05235	.04982	.04742
55	46	.13542	.12794	.12093	.11436	.10820	.10241	.09698	.09189	.08710	.08259	.07836	.07438	.07063	.06710	.06378	.06065	.05770	.05491	.05229	.04981
55	47	.14000	.13239	.12524	.11854	.11225	.10634	.10078	.09556	.09065	.08603	.08169	.07759	.07374	.07011	.06669	.06346	.06041	.05754	.05483	.05226
55	48	.14462	.13688	.12960	.12277	.11635	.11031	.10463	.09929	.09426	.08953	.08507	.08087	.07691	.07318	.06966	.06633	.06320	.06023	.05743	.05478
55	49	.14927	.14139	.13399	.12703	.12048	.11432	.10853	.10307	.09793	.09308	.08851	.08421	.08014	.07631	.07269	.06927	.06604	.06298	.06010	.05736
55	50	.15394	.14593	.13841	.13132	.12466	.11838	.11247	.10689	.10164	.09668	.09201	.08759	.08343	.07949	.07578	.07226	.06894	.06580	.06282	.06001
55	51	.15861	.15049	.14284	.13564	.12886	.12246	.11643	.11075	.10539	.10032	.09554	.09103	.08676	.08273	.07891	.07531	.07189	.06866	.06560	.06270
55	52	.16327	.15504	.14728	.13996	.13307	.12656	.12042	.11463	.10916	.10399	.09911	.09449	.09013	.08600	.08209	.07839	.07489	.07157	.06843	.06545
55	53	.16792	.15958	.15171	.14428	.13728	.13067	.12442	.11852	.11295	.10768	.10270	.09798	.09352	.08930	.08530	.08152	.07793	.07452	.07130	.06824
55	54	.17254	.16409	.15612	.14859	.14149	.13477	.12842	.12242	.11675	.11138	.10631	.10150	.09694	.09263	.08854	.08467	.08099	.07751	.07420	.07106
55	55	.17713	.16858	.16051	.15288	.14568	.13886	.13242	.12633	.12056	.11510	.10992	.10502	.10038	.09598	.09180	.08785	.08409	.08052	.07713	.07392
56	0	.02122	.01938	.01775	.01629	.01498	.01381	.01275	.01180	.01095	.01018	.00948	.00885	.00827	.00775	.00727	.00683	.00643	.00607	.00573	.00542
56	1	.01965	.01781	.01617	.01472	.01342	.01225	.01121	.01028	.00944	.00868	.00800	.00739	.00683	.00633	.00587	.00546	.00508	.00473	.00442	.00413
56	2	.02048	.01857	.01687	.01536	.01400	.01279	.01171	.01073	.00985	.00906	.00835	.00771	.00713	.00660	.00612	.00569	.00529	.00493	.00460	.00430
56	3	.02143	.01945	.01768	.01610	.01469	.01342	.01229	.01127	.01035	.00953	.00878	.00811	.00750	.00694	.00644	.00598	.00557	.00518	.00484	.00452

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
56	4	.02246	.02040	.01856	.01691	.01544	.01412	.01294	.01187	.01091	.01005	.00926	.00856	.00791	.00733	.00680	.00632	.00588	.00548	.00511	.00478
56	5	.02356	.02142	.01950	.01779	.01626	.01488	.01364	.01253	.01152	.01061	.00979	.00905	.00837	.00776	.00720	.00670	.00623	.00581	.00542	.00507
56	6	.02472	.02250	.02051	.01872	.01712	.01569	.01439	.01322	.01217	.01122	.01036	.00958	.00887	.00822	.00764	.00710	.00662	.00617	.00576	.00539
56	7	.02595	.02364	.02157	.01971	.01805	.01654	.01519	.01397	.01287	.01187	.01097	.01015	.00940	.00872	.00811	.00754	.00703	.00656	.00613	.00573
56	8	.02725	.02485	.02269	.02076	.01902	.01745	.01604	.01476	.01361	.01256	.01161	.01075	.00997	.00925	.00860	.00801	.00747	.00697	.00652	.00610
56	9	.02861	.02612	.02388	.02187	.02005	.01842	.01694	.01560	.01439	.01330	.01230	.01140	.01058	.00983	.00914	.00852	.00794	.00742	.00694	.00650
56	10	.03005	.02746	.02513	.02304	.02115	.01944	.01790	.01650	.01523	.01408	.01304	.01209	.01123	.01044	.00972	.00906	.00845	.00790	.00739	.00692
56	11	.03156	.02887	.02645	.02427	.02230	.02052	.01891	.01744	.01612	.01492	.01382	.01282	.01191	.01108	.01033	.00963	.00900	.00841	.00788	.00738
56	12	.03314	.03035	.02783	.02556	.02351	.02165	.01997	.01844	.01706	.01579	.01465	.01360	.01264	.01177	.01097	.01024	.00957	.00896	.00839	.00787
56	13	.03478	.03188	.02927	.02691	.02477	.02283	.02108	.01948	.01803	.01671	.01551	.01441	.01341	.01249	.01165	.01088	.01017	.00952	.00893	.00838
56	14	.03646	.03346	.03075	.02829	.02607	.02405	.02222	.02055	.01904	.01765	.01639	.01524	.01419	.01323	.01234	.01153	.01079	.01011	.00948	.00890
56	15	.03819	.03508	.03227	.02971	.02740	.02530	.02339	.02165	.02007	.01862	.01730	.01610	.01499	.01398	.01306	.01220	.01142	.01070	.01004	.00943
56	16	.03996	.03674	.03382	.03117	.02877	.02658	.02459	.02278	.02112	.01961	.01823	.01697	.01582	.01476	.01378	.01289	.01207	.01131	.01061	.00997
56	17	.04178	.03845	.03542	.03267	.03017	.02790	.02582	.02394	.02221	.02063	.01919	.01787	.01666	.01555	.01453	.01359	.01273	.01193	.01120	.01052
56	18	.04366	.04021	.03707	.03422	.03163	.02926	.02711	.02514	.02334	.02169	.02019	.01881	.01754	.01638	.01531	.01432	.01342	.01258	.01181	.01109
56	19	.04562	.04205	.03880	.03584	.03315	.03069	.02844	.02639	.02452	.02280	.02123	.01979	.01846	.01724	.01612	.01509	.01414	.01326	.01245	.01170
56	20	.04766	.04397	.04060	.03754	.03474	.03219	.02985	.02772	.02576	.02397	.02233	.02082	.01943	.01816	.01698	.01590	.01490	.01398	.01313	.01234
56	21	.04980	.04597	.04249	.03931	.03641	.03376	.03133	.02911	.02708	.02521	.02349	.02192	.02047	.01913	.01790	.01677	.01572	.01475	.01386	.01303
56	22	.05202	.04807	.04447	.04117	.03816	.03541	.03289	.03058	.02846	.02651	.02472	.02307	.02156	.02016	.01887	.01768	.01658	.01557	.01462	.01375
56	23	.05435	.05026	.04653	.04313	.04000	.03715	.03452	.03212	.02991	.02788	.02601	.02429	.02271	.02125	.01990	.01865	.01750	.01643	.01544	.01453
56	24	.05677	.05256	.04870	.04517	.04194	.03897	.03625	.03375	.03145	.02933	.02738	.02559	.02393	.02240	.02099	.01968	.01847	.01736	.01632	.01536
56	25	.05931	.05496	.05097	.04732	.04397	.04089	.03806	.03546	.03307	.03086	.02883	.02696	.02523	.02363	.02215	.02078	.01952	.01834	.01725	.01624
56	26	.06196	.05747	.05335	.04957	.04609	.04290	.03997	.03727	.03478	.03248	.03036	.02841	.02660	.02493	.02338	.02195	.02062	.01939	.01824	.01718
56	27	.06473	.06009	.05584	.05193	.04833	.04502	.04198	.03917	.03658	.03419	.03198	.02994	.02806	.02631	.02469	.02319	.02180	.02051	.01931	.01819
56	28	.06761	.06282	.05843	.05439	.05067	.04724	.04408	.04116	.03847	.03598	.03369	.03156	.02959	.02776	.02607	.02450	.02304	.02169	.02043	.01926
56	29	.07060	.06567	.06113	.05695	.05310	.04955	.04628	.04325	.04046	.03787	.03548	.03326	.03120	.02930	.02753	.02589	.02436	.02294	.02162	.02039
56	30	.07370	.06862	.06394	.05962	.05564	.05197	.04857	.04544	.04253	.03984	.03735	.03504	.03290	.03091	.02907	.02735	.02575	.02426	.02288	.02159
56	31	.07691	.07168	.06685	.06240	.05829	.05448	.05097	.04771	.04470	.04191	.03932	.03691	.03468	.03261	.03068	.02888	.02721	.02566	.02421	.02285
56	32	.08023	.07485	.06988	.06528	.06103	.05710	.05346	.05009	.04696	.04406	.04137	.03887	.03655	.03438	.03237	.03050	.02875	.02712	.02561	.02419
56	33	.08367	.07813	.07301	.06827	.06389	.05983	.05606	.05257	.04933	.04632	.04352	.04092	.03850	.03625	.03415	.03220	.03037	.02867	.02708	.02560
56	34	.08722	.08153	.07626	.07137	.06685	.06266	.05876	.05515	.05179	.04867	.04577	.04306	.04055	.03820	.03602	.03398	.03207	.03029	.02863	.02708
56	35	.09089	.08504	.07962	.07459	.06993	.06560	.06157	.05784	.05436	.05112	.04811	.04530	.04269	.04025	.03797	.03585	.03386	.03200	.03027	.02864
56	36	.09466	.08866	.08309	.07791	.07311	.06864	.06449	.06062	.05703	.05368	.05055	.04764	.04492	.04239	.04002	.03780	.03573	.03379	.03198	.03028
56	37	.09855	.09239	.08666	.08134	.07640	.07179	.06751	.06352	.05980	.05633	.05309	.05007	.04725	.04462	.04215	.03985	.03769	.03567	.03378	.03200
56	38	.10256	.09623	.09036	.08489	.07980	.07505	.07064	.06652	.06267	.05909	.05574	.05261	.04968	.04695	.04439	.04199	.03974	.03764	.03566	.03381
56	39	.10666	.10018	.09415	.08854	.08330	.07842	.07387	.06962	.06565	.06195	.05848	.05524	.05221	.04937	.04671	.04422	.04189	.03969	.03764	.03571
56	40	.11088	.10424	.09806	.09229	.08692	.08190	.07721	.07283	.06874	.06491	.06133	.05798	.05484	.05190	.04914	.04655	.04412	.04184	.03970	.03769
56	41	.11520	.10841	.10207	.09616	.09064	.08548	.08066	.07615	.07193	.06798	.06428	.06081	.05757	.05452	.05166	.04898	.04645	.04409	.04186	.03976
56	42	.11961	.11267	.10618	.10012	.09446	.08916	.08420	.07956	.07522	.07115	.06733	.06375	.06039	.05724	.05428	.05150	.04888	.04642	.04411	.04193
56	43	.12412	.11702	.11039	.10418	.09838	.09294	.08785	.08308	.07861	.07441	.07048	.06678	.06331	.06005	.05699	.05411	.05140	.04885	.04644	.04418
56	44	.12871	.12146	.11468	.10833	.10238	.09681	.09159	.08669	.08209	.07777	.07372	.06991	.06633	.06296	.05979	.05681	.05401	.05136	.04887	.04652
56	45	.13337	.12597	.11905	.11255	.10647	.10076	.09540	.09037	.08565	.08121	.07704	.07312	.06943	.06595	.06268	.05960	.05670	.05396	.05138	.04894
56	46	.13808	.13055	.12348	.11685	.11062	.10478	.09929	.09414	.08929	.08473	.08044	.07640	.07260	.06902	.06565	.06247	.05946	.05663	.05396	.05144
56	47	.14285	.13517	.12797	.12120	.11484	.10887	.10325	.09797	.09300	.08832	.08391	.07976	.07585	.07216	.06869	.06540	.06231	.05938	.05662	.05401
56	48	.14766	.13984	.13250	.12560	.11911	.11301	.10727	.10186	.09677	.09197	.08745	.08319	.07917	.07538	.07179	.06841	.06522	.06220	.05935	.05665
56	49	.15250	.14455	.13708	.13005	.12343	.11720	.11133	.10581	.10060	.09568	.09105	.08668	.08255	.07865	.07497	.07149	.06820	.06509	.06214	.05936
56	50	.15737	.14929	.14169	.13453	.12779	.12144	.11545	.10981	.10448	.09945	.09471	.09023	.08599	.08199	.07821	.07463	.07124	.06804	.06501	.06213
56	51	.16225	.15405	.14633	.13905	.13219	.12571	.11961	.11385	.10841	.10327	.09841	.09383	.08949	.08539	.08150	.07783	.07435	.07105	.06793	.06497
56	52	.16713	.15882	.15097	.14358	.13660	.13001	.12379	.11792	.11237	.10712	.10216	.09747	.09303	.08882	.08484	.08108	.07750	.07412	.07091	.06786
56	53	.17200	.16357	.15562	.14811	.14102	.13432	.12799	.12201	.11635	.11100	.10593	.10114	.09660	.09230	.08823	.08436	.08070	.07723	.07393	.07080

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
56	54	.17685	.16832	.16025	.15264	.14544	.13863	.13220	.12611	.12035	.11490	.10973	.10484	.10020	.09581	.09164	.08769	.08394	.08038	.07699	.07378
56	55	.18167	.17303	.16487	.15715	.14985	.14294	.13641	.13022	.12436	.11881	.11354	.10856	.10383	.09934	.09508	.09104	.08720	.08356	.08009	.07680
56	56	.18645	.17772	.16946	.16164	.15424	.14724	.14061	.13432	.12837	.12272	.11737	.11229	.10747	.10289	.09855	.09442	.09050	.08677	.08323	.07985
57	0	.02147	.01963	.01799	.01652	.01521	.01403	.01298	.01202	.01117	.01039	.00969	.00905	.00847	.00794	.00746	.00702	.00662	.00625	.00591	.00560
57	1	.01980	.01796	.01632	.01486	.01355	.01239	.01134	.01040	.00956	.00880	.00812	.00750	.00694	.00644	.00598	.00556	.00518	.00483	.00451	.00422
57	2	.02063	.01872	.01702	.01550	.01414	.01293	.01184	.01086	.00998	.00919	.00847	.00783	.00724	.00671	.00623	.00579	.00539	.00503	.00469	.00439
57	3	.02159	.01960	.01783	.01625	.01483	.01357	.01243	.01141	.01049	.00966	.00891	.00823	.00761	.00706	.00655	.00609	.00567	.00529	.00494	.00462
57	4	.02262	.02056	.01872	.01707	.01560	.01427	.01308	.01201	.01105	.01018	.00939	.00868	.00804	.00745	.00692	.00644	.00599	.00559	.00522	.00488
57	5	.02374	.02159	.01967	.01796	.01642	.01504	.01380	.01268	.01167	.01076	.00993	.00918	.00851	.00789	.00733	.00682	.00635	.00593	.00554	.00518
57	6	.02491	.02268	.02069	.01890	.01730	.01585	.01456	.01339	.01233	.01137	.01051	.00972	.00901	.00836	.00777	.00723	.00674	.00629	.00588	.00550
57	7	.02616	.02384	.02177	.01990	.01823	.01672	.01537	.01414	.01304	.01203	.01113	.01030	.00955	.00887	.00825	.00768	.00716	.00669	.00625	.00586
57	8	.02747	.02506	.02290	.02096	.01922	.01765	.01623	.01495	.01379	.01274	.01178	.01092	.01013	.00941	.00876	.00816	.00761	.00711	.00665	.00623
57	9	.02885	.02635	.02410	.02208	.02026	.01862	.01714	.01580	.01459	.01349	.01249	.01158	.01075	.01000	.00931	.00868	.00810	.00757	.00709	.00664
57	10	.03030	.02771	.02537	.02327	.02137	.01966	.01811	.01671	.01544	.01429	.01324	.01228	.01141	.01062	.00989	.00923	.00862	.00806	.00755	.00708
57	11	.03183	.02913	.02671	.02452	.02254	.02076	.01914	.01767	.01634	.01513	.01403	.01303	.01212	.01128	.01052	.00982	.00918	.00859	.00805	.00755
57	12	.03342	.03063	.02811	.02583	.02377	.02191	.02022	.01869	.01729	.01603	.01487	.01382	.01286	.01198	.01118	.01044	.00977	.00915	.00858	.00805
57	13	.03508	.03218	.02956	.02719	.02505	.02311	.02134	.01974	.01829	.01696	.01575	.01465	.01364	.01272	.01187	.01109	.01038	.00973	.00913	.00857
57	14	.03679	.03378	.03106	.02860	.02637	.02434	.02250	.02083	.01931	.01792	.01665	.01550	.01444	.01347	.01258	.01176	.01101	.01032	.00969	.00910
57	15	.03854	.03542	.03260	.03004	.02772	.02561	.02369	.02195	.02036	.01890	.01758	.01637	.01526	.01424	.01331	.01245	.01166	.01093	.01026	.00965
57	16	.04033	.03710	.03417	.03151	.02910	.02691	.02491	.02309	.02143	.01991	.01852	.01726	.01609	.01503	.01405	.01315	.01232	.01155	.01085	.01020
57	17	.04217	.03882	.03579	.03303	.03052	.02824	.02616	.02426	.02253	.02095	.01950	.01817	.01695	.01583	.01481	.01386	.01299	.01219	.01145	.01076
57	18	.04407	.04060	.03746	.03460	.03200	.02962	.02746	.02548	.02367	.02202	.02051	.01912	.01784	.01667	.01560	.01461	.01369	.01285	.01207	.01135
57	19	.04604	.04246	.03920	.03624	.03353	.03107	.02882	.02676	.02487	.02315	.02157	.02011	.01878	.01755	.01643	.01539	.01443	.01354	.01272	.01197
57	20	.04811	.04440	.04103	.03795	.03515	.03258	.03024	.02810	.02614	.02434	.02268	.02117	.01977	.01849	.01731	.01621	.01521	.01428	.01342	.01262
57	21	.05027	.04644	.04294	.03976	.03684	.03418	.03175	.02951	.02747	.02559	.02387	.02228	.02082	.01948	.01824	.01710	.01604	.01506	.01416	.01332
57	22	.05252	.04856	.04494	.04164	.03862	.03586	.03332	.03100	.02887	.02691	.02511	.02346	.02193	.02052	.01923	.01803	.01692	.01589	.01495	.01407
57	23	.05487	.05078	.04704	.04362	.04049	.03762	.03498	.03257	.03035	.02831	.02643	.02470	.02310	.02163	.02027	.01902	.01785	.01678	.01578	.01486
57	24	.05733	.05311	.04924	.04570	.04245	.03947	.03673	.03422	.03191	.02978	.02782	.02602	.02435	.02281	.02139	.02007	.01885	.01772	.01668	.01570
57	25	.05991	.05554	.05154	.04788	.04451	.04142	.03858	.03597	.03356	.03134	.02930	.02741	.02567	.02406	.02257	.02119	.01992	.01873	.01763	.01661
57	26	.06260	.05809	.05396	.05016	.04668	.04347	.04052	.03780	.03530	.03299	.03086	.02889	.02707	.02539	.02383	.02239	.02105	.01980	.01865	.01757
57	27	.06541	.06076	.05649	.05256	.04895	.04563	.04257	.03974	.03714	.03474	.03252	.03046	.02856	.02680	.02517	.02366	.02225	.02095	.01974	.01861
57	28	.06833	.06354	.05912	.05507	.05133	.04788	.04471	.04178	.03907	.03657	.03425	.03211	.03013	.02829	.02658	.02500	.02353	.02216	.02089	.01970
57	29	.07138	.06643	.06188	.05768	.05381	.05025	.04695	.04391	.04110	.03849	.03608	.03385	.03178	.02986	.02808	.02642	.02488	.02345	.02211	.02087
57	30	.07453	.06943	.06474	.06040	.05641	.05271	.04930	.04614	.04322	.04051	.03800	.03568	.03352	.03151	.02965	.02792	.02631	.02480	.02341	.02210
57	31	.07780	.07255	.06771	.06324	.05910	.05528	.05175	.04847	.04544	.04263	.04002	.03759	.03534	.03325	.03131	.02950	.02781	.02624	.02477	.02340
57	32	.08119	.07579	.07080	.06618	.06191	.05796	.05430	.05090	.04776	.04483	.04212	.03960	.03726	.03508	.03305	.03115	.02939	.02774	.02621	.02477
57	33	.08470	.07914	.07400	.06924	.06483	.06074	.05696	.05344	.05018	.04715	.04433	.04171	.03927	.03699	.03487	.03290	.03106	.02934	.02773	.02623
57	34	.08833	.08261	.07732	.07241	.06786	.06364	.05973	.05609	.05270	.04956	.04663	.04391	.04137	.03900	.03679	.03473	.03281	.03101	.02933	.02775
57	35	.09208	.08621	.08076	.07570	.07101	.06666	.06261	.05884	.05534	.05208	.04904	.04621	.04357	.04111	.03881	.03666	.03465	.03277	.03101	.02937
57	36	.09595	.08991	.08431	.07911	.07428	.06978	.06560	.06171	.05808	.05470	.05155	.04862	.04587	.04331	.04092	.03868	.03658	.03462	.03278	.03106
57	37	.09994	.09374	.08798	.08263	.07765	.07302	.06870	.06468	.06093	.05744	.05417	.05112	.04827	.04561	.04312	.04079	.03861	.03656	.03464	.03285
57	38	.10404	.09769	.09177	.08627	.08115	.07637	.07192	.06777	.06390	.06028	.05690	.05374	.05078	.04802	.04543	.04300	.04073	.03860	.03660	.03472
57	39	.10826	.10174	.09568	.09003	.08476	.07984	.07525	.07097	.06697	.06323	.05973	.05646	.05339	.05052	.04783	.04531	.04294	.04072	.03864	.03668
57	40	.11259	.10592	.09970	.09389	.08848	.08342	.07870	.07428	.07015	.06629	.06267	.05928	.05611	.05313	.05034	.04772	.04526	.04295	.04078	.03874
57	41	.11704	.11021	.10383	.09788	.09232	.08712	.08226	.07771	.07345	.06946	.06572	.06222	.05893	.05585	.05296	.05024	.04768	.04528	.04302	.04089
57	42	.12159	.11460	.10807	.10197	.09626	.09092	.08592	.08124	.07685	.07274	.06888	.06526	.06186	.05867	.05567	.05285	.05020	.04771	.04536	.04314
57	43	.12624	.11910	.11242	.10617	.10031	.09483	.08969	.08488	.08036	.07612	.07214	.06841	.06490	.06159	.05849	.05557	.05282	.05023	.04779	.04549
57	44	.13098	.12369	.11686	.11046	.10446	.09884	.09357	.08862	.08397	.07961	.07551	.07165	.06803	.06462	.06141	.05838	.05553	.05285	.05032	.04793
57	45	.13580	.12836	.12138	.11483	.10870	.10293	.09753	.09244	.08767	.08318	.07896	.07499	.07125	.06773	.06441	.06128	.05833	.05555	.05293	.05045
57	46	.14069	.13310	.12597	.11929	.11301	.10711	.10157	.09636	.09145	.08684	.08250	.07841	.07456	.07093	.06750	.06427	.06122	.05835	.05563	.05306

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
57	47	.14564	.13790	.13063	.12381	.11739	.11136	.10568	.10034	.09531	.09058	.08612	.08191	.07794	.07420	.07067	.06734	.06419	.06122	.05841	.05575
57	48	.15063	.14275	.13535	.12839	.12183	.11567	.10986	.10440	.09924	.09439	.08981	.08548	.08141	.07756	.07392	.07048	.06724	.06417	.06126	.05851
57	49	.15567	.14765	.14011	.13302	.12633	.12004	.11411	.10851	.10324	.09826	.09356	.08913	.08494	.08098	.07724	.07370	.07036	.06719	.06419	.06135
57	50	.16074	.15259	.14492	.13770	.13088	.12446	.11840	.11269	.10729	.10220	.09739	.09284	.08854	.08448	.08063	.07699	.07355	.07029	.06719	.06426
57	51	.16583	.15756	.14976	.14241	.13547	.12893	.12275	.11692	.11140	.10619	.10127	.09661	.09221	.08804	.08409	.08035	.07681	.07345	.07027	.06725
57	52	.17093	.16254	.15462	.14714	.14009	.13342	.12713	.12118	.11555	.11023	.10520	.10043	.09592	.09165	.08760	.08376	.08012	.07667	.07339	.07029
57	53	.17603	.16752	.15948	.15189	.14472	.13794	.13153	.12547	.11973	.11430	.10916	.10429	.09967	.09530	.09115	.08722	.08348	.07994	.07658	.07338
57	54	.18110	.17248	.16434	.15664	.14936	.14247	.13595	.12978	.12393	.11839	.11315	.10818	.10346	.09899	.09474	.09071	.08689	.08326	.07980	.07652
57	55	.18616	.17744	.16918	.16138	.15399	.14699	.14037	.13409	.12815	.12251	.11716	.11209	.10728	.10271	.09837	.09425	.09033	.08661	.08307	.07971
57	56	.19118	.18236	.17401	.16610	.15861	.15151	.14479	.13841	.13237	.12663	.12119	.11602	.11111	.10645	.10202	.09781	.09381	.09000	.08638	.08293
57	57	.19616	.18724	.17880	.17079	.16321	.15602	.14920	.14273	.13659	.13076	.12522	.11996	.11496	.11021	.10570	.10140	.09731	.09342	.08972	.08619
58	0	.02171	.01987	.01823	.01676	.01544	.01426	.01320	.01225	.01138	.01060	.00990	.00926	.00867	.00814	.00766	.00722	.00681	.00644	.00609	.00578
58	1	.01994	.01810	.01646	.01499	.01368	.01252	.01147	.01053	.00968	.00892	.00824	.00762	.00705	.00654	.00608	.00566	.00528	.00493	.00461	.00432
58	2	.02078	.01887	.01716	.01564	.01428	.01306	.01197	.01099	.01010	.00931	.00859	.00794	.00735	.00682	.00634	.00589	.00549	.00513	.00479	.00448
58	3	.02174	.01975	.01798	.01639	.01498	.01370	.01256	.01154	.01061	.00978	.00903	.00835	.00773	.00717	.00666	.00620	.00578	.00539	.00504	.00471
58	4	.02279	.02072	.01887	.01722	.01575	.01442	.01323	.01215	.01119	.01031	.00952	.00881	.00816	.00757	.00704	.00655	.00610	.00570	.00533	.00498
58	5	.02391	.02176	.01984	.01812	.01658	.01519	.01395	.01282	.01181	.01090	.01007	.00932	.00864	.00802	.00745	.00694	.00647	.00604	.00565	.00529
58	6	.02510	.02287	.02087	.01908	.01747	.01602	.01472	.01354	.01248	.01152	.01065	.00987	.00915	.00850	.00790	.00736	.00687	.00642	.00600	.00562
58	7	.02635	.02404	.02196	.02009	.01841	.01690	.01554	.01431	.01320	.01219	.01128	.01045	.00970	.00902	.00839	.00782	.00730	.00682	.00638	.00598
58	8	.02768	.02527	.02310	.02116	.01941	.01783	.01641	.01513	.01396	.01291	.01195	.01108	.01029	.00957	.00891	.00831	.00776	.00726	.00679	.00637
58	9	.02907	.02657	.02432	.02230	.02047	.01883	.01734	.01600	.01478	.01367	.01267	.01175	.01092	.01016	.00947	.00884	.00826	.00772	.00724	.00679
58	10	.03054	.02794	.02560	.02350	.02160	.01988	.01833	.01692	.01564	.01449	.01343	.01247	.01160	.01080	.01007	.00940	.00879	.00823	.00771	.00724
58	11	.03209	.02939	.02696	.02476	.02278	.02099	.01937	.01790	.01656	.01535	.01424	.01324	.01232	.01148	.01071	.01000	.00936	.00877	.00822	.00772
58	12	.03370	.03090	.02837	.02609	.02403	.02216	.02046	.01893	.01753	.01626	.01510	.01404	.01308	.01219	.01138	.01064	.00996	.00934	.00876	.00823
58	13	.03538	.03247	.02985	.02747	.02532	.02338	.02161	.02000	.01854	.01721	.01599	.01488	.01387	.01294	.01209	.01131	.01059	.00993	.00932	.00876
58	14	.03711	.03409	.03136	.02890	.02666	.02463	.02278	.02111	.01958	.01818	.01691	.01575	.01468	.01371	.01281	.01199	.01124	.01054	.00990	.00931
58	15	.03887	.03575	.03292	.03035	.02803	.02591	.02399	.02224	.02064	.01918	.01785	.01663	.01552	.01449	.01355	.01269	.01190	.01116	.01049	.00987
58	16	.04068	.03744	.03451	.03185	.02943	.02723	.02522	.02339	.02173	.02020	.01881	.01754	.01637	.01529	.01431	.01340	.01257	.01180	.01109	.01043
58	17	.04254	.03919	.03615	.03338	.03087	.02858	.02649	.02459	.02285	.02126	.01980	.01847	.01724	.01612	.01508	.01413	.01325	.01245	.01170	.01101
58	18	.04446	.04099	.03784	.03497	.03236	.02998	.02780	.02582	.02401	.02235	.02082	.01943	.01815	.01697	.01588	.01489	.01397	.01312	.01233	.01161
58	19	.04646	.04287	.03960	.03662	.03391	.03144	.02918	.02711	.02522	.02349	.02190	.02044	.01910	.01786	.01673	.01568	.01472	.01382	.01300	.01224
58	20	.04854	.04483	.04145	.03836	.03555	.03298	.03062	.02847	.02650	.02469	.02303	.02151	.02010	.01881	.01762	.01652	.01551	.01457	.01371	.01290
58	21	.05072	.04688	.04338	.04019	.03726	.03459	.03215	.02991	.02785	.02597	.02423	.02264	.02117	.01982	.01857	.01742	.01636	.01537	.01446	.01362
58	22	.05300	.04903	.04541	.04210	.03907	.03629	.03375	.03142	.02928	.02731	.02550	.02383	.02230	.02088	.01958	.01837	.01725	.01622	.01526	.01438
58	23	.05539	.05128	.04753	.04410	.04096	.03808	.03543	.03301	.03078	.02873	.02684	.02510	.02349	.02201	.02064	.01938	.01821	.01712	.01612	.01518
58	24	.05788	.05364	.04976	.04621	.04295	.03996	.03721	.03469	.03237	.03023	.02826	.02644	.02476	.02321	.02178	.02045	.01923	.01809	.01703	.01605
58	25	.06049	.05611	.05210	.04842	.04504	.04194	.03909	.03646	.03404	.03182	.02976	.02786	.02611	.02449	.02299	.02160	.02031	.01912	.01801	.01698
58	26	.06321	.05869	.05455	.05074	.04724	.04402	.04106	.03833	.03582	.03349	.03135	.02937	.02754	.02584	.02427	.02282	.02147	.02021	.01905	.01796
58	27	.06607	.06140	.05712	.05318	.04955	.04622	.04314	.04031	.03769	.03527	.03304	.03097	.02906	.02728	.02564	.02412	.02270	.02138	.02016	.01902
58	28	.06904	.06422	.05980	.05572	.05197	.04851	.04532	.04238	.03966	.03714	.03481	.03266	.03066	.02881	.02709	.02549	.02401	.02263	.02134	.02015
58	29	.07213	.06717	.06260	.05839	.05450	.05092	.04761	.04455	.04172	.03911	.03668	.03443	.03235	.03041	.02862	.02695	.02539	.02395	.02260	.02134
58	30	.07534	.07023	.06551	.06116	.05714	.05343	.05000	.04683	.04389	.04117	.03864	.03630	.03413	.03211	.03023	.02848	.02685	.02534	.02392	.02261
58	31	.07867	.07340	.06854	.06405	.05990	.05606	.05250	.04921	.04616	.04333	.04070	.03826	.03599	.03389	.03192	.03010	.02839	.02681	.02533	.02394
58	32	.08212	.07670	.07169	.06705	.06276	.05879	.05511	.05169	.04853	.04559	.04286	.04032	.03796	.03576	.03371	.03180	.03002	.02836	.02680	.02535
58	33	.08570	.08012	.07496	.07017	.06574	.06164	.05783	.05429	.05101	.04796	.04512	.04247	.04001	.03772	.03559	.03359	.03173	.02999	.02837	.02685
58	34	.08940	.08366	.07835	.07342	.06884	.06460	.06066	.05700	.05360	.05043	.04748	.04473	.04217	.03979	.03756	.03548	.03353	.03171	.03001	.02842
58	35	.09324	.08734	.08186	.07678	.07207	.06769	.06361	.05983	.05630	.05301	.04995	.04710	.04444	.04195	.03963	.03746	.03543	.03353	.03175	.03009
58	36	.09719	.09113	.08550	.08027	.07541	.07089	.06668	.06276	.05911	.05571	.05253	.04957	.04680	.04422	.04180	.03954	.03742	.03544	.03358	.03184
58	37	.10127	.09505	.08926	.08388	.07887	.07421	.06987	.06582	.06204	.05852	.05523	.05215	.04928	.04659	.04407	.04172	.03951	.03744	.03550	.03368
58	38	.10548	.09909	.09315	.08762	.08246	.07766	.07318	.06899	.06509	.06144	.05803	.05484	.05186	.04907	.04645	.04400	.04170	.03954	.03752	.03561

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
58	39	.10980	.10326	.09716	.09147	.08617	.08122	.07660	.07229	.06825	.06448	.06095	.05765	.05455	.05165	.04893	.04638	.04399	.04174	.03963	.03765
58	40	.11426	.10755	.10129	.09545	.09000	.08491	.08015	.07570	.07153	.06764	.06399	.06056	.05736	.05435	.05153	.04888	.04639	.04405	.04185	.03978
58	41	.11883	.11196	.10554	.09955	.09395	.08872	.08382	.07923	.07494	.07091	.06714	.06360	.06028	.05716	.05423	.05148	.04889	.04646	.04417	.04201
58	42	.12351	.11648	.10992	.10377	.09802	.09264	.08760	.08288	.07845	.07430	.07040	.06675	.06331	.06008	.05705	.05419	.05151	.04898	.04660	.04435
58	43	.12830	.12112	.11440	.10810	.10221	.09668	.09150	.08664	.08208	.07780	.07378	.07001	.06645	.06311	.05997	.05701	.05422	.05160	.04912	.04679
58	44	.13320	.12586	.11898	.11254	.10649	.10083	.09551	.09051	.08582	.08141	.07727	.07337	.06970	.06625	.06300	.05993	.05704	.05432	.05175	.04933
58	45	.13818	.13068	.12365	.11706	.11087	.10506	.09961	.09448	.08966	.08512	.08085	.07683	.07305	.06948	.06612	.06295	.05996	.05714	.05447	.05196
58	46	.14323	.13559	.12841	.12167	.11534	.10939	.10380	.09854	.09358	.08892	.08453	.08039	.07649	.07281	.06934	.06606	.06297	.06005	.05729	.05468
58	47	.14835	.14056	.13324	.12636	.11989	.11380	.10807	.10268	.09759	.09280	.08829	.08403	.08001	.07622	.07264	.06926	.06606	.06304	.06018	.05748
58	48	.15353	.14560	.13814	.13112	.12451	.11828	.11242	.10689	.10168	.09677	.09213	.08776	.08362	.07972	.07603	.07254	.06924	.06612	.06317	.06037
58	49	.15876	.15069	.14309	.13593	.12919	.12283	.11683	.11118	.10584	.10081	.09605	.09156	.08731	.08329	.07950	.07590	.07250	.06928	.06623	.06334
58	50	.16404	.15583	.14809	.14080	.13392	.12744	.12132	.11554	.11008	.10492	.10004	.09543	.09107	.08695	.08304	.07935	.07584	.07252	.06938	.06639
58	51	.16934	.16100	.15314	.14572	.13871	.13210	.12585	.11995	.11437	.10909	.10410	.09938	.09491	.09067	.08666	.08286	.07926	.07584	.07260	.06952
58	52	.17466	.16619	.15820	.15066	.14353	.13679	.13043	.12440	.11871	.11331	.10821	.10337	.09879	.09445	.09034	.08643	.08273	.07922	.07588	.07271
58	53	.17998	.17139	.16328	.15562	.14837	.14152	.13503	.12889	.12308	.11758	.11236	.10742	.10273	.09828	.09407	.09006	.08626	.08265	.07922	.07596
58	54	.18529	.17659	.16837	.16059	.15323	.14626	.13966	.13341	.12749	.12187	.11655	.11150	.10671	.10216	.09784	.09374	.08984	.08614	.08262	.07927
58	55	.19058	.18178	.17344	.16556	.15808	.15101	.14430	.13794	.13191	.12619	.12076	.11561	.11072	.10607	.10166	.09746	.09347	.08967	.08606	.08263
58	56	.19585	.18694	.17851	.17051	.16294	.15576	.14894	.14248	.13635	.13053	.12500	.11975	.11476	.11001	.10550	.10121	.09713	.09325	.08955	.08603
58	57	.20107	.19207	.18354	.17545	.16777	.16049	.15358	.14702	.14079	.13487	.12925	.12390	.11882	.11398	.10938	.10500	.10083	.09685	.09307	.08947
58	58	.20624	.19715	.18853	.18035	.17258	.16520	.15820	.15155	.14522	.13921	.13349	.12805	.12288	.11795	.11326	.10879	.10454	.10048	.09662	.09293
59	0	.02196	.02011	.01846	.01699	.01567	.01449	.01343	.01247	.01160	.01082	.01011	.00946	.00888	.00834	.00786	.00741	.00700	.00662	.00628	.00596
59	1	.02008	.01823	.01659	.01512	.01381	.01264	.01159	.01065	.00980	.00904	.00835	.00773	.00716	.00665	.00619	.00576	.00538	.00503	.00470	.00441
59	2	.02092	.01901	.01730	.01577	.01441	.01319	.01209	.01111	.01022	.00943	.00871	.00805	.00746	.00693	.00644	.00600	.00559	.00522	.00489	.00458
59	3	.02189	.01990	.01812	.01653	.01511	.01384	.01270	.01167	.01074	.00990	.00915	.00847	.00785	.00728	.00677	.00631	.00588	.00549	.00514	.00481
59	4	.02295	.02088	.01903	.01737	.01589	.01456	.01337	.01229	.01132	.01044	.00965	.00893	.00828	.00769	.00715	.00666	.00621	.00580	.00543	.00509
59	5	.02408	.02193	.02000	.01828	.01673	.01534	.01410	.01297	.01195	.01104	.01020	.00945	.00877	.00814	.00758	.00706	.00659	.00616	.00576	.00540
59	6	.02528	.02304	.02104	.01924	.01763	.01618	.01488	.01370	.01263	.01167	.01080	.01001	.00929	.00863	.00804	.00749	.00699	.00654	.00612	.00574
59	7	.02655	.02422	.02214	.02027	.01859	.01708	.01571	.01448	.01336	.01235	.01144	.01061	.00985	.00916	.00853	.00796	.00743	.00695	.00651	.00611
59	8	.02788	.02547	.02330	.02135	.01960	.01802	.01659	.01530	.01414	.01308	.01212	.01124	.01045	.00972	.00906	.00846	.00790	.00740	.00693	.00650
59	9	.02929	.02678	.02453	.02250	.02068	.01903	.01754	.01619	.01496	.01385	.01285	.01193	.01109	.01033	.00963	.00900	.00841	.00788	.00738	.00693
59	10	.03078	.02817	.02583	.02372	.02181	.02009	.01854	.01712	.01584	.01468	.01362	.01266	.01178	.01098	.01025	.00957	.00896	.00839	.00787	.00739
59	11	.03234	.02964	.02720	.02500	.02302	.02122	.01959	.01812	.01678	.01556	.01445	.01344	.01251	.01167	.01090	.01019	.00954	.00894	.00839	.00789
59	12	.03397	.03117	.02864	.02635	.02428	.02241	.02071	.01916	.01776	.01648	.01532	.01426	.01329	.01240	.01159	.01084	.01016	.00953	.00895	.00841
59	13	.03567	.03276	.03013	.02775	.02559	.02364	.02187	.02025	.01879	.01745	.01623	.01512	.01410	.01316	.01231	.01152	.01080	.01014	.00952	.00896
59	14	.03741	.03439	.03166	.02919	.02695	.02491	.02306	.02138	.01984	.01844	.01716	.01600	.01493	.01395	.01305	.01222	.01146	.01076	.01011	.00952
59	15	.03920	.03607	.03324	.03066	.02833	.02621	.02428	.02252	.02092	.01946	.01812	.01690	.01577	.01475	.01380	.01293	.01213	.01140	.01072	.01009
59	16	.04103	.03778	.03484	.03217	.02975	.02754	.02553	.02370	.02202	.02049	.01909	.01781	.01664	.01556	.01457	.01365	.01281	.01204	.01132	.01066
59	17	.04290	.03954	.03650	.03373	.03120	.02891	.02681	.02490	.02316	.02156	.02010	.01876	.01753	.01639	.01535	.01440	.01351	.01270	.01195	.01125
59	18	.04484	.04136	.03820	.03533	.03271	.03032	.02814	.02615	.02433	.02266	.02114	.01973	.01845	.01726	.01617	.01517	.01424	.01338	.01259	.01186
59	19	.04686	.04326	.03998	.03700	.03428	.03180	.02954	.02746	.02556	.02382	.02223	.02076	.01941	.01817	.01703	.01597	.01500	.01410	.01327	.01250
59	20	.04896	.04524	.04185	.03876	.03594	.03336	.03100	.02884	.02686	.02504	.02338	.02184	.02043	.01913	.01794	.01683	.01581	.01487	.01399	.01318
59	21	.05117	.04732	.04381	.04060	.03768	.03500	.03254	.03029	.02823	.02634	.02459	.02299	.02152	.02016	.01890	.01774	.01667	.01568	.01476	.01391
59	22	.05347	.04949	.04586	.04254	.03950	.03671	.03416	.03182	.02967	.02770	.02588	.02421	.02266	.02124	.01992	.01871	.01758	.01654	.01558	.01468
59	23	.05588	.05177	.04801	.04457	.04141	.03852	.03587	.03344	.03120	.02914	.02724	.02549	.02388	.02239	.02101	.01974	.01856	.01746	.01645	.01551
59	24	.05840	.05415	.05026	.04670	.04343	.04043	.03768	.03514	.03281	.03066	.02868	.02685	.02517	.02361	.02217	.02083	.01959	.01845	.01738	.01639
59	25	.06105	.05666	.05263	.04894	.04556	.04244	.03958	.03694	.03452	.03228	.03021	.02830	.02654	.02491	.02340	.02200	.02070	.01950	.01838	.01734
59	26	.06381	.05928	.05512	.05130	.04779	.04456	.04158	.03884	.03632	.03398	.03183	.02984	.02800	.02629	.02471	.02324	.02188	.02062	.01944	.01835
59	27	.06670	.06202	.05773	.05377	.05014	.04679	.04370	.04085	.03822	.03579	.03355	.03147	.02954	.02776	.02610	.02457	.02314	.02182	.02058	.01943
59	28	.06972	.06489	.06045	.05636	.05260	.04913	.04592	.04296	.04023	.03770	.03536	.03319	.03118	.02931	.02758	.02597	.02448	.02309	.02179	.02058
59	29	.07286	.06788	.06329	.05907	.05517	.05157	.04825	.04518	.04234	.03970	.03726	.03500	.03290	.03096	.02915	.02746	.02590	.02444	.02308	.02181

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
59	30	.07612	.07099	.06626	.06189	.05786	.05413	.05069	.04750	.04455	.04181	.03927	.03691	.03472	.03269	.03079	.02903	.02739	.02586	.02444	.02311
59	31	.07951	.07422	.06934	.06483	.06066	.05681	.05324	.04993	.04686	.04401	.04137	.03891	.03663	.03451	.03253	.03069	.02897	.02737	.02587	.02448
59	32	.08302	.07758	.07255	.06789	.06358	.05959	.05590	.05246	.04928	.04632	.04357	.04102	.03864	.03642	.03436	.03243	.03064	.02896	.02739	.02593
59	33	.08667	.08106	.07588	.07108	.06663	.06250	.05867	.05512	.05182	.04874	.04589	.04323	.04075	.03844	.03628	.03427	.03239	.03064	.02900	.02746
59	34	.09044	.08468	.07934	.07439	.06980	.06553	.06157	.05789	.05446	.05128	.04831	.04554	.04296	.04055	.03831	.03621	.03424	.03241	.03069	.02908
59	35	.09435	.08843	.08293	.07783	.07309	.06869	.06459	.06078	.05723	.05393	.05084	.04797	.04528	.04278	.04043	.03824	.03620	.03428	.03248	.03080
59	36	.09839	.09230	.08665	.08140	.07651	.07197	.06774	.06379	.06012	.05669	.05349	.05051	.04771	.04511	.04267	.04038	.03824	.03624	.03436	.03260
59	37	.10256	.09631	.09050	.08509	.08006	.07537	.07100	.06693	.06312	.05957	.05626	.05316	.05026	.04754	.04500	.04263	.04040	.03830	.03634	.03450
59	38	.10686	.10045	.09448	.08892	.08374	.07890	.07440	.07019	.06625	.06258	.05914	.05593	.05292	.05010	.04745	.04498	.04265	.04047	.03842	.03650
59	39	.11130	.10472	.09859	.09288	.08754	.08256	.07791	.07357	.06951	.06570	.06215	.05881	.05569	.05276	.05002	.04744	.04502	.04275	.04061	.03860
59	40	.11586	.10912	.10283	.09696	.09148	.08635	.08156	.07708	.07288	.06895	.06527	.06182	.05858	.05555	.05269	.05001	.04750	.04513	.04290	.04081
59	41	.12055	.11365	.10720	.10118	.09554	.09027	.08534	.08072	.07639	.07233	.06852	.06495	.06160	.05845	.05549	.05271	.05009	.04763	.04531	.04312
59	42	.12537	.11831	.11170	.10552	.09974	.09432	.08924	.08448	.08002	.07583	.07190	.06820	.06473	.06147	.05840	.05551	.05279	.05023	.04782	.04554
59	43	.13030	.12308	.11632	.10998	.10405	.09848	.09326	.08837	.08377	.07945	.07539	.07157	.06798	.06461	.06143	.05843	.05561	.05295	.05044	.04808
59	44	.13534	.12796	.12104	.11456	.10847	.10276	.09740	.09236	.08763	.08318	.07900	.07506	.07135	.06786	.06457	.06146	.05854	.05578	.05317	.05071
59	45	.14048	.13294	.12587	.11923	.11300	.10714	.10164	.09647	.09160	.08702	.08271	.07865	.07482	.07121	.06781	.06460	.06157	.05871	.05600	.05345
59	46	.14570	.13801	.13079	.12400	.11762	.11163	.10598	.10067	.09567	.09096	.08652	.08234	.07839	.07467	.07115	.06783	.06470	.06173	.05893	.05628
59	47	.15100	.14316	.13579	.12885	.12233	.11619	.11041	.10496	.09983	.09499	.09043	.08612	.08206	.07822	.07459	.07116	.06792	.06485	.06195	.05920
59	48	.15636	.14837	.14086	.13378	.12712	.12084	.11492	.10934	.10408	.09911	.09442	.08999	.08581	.08186	.07812	.07458	.07123	.06806	.06506	.06222
59	49	.16178	.15365	.14600	.13878	.13198	.12556	.11951	.11380	.10841	.10332	.09850	.09395	.08965	.08558	.08173	.07809	.07463	.07136	.06826	.06532
59	50	.16726	.15899	.15119	.14384	.13691	.13036	.12418	.11833	.11282	.10760	.10266	.09799	.09358	.08939	.08543	.08168	.07812	.07475	.07155	.06851
59	51	.17277	.16437	.15644	.14896	.14189	.13521	.12890	.12293	.11729	.11195	.10690	.10211	.09758	.09328	.08921	.08535	.08169	.07822	.07492	.07179
59	52	.17830	.16977	.16172	.15411	.14691	.14011	.13367	.12758	.12182	.11636	.11119	.10629	.10164	.09724	.09306	.08909	.08533	.08176	.07836	.07513
59	53	.18385	.17520	.16702	.15928	.15197	.14504	.13848	.13228	.12639	.12082	.11553	.11052	.10576	.10125	.09697	.09290	.08903	.08536	.08187	.07855
59	54	.18939	.18062	.17233	.16448	.15704	.15000	.14332	.13700	.13100	.12531	.11992	.11479	.10993	.10531	.10092	.09675	.09279	.08902	.08543	.08202
59	55	.19493	.18605	.17764	.16967	.16213	.15497	.14818	.14175	.13564	.12984	.12434	.11911	.11414	.10942	.10493	.10066	.09660	.09273	.08905	.08555
59	56	.20044	.19145	.18294	.17487	.16721	.15995	.15306	.14651	.14030	.13439	.12879	.12345	.11838	.11356	.10898	.10461	.10045	.09649	.09272	.08913
59	57	.20592	.19683	.18822	.18005	.17229	.16492	.15793	.15128	.14496	.13896	.13325	.12782	.12265	.11773	.11305	.10859	.10434	.10029	.09643	.09275
59	58	.21134	.20217	.19346	.18519	.17734	.16987	.16278	.15604	.14963	.14352	.13772	.13219	.12693	.12192	.11715	.11259	.10826	.10412	.10017	.09641
59	59	.21670	.20744	.19865	.19029	.18234	.17479	.16761	.16077	.15426	.14807	.14218	.13656	.13121	.12611	.12124	.11661	.11218	.10796	.10393	.10008
60	0	.02220	.02035	.01870	.01723	.01590	.01472	.01365	.01269	.01182	.01103	.01032	.00967	.00908	.00855	.00805	.00761	.00719	.00681	.00647	.00614
60	1	.02022	.01837	.01672	.01525	.01394	.01277	.01171	.01077	.00992	.00915	.00846	.00784	.00727	.00676	.00629	.00586	.00548	.00512	.00480	.00450
60	2	.02106	.01914	.01743	.01590	.01454	.01331	.01222	.01123	.01034	.00954	.00882	.00816	.00757	.00703	.00654	.00610	.00569	.00532	.00498	.00467
60	3	.02204	.02004	.01826	.01667	.01525	.01397	.01282	.01179	.01086	.01002	.00927	.00858	.00796	.00739	.00688	.00641	.00598	.00559	.00523	.00491
60	4	.02310	.02103	.01917	.01752	.01603	.01470	.01350	.01242	.01145	.01057	.00978	.00906	.00840	.00781	.00727	.00677	.00632	.00591	.00553	.00519
60	5	.02424	.02209	.02016	.01843	.01688	.01549	.01424	.01311	.01209	.01117	.01034	.00958	.00889	.00827	.00770	.00718	.00670	.00627	.00587	.00550
60	6	.02545	.02321	.02121	.01941	.01779	.01634	.01503	.01385	.01278	.01182	.01094	.01015	.00942	.00877	.00817	.00762	.00712	.00666	.00624	.00585
60	7	.02673	.02441	.02232	.02045	.01876	.01724	.01588	.01464	.01352	.01251	.01159	.01075	.01000	.00930	.00867	.00809	.00757	.00708	.00664	.00623
60	8	.02808	.02566	.02349	.02154	.01979	.01820	.01677	.01548	.01431	.01325	.01228	.01140	.01061	.00988	.00921	.00860	.00805	.00754	.00707	.00663
60	9	.02951	.02699	.02474	.02271	.02087	.01922	.01773	.01637	.01515	.01403	.01302	.01210	.01126	.01049	.00979	.00915	.00856	.00803	.00753	.00707
60	10	.03101	.02840	.02605	.02394	.02203	.02030	.01874	.01733	.01604	.01487	.01381	.01285	.01196	.01116	.01042	.00974	.00912	.00855	.00803	.00755
60	11	.03259	.02988	.02744	.02524	.02325	.02145	.01981	.01833	.01699	.01577	.01465	.01364	.01271	.01186	.01108	.01037	.00972	.00912	.00856	.00805
60	12	.03424	.03143	.02889	.02660	.02453	.02265	.02094	.01940	.01799	.01671	.01554	.01447	.01350	.01261	.01179	.01104	.01035	.00971	.00913	.00859
60	13	.03595	.03304	.03040	.02802	.02586	.02390	.02212	.02050	.01903	.01769	.01646	.01535	.01432	.01338	.01252	.01173	.01101	.01034	.00972	.00915
60	14	.03772	.03469	.03195	.02948	.02723	.02519	.02333	.02164	.02010	.01870	.01741	.01624	.01517	.01418	.01328	.01245	.01168	.01098	.01033	.00973
60	15	.03952	.03638	.03354	.03097	.02863	.02650	.02457	.02281	.02120	.01973	.01839	.01716	.01603	.01499	.01404	.01317	.01237	.01162	.01094	.01031
60	16	.04136	.03811	.03517	.03249	.03006	.02785	.02583	.02399	.02231	.02078	.01937	.01809	.01691	.01582	.01482	.01391	.01306	.01228	.01156	.01089
60	17	.04326	.03989	.03684	.03406	.03153	.02923	.02713	.02522	.02346	.02186	.02039	.01904	.01781	.01667	.01562	.01466	.01377	.01295	.01220	.01149
60	18	.04521	.04173	.03856	.03568	.03306	.03066	.02848	.02648	.02465	.02298	.02144	.02003	.01874	.01755	.01645	.01544	.01451	.01365	.01285	.01211
60	19	.04724	.04364	.04036	.03737	.03465	.03216	.02988	.02780	.02590	.02415	.02255	.02107	.01972	.01847	.01732	.01626	.01528	.01438	.01354	.01277



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
60	20	.04937	.04564	.04225	.03915	.03632	.03373	.03137	.02920	.02721	.02539	.02371	.02217	.02076	.01945	.01825	.01713	.01611	.01516	.01428	.01346
60	21	.05160	.04774	.04422	.04101	.03808	.03539	.03293	.03067	.02860	.02670	.02495	.02334	.02186	.02049	.01923	.01806	.01698	.01598	.01506	.01420
60	22	.05392	.04994	.04630	.04297	.03992	.03713	.03457	.03222	.03006	.02808	.02625	.02457	.02302	.02159	.02027	.01904	.01791	.01686	.01589	.01499
60	23	.05636	.05224	.04847	.04502	.04186	.03896	.03630	.03386	.03161	.02954	.02763	.02588	.02425	.02275	.02137	.02009	.01890	.01780	.01678	.01583
60	24	.05891	.05465	.05075	.04718	.04390	.04089	.03813	.03558	.03324	.03109	.02910	.02726	.02557	.02400	.02255	.02120	.01996	.01880	.01773	.01673
60	25	.06158	.05719	.05315	.04945	.04606	.04293	.04006	.03741	.03498	.03273	.03065	.02873	.02696	.02532	.02380	.02239	.02109	.01987	.01874	.01770
60	26	.06438	.05984	.05567	.05184	.04832	.04508	.04209	.03934	.03681	.03446	.03230	.03030	.02844	.02673	.02514	.02366	.02229	.02102	.01983	.01873
60	27	.06731	.06262	.05832	.05435	.05070	.04734	.04424	.04138	.03874	.03630	.03405	.03196	.03002	.02823	.02656	.02501	.02358	.02224	.02100	.01984
60	28	.07037	.06553	.06108	.05698	.05320	.04972	.04650	.04353	.04078	.03824	.03589	.03371	.03169	.02981	.02807	.02645	.02494	.02354	.02223	.02102
60	29	.07355	.06857	.06397	.05973	.05582	.05221	.04887	.04579	.04293	.04028	.03783	.03556	.03345	.03149	.02966	.02797	.02639	.02492	.02355	.02227
60	30	.07687	.07172	.06698	.06260	.05855	.05481	.05135	.04815	.04518	.04243	.03988	.03751	.03530	.03325	.03135	.02957	.02792	.02638	.02494	.02360
60	31	.08031	.07501	.07011	.06559	.06141	.05753	.05395	.05062	.04754	.04468	.04202	.03955	.03725	.03512	.03312	.03127	.02954	.02792	.02641	.02500
60	32	.08388	.07842	.07338	.06871	.06438	.06038	.05666	.05321	.05001	.04704	.04427	.04170	.03931	.03707	.03499	.03305	.03124	.02955	.02797	.02649
60	33	.08759	.08197	.07677	.07195	.06749	.06334	.05950	.05592	.05260	.04951	.04664	.04396	.04146	.03914	.03697	.03494	.03305	.03128	.02962	.02807
60	34	.09144	.08566	.08030	.07533	.07072	.06643	.06245	.05875	.05531	.05210	.04911	.04633	.04373	.04131	.03904	.03692	.03494	.03309	.03136	.02973
60	35	.09542	.08948	.08396	.07884	.07408	.06966	.06554	.06171	.05814	.05481	.05171	.04882	.04611	.04359	.04122	.03902	.03695	.03501	.03320	.03149
60	36	.09954	.09344	.08776	.08249	.07758	.07301	.06876	.06479	.06110	.05765	.05443	.05142	.04861	.04598	.04352	.04121	.03905	.03703	.03513	.03335
60	37	.10380	.09753	.09170	.08626	.08121	.07650	.07210	.06800	.06418	.06060	.05726	.05414	.05122	.04848	.04592	.04352	.04127	.03915	.03717	.03531
60	38	.10820	.10176	.09577	.09018	.08497	.08012	.07558	.07134	.06739	.06369	.06022	.05698	.05395	.05111	.04844	.04594	.04359	.04139	.03932	.03737
60	39	.11274	.10613	.09998	.09423	.08887	.08387	.07919	.07482	.07073	.06690	.06331	.05995	.05680	.05385	.05108	.04848	.04603	.04373	.04157	.03954
60	40	.11741	.11064	.10433	.09843	.09291	.08776	.08294	.07842	.07420	.07024	.06653	.06305	.05978	.05672	.05384	.05113	.04859	.04619	.04394	.04182
60	41	.12222	.11529	.10881	.10276	.09709	.09179	.08682	.08217	.07781	.07372	.06988	.06628	.06289	.05971	.05672	.05391	.05127	.04877	.04643	.04422
60	42	.12717	.12007	.11343	.10722	.10140	.09595	.09084	.08604	.08154	.07732	.07336	.06963	.06613	.06283	.05973	.05681	.05406	.05147	.04903	.04672
60	43	.13224	.12498	.11818	.11181	.10584	.10024	.09498	.09005	.08541	.08106	.07696	.07311	.06949	.06608	.06286	.05983	.05698	.05429	.05175	.04935
60	44	.13742	.13000	.12305	.11652	.11040	.10465	.09925	.09417	.08940	.08491	.08069	.07671	.07297	.06944	.06611	.06297	.06001	.05722	.05458	.05208
60	45	.14271	.13513	.12802	.12134	.11507	.10917	.10363	.09841	.09350	.08888	.08453	.08043	.07656	.07291	.06947	.06622	.06315	.06025	.05751	.05492
60	46	.14810	.14036	.13310	.12627	.11985	.11380	.10812	.10276	.09772	.09296	.08848	.08425	.08026	.07650	.07294	.06958	.06640	.06340	.06056	.05787
60	47	.15356	.14568	.13826	.13128	.12471	.11853	.11270	.10721	.10203	.09714	.09253	.08818	.08406	.08018	.07651	.07304	.06975	.06664	.06370	.06091
60	48	.15911	.15107	.14351	.13639	.12967	.12334	.11738	.11175	.10643	.10142	.09668	.09220	.08797	.08396	.08018	.07659	.07320	.06999	.06694	.06405
60	49	.16472	.15654	.14883	.14156	.13471	.12824	.12214	.11637	.11093	.10578	.10092	.09631	.09196	.08784	.08394	.08024	.07674	.07342	.07028	.06729
60	50	.17039	.16207	.15422	.14682	.13982	.13322	.12698	.12108	.11551	.11023	.10524	.10052	.09605	.09181	.08780	.08399	.08038	.07696	.07371	.07062
60	51	.17611	.16766	.15967	.15213	.14500	.13827	.13190	.12587	.12017	.11477	.10965	.10481	.10022	.09587	.09174	.08782	.08411	.08058	.07723	.07404
60	52	.18186	.17328	.16516	.15749	.15023	.14337	.13687	.13071	.12489	.11936	.11413	.10917	.10446	.10000	.09576	.09173	.08791	.08428	.08083	.07755
60	53	.18763	.17892	.17068	.16288	.15550	.14851	.14188	.13561	.12966	.12402	.11867	.11359	.10877	.10419	.09984	.09571	.09178	.08805	.08450	.08112
60	54	.19341	.18458	.17622	.16830	.16079	.15368	.14694	.14054	.13447	.12872	.12325	.11806	.11313	.10844	.10399	.09975	.09572	.09189	.08824	.08476
60	55	.19918	.19024	.18176	.17372	.16610	.15888	.15202	.14551	.13933	.13346	.12788	.12258	.11754	.11275	.10819	.10385	.09972	.09578	.09204	.08847
60	56	.20494	.19589	.18730	.17916	.17142	.16409	.15712	.15050	.14421	.13823	.13254	.12713	.12199	.11709	.11243	.10799	.10376	.09973	.09589	.09223
60	57	.21067	.20152	.19283	.18458	.17674	.16930	.16222	.15550	.14910	.14302	.13723	.13172	.12647	.12147	.11671	.11218	.10785	.10373	.09980	.09604
60	58	.21636	.20711	.19832	.18997	.18204	.17449	.16732	.16049	.15400	.14781	.14192	.13631	.13097	.12588	.12102	.11639	.11197	.10776	.10374	.09989
60	59	.22198	.21265	.20377	.19533	.18730	.17966	.17239	.16547	.15887	.15260	.14661	.14091	.13547	.13028	.12534	.12062	.11611	.11181	.10770	.10377
60	60	.22753	.21811	.20915	.20063	.19251	.18478	.17742	.17041	.16373	.15736	.15128	.14549	.13996	.13469	.12965	.12485	.12025	.11586	.11167	.10766
61	0	.02244	.02059	.01894	.01746	.01613	.01494	.01387	.01291	.01204	.01125	.01053	.00988	.00929	.00875	.00826	.00780	.00739	.00701	.00665	.00633
61	1	.02035	.01850	.01685	.01538	.01406	.01289	.01183	.01089	.01003	.00926	.00857	.00794	.00737	.00686	.00639	.00596	.00557	.00522	.00489	.00459
61	2	.02120	.01927	.01756	.01603	.01466	.01344	.01234	.01135	.01046	.00965	.00893	.00827	.00768	.00714	.00664	.00620	.00579	.00541	.00507	.00476
61	3	.02218	.02018	.01840	.01680	.01538	.01410	.01295	.01192	.01098	.01014	.00938	.00869	.00807	.00750	.00698	.00651	.00608	.00569	.00533	.00500
61	4	.02325	.02117	.01932	.01766	.01617	.01483	.01363	.01255	.01158	.01070	.00990	.00917	.00852	.00792	.00738	.00688	.00643	.00601	.00563	.00529
61	5	.02440	.02224	.02031	.01858	.01703	.01564	.01438	.01325	.01223	.01130	.01047	.00971	.00902	.00839	.00782	.00729	.00682	.00638	.00598	.00561
61	6	.02562	.02338	.02137	.01957	.01795	.01649	.01518	.01400	.01293	.01196	.01108	.01028	.00956	.00890	.00829	.00774	.00724	.00678	.00635	.00596
61	7	.02691	.02458	.02249	.02062	.01893	.01741	.01604	.01480	.01368	.01266	.01174	.01090	.01014	.00944	.00881	.00823	.00770	.00721	.00676	.00635
61	8	.02827	.02585	.02368	.02173	.01997	.01838	.01695	.01565	.01447	.01341	.01244	.01156	.01076	.01003	.00936	.00875	.00819	.00767	.00720	.00677

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
61	9	.02971	.02720	.02494	.02290	.02107	.01941	.01791	.01656	.01533	.01421	.01319	.01227	.01143	.01066	.00995	.00931	.00872	.00817	.00767	.00722
61	10	.03123	.02862	.02627	.02415	.02224	.02051	.01894	.01752	.01624	.01506	.01400	.01303	.01214	.01133	.01059	.00991	.00929	.00871	.00819	.00770
61	11	.03283	.03012	.02767	.02546	.02347	.02167	.02003	.01855	.01720	.01597	.01485	.01383	.01290	.01205	.01127	.01055	.00989	.00929	.00873	.00822
61	12	.03450	.03168	.02914	.02685	.02477	.02289	.02118	.01963	.01821	.01693	.01576	.01469	.01371	.01281	.01199	.01123	.01054	.00990	.00931	.00877
61	13	.03623	.03331	.03067	.02828	.02612	.02415	.02237	.02075	.01927	.01793	.01670	.01557	.01454	.01360	.01274	.01194	.01121	.01054	.00992	.00935
61	14	.03801	.03498	.03224	.02976	.02750	.02546	.02360	.02190	.02036	.01895	.01766	.01648	.01540	.01441	.01351	.01267	.01190	.01119	.01054	.00993
61	15	.03983	.03669	.03385	.03127	.02892	.02679	.02485	.02308	.02147	.02000	.01865	.01741	.01628	.01524	.01429	.01341	.01260	.01185	.01116	.01053
61	16	.04169	.03844	.03549	.03281	.03037	.02815	.02613	.02429	.02260	.02106	.01965	.01836	.01717	.01608	.01508	.01416	.01331	.01252	.01180	.01112
61	17	.04360	.04023	.03717	.03439	.03186	.02955	.02744	.02552	.02376	.02215	.02068	.01933	.01809	.01694	.01589	.01492	.01403	.01320	.01244	.01174
61	18	.04557	.04208	.03891	.03603	.03339	.03099	.02880	.02680	.02497	.02329	.02175	.02033	.01903	.01783	.01673	.01572	.01478	.01391	.01311	.01237
61	19	.04762	.04401	.04073	.03773	.03500	.03251	.03023	.02814	.02623	.02447	.02286	.02138	.02002	.01877	.01762	.01655	.01556	.01465	.01381	.01303
61	20	.04977	.04603	.04263	.03952	.03669	.03410	.03172	.02955	.02756	.02573	.02405	.02250	.02107	.01976	.01855	.01743	.01640	.01544	.01456	.01374
61	21	.05202	.04815	.04463	.04141	.03847	.03577	.03330	.03104	.02896	.02705	.02530	.02368	.02219	.02082	.01955	.01837	.01729	.01629	.01535	.01449
61	22	.05436	.05037	.04672	.04338	.04033	.03753	.03496	.03261	.03044	.02845	.02662	.02493	.02337	.02193	.02060	.01937	.01823	.01718	.01620	.01529
61	23	.05682	.05269	.04892	.04546	.04229	.03939	.03672	.03426	.03201	.02993	.02802	.02625	.02462	.02312	.02172	.02043	.01924	.01813	.01710	.01615
61	24	.05940	.05513	.05123	.04765	.04436	.04134	.03857	.03602	.03367	.03150	.02950	.02766	.02596	.02438	.02292	.02157	.02031	.01915	.01807	.01707
61	25	.06210	.05770	.05366	.04995	.04654	.04341	.04053	.03787	.03542	.03317	.03108	.02916	.02737	.02573	.02420	.02278	.02146	.02024	.01911	.01805
61	26	.06493	.06038	.05621	.05237	.04883	.04558	.04259	.03983	.03728	.03493	.03276	.03074	.02888	.02716	.02556	.02407	.02269	.02141	.02022	.01910
61	27	.06790	.06320	.05888	.05491	.05125	.04788	.04477	.04190	.03925	.03680	.03453	.03243	.03049	.02868	.02701	.02545	.02400	.02266	.02140	.02024
61	28	.07100	.06615	.06169	.05758	.05379	.05029	.04707	.04408	.04133	.03877	.03641	.03422	.03218	.03030	.02854	.02691	.02540	.02398	.02267	.02144
61	29	.07423	.06923	.06462	.06037	.05645	.05282	.04947	.04638	.04351	.04085	.03839	.03610	.03398	.03201	.03017	.02847	.02688	.02539	.02401	.02272
61	30	.07759	.07243	.06768	.06328	.05923	.05547	.05200	.04878	.04580	.04304	.04047	.03809	.03587	.03381	.03189	.03011	.02844	.02689	.02544	.02408
61	31	.08108	.07577	.07086	.06632	.06213	.05824	.05464	.05130	.04820	.04533	.04266	.04017	.03786	.03571	.03371	.03184	.03009	.02847	.02694	.02552
61	32	.08471	.07924	.07418	.06949	.06515	.06113	.05740	.05394	.05072	.04773	.04496	.04237	.03996	.03771	.03562	.03366	.03184	.03013	.02854	.02705
61	33	.08848	.08285	.07763	.07280	.06832	.06415	.06029	.05670	.05337	.05026	.04737	.04468	.04217	.03982	.03764	.03559	.03369	.03190	.03023	.02866
61	34	.09240	.08660	.08122	.07624	.07161	.06731	.06331	.05959	.05613	.05291	.04990	.04710	.04448	.04204	.03976	.03763	.03563	.03376	.03201	.03037
61	35	.09645	.09049	.08496	.07982	.07504	.07060	.06646	.06261	.05902	.05568	.05256	.04964	.04692	.04438	.04200	.03977	.03769	.03573	.03390	.03218
61	36	.10065	.09453	.08883	.08354	.07861	.07402	.06975	.06576	.06205	.05858	.05534	.05231	.04948	.04683	.04435	.04203	.03985	.03781	.03589	.03409
61	37	.10500	.09870	.09285	.08740	.08232	.07758	.07317	.06905	.06520	.06160	.05824	.05510	.05215	.04940	.04682	.04439	.04212	.03999	.03799	.03611
61	38	.10949	.10303	.09701	.09140	.08617	.08129	.07673	.07247	.06849	.06477	.06128	.05802	.05496	.05209	.04941	.04688	.04451	.04229	.04020	.03823
61	39	.11413	.10750	.10132	.09555	.09016	.08513	.08043	.07603	.07191	.06806	.06445	.06107	.05789	.05491	.05212	.04949	.04703	.04471	.04252	.04047
61	40	.11891	.11211	.10577	.09984	.09430	.08912	.08427	.07973	.07548	.07149	.06776	.06425	.06096	.05787	.05496	.05223	.04966	.04724	.04497	.04282
61	41	.12384	.11687	.11037	.10428	.09859	.09325	.08826	.08358	.07919	.07507	.07120	.06757	.06416	.06095	.05793	.05510	.05242	.04990	.04753	.04529
61	42	.12890	.12178	.11511	.10886	.10301	.09753	.09239	.08756	.08303	.07878	.07478	.07103	.06749	.06417	.06104	.05809	.05531	.05269	.05022	.04789
61	43	.13411	.12681	.11998	.11358	.10758	.10194	.09665	.09168	.08702	.08263	.07850	.07462	.07096	.06752	.06427	.06121	.05833	.05560	.05303	.05060
61	44	.13943	.13198	.12499	.11843	.11227	.10649	.10105	.09594	.09113	.08661	.08235	.07834	.07456	.07099	.06763	.06446	.06146	.05864	.05596	.05344
61	45	.14487	.13726	.13011	.12340	.11708	.11115	.10557	.10031	.09537	.09071	.08632	.08218	.07827	.07459	.07111	.06782	.06472	.06178	.05901	.05638
61	46	.15042	.14265	.13534	.12847	.12201	.11593	.11020	.10480	.09972	.09492	.09040	.08613	.08210	.07830	.07470	.07130	.06809	.06505	.06217	.05944
61	47	.15606	.14813	.14067	.13365	.12704	.12081	.11494	.10940	.10418	.09925	.09459	.09020	.08604	.08211	.07840	.07489	.07156	.06841	.06543	.06261
61	48	.16178	.15370	.14609	.13892	.13216	.12579	.11977	.11410	.10874	.10368	.09889	.09437	.09009	.08604	.08221	.07858	.07515	.07189	.06880	.06587
61	49	.16758	.15935	.15160	.14428	.13738	.13086	.12471	.11889	.11340	.10820	.10329	.09864	.09424	.09007	.08612	.08238	.07883	.07547	.07227	.06924
61	50	.17344	.16508	.15718	.14972	.14268	.13602	.12973	.12378	.11815	.11283	.10779	.10301	.09849	.09420	.09013	.08628	.08262	.07915	.07585	.07272
61	51	.17937	.17086	.16283	.15523	.14805	.14126	.13483	.12875	.12299	.11754	.11237	.10747	.10283	.09842	.09424	.09027	.08650	.08292	.07952	.07629
61	52	.18534	.17670	.16853	.16080	.15348	.14656	.14000	.13379	.12791	.12232	.11703	.11201	.10725	.10273	.09843	.09435	.09047	.08679	.08328	.07995
61	53	.19133	.18256	.17426	.16640	.15896	.15191	.14523	.13889	.13288	.12717	.12176	.11662	.11174	.10710	.10270	.09850	.09452	.09073	.08712	.08368
61	54	.19734	.18845	.18002	.17204	.16448	.15730	.15049	.14403	.13790	.13208	.12655	.12129	.11630	.11155	.10703	.10273	.09864	.09474	.09103	.08750
61	55	.20335	.19434	.18580	.17770	.17002	.16272	.15580	.14922	.14297	.13703	.13138	.12601	.12091	.11605	.11142	.10702	.10282	.09882	.09501	.09138
61	56	.20936	.20024	.19159	.18337	.17557	.16816	.16112	.15443	.14807	.14202	.13626	.13078	.12557	.12060	.11587	.11136	.10706	.10297	.09906	.09533
61	57	.21535	.20612	.19736	.18904	.18113	.17362	.16647	.15967	.15320	.14704	.14117	.13559	.13027	.12520	.12036	.11575	.11136	.10716	.10316	.09934
61	58	.22129	.21197	.20312	.19469	.18668	.17906	.17181	.16490	.15833	.15207	.14610	.14041	.13499	.12982	.12489	.12018	.11569	.11140	.10730	.10339

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
61	59	.22718	.21777	.20882	.20030	.19220	.18448	.17713	.17012	.16345	.15709	.15102	.14524	.13972	.13445	.12942	.12462	.12004	.11566	.11147	.10747
61	60	.23301	.22351	.21447	.20587	.19767	.18986	.18241	.17532	.16855	.16210	.15594	.15006	.14445	.13909	.13397	.12908	.12440	.11993	.11566	.11157
61	61	.23875	.22918	.22006	.21137	.20309	.19520	.18767	.18048	.17363	.16708	.16084	.15487	.14917	.14372	.13852	.13354	.12878	.12422	.11986	.11569
62	0	.02268	.02082	.01917	.01769	.01636	.01517	.01410	.01313	.01226	.01146	.01075	.01009	.00950	.00895	.00846	.00800	.00758	.00720	.00684	.00652
62	1	.02048	.01863	.01697	.01550	.01419	.01301	.01195	.01100	.01015	.00937	.00868	.00805	.00748	.00696	.00649	.00606	.00567	.00531	.00498	.00468
62	2	.02133	.01940	.01769	.01616	.01478	.01356	.01245	.01146	.01057	.00977	.00904	.00838	.00778	.00724	.00674	.00629	.00588	.00551	.00516	.00485
62	3	.02231	.02031	.01853	.01693	.01550	.01422	.01307	.01204	.01110	.01026	.00950	.00880	.00818	.00761	.00709	.00661	.00618	.00579	.00542	.00509
62	4	.02339	.02131	.01946	.01779	.01630	.01497	.01376	.01268	.01170	.01082	.01002	.00929	.00863	.00803	.00749	.00699	.00653	.00612	.00573	.00538
62	5	.02455	.02239	.02046	.01873	.01717	.01578	.01452	.01338	.01236	.01143	.01059	.00983	.00914	.00851	.00793	.00741	.00693	.00649	.00609	.00571
62	6	.02578	.02354	.02153	.01972	.01810	.01664	.01533	.01414	.01307	.01210	.01122	.01042	.00969	.00902	.00842	.00786	.00736	.00689	.00647	.00608
62	7	.02709	.02476	.02266	.02079	.01909	.01757	.01620	.01495	.01383	.01281	.01189	.01104	.01028	.00958	.00894	.00836	.00783	.00734	.00689	.00647
62	8	.02846	.02604	.02386	.02191	.02014	.01855	.01712	.01582	.01464	.01357	.01260	.01172	.01091	.01018	.00950	.00889	.00833	.00781	.00733	.00690
62	9	.02991	.02740	.02513	.02310	.02126	.01960	.01810	.01674	.01550	.01438	.01336	.01244	.01159	.01082	.01011	.00946	.00887	.00832	.00782	.00736
62	10	.03145	.02883	.02648	.02436	.02244	.02071	.01914	.01772	.01643	.01525	.01418	.01321	.01232	.01150	.01076	.01008	.00945	.00887	.00834	.00785
62	11	.03306	.03035	.02790	.02569	.02369	.02188	.02024	.01876	.01740	.01617	.01505	.01403	.01309	.01224	.01145	.01073	.01007	.00946	.00890	.00839
62	12	.03475	.03193	.02939	.02709	.02500	.02312	.02141	.01985	.01844	.01715	.01597	.01489	.01391	.01301	.01219	.01143	.01073	.01009	.00950	.00895
62	13	.03650	.03357	.03093	.02854	.02637	.02440	.02262	.02099	.01951	.01816	.01693	.01580	.01476	.01382	.01295	.01215	.01142	.01074	.01011	.00954
62	14	.03830	.03526	.03252	.03003	.02777	.02572	.02386	.02216	.02061	.01920	.01791	.01672	.01564	.01465	.01373	.01289	.01212	.01140	.01075	.01014
62	15	.04013	.03699	.03414	.03156	.02921	.02707	.02513	.02336	.02174	.02026	.01891	.01767	.01653	.01549	.01453	.01364	.01283	.01208	.01139	.01074
62	16	.04201	.03875	.03580	.03311	.03067	.02845	.02642	.02457	.02288	.02134	.01992	.01863	.01743	.01634	.01533	.01441	.01355	.01276	.01203	.01135
62	17	.04394	.04056	.03750	.03471	.03217	.02986	.02775	.02582	.02406	.02245	.02097	.01961	.01836	.01721	.01616	.01518	.01429	.01345	.01269	.01198
62	18	.04592	.04243	.03925	.03636	.03373	.03132	.02912	.02712	.02528	.02359	.02204	.02062	.01932	.01812	.01701	.01599	.01504	.01417	.01337	.01262
62	19	.04799	.04438	.04108	.03808	.03535	.03285	.03056	.02847	.02655	.02479	.02318	.02169	.02032	.01907	.01790	.01683	.01584	.01493	.01408	.01329
62	20	.05015	.04641	.04300	.03989	.03705	.03445	.03207	.02989	.02789	.02606	.02437	.02282	.02139	.02007	.01885	.01773	.01669	.01573	.01484	.01401
62	21	.05242	.04855	.04502	.04180	.03885	.03615	.03367	.03140	.02932	.02740	.02564	.02402	.02252	.02114	.01986	.01869	.01759	.01658	.01565	.01478
62	22	.05479	.05079	.04713	.04379	.04073	.03792	.03535	.03299	.03082	.02882	.02698	.02528	.02372	.02227	.02093	.01970	.01855	.01749	.01651	.01559
62	23	.05727	.05314	.04935	.04589	.04271	.03980	.03712	.03466	.03240	.03032	.02840	.02662	.02499	.02347	.02207	.02078	.01958	.01846	.01743	.01646
62	24	.05987	.05560	.05169	.04810	.04481	.04178	.03900	.03644	.03408	.03191	.02990	.02805	.02634	.02476	.02329	.02193	.02067	.01950	.01841	.01740
62	25	.06261	.05819	.05414	.05043	.04701	.04387	.04098	.03832	.03586	.03360	.03150	.02957	.02778	.02612	.02459	.02316	.02184	.02061	.01947	.01840
62	26	.06547	.06091	.05672	.05287	.04934	.04608	.04307	.04030	.03775	.03539	.03320	.03118	.02931	.02758	.02597	.02448	.02309	.02180	.02060	.01948
62	27	.06847	.06376	.05944	.05545	.05179	.04841	.04529	.04241	.03975	.03729	.03501	.03290	.03094	.02913	.02745	.02588	.02442	.02307	.02181	.02063
62	28	.07161	.06675	.06228	.05816	.05436	.05085	.04761	.04462	.04185	.03929	.03692	.03471	.03267	.03077	.02901	.02737	.02585	.02442	.02310	.02186
62	29	.07488	.06987	.06525	.06099	.05705	.05342	.05006	.04695	.04407	.04140	.03893	.03663	.03450	.03252	.03067	.02895	.02735	.02586	.02447	.02317
62	30	.07829	.07312	.06835	.06395	.05988	.05611	.05263	.04940	.04640	.04363	.04105	.03865	.03643	.03436	.03243	.03063	.02895	.02739	.02593	.02456
62	31	.08183	.07650	.07158	.06703	.06282	.05892	.05531	.05196	.04885	.04596	.04328	.04078	.03846	.03629	.03428	.03240	.03064	.02900	.02747	.02604
62	32	.08551	.08003	.07495	.07025	.06590	.06187	.05812	.05465	.05142	.04841	.04562	.04302	.04060	.03834	.03623	.03426	.03243	.03071	.02910	.02760
62	33	.08934	.08369	.07846	.07361	.06912	.06494	.06106	.05746	.05411	.05099	.04808	.04538	.04285	.04049	.03829	.03624	.03431	.03251	.03083	.02925
62	34	.09332	.08751	.08212	.07711	.07247	.06815	.06414	.06040	.05693	.05369	.05067	.04785	.04522	.04276	.04046	.03832	.03631	.03442	.03266	.03100
62	35	.09745	.09147	.08592	.08076	.07597	.07151	.06736	.06349	.05988	.05652	.05338	.05045	.04771	.04515	.04276	.04051	.03841	.03644	.03460	.03286
62	36	.10172	.09558	.08987	.08455	.07961	.07500	.07071	.06671	.06297	.05948	.05622	.05318	.05033	.04766	.04516	.04282	.04063	.03857	.03664	.03482
62	37	.10615	.09984	.09396	.08849	.08339	.07864	.07420	.07006	.06619	.06258	.05920	.05603	.05307	.05030	.04769	.04525	.04296	.04081	.03879	.03689
62	38	.11073	.10425	.09821	.09258	.08733	.08243	.07785	.07356	.06956	.06582	.06231	.05903	.05595	.05306	.05035	.04781	.04542	.04318	.04107	.03908
62	39	.11546	.10881	.10261	.09682	.09141	.08636	.08163	.07721	.07307	.06919	.06556	.06215	.05896	.05596	.05314	.05049	.04800	.04566	.04346	.04138
62	40	.12035	.11353	.10716	.10121	.09565	.09044	.08557	.08101	.07673	.07272	.06895	.06542	.06211	.05899	.05606	.05331	.05071	.04827	.04597	.04381
62	41	.12539	.11840	.11187	.10576	.10004	.09468	.08966	.08495	.08053	.07639	.07250	.06884	.06540	.06217	.05912	.05626	.05356	.05102	.04862	.04636
62	42	.13058	.12343	.11673	.11046	.10458	.09907	.09390	.08904	.08449	.08020	.07618	.07239	.06883	.06548	.06232	.05935	.05654	.05389	.05140	.04904
62	43	.13591	.12859	.12173	.11530	.10926	.10360	.09828	.09328	.08858	.08416	.08001	.07609	.07240	.06893	.06566	.06257	.05965	.05690	.05430	.05185
62	44	.14138	.13390	.12687	.12028	.11409	.10827	.10280	.09766	.09282	.08826	.08397	.07993	.07611	.07252	.06912	.06592	.06290	.06004	.05733	.05478
62	45	.14697	.13932	.13214	.12539	.11904	.11307	.10746	.10217	.09718	.09249	.08806	.08389	.07995	.07623	.07272	.06940	.06626	.06329	.06049	.05783
62	46	.15267	.14486	.13752	.13062	.12412	.11800	.11223	.10680	.10168	.09684	.09228	.08798	.08391	.08007	.07644	.07300	.06975	.06667	.06376	.06100

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
62	47	.15847	.15051	.14301	.13595	.12930	.12303	.11712	.11154	.10628	.10131	.09662	.09218	.08799	.08402	.08027	.07672	.07335	.07017	.06715	.06428
62	48	.16437	.15625	.14860	.14139	.13459	.12818	.12212	.11640	.11100	.10589	.10106	.09650	.09218	.08809	.08422	.08055	.07707	.07377	.07065	.06768
62	49	.17035	.16208	.15429	.14693	.13998	.13342	.12722	.12136	.11582	.11058	.10562	.10093	.09648	.09227	.08827	.08449	.08090	.07749	.07425	.07118
62	50	.17641	.16800	.16006	.15256	.14547	.13876	.13242	.12643	.12075	.11538	.11029	.10546	.10089	.09656	.09244	.08854	.08484	.08132	.07798	.07480
62	51	.18255	.17399	.16591	.15827	.15104	.14419	.13772	.13158	.12577	.12027	.11505	.11010	.10540	.10095	.09672	.09270	.08888	.08525	.08180	.07852
62	52	.18872	.18004	.17182	.16404	.15667	.14969	.14308	.13682	.13088	.12524	.11990	.11482	.11000	.10543	.10108	.09694	.09302	.08928	.08572	.08234
62	53	.19494	.18612	.17777	.16986	.16236	.15525	.14851	.14212	.13605	.13029	.12482	.11962	.11468	.10999	.10552	.10128	.09724	.09339	.08973	.08624
62	54	.20118	.19224	.18376	.17572	.16809	.16086	.15399	.14747	.14128	.13540	.12980	.12449	.11943	.11462	.11004	.10569	.10154	.09758	.09382	.09023
62	55	.20743	.19837	.18977	.18161	.17386	.16651	.15952	.15288	.14656	.14056	.13485	.12942	.12425	.11932	.11464	.11017	.10591	.10185	.09798	.09429
62	56	.21369	.20451	.19580	.18752	.17966	.17218	.16508	.15832	.15189	.14577	.13995	.13440	.12912	.12409	.11929	.11471	.11035	.10619	.10222	.09843
62	57	.21993	.21065	.20183	.19344	.18546	.17788	.17066	.16379	.15725	.15102	.14508	.13943	.13404	.12890	.12399	.11932	.11485	.11059	.10652	.10263
62	58	.22614	.21676	.20783	.19934	.19126	.18357	.17625	.16927	.16262	.15628	.15024	.14448	.13899	.13374	.12874	.12396	.11939	.11503	.11087	.10688
62	59	.23230	.22282	.21380	.20522	.19704	.18924	.18182	.17474	.16799	.16155	.15541	.14955	.14395	.13861	.13350	.12863	.12396	.11951	.11525	.11117
62	60	.23840	.22883	.21972	.21105	.20277	.19489	.18736	.18019	.17334	.16681	.16057	.15461	.14892	.14348	.13828	.13331	.12855	.12401	.11966	.11549
62	61	.24442	.23478	.22559	.21683	.20847	.20049	.19288	.18561	.17868	.17205	.16572	.15967	.15388	.14835	.14306	.13800	.13316	.12853	.12409	.11984
62	62	.25038	.24066	.23140	.22256	.21412	.20606	.19836	.19101	.18399	.17728	.17086	.16472	.15885	.15323	.14786	.14271	.13778	.13306	.12854	.12421
63	0	.02291	.02106	.01940	.01792	.01659	.01540	.01432	.01335	.01248	.01168	.01096	.01031	.00971	.00916	.00866	.00820	.00778	.00740	.00704	.00671
63	1	.02060	.01875	.01710	.01562	.01430	.01312	.01206	.01111	.01025	.00948	.00878	.00815	.00758	.00706	.00659	.00616	.00576	.00540	.00507	.00477
63	2	.02145	.01953	.01781	.01628	.01490	.01367	.01257	.01158	.01068	.00987	.00914	.00848	.00788	.00734	.00684	.00639	.00598	.00560	.00525	.00494
63	3	.02244	.02044	.01866	.01706	.01563	.01434	.01319	.01215	.01122	.01037	.00961	.00891	.00828	.00771	.00719	.00671	.00628	.00588	.00552	.00518
63	4	.02353	.02145	.01959	.01793	.01643	.01509	.01389	.01280	.01182	.01094	.01013	.00941	.00874	.00814	.00759	.00709	.00664	.00622	.00583	.00548
63	5	.02470	.02254	.02060	.01887	.01731	.01591	.01465	.01352	.01249	.01156	.01072	.00995	.00926	.00863	.00805	.00752	.00704	.00660	.00619	.00582
63	6	.02594	.02369	.02168	.01988	.01825	.01679	.01547	.01428	.01321	.01223	.01135	.01055	.00982	.00915	.00854	.00799	.00748	.00701	.00658	.00619
63	7	.02726	.02492	.02283	.02095	.01925	.01773	.01635	.01511	.01398	.01296	.01203	.01119	.01042	.00972	.00908	.00849	.00795	.00746	.00701	.00659
63	8	.02864	.02622	.02404	.02208	.02031	.01872	.01728	.01598	.01480	.01373	.01275	.01187	.01106	.01032	.00965	.00903	.00846	.00794	.00747	.00703
63	9	.03011	.02759	.02533	.02328	.02144	.01978	.01828	.01691	.01568	.01455	.01353	.01260	.01175	.01097	.01026	.00961	.00902	.00847	.00796	.00750
63	10	.03166	.02904	.02669	.02456	.02264	.02091	.01933	.01791	.01661	.01544	.01436	.01338	.01249	.01167	.01093	.01024	.00961	.00903	.00850	.00801
63	11	.03329	.03057	.02812	.02591	.02391	.02209	.02045	.01896	.01761	.01637	.01525	.01422	.01328	.01242	.01163	.01091	.01025	.00963	.00907	.00855
63	12	.03499	.03217	.02962	.02732	.02524	.02335	.02163	.02007	.01865	.01736	.01618	.01510	.01411	.01321	.01238	.01162	.01092	.01027	.00968	.00913
63	13	.03676	.03383	.03119	.02879	.02662	.02465	.02286	.02123	.01974	.01839	.01715	.01602	.01498	.01403	.01316	.01236	.01162	.01094	.01031	.00973
63	14	.03858	.03554	.03279	.03030	.02804	.02598	.02412	.02241	.02086	.01944	.01815	.01696	.01587	.01487	.01396	.01311	.01233	.01162	.01096	.01034
63	15	.04043	.03728	.03443	.03184	.02949	.02735	.02540	.02362	.02200	.02052	.01916	.01792	.01678	.01573	.01477	.01388	.01306	.01230	.01161	.01096
63	16	.04232	.03906	.03610	.03341	.03097	.02874	.02671	.02486	.02316	.02161	.02019	.01889	.01769	.01660	.01558	.01465	.01379	.01300	.01226	.01158
63	17	.04426	.04089	.03782	.03502	.03248	.03017	.02805	.02612	.02435	.02273	.02125	.01989	.01863	.01748	.01642	.01544	.01454	.01370	.01293	.01222
63	18	.04626	.04277	.03959	.03669	.03405	.03164	.02944	.02742	.02558	.02389	.02234	.02091	.01960	.01840	.01728	.01626	.01531	.01443	.01362	.01287
63	19	.04835	.04473	.04143	.03843	.03569	.03318	.03089	.02879	.02687	.02510	.02348	.02199	.02062	.01936	.01819	.01711	.01612	.01520	.01434	.01355
63	20	.05053	.04678	.04337	.04025	.03741	.03480	.03242	.03023	.02823	.02639	.02469	.02313	.02170	.02038	.01915	.01802	.01698	.01601	.01511	.01428
63	21	.05281	.04894	.04540	.04217	.03922	.03651	.03403	.03176	.02967	.02774	.02598	.02435	.02284	.02146	.02018	.01899	.01790	.01688	.01594	.01506
63	22	.05520	.05120	.04754	.04419	.04112	.03831	.03573	.03336	.03118	.02918	.02733	.02563	.02406	.02261	.02126	.02002	.01887	.01780	.01681	.01589
63	23	.05771	.05357	.04978	.04631	.04312	.04020	.03752	.03506	.03279	.03070	.02877	.02699	.02534	.02382	.02242	.02112	.01991	.01879	.01774	.01678
63	24	.06033	.05605	.05213	.04854	.04524	.04221	.03942	.03685	.03449	.03231	.03029	.02843	.02672	.02513	.02365	.02229	.02102	.01984	.01875	.01773
63	25	.06309	.05867	.05462	.05089	.04747	.04432	.04142	.03875	.03629	.03402	.03192	.02998	.02818	.02651	.02497	.02354	.02221	.02097	.01982	.01875
63	26	.06598	.06142	.05722	.05337	.04982	.04655	.04354	.04077	.03820	.03583	.03364	.03161	.02973	.02799	.02637	.02487	.02348	.02218	.02097	.01984
63	27	.06902	.06431	.05997	.05598	.05230	.04891	.04579	.04290	.04023	.03776	.03547	.03336	.03139	.02957	.02788	.02630	.02484	.02348	.02221	.02102
63	28	.07219	.06733	.06285	.05872	.05491	.05139	.04815	.04515	.04237	.03980	.03741	.03520	.03315	.03124	.02947	.02782	.02629	.02486	.02352	.02228
63	29	.07550	.07048	.06586	.06159	.05764	.05400	.05063	.04751	.04462	.04194	.03946	.03715	.03501	.03302	.03116	.02943	.02782	.02632	.02492	.02361
63	30	.07895	.07378	.06900	.06459	.06050	.05673	.05323	.04999	.04699	.04420	.04161	.03921	.03697	.03489	.03295	.03114	.02945	.02788	.02641	.02503
63	31	.08255	.07721	.07228	.06772	.06350	.05959	.05596	.05260	.04948	.04658	.04388	.04137	.03904	.03686	.03484	.03294	.03118	.02953	.02798	.02654
63	32	.08628	.08078	.07570	.07099	.06662	.06258	.05882	.05533	.05209	.04907	.04627	.04365	.04122	.03895	.03683	.03485	.03300	.03127	.02965	.02814
63	33	.09017	.08451	.07926	.07440	.06989	.06570	.06181	.05820	.05483	.05170	.04878	.04606	.04352	.04115	.03893	.03687	.03493	.03312	.03142	.02983

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
63	34	.09420	.08838	.08298	.07796	.07330	.06897	.06494	.06119	.05770	.05445	.05141	.04858	.04594	.04346	.04115	.03899	.03697	.03507	.03329	.03163
63	35	.09840	.09241	.08685	.08167	.07686	.07239	.06822	.06434	.06072	.05734	.05418	.05124	.04848	.04591	.04350	.04124	.03912	.03714	.03528	.03353
63	36	.10275	.09659	.09086	.08553	.08057	.07595	.07164	.06762	.06387	.06036	.05709	.05402	.05116	.04848	.04596	.04360	.04139	.03932	.03737	.03554
63	37	.10726	.10093	.09504	.08955	.08443	.07966	.07521	.07105	.06716	.06353	.06013	.05695	.05397	.05117	.04855	.04610	.04379	.04162	.03958	.03767
63	38	.11192	.10543	.09937	.09372	.08845	.08353	.07893	.07463	.07060	.06684	.06331	.06001	.05691	.05401	.05128	.04872	.04631	.04405	.04192	.03991
63	39	.11675	.11008	.10386	.09805	.09262	.08755	.08280	.07836	.07420	.07030	.06664	.06322	.06000	.05698	.05414	.05147	.04896	.04660	.04438	.04228
63	40	.12174	.11490	.10851	.10254	.09695	.09172	.08683	.08224	.07794	.07391	.07012	.06657	.06323	.06009	.05714	.05436	.05175	.04929	.04697	.04478
63	41	.12689	.11988	.11333	.10719	.10145	.09606	.09102	.08628	.08184	.07767	.07376	.07007	.06661	.06335	.06029	.05740	.05468	.05211	.04969	.04741
63	42	.13219	.12502	.11830	.11200	.10610	.10056	.09536	.09048	.08590	.08159	.07754	.07373	.07014	.06676	.06358	.06058	.05775	.05508	.05255	.05017
63	43	.13765	.13031	.12342	.11696	.11090	.10521	.09986	.09484	.09011	.08566	.08148	.07753	.07382	.07032	.06701	.06390	.06096	.05818	.05555	.05307
63	44	.14326	.13575	.12870	.12208	.11586	.11001	.10451	.09934	.09447	.08988	.08556	.08148	.07764	.07401	.07059	.06736	.06430	.06142	.05869	.05610
63	45	.14899	.14131	.13410	.12732	.12095	.11495	.10930	.10397	.09896	.09423	.08977	.08557	.08160	.07784	.07430	.07095	.06778	.06478	.06195	.05926
63	46	.15485	.14701	.13964	.13270	.12617	.12001	.11421	.10875	.10359	.09872	.09413	.08979	.08568	.08181	.07814	.07467	.07139	.06828	.06533	.06254
63	47	.16081	.15281	.14529	.13819	.13151	.12520	.11925	.11364	.10834	.10333	.09860	.09413	.08990	.08589	.08210	.07852	.07512	.07190	.06884	.06594
63	48	.16688	.15873	.15104	.14380	.13696	.13051	.12441	.11865	.11321	.10806	.10320	.09859	.09423	.09010	.08619	.08248	.07897	.07563	.07247	.06947
63	49	.17304	.16474	.15691	.14951	.14252	.13592	.12968	.12378	.11820	.11291	.10791	.10318	.09869	.09443	.09040	.08657	.08294	.07949	.07622	.07311
63	50	.17930	.17085	.16287	.15532	.14819	.14144	.13506	.12902	.12330	.11788	.11274	.10788	.10326	.09888	.09472	.09078	.08703	.08347	.08008	.07687
63	51	.18563	.17704	.16891	.16122	.15395	.14706	.14054	.13436	.12850	.12295	.11768	.11269	.10794	.10344	.09916	.09510	.09123	.08756	.08406	.08074
63	52	.19202	.18329	.17502	.16720	.15978	.15276	.14610	.13979	.13380	.12811	.12271	.11759	.11272	.10809	.10370	.09951	.09553	.09175	.08814	.08471
63	53	.19846	.18959	.18119	.17323	.16569	.15853	.15173	.14529	.13917	.13335	.12783	.12258	.11759	.11284	.10832	.10402	.09993	.09603	.09232	.08878
63	54	.20493	.19593	.18741	.17932	.17164	.16435	.15743	.15085	.14461	.13867	.13302	.12765	.12253	.11767	.11303	.10862	.10442	.10041	.09659	.09294
63	55	.21142	.20231	.19365	.18544	.17764	.17022	.16318	.15648	.15011	.14405	.13828	.13278	.12755	.12257	.11782	.11330	.10898	.10487	.10094	.09719
63	56	.21792	.20869	.19992	.19159	.18367	.17614	.16897	.16215	.15566	.14948	.14359	.13799	.13264	.12754	.12268	.11805	.11363	.10940	.10537	.10152
63	57	.22442	.21508	.20620	.19776	.18972	.18207	.17479	.16786	.16125	.15496	.14896	.14324	.13778	.13257	.12761	.12286	.11833	.11401	.10987	.10592
63	58	.23090	.22146	.21247	.20392	.19578	.18802	.18063	.17358	.16687	.16046	.15435	.14852	.14296	.13765	.13257	.12772	.12309	.11866	.11443	.11038
63	59	.23733	.22779	.21871	.21006	.20181	.19395	.18645	.17931	.17249	.16598	.15976	.15383	.14816	.14274	.13757	.13262	.12789	.12336	.11903	.11488
63	60	.24370	.23407	.22490	.21616	.20781	.19986	.19226	.18502	.17809	.17148	.16517	.15914	.15337	.14785	.14258	.13753	.13271	.12808	.12366	.11942
63	61	.25001	.24030	.23104	.22221	.21378	.20573	.19805	.19071	.18369	.17699	.17058	.16445	.15859	.15298	.14761	.14247	.13755	.13284	.12832	.12399
63	62	.25625	.24647	.23714	.22822	.21971	.21158	.20381	.19638	.18927	.18248	.17598	.16976	.16381	.15811	.15265	.14742	.14242	.13761	.13301	.12860
63	63	.26242	.25257	.24316	.23418	.22559	.21738	.20953	.20202	.19483	.18795	.18137	.17507	.16903	.16325	.15770	.15239	.14730	.14241	.13773	.13323
64	0	.02315	.02129	.01964	.01815	.01682	.01563	.01455	.01358	.01270	.01190	.01118	.01052	.00992	.00937	.00887	.00841	.00798	.00759	.00723	.00690
64	1	.02072	.01887	.01721	.01574	.01442	.01323	.01217	.01122	.01036	.00959	.00889	.00825	.00768	.00716	.00668	.00625	.00585	.00549	.00516	.00486
64	2	.02157	.01965	.01793	.01639	.01502	.01379	.01268	.01168	.01079	.00998	.00925	.00858	.00798	.00744	.00694	.00648	.00607	.00569	.00534	.00502
64	3	.02257	.02057	.01878	.01718	.01575	.01446	.01331	.01227	.01133	.01048	.00971	.00902	.00839	.00781	.00729	.00681	.00638	.00598	.00561	.00527
64	4	.02366	.02158	.01972	.01805	.01656	.01522	.01401	.01292	.01194	.01105	.01025	.00952	.00885	.00825	.00770	.00720	.00674	.00632	.00593	.00558
64	5	.02484	.02268	.02074	.01901	.01745	.01605	.01478	.01364	.01262	.01168	.01084	.01007	.00938	.00874	.00816	.00763	.00715	.00670	.00629	.00592
64	6	.02609	.02385	.02183	.02002	.01840	.01693	.01561	.01442	.01334	.01237	.01148	.01067	.00994	.00927	.00866	.00810	.00759	.00712	.00669	.00630
64	7	.02742	.02509	.02299	.02110	.01941	.01788	.01650	.01525	.01412	.01310	.01217	.01132	.01055	.00985	.00921	.00862	.00808	.00758	.00713	.00671
64	8	.02882	.02639	.02421	.02225	.02048	.01889	.01744	.01614	.01496	.01388	.01290	.01202	.01121	.01046	.00979	.00917	.00860	.00808	.00760	.00715
64	9	.03030	.02778	.02551	.02347	.02162	.01996	.01845	.01708	.01585	.01472	.01369	.01276	.01191	.01113	.01042	.00976	.00916	.00861	.00810	.00763
64	10	.03187	.02925	.02689	.02476	.02284	.02110	.01952	.01809	.01680	.01562	.01454	.01356	.01266	.01184	.01109	.01040	.00977	.00919	.00865	.00816
64	11	.03351	.03079	.02834	.02612	.02412	.02230	.02066	.01916	.01780	.01657	.01544	.01441	.01347	.01260	.01181	.01109	.01042	.00980	.00924	.00871
64	12	.03523	.03241	.02986	.02755	.02546	.02357	.02185	.02029	.01887	.01757	.01639	.01530	.01431	.01341	.01257	.01181	.01110	.01046	.00986	.00931
64	13	.03702	.03409	.03144	.02904	.02686	.02489	.02309	.02146	.01997	.01861	.01737	.01624	.01520	.01424	.01337	.01256	.01182	.01114	.01050	.00992
64	14	.03885	.03581	.03306	.03056	.02830	.02624	.02437	.02266	.02111	.01968	.01838	.01719	.01610	.01510	.01418	.01333	.01255	.01183	.01116	.01055
64	15	.04072	.03757	.03471	.03212	.02976	.02762	.02567	.02389	.02226	.02077	.01941	.01817	.01702	.01597	.01500	.01411	.01329	.01253	.01183	.01118
64	16	.04263	.03936	.03640	.03371	.03126	.02902	.02699	.02513	.02344	.02188	.02046	.01915	.01795	.01685	.01583	.01490	.01403	.01323	.01250	.01181
64	17	.04458	.04120	.03813	.03533	.03279	.03047	.02835	.02641	.02464	.02301	.02153	.02016	.01890	.01775	.01668	.01570	.01479	.01395	.01317	.01245
64	18	.04660	.04310	.03991	.03701	.03437	.03195	.02975	.02773	.02588	.02418	.02263	.02120	.01988	.01867	.01756	.01652	.01557	.01469	.01387	.01312
64	19	.04869	.04507	.04177	.03876	.03602	.03351	.03121	.02911	.02718	.02541	.02379	.02229	.02091	.01964	.01847	.01739	.01639	.01547	.01461	.01381

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
64	20	.05089	.04714	.04372	.04060	.03775	.03514	.03275	.03056	.02855	.02671	.02501	.02345	.02200	.02068	.01945	.01831	.01726	.01629	.01539	.01455
64	21	.05319	.04932	.04578	.04254	.03958	.03687	.03438	.03210	.03001	.02808	.02631	.02467	.02316	.02177	.02049	.01930	.01819	.01717	.01622	.01534
64	22	.05560	.05159	.04793	.04457	.04150	.03868	.03610	.03372	.03154	.02953	.02768	.02597	.02439	.02293	.02159	.02034	.01918	.01811	.01711	.01619
64	23	.05813	.05398	.05019	.04671	.04352	.04060	.03791	.03544	.03316	.03106	.02913	.02735	.02570	.02417	.02276	.02145	.02023	.01911	.01806	.01709
64	24	.06078	.05649	.05257	.04896	.04566	.04262	.03983	.03725	.03488	.03270	.03068	.02881	.02709	.02549	.02401	.02264	.02136	.02018	.01908	.01805
64	25	.06356	.05913	.05507	.05134	.04791	.04476	.04186	.03918	.03671	.03443	.03232	.03037	.02857	.02690	.02535	.02391	.02257	.02133	.02017	.01909
64	26	.06648	.06191	.05771	.05385	.05029	.04702	.04400	.04122	.03864	.03627	.03407	.03203	.03015	.02840	.02677	.02526	.02386	.02256	.02134	.02021
64	27	.06955	.06483	.06048	.05649	.05280	.04941	.04627	.04338	.04070	.03822	.03593	.03380	.03183	.03000	.02830	.02672	.02525	.02388	.02260	.02141
64	28	.07275	.06788	.06339	.05926	.05544	.05192	.04866	.04565	.04287	.04029	.03790	.03568	.03362	.03170	.02992	.02826	.02672	.02528	.02394	.02269
64	29	.07610	.07108	.06644	.06216	.05821	.05456	.05118	.04805	.04515	.04247	.03997	.03766	.03551	.03350	.03164	.02990	.02829	.02678	.02537	.02405
64	30	.07960	.07441	.06963	.06520	.06111	.05733	.05382	.05057	.04756	.04476	.04217	.03975	.03750	.03541	.03346	.03164	.02995	.02836	.02688	.02550
64	31	.08323	.07789	.07295	.06838	.06415	.06023	.05659	.05322	.05009	.04718	.04447	.04195	.03961	.03742	.03538	.03348	.03170	.03004	.02849	.02704
64	32	.08702	.08151	.07642	.07170	.06732	.06326	.05949	.05599	.05274	.04972	.04690	.04427	.04183	.03955	.03741	.03542	.03356	.03182	.03019	.02867
64	33	.09096	.08529	.08004	.07516	.07064	.06644	.06254	.05891	.05553	.05239	.04945	.04672	.04417	.04179	.03956	.03748	.03553	.03371	.03200	.03040
64	34	.09506	.08922	.08381	.07878	.07411	.06976	.06572	.06196	.05845	.05519	.05214	.04929	.04664	.04415	.04183	.03965	.03762	.03571	.03392	.03224
64	35	.09932	.09331	.08774	.08255	.07773	.07324	.06906	.06516	.06153	.05813	.05496	.05200	.04924	.04665	.04422	.04195	.03982	.03782	.03595	.03419
64	36	.10374	.09756	.09182	.08648	.08150	.07687	.07254	.06851	.06474	.06122	.05793	.05485	.05197	.04927	.04674	.04437	.04214	.04006	.03809	.03625
64	37	.10832	.10198	.09607	.09057	.08544	.08065	.07618	.07200	.06810	.06445	.06103	.05783	.05484	.05203	.04939	.04692	.04459	.04241	.04036	.03843
64	38	.11307	.10656	.10048	.09482	.08953	.08459	.07997	.07566	.07162	.06783	.06429	.06097	.05785	.05493	.05218	.04960	.04718	.04490	.04275	.04073
64	39	.11799	.11130	.10506	.09923	.09379	.08869	.08393	.07947	.07529	.07137	.06770	.06425	.06101	.05797	.05512	.05243	.04990	.04752	.04528	.04317
64	40	.12307	.11622	.10981	.10382	.09821	.09296	.08805	.08344	.07912	.07507	.07126	.06768	.06433	.06117	.05819	.05540	.05276	.05028	.04794	.04573
64	41	.12833	.12130	.11473	.10857	.10281	.09740	.09233	.08758	.08312	.07892	.07498	.07128	.06779	.06452	.06143	.05852	.05577	.05319	.05075	.04844
64	42	.13375	.12655	.11981	.11349	.10757	.10200	.09678	.09188	.08727	.08294	.07887	.07503	.07142	.06802	.06481	.06179	.05893	.05624	.05369	.05129
64	43	.13933	.13196	.12506	.11857	.11249	.10677	.10140	.09635	.09159	.08712	.08291	.07894	.07520	.07167	.06834	.06520	.06224	.05943	.05678	.05428
64	44	.14507	.13753	.13046	.12381	.11757	.11169	.10617	.10097	.09607	.09145	.08710	.08300	.07913	.07548	.07203	.06877	.06569	.06277	.06002	.05741
64	45	.15094	.14324	.13600	.12920	.12279	.11676	.11108	.10573	.10069	.09593	.09144	.08721	.08321	.07943	.07585	.07247	.06927	.06625	.06338	.06067
64	46	.15695	.14908	.14168	.13472	.12815	.12197	.11614	.11064	.10545	.10055	.09593	.09155	.08742	.08351	.07982	.07632	.07300	.06986	.06688	.06406
64	47	.16307	.15505	.14749	.14036	.13364	.12731	.12133	.11568	.11035	.10531	.10054	.09603	.09177	.08773	.08391	.08029	.07685	.07360	.07051	.06758
64	48	.16931	.16113	.15341	.14613	.13926	.13277	.12664	.12085	.11537	.11019	.10528	.10064	.09625	.09208	.08813	.08439	.08084	.07747	.07427	.07123
64	49	.17565	.16732	.15945	.15202	.14499	.13835	.13208	.12614	.12052	.11520	.11016	.10538	.10085	.09656	.09249	.08862	.08495	.08147	.07815	.07501
64	50	.18209	.17361	.16559	.15801	.15084	.14406	.13763	.13155	.12579	.12033	.11515	.11024	.10559	.10117	.09697	.09298	.08919	.08559	.08217	.07891
64	51	.18863	.18000	.17183	.16411	.15679	.14986	.14330	.13707	.13117	.12558	.12027	.11523	.11044	.10589	.10157	.09746	.09355	.08984	.08630	.08293
64	52	.19522	.18645	.17815	.17028	.16283	.15576	.14905	.14269	.13666	.13093	.12548	.12031	.11540	.11072	.10628	.10205	.09803	.09419	.09054	.08707
64	53	.20188	.19297	.18453	.17653	.16893	.16173	.15489	.14840	.14223	.13636	.13079	.12549	.12045	.11565	.11109	.10674	.10260	.09865	.09489	.09131
64	54	.20857	.19954	.19097	.18283	.17511	.16777	.16080	.15417	.14787	.14188	.13618	.13076	.12559	.12068	.11599	.11152	.10727	.10321	.09934	.09564
64	55	.21530	.20615	.19745	.18919	.18133	.17387	.16677	.16002	.15359	.14748	.14165	.13610	.13082	.12578	.12098	.11640	.11203	.10786	.10388	.10008
64	56	.22205	.21278	.20396	.19558	.18760	.18002	.17279	.16592	.15937	.15313	.14719	.14152	.13612	.13097	.12605	.12135	.11687	.11259	.10850	.10460
64	57	.22881	.21942	.21049	.20199	.19390	.18620	.17886	.17186	.16520	.15884	.15278	.14700	.14148	.13622	.13119	.12638	.12179	.11740	.11321	.10920
64	58	.23555	.22605	.21702	.20841	.20021	.19239	.18494	.17784	.17106	.16459	.15842	.15252	.14689	.14152	.13638	.13147	.12677	.12228	.11798	.11387
64	59	.24225	.23266	.22352	.21481	.20651	.19858	.19103	.18381	.17693	.17035	.16407	.15807	.15233	.14685	.14160	.13659	.13179	.12720	.12280	.11859
64	60	.24890	.23922	.22999	.22118	.21278	.20476	.19710	.18978	.18279	.17612	.16973	.16363	.15779	.15220	.14686	.14174	.13684	.13215	.12766	.12335
64	61	.25549	.24573	.23641	.22752	.21902	.21091	.20315	.19574	.18866	.18188	.17540	.16920	.16326	.15758	.15213	.14692	.14193	.13714	.13255	.12815
64	62	.26202	.25219	.24279	.23381	.22523	.21703	.20919	.20169	.19451	.18764	.18107	.17477	.16874	.16297	.15743	.15213	.14704	.14216	.13749	.13300
64	63	.26849	.25858	.24911	.24006	.23140	.22312	.21520	.20761	.20035	.19339	.18673	.18035	.17423	.16837	.16274	.15735	.15218	.14721	.14245	.13787
64	64	.27486	.26490	.25536	.24624	.23751	.22916	.22116	.21349	.20615	.19912	.19237	.18591	.17971	.17376	.16805	.16258	.15732	.15227	.14743	.14277
65	0	.02338	.02153	.01987	.01838	.01705	.01585	.01477	.01380	.01292	.01212	.01139	.01073	.01013	.00958	.00908	.00861	.00819	.00780	.00743	.00710
65	1	.02084	.01898	.01733	.01585	.01453	.01334	.01228	.01133	.01047	.00969	.00899	.00835	.00778	.00725	.00678	.00634	.00595	.00558	.00525	.00494
65	2	.02169	.01976	.01804	.01650	.01513	.01389	.01279	.01179	.01089	.01008	.00935	.00868	.00808	.00753	.00703	.00658	.00616	.00578	.00543	.00511
65	3	.02269	.02069	.01890	.01730	.01586	.01457	.01342	.01238	.01144	.01059	.00982	.00912	.00849	.00791	.00739	.00691	.00647	.00607	.00570	.00536
65	4	.02379	.02171	.01985	.01818	.01668	.01534	.01413	.01304	.01205	.01116	.01036	.00963	.00896	.00835	.00780	.00730	.00684	.00641	.00603	.00567

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
65	5	.02498	.02281	.02088	.01914	.01758	.01617	.01491	.01377	.01274	.01180	.01096	.01019	.00949	.00885	.00827	.00774	.00725	.00681	.00640	.00602
65	6	.02624	.02399	.02197	.02016	.01854	.01707	.01575	.01455	.01347	.01249	.01161	.01080	.01006	.00939	.00878	.00822	.00771	.00724	.00680	.00640
65	7	.02758	.02524	.02314	.02126	.01956	.01803	.01665	.01540	.01427	.01324	.01231	.01146	.01068	.00998	.00933	.00874	.00820	.00770	.00725	.00683
65	8	.02899	.02656	.02438	.02241	.02064	.01905	.01760	.01629	.01511	.01403	.01305	.01216	.01135	.01061	.00993	.00930	.00873	.00821	.00772	.00728
65	9	.03048	.02796	.02569	.02364	.02180	.02013	.01862	.01725	.01601	.01488	.01385	.01292	.01206	.01128	.01057	.00991	.00931	.00875	.00824	.00777
65	10	.03206	.02944	.02708	.02495	.02303	.02128	.01971	.01828	.01697	.01579	.01471	.01373	.01283	.01201	.01125	.01056	.00993	.00934	.00880	.00830
65	11	.03372	.03100	.02855	.02633	.02432	.02250	.02086	.01936	.01800	.01676	.01563	.01459	.01365	.01278	.01199	.01126	.01059	.00997	.00940	.00887
65	12	.03546	.03264	.03008	.02778	.02568	.02379	.02207	.02050	.01908	.01778	.01659	.01550	.01451	.01360	.01277	.01200	.01129	.01064	.01004	.00948
65	13	.03727	.03433	.03168	.02928	.02710	.02512	.02333	.02169	.02020	.01884	.01759	.01645	.01541	.01445	.01357	.01277	.01202	.01133	.01070	.01011
65	14	.03911	.03607	.03332	.03082	.02855	.02649	.02462	.02291	.02135	.01992	.01862	.01742	.01633	.01532	.01440	.01355	.01276	.01204	.01137	.01075
65	15	.04100	.03785	.03499	.03239	.03003	.02789	.02593	.02415	.02252	.02103	.01966	.01841	.01726	.01621	.01524	.01434	.01351	.01275	.01205	.01139
65	16	.04292	.03965	.03669	.03399	.03154	.02930	.02727	.02541	.02370	.02215	.02072	.01941	.01820	.01710	.01608	.01514	.01427	.01347	.01273	.01204
65	17	.04489	.04151	.03843	.03563	.03308	.03076	.02863	.02669	.02492	.02329	.02180	.02043	.01917	.01801	.01694	.01595	.01504	.01420	.01342	.01269
65	18	.04692	.04342	.04023	.03732	.03467	.03226	.03005	.02803	.02617	.02447	.02291	.02148	.02016	.01894	.01782	.01679	.01583	.01495	.01412	.01336
65	19	.04903	.04540	.04210	.03909	.03634	.03382	.03152	.02942	.02749	.02571	.02408	.02258	.02120	.01993	.01875	.01767	.01666	.01573	.01487	.01407
65	20	.05124	.04749	.04407	.04094	.03809	.03547	.03308	.03089	.02887	.02702	.02532	.02375	.02231	.02097	.01974	.01860	.01755	.01657	.01566	.01482
65	21	.05356	.04968	.04614	.04290	.03993	.03722	.03473	.03244	.03034	.02841	.02663	.02499	.02348	.02208	.02079	.01960	.01849	.01746	.01651	.01562
65	22	.05599	.05197	.04830	.04495	.04187	.03905	.03646	.03408	.03189	.02987	.02802	.02630	.02472	.02326	.02190	.02065	.01949	.01841	.01741	.01648
65	23	.05853	.05438	.05058	.04710	.04391	.04098	.03829	.03581	.03353	.03143	.02949	.02770	.02604	.02451	.02309	.02178	.02056	.01942	.01837	.01739
65	24	.06120	.05691	.05298	.04938	.04607	.04302	.04022	.03764	.03527	.03307	.03105	.02918	.02745	.02584	.02436	.02298	.02170	.02051	.01941	.01837
65	25	.06401	.05958	.05551	.05178	.04834	.04518	.04227	.03959	.03712	.03483	.03272	.03076	.02895	.02727	.02572	.02427	.02293	.02168	.02052	.01943
65	26	.06696	.06238	.05818	.05431	.05075	.04747	.04444	.04165	.03907	.03669	.03449	.03244	.03055	.02879	.02716	.02565	.02424	.02293	.02170	.02057
65	27	.07006	.06533	.06098	.05698	.05329	.04988	.04674	.04384	.04116	.03867	.03637	.03424	.03226	.03042	.02871	.02713	.02565	.02427	.02298	.02179
65	28	.07330	.06842	.06392	.05978	.05596	.05243	.04916	.04615	.04335	.04077	.03837	.03614	.03407	.03215	.03036	.02870	.02715	.02570	.02435	.02309
65	29	.07668	.07165	.06701	.06272	.05876	.05510	.05171	.04858	.04567	.04298	.04048	.03815	.03599	.03398	.03211	.03037	.02874	.02722	.02580	.02448
65	30	.08021	.07502	.07023	.06580	.06170	.05791	.05439	.05114	.04811	.04531	.04270	.04028	.03802	.03592	.03396	.03213	.03043	.02884	.02735	.02596
65	31	.08389	.07854	.07359	.06901	.06477	.06085	.05720	.05382	.05068	.04776	.04504	.04252	.04016	.03797	.03592	.03401	.03222	.03055	.02899	.02752
65	32	.08773	.08221	.07711	.07238	.06799	.06392	.06015	.05664	.05337	.05034	.04751	.04488	.04242	.04013	.03799	.03599	.03411	.03236	.03073	.02919
65	33	.09172	.08604	.08078	.07589	.07136	.06715	.06324	.05960	.05621	.05305	.05011	.04737	.04480	.04241	.04017	.03808	.03612	.03429	.03257	.03096
65	34	.09587	.09003	.08460	.07956	.07488	.07053	.06647	.06270	.05918	.05590	.05284	.04999	.04732	.04482	.04248	.04030	.03825	.03633	.03453	.03284
65	35	.10019	.09418	.08859	.08340	.07856	.07406	.06987	.06596	.06231	.05890	.05572	.05275	.04997	.04737	.04493	.04264	.04050	.03849	.03660	.03483
65	36	.10468	.09850	.09274	.08739	.08240	.07775	.07341	.06936	.06558	.06205	.05874	.05565	.05276	.05004	.04750	.04512	.04288	.04077	.03880	.03694
65	37	.10934	.10298	.09706	.09155	.08640	.08160	.07712	.07293	.06901	.06534	.06191	.05870	.05569	.05286	.05021	.04772	.04538	.04319	.04112	.03917
65	38	.11417	.10764	.10156	.09588	.09057	.08562	.08098	.07665	.07260	.06880	.06524	.06190	.05877	.05583	.05307	.05047	.04803	.04573	.04357	.04154
65	39	.11917	.11247	.10622	.10037	.09491	.08980	.08502	.08054	.07634	.07241	.06872	.06525	.06200	.05894	.05607	.05336	.05082	.04842	.04616	.04403
65	40	.12435	.11748	.11106	.10505	.09943	.09416	.08923	.08460	.08026	.07619	.07236	.06877	.06539	.06221	.05922	.05641	.05375	.05125	.04890	.04667
65	41	.12971	.12267	.11607	.10990	.10412	.09869	.09361	.08883	.08435	.08014	.07618	.07245	.06895	.06565	.06254	.05961	.05685	.05424	.05178	.04945
65	42	.13524	.12803	.12127	.11493	.10898	.10340	.09816	.09324	.08861	.08425	.08016	.07630	.07267	.06924	.06601	.06297	.06009	.05737	.05481	.05238
65	43	.14094	.13356	.12663	.12013	.11402	.10828	.10288	.09781	.09303	.08854	.08430	.08031	.07655	.07300	.06964	.06648	.06349	.06066	.05799	.05546
65	44	.14681	.13925	.13216	.12549	.11922	.11332	.10777	.10255	.09763	.09299	.08861	.08448	.08059	.07691	.07343	.07015	.06704	.06410	.06132	.05869
65	45	.15282	.14510	.13784	.13100	.12458	.11852	.11282	.10744	.10237	.09759	.09307	.08881	.08478	.08097	.07737	.07396	.07074	.06769	.06479	.06205
65	46	.15897	.15108	.14366	.13667	.13008	.12387	.11801	.11248	.10727	.10234	.09768	.09328	.08912	.08518	.08146	.07793	.07458	.07141	.06841	.06556
65	47	.16525	.15720	.14962	.14246	.13572	.12935	.12334	.11766	.11230	.10723	.10243	.09789	.09360	.08953	.08568	.08202	.07856	.07528	.07216	.06920
65	48	.17165	.16345	.15570	.14839	.14149	.13497	.12881	.12298	.11747	.11226	.10732	.10265	.09822	.09402	.09004	.08626	.08268	.07928	.07605	.07297
65	49	.17817	.16981	.16191	.15445	.14739	.14072	.13441	.12844	.12278	.11742	.11235	.10754	.10297	.09865	.09454	.09064	.08693	.08341	.08007	.07688
65	50	.18480	.17628	.16823	.16062	.15342	.14660	.14014	.13402	.12822	.12272	.11751	.11256	.10787	.10341	.09917	.09515	.09132	.08768	.08422	.08093
65	51	.19152	.18286	.17467	.16690	.15955	.15259	.14599	.13972	.13379	.12815	.12280	.11772	.11289	.10830	.10394	.09979	.09584	.09209	.08851	.08510
65	52	.19833	.18952	.18118	.17328	.16579	.15868	.15193	.14553	.13945	.13368	.12820	.12298	.11802	.11331	.10882	.10455	.10048	.09661	.09292	.08940
65	53	.20520	.19626	.18778	.17973	.17210	.16486	.15797	.15144	.14522	.13931	.13370	.12835	.12327	.11842	.11381	.10942	.10523	.10124	.09744	.09380
65	54	.21212	.20305	.19444	.18626	.17849	.17111	.16409	.15742	.15108	.14504	.13929	.13382	.12860	.12364	.11890	.11439	.11009	.10598	.10206	.09832

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
65	55	.21908	.20988	.20115	.19284	.18494	.17743	.17029	.16349	.15701	.15084	.14497	.13937	.13404	.12895	.12409	.11946	.11504	.11082	.10679	.10294
65	56	.22607	.21676	.20790	.19947	.19145	.18381	.17654	.16962	.16302	.15673	.15073	.14501	.13955	.13434	.12937	.12462	.12009	.11576	.11161	.10765
65	57	.23308	.22365	.21468	.20613	.19799	.19024	.18285	.17580	.16908	.16267	.15655	.15071	.14514	.13981	.13473	.12987	.12522	.12078	.11653	.11246
65	58	.24008	.23055	.22147	.21281	.20456	.19669	.18918	.18202	.17518	.16866	.16242	.15647	.15078	.14534	.14015	.13517	.13042	.12587	.12151	.11734
65	59	.24706	.23742	.22824	.21947	.21111	.20314	.19552	.18825	.18130	.17467	.16832	.16226	.15646	.15092	.14561	.14053	.13567	.13101	.12655	.12228
65	60	.25398	.24426	.23498	.22612	.21766	.20958	.20186	.19448	.18743	.18069	.17424	.16807	.16217	.15652	.15110	.14592	.14096	.13620	.13164	.12727
65	61	.26086	.25105	.24168	.23273	.22418	.21600	.20819	.20071	.19356	.18672	.18017	.17390	.16789	.16214	.15663	.15135	.14629	.14143	.13677	.13231
65	62	.26769	.25780	.24835	.23932	.23068	.22241	.21451	.20694	.19969	.19276	.18611	.17974	.17364	.16780	.16219	.15681	.15165	.14670	.14195	.13739
65	63	.27445	.26450	.25497	.24586	.23714	.22879	.22080	.21315	.20581	.19879	.19205	.18560	.17940	.17347	.16777	.16230	.15705	.15201	.14717	.14252
65	64	.28113	.27112	.26152	.25234	.24355	.23513	.22706	.21932	.21191	.20480	.19798	.19144	.18516	.17914	.17335	.16780	.16246	.15734	.15241	.14768
65	65	.28772	.27764	.26800	.25875	.24989	.24140	.23326	.22545	.21796	.21077	.20388	.19726	.19090	.18479	.17893	.17329	.16788	.16267	.15766	.15285
66	0	.02362	.02176	.02010	.01861	.01728	.01608	.01500	.01402	.01314	.01234	.01161	.01095	.01034	.00979	.00929	.00882	.00839	.00800	.00764	.00730
66	1	.02095	.01909	.01743	.01596	.01463	.01345	.01238	.01143	.01057	.00979	.00909	.00845	.00787	.00735	.00687	.00643	.00603	.00567	.00534	.00503
66	2	.02180	.01987	.01815	.01661	.01523	.01400	.01289	.01189	.01099	.01018	.00945	.00878	.00817	.00763	.00712	.00667	.00625	.00587	.00552	.00519
66	3	.02281	.02080	.01901	.01741	.01597	.01468	.01352	.01248	.01154	.01069	.00992	.00922	.00859	.00801	.00748	.00700	.00656	.00616	.00579	.00545
66	4	.02391	.02183	.01997	.01830	.01680	.01545	.01424	.01315	.01216	.01127	.01046	.00973	.00906	.00846	.00790	.00740	.00693	.00651	.00612	.00576
66	5	.02511	.02294	.02100	.01926	.01770	.01630	.01503	.01389	.01286	.01192	.01107	.01030	.00960	.00896	.00838	.00784	.00736	.00691	.00650	.00612
66	6	.02638	.02413	.02211	.02030	.01867	.01720	.01588	.01468	.01360	.01262	.01173	.01092	.01018	.00951	.00890	.00833	.00782	.00735	.00691	.00651
66	7	.02773	.02539	.02329	.02140	.01970	.01817	.01679	.01554	.01440	.01337	.01244	.01159	.01081	.01011	.00946	.00887	.00832	.00782	.00736	.00694
66	8	.02916	.02672	.02454	.02257	.02080	.01920	.01775	.01644	.01526	.01418	.01320	.01230	.01149	.01074	.01006	.00944	.00886	.00834	.00785	.00740
66	9	.03066	.02814	.02586	.02382	.02197	.02030	.01879	.01742	.01617	.01504	.01401	.01307	.01221	.01143	.01071	.01005	.00945	.00889	.00838	.00791
66	10	.03226	.02963	.02727	.02514	.02321	.02147	.01989	.01845	.01715	.01596	.01488	.01390	.01300	.01217	.01141	.01072	.01008	.00949	.00895	.00845
66	11	.03393	.03121	.02875	.02653	.02452	.02270	.02105	.01955	.01819	.01694	.01581	.01477	.01383	.01296	.01216	.01143	.01076	.01014	.00956	.00903
66	12	.03569	.03286	.03030	.02799	.02590	.02400	.02228	.02071	.01928	.01798	.01679	.01570	.01471	.01379	.01295	.01218	.01147	.01082	.01021	.00965
66	13	.03751	.03457	.03192	.02951	.02733	.02535	.02355	.02191	.02042	.01906	.01781	.01667	.01562	.01466	.01378	.01297	.01222	.01153	.01089	.01030
66	14	.03937	.03633	.03357	.03107	.02880	.02674	.02486	.02315	.02158	.02016	.01885	.01765	.01655	.01555	.01462	.01376	.01297	.01225	.01157	.01095
66	15	.04127	.03812	.03526	.03266	.03030	.02815	.02619	.02440	.02277	.02127	.01991	.01865	.01750	.01644	.01547	.01457	.01374	.01297	.01226	.01161
66	16	.04321	.03994	.03697	.03427	.03182	.02958	.02754	.02567	.02397	.02241	.02098	.01966	.01845	.01734	.01632	.01538	.01451	.01370	.01295	.01226
66	17	.04519	.04180	.03873	.03592	.03337	.03104	.02892	.02697	.02519	.02356	.02207	.02069	.01943	.01827	.01719	.01620	.01529	.01444	.01366	.01293
66	18	.04723	.04373	.04054	.03763	.03498	.03256	.03034	.02832	.02646	.02476	.02319	.02176	.02043	.01921	.01809	.01705	.01609	.01520	.01437	.01361
66	19	.04936	.04573	.04242	.03941	.03665	.03414	.03183	.02972	.02779	.02601	.02437	.02287	.02149	.02021	.01903	.01794	.01693	.01600	.01513	.01433
66	20	.05158	.04783	.04440	.04128	.03842	.03580	.03340	.03120	.02918	.02733	.02562	.02405	.02260	.02126	.02003	.01888	.01782	.01684	.01593	.01509
66	21	.05392	.05003	.04649	.04324	.04027	.03755	.03506	.03277	.03067	.02873	.02695	.02530	.02379	.02239	.02109	.01989	.01878	.01775	.01679	.01590
66	22	.05636	.05234	.04867	.04531	.04223	.03940	.03681	.03442	.03223	.03021	.02835	.02663	.02504	.02358	.02222	.02096	.01979	.01871	.01770	.01677
66	23	.05892	.05477	.05097	.04748	.04429	.04135	.03865	.03617	.03389	.03178	.02983	.02804	.02638	.02484	.02342	.02210	.02088	.01974	.01868	.01770
66	24	.06162	.05732	.05339	.04978	.04646	.04341	.04061	.03803	.03564	.03345	.03142	.02954	.02780	.02619	.02470	.02332	.02203	.02084	.01973	.01869
66	25	.06445	.06001	.05594	.05220	.04876	.04560	.04268	.03999	.03751	.03522	.03310	.03114	.02932	.02764	.02608	.02463	.02328	.02202	.02086	.01977
66	26	.06742	.06284	.05863	.05475	.05119	.04790	.04487	.04208	.03949	.03710	.03489	.03284	.03095	.02918	.02755	.02603	.02461	.02329	.02206	.02092
66	27	.07055	.06581	.06146	.05745	.05376	.05035	.04720	.04429	.04160	.03911	.03680	.03466	.03268	.03083	.02912	.02753	.02604	.02466	.02336	.02216
66	28	.07382	.06893	.06443	.06028	.05645	.05292	.04965	.04663	.04383	.04123	.03882	.03659	.03452	.03259	.03079	.02912	.02756	.02611	.02475	.02349
66	29	.07724	.07220	.06755	.06326	.05929	.05563	.05223	.04909	.04618	.04347	.04096	.03863	.03647	.03445	.03257	.03082	.02918	.02766	.02623	.02490
66	30	.08081	.07561	.07081	.06637	.06227	.05847	.05494	.05168	.04865	.04584	.04322	.04079	.03853	.03642	.03445	.03262	.03090	.02930	.02781	.02641
66	31	.08453	.07917	.07421	.06963	.06538	.06144	.05779	.05440	.05125	.04832	.04560	.04306	.04070	.03850	.03644	.03452	.03272	.03105	.02948	.02800
66	32	.08841	.08288	.07777	.07303	.06864	.06456	.06078	.05726	.05399	.05094	.04811	.04546	.04300	.04069	.03854	.03653	.03465	.03289	.03125	.02970
66	33	.09245	.08676	.08149	.07660	.07206	.06784	.06391	.06026	.05687	.05370	.05075	.04799	.04542	.04302	.04077	.03867	.03670	.03486	.03313	.03151
66	34	.09665	.09080	.08537	.08032	.07563	.07126	.06720	.06342	.05989	.05660	.05353	.05066	.04798	.04547	.04313	.04093	.03887	.03694	.03513	.03342
66	35	.10104	.09501	.08941	.08421	.07936	.07485	.07065	.06673	.06307	.05965	.05646	.05347	.05068	.04807	.04562	.04332	.04117	.03914	.03725	.03546
66	36	.10559	.09939	.09363	.08826	.08326	.07860	.07425	.07019	.06640	.06285	.05953	.05643	.05352	.05080	.04824	.04584	.04359	.04148	.03949	.03762
66	37	.11031	.10395	.09802	.09249	.08733	.08252	.07802	.07382	.06989	.06621	.06276	.05954	.05651	.05367	.05101	.04851	.04615	.04394	.04186	.03990
66	38	.11522	.10868	.10258	.09689	.09158	.08661	.08196	.07761	.07354	.06973	.06616	.06280	.05966	.05670	.05393	.05132	.04886	.04655	.04438	.04233



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
66	39	.12031	.11360	.10733	.10147	.09599	.09087	.08607	.08158	.07737	.07342	.06971	.06623	.06296	.05989	.05700	.05428	.05172	.04930	.04703	.04488
66	40	.12558	.11869	.11226	.10623	.10059	.09531	.09036	.08572	.08137	.07728	.07343	.06982	.06643	.06323	.06023	.05739	.05472	.05221	.04983	.04759
66	41	.13103	.12398	.11737	.11118	.10538	.09994	.09484	.09004	.08554	.08131	.07734	.07359	.07007	.06675	.06362	.06067	.05789	.05527	.05279	.05045
66	42	.13667	.12944	.12267	.11631	.11035	.10475	.09949	.09455	.08990	.08553	.08141	.07753	.07388	.07043	.06719	.06412	.06122	.05849	.05590	.05346
66	43	.14249	.13509	.12814	.12162	.11550	.10974	.10432	.09923	.09443	.08991	.08566	.08164	.07786	.07429	.07091	.06773	.06472	.06187	.05918	.05663
66	44	.14848	.14091	.13379	.12711	.12082	.11490	.10933	.10408	.09914	.09447	.09008	.08593	.08201	.07831	.07481	.07150	.06837	.06541	.06261	.05995
66	45	.15462	.14688	.13960	.13275	.12630	.12022	.11450	.10910	.10400	.09919	.09466	.09037	.08631	.08248	.07886	.07542	.07218	.06910	.06618	.06342
66	46	.16092	.15301	.14557	.13855	.13194	.12571	.11982	.11427	.10903	.10408	.09939	.09497	.09078	.08681	.08306	.07950	.07613	.07294	.06991	.06703
66	47	.16735	.15928	.15167	.14450	.13773	.13133	.12530	.11959	.11420	.10910	.10428	.09971	.09539	.09129	.08741	.08373	.08024	.07692	.07378	.07079
66	48	.17391	.16568	.15792	.15058	.14365	.13711	.13092	.12506	.11952	.11428	.10931	.10461	.10015	.09592	.09191	.08810	.08449	.08105	.07779	.07469
66	49	.18060	.17221	.16429	.15680	.14972	.14302	.13668	.13067	.12499	.11960	.11449	.10965	.10505	.10069	.09655	.09262	.08888	.08533	.08195	.07873
66	50	.18741	.17887	.17079	.16315	.15592	.14907	.14258	.13643	.13059	.12506	.11982	.11483	.11010	.10561	.10134	.09728	.09342	.08975	.08625	.08292
66	51	.19433	.18564	.17741	.16962	.16224	.15524	.14860	.14231	.13633	.13066	.12527	.12016	.11529	.11067	.10627	.10208	.09810	.09430	.09069	.08725
66	52	.20133	.19250	.18413	.17619	.16867	.16152	.15474	.14830	.14219	.13638	.13085	.12560	.12060	.11585	.11132	.10701	.10290	.09899	.09526	.09170
66	53	.20841	.19944	.19093	.18285	.17519	.16790	.16098	.15441	.14815	.14220	.13655	.13116	.12603	.12115	.11649	.11206	.10783	.10380	.09995	.09628
66	54	.21556	.20645	.19781	.18959	.18179	.17437	.16731	.16060	.15421	.14813	.14234	.13682	.13157	.12656	.12178	.11722	.11287	.10872	.10476	.10097
66	55	.22275	.21352	.20475	.19640	.18847	.18091	.17373	.16688	.16036	.15415	.14823	.14259	.13720	.13207	.12717	.12249	.11802	.11375	.10967	.10577
66	56	.22999	.22063	.21174	.20327	.19521	.18753	.18021	.17324	.16659	.16025	.15421	.14844	.14293	.13767	.13265	.12786	.12327	.11889	.11470	.11069
66	57	.23725	.22778	.21877	.21018	.20200	.19419	.18676	.17966	.17289	.16643	.16026	.15437	.14875	.14337	.13823	.13332	.12862	.12412	.11982	.11570
66	58	.24451	.23494	.22581	.21711	.20881	.20089	.19334	.18613	.17924	.17266	.16637	.16037	.15462	.14913	.14388	.13885	.13404	.12943	.12502	.12079
66	59	.25175	.24208	.23285	.22404	.21563	.20761	.19994	.19261	.18561	.17892	.17252	.16640	.16054	.15494	.14958	.14444	.13952	.13480	.13028	.12595
66	60	.25896	.24919	.23986	.23096	.22245	.21432	.20654	.19911	.19200	.18520	.17869	.17247	.16650	.16079	.15532	.15007	.14505	.14023	.13561	.13117
66	61	.26612	.25627	.24685	.23785	.22925	.22102	.21315	.20561	.19840	.19150	.18489	.17856	.17249	.16667	.16110	.15575	.15062	.14570	.14098	.13645
66	62	.27324	.26331	.25381	.24473	.23604	.22771	.21975	.21212	.20481	.19781	.19110	.18467	.17850	.17259	.16692	.16147	.15625	.15123	.14641	.14178
66	63	.28031	.27031	.26073	.25157	.24279	.23439	.22634	.21862	.21122	.20413	.19733	.19080	.18454	.17853	.17277	.16723	.16191	.15680	.15189	.14717
66	64	.28730	.27723	.26759	.25836	.24951	.24102	.23289	.22509	.21761	.21043	.20354	.19693	.19058	.18449	.17863	.17300	.16759	.16239	.15740	.15259
66	65	.29420	.28408	.27438	.26508	.25616	.24761	.23940	.23152	.22397	.21671	.20974	.20305	.19662	.19043	.18449	.17878	.17329	.16801	.16292	.15803
66	66	.30100	.29083	.28108	.27172	.26274	.25412	.24585	.23791	.23028	.22295	.21591	.20914	.20263	.19637	.19035	.18456	.17899	.17363	.16847	.16349
67	0	.02385	.02199	.02033	.01884	.01751	.01631	.01522	.01425	.01336	.01256	.01183	.01117	.01056	.01001	.00950	.00903	.00860	.00821	.00784	.00750
67	1	.02106	.01920	.01754	.01606	.01474	.01355	.01249	.01153	.01067	.00989	.00918	.00854	.00797	.00744	.00696	.00652	.00612	.00576	.00542	.00511
67	2	.02191	.01998	.01826	.01672	.01534	.01410	.01299	.01199	.01109	.01028	.00954	.00887	.00827	.00772	.00721	.00676	.00634	.00595	.00560	.00528
67	3	.02292	.02091	.01912	.01752	.01608	.01479	.01363	.01258	.01164	.01079	.01002	.00932	.00868	.00810	.00757	.00709	.00665	.00625	.00588	.00553
67	4	.02403	.02195	.02008	.01841	.01691	.01557	.01435	.01326	.01227	.01138	.01057	.00983	.00916	.00856	.00800	.00749	.00703	.00660	.00621	.00585
67	5	.02524	.02307	.02113	.01939	.01782	.01642	.01515	.01400	.01297	.01203	.01118	.01041	.00971	.00907	.00848	.00795	.00746	.00701	.00659	.00621
67	6	.02652	.02426	.02224	.02043	.01880	.01733	.01601	.01481	.01372	.01274	.01185	.01104	.01030	.00962	.00901	.00844	.00793	.00745	.00702	.00661
67	7	.02788	.02554	.02344	.02155	.01985	.01831	.01693	.01567	.01454	.01351	.01257	.01172	.01094	.01023	.00958	.00899	.00844	.00794	.00748	.00705
67	8	.02931	.02688	.02469	.02273	.02095	.01935	.01790	.01659	.01540	.01432	.01334	.01244	.01162	.01088	.01019	.00957	.00899	.00846	.00797	.00752
67	9	.03083	.02831	.02603	.02398	.02213	.02046	.01895	.01757	.01633	.01520	.01416	.01322	.01236	.01158	.01086	.01020	.00959	.00903	.00851	.00804
67	10	.03244	.02982	.02745	.02532	.02339	.02164	.02006	.01863	.01732	.01613	.01505	.01406	.01316	.01233	.01157	.01087	.01023	.00964	.00910	.00860
67	11	.03413	.03141	.02895	.02673	.02471	.02289	.02124	.01974	.01837	.01713	.01599	.01495	.01400	.01313	.01233	.01160	.01092	.01030	.00972	.00919
67	12	.03590	.03307	.03052	.02821	.02611	.02421	.02248	.02091	.01948	.01818	.01699	.01590	.01490	.01398	.01314	.01237	.01165	.01100	.01039	.00983
67	13	.03774	.03480	.03215	.02974	.02756	.02558	.02377	.02213	.02064	.01927	.01802	.01688	.01583	.01486	.01398	.01316	.01241	.01172	.01108	.01049
67	14	.03962	.03658	.03382	.03131	.02904	.02698	.02510	.02338	.02182	.02039	.01908	.01788	.01677	.01576	.01483	.01397	.01318	.01245	.01178	.01115
67	15	.04154	.03838	.03552	.03292	.03055	.02840	.02644	.02465	.02301	.02152	.02015	.01889	.01773	.01667	.01569	.01479	.01396	.01319	.01248	.01182
67	16	.04349	.04022	.03724	.03454	.03209	.02985	.02780	.02593	.02423	.02266	.02123	.01991	.01870	.01759	.01656	.01561	.01474	.01393	.01318	.01249
67	17	.04548	.04209	.03901	.03621	.03365	.03132	.02920	.02725	.02547	.02383	.02233	.02096	.01969	.01852	.01744	.01645	.01553	.01468	.01389	.01316
67	18	.04754	.04403	.04084	.03793	.03527	.03285	.03063	.02860	.02674	.02504	.02347	.02203	.02070	.01948	.01835	.01731	.01634	.01545	.01462	.01385
67	19	.04968	.04604	.04273	.03972	.03696	.03444	.03213	.03002	.02808	.02630	.02466	.02315	.02177	.02048	.01930	.01821	.01720	.01626	.01539	.01458
67	20	.05191	.04816	.04473	.04160	.03874	.03612	.03372	.03151	.02949	.02763	.02592	.02435	.02289	.02155	.02031	.01916	.01810	.01712	.01620	.01535
67	21	.05426	.05038	.04683	.04358	.04061	.03789	.03539	.03309	.03099	.02905	.02726	.02561	.02409	.02269	.02139	.02018	.01907	.01803	.01707	.01618

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
67	22	.05672	.05270	.04903	.04566	.04258	.03975	.03715	.03476	.03256	.03054	.02867	.02695	.02536	.02389	.02253	.02126	.02009	.01901	.01800	.01706
67	23	.05930	.05515	.05134	.04785	.04465	.04171	.03901	.03653	.03424	.03212	.03018	.02838	.02671	.02517	.02374	.02242	.02119	.02005	.01898	.01800
67	24	.06202	.05772	.05378	.05017	.04685	.04379	.04098	.03840	.03601	.03381	.03177	.02989	.02815	.02654	.02504	.02365	.02236	.02116	.02005	.01901
67	25	.06487	.06043	.05635	.05261	.04917	.04600	.04308	.04038	.03790	.03560	.03348	.03151	.02969	.02800	.02643	.02498	.02362	.02236	.02119	.02010
67	26	.06786	.06328	.05906	.05519	.05162	.04833	.04529	.04249	.03990	.03751	.03529	.03324	.03133	.02956	.02792	.02640	.02497	.02365	.02242	.02127
67	27	.07102	.06628	.06192	.05791	.05421	.05080	.04764	.04473	.04203	.03954	.03722	.03508	.03309	.03124	.02952	.02792	.02643	.02504	.02374	.02253
67	28	.07432	.06943	.06492	.06077	.05694	.05339	.05012	.04709	.04428	.04168	.03927	.03703	.03495	.03302	.03121	.02954	.02797	.02651	.02515	.02388
67	29	.07777	.07273	.06807	.06378	.05980	.05613	.05273	.04958	.04666	.04396	.04144	.03910	.03693	.03490	.03302	.03126	.02962	.02809	.02665	.02532
67	30	.08138	.07617	.07137	.06692	.06281	.05901	.05548	.05221	.04917	.04635	.04373	.04129	.03902	.03690	.03493	.03309	.03137	.02976	.02826	.02685
67	31	.08514	.07977	.07481	.07022	.06596	.06202	.05836	.05496	.05181	.04887	.04614	.04360	.04123	.03901	.03695	.03502	.03322	.03153	.02995	.02848
67	32	.08906	.08353	.07841	.07367	.06926	.06518	.06139	.05786	.05458	.05153	.04868	.04603	.04356	.04125	.03909	.03707	.03518	.03341	.03176	.03021
67	33	.09315	.08745	.08217	.07727	.07273	.06850	.06457	.06091	.05750	.05433	.05137	.04860	.04602	.04361	.04136	.03924	.03727	.03541	.03368	.03205
67	34	.09740	.09154	.08610	.08104	.07634	.07197	.06790	.06411	.06057	.05727	.05419	.05131	.04862	.04611	.04375	.04154	.03947	.03753	.03571	.03400
67	35	.10184	.09581	.09020	.08499	.08014	.07561	.07140	.06747	.06380	.06037	.05717	.05418	.05137	.04875	.04629	.04398	.04182	.03978	.03788	.03608
67	36	.10645	.10025	.09448	.08910	.08409	.07942	.07506	.07099	.06719	.06363	.06030	.05719	.05427	.05153	.04896	.04655	.04429	.04217	.04017	.03829
67	37	.11125	.10487	.09893	.09339	.08823	.08340	.07889	.07468	.07074	.06705	.06359	.06035	.05731	.05446	.05179	.04927	.04691	.04468	.04259	.04062
67	38	.11623	.10968	.10357	.09787	.09254	.08756	.08290	.07854	.07446	.07063	.06705	.06368	.06052	.05755	.05477	.05214	.04967	.04735	.04516	.04310
67	39	.12139	.11467	.10839	.10253	.09704	.09190	.08709	.08258	.07836	.07439	.07067	.06718	.06389	.06081	.05790	.05517	.05259	.05016	.04788	.04572
67	40	.12675	.11986	.11341	.10737	.10172	.09643	.09146	.08681	.08244	.07833	.07447	.07085	.06744	.06423	.06120	.05836	.05567	.05314	.05075	.04849
67	41	.13231	.12524	.11862	.11241	.10660	.10114	.09602	.09122	.08670	.08245	.07846	.07470	.07116	.06782	.06468	.06172	.05892	.05628	.05378	.05142
67	42	.13805	.13081	.12402	.11765	.11167	.10605	.10078	.09582	.09115	.08676	.08263	.07873	.07506	.07160	.06833	.06525	.06233	.05958	.05698	.05451
67	43	.14398	.13656	.12960	.12306	.11692	.11115	.10571	.10060	.09579	.09125	.08697	.08294	.07914	.07555	.07215	.06895	.06592	.06305	.06034	.05777
67	44	.15009	.14250	.13537	.12867	.12236	.11642	.11083	.10557	.10060	.09592	.09150	.08733	.08339	.07967	.07615	.07282	.06967	.06669	.06386	.06119
67	45	.15636	.14860	.14131	.13444	.12797	.12187	.11612	.11070	.10559	.10076	.09620	.09189	.08781	.08396	.08031	.07685	.07358	.07048	.06754	.06476
67	46	.16280	.15487	.14741	.14037	.13374	.12749	.12158	.11601	.11074	.10576	.10106	.09661	.09240	.08841	.08463	.08105	.07766	.07444	.07138	.06848
67	47	.16937	.16128	.15366	.14646	.13967	.13325	.12719	.12147	.11605	.11093	.10608	.10148	.09713	.09301	.08910	.08540	.08188	.07854	.07537	.07236
67	48	.17609	.16784	.16006	.15270	.14575	.13918	.13296	.12708	.12152	.11625	.11125	.10652	.10203	.09778	.09374	.08990	.08626	.08280	.07951	.07638
67	49	.18295	.17454	.16659	.15908	.15197	.14525	.13888	.13285	.12713	.12172	.11658	.11171	.10708	.10269	.09852	.09456	.09079	.08721	.08380	.08056
67	50	.18993	.18137	.17327	.16560	.15834	.15147	.14495	.13877	.13291	.12734	.12207	.11705	.11229	.10777	.10346	.09937	.09548	.09178	.08825	.08489
67	51	.19704	.18833	.18008	.17226	.16485	.15782	.15115	.14483	.13882	.13312	.12770	.12254	.11765	.11299	.10856	.10434	.10032	.09649	.09284	.08937
67	52	.20424	.19538	.18699	.17902	.17146	.16429	.15748	.15101	.14486	.13901	.13345	.12817	.12313	.11834	.11378	.10943	.10529	.10134	.09757	.09398
67	53	.21153	.20253	.19399	.18589	.17819	.17087	.16392	.15730	.15102	.14503	.13934	.13391	.12875	.12382	.11913	.11466	.11039	.10632	.10243	.09872
67	54	.21889	.20976	.20108	.19284	.18500	.17755	.17045	.16371	.15728	.15116	.14533	.13977	.13448	.12942	.12461	.12001	.11562	.11142	.10742	.10359
67	55	.22631	.21705	.20825	.19987	.19190	.18431	.17709	.17020	.16364	.15739	.15143	.14574	.14032	.13514	.13019	.12547	.12096	.11665	.11253	.10859
67	56	.23379	.22440	.21548	.20697	.19887	.19116	.18380	.17679	.17010	.16372	.15763	.15181	.14626	.14096	.13589	.13105	.12642	.12199	.11775	.11369
67	57	.24130	.23180	.22275	.21413	.20591	.19806	.19058	.18345	.17663	.17013	.16391	.15797	.15230	.14688	.14169	.13672	.13198	.12743	.12308	.11891
67	58	.24882	.23921	.23005	.22131	.21297	.20502	.19742	.19016	.18322	.17660	.17026	.16421	.15841	.15287	.14756	.14248	.13762	.13296	.12850	.12422
67	59	.25633	.24662	.23735	.22851	.22006	.21199	.20427	.19690	.18985	.18311	.17666	.17049	.16458	.15892	.15350	.14831	.14333	.13857	.13399	.12961
67	60	.26381	.25401	.24465	.23570	.22714	.21897	.21115	.20366	.19650	.18965	.18309	.17681	.17079	.16502	.15949	.15419	.14911	.14423	.13955	.13506
67	61	.27126	.26137	.25192	.24288	.23423	.22595	.21803	.21044	.20318	.19622	.18955	.18316	.17703	.17116	.16553	.16012	.15493	.14995	.14517	.14058
67	62	.27868	.26871	.25917	.25004	.24130	.23293	.22491	.21723	.20987	.20281	.19604	.18955	.18332	.17735	.17161	.16610	.16082	.15574	.15085	.14616
67	63	.28605	.27601	.26639	.25718	.24836	.23990	.23180	.22402	.21657	.20942	.20255	.19597	.18964	.18357	.17774	.17213	.16675	.16157	.15660	.15181
67	64	.29335	.28325	.27356	.26428	.25538	.24684	.23865	.23080	.22326	.21602	.20906	.20239	.19597	.18981	.18388	.17819	.17271	.16744	.16238	.15750
67	65	.30057	.29041	.28066	.27131	.26234	.25374	.24547	.23754	.22992	.22260	.21556	.20880	.20230	.19605	.19004	.18426	.17870	.17334	.16819	.16322
67	66	.30769	.29748	.28769	.27828	.26925	.26058	.25224	.24424	.23655	.22915	.22204	.21520	.20862	.20229	.19620	.19034	.18469	.17925	.17402	.16897
67	67	.31472	.30447	.29463	.28517	.27609	.26736	.25896	.25089	.24313	.23567	.22849	.22158	.21493	.20852	.20236	.19642	.19070	.18518	.17987	.17474
68	0	.02408	.02222	.02056	.01907	.01773	.01653	.01545	.01447	.01359	.01278	.01205	.01139	.01078	.01022	.00971	.00925	.00881	.00842	.00805	.00771
68	1	.02116	.01930	.01764	.01616	.01484	.01365	.01258	.01162	.01076	.00998	.00928	.00864	.00806	.00753	.00705	.00661	.00621	.00584	.00550	.00519
68	2	.02201	.02008	.01836	.01682	.01544	.01420	.01309	.01209	.01119	.01037	.00963	.00896	.00836	.00780	.00730	.00684	.00642	.00604	.00568	.00536
68	3	.02302	.02102	.01922	.01762	.01618	.01489	.01373	.01268	.01174	.01089	.01011	.00941	.00877	.00819	.00766	.00718	.00674	.00633	.00596	.00562

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
68	4	.02414	.02206	.02019	.01852	.01702	.01567	.01446	.01336	.01237	.01148	.01067	.00993	.00926	.00865	.00810	.00759	.00712	.00669	.00630	.00594
68	5	.02536	.02319	.02125	.01950	.01794	.01653	.01526	.01412	.01308	.01214	.01129	.01052	.00981	.00917	.00858	.00805	.00756	.00710	.00669	.00631
68	6	.02665	.02439	.02237	.02056	.01893	.01745	.01613	.01493	.01384	.01286	.01197	.01115	.01041	.00974	.00912	.00855	.00803	.00756	.00712	.00671
68	7	.02802	.02568	.02357	.02168	.01998	.01844	.01706	.01580	.01467	.01363	.01269	.01184	.01106	.01035	.00970	.00910	.00855	.00805	.00759	.00716
68	8	.02947	.02703	.02484	.02287	.02110	.01950	.01805	.01673	.01554	.01446	.01347	.01258	.01176	.01101	.01032	.00969	.00912	.00858	.00810	.00764
68	9	.03100	.02847	.02620	.02414	.02229	.02062	.01910	.01773	.01648	.01535	.01431	.01337	.01251	.01172	.01100	.01033	.00972	.00916	.00865	.00817
68	10	.03262	.03000	.02763	.02549	.02356	.02181	.02023	.01879	.01749	.01630	.01521	.01422	.01331	.01249	.01172	.01103	.01038	.00979	.00924	.00874
68	11	.03433	.03160	.02914	.02692	.02490	.02308	.02142	.01992	.01855	.01731	.01617	.01513	.01417	.01330	.01250	.01176	.01108	.01046	.00988	.00935
68	12	.03612	.03328	.03073	.02841	.02631	.02441	.02268	.02111	.01968	.01837	.01718	.01608	.01508	.01417	.01332	.01255	.01183	.01117	.01056	.01000
68	13	.03797	.03503	.03237	.02996	.02778	.02580	.02399	.02235	.02085	.01948	.01823	.01708	.01603	.01506	.01418	.01336	.01260	.01191	.01127	.01067
68	14	.03987	.03682	.03406	.03155	.02928	.02721	.02533	.02361	.02204	.02061	.01930	.01810	.01699	.01598	.01504	.01418	.01339	.01266	.01198	.01135
68	15	.04180	.03864	.03577	.03317	.03080	.02865	.02669	.02489	.02326	.02176	.02038	.01912	.01797	.01690	.01592	.01502	.01418	.01341	.01269	.01203
68	16	.04376	.04049	.03751	.03481	.03235	.03011	.02806	.02619	.02448	.02291	.02148	.02016	.01895	.01783	.01680	.01585	.01497	.01416	.01341	.01271
68	17	.04577	.04238	.03929	.03649	.03393	.03160	.02947	.02752	.02573	.02410	.02259	.02121	.01994	.01877	.01769	.01669	.01577	.01492	.01413	.01340
68	18	.04783	.04432	.04113	.03822	.03556	.03313	.03091	.02888	.02702	.02531	.02374	.02230	.02097	.01974	.01861	.01756	.01659	.01570	.01487	.01410
68	19	.04998	.04635	.04304	.04002	.03726	.03474	.03243	.03031	.02837	.02658	.02494	.02343	.02204	.02076	.01957	.01847	.01746	.01652	.01564	.01483
68	20	.05224	.04848	.04505	.04191	.03905	.03642	.03402	.03182	.02979	.02793	.02621	.02464	.02318	.02183	.02059	.01944	.01837	.01738	.01647	.01561
68	21	.05460	.05071	.04716	.04391	.04093	.03821	.03571	.03341	.03130	.02936	.02757	.02591	.02439	.02298	.02168	.02047	.01935	.01831	.01735	.01645
68	22	.05707	.05305	.04937	.04600	.04292	.04008	.03748	.03509	.03289	.03086	.02899	.02727	.02567	.02420	.02283	.02156	.02039	.01930	.01828	.01734
68	23	.05967	.05551	.05170	.04821	.04501	.04206	.03936	.03687	.03458	.03246	.03051	.02870	.02704	.02549	.02406	.02273	.02150	.02035	.01928	.01829
68	24	.06240	.05810	.05416	.05054	.04722	.04416	.04135	.03876	.03637	.03416	.03212	.03024	.02849	.02687	.02537	.02398	.02269	.02148	.02036	.01932
68	25	.06527	.06083	.05675	.05300	.04956	.04639	.04346	.04076	.03827	.03597	.03384	.03187	.03005	.02836	.02678	.02532	.02396	.02270	.02152	.02042
68	26	.06829	.06370	.05948	.05560	.05203	.04874	.04570	.04289	.04030	.03790	.03568	.03362	.03171	.02994	.02829	.02676	.02533	.02400	.02277	.02161
68	27	.07147	.06673	.06237	.05835	.05465	.05123	.04807	.04515	.04245	.03995	.03763	.03548	.03349	.03163	.02991	.02830	.02680	.02541	.02411	.02289
68	28	.07480	.06991	.06540	.06124	.05740	.05386	.05058	.04754	.04473	.04212	.03971	.03746	.03537	.03343	.03163	.02994	.02837	.02691	.02554	.02426
68	29	.07828	.07323	.06858	.06427	.06030	.05662	.05322	.05006	.04714	.04442	.04190	.03956	.03738	.03535	.03346	.03169	.03004	.02851	.02707	.02572
68	30	.08192	.07672	.07190	.06746	.06334	.05953	.05599	.05272	.04967	.04685	.04422	.04177	.03950	.03737	.03539	.03355	.03182	.03021	.02870	.02728
68	31	.08572	.08035	.07538	.07079	.06653	.06258	.05891	.05551	.05235	.04940	.04667	.04411	.04174	.03952	.03745	.03551	.03370	.03201	.03042	.02894
68	32	.08968	.08415	.07902	.07427	.06987	.06578	.06198	.05844	.05516	.05210	.04924	.04658	.04410	.04179	.03962	.03759	.03570	.03392	.03226	.03070
68	33	.09381	.08811	.08283	.07792	.07337	.06914	.06520	.06153	.05812	.05494	.05197	.04920	.04661	.04419	.04192	.03980	.03782	.03596	.03421	.03257
68	34	.09812	.09225	.08680	.08174	.07703	.07265	.06858	.06477	.06123	.05792	.05483	.05195	.04925	.04672	.04436	.04214	.04007	.03812	.03628	.03457
68	35	.10261	.09657	.09096	.08574	.08088	.07635	.07213	.06819	.06451	.06107	.05786	.05486	.05204	.04941	.04694	.04462	.04245	.04041	.03849	.03669
68	36	.10728	.10107	.09529	.08991	.08489	.08021	.07584	.07176	.06795	.06438	.06104	.05792	.05499	.05224	.04967	.04725	.04497	.04284	.04083	.03894
68	37	.11214	.10576	.09981	.09426	.08909	.08425	.07973	.07551	.07156	.06786	.06439	.06114	.05809	.05523	.05254	.05002	.04764	.04541	.04330	.04132
68	38	.11719	.11064	.10452	.09881	.09347	.08848	.08381	.07944	.07534	.07151	.06791	.06453	.06136	.05838	.05558	.05294	.05046	.04813	.04593	.04385
68	39	.12243	.11570	.10942	.10354	.09804	.09289	.08807	.08355	.07931	.07534	.07160	.06810	.06480	.06170	.05878	.05603	.05345	.05101	.04870	.04653
68	40	.12788	.12097	.11451	.10847	.10280	.09750	.09252	.08785	.08347	.07935	.07548	.07184	.06842	.06519	.06216	.05929	.05659	.05405	.05164	.04937
68	41	.13352	.12644	.11981	.11360	.10777	.10230	.09717	.09235	.08782	.08356	.07955	.07577	.07222	.06887	.06571	.06273	.05992	.05726	.05475	.05238
68	42	.13936	.13211	.12531	.11892	.11293	.10730	.10201	.09704	.09236	.08795	.08380	.07989	.07621	.07273	.06944	.06634	.06341	.06064	.05803	.05555
68	43	.14540	.13797	.13100	.12445	.11829	.11250	.10705	.10193	.09709	.09254	.08825	.08420	.08038	.07677	.07336	.07014	.06709	.06420	.06147	.05889
68	44	.15163	.14403	.13688	.13017	.12384	.11789	.11229	.10700	.10202	.09732	.09288	.08869	.08474	.08099	.07746	.07411	.07094	.06794	.06509	.06240
68	45	.15803	.15026	.14294	.13606	.12957	.12346	.11769	.11225	.10712	.10227	.09769	.09336	.08927	.08539	.08172	.07825	.07496	.07184	.06888	.06607
68	46	.16459	.15666	.14918	.14213	.13548	.12920	.12328	.11769	.11240	.10740	.10268	.09820	.09397	.08996	.08616	.08256	.07914	.07590	.07282	.06990
68	47	.17131	.16321	.15557	.14835	.14154	.13511	.12903	.12328	.11784	.11270	.10782	.10321	.09884	.09469	.09076	.08703	.08349	.08012	.07693	.07389
68	48	.17819	.16992	.16212	.15474	.14777	.14118	.13494	.12904	.12345	.11816	.11314	.10838	.10387	.09959	.09552	.09166	.08800	.08451	.08120	.07804
68	49	.18520	.17678	.16881	.16128	.15415	.14740	.14101	.13496	.12922	.12378	.11862	.11372	.10907	.10465	.10045	.09646	.09267	.08906	.08562	.08235
68	50	.19236	.18378	.17566	.16797	.16069	.15379	.14725	.14104	.13515	.12956	.12426	.11922	.11443	.10987	.10554	.10142	.09750	.09377	.09021	.08682
68	51	.19965	.19092	.18265	.17481	.16737	.16032	.15363	.14727	.14124	.13551	.13006	.12488	.11995	.11526	.11079	.10654	.10249	.09864	.09496	.09145
68	52	.20704	.19817	.18975	.18176	.17418	.16698	.16014	.15364	.14746	.14158	.13599	.13067	.12561	.12078	.11619	.11181	.10763	.10365	.09985	.09622
68	53	.21454	.20552	.19696	.18882	.18110	.17375	.16677	.16013	.15381	.14779	.14206	.13660	.13140	.12645	.12172	.11721	.11291	.10880	.10488	.10113

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
68	54	.22211	.21296	.20426	.19599	.18812	.18064	.17351	.16673	.16027	.15412	.14825	.14266	.13733	.13224	.12738	.12275	.11832	.11409	.11005	.10618
68	55	.22976	.22047	.21164	.20324	.19524	.18762	.18036	.17344	.16685	.16056	.15456	.14884	.14337	.13815	.13317	.12841	.12386	.11950	.11534	.11136
68	56	.23747	.22806	.21910	.21057	.20244	.19469	.18730	.18025	.17352	.16711	.16098	.15512	.14953	.14419	.13908	.13419	.12952	.12505	.12077	.11667
68	57	.24522	.23570	.22662	.21797	.20971	.20184	.19432	.18715	.18029	.17375	.16749	.16151	.15579	.15032	.14509	.14008	.13529	.13070	.12630	.12209
68	58	.25300	.24337	.23418	.22541	.21703	.20904	.20140	.19410	.18713	.18046	.17408	.16798	.16214	.15655	.15120	.14607	.14116	.13646	.13194	.12762
68	59	.26078	.25104	.24174	.23286	.22438	.21627	.20852	.20110	.19401	.18722	.18072	.17450	.16855	.16284	.15737	.15213	.14711	.14229	.13767	.13323
68	60	.26853	.25870	.24931	.24032	.23173	.22352	.21565	.20813	.20092	.19402	.18741	.18108	.17501	.16919	.16361	.15826	.15312	.14819	.14346	.13892
68	61	.27627	.26635	.25686	.24778	.23910	.23078	.22281	.21518	.20787	.20086	.19414	.18770	.18152	.17559	.16990	.16444	.15920	.15416	.14933	.14468
68	62	.28398	.27398	.26441	.25524	.24646	.23805	.22998	.22225	.21484	.20773	.20091	.19436	.18808	.18205	.17626	.17069	.16535	.16021	.15527	.15052
68	63	.29166	.28158	.27193	.26268	.25382	.24532	.23716	.22934	.22183	.21463	.20771	.20107	.19468	.18855	.18266	.17700	.17155	.16632	.16128	.15643
68	64	.29927	.28913	.27941	.27009	.26115	.25256	.24433	.23642	.22882	.22153	.21452	.20778	.20131	.19508	.18910	.18334	.17780	.17247	.16734	.16239
68	65	.30681	.29661	.28683	.27744	.26843	.25977	.25146	.24347	.23580	.22842	.22132	.21450	.20794	.20163	.19555	.18970	.18407	.17865	.17343	.16840
68	66	.31426	.30402	.29418	.28474	.27566	.26694	.25855	.25049	.24274	.23529	.22812	.22121	.21457	.20818	.20202	.19609	.19037	.18487	.17956	.17444
68	67	.32162	.31134	.30146	.29196	.28283	.27405	.26560	.25748	.24966	.24214	.23489	.22792	.22120	.21473	.20849	.20248	.19669	.19110	.18571	.18052
68	68	.32887	.31855	.30863	.29909	.28991	.28108	.27258	.26440	.25652	.24893	.24162	.23458	.22779	.22125	.21494	.20886	.20300	.19734	.19188	.18660
69	0	.02431	.02245	.02079	.01930	.01796	.01676	.01568	.01470	.01381	.01301	.01227	.01161	.01100	.01044	.00993	.00946	.00903	.00863	.00826	.00792
69	1	.02126	.01940	.01774	.01626	.01493	.01374	.01268	.01172	.01085	.01007	.00937	.00873	.00815	.00762	.00714	.00670	.00629	.00592	.00559	.00528
69	2	.02211	.02018	.01845	.01691	.01553	.01429	.01318	.01218	.01128	.01046	.00972	.00905	.00844	.00789	.00739	.00692	.00650	.00612	.00576	.00544
69	3	.02313	.02112	.01932	.01772	.01628	.01499	.01383	.01278	.01183	.01098	.01020	.00950	.00886	.00828	.00775	.00727	.00682	.00642	.00604	.00570
69	4	.02425	.02216	.02030	.01863	.01712	.01577	.01456	.01346	.01247	.01158	.01077	.01003	.00936	.00875	.00819	.00768	.00721	.00678	.00639	.00602
69	5	.02547	.02330	.02136	.01962	.01805	.01664	.01537	.01422	.01319	.01225	.01139	.01062	.00991	.00927	.00868	.00814	.00765	.00720	.00678	.00640
69	6	.02677	.02452	.02249	.02068	.01905	.01757	.01625	.01505	.01396	.01297	.01208	.01126	.01052	.00984	.00922	.00866	.00814	.00766	.00722	.00681
69	7	.02815	.02581	.02371	.02181	.02011	.01857	.01718	.01593	.01479	.01376	.01282	.01196	.01118	.01047	.00981	.00922	.00867	.00816	.00770	.00727
69	8	.02961	.02718	.02499	.02302	.02124	.01964	.01818	.01687	.01568	.01459	.01361	.01271	.01189	.01114	.01045	.00982	.00924	.00871	.00821	.00776
69	9	.03116	.02863	.02635	.02430	.02245	.02077	.01925	.01788	.01663	.01549	.01446	.01351	.01265	.01186	.01113	.01047	.00986	.00930	.00878	.00830
69	10	.03279	.03017	.02780	.02566	.02373	.02198	.02040	.01896	.01765	.01646	.01537	.01438	.01347	.01264	.01187	.01117	.01053	.00993	.00939	.00888
69	11	.03452	.03179	.02932	.02710	.02509	.02326	.02160	.02010	.01873	.01748	.01634	.01530	.01434	.01347	.01266	.01192	.01124	.01062	.01004	.00950
69	12	.03632	.03349	.03093	.02861	.02651	.02461	.02288	.02130	.01987	.01856	.01736	.01627	.01527	.01435	.01350	.01272	.01201	.01134	.01073	.01017
69	13	.03819	.03525	.03259	.03018	.02799	.02601	.02420	.02256	.02106	.01968	.01843	.01728	.01623	.01526	.01437	.01355	.01279	.01210	.01145	.01085
69	14	.04010	.03705	.03429	.03178	.02951	.02744	.02555	.02384	.02227	.02083	.01952	.01831	.01721	.01619	.01525	.01439	.01359	.01286	.01218	.01155
69	15	.04205	.03889	.03602	.03341	.03105	.02889	.02693	.02513	.02349	.02199	.02061	.01935	.01819	.01712	.01614	.01524	.01440	.01362	.01291	.01224
69	16	.04402	.04075	.03777	.03507	.03261	.03036	.02831	.02644	.02473	.02316	.02172	.02040	.01918	.01806	.01703	.01608	.01520	.01439	.01363	.01293
69	17	.04604	.04265	.03957	.03676	.03420	.03186	.02973	.02778	.02599	.02435	.02285	.02146	.02019	.01902	.01794	.01694	.01601	.01516	.01436	.01363
69	18	.04812	.04461	.04141	.03850	.03584	.03341	.03119	.02915	.02729	.02558	.02401	.02256	.02123	.02000	.01886	.01781	.01684	.01594	.01511	.01433
69	19	.05028	.04665	.04333	.04031	.03755	.03502	.03271	.03059	.02865	.02686	.02522	.02371	.02231	.02102	.01983	.01873	.01771	.01677	.01589	.01508
69	20	.05255	.04878	.04535	.04222	.03935	.03672	.03432	.03211	.03008	.02822	.02650	.02492	.02346	.02211	.02086	.01971	.01864	.01765	.01673	.01587
69	21	.05492	.05103	.04748	.04422	.04125	.03852	.03602	.03372	.03160	.02966	.02786	.02621	.02468	.02327	.02196	.02075	.01963	.01859	.01762	.01672
69	22	.05741	.05339	.04970	.04633	.04324	.04041	.03780	.03541	.03321	.03118	.02930	.02757	.02598	.02450	.02313	.02186	.02068	.01958	.01857	.01762
69	23	.06002	.05586	.05205	.04856	.04535	.04241	.03970	.03720	.03491	.03279	.03083	.02903	.02735	.02580	.02437	.02304	.02180	.02065	.01958	.01858
69	24	.06277	.05847	.05452	.05090	.04758	.04452	.04170	.03911	.03671	.03450	.03246	.03057	.02882	.02720	.02570	.02430	.02300	.02180	.02067	.01962
69	25	.06566	.06122	.05714	.05339	.04994	.04676	.04383	.04113	.03864	.03633	.03420	.03223	.03040	.02870	.02712	.02566	.02430	.02303	.02185	.02074
69	26	.06870	.06411	.05989	.05601	.05243	.04913	.04609	.04328	.04068	.03828	.03605	.03399	.03208	.03030	.02865	.02711	.02568	.02435	.02311	.02195
69	27	.07190	.06716	.06280	.05878	.05507	.05165	.04849	.04556	.04286	.04035	.03803	.03588	.03388	.03202	.03029	.02868	.02717	.02577	.02447	.02325
69	28	.07526	.07036	.06585	.06169	.05785	.05430	.05102	.04798	.04516	.04255	.04013	.03788	.03579	.03384	.03203	.03034	.02876	.02729	.02592	.02464
69	29	.07877	.07372	.06906	.06475	.06077	.05709	.05368	.05053	.04760	.04488	.04235	.04000	.03781	.03578	.03388	.03211	.03046	.02892	.02747	.02612
69	30	.08244	.07723	.07242	.06797	.06385	.06003	.05649	.05321	.05016	.04733	.04470	.04225	.03996	.03783	.03585	.03399	.03226	.03064	.02913	.02771
69	31	.08628	.08090	.07593	.07133	.06707	.06311	.05944	.05603	.05286	.04992	.04717	.04462	.04223	.04001	.03793	.03599	.03417	.03247	.03088	.02939
69	32	.09027	.08474	.07961	.07485	.07044	.06635	.06254	.05900	.05571	.05264	.04979	.04712	.04463	.04231	.04013	.03810	.03620	.03442	.03275	.03118
69	33	.09445	.08875	.08346	.07855	.07399	.06975	.06580	.06213	.05871	.05552	.05255	.04977	.04717	.04475	.04247	.04035	.03836	.03649	.03473	.03309
69	34	.09880	.09293	.08748	.08241	.07770	.07331	.06922	.06542	.06187	.05855	.05545	.05256	.04985	.04732	.04495	.04272	.04064	.03868	.03684	.03512

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
69	35	.10334	.09730	.09168	.08646	.08159	.07705	.07282	.06888	.06519	.06175	.05853	.05551	.05269	.05005	.04757	.04525	.04307	.04102	.03909	.03728
69	36	.10807	.10186	.09607	.09068	.08566	.08097	.07659	.07250	.06868	.06511	.06176	.05862	.05569	.05293	.05035	.04792	.04564	.04349	.04147	.03957
69	37	.11299	.10660	.10065	.09509	.08991	.08507	.08054	.07631	.07235	.06864	.06516	.06190	.05884	.05597	.05327	.05074	.04835	.04611	.04400	.04200
69	38	.11811	.11155	.10542	.09970	.09436	.08936	.08468	.08030	.07620	.07235	.06874	.06535	.06217	.05918	.05637	.05372	.05123	.04889	.04667	.04459
69	39	.12342	.11669	.11039	.10450	.09900	.09384	.08901	.08448	.08023	.07624	.07250	.06898	.06567	.06256	.05963	.05687	.05427	.05182	.04951	.04733
69	40	.12895	.12203	.11557	.10951	.10384	.09852	.09354	.08886	.08446	.08033	.07645	.07280	.06936	.06613	.06308	.06020	.05749	.05493	.05251	.05023
69	41	.13468	.12759	.12095	.11473	.10889	.10341	.09827	.09344	.08889	.08462	.08060	.07681	.07324	.06988	.06671	.06371	.06089	.05822	.05569	.05330
69	42	.14062	.13336	.12654	.12015	.11415	.10851	.10320	.09822	.09352	.08910	.08494	.08102	.07731	.07382	.07052	.06741	.06446	.06168	.05905	.05655
69	43	.14676	.13932	.13234	.12578	.11961	.11380	.10834	.10320	.09836	.09379	.08948	.08542	.08158	.07796	.07453	.07129	.06823	.06533	.06258	.05998
69	44	.15310	.14549	.13833	.13160	.12527	.11930	.11368	.10838	.10339	.09867	.09422	.09001	.08604	.08228	.07872	.07536	.07217	.06915	.06629	.06358
69	45	.15962	.15184	.14451	.13761	.13111	.12499	.11921	.11375	.10860	.10373	.09914	.09479	.09068	.08678	.08310	.07960	.07629	.07315	.07018	.06735
69	46	.16631	.15837	.15087	.14381	.13714	.13085	.12492	.11930	.11400	.10899	.10424	.09975	.09550	.09147	.08765	.08403	.08059	.07733	.07423	.07129
69	47	.17317	.16506	.15740	.15017	.14334	.13689	.13080	.12503	.11957	.11441	.10952	.10488	.10049	.09632	.09237	.08862	.08505	.08167	.07845	.07540
69	48	.18019	.17191	.16409	.15670	.14972	.14311	.13685	.13093	.12532	.12001	.11497	.11019	.10565	.10135	.09726	.09338	.08969	.08618	.08284	.07967
69	49	.18737	.17893	.17095	.16340	.15625	.14948	.14307	.13700	.13124	.12577	.12059	.11567	.11099	.10655	.10233	.09831	.09450	.09086	.08740	.08411
69	50	.19469	.18610	.17796	.17025	.16295	.15603	.14947	.14324	.13733	.13172	.12639	.12132	.11651	.11193	.10757	.10342	.09948	.09571	.09213	.08872
69	51	.20216	.19341	.18512	.17726	.16981	.16273	.15602	.14964	.14358	.13782	.13235	.12714	.12219	.11747	.11298	.10870	.10462	.10074	.09703	.09349
69	52	.20974	.20085	.19241	.18440	.17680	.16957	.16271	.15619	.14998	.14408	.13846	.13311	.12802	.12317	.11854	.11413	.10992	.10591	.10208	.09842
69	53	.21743	.20839	.19981	.19166	.18391	.17654	.16953	.16286	.15652	.15047	.14471	.13923	.13400	.12901	.12425	.11971	.11537	.11123	.10728	.10350
69	54	.22521	.21604	.20732	.19903	.19114	.18363	.17648	.16967	.16318	.15700	.15110	.14547	.14011	.13499	.13010	.12543	.12097	.11670	.11263	.10873
69	55	.23308	.22378	.21493	.20650	.19847	.19082	.18354	.17659	.16996	.16364	.15761	.15185	.14635	.14110	.13608	.13128	.12670	.12231	.11811	.11409
69	56	.24102	.23159	.22261	.21406	.20590	.19812	.19070	.18362	.17686	.17041	.16424	.15835	.15273	.14734	.14220	.13727	.13256	.12805	.12373	.11960
69	57	.24902	.23947	.23037	.22169	.21341	.20550	.19796	.19075	.18386	.17728	.17098	.16497	.15921	.15370	.14843	.14338	.13855	.13392	.12948	.12523
69	58	.25705	.24739	.23818	.22938	.22098	.21295	.20528	.19795	.19093	.18423	.17781	.17167	.16579	.16016	.15476	.14960	.14464	.13989	.13534	.13097
69	59	.26508	.25533	.24600	.23710	.22858	.22044	.21265	.20520	.19807	.19124	.18470	.17844	.17244	.16669	.16118	.15589	.15082	.14596	.14129	.13681
69	60	.27311	.26326	.25384	.24483	.23620	.22795	.22005	.21249	.20524	.19830	.19165	.18527	.17916	.17329	.16766	.16226	.15708	.15210	.14732	.14273
69	61	.28113	.27119	.26167	.25257	.24384	.23549	.22748	.21981	.21246	.20541	.19864	.19216	.18593	.17995	.17421	.16870	.16341	.15833	.15344	.14874
69	62	.28914	.27911	.26951	.26031	.25150	.24305	.23494	.22717	.21971	.21256	.20569	.19910	.19276	.18668	.18084	.17522	.16982	.16463	.15964	.15483
69	63	.29711	.28702	.27734	.26806	.25915	.25061	.24242	.23455	.22700	.21975	.21278	.20608	.19965	.19347	.18752	.18180	.17630	.17101	.16592	.16101
69	64	.30504	.29488	.28513	.27577	.26679	.25817	.24989	.24193	.23429	.22695	.21989	.21310	.20657	.20029	.19425	.18843	.18283	.17744	.17225	.16725
69	65	.31290	.30268	.29287	.28344	.27439	.26570	.25734	.24930	.24158	.23415	.22700	.22012	.21351	.20714	.20100	.19509	.18940	.18392	.17864	.17355
69	66	.32068	.31041	.30055	.29107	.28195	.27319	.26476	.25665	.24885	.24134	.23411	.22715	.22045	.21400	.20778	.20178	.19601	.19044	.18507	.17989
69	67	.32838	.31807	.30816	.29863	.28946	.28063	.27214	.26397	.25610	.24852	.24122	.23418	.22740	.22087	.21457	.20850	.20264	.19699	.19153	.18627
69	68	.33597	.32563	.31568	.30610	.29689	.28801	.27946	.27123	.26330	.25565	.24829	.24118	.23433	.22773	.22136	.21521	.20927	.20355	.19802	.19268
69	69	.34342	.33306	.32308	.31347	.30421	.29529	.28669	.27841	.27042	.26272	.25529	.24813	.24121	.23454	.22810	.22189	.21588	.21008	.20448	.19907
70	0	.02453	.02268	.02101	.01952	.01819	.01699	.01590	.01492	.01403	.01323	.01250	.01183	.01122	.01066	.01015	.00968	.00924	.00884	.00847	.00813
70	1	.02135	.01949	.01783	.01635	.01502	.01384	.01277	.01181	.01094	.01016	.00945	.00881	.00823	.00770	.00722	.00678	.00638	.00601	.00567	.00535
70	2	.02220	.02027	.01855	.01700	.01562	.01438	.01327	.01227	.01136	.01055	.00981	.00914	.00853	.00797	.00747	.00701	.00658	.00620	.00584	.00551
70	3	.02322	.02121	.01942	.01781	.01637	.01508	.01392	.01287	.01192	.01107	.01029	.00959	.00895	.00837	.00783	.00735	.00690	.00650	.00612	.00578
70	4	.02435	.02227	.02040	.01872	.01722	.01587	.01466	.01356	.01257	.01167	.01086	.01012	.00945	.00883	.00828	.00776	.00729	.00686	.00647	.00611
70	5	.02558	.02341	.02147	.01972	.01816	.01675	.01548	.01433	.01329	.01235	.01149	.01072	.01001	.00937	.00878	.00824	.00774	.00729	.00687	.00649
70	6	.02689	.02463	.02261	.02079	.01916	.01769	.01636	.01516	.01407	.01308	.01218	.01137	.01063	.00995	.00933	.00876	.00824	.00776	.00732	.00691
70	7	.02828	.02594	.02383	.02194	.02023	.01870	.01731	.01605	.01491	.01387	.01293	.01208	.01129	.01058	.00993	.00933	.00878	.00827	.00780	.00737
70	8	.02975	.02732	.02513	.02315	.02138	.01977	.01832	.01700	.01581	.01472	.01373	.01283	.01201	.01126	.01057	.00994	.00936	.00882	.00833	.00787
70	9	.03131	.02878	.02650	.02445	.02259	.02092	.01940	.01802	.01677	.01563	.01460	.01365	.01278	.01199	.01127	.01060	.00999	.00942	.00890	.00842
70	10	.03296	.03033	.02796	.02582	.02389	.02214	.02055	.01911	.01780	.01661	.01552	.01453	.01362	.01278	.01202	.01132	.01067	.01007	.00952	.00902
70	11	.03470	.03197	.02950	.02728	.02526	.02344	.02178	.02027	.01890	.01765	.01651	.01546	.01451	.01363	.01282	.01208	.01140	.01077	.01019	.00965
70	12	.03652	.03368	.03112	.02880	.02670	.02480	.02307	.02149	.02006	.01874	.01755	.01645	.01545	.01452	.01368	.01290	.01218	.01151	.01090	.01033
70	13	.03840	.03546	.03280	.03039	.02820	.02621	.02441	.02276	.02126	.01988	.01863	.01748	.01642	.01545	.01456	.01374	.01298	.01228	.01163	.01103
70	14	.04033	.03728	.03452	.03201	.02973	.02766	.02577	.02405	.02248	.02104	.01973	.01852	.01741	.01640	.01546	.01459	.01379	.01306	.01237	.01174

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	15	.04229	.03913	.03626	.03365	.03128	.02913	.02716	.02536	.02372	.02222	.02084	.01958	.01841	.01734	.01636	.01545	.01461	.01383	.01311	.01245
70	16	.04428	.04100	.03802	.03532	.03286	.03061	.02856	.02669	.02497	.02340	.02196	.02064	.01942	.01830	.01726	.01631	.01542	.01461	.01385	.01315
70	17	.04631	.04291	.03983	.03702	.03446	.03212	.02999	.02803	.02624	.02460	.02310	.02171	.02044	.01926	.01818	.01717	.01625	.01539	.01459	.01385
70	18	.04839	.04488	.04168	.03877	.03611	.03368	.03146	.02942	.02755	.02584	.02426	.02282	.02148	.02025	.01911	.01806	.01709	.01618	.01535	.01457
70	19	.05057	.04693	.04362	.04059	.03783	.03530	.03299	.03087	.02892	.02713	.02549	.02397	.02257	.02128	.02009	.01899	.01797	.01702	.01614	.01532
70	20	.05284	.04908	.04565	.04251	.03964	.03701	.03461	.03240	.03037	.02850	.02678	.02520	.02373	.02238	.02113	.01998	.01890	.01791	.01698	.01612
70	21	.05523	.05134	.04778	.04453	.04155	.03882	.03632	.03401	.03190	.02995	.02815	.02650	.02497	.02355	.02224	.02103	.01990	.01886	.01789	.01698
70	22	.05773	.05371	.05003	.04665	.04356	.04072	.03812	.03572	.03351	.03148	.02961	.02787	.02627	.02479	.02342	.02214	.02096	.01986	.01884	.01789
70	23	.06036	.05620	.05239	.04889	.04568	.04273	.04002	.03753	.03523	.03311	.03115	.02934	.02766	.02611	.02467	.02334	.02210	.02094	.01987	.01887
70	24	.06312	.05882	.05488	.05125	.04792	.04486	.04204	.03945	.03705	.03484	.03279	.03090	.02915	.02752	.02602	.02461	.02331	.02210	.02097	.01992
70	25	.06603	.06159	.05751	.05375	.05030	.04712	.04419	.04149	.03899	.03668	.03455	.03257	.03074	.02904	.02746	.02599	.02462	.02335	.02216	.02106
70	26	.06909	.06450	.06028	.05639	.05281	.04951	.04647	.04365	.04105	.03865	.03642	.03435	.03243	.03065	.02900	.02746	.02602	.02469	.02344	.02228
70	27	.07232	.06758	.06321	.05919	.05548	.05205	.04889	.04596	.04325	.04074	.03842	.03626	.03425	.03239	.03066	.02904	.02754	.02613	.02482	.02359
70	28	.07570	.07080	.06629	.06212	.05828	.05473	.05144	.04840	.04558	.04296	.04054	.03828	.03619	.03424	.03242	.03073	.02915	.02767	.02629	.02500
70	29	.07924	.07419	.06952	.06521	.06123	.05755	.05413	.05097	.04804	.04531	.04278	.04043	.03824	.03620	.03430	.03252	.03087	.02932	.02787	.02651
70	30	.08294	.07773	.07291	.06846	.06433	.06051	.05697	.05368	.05063	.04779	.04516	.04270	.04041	.03828	.03629	.03443	.03269	.03107	.02955	.02812
70	31	.08681	.08143	.07646	.07185	.06758	.06363	.05995	.05654	.05336	.05041	.04766	.04510	.04271	.04048	.03840	.03645	.03463	.03292	.03133	.02983
70	32	.09084	.08530	.08017	.07541	.07099	.06689	.06308	.05954	.05624	.05317	.05031	.04764	.04514	.04281	.04063	.03860	.03669	.03490	.03322	.03165
70	33	.09506	.08935	.08406	.07914	.07458	.07033	.06638	.06271	.05928	.05609	.05310	.05032	.04772	.04528	.04301	.04087	.03888	.03700	.03524	.03359
70	34	.09945	.09358	.08812	.08305	.07833	.07394	.06985	.06603	.06248	.05915	.05605	.05315	.05044	.04790	.04552	.04329	.04120	.03923	.03739	.03565
70	35	.10404	.09800	.09237	.08714	.08227	.07772	.07349	.06954	.06584	.06239	.05917	.05615	.05332	.05067	.04819	.04585	.04366	.04161	.03967	.03785
70	36	.10882	.10260	.09681	.09142	.08639	.08169	.07731	.07321	.06938	.06580	.06245	.05931	.05636	.05360	.05100	.04857	.04628	.04412	.04210	.04019
70	37	.11380	.10741	.10145	.09589	.09069	.08585	.08131	.07707	.07310	.06939	.06590	.06263	.05957	.05669	.05398	.05144	.04904	.04679	.04467	.04267
70	38	.11898	.11241	.10628	.10056	.09520	.09020	.08551	.08112	.07701	.07316	.06954	.06614	.06295	.05995	.05713	.05448	.05198	.04962	.04740	.04530
70	39	.12437	.11762	.11132	.10543	.09991	.09475	.08991	.08537	.08111	.07712	.07336	.06983	.06652	.06340	.06046	.05769	.05508	.05261	.05029	.04810
70	40	.12996	.12305	.11657	.11051	.10483	.09950	.09451	.08982	.08541	.08127	.07738	.07372	.07027	.06703	.06397	.06108	.05836	.05579	.05336	.05106
70	41	.13578	.12869	.12204	.11581	.10996	.10447	.09932	.09448	.08992	.08564	.08161	.07781	.07423	.07085	.06767	.06466	.06182	.05914	.05661	.05421
70	42	.14181	.13454	.12772	.12132	.11531	.10966	.10434	.09935	.09464	.09021	.08603	.08210	.07838	.07488	.07157	.06844	.06548	.06268	.06004	.05753
70	43	.14805	.14061	.13361	.12704	.12086	.11505	.10958	.10442	.09957	.09499	.09067	.08659	.08274	.07910	.07566	.07241	.06933	.06641	.06365	.06104
70	44	.15450	.14688	.13972	.13298	.12663	.12065	.11502	.10971	.10470	.09997	.09550	.09128	.08729	.08352	.07995	.07657	.07337	.07034	.06746	.06473
70	45	.16113	.15334	.14601	.13910	.13259	.12645	.12066	.11519	.11002	.10514	.10053	.09617	.09204	.08813	.08443	.08092	.07759	.07443	.07144	.06860
70	46	.16795	.16000	.15249	.14542	.13874	.13244	.12649	.12086	.11554	.11051	.10575	.10124	.09697	.09292	.08909	.08545	.08200	.07872	.07560	.07264
70	47	.17495	.16682	.15915	.15191	.14507	.13861	.13249	.12671	.12124	.11606	.11115	.10649	.10208	.09790	.09393	.09016	.08657	.08317	.07994	.07686
70	48	.18211	.17382	.16599	.15858	.15158	.14496	.13869	.13275	.12712	.12179	.11673	.11193	.10738	.10306	.09895	.09505	.09134	.08781	.08445	.08125
70	49	.18943	.18098	.17299	.16543	.15827	.15148	.14506	.13896	.13318	.12770	.12250	.11755	.11286	.10839	.10415	.10011	.09627	.09262	.08913	.08582
70	50	.19692	.18832	.18017	.17244	.16513	.15819	.15161	.14536	.13943	.13380	.12844	.12336	.11852	.11392	.10954	.10537	.10140	.09761	.09400	.09056
70	51	.20456	.19580	.18750	.17962	.17215	.16506	.15832	.15193	.14585	.14007	.13457	.12934	.12436	.11962	.11510	.11080	.10670	.10278	.09905	.09549
70	52	.21232	.20342	.19496	.18694	.17932	.17208	.16519	.15865	.15242	.14649	.14085	.13548	.13036	.12548	.12083	.11639	.11216	.10812	.10426	.10057
70	53	.22020	.21116	.20256	.19439	.18662	.17923	.17220	.16551	.15914	.15307	.14728	.14177	.13651	.13150	.12671	.12214	.11778	.11361	.10963	.10582
70	54	.22819	.21900	.21027	.20196	.19405	.18652	.17934	.17251	.16599	.15978	.15386	.14821	.14281	.13766	.13274	.12804	.12355	.11926	.11515	.11122
70	55	.23627	.22695	.21809	.20964	.20159	.19392	.18661	.17964	.17298	.16664	.16057	.15479	.14926	.14397	.13892	.13409	.12947	.12505	.12082	.11677
70	56	.24444	.23499	.22600	.21742	.20924	.20144	.19399	.18688	.18010	.17361	.16742	.16150	.15584	.15042	.14524	.14028	.13554	.13099	.12664	.12247
70	57	.25267	.24311	.23399	.22529	.21698	.20905	.20148	.19424	.18732	.18071	.17438	.16833	.16254	.15700	.15169	.14661	.14174	.13707	.13259	.12830
70	58	.26094	.25127	.24204	.23322	.22479	.21674	.20904	.20168	.19464	.18790	.18144	.17527	.16935	.16368	.15825	.15304	.14805	.14326	.13867	.13426
70	59	.26924	.25946	.25012	.24119	.23265	.22448	.21666	.20918	.20201	.19515	.18858	.18228	.17624	.17045	.16490	.15958	.15446	.14956	.14485	.14032
70	60	.27754	.26767	.25822	.24919	.24054	.23226	.22433	.21673	.20945	.20247	.19578	.18936	.18321	.17730	.17163	.16619	.16096	.15594	.15112	.14648
70	61	.28583	.27587	.26633	.25720	.24845	.24007	.23203	.22432	.21693	.20984	.20304	.19651	.19024	.18422	.17844	.17289	.16755	.16241	.15748	.15273
70	62	.29412	.28408	.27446	.26523	.25639	.24791	.23977	.23196	.22447	.21727	.21036	.20373	.19735	.19122	.18533	.17967	.17422	.16898	.16394	.15909
70	63	.30240	.29228	.28258	.27328	.26434	.25577	.24754	.23964	.23205	.22475	.21774	.21100	.20452	.19829	.19230	.18653	.18098	.17563	.17049	.16553
70	64	.31064	.30045	.29068	.28130	.27229	.26363	.25532	.24732	.23964	.23225	.22515	.21831	.21174	.20541	.19931	.19345	.18780	.18235	.17711	.17205

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	65	.31881	.30858	.29874	.28929	.28021	.27148	.26308	.25501	.24724	.23977	.23257	.22565	.21898	.21256	.20637	.20041	.19466	.18913	.18379	.17864
70	66	.32693	.31664	.30675	.29724	.28810	.27930	.27083	.26268	.25483	.24728	.24000	.23299	.22624	.21973	.21346	.20741	.20157	.19595	.19052	.18528
70	67	.33496	.32464	.31470	.30514	.29594	.28708	.27855	.27033	.26242	.25479	.24744	.24035	.23352	.22693	.22057	.21444	.20852	.20281	.19730	.19198
70	68	.34290	.33254	.32257	.31297	.30371	.29480	.28622	.27794	.26996	.26227	.25485	.24769	.24079	.23412	.22769	.22148	.21549	.20970	.20411	.19870
70	69	.35071	.34032	.33032	.32068	.31139	.30243	.29380	.28547	.27744	.26968	.26220	.25498	.24801	.24128	.23478	.22850	.22244	.21657	.21091	.20543
70	70	.35835	.34795	.33792	.32826	.31893	.30994	.30126	.29289	.28481	.27700	.26947	.26219	.25516	.24837	.24181	.23547	.22933	.22341	.21767	.21212
71	0	.02476	.02290	.02124	.01975	.01841	.01721	.01612	.01514	.01426	.01345	.01272	.01205	.01144	.01088	.01037	.00989	.00946	.00906	.00869	.00834
71	1	.02144	.01958	.01792	.01644	.01511	.01392	.01286	.01189	.01103	.01025	.00954	.00890	.00831	.00778	.00730	.00686	.00645	.00608	.00574	.00543
71	2	.02229	.02036	.01863	.01709	.01571	.01447	.01336	.01235	.01145	.01063	.00989	.00922	.00861	.00805	.00755	.00708	.00666	.00627	.00591	.00559
71	3	.02331	.02130	.01951	.01790	.01646	.01517	.01400	.01296	.01201	.01115	.01038	.00967	.00903	.00845	.00791	.00743	.00698	.00657	.00620	.00585
71	4	.02445	.02236	.02049	.01882	.01732	.01597	.01475	.01365	.01266	.01176	.01095	.01021	.00953	.00892	.00836	.00785	.00738	.00695	.00655	.00618
71	5	.02568	.02351	.02157	.01982	.01826	.01685	.01557	.01443	.01339	.01244	.01159	.01081	.01010	.00946	.00887	.00833	.00783	.00738	.00696	.00657
71	6	.02700	.02475	.02272	.02090	.01927	.01780	.01646	.01526	.01417	.01319	.01229	.01147	.01073	.01005	.00942	.00885	.00833	.00785	.00741	.00700
71	7	.02840	.02606	.02395	.02206	.02035	.01881	.01742	.01616	.01502	.01399	.01305	.01219	.01140	.01069	.01003	.00943	.00888	.00837	.00790	.00747
71	8	.02988	.02745	.02526	.02328	.02150	.01990	.01844	.01713	.01593	.01484	.01386	.01295	.01213	.01138	.01069	.01005	.00947	.00893	.00844	.00798
71	9	.03145	.02892	.02664	.02459	.02273	.02106	.01954	.01816	.01691	.01577	.01473	.01378	.01292	.01212	.01139	.01073	.01011	.00955	.00902	.00854
71	10	.03312	.03049	.02812	.02598	.02405	.02229	.02071	.01926	.01795	.01676	.01567	.01467	.01376	.01293	.01216	.01146	.01081	.01021	.00966	.00915
71	11	.03487	.03214	.02967	.02745	.02543	.02360	.02194	.02044	.01906	.01781	.01667	.01562	.01466	.01379	.01298	.01224	.01155	.01092	.01034	.00980
71	12	.03670	.03387	.03131	.02899	.02689	.02498	.02325	.02167	.02024	.01892	.01772	.01663	.01562	.01470	.01385	.01306	.01234	.01168	.01106	.01049
71	13	.03860	.03566	.03300	.03059	.02840	.02641	.02460	.02296	.02145	.02008	.01882	.01767	.01661	.01564	.01475	.01392	.01316	.01246	.01181	.01121
71	14	.04055	.03750	.03473	.03222	.02995	.02787	.02599	.02426	.02269	.02125	.01994	.01873	.01762	.01660	.01566	.01479	.01399	.01325	.01256	.01193
71	15	.04252	.03936	.03649	.03388	.03151	.02935	.02739	.02559	.02394	.02244	.02106	.01979	.01863	.01756	.01657	.01566	.01482	.01404	.01332	.01265
71	16	.04452	.04124	.03827	.03556	.03310	.03085	.02880	.02692	.02521	.02363	.02219	.02086	.01964	.01852	.01749	.01653	.01564	.01482	.01406	.01336
71	17	.04656	.04317	.04008	.03727	.03471	.03237	.03024	.02828	.02649	.02485	.02334	.02195	.02067	.01950	.01841	.01740	.01648	.01561	.01482	.01407
71	18	.04866	.04515	.04195	.03903	.03637	.03394	.03171	.02968	.02781	.02609	.02452	.02306	.02173	.02049	.01935	.01830	.01732	.01642	.01558	.01480
71	19	.05084	.04721	.04389	.04087	.03810	.03557	.03326	.03113	.02919	.02740	.02575	.02423	.02283	.02154	.02034	.01924	.01821	.01726	.01638	.01556
71	20	.05313	.04937	.04593	.04279	.03992	.03730	.03489	.03267	.03064	.02877	.02705	.02546	.02400	.02265	.02139	.02023	.01916	.01816	.01723	.01637
71	21	.05553	.05164	.04808	.04483	.04185	.03911	.03661	.03430	.03218	.03023	.02844	.02678	.02524	.02383	.02251	.02130	.02017	.01912	.01815	.01724
71	22	.05804	.05402	.05033	.04696	.04387	.04103	.03842	.03602	.03381	.03178	.02990	.02816	.02656	.02507	.02370	.02242	.02124	.02014	.01911	.01816
71	23	.06068	.05652	.05271	.04921	.04600	.04305	.04034	.03784	.03554	.03341	.03145	.02964	.02796	.02641	.02497	.02363	.02238	.02123	.02015	.01915
71	24	.06346	.05916	.05521	.05159	.04826	.04519	.04237	.03977	.03738	.03516	.03311	.03122	.02946	.02783	.02632	.02492	.02361	.02240	.02127	.02021
71	25	.06639	.06194	.05786	.05410	.05065	.04747	.04454	.04183	.03933	.03702	.03488	.03290	.03107	.02936	.02778	.02631	.02494	.02366	.02247	.02136
71	26	.06947	.06488	.06065	.05676	.05318	.04988	.04683	.04401	.04141	.03900	.03677	.03470	.03278	.03100	.02934	.02779	.02636	.02502	.02376	.02260
71	27	.07272	.06797	.06360	.05958	.05586	.05244	.04927	.04634	.04363	.04112	.03879	.03663	.03462	.03275	.03101	.02939	.02789	.02648	.02516	.02393
71	28	.07612	.07122	.06670	.06254	.05869	.05513	.05184	.04880	.04598	.04336	.04093	.03867	.03657	.03462	.03280	.03110	.02952	.02804	.02666	.02536
71	29	.07969	.07463	.06996	.06565	.06167	.05798	.05456	.05140	.04846	.04573	.04320	.04084	.03865	.03660	.03470	.03292	.03126	.02970	.02825	.02689
71	30	.08342	.07820	.07338	.06892	.06480	.06097	.05743	.05414	.05108	.04824	.04560	.04314	.04085	.03871	.03671	.03485	.03311	.03148	.02995	.02852
71	31	.08731	.08193	.07696	.07235	.06808	.06412	.06044	.05702	.05384	.05089	.04813	.04557	.04317	.04094	.03885	.03690	.03507	.03336	.03176	.03026
71	32	.09138	.08584	.08070	.07594	.07152	.06742	.06360	.06006	.05675	.05368	.05081	.04813	.04563	.04330	.04112	.03907	.03716	.03536	.03368	.03210
71	33	.09563	.08992	.08463	.07971	.07514	.07089	.06694	.06326	.05983	.05663	.05364	.05085	.04824	.04580	.04352	.04138	.03938	.03750	.03573	.03407
71	34	.10007	.09419	.08873	.08365	.07893	.07454	.07044	.06662	.06306	.05973	.05663	.05372	.05100	.04845	.04607	.04383	.04173	.03976	.03791	.03617
71	35	.10470	.09865	.09303	.08779	.08291	.07837	.07413	.07017	.06647	.06301	.05978	.05676	.05392	.05127	.04877	.04644	.04424	.04217	.04023	.03841
71	36	.10953	.10331	.09752	.09212	.08708	.08238	.07799	.07389	.07006	.06647	.06311	.05996	.05701	.05424	.05164	.04919	.04689	.04473	.04270	.04078
71	37	.11456	.10817	.10220	.09664	.09144	.08659	.08205	.07780	.07383	.07010	.06661	.06334	.06026	.05738	.05466	.05211	.04971	.04745	.04532	.04331
71	38	.11980	.11323	.10710	.10137	.09601	.09100	.08631	.08191	.07779	.07393	.07030	.06690	.06370	.06069	.05786	.05520	.05269	.05033	.04810	.04599
71	39	.12526	.11851	.11220	.10630	.10078	.09561	.09076	.08622	.08195	.07795	.07419	.07065	.06733	.06420	.06125	.05847	.05585	.05338	.05105	.04884
71	40	.13093	.12400	.11752	.11146	.10577	.10044	.09543	.09074	.08632	.08218	.07828	.07461	.07115	.06789	.06482	.06193	.05919	.05661	.05417	.05187
71	41	.13682	.12972	.12307	.11683	.11098	.10549	.10032	.09547	.09091	.08662	.08257	.07877	.07518	.07179	.06860	.06558	.06273	.06004	.05749	.05508
71	42	.14294	.13567	.12884	.12243	.11641	.11075	.10543	.10042	.09571	.09127	.08708	.08314	.07941	.07589	.07257	.06943	.06646	.06365	.06099	.05848
71	43	.14928	.14183	.13483	.12825	.12206	.11624	.11076	.10559	.10073	.09614	.09180	.08771	.08385	.08020	.07675	.07348	.07039	.06747	.06469	.06206

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
71	44	.15583	.14820	.14103	.13428	.12793	.12194	.11630	.11098	.10596	.10121	.09674	.09250	.08850	.08472	.08113	.07774	.07452	.07148	.06859	.06584
71	45	.16257	.15478	.14743	.14052	.13400	.12785	.12204	.11656	.11139	.10649	.10187	.09749	.09335	.08942	.08571	.08218	.07884	.07567	.07266	.06980
71	46	.16951	.16155	.15404	.14695	.14027	.13395	.12799	.12235	.11702	.11197	.10720	.10268	.09839	.09433	.09048	.08682	.08335	.08006	.07693	.07395
71	47	.17663	.16850	.16082	.15357	.14672	.14024	.13412	.12832	.12284	.11764	.11272	.10805	.10362	.09942	.09543	.09164	.08805	.08463	.08137	.07828
71	48	.18393	.17563	.16779	.16038	.15337	.14673	.14044	.13449	.12885	.12350	.11843	.11361	.10904	.10470	.10058	.09666	.09293	.08938	.08600	.08279
71	49	.19140	.18294	.17494	.16737	.16019	.15340	.14696	.14085	.13505	.12955	.12433	.11937	.11466	.11018	.10591	.10186	.09800	.09432	.09082	.08748
71	50	.19905	.19043	.18227	.17454	.16721	.16025	.15366	.14739	.14145	.13580	.13043	.12532	.12046	.11584	.11144	.10725	.10326	.09945	.09582	.09236
71	51	.20685	.19808	.18977	.18188	.17439	.16729	.16054	.15412	.14802	.14222	.13671	.13146	.12646	.12169	.11716	.11283	.10871	.10477	.10102	.09743
71	52	.21479	.20587	.19741	.18937	.18174	.17448	.16758	.16101	.15477	.14882	.14316	.13776	.13262	.12772	.12304	.11858	.11433	.11026	.10638	.10267
71	53	.22286	.21380	.20519	.19701	.18922	.18182	.17477	.16806	.16166	.15557	.14977	.14423	.13895	.13391	.12910	.12450	.12011	.11592	.11191	.10808
71	54	.23104	.22184	.21309	.20477	.19684	.18929	.18210	.17525	.16871	.16248	.15653	.15085	.14543	.14026	.13531	.13058	.12606	.12174	.11761	.11365
71	55	.23933	.23000	.22112	.21265	.20459	.19690	.18957	.18258	.17590	.16953	.16344	.15763	.15207	.14676	.14168	.13682	.13217	.12772	.12346	.11938
71	56	.24771	.23826	.22925	.22065	.21246	.20463	.19717	.19004	.18322	.17672	.17049	.16455	.15886	.15341	.14820	.14321	.13844	.13386	.12947	.12527
71	57	.25617	.24660	.23747	.22875	.22043	.21247	.20488	.19761	.19067	.18403	.17768	.17160	.16578	.16020	.15486	.14975	.14484	.14014	.13563	.13131
71	58	.26469	.25501	.24576	.23692	.22847	.22040	.21268	.20529	.19822	.19145	.18497	.17876	.17281	.16711	.16165	.15641	.15138	.14656	.14193	.13748
71	59	.27323	.26345	.25409	.24514	.23658	.22839	.22054	.21303	.20584	.19895	.19234	.18601	.17994	.17412	.16853	.16317	.15802	.15308	.14833	.14377
71	60	.28179	.27191	.26245	.25339	.24472	.23642	.22846	.22084	.21353	.20652	.19979	.19334	.18715	.18121	.17550	.17002	.16476	.15970	.15483	.15016
71	61	.29036	.28038	.27083	.26168	.25291	.24450	.23643	.22870	.22128	.21415	.20732	.20075	.19445	.18839	.18257	.17697	.17159	.16642	.16144	.15665
71	62	.29893	.28888	.27924	.26999	.26113	.25262	.24445	.23662	.22909	.22186	.21491	.20824	.20183	.19566	.18973	.18402	.17853	.17325	.16816	.16326
71	63	.30750	.29738	.28766	.27833	.26937	.26078	.25252	.24458	.23695	.22962	.22258	.21580	.20928	.20300	.19697	.19116	.18556	.18017	.17498	.16997
71	64	.31604	.30585	.29606	.28666	.27762	.26894	.26059	.25257	.24485	.23743	.23028	.22341	.21679	.21041	.20427	.19836	.19266	.18717	.18188	.17677
71	65	.32454	.31429	.30444	.29497	.28586	.27710	.26867	.26057	.25276	.24525	.23801	.23105	.22433	.21787	.21163	.20562	.19983	.19424	.18885	.18365
71	66	.33298	.32268	.31277	.30324	.29407	.28524	.27675	.26856	.26068	.25308	.24577	.23871	.23191	.22536	.21903	.21293	.20705	.20137	.19589	.19059
71	67	.34135	.33102	.32106	.31148	.30225	.29337	.28480	.27655	.26860	.26093	.25353	.24640	.23952	.23288	.22648	.22029	.21432	.20855	.20298	.19760
71	68	.34964	.33927	.32928	.31965	.31038	.30144	.29282	.28450	.27648	.26875	.26129	.25408	.24713	.24041	.23393	.22767	.22162	.21577	.21012	.20466
71	69	.35779	.34740	.33738	.32772	.31841	.30942	.30075	.29239	.28431	.27652	.26899	.26172	.25470	.24792	.24136	.23503	.22891	.22298	.21726	.21172
71	70	.36579	.35539	.34535	.33566	.32631	.31729	.30858	.30017	.29204	.28420	.27662	.26929	.26221	.25536	.24874	.24234	.23615	.23016	.22437	.21876
71	71	.37360	.36319	.35313	.34343	.33405	.32500	.31626	.30781	.29964	.29175	.28412	.27675	.26961	.26271	.25604	.24958	.24333	.23727	.23141	.22574
72	0	.02498	.02312	.02146	.01997	.01863	.01743	.01634	.01536	.01448	.01367	.01294	.01227	.01166	.01110	.01058	.01011	.00967	.00927	.00890	.00855
72	1	.02153	.01967	.01801	.01652	.01520	.01401	.01294	.01198	.01111	.01033	.00962	.00898	.00839	.00786	.00738	.00694	.00653	.00616	.00582	.00551
72	2	.02238	.02044	.01872	.01717	.01579	.01455	.01344	.01243	.01153	.01071	.00997	.00930	.00868	.00813	.00762	.00716	.00673	.00634	.00599	.00566
72	3	.02340	.02139	.01959	.01799	.01655	.01525	.01409	.01304	.01209	.01123	.01046	.00975	.00911	.00853	.00799	.00750	.00706	.00665	.00627	.00592
72	4	.02454	.02245	.02058	.01891	.01741	.01605	.01484	.01374	.01275	.01185	.01103	.01029	.00962	.00900	.00844	.00793	.00746	.00702	.00663	.00626
72	5	.02578	.02361	.02167	.01992	.01835	.01694	.01567	.01452	.01348	.01254	.01168	.01090	.01019	.00955	.00895	.00841	.00792	.00746	.00704	.00665
72	6	.02711	.02485	.02283	.02101	.01937	.01790	.01657	.01536	.01427	.01328	.01239	.01157	.01082	.01014	.00952	.00895	.00842	.00794	.00750	.00709
72	7	.02852	.02617	.02407	.02217	.02047	.01893	.01753	.01627	.01513	.01410	.01315	.01229	.01151	.01079	.01013	.00953	.00898	.00847	.00800	.00757
72	8	.03001	.02757	.02538	.02341	.02163	.02002	.01856	.01725	.01605	.01496	.01397	.01307	.01224	.01149	.01080	.01016	.00958	.00904	.00855	.00809
72	9	.03159	.02906	.02678	.02472	.02287	.02119	.01967	.01829	.01704	.01590	.01486	.01391	.01304	.01225	.01152	.01085	.01023	.00967	.00914	.00866
72	10	.03327	.03064	.02827	.02613	.02419	.02244	.02085	.01941	.01810	.01690	.01581	.01481	.01390	.01306	.01230	.01159	.01094	.01034	.00979	.00928
72	11	.03503	.03230	.02984	.02761	.02559	.02376	.02210	.02060	.01922	.01797	.01682	.01578	.01482	.01394	.01313	.01238	.01170	.01107	.01048	.00994
72	12	.03688	.03405	.03149	.02917	.02707	.02516	.02343	.02185	.02041	.01909	.01789	.01679	.01579	.01486	.01401	.01323	.01250	.01184	.01122	.01065
72	13	.03880	.03586	.03320	.03078	.02860	.02661	.02480	.02315	.02164	.02026	.01901	.01785	.01679	.01582	.01492	.01410	.01334	.01263	.01198	.01138
72	14	.04076	.03771	.03494	.03243	.03015	.02808	.02619	.02447	.02289	.02145	.02014	.01893	.01781	.01679	.01585	.01498	.01418	.01344	.01275	.01211
72	15	.04274	.03958	.03671	.03410	.03173	.02957	.02760	.02581	.02416	.02265	.02127	.02001	.01884	.01777	.01678	.01587	.01502	.01424	.01352	.01285
72	16	.04475	.04148	.03850	.03579	.03333	.03108	.02903	.02715	.02543	.02386	.02242	.02109	.01987	.01874	.01770	.01674	.01586	.01504	.01428	.01357
72	17	.04681	.04341	.04033	.03752	.03495	.03261	.03048	.02852	.02673	.02508	.02357	.02218	.02090	.01973	.01864	.01763	.01670	.01584	.01504	.01429
72	18	.04891	.04540	.04220	.03928	.03662	.03419	.03196	.02992	.02806	.02634	.02476	.02331	.02197	.02073	.01959	.01853	.01756	.01665	.01581	.01503
72	19	.05111	.04747	.04415	.04113	.03836	.03583	.03352	.03139	.02944	.02765	.02600	.02448	.02308	.02179	.02059	.01948	.01846	.01750	.01662	.01580
72	20	.05340	.04964	.04621	.04307	.04020	.03757	.03515	.03294	.03091	.02904	.02731	.02572	.02426	.02290	.02165	.02049	.01941	.01841	.01748	.01662
72	21	.05582	.05192	.04836	.04511	.04213	.03939	.03689	.03458	.03246	.03051	.02871	.02705	.02551	.02409	.02278	.02156	.02043	.01938	.01840	.01749



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
72	22	.05834	.05431	.05063	.04725	.04416	.04132	.03871	.03631	.03410	.03206	.03018	.02844	.02684	.02535	.02397	.02270	.02151	.02041	.01938	.01842
72	23	.06099	.05683	.05302	.04952	.04631	.04336	.04064	.03814	.03584	.03371	.03175	.02993	.02825	.02670	.02525	.02391	.02267	.02151	.02043	.01942
72	24	.06379	.05948	.05553	.05191	.04858	.04551	.04269	.04009	.03769	.03547	.03342	.03152	.02976	.02813	.02662	.02521	.02391	.02269	.02155	.02050
72	25	.06673	.06228	.05820	.05444	.05099	.04780	.04487	.04216	.03966	.03735	.03521	.03322	.03138	.02968	.02809	.02662	.02524	.02396	.02277	.02166
72	26	.06983	.06523	.06101	.05712	.05353	.05023	.04718	.04436	.04176	.03934	.03711	.03504	.03311	.03133	.02967	.02812	.02668	.02533	.02408	.02291
72	27	.07309	.06835	.06398	.05995	.05624	.05281	.04964	.04671	.04399	.04148	.03915	.03698	.03497	.03310	.03136	.02974	.02822	.02681	.02549	.02426
72	28	.07652	.07162	.06710	.06293	.05908	.05553	.05223	.04919	.04636	.04374	.04131	.03905	.03694	.03499	.03316	.03146	.02988	.02839	.02701	.02571
72	29	.08011	.07505	.07039	.06607	.06209	.05840	.05498	.05181	.04887	.04614	.04360	.04124	.03904	.03699	.03508	.03330	.03164	.03008	.02862	.02726
72	30	.08387	.07865	.07383	.06937	.06524	.06141	.05787	.05457	.05151	.04867	.04602	.04356	.04126	.03912	.03712	.03526	.03351	.03188	.03035	.02891
72	31	.08779	.08241	.07743	.07282	.06855	.06458	.06090	.05748	.05430	.05134	.04859	.04601	.04362	.04138	.03929	.03733	.03550	.03379	.03218	.03067
72	32	.09189	.08635	.08121	.07644	.07202	.06792	.06410	.06055	.05724	.05416	.05129	.04861	.04611	.04377	.04158	.03953	.03761	.03581	.03413	.03254
72	33	.09618	.09047	.08517	.08025	.07568	.07142	.06747	.06378	.06035	.05714	.05415	.05136	.04875	.04630	.04402	.04187	.03986	.03798	.03621	.03454
72	34	.10065	.09477	.08931	.08423	.07950	.07511	.07101	.06718	.06362	.06029	.05717	.05426	.05154	.04899	.04660	.04436	.04225	.04028	.03842	.03667
72	35	.10533	.09928	.09365	.08841	.08353	.07898	.07473	.07077	.06707	.06361	.06037	.05734	.05450	.05184	.04934	.04700	.04479	.04272	.04078	.03894
72	36	.11020	.10398	.09818	.09278	.08774	.08304	.07864	.07454	.07070	.06711	.06374	.06059	.05763	.05485	.05224	.04979	.04749	.04532	.04328	.04136
72	37	.11529	.10889	.10292	.09735	.09215	.08729	.08275	.07850	.07452	.07079	.06729	.06401	.06093	.05804	.05532	.05276	.05035	.04808	.04594	.04393
72	38	.12058	.11401	.10787	.10214	.09678	.09176	.08706	.08266	.07854	.07467	.07104	.06763	.06442	.06141	.05857	.05590	.05338	.05101	.04877	.04666
72	39	.12610	.11935	.11304	.10713	.10161	.09643	.09158	.08703	.08276	.07875	.07498	.07144	.06810	.06496	.06201	.05922	.05659	.05411	.05177	.04956
72	40	.13184	.12491	.11843	.11236	.10666	.10133	.09632	.09161	.08719	.08304	.07913	.07545	.07199	.06872	.06564	.06274	.06000	.05741	.05496	.05265
72	41	.13781	.13071	.12405	.11781	.11195	.10645	.10128	.09642	.09185	.08755	.08350	.07968	.07608	.07269	.06949	.06646	.06360	.06090	.05834	.05592
72	42	.14401	.13673	.12990	.12349	.11746	.11180	.10647	.10145	.09673	.09228	.08809	.08413	.08039	.07687	.07354	.07039	.06741	.06459	.06192	.05939
72	43	.15043	.14298	.13598	.12939	.12320	.11737	.11188	.10671	.10183	.09723	.09289	.08879	.08492	.08126	.07780	.07452	.07142	.06848	.06570	.06305
72	44	.15708	.14945	.14228	.13552	.12916	.12317	.11752	.11219	.10716	.10241	.09792	.09367	.08966	.08586	.08227	.07886	.07564	.07258	.06967	.06692
72	45	.16393	.15613	.14879	.14186	.13533	.12918	.12336	.11787	.11269	.10778	.10315	.09876	.09460	.09067	.08694	.08340	.08005	.07687	.07384	.07097
72	46	.17099	.16302	.15550	.14841	.14172	.13539	.12942	.12377	.11843	.11337	.10859	.10405	.09975	.09568	.09181	.08815	.08466	.08135	.07821	.07522
72	47	.17823	.17009	.16241	.15515	.14829	.14181	.13567	.12987	.12437	.11916	.11422	.10954	.10510	.10088	.09688	.09308	.08947	.08603	.08276	.07965
72	48	.18566	.17736	.16951	.16209	.15507	.14842	.14212	.13616	.13051	.12515	.12006	.11523	.11064	.10629	.10215	.09821	.09447	.09090	.08751	.08428
72	49	.19327	.18481	.17680	.16922	.16203	.15523	.14877	.14265	.13684	.13133	.12609	.12112	.11639	.11189	.10761	.10354	.09966	.09597	.09245	.08909
72	50	.20106	.19244	.18428	.17653	.16919	.16223	.15562	.14934	.14338	.13772	.13233	.12721	.12234	.11770	.11328	.10907	.10506	.10123	.09759	.09411
72	51	.20903	.20025	.19193	.18403	.17654	.16942	.16266	.15623	.15011	.14430	.13876	.13350	.12848	.12370	.11914	.11480	.11065	.10670	.10292	.09931
72	52	.21714	.20821	.19974	.19169	.18405	.17678	.16986	.16328	.15702	.15106	.14538	.13996	.13480	.12988	.12518	.12070	.11643	.11234	.10843	.10470
72	53	.22538	.21632	.20770	.19951	.19171	.18429	.17723	.17050	.16409	.15798	.15216	.14660	.14130	.13624	.13141	.12679	.12238	.11816	.11413	.11027
72	54	.23375	.22455	.21579	.20746	.19952	.19196	.18475	.17788	.17132	.16507	.15910	.15340	.14796	.14276	.13779	.13304	.12850	.12415	.11999	.11601
72	55	.24224	.23291	.22402	.21554	.20747	.19976	.19241	.18540	.17871	.17231	.16621	.16037	.15479	.14946	.14435	.13947	.13479	.13032	.12603	.12192
72	56	.25084	.24138	.23236	.22375	.21554	.20770	.20022	.19307	.18624	.17971	.17346	.16749	.16178	.15631	.15107	.14606	.14125	.13665	.13223	.12800
72	57	.25952	.24994	.24080	.23207	.22373	.21576	.20815	.20087	.19390	.18724	.18086	.17476	.16891	.16331	.15794	.15280	.14786	.14313	.13860	.13424
72	58	.26827	.25858	.24932	.24047	.23201	.22392	.21618	.20877	.20167	.19488	.18838	.18214	.17617	.17044	.16494	.15967	.15461	.14976	.14510	.14062
72	59	.27706	.26726	.25790	.24893	.24036	.23215	.22428	.21675	.20954	.20262	.19599	.18963	.18353	.17767	.17206	.16666	.16148	.15651	.15172	.14713
72	60	.28587	.27598	.26651	.25744	.24876	.24043	.23245	.22481	.21747	.21044	.20368	.19720	.19098	.18501	.17927	.17376	.16846	.16336	.15846	.15375
72	61	.29470	.28472	.27516	.26599	.25720	.24877	.24069	.23293	.22548	.21833	.21146	.20487	.19853	.19244	.18658	.18095	.17554	.17033	.16531	.16049
72	62	.30355	.29349	.28384	.27458	.26570	.25717	.24898	.24112	.23357	.22631	.21933	.21263	.20618	.19997	.19400	.18826	.18273	.17741	.17228	.16735
72	63	.31241	.30228	.29255	.28321	.27424	.26562	.25733	.24937	.24172	.23436	.22728	.22046	.21391	.20760	.20152	.19567	.19004	.18460	.17937	.17433
72	64	.32126	.31106	.30126	.29184	.28278	.27408	.26571	.25766	.24991	.24245	.23527	.22836	.22171	.21530	.20912	.20316	.19742	.19189	.18655	.18140
72	65	.33006	.31981	.30994	.30046	.29133	.28255	.27410	.26596	.25813	.25058	.24331	.23631	.22956	.22305	.21677	.21072	.20488	.19925	.19382	.18857
72	66	.33882	.32852	.31860	.30906	.29987	.29102	.28249	.27428	.26637	.25874	.25138	.24429	.23745	.23086	.22449	.21834	.21241	.20669	.20116	.19581
72	67	.34753	.33719	.32723	.31763	.30839	.29948	.29089	.28260	.27462	.26691	.25948	.25231	.24539	.23871	.23226	.22602	.22001	.21419	.20857	.20314
72	68	.35616	.34579	.33579	.32615	.31685	.30789	.29924	.29090	.28285	.27508	.26758	.26033	.25334	.24658	.24005	.23374	.22764	.22174	.21604	.21052
72	69	.36467	.35428	.34425	.33457	.32524	.31623	.30754	.29914	.29103	.28320	.27564	.26833	.26126	.25443	.24783	.24144	.23527	.22930	.22352	.21792
72	70	.37303	.36262	.35257	.34287	.33351	.32446	.31572	.30728	.29913	.29124	.28362	.27625	.26913	.26223	.25557	.24911	.24287	.23683	.23097	.22531
72	71	.38120	.37079	.36072	.35101	.34162	.33254	.32377	.31529	.30709	.29916	.29150	.28408	.27690	.26995	.26322	.25671	.25040	.24429	.23838	.23265

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
72	72	.38917	.37875	.36869	.35896	.34955	.34045	.33166	.32315	.31491	.30695	.29924	.29177	.28455	.27755	.27077	.26420	.25784	.25168	.24570	.23991
73	0	.02519	.02333	.02167	.02019	.01885	.01765	.01656	.01558	.01469	.01389	.01315	.01248	.01187	.01131	.01080	.01033	.00989	.00949	.00911	.00877
73	1	.02161	.01975	.01809	.01660	.01528	.01409	.01302	.01206	.01119	.01041	.00970	.00905	.00847	.00794	.00745	.00701	.00661	.00623	.00589	.00558
73	2	.02245	.02052	.01879	.01725	.01587	.01463	.01351	.01251	.01160	.01078	.01004	.00937	.00876	.00820	.00769	.00723	.00680	.00641	.00606	.00573
73	3	.02348	.02147	.01967	.01807	.01663	.01533	.01417	.01312	.01217	.01131	.01053	.00983	.00918	.00860	.00806	.00758	.00713	.00672	.00634	.00599
73	4	.02463	.02254	.02067	.01899	.01749	.01614	.01492	.01382	.01283	.01193	.01111	.01037	.00970	.00908	.00852	.00800	.00753	.00710	.00670	.00633
73	5	.02587	.02370	.02176	.02001	.01844	.01703	.01576	.01461	.01357	.01262	.01177	.01099	.01028	.00963	.00904	.00849	.00800	.00754	.00712	.00673
73	6	.02721	.02495	.02292	.02111	.01947	.01799	.01666	.01546	.01437	.01338	.01248	.01166	.01091	.01023	.00961	.00904	.00851	.00803	.00758	.00717
73	7	.02863	.02628	.02417	.02228	.02057	.01903	.01764	.01638	.01524	.01420	.01325	.01239	.01161	.01089	.01023	.00963	.00908	.00857	.00810	.00766
73	8	.03013	.02769	.02550	.02352	.02174	.02014	.01868	.01736	.01616	.01508	.01408	.01318	.01235	.01160	.01091	.01027	.00969	.00915	.00865	.00819
73	9	.03172	.02919	.02691	.02485	.02300	.02132	.01980	.01842	.01716	.01602	.01498	.01403	.01316	.01237	.01164	.01097	.01035	.00978	.00926	.00877
73	10	.03341	.03078	.02841	.02627	.02433	.02258	.02099	.01955	.01823	.01704	.01595	.01495	.01403	.01320	.01243	.01172	.01107	.01047	.00992	.00940
73	11	.03519	.03246	.02999	.02776	.02575	.02392	.02226	.02075	.01937	.01812	.01697	.01592	.01496	.01408	.01327	.01253	.01184	.01121	.01062	.01008
73	12	.03705	.03422	.03166	.02934	.02724	.02533	.02359	.02201	.02058	.01926	.01806	.01696	.01595	.01502	.01417	.01339	.01266	.01199	.01137	.01080
73	13	.03899	.03604	.03338	.03097	.02878	.02679	.02498	.02333	.02182	.02045	.01919	.01803	.01697	.01600	.01510	.01427	.01351	.01280	.01215	.01155
73	14	.04096	.03791	.03514	.03263	.03035	.02828	.02639	.02467	.02309	.02165	.02033	.01912	.01801	.01698	.01604	.01517	.01437	.01362	.01293	.01230
73	15	.04296	.03979	.03692	.03432	.03195	.02979	.02781	.02602	.02437	.02286	.02148	.02021	.01904	.01797	.01698	.01606	.01522	.01444	.01371	.01304
73	16	.04498	.04170	.03873	.03602	.03355	.03130	.02925	.02737	.02565	.02408	.02263	.02130	.02008	.01895	.01792	.01695	.01607	.01524	.01448	.01377
73	17	.04704	.04365	.04056	.03775	.03519	.03285	.03071	.02875	.02696	.02531	.02380	.02241	.02113	.01995	.01886	.01785	.01692	.01605	.01525	.01450
73	18	.04916	.04564	.04245	.03953	.03686	.03443	.03220	.03016	.02829	.02658	.02500	.02354	.02220	.02096	.01982	.01876	.01778	.01688	.01603	.01525
73	19	.05136	.04772	.04441	.04138	.03861	.03608	.03377	.03164	.02969	.02790	.02625	.02472	.02332	.02203	.02083	.01972	.01869	.01774	.01685	.01603
73	20	.05367	.04990	.04647	.04333	.04046	.03783	.03541	.03320	.03116	.02929	.02757	.02598	.02451	.02315	.02190	.02073	.01965	.01865	.01772	.01685
73	21	.05609	.05220	.04864	.04538	.04240	.03967	.03716	.03485	.03273	.03077	.02897	.02731	.02577	.02435	.02303	.02181	.02068	.01963	.01865	.01774
73	22	.05862	.05460	.05091	.04754	.04444	.04160	.03899	.03659	.03438	.03234	.03046	.02872	.02711	.02562	.02424	.02296	.02177	.02067	.01964	.01868
73	23	.06129	.05713	.05331	.04981	.04660	.04365	.04093	.03843	.03613	.03400	.03203	.03022	.02853	.02697	.02553	.02419	.02294	.02178	.02069	.01969
73	24	.06410	.05979	.05584	.05222	.04888	.04582	.04299	.04039	.03799	.03577	.03372	.03182	.03006	.02843	.02691	.02550	.02419	.02297	.02183	.02077
73	25	.06705	.06261	.05852	.05476	.05131	.04812	.04519	.04248	.03997	.03766	.03552	.03353	.03169	.02998	.02839	.02692	.02554	.02426	.02306	.02195
73	26	.07017	.06557	.06135	.05745	.05387	.05056	.04751	.04469	.04209	.03967	.03744	.03536	.03344	.03165	.02998	.02843	.02699	.02564	.02439	.02321
73	27	.07345	.06871	.06434	.06031	.05659	.05316	.04999	.04706	.04434	.04182	.03949	.03732	.03531	.03344	.03169	.03007	.02855	.02714	.02582	.02458
73	28	.07690	.07200	.06748	.06331	.05946	.05590	.05261	.04956	.04673	.04411	.04167	.03941	.03730	.03534	.03352	.03181	.03022	.02874	.02735	.02605
73	29	.08051	.07545	.07079	.06647	.06248	.05879	.05537	.05220	.04926	.04653	.04398	.04162	.03942	.03737	.03546	.03367	.03200	.03044	.02898	.02762
73	30	.08429	.07907	.07425	.06979	.06566	.06183	.05828	.05499	.05193	.04908	.04643	.04397	.04167	.03952	.03752	.03565	.03390	.03226	.03073	.02929
73	31	.08824	.08286	.07788	.07327	.06900	.06503	.06135	.05792	.05474	.05178	.04902	.04644	.04404	.04180	.03971	.03775	.03591	.03419	.03258	.03107
73	32	.09237	.08683	.08169	.07692	.07250	.06839	.06457	.06102	.05771	.05463	.05175	.04907	.04656	.04422	.04203	.03997	.03805	.03625	.03456	.03297
73	33	.09669	.09098	.08568	.08076	.07618	.07193	.06797	.06428	.06085	.05764	.05464	.05185	.04923	.04678	.04449	.04234	.04033	.03844	.03667	.03500
73	34	.10120	.09532	.08986	.08478	.08005	.07565	.07154	.06772	.06415	.06082	.05770	.05478	.05206	.04950	.04711	.04486	.04275	.04077	.03891	.03716
73	35	.10592	.09987	.09424	.08899	.08411	.07956	.07531	.07134	.06764	.06417	.06093	.05790	.05505	.05239	.04988	.04754	.04533	.04325	.04130	.03946
73	36	.11084	.10461	.09881	.09341	.08837	.08366	.07926	.07515	.07131	.06771	.06434	.06118	.05822	.05544	.05283	.05037	.04806	.04589	.04384	.04191
73	37	.11597	.10957	.10360	.09803	.09283	.08796	.08342	.07916	.07518	.07144	.06794	.06465	.06157	.05867	.05594	.05338	.05096	.04869	.04654	.04452
73	38	.12132	.11474	.10860	.10287	.09750	.09248	.08778	.08337	.07925	.07537	.07173	.06832	.06511	.06209	.05924	.05657	.05404	.05166	.04942	.04730
73	39	.12689	.12014	.11383	.10792	.10239	.09721	.09235	.08780	.08352	.07951	.07573	.07218	.06884	.06570	.06274	.05994	.05731	.05482	.05247	.05025
73	40	.13270	.12577	.11928	.11321	.10751	.10217	.09715	.09244	.08802	.08386	.07994	.07626	.07279	.06952	.06643	.06352	.06077	.05817	.05572	.05339
73	41	.13874	.13163	.12497	.11873	.11286	.10736	.10219	.09732	.09275	.08844	.08438	.08056	.07695	.07355	.07034	.06730	.06444	.06172	.05916	.05673
73	42	.14502	.13774	.13090	.12448	.11845	.11278	.10745	.10243	.09770	.09324	.08904	.08508	.08134	.07780	.07446	.07130	.06831	.06549	.06281	.06027
73	43	.15153	.14407	.13706	.13048	.12428	.11844	.11295	.10777	.10289	.09828	.09393	.08982	.08594	.08227	.07880	.07551	.07240	.06945	.06666	.06401
73	44	.15827	.15064	.14346	.13670	.13033	.12433	.11868	.11334	.10830	.10354	.09904	.09479	.09077	.08696	.08336	.07994	.07671	.07363	.07072	.06796
73	45	.16522	.15742	.15007	.14314	.13661	.13044	.12462	.11912	.11393	.10902	.10437	.09997	.09581	.09186	.08812	.08458	.08121	.07802	.07498	.07210
73	46	.17239	.16441	.15689	.14980	.14310	.13677	.13078	.12513	.11978	.11471	.10991	.10537	.10106	.09698	.09310	.08942	.08592	.08260	.07944	.07644
73	47	.17974	.17160	.16392	.15665	.14979	.14329	.13715	.13133	.12583	.12061	.11566	.11097	.10652	.10229	.09827	.09446	.09083	.08738	.08410	.08098
73	48	.18730	.17899	.17114	.16371	.15668	.15003	.14373	.13775	.13209	.12672	.12162	.11678	.11218	.10781	.10366	.09971	.09595	.09237	.08896	.08571

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
73	49	.19504	.18658	.17856	.17097	.16378	.15697	.15051	.14437	.13856	.13303	.12778	.12279	.11805	.11354	.10924	.10516	.10126	.09755	.09402	.09065
73	50	.20298	.19435	.18618	.17843	.17109	.16411	.15749	.15121	.14523	.13956	.13416	.12902	.12413	.11948	.11505	.11082	.10679	.10295	.09929	.09579
73	51	.21109	.20232	.19399	.18609	.17858	.17145	.16468	.15824	.15211	.14629	.14074	.13546	.13042	.12563	.12105	.11669	.11253	.10856	.10476	.10114
73	52	.21937	.21044	.20196	.19391	.18625	.17897	.17205	.16545	.15918	.15320	.14751	.14208	.13690	.13196	.12725	.12275	.11845	.11435	.11042	.10667
73	53	.22778	.21872	.21009	.20189	.19409	.18666	.17958	.17284	.16642	.16030	.15445	.14888	.14356	.13848	.13363	.12900	.12456	.12033	.11627	.11240
73	54	.23634	.22713	.21837	.21003	.20208	.19450	.18728	.18040	.17383	.16756	.16158	.15586	.15040	.14518	.14019	.13542	.13086	.12649	.12231	.11830
73	55	.24502	.23568	.22678	.21830	.21022	.20250	.19514	.18811	.18140	.17499	.16887	.16301	.15741	.15206	.14693	.14203	.13733	.13283	.12852	.12439
73	56	.25382	.24435	.23533	.22671	.21849	.21064	.20315	.19598	.18913	.18258	.17632	.17033	.16459	.15910	.15384	.14881	.14398	.13935	.13491	.13065
73	57	.26272	.25313	.24399	.23525	.22690	.21892	.21129	.20399	.19701	.19033	.18393	.17780	.17193	.16631	.16092	.15575	.15079	.14604	.14147	.13709
73	58	.27169	.26200	.25273	.24388	.23540	.22730	.21954	.21211	.20500	.19819	.19166	.18541	.17941	.17366	.16814	.16284	.15775	.15287	.14818	.14368
73	59	.28071	.27092	.26154	.25257	.24398	.23576	.22788	.22033	.21310	.20616	.19951	.19312	.18700	.18112	.17547	.17005	.16484	.15984	.15503	.15040
73	60	.28977	.27988	.27040	.26133	.25263	.24429	.23630	.22863	.22128	.21422	.20744	.20094	.19469	.18869	.18292	.17738	.17205	.16692	.16199	.15725
73	61	.29886	.28888	.27931	.27013	.26133	.25289	.24479	.23701	.22954	.22237	.21548	.20885	.20249	.19637	.19048	.18482	.17937	.17413	.16908	.16422
73	62	.30799	.29792	.28826	.27900	.27010	.26156	.25335	.24547	.23789	.23061	.22361	.21687	.21040	.20416	.19816	.19239	.18683	.18147	.17631	.17133
73	63	.31713	.30699	.29725	.28790	.27892	.27028	.26198	.25400	.24632	.23894	.23183	.22499	.21840	.21206	.20595	.20007	.19440	.18893	.18366	.17858
73	64	.32626	.31606	.30626	.29683	.28776	.27904	.27065	.26258	.25481	.24732	.24012	.23318	.22649	.22004	.21383	.20784	.20207	.19649	.19112	.18593
73	65	.33538	.32512	.31525	.30576	.29662	.28782	.27935	.27119	.26333	.25576	.24846	.24142	.23464	.22810	.22179	.21570	.20982	.20415	.19867	.19338
73	66	.34445	.33415	.32423	.31467	.30547	.29661	.28806	.27983	.27189	.26423	.25685	.24972	.24285	.23622	.22981	.22363	.21766	.21189	.20632	.20093
73	67	.35349	.34315	.33319	.32358	.31432	.30539	.29679	.28848	.28047	.27274	.26527	.25807	.25111	.24439	.23790	.23163	.22557	.21971	.21405	.20857
73	68	.36246	.35209	.34209	.33244	.32313	.31415	.30549	.29712	.28904	.28124	.27371	.26643	.25940	.25260	.24603	.23968	.23353	.22759	.22184	.21628
73	69	.37132	.36093	.35090	.34122	.33187	.32285	.31413	.30571	.29758	.28972	.28212	.27478	.26767	.26080	.25416	.24773	.24151	.23549	.22966	.22402
73	70	.38004	.36963	.35958	.34988	.34050	.33144	.32268	.31422	.30603	.29812	.29047	.28306	.27590	.26896	.26225	.25576	.24947	.24337	.23747	.23176
73	71	.38858	.37816	.36810	.35838	.34898	.33989	.33110	.32260	.31437	.30641	.29871	.29125	.28403	.27704	.27027	.26372	.25736	.25120	.24524	.23945
73	72	.39691	.38650	.37644	.36670	.35729	.34818	.33936	.33083	.32257	.31457	.30683	.29932	.29206	.28502	.27819	.27158	.26517	.25895	.25293	.24708
73	73	.40502	.39462	.38456	.37482	.36540	.35627	.34744	.33888	.33060	.32257	.31479	.30725	.29995	.29286	.28599	.27933	.27287	.26660	.26052	.25462
74	0	.02540	.02355	.02189	.02040	.01906	.01786	.01678	.01580	.01491	.01410	.01337	.01270	.01209	.01153	.01101	.01054	.01010	.00970	.00933	.00898
74	1	.02169	.01983	.01816	.01668	.01535	.01416	.01309	.01213	.01126	.01048	.00977	.00913	.00854	.00801	.00753	.00708	.00668	.00631	.00596	.00565
74	2	.02253	.02059	.01887	.01732	.01594	.01470	.01359	.01258	.01167	.01086	.01011	.00944	.00883	.00827	.00776	.00730	.00687	.00648	.00612	.00579
74	3	.02356	.02155	.01975	.01814	.01670	.01541	.01424	.01319	.01224	.01138	.01060	.00990	.00926	.00867	.00813	.00765	.00720	.00679	.00641	.00606
74	4	.02470	.02262	.02075	.01907	.01757	.01622	.01500	.01390	.01290	.01200	.01119	.01045	.00977	.00915	.00859	.00808	.00760	.00717	.00677	.00640
74	5	.02596	.02379	.02184	.02010	.01853	.01711	.01584	.01469	.01365	.01270	.01185	.01107	.01036	.00971	.00912	.00857	.00807	.00762	.00719	.00681
74	6	.02730	.02504	.02302	.02120	.01956	.01809	.01675	.01555	.01446	.01347	.01257	.01175	.01100	.01032	.00969	.00912	.00859	.00811	.00767	.00725
74	7	.02873	.02638	.02427	.02238	.02067	.01913	.01774	.01648	.01533	.01430	.01335	.01249	.01170	.01098	.01033	.00972	.00917	.00866	.00819	.00775
74	8	.03024	.02780	.02561	.02363	.02185	.02024	.01879	.01747	.01627	.01518	.01419	.01329	.01246	.01170	.01101	.01037	.00979	.00925	.00875	.00829
74	9	.03184	.02931	.02703	.02497	.02312	.02144	.01992	.01854	.01728	.01614	.01510	.01415	.01328	.01248	.01175	.01108	.01046	.00989	.00937	.00888
74	10	.03355	.03092	.02854	.02640	.02447	.02271	.02112	.01968	.01837	.01717	.01608	.01508	.01416	.01332	.01255	.01185	.01120	.01059	.01004	.00952
74	11	.03534	.03261	.03014	.02791	.02590	.02407	.02240	.02089	.01952	.01826	.01712	.01607	.01511	.01422	.01341	.01267	.01198	.01134	.01076	.01021
74	12	.03722	.03438	.03182	.02950	.02740	.02549	.02376	.02218	.02074	.01942	.01822	.01712	.01611	.01518	.01432	.01354	.01281	.01214	.01152	.01095
74	13	.03916	.03622	.03356	.03115	.02896	.02697	.02516	.02350	.02200	.02062	.01936	.01820	.01714	.01617	.01527	.01444	.01368	.01297	.01232	.01171
74	14	.04115	.03810	.03533	.03282	.03054	.02847	.02658	.02486	.02328	.02184	.02052	.01930	.01819	.01717	.01622	.01535	.01455	.01380	.01311	.01247
74	15	.04316	.04000	.03713	.03452	.03215	.02999	.02802	.02622	.02457	.02306	.02168	.02041	.01924	.01817	.01717	.01626	.01541	.01463	.01390	.01323
74	16	.04520	.04192	.03894	.03623	.03377	.03152	.02946	.02759	.02587	.02429	.02284	.02151	.02029	.01916	.01812	.01716	.01627	.01545	.01468	.01397
74	17	.04727	.04387	.04079	.03798	.03541	.03307	.03093	.02897	.02718	.02553	.02402	.02263	.02135	.02017	.01907	.01806	.01713	.01626	.01546	.01471
74	18	.04939	.04588	.04268	.03976	.03710	.03466	.03244	.03040	.02852	.02681	.02522	.02377	.02243	.02119	.02004	.01899	.01800	.01709	.01625	.01546
74	19	.05160	.04797	.04465	.04162	.03886	.03633	.03401	.03188	.02993	.02813	.02648	.02496	.02356	.02226	.02106	.01995	.01892	.01796	.01708	.01625
74	20	.05392	.05015	.04672	.04358	.04071	.03808	.03566	.03345	.03141	.02954	.02781	.02622	.02475	.02339	.02214	.02097	.01989	.01889	.01795	.01708
74	21	.05635	.05246	.04890	.04564	.04266	.03993	.03741	.03511	.03298	.03103	.02923	.02756	.02602	.02460	.02328	.02206	.02093	.01987	.01889	.01798
74	22	.05890	.05487	.05118	.04781	.04471	.04187	.03926	.03686	.03464	.03260	.03072	.02898	.02737	.02588	.02450	.02322	.02203	.02092	.01989	.01893
74	23	.06157	.05741	.05359	.05009	.04688	.04393	.04121	.03871	.03640	.03428	.03231	.03049	.02881	.02724	.02580	.02445	.02320	.02204	.02096	.01995
74	24	.06439	.06009	.05614	.05251	.04918	.04611	.04329	.04068	.03828	.03606	.03400	.03210	.03034	.02871	.02719	.02578	.02447	.02324	.02211	.02104

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
74	25	.06736	.06291	.05883	.05507	.05161	.04843	.04549	.04278	.04028	.03796	.03582	.03383	.03199	.03028	.02869	.02721	.02583	.02455	.02335	.02223
74	26	.07049	.06590	.06167	.05778	.05419	.05089	.04783	.04501	.04240	.03999	.03775	.03567	.03375	.03196	.03029	.02874	.02729	.02594	.02468	.02351
74	27	.07379	.06905	.06468	.06065	.05693	.05350	.05033	.04739	.04468	.04216	.03982	.03765	.03564	.03376	.03202	.03039	.02887	.02745	.02613	.02489
74	28	.07726	.07236	.06784	.06367	.05982	.05626	.05296	.04991	.04708	.04446	.04202	.03976	.03765	.03568	.03386	.03215	.03056	.02907	.02768	.02638
74	29	.08089	.07584	.07117	.06685	.06286	.05917	.05575	.05258	.04963	.04690	.04435	.04199	.03979	.03773	.03582	.03403	.03236	.03080	.02933	.02796
74	30	.08470	.07948	.07466	.07020	.06606	.06223	.05868	.05539	.05232	.04948	.04682	.04436	.04205	.03991	.03790	.03603	.03427	.03263	.03110	.02966
74	31	.08867	.08329	.07831	.07370	.06942	.06546	.06177	.05835	.05516	.05220	.04943	.04686	.04445	.04221	.04011	.03815	.03631	.03459	.03297	.03146
74	32	.09283	.08728	.08215	.07738	.07296	.06884	.06502	.06147	.05816	.05507	.05219	.04951	.04700	.04465	.04246	.04040	.03847	.03667	.03497	.03338
74	33	.09718	.09147	.08617	.08124	.07667	.07241	.06845	.06476	.06132	.05811	.05511	.05231	.04970	.04724	.04495	.04280	.04078	.03889	.03711	.03544
74	34	.10172	.09584	.09038	.08529	.08057	.07616	.07206	.06823	.06466	.06132	.05820	.05528	.05255	.04999	.04759	.04534	.04323	.04125	.03938	.03762
74	35	.10648	.10042	.09479	.08955	.08466	.08011	.07586	.07189	.06818	.06471	.06147	.05843	.05558	.05291	.05041	.04805	.04584	.04376	.04180	.03996
74	36	.11144	.10521	.09941	.09400	.08896	.08425	.07985	.07574	.07189	.06829	.06492	.06176	.05879	.05600	.05339	.05093	.04861	.04643	.04438	.04245
74	37	.11661	.11021	.10424	.09867	.09346	.08860	.08405	.07979	.07580	.07206	.06856	.06527	.06218	.05927	.05654	.05397	.05155	.04927	.04713	.04510
74	38	.12201	.11544	.10930	.10356	.09819	.09316	.08846	.08405	.07992	.07604	.07240	.06898	.06576	.06274	.05989	.05721	.05468	.05230	.05005	.04792
74	39	.12764	.12089	.11457	.10867	.10313	.09795	.09309	.08853	.08425	.08023	.07645	.07290	.06955	.06640	.06343	.06063	.05799	.05550	.05315	.05092
74	40	.13351	.12658	.12009	.11401	.10831	.10297	.09795	.09324	.08881	.08464	.08072	.07703	.07355	.07028	.06718	.06427	.06151	.05891	.05644	.05411
74	41	.13962	.13251	.12585	.11960	.11373	.10822	.10305	.09818	.09360	.08928	.08522	.08139	.07778	.07437	.07115	.06811	.06524	.06252	.05995	.05751
74	42	.14597	.13869	.13185	.12543	.11940	.11372	.10838	.10336	.09862	.09416	.08995	.08598	.08223	.07869	.07535	.07218	.06918	.06635	.06366	.06111
74	43	.15256	.14510	.13809	.13150	.12530	.11946	.11396	.10878	.10389	.09928	.09492	.09081	.08692	.08324	.07976	.07647	.07335	.07039	.06759	.06493
74	44	.15939	.15176	.14458	.13782	.13145	.12544	.11978	.11443	.10939	.10462	.10012	.09586	.09183	.08802	.08440	.08098	.07773	.07465	.07173	.06896
74	45	.16644	.15863	.15128	.14435	.13781	.13164	.12582	.12031	.11511	.11019	.10554	.10113	.09696	.09301	.08926	.08570	.08233	.07912	.07608	.07318
74	46	.17371	.16573	.15821	.15111	.14440	.13807	.13208	.12642	.12106	.11599	.11118	.10663	.10231	.09822	.09433	.09064	.08713	.08380	.08064	.07762
74	47	.18118	.17303	.16534	.15808	.15121	.14471	.13856	.13274	.12722	.12199	.11704	.11234	.10787	.10364	.09961	.09579	.09215	.08869	.08539	.08226
74	48	.18885	.18054	.17269	.16526	.15822	.15156	.14525	.13927	.13360	.12822	.12311	.11826	.11365	.10927	.10511	.10114	.09737	.09378	.09036	.08710
74	49	.19672	.18825	.18024	.17264	.16545	.15863	.15216	.14602	.14019	.13466	.12940	.12440	.11964	.11512	.11082	.10672	.10281	.09909	.09554	.09215
74	50	.20479	.19617	.18799	.18024	.17289	.16591	.15928	.15299	.14701	.14132	.13591	.13076	.12586	.12119	.11675	.11251	.10847	.10461	.10093	.09742
74	51	.21306	.20428	.19595	.18804	.18053	.17340	.16661	.16017	.15403	.14819	.14263	.13734	.13229	.12748	.12289	.11852	.11434	.11035	.10654	.10290
74	52	.22148	.21256	.20408	.19602	.18836	.18107	.17414	.16753	.16125	.15526	.14955	.14411	.13892	.13397	.12924	.12472	.12041	.11629	.11235	.10858
74	53	.23007	.22100	.21237	.20417	.19636	.18892	.18184	.17509	.16865	.16252	.15666	.15108	.14574	.14065	.13578	.13113	.12668	.12242	.11835	.11446
74	54	.23880	.22959	.22082	.21248	.20452	.19694	.18971	.18282	.17624	.16995	.16396	.15823	.15275	.14751	.14251	.13772	.13314	.12875	.12455	.12052
74	55	.24766	.23833	.22943	.22094	.21285	.20512	.19775	.19071	.18399	.17757	.17143	.16556	.15994	.15457	.14943	.14450	.13978	.13527	.13093	.12678
74	56	.25666	.24719	.23817	.22955	.22132	.21346	.20595	.19878	.19192	.18535	.17908	.17307	.16731	.16180	.15653	.15147	.14662	.14197	.13751	.13323
74	57	.26576	.25618	.24703	.23829	.22993	.22194	.21430	.20699	.20000	.19330	.18689	.18074	.17485	.16921	.16380	.15861	.15363	.14885	.14426	.13986
74	58	.27496	.26526	.25600	.24713	.23866	.23054	.22277	.21533	.20821	.20138	.19484	.18856	.18254	.17677	.17123	.16591	.16080	.15589	.15118	.14665
74	59	.28421	.27441	.26504	.25606	.24747	.23923	.23134	.22378	.21653	.20957	.20290	.19650	.19035	.18445	.17879	.17334	.16811	.16308	.15824	.15358
74	60	.29351	.28361	.27414	.26505	.25635	.24800	.24000	.23232	.22494	.21787	.21108	.20455	.19828	.19226	.18647	.18090	.17554	.17039	.16543	.16066
74	61	.30285	.29286	.28329	.27411	.26530	.25685	.24873	.24094	.23346	.22627	.21935	.21271	.20632	.20018	.19427	.18858	.18311	.17783	.17276	.16787
74	62	.31223	.30217	.29251	.28324	.27433	.26578	.25756	.24966	.24207	.23477	.22775	.22099	.21449	.20823	.20220	.19640	.19081	.18542	.18023	.17523
74	63	.32165	.31151	.30178	.29242	.28343	.27478	.26647	.25847	.25078	.24337	.23624	.22938	.22277	.21640	.21026	.20435	.19865	.19315	.18784	.18273
74	64	.33107	.32087	.31107	.30164	.29256	.28383	.27543	.26734	.25955	.25205	.24482	.23785	.23114	.22466	.21842	.21240	.20659	.20099	.19558	.19036
74	65	.34048	.33023	.32036	.31086	.30172	.29291	.28443	.27625	.26837	.26078	.25346	.24640	.23959	.23301	.22667	.22055	.21464	.20893	.20342	.19810
74	66	.34988	.33958	.32966	.32010	.31089	.30201	.29345	.28520	.27724	.26957	.26216	.25501	.24810	.24144	.23500	.22879	.22278	.21698	.21137	.20594
74	67	.35924	.34890	.33894	.32933	.32007	.31113	.30251	.29419	.28615	.27840	.27091	.26368	.25669	.24994	.24342	.23711	.23102	.22512	.21942	.21390
74	68	.36855	.35818	.34818	.33853	.32922	.32023	.31155	.30317	.29507	.28725	.27969	.27238	.26532	.25849	.25188	.24549	.23931	.23333	.22754	.22194
74	69	.37776	.36737	.35735	.34766	.33831	.32928	.32055	.31211	.30396	.29607	.28845	.28108	.27394	.26704	.26036	.25390	.24764	.24158	.23571	.23002
74	70	.38683	.37643	.36639	.35668	.34730	.33823	.32946	.32098	.31278	.30484	.29716	.28972	.28253	.27556	.26881	.26228	.25595	.24981	.24387	.23811
74	71	.39573	.38533	.37527	.36555	.35615	.34705	.33825	.32973	.32148	.31350	.30577	.29828	.29103	.28401	.27720	.27060	.26421	.25801	.25199	.24616
74	72	.40443	.39403	.38398	.37425	.36483	.35571	.34688	.33833	.33006	.32203	.31426	.30673	.29943	.29236	.28549	.27884	.27239	.26613	.26006	.25416
74	73	.41291	.40253	.39248	.38274	.37332	.36419	.35534	.34677	.33847	.33042	.32261	.31504	.30770	.30058	.29367	.28697	.28047	.27416	.26803	.26208
74	74	.42117	.41081	.40077	.39105	.38162	.37249	.36363	.35505	.34672	.33865	.33082	.32322	.31584	.30869	.30174	.29500	.28845	.28209	.27592	.26992

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
75	0	.02561	.02376	.02210	.02061	.01928	.01808	.01699	.01601	.01513	.01432	.01359	.01292	.01231	.01175	.01123	.01076	.01032	.00991	.00954	.00919
75	1	.02176	.01990	.01824	.01675	.01543	.01424	.01317	.01220	.01134	.01055	.00984	.00920	.00862	.00808	.00760	.00715	.00675	.00637	.00603	.00572
75	2	.02260	.02066	.01894	.01739	.01601	.01477	.01365	.01265	.01174	.01092	.01018	.00951	.00890	.00834	.00783	.00736	.00694	.00655	.00619	.00586
75	3	.02363	.02162	.01982	.01821	.01677	.01548	.01431	.01326	.01231	.01145	.01067	.00997	.00932	.00874	.00820	.00771	.00726	.00685	.00647	.00612
75	4	.02478	.02269	.02082	.01915	.01764	.01629	.01507	.01397	.01298	.01208	.01126	.01052	.00984	.00922	.00866	.00814	.00767	.00724	.00684	.00647
75	5	.02604	.02387	.02192	.02018	.01861	.01719	.01592	.01477	.01373	.01278	.01192	.01114	.01043	.00978	.00919	.00865	.00815	.00769	.00727	.00688
75	6	.02739	.02513	.02310	.02128	.01965	.01817	.01684	.01563	.01454	.01355	.01265	.01183	.01108	.01040	.00977	.00920	.00867	.00819	.00774	.00733
75	7	.02882	.02648	.02437	.02247	.02077	.01923	.01783	.01657	.01543	.01439	.01344	.01258	.01179	.01107	.01042	.00981	.00925	.00874	.00827	.00784
75	8	.03034	.02791	.02571	.02374	.02196	.02035	.01889	.01757	.01637	.01528	.01429	.01339	.01256	.01180	.01111	.01047	.00988	.00934	.00884	.00838
75	9	.03196	.02943	.02715	.02509	.02323	.02155	.02003	.01865	.01739	.01625	.01521	.01426	.01339	.01259	.01186	.01119	.01057	.01000	.00947	.00899
75	10	.03367	.03104	.02867	.02653	.02460	.02284	.02125	.01981	.01849	.01729	.01620	.01520	.01429	.01345	.01268	.01197	.01131	.01071	.01016	.00964
75	11	.03548	.03275	.03028	.02805	.02604	.02421	.02255	.02103	.01966	.01840	.01725	.01620	.01524	.01436	.01355	.01280	.01211	.01148	.01089	.01034
75	12	.03737	.03454	.03198	.02966	.02756	.02565	.02391	.02233	.02089	.01957	.01837	.01727	.01626	.01533	.01447	.01369	.01296	.01229	.01167	.01109
75	13	.03933	.03639	.03373	.03132	.02913	.02714	.02533	.02367	.02217	.02079	.01953	.01837	.01731	.01633	.01543	.01460	.01384	.01313	.01248	.01187
75	14	.04133	.03828	.03552	.03301	.03073	.02865	.02676	.02504	.02346	.02202	.02070	.01949	.01837	.01735	.01640	.01553	.01472	.01398	.01329	.01264
75	15	.04336	.04020	.03733	.03472	.03235	.03019	.02821	.02641	.02477	.02326	.02187	.02060	.01943	.01836	.01737	.01645	.01560	.01482	.01409	.01341
75	16	.04540	.04213	.03915	.03644	.03397	.03173	.02967	.02779	.02607	.02450	.02305	.02172	.02049	.01936	.01832	.01736	.01647	.01564	.01488	.01417
75	17	.04748	.04409	.04100	.03819	.03563	.03329	.03115	.02919	.02740	.02575	.02423	.02284	.02156	.02038	.01928	.01827	.01734	.01647	.01566	.01492
75	18	.04962	.04610	.04290	.03999	.03732	.03489	.03266	.03062	.02875	.02703	.02545	.02399	.02265	.02141	.02026	.01920	.01822	.01731	.01646	.01568
75	19	.05184	.04820	.04488	.04186	.03909	.03656	.03424	.03211	.03016	.02836	.02671	.02519	.02378	.02249	.02128	.02017	.01914	.01818	.01730	.01647
75	20	.05416	.05040	.04696	.04382	.04095	.03832	.03590	.03369	.03165	.02978	.02805	.02646	.02499	.02363	.02237	.02120	.02012	.01911	.01818	.01731
75	21	.05660	.05271	.04915	.04589	.04291	.04018	.03766	.03536	.03323	.03128	.02947	.02781	.02627	.02484	.02352	.02230	.02116	.02011	.01913	.01821
75	22	.05916	.05513	.05144	.04807	.04497	.04213	.03952	.03711	.03490	.03286	.03098	.02923	.02762	.02613	.02475	.02347	.02227	.02116	.02013	.01917
75	23	.06184	.05768	.05386	.05036	.04715	.04420	.04148	.03898	.03667	.03454	.03257	.03075	.02907	.02751	.02606	.02471	.02346	.02229	.02121	.02020
75	24	.06467	.06037	.05642	.05279	.04946	.04639	.04357	.04096	.03856	.03634	.03428	.03238	.03061	.02898	.02746	.02605	.02473	.02351	.02237	.02130
75	25	.06766	.06321	.05912	.05537	.05191	.04872	.04579	.04307	.04057	.03825	.03611	.03412	.03227	.03056	.02897	.02749	.02611	.02482	.02362	.02250
75	26	.07080	.06620	.06198	.05809	.05450	.05119	.04814	.04532	.04271	.04029	.03805	.03598	.03405	.03225	.03059	.02903	.02759	.02623	.02497	.02379
75	27	.07412	.06937	.06500	.06097	.05726	.05382	.05065	.04772	.04500	.04248	.04014	.03797	.03595	.03408	.03233	.03070	.02918	.02776	.02643	.02519
75	28	.07760	.07270	.06818	.06401	.06016	.05660	.05330	.05025	.04742	.04480	.04236	.04009	.03798	.03602	.03419	.03248	.03088	.02939	.02800	.02669
75	29	.08126	.07620	.07153	.06722	.06323	.05953	.05611	.05294	.04999	.04725	.04471	.04234	.04014	.03808	.03617	.03438	.03270	.03114	.02967	.02830
75	30	.08508	.07986	.07504	.07058	.06645	.06262	.05907	.05577	.05270	.04985	.04720	.04473	.04243	.04028	.03827	.03639	.03464	.03299	.03146	.03001
75	31	.08908	.08370	.07872	.07411	.06983	.06586	.06218	.05875	.05556	.05260	.04983	.04725	.04485	.04260	.04050	.03854	.03670	.03497	.03335	.03184
75	32	.09326	.08772	.08258	.07781	.07339	.06928	.06545	.06190	.05858	.05550	.05262	.04993	.04742	.04507	.04287	.04081	.03888	.03707	.03538	.03378
75	33	.09764	.09193	.08663	.08171	.07713	.07287	.06891	.06522	.06178	.05856	.05557	.05276	.05014	.04769	.04539	.04324	.04121	.03932	.03754	.03586
75	34	.10222	.09633	.09087	.08579	.08106	.07665	.07255	.06872	.06514	.06180	.05868	.05576	.05303	.05047	.04806	.04581	.04369	.04170	.03983	.03808
75	35	.10700	.10095	.09532	.09008	.08519	.08063	.07638	.07241	.06870	.06523	.06198	.05894	.05609	.05342	.05091	.04855	.04634	.04425	.04229	.04044
75	36	.11200	.10578	.09998	.09457	.08952	.08481	.08041	.07630	.07245	.06885	.06547	.06230	.05933	.05654	.05392	.05146	.04914	.04696	.04490	.04297
75	37	.11722	.11082	.10485	.09928	.09407	.08920	.08465	.08039	.07640	.07266	.06915	.06585	.06276	.05985	.05712	.05455	.05212	.04984	.04768	.04565
75	38	.12267	.11609	.10995	.10421	.09884	.09382	.08911	.08470	.08056	.07668	.07304	.06961	.06639	.06336	.06051	.05782	.05529	.05290	.05065	.04852
75	39	.12835	.12159	.11528	.10937	.10384	.09865	.09379	.08923	.08494	.08092	.07714	.07358	.07023	.06707	.06410	.06130	.05865	.05615	.05379	.05156
75	40	.13427	.12734	.12085	.11477	.10907	.10372	.09870	.09399	.08956	.08539	.08146	.07777	.07429	.07100	.06791	.06498	.06222	.05961	.05714	.05481
75	41	.14044	.13334	.12667	.12042	.11456	.10905	.10387	.09899	.09441	.09009	.08602	.08219	.07857	.07516	.07194	.06889	.06601	.06328	.06071	.05826
75	42	.14687	.13958	.13275	.12633	.12029	.11461	.10927	.10424	.09951	.09504	.09083	.08685	.08310	.07955	.07619	.07302	.07002	.06718	.06448	.06193
75	43	.15353	.14608	.13907	.13247	.12627	.12043	.11493	.10974	.10484	.10023	.09587	.09175	.08785	.08417	.08068	.07738	.07426	.07129	.06848	.06581
75	44	.16045	.15282	.14563	.13887	.13250	.12649	.12083	.11548	.11043	.10566	.10115	.09688	.09285	.08902	.08540	.08197	.07872	.07563	.07270	.06992
75	45	.16759	.15978	.15243	.14550	.13896	.13278	.12696	.12145	.11624	.11132	.10666	.10224	.09806	.09410	.09035	.08678	.08340	.08019	.07713	.07423
75	46	.17495	.16698	.15946	.15236	.14565	.13931	.13332	.12765	.12229	.11721	.11240	.10784	.10351	.09941	.09551	.09182	.08830	.08496	.08178	.07876
75	47	.18253	.17439	.16670	.15943	.15256	.14605	.13990	.13407	.12855	.12332	.11835	.11365	.10918	.10493	.10090	.09706	.09341	.08994	.08664	.08349
75	48	.19032	.18201	.17416	.16672	.15969	.15302	.14671	.14072	.13504	.12965	.12454	.11968	.11506	.11067	.10650	.10253	.09875	.09514	.09171	.08844
75	49	.19831	.18984	.18183	.17423	.16703	.16021	.15373	.14759	.14176	.13621	.13095	.12594	.12118	.11664	.11233	.10822	.10430	.10057	.09700	.09361

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
75	50	.20652	.19789	.18972	.18196	.17461	.16762	.16099	.15469	.14870	.14300	.13759	.13243	.12752	.12284	.11838	.11413	.11008	.10621	.10252	.09900
75	51	.21492	.20614	.19781	.18990	.18239	.17525	.16846	.16201	.15586	.15002	.14445	.13914	.13409	.12927	.12467	.12028	.11609	.11209	.10826	.10461
75	52	.22350	.21457	.20609	.19803	.19036	.18307	.17613	.16952	.16323	.15723	.15152	.14606	.14086	.13590	.13116	.12663	.12230	.11817	.11421	.11043
75	53	.23224	.22317	.21455	.20634	.19852	.19108	.18399	.17724	.17079	.16465	.15878	.15318	.14784	.14273	.13785	.13318	.12872	.12445	.12037	.11645
75	54	.24114	.23193	.22317	.21481	.20686	.19927	.19203	.18513	.17854	.17225	.16624	.16050	.15501	.14976	.14474	.13994	.13534	.13094	.12672	.12268
75	55	.25018	.24084	.23194	.22346	.21536	.20763	.20026	.19321	.18648	.18004	.17389	.16801	.16238	.15699	.15183	.14689	.14216	.13762	.13328	.12910
75	56	.25936	.24990	.24087	.23226	.22402	.21616	.20865	.20146	.19459	.18802	.18173	.17570	.16994	.16441	.15912	.15404	.14918	.14451	.14003	.13573
75	57	.26867	.25909	.24994	.24120	.23284	.22484	.21719	.20988	.20287	.19616	.18973	.18358	.17768	.17202	.16659	.16138	.15638	.15158	.14698	.14255
75	58	.27807	.26838	.25912	.25025	.24177	.23365	.22588	.21843	.21129	.20445	.19789	.19160	.18557	.17978	.17422	.16888	.16375	.15883	.15409	.14954
75	59	.28755	.27775	.26838	.25940	.25080	.24256	.23467	.22710	.21983	.21287	.20618	.19976	.19360	.18768	.18199	.17653	.17127	.16622	.16136	.15669
75	60	.29708	.28719	.27771	.26863	.25992	.25157	.24355	.23586	.22848	.22139	.21458	.20804	.20176	.19571	.18990	.18431	.17893	.17376	.16878	.16398
75	61	.30666	.29668	.28711	.27793	.26912	.26066	.25254	.24473	.23724	.23003	.22310	.21644	.21004	.20387	.19794	.19223	.18673	.18144	.17634	.17142
75	62	.31630	.30624	.29659	.28731	.27841	.26985	.26162	.25371	.24611	.23879	.23175	.22498	.21846	.21218	.20613	.20030	.19469	.18927	.18406	.17902
75	63	.32598	.31586	.30612	.29677	.28777	.27912	.27080	.26279	.25508	.24766	.24051	.23363	.22700	.22061	.21445	.20851	.20278	.19726	.19193	.18678
75	64	.33569	.32550	.31569	.30626	.29719	.28845	.28004	.27194	.26414	.25662	.24937	.24239	.23565	.22916	.22289	.21684	.21101	.20537	.19994	.19468
75	65	.34539	.33515	.32529	.31579	.30664	.29783	.28934	.28115	.27326	.26565	.25831	.25123	.24439	.23780	.23143	.22528	.21934	.21361	.20806	.20271
75	66	.35509	.34480	.33489	.32533	.31612	.30724	.29867	.29041	.28244	.27474	.26732	.26015	.25322	.24653	.24007	.23382	.22779	.22195	.21631	.21085
75	67	.36478	.35445	.34450	.33489	.32562	.31668	.30805	.29972	.29167	.28390	.27639	.26914	.26213	.25535	.24880	.24247	.23634	.23041	.22468	.21913
75	68	.37442	.36406	.35407	.34443	.33512	.32612	.31743	.30904	.30093	.29309	.28551	.27818	.27109	.26424	.25760	.25118	.24497	.23896	.23313	.22749
75	69	.38397	.37360	.36358	.35391	.34456	.33552	.32678	.31834	.31017	.30227	.29462	.28723	.28007	.27314	.26643	.25993	.25364	.24755	.24164	.23592
75	70	.39340	.38302	.37299	.36329	.35391	.34483	.33606	.32757	.31935	.31139	.30369	.29624	.28901	.28202	.27524	.26867	.26231	.25614	.25016	.24436
75	71	.40266	.39228	.38224	.37252	.36312	.35402	.34521	.33669	.32843	.32043	.31268	.30517	.29789	.29084	.28400	.27737	.27094	.26470	.25865	.25278
75	72	.41172	.40135	.39131	.38159	.37218	.36306	.35423	.34567	.33738	.32934	.32155	.31399	.30667	.29956	.29267	.28598	.27950	.27320	.26709	.26115
75	73	.42058	.41022	.40019	.39047	.38105	.37192	.36307	.35449	.34617	.33811	.33028	.32269	.31532	.30818	.30124	.29450	.28796	.28161	.27544	.26945
75	74	.42922	.41889	.40887	.39916	.38974	.38061	.37175	.36316	.35482	.34673	.33888	.33126	.32386	.31668	.30970	.30292	.29633	.28994	.28372	.27768
75	75	.43765	.42735	.41735	.40766	.39825	.38912	.38026	.37167	.36332	.35521	.34734	.33970	.33228	.32506	.31805	.31124	.30462	.29818	.29192	.28583
76	0	.02582	.02397	.02231	.02083	.01949	.01829	.01721	.01623	.01534	.01454	.01380	.01314	.01252	.01196	.01145	.01097	.01054	.01013	.00976	.00941
76	1	.02183	.01997	.01831	.01682	.01550	.01431	.01324	.01227	.01141	.01062	.00991	.00927	.00868	.00815	.00767	.00722	.00681	.00644	.00610	.00578
76	2	.02266	.02073	.01900	.01746	.01608	.01484	.01372	.01272	.01181	.01099	.01025	.00957	.00896	.00840	.00789	.00743	.00700	.00661	.00625	.00592
76	3	.02369	.02168	.01989	.01828	.01684	.01554	.01438	.01332	.01238	.01152	.01074	.01003	.00939	.00880	.00826	.00778	.00733	.00691	.00654	.00619
76	4	.02485	.02276	.02089	.01922	.01771	.01636	.01514	.01404	.01304	.01214	.01133	.01058	.00991	.00929	.00873	.00821	.00774	.00730	.00690	.00653
76	5	.02611	.02394	.02200	.02025	.01868	.01727	.01599	.01484	.01380	.01285	.01200	.01122	.01050	.00985	.00926	.00872	.00822	.00776	.00733	.00695
76	6	.02747	.02521	.02318	.02137	.01973	.01825	.01692	.01571	.01462	.01363	.01273	.01191	.01116	.01048	.00985	.00928	.00875	.00826	.00782	.00741
76	7	.02891	.02657	.02446	.02256	.02086	.01931	.01792	.01666	.01551	.01448	.01353	.01267	.01188	.01116	.01050	.00989	.00934	.00883	.00835	.00792
76	8	.03044	.02800	.02581	.02384	.02206	.02045	.01899	.01767	.01647	.01538	.01439	.01348	.01265	.01190	.01120	.01056	.00998	.00943	.00894	.00847
76	9	.03207	.02954	.02726	.02520	.02334	.02166	.02014	.01876	.01750	.01636	.01532	.01436	.01349	.01270	.01196	.01129	.01067	.01010	.00957	.00909
76	10	.03379	.03116	.02879	.02665	.02472	.02296	.02137	.01993	.01861	.01741	.01632	.01532	.01440	.01356	.01279	.01208	.01143	.01083	.01027	.00975
76	11	.03561	.03288	.03042	.02819	.02617	.02434	.02268	.02117	.01979	.01853	.01739	.01634	.01537	.01449	.01368	.01293	.01224	.01160	.01102	.01047
76	12	.03752	.03469	.03213	.02981	.02770	.02580	.02406	.02248	.02104	.01972	.01852	.01741	.01640	.01547	.01462	.01383	.01310	.01243	.01181	.01123
76	13	.03950	.03656	.03390	.03148	.02929	.02730	.02549	.02384	.02233	.02095	.01969	.01853	.01747	.01649	.01559	.01476	.01400	.01329	.01263	.01202
76	14	.04151	.03846	.03570	.03319	.03091	.02883	.02694	.02522	.02364	.02220	.02087	.01966	.01855	.01752	.01657	.01570	.01489	.01415	.01345	.01281
76	15	.04355	.04038	.03752	.03491	.03254	.03038	.02840	.02660	.02496	.02345	.02206	.02079	.01962	.01854	.01755	.01663	.01578	.01500	.01427	.01359
76	16	.04560	.04233	.03935	.03664	.03417	.03193	.02987	.02799	.02627	.02469	.02325	.02192	.02069	.01956	.01852	.01755	.01666	.01584	.01507	.01436
76	17	.04769	.04430	.04121	.03840	.03584	.03350	.03136	.02940	.02760	.02596	.02444	.02305	.02177	.02058	.01949	.01848	.01754	.01667	.01587	.01512
76	18	.04983	.04632	.04312	.04020	.03754	.03511	.03288	.03084	.02896	.02724	.02566	.02420	.02286	.02162	.02047	.01941	.01843	.01752	.01667	.01588
76	19	.05206	.04842	.04511	.04208	.03931	.03678	.03446	.03234	.03038	.02859	.02693	.02541	.02400	.02271	.02150	.02039	.01936	.01840	.01751	.01668
76	20	.05439	.05063	.04719	.04405	.04118	.03855	.03614	.03392	.03188	.03001	.02828	.02669	.02522	.02386	.02260	.02143	.02034	.01934	.01840	.01753
76	21	.05684	.05295	.04939	.04613	.04315	.04042	.03790	.03560	.03347	.03152	.02971	.02805	.02651	.02508	.02376	.02253	.02140	.02034	.01936	.01844
76	22	.05940	.05538	.05169	.04832	.04522	.04238	.03977	.03736	.03515	.03311	.03122	.02948	.02787	.02638	.02499	.02371	.02251	.02140	.02037	.01941
76	23	.06210	.05794	.05412	.05062	.04741	.04446	.04174	.03924	.03693	.03480	.03283	.03101	.02932	.02776	.02631	.02496	.02371	.02254	.02146	.02044

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
76	24	.06494	.06064	.05669	.05306	.04973	.04666	.04384	.04123	.03883	.03660	.03455	.03264	.03088	.02924	.02772	.02631	.02499	.02377	.02263	.02156
76	25	.06794	.06349	.05940	.05565	.05219	.04901	.04607	.04336	.04085	.03853	.03639	.03440	.03255	.03084	.02924	.02776	.02638	.02509	.02389	.02277
76	26	.07109	.06650	.06227	.05838	.05480	.05149	.04844	.04561	.04300	.04059	.03835	.03627	.03434	.03254	.03087	.02932	.02787	.02652	.02525	.02407
76	27	.07443	.06968	.06531	.06128	.05757	.05413	.05096	.04803	.04531	.04279	.04045	.03828	.03626	.03438	.03263	.03100	.02948	.02806	.02673	.02549
76	28	.07793	.07303	.06851	.06434	.06049	.05693	.05363	.05058	.04775	.04512	.04268	.04041	.03830	.03634	.03450	.03279	.03120	.02971	.02831	.02700
76	29	.08160	.07655	.07188	.06756	.06357	.05988	.05646	.05328	.05033	.04760	.04505	.04268	.04048	.03842	.03650	.03471	.03303	.03147	.03000	.02863
76	30	.08545	.08023	.07541	.07095	.06681	.06298	.05943	.05613	.05307	.05022	.04756	.04509	.04278	.04063	.03862	.03675	.03499	.03334	.03180	.03036
76	31	.08947	.08409	.07911	.07450	.07022	.06625	.06256	.05914	.05595	.05298	.05022	.04764	.04523	.04298	.04088	.03891	.03707	.03534	.03372	.03220
76	32	.09367	.08813	.08299	.07823	.07380	.06969	.06587	.06231	.05899	.05590	.05302	.05033	.04782	.04547	.04327	.04121	.03928	.03747	.03577	.03417
76	33	.09808	.09237	.08707	.08214	.07757	.07331	.06935	.06565	.06221	.05900	.05600	.05319	.05057	.04811	.04581	.04366	.04163	.03973	.03795	.03627
76	34	.10268	.09680	.09134	.08625	.08152	.07712	.07301	.06918	.06561	.06227	.05914	.05622	.05348	.05092	.04851	.04626	.04414	.04215	.04027	.03851
76	35	.10750	.10145	.09582	.09058	.08569	.08113	.07688	.07291	.06920	.06572	.06247	.05943	.05658	.05390	.05139	.04903	.04681	.04473	.04276	.04091
76	36	.11254	.10631	.10051	.09511	.09006	.08535	.08095	.07683	.07298	.06937	.06599	.06283	.05985	.05706	.05444	.05197	.04965	.04747	.04541	.04347
76	37	.11779	.11139	.10542	.09985	.09464	.08978	.08522	.08096	.07697	.07322	.06971	.06642	.06332	.06041	.05767	.05509	.05267	.05038	.04822	.04619
76	38	.12329	.11671	.11057	.10483	.09946	.09443	.08972	.08531	.08117	.07729	.07364	.07022	.06699	.06396	.06110	.05841	.05588	.05348	.05123	.04909
76	39	.12901	.12226	.11595	.11004	.10450	.09932	.09445	.08989	.08560	.08158	.07779	.07423	.07088	.06772	.06474	.06193	.05928	.05678	.05442	.05218
76	40	.13499	.12806	.12157	.11549	.10979	.10444	.09942	.09470	.09027	.08610	.08217	.07847	.07499	.07170	.06860	.06567	.06290	.06029	.05782	.05548
76	41	.14122	.13412	.12746	.12121	.11534	.10982	.10464	.09977	.09518	.09086	.08679	.08295	.07933	.07591	.07269	.06963	.06675	.06402	.06144	.05899
76	42	.14771	.14043	.13359	.12717	.12114	.11546	.11012	.10508	.10034	.09587	.09166	.08768	.08392	.08037	.07701	.07383	.07082	.06797	.06528	.06272
76	43	.15445	.14700	.13999	.13339	.12719	.12135	.11584	.11065	.10575	.10113	.09677	.09264	.08875	.08506	.08157	.07826	.07513	.07216	.06934	.06667
76	44	.16145	.15382	.14664	.13987	.13350	.12749	.12182	.11647	.11142	.10664	.10213	.09786	.09382	.08999	.08636	.08293	.07967	.07657	.07364	.07085
76	45	.16867	.16087	.15352	.14658	.14004	.13387	.12804	.12253	.11732	.11239	.10772	.10331	.09912	.09515	.09139	.08782	.08443	.08121	.07815	.07524
76	46	.17613	.16816	.16064	.15354	.14683	.14049	.13449	.12882	.12346	.11837	.11356	.10899	.10466	.10055	.09665	.09294	.08942	.08607	.08289	.07986
76	47	.18381	.17567	.16798	.16071	.15384	.14733	.14118	.13535	.12982	.12458	.11961	.11490	.11042	.10617	.10213	.09829	.09463	.09115	.08784	.08468
76	48	.19171	.18340	.17555	.16811	.16108	.15441	.14809	.14210	.13642	.13103	.12591	.12104	.11642	.11202	.10784	.10386	.10007	.09646	.09302	.08974
76	49	.19982	.19135	.18333	.17574	.16854	.16171	.15524	.14909	.14325	.13770	.13243	.12741	.12264	.11810	.11378	.10966	.10573	.10199	.09842	.09501
76	50	.20815	.19952	.19135	.18360	.17624	.16925	.16262	.15631	.15032	.14462	.13919	.13403	.12911	.12442	.11996	.11570	.11164	.10776	.10406	.10052
76	51	.21668	.20791	.19958	.19167	.18416	.17702	.17022	.16376	.15762	.15176	.14619	.14088	.13581	.13098	.12637	.12197	.11777	.11376	.10993	.10626
76	52	.22540	.21648	.20800	.19994	.19228	.18498	.17804	.17143	.16513	.15912	.15340	.14794	.14273	.13775	.13300	.12846	.12413	.11998	.11601	.11222
76	53	.23430	.22523	.21661	.20840	.20059	.19315	.18605	.17929	.17284	.16669	.16082	.15521	.14986	.14474	.13985	.13517	.13069	.12641	.12231	.11839
76	54	.24336	.23416	.22539	.21704	.20909	.20150	.19426	.18735	.18075	.17446	.16844	.16269	.15719	.15193	.14690	.14208	.13747	.13306	.12882	.12477
76	55	.25257	.24324	.23435	.22586	.21776	.21003	.20265	.19560	.18886	.18242	.17626	.17037	.16473	.15933	.15416	.14921	.14446	.13991	.13555	.13136
76	56	.26194	.25248	.24346	.23484	.22661	.21874	.21122	.20403	.19716	.19058	.18428	.17824	.17247	.16693	.16162	.15653	.15165	.14697	.14248	.13816
76	57	.27144	.26187	.25272	.24398	.23562	.22762	.21997	.21264	.20563	.19891	.19248	.18631	.18040	.17472	.16928	.16406	.15905	.15423	.14961	.14516
76	58	.28105	.27136	.26210	.25324	.24476	.23663	.22885	.22140	.21426	.20741	.20084	.19454	.18849	.18269	.17712	.17176	.16662	.16168	.15692	.15235
76	59	.29073	.28095	.27158	.26260	.25400	.24576	.23786	.23028	.22301	.21604	.20934	.20291	.19674	.19080	.18510	.17962	.17435	.16928	.16440	.15970
76	60	.30048	.29060	.28113	.27205	.26335	.25499	.24697	.23928	.23189	.22479	.21797	.21142	.20512	.19906	.19323	.18762	.18223	.17703	.17203	.16721
76	61	.31030	.30033	.29077	.28159	.27278	.26432	.25619	.24838	.24088	.23366	.22673	.22005	.21363	.20745	.20150	.19578	.19026	.18494	.17982	.17488
76	62	.32019	.31014	.30049	.29123	.28232	.27376	.26553	.25761	.25000	.24267	.23562	.22884	.22230	.21600	.20994	.20409	.19846	.19302	.18778	.18273
76	63	.33013	.32002	.31029	.30094	.29195	.28330	.27497	.26695	.25924	.25181	.24465	.23775	.23111	.22470	.21852	.21256	.20681	.20126	.19591	.19074
76	64	.34011	.32993	.32014	.31072	.30164	.29290	.28449	.27638	.26857	.26104	.25378	.24678	.24003	.23352	.22723	.22116	.21531	.20965	.20419	.19891
76	65	.35011	.33987	.33002	.32053	.31139	.30257	.29408	.28588	.27798	.27036	.26301	.25591	.24906	.24245	.23606	.22989	.22393	.21817	.21260	.20722
76	66	.36010	.34983	.33993	.33038	.32117	.31229	.30372	.29545	.28747	.27976	.27232	.26514	.25819	.25149	.24500	.23873	.23268	.22681	.22115	.21566
76	67	.37011	.35980	.34985	.34026	.33099	.32205	.31342	.30508	.29703	.28924	.28172	.27445	.26743	.26063	.25406	.24770	.24154	.23559	.22983	.22425
76	68	.38007	.36974	.35976	.35013	.34082	.33183	.32314	.31474	.30662	.29877	.29117	.28383	.27672	.26985	.26319	.25675	.25051	.24446	.23861	.23294
76	69	.38997	.37962	.36962	.35995	.35061	.34157	.33283	.32438	.31621	.30829	.30064	.29322	.28605	.27910	.27236	.26584	.25952	.25340	.24746	.24171
76	70	.39974	.38939	.37937	.36968	.36031	.35124	.34247	.33397	.32575	.31778	.31007	.30259	.29535	.28834	.28154	.27494	.26855	.26235	.25634	.25051
76	71	.40936	.39901	.38899	.37929	.36990	.36080	.35200	.34346	.33520	.32719	.31942	.31190	.30460	.29753	.29066	.28401	.27755	.27128	.26520	.25929
76	72	.41880	.40845	.39843	.38873	.37933	.37022	.36139	.35283	.34453	.33648	.32868	.32111	.31376	.30663	.29972	.29300	.28649	.28016	.27401	.26804
76	73	.42803	.41770	.40769	.39799	.38858	.37946	.37062	.36204	.35371	.34564	.33780	.33019	.32281	.31564	.30867	.30191	.29534	.28896	.28275	.27673

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
76	74	.43705	.42675	.41676	.40706	.39766	.38854	.37969	.37110	.36276	.35466	.34680	.33916	.33174	.32453	.31753	.31073	.30411	.29768	.29143	.28535
76	75	.44587	.43560	.42563	.41596	.40657	.39745	.38860	.38001	.37166	.36355	.35566	.34801	.34056	.33333	.32629	.31945	.31280	.30633	.30004	.29391
76	76	.45447	.44424	.43431	.42466	.41529	.40619	.39735	.38876	.38041	.37229	.36440	.35673	.34926	.34201	.33495	.32808	.32140	.31490	.30857	.30241
77	0	.02603	.02417	.02252	.02104	.01970	.01851	.01742	.01645	.01556	.01475	.01402	.01335	.01274	.01218	.01167	.01119	.01076	.01035	.00998	.00963
77	1	.02190	.02003	.01837	.01689	.01556	.01437	.01330	.01234	.01147	.01069	.00998	.00934	.00875	.00822	.00773	.00729	.00688	.00651	.00616	.00585
77	2	.02273	.02079	.01907	.01752	.01614	.01490	.01378	.01278	.01187	.01105	.01031	.00963	.00902	.00846	.00795	.00749	.00706	.00667	.00631	.00598
77	3	.02375	.02174	.01995	.01834	.01690	.01560	.01444	.01339	.01244	.01158	.01080	.01009	.00945	.00886	.00833	.00783	.00739	.00697	.00659	.00624
77	4	.02491	.02282	.02096	.01928	.01778	.01642	.01520	.01410	.01311	.01221	.01139	.01065	.00997	.00935	.00879	.00827	.00780	.00736	.00696	.00659
77	5	.02618	.02401	.02207	.02032	.01875	.01734	.01606	.01491	.01387	.01292	.01206	.01128	.01057	.00992	.00933	.00878	.00828	.00782	.00740	.00701
77	6	.02754	.02529	.02326	.02144	.01980	.01833	.01699	.01579	.01470	.01371	.01280	.01198	.01123	.01055	.00992	.00935	.00882	.00834	.00789	.00748
77	7	.02900	.02665	.02454	.02265	.02094	.01940	.01800	.01674	.01560	.01456	.01361	.01275	.01196	.01124	.01058	.00997	.00942	.00890	.00843	.00799
77	8	.03053	.02810	.02590	.02393	.02215	.02054	.01908	.01776	.01656	.01547	.01448	.01357	.01274	.01198	.01129	.01065	.01006	.00952	.00902	.00856
77	9	.03217	.02964	.02736	.02530	.02344	.02176	.02024	.01886	.01760	.01646	.01542	.01447	.01359	.01280	.01206	.01139	.01077	.01020	.00967	.00918
77	10	.03391	.03128	.02891	.02677	.02483	.02308	.02149	.02004	.01873	.01753	.01643	.01543	.01452	.01368	.01290	.01219	.01154	.01094	.01038	.00986
77	11	.03574	.03301	.03055	.02832	.02630	.02447	.02281	.02130	.01992	.01866	.01751	.01646	.01550	.01462	.01380	.01305	.01236	.01173	.01114	.01059
77	12	.03766	.03483	.03227	.02995	.02785	.02594	.02420	.02262	.02118	.01986	.01866	.01756	.01654	.01561	.01476	.01397	.01324	.01257	.01195	.01137
77	13	.03965	.03671	.03405	.03164	.02945	.02746	.02565	.02399	.02249	.02111	.01984	.01869	.01762	.01665	.01575	.01492	.01415	.01344	.01278	.01217
77	14	.04168	.03863	.03586	.03336	.03108	.02900	.02711	.02539	.02381	.02237	.02104	.01983	.01871	.01769	.01674	.01587	.01506	.01431	.01362	.01298
77	15	.04373	.04056	.03770	.03509	.03272	.03056	.02859	.02679	.02514	.02363	.02224	.02097	.01980	.01872	.01773	.01681	.01596	.01518	.01445	.01377
77	16	.04579	.04252	.03954	.03683	.03437	.03212	.03006	.02819	.02646	.02489	.02344	.02211	.02088	.01975	.01871	.01774	.01685	.01602	.01526	.01454
77	17	.04789	.04450	.04141	.03860	.03604	.03370	.03156	.02960	.02780	.02616	.02464	.02325	.02197	.02078	.01969	.01867	.01774	.01687	.01606	.01531
77	18	.05004	.04653	.04333	.04041	.03775	.03531	.03309	.03105	.02917	.02745	.02587	.02441	.02307	.02183	.02068	.01962	.01863	.01772	.01687	.01608
77	19	.05227	.04864	.04532	.04230	.03953	.03700	.03468	.03255	.03060	.02880	.02715	.02563	.02422	.02292	.02172	.02060	.01957	.01861	.01772	.01689
77	20	.05461	.05085	.04741	.04428	.04140	.03877	.03636	.03414	.03211	.03023	.02850	.02691	.02544	.02408	.02282	.02165	.02056	.01956	.01862	.01775
77	21	.05707	.05318	.04962	.04636	.04338	.04065	.03814	.03583	.03370	.03175	.02994	.02828	.02673	.02531	.02399	.02276	.02162	.02057	.01958	.01866
77	22	.05964	.05562	.05193	.04856	.04546	.04262	.04001	.03760	.03539	.03335	.03146	.02972	.02811	.02661	.02523	.02394	.02275	.02164	.02060	.01964
77	23	.06235	.05818	.05437	.05087	.04766	.04471	.04199	.03949	.03718	.03505	.03308	.03126	.02957	.02801	.02655	.02521	.02395	.02278	.02170	.02068
77	24	.06520	.06089	.05695	.05332	.04999	.04692	.04409	.04149	.03908	.03686	.03480	.03290	.03114	.02950	.02798	.02656	.02525	.02402	.02288	.02181
77	25	.06820	.06376	.05967	.05592	.05246	.04928	.04634	.04363	.04112	.03880	.03665	.03466	.03282	.03110	.02951	.02802	.02664	.02535	.02415	.02303
77	26	.07137	.06678	.06255	.05866	.05508	.05177	.04872	.04590	.04329	.04087	.03863	.03655	.03462	.03282	.03115	.02959	.02814	.02679	.02553	.02434
77	27	.07472	.06998	.06561	.06158	.05786	.05443	.05126	.04832	.04560	.04308	.04074	.03857	.03655	.03467	.03292	.03129	.02977	.02835	.02702	.02577
77	28	.07824	.07334	.06882	.06465	.06080	.05724	.05394	.05089	.04806	.04543	.04299	.04072	.03861	.03664	.03481	.03310	.03150	.03001	.02861	.02730
77	29	.08193	.07687	.07221	.06789	.06390	.06021	.05679	.05361	.05066	.04793	.04538	.04301	.04080	.03875	.03683	.03503	.03336	.03179	.03032	.02894
77	30	.08579	.08058	.07576	.07130	.06716	.06333	.05978	.05648	.05342	.05056	.04791	.04544	.04313	.04098	.03897	.03709	.03533	.03368	.03214	.03069
77	31	.08983	.08446	.07948	.07487	.07059	.06662	.06293	.05951	.05632	.05335	.05058	.04800	.04559	.04334	.04124	.03927	.03743	.03570	.03408	.03255
77	32	.09406	.08852	.08338	.07862	.07419	.07008	.06626	.06270	.05938	.05629	.05341	.05072	.04820	.04585	.04365	.04159	.03966	.03784	.03614	.03454
77	33	.09849	.09278	.08748	.08256	.07798	.07373	.06976	.06607	.06263	.05941	.05641	.05360	.05098	.04852	.04622	.04406	.04204	.04013	.03835	.03667
77	34	.10312	.09724	.09178	.08670	.08197	.07756	.07346	.06962	.06605	.06271	.05958	.05666	.05392	.05135	.04895	.04669	.04457	.04257	.04070	.03893
77	35	.10797	.10192	.09629	.09105	.08616	.08161	.07735	.07338	.06967	.06619	.06294	.05990	.05704	.05437	.05185	.04949	.04727	.04518	.04321	.04136
77	36	.11304	.10682	.10102	.09561	.09057	.08586	.08145	.07734	.07348	.06988	.06650	.06333	.06035	.05756	.05493	.05246	.05014	.04795	.04589	.04395
77	37	.11833	.11194	.10597	.10039	.09519	.09032	.08577	.08150	.07751	.07376	.07025	.06695	.06385	.06094	.05820	.05562	.05319	.05090	.04874	.04670
77	38	.12387	.11729	.11115	.10541	.10004	.09502	.09031	.08589	.08176	.07787	.07422	.07079	.06757	.06453	.06167	.05898	.05644	.05404	.05178	.04964
77	39	.12964	.12289	.11658	.11067	.10513	.09995	.09508	.09052	.08623	.08220	.07841	.07485	.07149	.06833	.06535	.06254	.05989	.05738	.05502	.05278
77	40	.13567	.12874	.12225	.11617	.11047	.10512	.10010	.09538	.09094	.08677	.08284	.07914	.07565	.07236	.06926	.06633	.06356	.06094	.05846	.05612
77	41	.14196	.13485	.12819	.12194	.11607	.11056	.10538	.10050	.09591	.09159	.08752	.08368	.08005	.07663	.07340	.07035	.06746	.06472	.06213	.05968
77	42	.14851	.14123	.13439	.12797	.12194	.11626	.11091	.10588	.10114	.09666	.09245	.08846	.08470	.08115	.07778	.07460	.07159	.06874	.06603	.06347
77	43	.15532	.14786	.14086	.13426	.12806	.12221	.11671	.11152	.10662	.10199	.09763	.09350	.08960	.08590	.08241	.07910	.07596	.07299	.07017	.06749
77	44	.16239	.15476	.14758	.14082	.13444	.12843	.12276	.11741	.11236	.10758	.10306	.09879	.09474	.09091	.08728	.08384	.08057	.07748	.07453	.07174
77	45	.16970	.16189	.15454	.14761	.14107	.13489	.12906	.12355	.11834	.11341	.10874	.10432	.10013	.09616	.09239	.08881	.08542	.08219	.07913	.07621
77	46	.17724	.16927	.16175	.15465	.14794	.14160	.13561	.12994	.12457	.11948	.11466	.11009	.10575	.10164	.09773	.09402	.09050	.08714	.08395	.08091



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
77	47	.18502	.17688	.16919	.16192	.15505	.14854	.14239	.13655	.13103	.12578	.12081	.11609	.11161	.10735	.10331	.09946	.09580	.09231	.08899	.08583
77	48	.19302	.18471	.17686	.16943	.16239	.15573	.14941	.14341	.13773	.13233	.12721	.12234	.11771	.11331	.10912	.10513	.10134	.09772	.09427	.09098
77	49	.20124	.19278	.18476	.17717	.16997	.16314	.15666	.15051	.14467	.13912	.13384	.12882	.12405	.11950	.11517	.11104	.10711	.10336	.09978	.09637
77	50	.20969	.20107	.19290	.18514	.17779	.17080	.16416	.15786	.15186	.14616	.14073	.13556	.13063	.12594	.12147	.11720	.11313	.10925	.10554	.10199
77	51	.21835	.20958	.20126	.19335	.18584	.17869	.17190	.16544	.15929	.15343	.14785	.14253	.13746	.13263	.12801	.12360	.11939	.11537	.11153	.10786
77	52	.22721	.21829	.20982	.20176	.19409	.18680	.17985	.17324	.16694	.16093	.15520	.14973	.14452	.13953	.13478	.13023	.12588	.12173	.11775	.11394
77	53	.23625	.22719	.21857	.21037	.20255	.19511	.18802	.18125	.17480	.16864	.16276	.15715	.15179	.14666	.14177	.13708	.13259	.12830	.12419	.12026
77	54	.24546	.23627	.22751	.21916	.21121	.20362	.19638	.18947	.18287	.17656	.17054	.16478	.15928	.15401	.14897	.14415	.13952	.13510	.13085	.12679
77	55	.25484	.24552	.23663	.22814	.22005	.21232	.20494	.19788	.19114	.18470	.17853	.17263	.16698	.16158	.15640	.15143	.14667	.14211	.13774	.13354
77	56	.26438	.25494	.24592	.23730	.22907	.22121	.21369	.20650	.19961	.19303	.18672	.18068	.17490	.16935	.16403	.15893	.15404	.14935	.14484	.14051
77	57	.27407	.26450	.25536	.24663	.23827	.23027	.22262	.21529	.20828	.20155	.19511	.18894	.18301	.17733	.17188	.16665	.16162	.15679	.15216	.14770
77	58	.28387	.27420	.26494	.25609	.24761	.23948	.23170	.22425	.21710	.21025	.20367	.19736	.19131	.18549	.17991	.17454	.16939	.16443	.15966	.15508
77	59	.29376	.28399	.27463	.26566	.25706	.24882	.24092	.23334	.22606	.21908	.21238	.20594	.19976	.19381	.18810	.18261	.17732	.17224	.16734	.16263
77	60	.30373	.29386	.28440	.27533	.26662	.25827	.25025	.24255	.23516	.22805	.22123	.21466	.20835	.20228	.19644	.19082	.18541	.18020	.17519	.17035
77	61	.31377	.30382	.29426	.28509	.27629	.26783	.25970	.25189	.24438	.23716	.23021	.22353	.21710	.21091	.20495	.19920	.19367	.18834	.18320	.17825
77	62	.32390	.31387	.30423	.29497	.28607	.27751	.26928	.26136	.25374	.24641	.23935	.23256	.22601	.21970	.21362	.20776	.20211	.19666	.19140	.18633
77	63	.33410	.32400	.31428	.30494	.29595	.28730	.27898	.27096	.26324	.25580	.24864	.24173	.23507	.22865	.22246	.21648	.21072	.20515	.19978	.19459
77	64	.34434	.33418	.32440	.31498	.30592	.29718	.28877	.28066	.27284	.26531	.25804	.25103	.24427	.23774	.23144	.22536	.21948	.21381	.20832	.20302
77	65	.35461	.34440	.33456	.32508	.31594	.30713	.29864	.29045	.28254	.27491	.26755	.26045	.25358	.24696	.24055	.23437	.22839	.22260	.21702	.21161
77	66	.36491	.35465	.34476	.33523	.32603	.31715	.30858	.30031	.29233	.28462	.27717	.26997	.26302	.25629	.24979	.24351	.23743	.23155	.22586	.22035
77	67	.37521	.36493	.35500	.34541	.33616	.32723	.31860	.31026	.30220	.29441	.28688	.27960	.27256	.26575	.25916	.25279	.24661	.24064	.23485	.22925
77	68	.38550	.37519	.36523	.35561	.34632	.33733	.32864	.32025	.31212	.30427	.29667	.28931	.28219	.27530	.26863	.26216	.25590	.24984	.24396	.23827
77	69	.39573	.38541	.37543	.36578	.35645	.34742	.33869	.33024	.32206	.31414	.30648	.29905	.29186	.28490	.27815	.27161	.26527	.25912	.25316	.24738
77	70	.40586	.39553	.38554	.37587	.36651	.35745	.34868	.34018	.33196	.32399	.31627	.30878	.30153	.29450	.28768	.28107	.27465	.26843	.26239	.25653
77	71	.41583	.40551	.39551	.38583	.37646	.36737	.35857	.35004	.34178	.33376	.32599	.31846	.31115	.30406	.29718	.29050	.28402	.27773	.27162	.26569
77	72	.42563	.41532	.40533	.39565	.38626	.37716	.36834	.35979	.35149	.34344	.33563	.32805	.32069	.31355	.30661	.29988	.29334	.28699	.28081	.27482
77	73	.43523	.42494	.41496	.40529	.39590	.38679	.37796	.36938	.36106	.35298	.34514	.33752	.33013	.32294	.31596	.30918	.30258	.29617	.28995	.28389
77	74	.44464	.43437	.42441	.41475	.40537	.39627	.38743	.37884	.37050	.36240	.35454	.34689	.33946	.33224	.32522	.31839	.31176	.30530	.29902	.29291
77	75	.45384	.44362	.43368	.42404	.41468	.40558	.39674	.38816	.37981	.37170	.36382	.35615	.34869	.34144	.33439	.32753	.32086	.31436	.30804	.30189
77	76	.46284	.45266	.44277	.43315	.42381	.41473	.40590	.39732	.38898	.38086	.37297	.36529	.35782	.35055	.34347	.33659	.32988	.32335	.31700	.31081
77	77	.47162	.46148	.45163	.44205	.43274	.42369	.41488	.40631	.39797	.38986	.38197	.37428	.36680	.35952	.35243	.34552	.33880	.33224	.32586	.31964
78	0	.02623	.02438	.02273	.02125	.01992	.01872	.01764	.01666	.01578	.01497	.01424	.01357	.01296	.01240	.01189	.01141	.01098	.01057	.01020	.00985
78	1	.02196	.02010	.01844	.01695	.01563	.01444	.01337	.01241	.01154	.01075	.01004	.00940	.00881	.00828	.00780	.00735	.00694	.00657	.00623	.00591
78	2	.02278	.02085	.01912	.01758	.01620	.01496	.01384	.01284	.01193	.01111	.01037	.00969	.00908	.00852	.00801	.00754	.00712	.00673	.00637	.00603
78	3	.02381	.02180	.02001	.01840	.01696	.01566	.01450	.01344	.01250	.01164	.01086	.01015	.00951	.00892	.00838	.00789	.00744	.00703	.00665	.00630
78	4	.02497	.02289	.02102	.01934	.01784	.01648	.01526	.01416	.01317	.01227	.01145	.01071	.01003	.00941	.00885	.00833	.00786	.00742	.00702	.00665
78	5	.02625	.02408	.02213	.02038	.01881	.01740	.01613	.01497	.01393	.01299	.01213	.01135	.01063	.00998	.00939	.00884	.00834	.00788	.00746	.00707
78	6	.02761	.02536	.02333	.02151	.01987	.01840	.01706	.01586	.01477	.01377	.01287	.01205	.01130	.01062	.00999	.00942	.00889	.00840	.00796	.00754
78	7	.02907	.02673	.02462	.02272	.02102	.01948	.01808	.01682	.01567	.01463	.01369	.01282	.01204	.01132	.01065	.01005	.00949	.00898	.00851	.00807
78	8	.03062	.02818	.02599	.02402	.02223	.02062	.01917	.01785	.01665	.01556	.01456	.01366	.01283	.01207	.01137	.01073	.01015	.00960	.00910	.00864
78	9	.03227	.02973	.02745	.02540	.02354	.02186	.02034	.01896	.01770	.01656	.01551	.01456	.01369	.01289	.01216	.01148	.01086	.01029	.00976	.00927
78	10	.03402	.03139	.02902	.02688	.02494	.02319	.02159	.02015	.01883	.01763	.01654	.01554	.01462	.01378	.01301	.01230	.01164	.01104	.01048	.00996
78	11	.03586	.03313	.03067	.02844	.02642	.02459	.02293	.02142	.02004	.01878	.01763	.01658	.01562	.01473	.01392	.01317	.01248	.01184	.01125	.01071
78	12	.03780	.03496	.03240	.03008	.02798	.02607	.02434	.02276	.02131	.02000	.01879	.01769	.01668	.01575	.01489	.01410	.01337	.01270	.01208	.01150
78	13	.03980	.03686	.03420	.03179	.02960	.02761	.02580	.02414	.02264	.02126	.01999	.01884	.01777	.01679	.01589	.01506	.01429	.01358	.01293	.01232
78	14	.04184	.03879	.03603	.03352	.03124	.02916	.02727	.02555	.02397	.02253	.02121	.01999	.01888	.01785	.01690	.01603	.01522	.01447	.01378	.01313
78	15	.04390	.04074	.03787	.03526	.03289	.03073	.02876	.02696	.02531	.02380	.02242	.02115	.01998	.01890	.01790	.01698	.01613	.01535	.01462	.01394
78	16	.04597	.04270	.03972	.03702	.03455	.03230	.03025	.02837	.02665	.02507	.02362	.02229	.02107	.01993	.01889	.01793	.01703	.01621	.01544	.01472
78	17	.04808	.04469	.04160	.03879	.03623	.03389	.03175	.02979	.02800	.02635	.02484	.02344	.02216	.02097	.01988	.01887	.01793	.01706	.01625	.01550
78	18	.05024	.04672	.04353	.04061	.03795	.03551	.03329	.03125	.02937	.02765	.02607	.02461	.02327	.02203	.02088	.01982	.01883	.01792	.01707	.01628

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
78	19	.05247	.04884	.04553	.04250	.03974	.03721	.03489	.03276	.03081	.02901	.02736	.02583	.02443	.02313	.02192	.02081	.01977	.01881	.01792	.01709
78	20	.05482	.05106	.04763	.04449	.04162	.03899	.03657	.03436	.03232	.03045	.02872	.02712	.02565	.02429	.02303	.02186	.02077	.01977	.01883	.01796
78	21	.05729	.05340	.04984	.04658	.04360	.04087	.03836	.03605	.03393	.03197	.03016	.02850	.02696	.02553	.02421	.02298	.02184	.02078	.01980	.01888
78	22	.05987	.05584	.05216	.04878	.04569	.04285	.04024	.03783	.03562	.03358	.03169	.02995	.02834	.02684	.02546	.02417	.02297	.02186	.02083	.01986
78	23	.06258	.05842	.05461	.05111	.04790	.04494	.04223	.03972	.03742	.03529	.03332	.03149	.02981	.02824	.02679	.02544	.02419	.02302	.02193	.02091
78	24	.06544	.06114	.05719	.05357	.05023	.04717	.04434	.04174	.03933	.03711	.03505	.03315	.03138	.02974	.02822	.02681	.02549	.02426	.02312	.02205
78	25	.06846	.06401	.05993	.05617	.05272	.04953	.04660	.04388	.04138	.03906	.03691	.03492	.03307	.03136	.02976	.02828	.02690	.02561	.02440	.02328
78	26	.07164	.06705	.06282	.05893	.05535	.05204	.04899	.04617	.04356	.04114	.03890	.03682	.03488	.03309	.03142	.02986	.02841	.02706	.02579	.02461
78	27	.07500	.07026	.06589	.06186	.05815	.05472	.05154	.04861	.04589	.04337	.04103	.03885	.03683	.03495	.03320	.03157	.03005	.02862	.02729	.02605
78	28	.07853	.07364	.06912	.06495	.06110	.05754	.05424	.05119	.04836	.04573	.04329	.04102	.03891	.03694	.03511	.03339	.03179	.03030	.02890	.02759
78	29	.08224	.07719	.07252	.06821	.06422	.06052	.05710	.05393	.05098	.04824	.04569	.04332	.04112	.03906	.03714	.03534	.03366	.03209	.03062	.02925
78	30	.08612	.08091	.07609	.07163	.06749	.06367	.06011	.05681	.05375	.05090	.04824	.04577	.04346	.04131	.03929	.03741	.03565	.03401	.03246	.03101
78	31	.09018	.08480	.07983	.07522	.07094	.06697	.06329	.05986	.05667	.05370	.05093	.04835	.04594	.04369	.04159	.03962	.03777	.03604	.03442	.03289
78	32	.09443	.08889	.08375	.07899	.07456	.07045	.06663	.06307	.05976	.05667	.05378	.05109	.04857	.04622	.04402	.04196	.04002	.03821	.03650	.03490
78	33	.09888	.09317	.08788	.08295	.07838	.07412	.07016	.06647	.06302	.05981	.05680	.05400	.05137	.04891	.04661	.04445	.04242	.04052	.03873	.03705
78	34	.10354	.09766	.09220	.08712	.08239	.07798	.07388	.07004	.06647	.06313	.06000	.05707	.05434	.05177	.04936	.04710	.04498	.04298	.04111	.03934
78	35	.10842	.10237	.09674	.09150	.08661	.08205	.07780	.07383	.07012	.06664	.06339	.06034	.05749	.05481	.05229	.04993	.04771	.04562	.04365	.04179
78	36	.11352	.10729	.10150	.09609	.09104	.08633	.08193	.07782	.07396	.07035	.06697	.06380	.06083	.05803	.05540	.05293	.05061	.04842	.04635	.04441
78	37	.11884	.11245	.10648	.10091	.09570	.09083	.08628	.08202	.07802	.07427	.07076	.06746	.06436	.06145	.05870	.05612	.05369	.05140	.04924	.04719
78	38	.12441	.11784	.11170	.10596	.10059	.09557	.09086	.08645	.08231	.07842	.07477	.07134	.06811	.06507	.06221	.05952	.05698	.05458	.05231	.05017
78	39	.13023	.12348	.11717	.11126	.10573	.10054	.09567	.09111	.08682	.08279	.07900	.07544	.07208	.06892	.06594	.06312	.06047	.05796	.05559	.05335
78	40	.13630	.12938	.12289	.11681	.11111	.10576	.10074	.09602	.09158	.08741	.08348	.07978	.07629	.07299	.06989	.06695	.06418	.06156	.05908	.05673
78	41	.14264	.13554	.12888	.12264	.11677	.11125	.10607	.10120	.09661	.09228	.08821	.08437	.08074	.07732	.07408	.07102	.06813	.06540	.06280	.06035
78	42	.14925	.14198	.13514	.12872	.12269	.11701	.11167	.10663	.10189	.09742	.09319	.08921	.08545	.08189	.07852	.07534	.07232	.06947	.06676	.06419
78	43	.15613	.14868	.14167	.13508	.12888	.12303	.11753	.11233	.10743	.10281	.09844	.09431	.09041	.08671	.08321	.07990	.07676	.07378	.07095	.06827
78	44	.16327	.15564	.14847	.14170	.13533	.12932	.12365	.11830	.11324	.10847	.10395	.09967	.09562	.09179	.08816	.08471	.08144	.07834	.07539	.07259
78	45	.17065	.16286	.15551	.14858	.14204	.13586	.13003	.12452	.11930	.11437	.10970	.10528	.10108	.09711	.09334	.08976	.08636	.08313	.08006	.07714
78	46	.17829	.17032	.16280	.15570	.14900	.14266	.13666	.13099	.12562	.12053	.11571	.11113	.10680	.10268	.09877	.09505	.09152	.08816	.08496	.08192
78	47	.18615	.17802	.17033	.16307	.15619	.14969	.14353	.13770	.13217	.12693	.12195	.11723	.11274	.10848	.10443	.10058	.09691	.09342	.09010	.08693
78	48	.19425	.18595	.17810	.17067	.16364	.15697	.15065	.14466	.13897	.13357	.12845	.12357	.11894	.11454	.11034	.10635	.10255	.09893	.09547	.09218
78	49	.20257	.19412	.18611	.17852	.17132	.16449	.15801	.15186	.14602	.14047	.13519	.13016	.12538	.12083	.11650	.11237	.10843	.10467	.10109	.09766
78	50	.21114	.20252	.19436	.18661	.17925	.17227	.16563	.15932	.15332	.14762	.14219	.13701	.13209	.12739	.12291	.11864	.11456	.11067	.10695	.10340
78	51	.21992	.21116	.20284	.19493	.18742	.18028	.17349	.16703	.16088	.15502	.14943	.14411	.13904	.13420	.12957	.12516	.12095	.11692	.11307	.10939
78	52	.22891	.22000	.21153	.20348	.19581	.18852	.18158	.17496	.16866	.16265	.15691	.15144	.14622	.14124	.13647	.13192	.12757	.12340	.11942	.11560
78	53	.23809	.22904	.22043	.21223	.20441	.19697	.18988	.18311	.17666	.17050	.16462	.15900	.15364	.14851	.14360	.13891	.13442	.13012	.12600	.12205
78	54	.24745	.23826	.22951	.22117	.21322	.20563	.19839	.19148	.18488	.17857	.17255	.16679	.16128	.15600	.15096	.14612	.14149	.13706	.13281	.12873
78	55	.25699	.24767	.23879	.23031	.22222	.21449	.20711	.20006	.19331	.18687	.18070	.17479	.16914	.16373	.15854	.15357	.14880	.14423	.13985	.13564
78	56	.26670	.25726	.24825	.23964	.23141	.22355	.21603	.20884	.20196	.19537	.18906	.18302	.17722	.17167	.16635	.16124	.15634	.15163	.14712	.14278
78	57	.27656	.26700	.25787	.24914	.24079	.23279	.22514	.21782	.21080	.20408	.19763	.19145	.18552	.17983	.17437	.16913	.16410	.15926	.15461	.15014
78	58	.28655	.27689	.26764	.25879	.25032	.24220	.23442	.22696	.21982	.21296	.20638	.20007	.19401	.18818	.18259	.17722	.17205	.16708	.16231	.15771
78	59	.29663	.28687	.27752	.26856	.25997	.25173	.24383	.23626	.22898	.22200	.21529	.20885	.20266	.19671	.19098	.18548	.18018	.17509	.17018	.16546
78	60	.30681	.29695	.28750	.27844	.26974	.26139	.25338	.24568	.23829	.23118	.22435	.21778	.21146	.20539	.19954	.19391	.18849	.18326	.17823	.17339
78	61	.31707	.30713	.29759	.28843	.27963	.27117	.26305	.25524	.24773	.24051	.23356	.22687	.22043	.21423	.20826	.20251	.19697	.19162	.18647	.18150
78	62	.32743	.31741	.30779	.29854	.28964	.28109	.27286	.26495	.25733	.25000	.24293	.23613	.22958	.22326	.21717	.21130	.20564	.20017	.19490	.18981
78	63	.33787	.32778	.31809	.30875	.29978	.29113	.28281	.27480	.26708	.25964	.25247	.24556	.23889	.23246	.22626	.22027	.21449	.20891	.20353	.19832
78	64	.34837	.33823	.32846	.31906	.31000	.30127	.29287	.28476	.27694	.26941	.26214	.25512	.24835	.24181	.23550	.22941	.22352	.21783	.21233	.20701
78	65	.35891	.34872	.33890	.32943	.32030	.31150	.30301	.29482	.28692	.27929	.27193	.26481	.25794	.25131	.24489	.23869	.23270	.22690	.22130	.21587
78	66	.36949	.35925	.34938	.33986	.33068	.32181	.31325	.30498	.29700	.28929	.28183	.27463	.26767	.26094	.25443	.24813	.24203	.23614	.23043	.22490
78	67	.38009	.36983	.35992	.35036	.34112	.33219	.32357	.31524	.30718	.29939	.29186	.28457	.27753	.27071	.26410	.25771	.25153	.24553	.23973	.23411
78	68	.39070	.38041	.37048	.36088	.35159	.34262	.33394	.32555	.31743	.30957	.30197	.29461	.28748	.28058	.27390	.26742	.26114	.25506	.24917	.24345

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
78	69	.40125	.39096	.38101	.37138	.36206	.35305	.34433	.33588	.32771	.31979	.31212	.30469	.29750	.29052	.28376	.27720	.27085	.26468	.25871	.25290
78	70	.41172	.40142	.39146	.38181	.37247	.36343	.35467	.34618	.33796	.32999	.32227	.31478	.30752	.30048	.29365	.28702	.28059	.27435	.26829	.26241
78	71	.42205	.41176	.40179	.39214	.38278	.37371	.36493	.35641	.34815	.34013	.33236	.32482	.31751	.31041	.30351	.29682	.29033	.28402	.27789	.27194
78	72	.43221	.42193	.41197	.40232	.39296	.38388	.37507	.36652	.35823	.35019	.34237	.33479	.32743	.32028	.31333	.30658	.30003	.29365	.28746	.28144
78	73	.44218	.43192	.42198	.41233	.40297	.39389	.38507	.37651	.36819	.36012	.35228	.34466	.33725	.33006	.32307	.31627	.30966	.30323	.29698	.29090
78	74	.45196	.44174	.43182	.42219	.41284	.40375	.39493	.38636	.37803	.36994	.36207	.35443	.34699	.33976	.33273	.32589	.31924	.31276	.30646	.30033
78	75	.46155	.45137	.44148	.43188	.42254	.41347	.40465	.39608	.38775	.37964	.37176	.36410	.35664	.34938	.34232	.33545	.32875	.32224	.31590	.30972
78	76	.47095	.46082	.45097	.44139	.43209	.42303	.41423	.40567	.39733	.38923	.38134	.37366	.36619	.35891	.35183	.34493	.33821	.33166	.32528	.31907
78	77	.48013	.47005	.46025	.45071	.44144	.43241	.42363	.41508	.40676	.39866	.39077	.38309	.37561	.36832	.36122	.35430	.34756	.34099	.33459	.32834
78	78	.48904	.47902	.46928	.45979	.45055	.44156	.43281	.42428	.41598	.40789	.40001	.39234	.38486	.37756	.37046	.36353	.35677	.35019	.34376	.33750
79	0	.02643	.02459	.02293	.02145	.02012	.01893	.01785	.01687	.01599	.01519	.01446	.01379	.01318	.01262	.01211	.01164	.01120	.01080	.01042	.01007
79	1	.02202	.02016	.01850	.01701	.01569	.01450	.01343	.01247	.01160	.01081	.01010	.00946	.00888	.00834	.00786	.00741	.00700	.00663	.00629	.00597
79	2	.02284	.02090	.01918	.01764	.01625	.01501	.01390	.01289	.01198	.01116	.01042	.00975	.00913	.00858	.00807	.00760	.00717	.00678	.00642	.00609
79	3	.02387	.02186	.02006	.01845	.01701	.01572	.01455	.01350	.01255	.01169	.01091	.01020	.00956	.00897	.00844	.00795	.00750	.00708	.00670	.00635
79	4	.02503	.02294	.02107	.01940	.01789	.01654	.01532	.01422	.01323	.01232	.01151	.01076	.01009	.00947	.00890	.00839	.00791	.00748	.00707	.00671
79	5	.02631	.02414	.02219	.02044	.01887	.01746	.01619	.01503	.01399	.01305	.01219	.01141	.01069	.01004	.00945	.00890	.00840	.00794	.00752	.00713
79	6	.02768	.02542	.02340	.02158	.01994	.01846	.01713	.01592	.01483	.01384	.01294	.01212	.01137	.01068	.01006	.00948	.00895	.00847	.00802	.00760
79	7	.02914	.02680	.02469	.02280	.02109	.01955	.01815	.01689	.01575	.01471	.01376	.01290	.01211	.01139	.01073	.01012	.00956	.00905	.00857	.00814
79	8	.03070	.02826	.02607	.02410	.02231	.02070	.01925	.01793	.01673	.01564	.01464	.01374	.01291	.01215	.01145	.01081	.01022	.00968	.00918	.00872
79	9	.03235	.02982	.02754	.02549	.02363	.02195	.02043	.01905	.01779	.01665	.01560	.01465	.01378	.01298	.01224	.01157	.01095	.01038	.00985	.00936
79	10	.03412	.03149	.02912	.02698	.02504	.02329	.02170	.02025	.01893	.01773	.01664	.01564	.01472	.01388	.01311	.01240	.01174	.01114	.01058	.01006
79	11	.03597	.03324	.03078	.02855	.02653	.02470	.02304	.02153	.02015	.01890	.01775	.01670	.01573	.01485	.01403	.01328	.01259	.01196	.01136	.01082
79	12	.03792	.03509	.03253	.03021	.02811	.02620	.02446	.02288	.02144	.02013	.01892	.01782	.01680	.01587	.01502	.01423	.01350	.01283	.01220	.01162
79	13	.03994	.03700	.03434	.03193	.02974	.02775	.02594	.02429	.02278	.02140	.02014	.01898	.01791	.01694	.01603	.01520	.01444	.01373	.01307	.01246
79	14	.04199	.03894	.03618	.03367	.03139	.02932	.02743	.02570	.02413	.02268	.02136	.02015	.01903	.01800	.01706	.01618	.01537	.01463	.01393	.01329
79	15	.04406	.04090	.03803	.03543	.03306	.03090	.02893	.02713	.02548	.02397	.02259	.02131	.02014	.01906	.01807	.01715	.01630	.01551	.01478	.01410
79	16	.04614	.04287	.03990	.03719	.03473	.03248	.03042	.02855	.02683	.02525	.02380	.02247	.02124	.02011	.01907	.01810	.01721	.01638	.01561	.01490
79	17	.04826	.04487	.04179	.03898	.03641	.03408	.03194	.02998	.02818	.02654	.02502	.02363	.02234	.02116	.02006	.01905	.01811	.01724	.01643	.01568
79	18	.05042	.04691	.04372	.04080	.03814	.03571	.03348	.03144	.02957	.02784	.02626	.02480	.02346	.02222	.02107	.02001	.01902	.01811	.01726	.01647
79	19	.05267	.04903	.04572	.04270	.03993	.03740	.03509	.03296	.03101	.02921	.02756	.02603	.02462	.02332	.02212	.02101	.01997	.01901	.01812	.01729
79	20	.05502	.05126	.04783	.04469	.04182	.03919	.03678	.03456	.03253	.03065	.02892	.02733	.02586	.02449	.02323	.02206	.02098	.01997	.01903	.01816
79	21	.05749	.05360	.05005	.04679	.04381	.04108	.03857	.03626	.03414	.03218	.03038	.02871	.02717	.02574	.02442	.02319	.02205	.02099	.02001	.01909
79	22	.06008	.05606	.05237	.04900	.04591	.04307	.04045	.03805	.03584	.03380	.03191	.03017	.02855	.02706	.02567	.02439	.02319	.02208	.02104	.02008
79	23	.06280	.05864	.05483	.05133	.04812	.04517	.04245	.03995	.03764	.03551	.03354	.03172	.03003	.02847	.02702	.02567	.02441	.02324	.02215	.02114
79	24	.06567	.06137	.05742	.05380	.05047	.04740	.04458	.04197	.03957	.03734	.03529	.03338	.03162	.02998	.02846	.02704	.02572	.02450	.02335	.02228
79	25	.06870	.06425	.06017	.05642	.05296	.04978	.04684	.04413	.04162	.03930	.03716	.03517	.03332	.03160	.03001	.02852	.02714	.02585	.02465	.02352
79	26	.07189	.06730	.06308	.05919	.05560	.05230	.04925	.04642	.04381	.04139	.03915	.03707	.03514	.03335	.03167	.03012	.02866	.02731	.02604	.02486
79	27	.07527	.07052	.06616	.06213	.05841	.05498	.05181	.04888	.04616	.04364	.04130	.03912	.03710	.03522	.03347	.03184	.03031	.02889	.02756	.02631
79	28	.07881	.07391	.06940	.06523	.06138	.05782	.05453	.05147	.04864	.04601	.04357	.04130	.03919	.03722	.03539	.03367	.03208	.03058	.02918	.02787
79	29	.08253	.07748	.07281	.06850	.06451	.06082	.05740	.05422	.05128	.04854	.04599	.04362	.04141	.03936	.03743	.03564	.03396	.03239	.03092	.02954
79	30	.08643	.08122	.07640	.07194	.06781	.06398	.06043	.05713	.05406	.05121	.04856	.04608	.04377	.04162	.03961	.03773	.03597	.03432	.03277	.03132
79	31	.09051	.08513	.08016	.07555	.07127	.06730	.06362	.06019	.05700	.05403	.05127	.04868	.04627	.04402	.04192	.03995	.03810	.03637	.03474	.03322
79	32	.09477	.08924	.08410	.07934	.07491	.07080	.06698	.06342	.06011	.05702	.05413	.05144	.04893	.04657	.04437	.04230	.04037	.03855	.03685	.03525
79	33	.09925	.09354	.08824	.08332	.07875	.07449	.07053	.06684	.06339	.06018	.05718	.05437	.05174	.04928	.04698	.04482	.04279	.04089	.03910	.03741
79	34	.10393	.09805	.09259	.08751	.08278	.07838	.07427	.07044	.06686	.06352	.06040	.05747	.05473	.05216	.04975	.04749	.04537	.04337	.04149	.03973
79	35	.10883	.10278	.09716	.09192	.08703	.08248	.07822	.07425	.07054	.06706	.06381	.06077	.05791	.05523	.05271	.05035	.04812	.04603	.04406	.04220
79	36	.11396	.10774	.10194	.09654	.09149	.08678	.08238	.07827	.07441	.07081	.06742	.06425	.06128	.05848	.05585	.05338	.05105	.04886	.04679	.04485
79	37	.11932	.11292	.10696	.10139	.09618	.09132	.08676	.08250	.07850	.07476	.07124	.06794	.06484	.06193	.05918	.05660	.05417	.05187	.04971	.04766
79	38	.12492	.11835	.11222	.10648	.10111	.09609	.09138	.08696	.08282	.07894	.07529	.07186	.06863	.06559	.06273	.06003	.05749	.05509	.05282	.05068
79	39	.13078	.12403	.11772	.11181	.10628	.10110	.09623	.09167	.08738	.08335	.07956	.07599	.07264	.06947	.06649	.06367	.06102	.05851	.05613	.05389

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
79	40	.13689	.12997	.12349	.11741	.11171	.10637	.10134	.09662	.09219	.08801	.08408	.08038	.07689	.07359	.07048	.06755	.06477	.06215	.05967	.05732
79	41	.14329	.13619	.12953	.12328	.11742	.11191	.10672	.10185	.09726	.09293	.08886	.08502	.08139	.07796	.07473	.07167	.06877	.06603	.06344	.06098
79	42	.14995	.14268	.13585	.12943	.12339	.11772	.11237	.10734	.10260	.09812	.09390	.08991	.08615	.08259	.07922	.07604	.07302	.07016	.06745	.06488
79	43	.15689	.14944	.14243	.13585	.12964	.12380	.11830	.11310	.10820	.10358	.09921	.09508	.09117	.08747	.08397	.08066	.07751	.07453	.07170	.06902
79	44	.16409	.15647	.14930	.14254	.13617	.13016	.12449	.11914	.11408	.10930	.10478	.10051	.09646	.09262	.08898	.08554	.08226	.07916	.07621	.07340
79	45	.17155	.16376	.15641	.14948	.14295	.13677	.13094	.12543	.12021	.11528	.11061	.10618	.10199	.09801	.09424	.09066	.08725	.08402	.08095	.07802
79	46	.17926	.17130	.16379	.15669	.14999	.14365	.13765	.13198	.12661	.12152	.11670	.11212	.10778	.10366	.09975	.09603	.09249	.08913	.08593	.08288
79	47	.18721	.17908	.17140	.16414	.15727	.15077	.14461	.13878	.13325	.12800	.12303	.11830	.11382	.10955	.10550	.10164	.09797	.09448	.09115	.08798
79	48	.19540	.18711	.17926	.17184	.16480	.15814	.15182	.14583	.14014	.13474	.12962	.12474	.12011	.11570	.11150	.10751	.10370	.10007	.09662	.09332
79	49	.20382	.19537	.18737	.17978	.17259	.16576	.15929	.15314	.14729	.14174	.13646	.13143	.12665	.12210	.11776	.11362	.10968	.10592	.10233	.09890
79	50	.21249	.20389	.19573	.18798	.18063	.17365	.16701	.16071	.15471	.14900	.14357	.13839	.13346	.12876	.12428	.12000	.11592	.11203	.10830	.10475
79	51	.22140	.21264	.20432	.19643	.18892	.18178	.17499	.16853	.16238	.15652	.15093	.14561	.14053	.13569	.13106	.12665	.12243	.11839	.11454	.11085
79	52	.23051	.22160	.21314	.20509	.19743	.19014	.18320	.17659	.17028	.16427	.15854	.15307	.14784	.14285	.13809	.13353	.12917	.12500	.12101	.11719
79	53	.23982	.23077	.22217	.21397	.20617	.19873	.19164	.18488	.17842	.17226	.16638	.16076	.15539	.15026	.14535	.14065	.13615	.13185	.12772	.12377
79	54	.24932	.24014	.23140	.22306	.21511	.20753	.20029	.19339	.18679	.18048	.17445	.16869	.16318	.15790	.15285	.14801	.14338	.13893	.13467	.13059
79	55	.25901	.24970	.24082	.23235	.22427	.21655	.20917	.20212	.19537	.18892	.18275	.17685	.17119	.16577	.16058	.15561	.15084	.14626	.14187	.13765
79	56	.26887	.25944	.25044	.24184	.23362	.22577	.21825	.21106	.20418	.19759	.19128	.18523	.17944	.17388	.16855	.16344	.15853	.15382	.14930	.14495
79	57	.27890	.26936	.26024	.25152	.24317	.23518	.22754	.22021	.21320	.20647	.20002	.19384	.18791	.18222	.17675	.17150	.16646	.16162	.15696	.15248
79	58	.28907	.27942	.27019	.26135	.25288	.24477	.23699	.22954	.22240	.21554	.20896	.20264	.19658	.19075	.18515	.17977	.17460	.16963	.16484	.16023
79	59	.29934	.28960	.28026	.27131	.26273	.25450	.24660	.23903	.23175	.22477	.21806	.21162	.20542	.19947	.19374	.18823	.18293	.17782	.17291	.16817
79	60	.30971	.29988	.29044	.28139	.27270	.26436	.25635	.24865	.24126	.23415	.22732	.22075	.21443	.20835	.20250	.19686	.19143	.18620	.18116	.17630
79	61	.32018	.31026	.30073	.29159	.28280	.27435	.26623	.25843	.25092	.24370	.23675	.23006	.22362	.21741	.21144	.20568	.20012	.19477	.18961	.18463
79	62	.33076	.32076	.31115	.30192	.29304	.28449	.27627	.26836	.26075	.25341	.24635	.23955	.23299	.22667	.22057	.21469	.20902	.20355	.19826	.19316
79	63	.34143	.33137	.32169	.31237	.30341	.29477	.28646	.27845	.27073	.26330	.25613	.24921	.24254	.23611	.22990	.22390	.21812	.21253	.20713	.20191
79	64	.35218	.34206	.33231	.32293	.31388	.30517	.29677	.28867	.28086	.27332	.26605	.25903	.25226	.24572	.23940	.23329	.22740	.22170	.21619	.21086
79	65	.36298	.35281	.34301	.33356	.32445	.31566	.30718	.29900	.29110	.28347	.27611	.26899	.26212	.25548	.24906	.24285	.23685	.23104	.22542	.21998
79	66	.37383	.36362	.35378	.34428	.33510	.32625	.31770	.30944	.30146	.29375	.28630	.27910	.27213	.26539	.25888	.25257	.24647	.24056	.23484	.22930
79	67	.38473	.37449	.36461	.35506	.34584	.33693	.32832	.32000	.31195	.30416	.29663	.28934	.28229	.27547	.26886	.26246	.25626	.25026	.24444	.23880
79	68	.39563	.38538	.37547	.36589	.35663	.34767	.33901	.33063	.32251	.31466	.30706	.29970	.29257	.28566	.27897	.27248	.26620	.26011	.25420	.24847
79	69	.40651	.39625	.38632	.37672	.36743	.35843	.34972	.34129	.33312	.32521	.31754	.31012	.30292	.29594	.28917	.28261	.27624	.27006	.26407	.25825
79	70	.41731	.40705	.39711	.38749	.37818	.36915	.36041	.35193	.34372	.33576	.32804	.32055	.31329	.30624	.29941	.29277	.28633	.28008	.27401	.26811
79	71	.42798	.41773	.40779	.39817	.38884	.37979	.37102	.36252	.35427	.34626	.33850	.33096	.32364	.31654	.30964	.30294	.29643	.29011	.28397	.27800
79	72	.43849	.42826	.41834	.40871	.39938	.39032	.38153	.37300	.36472	.35669	.34888	.34130	.33394	.32678	.31983	.31307	.30651	.30012	.29392	.28788
79	73	.44882	.43862	.42871	.41910	.40977	.40071	.39191	.38337	.37507	.36700	.35917	.35155	.34415	.33695	.32995	.32315	.31653	.31009	.30383	.29773
79	74	.45898	.44881	.43893	.42934	.42002	.41096	.40216	.39361	.38530	.37722	.36936	.36172	.35428	.34705	.34002	.33317	.32651	.32002	.31371	.30756
79	75	.46895	.45883	.44898	.43942	.43012	.42108	.41229	.40374	.39542	.38733	.37946	.37180	.36434	.35709	.35002	.34314	.33644	.32991	.32356	.31737
79	76	.47875	.46867	.45887	.44934	.44007	.43105	.42228	.41374	.40543	.39734	.38946	.38179	.37432	.36704	.35996	.35305	.34632	.33977	.33337	.32714
79	77	.48832	.47831	.46856	.45907	.44984	.44085	.43210	.42358	.41528	.40720	.39932	.39165	.38418	.37689	.36979	.36287	.35612	.34954	.34312	.33686
79	78	.49765	.48770	.47801	.46857	.45939	.45044	.44172	.43322	.42494	.41688	.40901	.40135	.39387	.38659	.37948	.37255	.36579	.35919	.35275	.34647
79	79	.50667	.49679	.48717	.47779	.46865	.45974	.45106	.44260	.43435	.42630	.41846	.41081	.40334	.39606	.38896	.38202	.37526	.36865	.36220	.35591
80	0	.02663	.02479	.02314	.02166	.02033	.01914	.01806	.01709	.01620	.01540	.01467	.01401	.01340	.01284	.01233	.01185	.01142	.01102	.01064	.01030
80	1	.02207	.02021	.01855	.01707	.01575	.01456	.01349	.01252	.01166	.01087	.01016	.00952	.00893	.00840	.00792	.00747	.00706	.00669	.00635	.00603
80	2	.02289	.02096	.01923	.01769	.01630	.01506	.01395	.01294	.01204	.01122	.01047	.00980	.00919	.00863	.00812	.00765	.00722	.00683	.00647	.00614
80	3	.02392	.02191	.02011	.01850	.01706	.01577	.01460	.01355	.01260	.01174	.01096	.01025	.00961	.00902	.00849	.00800	.00755	.00713	.00675	.00640
80	4	.02508	.02299	.02112	.01945	.01794	.01659	.01537	.01427	.01328	.01238	.01156	.01081	.01014	.00952	.00895	.00844	.00796	.00753	.00713	.00676
80	5	.02636	.02419	.02225	.02050	.01893	.01752	.01624	.01509	.01405	.01310	.01224	.01146	.01075	.01010	.00950	.00896	.00846	.00800	.00757	.00718
80	6	.02774	.02548	.02346	.02164	.02000	.01852	.01719	.01598	.01489	.01390	.01300	.01218	.01143	.01074	.01011	.00954	.00901	.00852	.00808	.00766
80	7	.02921	.02686	.02476	.02286	.02115	.01961	.01822	.01696	.01581	.01477	.01382	.01296	.01217	.01145	.01079	.01018	.00963	.00911	.00864	.00820
80	8	.03077	.02833	.02614	.02417	.02239	.02078	.01932	.01800	.01680	.01571	.01472	.01381	.01298	.01222	.01152	.01088	.01030	.00975	.00925	.00879
80	9	.03244	.02991	.02763	.02557	.02371	.02203	.02051	.01913	.01787	.01673	.01568	.01473	.01386	.01306	.01233	.01165	.01103	.01046	.00993	.00944

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
80	10	.03421	.03158	.02921	.02707	.02513	.02338	.02179	.02034	.01903	.01783	.01673	.01573	.01482	.01397	.01320	.01249	.01183	.01123	.01067	.01015
80	11	.03608	.03335	.03089	.02866	.02664	.02481	.02315	.02164	.02026	.01900	.01785	.01680	.01584	.01495	.01414	.01339	.01270	.01206	.01147	.01092
80	12	.03804	.03521	.03265	.03033	.02823	.02632	.02458	.02300	.02156	.02025	.01904	.01794	.01692	.01599	.01514	.01435	.01362	.01294	.01232	.01174
80	13	.04007	.03713	.03447	.03206	.02987	.02788	.02607	.02442	.02291	.02153	.02027	.01911	.01805	.01707	.01617	.01534	.01457	.01386	.01320	.01259
80	14	.04213	.03908	.03632	.03382	.03154	.02947	.02758	.02585	.02427	.02283	.02151	.02030	.01918	.01815	.01720	.01633	.01552	.01477	.01408	.01343
80	15	.04421	.04106	.03819	.03558	.03322	.03106	.02909	.02729	.02564	.02413	.02274	.02147	.02030	.01922	.01823	.01731	.01646	.01567	.01494	.01426
80	16	.04631	.04303	.04006	.03736	.03489	.03265	.03059	.02871	.02699	.02542	.02397	.02264	.02141	.02028	.01924	.01827	.01738	.01655	.01578	.01507
80	17	.04843	.04504	.04196	.03915	.03659	.03425	.03211	.03015	.02836	.02671	.02520	.02380	.02252	.02133	.02024	.01923	.01829	.01742	.01661	.01586
80	18	.05060	.04709	.04389	.04098	.03832	.03589	.03366	.03162	.02975	.02803	.02645	.02499	.02364	.02240	.02125	.02019	.01921	.01829	.01744	.01665
80	19	.05285	.04922	.04591	.04288	.04012	.03759	.03527	.03315	.03119	.02940	.02774	.02622	.02481	.02351	.02231	.02119	.02016	.01920	.01831	.01748
80	20	.05521	.05145	.04802	.04488	.04201	.03938	.03697	.03476	.03272	.03085	.02912	.02752	.02605	.02469	.02343	.02226	.02117	.02016	.01923	.01835
80	21	.05769	.05380	.05024	.04699	.04401	.04128	.03877	.03646	.03434	.03238	.03058	.02891	.02737	.02594	.02462	.02339	.02225	.02119	.02021	.01929
80	22	.06028	.05626	.05258	.04921	.04611	.04327	.04066	.03826	.03605	.03400	.03212	.03038	.02876	.02727	.02588	.02460	.02340	.02229	.02125	.02028
80	23	.06301	.05885	.05504	.05154	.04833	.04538	.04267	.04017	.03786	.03573	.03376	.03194	.03025	.02868	.02723	.02588	.02463	.02346	.02237	.02135
80	24	.06588	.06159	.05764	.05402	.05069	.04762	.04480	.04219	.03979	.03757	.03551	.03361	.03184	.03020	.02868	.02726	.02595	.02472	.02357	.02250
80	25	.06892	.06448	.06040	.05665	.05319	.05001	.04707	.04436	.04185	.03954	.03739	.03540	.03355	.03184	.03024	.02876	.02737	.02608	.02488	.02375
80	26	.07212	.06754	.06331	.05943	.05584	.05254	.04949	.04667	.04406	.04164	.03940	.03732	.03538	.03359	.03192	.03036	.02891	.02755	.02628	.02510
80	27	.07551	.07077	.06641	.06238	.05867	.05524	.05206	.04913	.04641	.04389	.04155	.03938	.03736	.03548	.03373	.03209	.03057	.02914	.02781	.02656
80	28	.07907	.07417	.06966	.06550	.06165	.05809	.05479	.05174	.04891	.04628	.04384	.04157	.03946	.03749	.03566	.03394	.03234	.03085	.02945	.02813
80	29	.08280	.07775	.07309	.06878	.06479	.06110	.05768	.05451	.05156	.04882	.04628	.04391	.04170	.03964	.03772	.03592	.03424	.03267	.03120	.02982
80	30	.08672	.08151	.07669	.07223	.06810	.06428	.06072	.05743	.05436	.05151	.04885	.04638	.04407	.04192	.03991	.03802	.03626	.03461	.03307	.03162
80	31	.09081	.08544	.08047	.07586	.07158	.06762	.06393	.06050	.05732	.05435	.05158	.04900	.04659	.04434	.04223	.04026	.03841	.03668	.03506	.03353
80	32	.09510	.08956	.08443	.07966	.07524	.07113	.06731	.06375	.06044	.05735	.05447	.05177	.04926	.04690	.04470	.04264	.04070	.03888	.03718	.03557
80	33	.09959	.09389	.08859	.08367	.07910	.07484	.07088	.06719	.06375	.06053	.05753	.05472	.05210	.04964	.04733	.04517	.04314	.04124	.03945	.03776
80	34	.10429	.09842	.09296	.08788	.08315	.07875	.07464	.07081	.06724	.06390	.06077	.05784	.05510	.05254	.05013	.04787	.04574	.04374	.04186	.04009
80	35	.10922	.10317	.09755	.09231	.08743	.08287	.07862	.07465	.07094	.06746	.06421	.06116	.05831	.05563	.05311	.05074	.04852	.04643	.04445	.04260
80	36	.11437	.10815	.10236	.09696	.09191	.08721	.08281	.07869	.07484	.07123	.06785	.06468	.06170	.05890	.05627	.05380	.05147	.04928	.04721	.04526
80	37	.11976	.11337	.10740	.10183	.09663	.09177	.08721	.08295	.07896	.07521	.07170	.06840	.06530	.06238	.05963	.05705	.05462	.05232	.05016	.04811
80	38	.12540	.11883	.11269	.10696	.10159	.09657	.09186	.08745	.08331	.07942	.07577	.07234	.06911	.06607	.06321	.06051	.05797	.05557	.05330	.05116
80	39	.13129	.12454	.11824	.11233	.10680	.10162	.09675	.09219	.08790	.08387	.08008	.07652	.07316	.06999	.06701	.06419	.06154	.05902	.05665	.05440
80	40	.13744	.13053	.12405	.11797	.11227	.10693	.10191	.09719	.09275	.08858	.08464	.08094	.07745	.07415	.07105	.06811	.06533	.06271	.06022	.05787
80	41	.14388	.13679	.13013	.12389	.11802	.11251	.10733	.10246	.09787	.09354	.08947	.08563	.08200	.07857	.07533	.07227	.06938	.06664	.06404	.06158
80	42	.15060	.14333	.13650	.13008	.12405	.11838	.11303	.10800	.10326	.09878	.09456	.09058	.08681	.08325	.07988	.07669	.07367	.07081	.06810	.06553
80	43	.15759	.15014	.14314	.13656	.13036	.12452	.11901	.11382	.10892	.10430	.09993	.09580	.09189	.08819	.08469	.08137	.07823	.07524	.07241	.06972
80	44	.16486	.15724	.15007	.14331	.13694	.13094	.12527	.11992	.11486	.11009	.10557	.10129	.09724	.09340	.08976	.08631	.08304	.07993	.07698	.07417
80	45	.17238	.16459	.15725	.15033	.14379	.13762	.13179	.12628	.12107	.11613	.11146	.10704	.10284	.09886	.09509	.09150	.08810	.08486	.08179	.07886
80	46	.18017	.17221	.16470	.15761	.15091	.14457	.13858	.13291	.12754	.12245	.11762	.11305	.10871	.10459	.10067	.09695	.09341	.09005	.08684	.08379
80	47	.18819	.18007	.17239	.16514	.15827	.15177	.14562	.13978	.13426	.12901	.12404	.11931	.11482	.11056	.10650	.10265	.09897	.09548	.09214	.08897
80	48	.19647	.18818	.18034	.17292	.16589	.15923	.15292	.14693	.14124	.13584	.13071	.12584	.12120	.11679	.11260	.10860	.10479	.10116	.09770	.09439
80	49	.20499	.19654	.18854	.18096	.17377	.16695	.16048	.15433	.14849	.14293	.13765	.13263	.12784	.12329	.11895	.11481	.11086	.10710	.10351	.10007
80	50	.21376	.20516	.19700	.18926	.18192	.17494	.16831	.16200	.15600	.15030	.14486	.13969	.13476	.13006	.12557	.12129	.11721	.11331	.10958	.10602
80	51	.22277	.21402	.20571	.19782	.19032	.18318	.17640	.16994	.16379	.15793	.15234	.14702	.14194	.13709	.13247	.12805	.12382	.11979	.11593	.11223
80	52	.23199	.22310	.21465	.20660	.19895	.19167	.18473	.17812	.17181	.16580	.16007	.15460	.14937	.14438	.13961	.13505	.13069	.12651	.12252	.11869
80	53	.24143	.23240	.22380	.21561	.20781	.20038	.19329	.18653	.18008	.17392	.16804	.16242	.15705	.15191	.14700	.14230	.13780	.13349	.12936	.12540
80	54	.25106	.24190	.23316	.22483	.21689	.20931	.20208	.19518	.18858	.18228	.17625	.17048	.16497	.15969	.15464	.14980	.14516	.14071	.13645	.13236
80	55	.26089	.25160	.24273	.23427	.22619	.21847	.21110	.20405	.19731	.19086	.18469	.17879	.17313	.16771	.16252	.15754	.15276	.14818	.14378	.13956
80	56	.27090	.26149	.25250	.24391	.23570	.22785	.22034	.21315	.20627	.19969	.19338	.18733	.18153	.17598	.17064	.16553	.16062	.15590	.15137	.14702
80	57	.28109	.27157	.26246	.25374	.24541	.23743	.22979	.22247	.21545	.20873	.20229	.19610	.19017	.18448	.17901	.17376	.16871	.16386	.15920	.15471
80	58	.29143	.28180	.27257	.26375	.25529	.24719	.23942	.23197	.22483	.21797	.21140	.20508	.19901	.19319	.18759	.18220	.17702	.17204	.16725	.16264
80	59	.30188	.29215	.28282	.27389	.26532	.25710	.24921	.24164	.23437	.22739	.22068	.21424	.20804	.20209	.19635	.19084	.18553	.18042	.17550	.17076

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
80	60	.31244	.30262	.29320	.28416	.27548	.26715	.25915	.25146	.24407	.23697	.23014	.22357	.21725	.21116	.20531	.19967	.19423	.18900	.18395	.17908
80	61	.32310	.31320	.30369	.29456	.28578	.27734	.26924	.26144	.25393	.24672	.23977	.23308	.22664	.22043	.21445	.20869	.20313	.19777	.19260	.18761
80	62	.33389	.32391	.31432	.30510	.29623	.28770	.27949	.27159	.26398	.25665	.24959	.24278	.23623	.22990	.22380	.21792	.21224	.20676	.20147	.19637
80	63	.34478	.33474	.32508	.31578	.30683	.29821	.28991	.28191	.27419	.26676	.25959	.25268	.24601	.23958	.23336	.22737	.22157	.21598	.21057	.20535
80	64	.35576	.34567	.33594	.32657	.31755	.30884	.30046	.29236	.28456	.27703	.26976	.26275	.25597	.24943	.24311	.23700	.23110	.22539	.21987	.21453
80	65	.36681	.35667	.34689	.33746	.32837	.31959	.31113	.30295	.29506	.28744	.28008	.27297	.26610	.25945	.25303	.24681	.24081	.23499	.22937	.22392
80	66	.37792	.36774	.35792	.34844	.33929	.33045	.32192	.31367	.30570	.29800	.29055	.28335	.27638	.26964	.26312	.25681	.25070	.24479	.23906	.23351
80	67	.38910	.37889	.36904	.35952	.35032	.34142	.33283	.32451	.31647	.30869	.30117	.29388	.28683	.28001	.27340	.26699	.26079	.25478	.24895	.24330
80	68	.40030	.39008	.38020	.37064	.36140	.35247	.34382	.33545	.32735	.31950	.31190	.30455	.29742	.29051	.28382	.27733	.27104	.26494	.25902	.25328
80	69	.41148	.40125	.39136	.38178	.37252	.36354	.35485	.34643	.33828	.33037	.32272	.31529	.30809	.30111	.29434	.28778	.28141	.27522	.26922	.26339
80	70	.42259	.41237	.40247	.39289	.38360	.37459	.36587	.35741	.34921	.34126	.33355	.32607	.31881	.31176	.30492	.29829	.29184	.28558	.27950	.27359
80	71	.43359	.42339	.41349	.40390	.39460	.38558	.37683	.36834	.36011	.35212	.34436	.33683	.32951	.32241	.31551	.30881	.30229	.29597	.28981	.28383
80	72	.44445	.43426	.42438	.41480	.40549	.39646	.38770	.37919	.37093	.36290	.35511	.34753	.34017	.33302	.32607	.31931	.31274	.30635	.30013	.29408
80	73	.45514	.44498	.43512	.42555	.41625	.40722	.39845	.38993	.38164	.37359	.36577	.35816	.35077	.34357	.33657	.32977	.32314	.31670	.31042	.30432
80	74	.46565	.45554	.44571	.43616	.42687	.41785	.40908	.40055	.39226	.38420	.37635	.36872	.36129	.35407	.34703	.34018	.33352	.32702	.32070	.31454
80	75	.47601	.46594	.45615	.44663	.43737	.42836	.41960	.41108	.40279	.39471	.38686	.37921	.37176	.36451	.35744	.35056	.34386	.33733	.33096	.32476
80	76	.48619	.47617	.46643	.45695	.44772	.43874	.43000	.42149	.41320	.40513	.39727	.38962	.38216	.37489	.36780	.36090	.35417	.34761	.34121	.33497
80	77	.49616	.48621	.47652	.46709	.45791	.44896	.44025	.43176	.42349	.41543	.40757	.39991	.39245	.38517	.37808	.37116	.36441	.35782	.35140	.34513
80	78	.50590	.49602	.48639	.47701	.46787	.45897	.45029	.44183	.43358	.42554	.41770	.41005	.40259	.39532	.38822	.38129	.37453	.36793	.36148	.35520
80	79	.51533	.50552	.49597	.48665	.47757	.46871	.46007	.45165	.44343	.43542	.42760	.41997	.41252	.40525	.39815	.39122	.38446	.37785	.37140	.36510
80	80	.52440	.51467	.50519	.49594	.48692	.47811	.46952	.46114	.45296	.44498	.43719	.42958	.42215	.41489	.40781	.40089	.39412	.38752	.38106	.37476
81	0	.02682	.02498	.02333	.02186	.02053	.01934	.01826	.01729	.01641	.01561	.01488	.01422	.01361	.01305	.01254	.01207	.01164	.01123	.01086	.01051
81	1	.02213	.02027	.01861	.01713	.01580	.01461	.01354	.01258	.01171	.01093	.01022	.00958	.00899	.00846	.00797	.00753	.00712	.00675	.00640	.00609
81	2	.02294	.02100	.01928	.01774	.01635	.01511	.01400	.01299	.01209	.01127	.01052	.00985	.00924	.00868	.00817	.00770	.00727	.00688	.00652	.00619
81	3	.02396	.02195	.02016	.01855	.01711	.01581	.01465	.01360	.01265	.01179	.01101	.01030	.00966	.00907	.00853	.00804	.00759	.00718	.00680	.00645
81	4	.02513	.02304	.02117	.01950	.01799	.01664	.01542	.01432	.01333	.01242	.01161	.01086	.01019	.00957	.00900	.00849	.00801	.00757	.00717	.00680
81	5	.02641	.02424	.02230	.02055	.01898	.01757	.01629	.01514	.01410	.01315	.01229	.01151	.01080	.01015	.00955	.00901	.00851	.00805	.00762	.00723
81	6	.02779	.02553	.02351	.02169	.02005	.01858	.01724	.01604	.01495	.01395	.01305	.01223	.01148	.01080	.01017	.00959	.00906	.00858	.00813	.00772
81	7	.02927	.02692	.02482	.02292	.02122	.01967	.01828	.01702	.01587	.01483	.01389	.01302	.01223	.01151	.01085	.01024	.00969	.00917	.00870	.00826
81	8	.03084	.02840	.02621	.02424	.02246	.02085	.01939	.01807	.01687	.01578	.01478	.01388	.01305	.01229	.01159	.01095	.01036	.00982	.00932	.00885
81	9	.03251	.02998	.02770	.02565	.02379	.02211	.02059	.01921	.01795	.01680	.01576	.01481	.01394	.01314	.01240	.01173	.01111	.01053	.01000	.00951
81	10	.03429	.03167	.02930	.02716	.02522	.02347	.02188	.02043	.01912	.01792	.01682	.01582	.01490	.01406	.01329	.01258	.01192	.01132	.01076	.01024
81	11	.03617	.03345	.03098	.02876	.02674	.02491	.02325	.02174	.02036	.01910	.01795	.01690	.01594	.01505	.01424	.01349	.01280	.01216	.01157	.01102
81	12	.03815	.03532	.03276	.03044	.02834	.02643	.02470	.02312	.02168	.02036	.01915	.01805	.01704	.01611	.01525	.01446	.01373	.01306	.01243	.01185
81	13	.04019	.03725	.03459	.03218	.03000	.02801	.02620	.02455	.02304	.02166	.02040	.01924	.01817	.01720	.01630	.01546	.01470	.01398	.01333	.01271
81	14	.04226	.03922	.03646	.03395	.03168	.02960	.02771	.02599	.02441	.02297	.02165	.02043	.01932	.01829	.01734	.01647	.01566	.01491	.01422	.01357
81	15	.04436	.04120	.03834	.03573	.03336	.03120	.02923	.02743	.02579	.02428	.02290	.02162	.02045	.01938	.01838	.01746	.01661	.01582	.01509	.01441
81	16	.04646	.04319	.04022	.03751	.03505	.03280	.03075	.02887	.02715	.02558	.02413	.02280	.02157	.02044	.01940	.01843	.01754	.01671	.01594	.01522
81	17	.04859	.04520	.04212	.03931	.03675	.03441	.03228	.03032	.02853	.02688	.02536	.02397	.02269	.02150	.02041	.01939	.01846	.01759	.01678	.01602
81	18	.05076	.04726	.04406	.04115	.03849	.03606	.03383	.03179	.02992	.02820	.02662	.02516	.02382	.02258	.02143	.02036	.01938	.01847	.01762	.01682
81	19	.05302	.04939	.04608	.04306	.04029	.03777	.03545	.03332	.03137	.02958	.02792	.02640	.02499	.02369	.02249	.02137	.02034	.01938	.01849	.01765
81	20	.05538	.05163	.04820	.04506	.04219	.03957	.03715	.03494	.03290	.03103	.02930	.02771	.02624	.02487	.02361	.02244	.02136	.02035	.01941	.01854
81	21	.05787	.05398	.05043	.04718	.04420	.04147	.03896	.03665	.03453	.03257	.03077	.02910	.02756	.02613	.02481	.02359	.02245	.02139	.02040	.01948
81	22	.06047	.05645	.05277	.04940	.04631	.04347	.04086	.03845	.03624	.03420	.03231	.03057	.02896	.02747	.02608	.02479	.02360	.02248	.02145	.02048
81	23	.06320	.05905	.05524	.05174	.04853	.04558	.04287	.04037	.03806	.03593	.03396	.03214	.03045	.02889	.02744	.02609	.02483	.02366	.02257	.02155
81	24	.06609	.06179	.05785	.05422	.05090	.04783	.04501	.04240	.04000	.03778	.03572	.03382	.03205	.03041	.02889	.02748	.02616	.02493	.02378	.02271
81	25	.06913	.06469	.06061	.05686	.05341	.05022	.04729	.04458	.04207	.03976	.03761	.03562	.03377	.03206	.03046	.02898	.02759	.02630	.02510	.02397
81	26	.07234	.06776	.06354	.05965	.05607	.05276	.04971	.04689	.04428	.04187	.03963	.03755	.03561	.03382	.03215	.03059	.02914	.02778	.02651	.02533
81	27	.07574	.07100	.06664	.06262	.05890	.05547	.05230	.04937	.04665	.04413	.04179	.03962	.03760	.03572	.03397	.03233	.03081	.02938	.02805	.02680
81	28	.07931	.07442	.06991	.06574	.06189	.05834	.05504	.05199	.04916	.04653	.04409	.04182	.03971	.03774	.03591	.03420	.03259	.03110	.02970	.02839

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
81	29	.08306	.07801	.07335	.06904	.06505	.06136	.05794	.05477	.05182	.04909	.04654	.04417	.04196	.03990	.03798	.03619	.03451	.03294	.03146	.03008
81	30	.08699	.08178	.07696	.07251	.06838	.06455	.06100	.05770	.05464	.05179	.04913	.04666	.04435	.04220	.04019	.03830	.03654	.03489	.03335	.03189
81	31	.09109	.08572	.08075	.07615	.07187	.06791	.06422	.06080	.05761	.05464	.05188	.04930	.04688	.04463	.04253	.04055	.03871	.03698	.03535	.03382
81	32	.09540	.08986	.08473	.07997	.07555	.07144	.06762	.06406	.06075	.05766	.05478	.05209	.04957	.04722	.04501	.04295	.04101	.03919	.03749	.03588
81	33	.09991	.09420	.08891	.08400	.07942	.07517	.07121	.06752	.06408	.06086	.05786	.05505	.05243	.04997	.04766	.04550	.04347	.04157	.03977	.03809
81	34	.10463	.09875	.09330	.08822	.08350	.07910	.07499	.07116	.06759	.06425	.06112	.05820	.05546	.05289	.05048	.04822	.04609	.04409	.04221	.04044
81	35	.10958	.10353	.09791	.09267	.08779	.08324	.07899	.07502	.07131	.06783	.06458	.06154	.05868	.05600	.05348	.05112	.04889	.04680	.04482	.04297
81	36	.11475	.10854	.10275	.09735	.09231	.08760	.08320	.07908	.07523	.07163	.06825	.06507	.06210	.05930	.05667	.05420	.05187	.04968	.04761	.04566
81	37	.12017	.11378	.10782	.10225	.09705	.09219	.08763	.08337	.07938	.07563	.07212	.06882	.06572	.06280	.06006	.05747	.05504	.05274	.05058	.04853
81	38	.12583	.11927	.11314	.10740	.10204	.09702	.09231	.08790	.08376	.07988	.07623	.07280	.06957	.06653	.06367	.06097	.05842	.05602	.05375	.05161
81	39	.13176	.12502	.11871	.11281	.10728	.10210	.09724	.09268	.08839	.08436	.08057	.07701	.07365	.07048	.06750	.06468	.06202	.05951	.05713	.05489
81	40	.13795	.13104	.12456	.11849	.11279	.10745	.10243	.09771	.09328	.08910	.08517	.08147	.07798	.07468	.07157	.06863	.06586	.06323	.06075	.05839
81	41	.14443	.13734	.13069	.12445	.11859	.11308	.10790	.10302	.09844	.09411	.09004	.08619	.08257	.07914	.07590	.07284	.06994	.06720	.06460	.06214
81	42	.15119	.14393	.13710	.13069	.12466	.11899	.11365	.10862	.10387	.09940	.09518	.09119	.08743	.08387	.08050	.07731	.07429	.07143	.06871	.06614
81	43	.15824	.15080	.14380	.13722	.13102	.12518	.11968	.11449	.10959	.10497	.10060	.09647	.09256	.08886	.08536	.08204	.07889	.07591	.07308	.07039
81	44	.16556	.15795	.15078	.14403	.13767	.13166	.12600	.12065	.11559	.11082	.10630	.10202	.09797	.09413	.09049	.08704	.08377	.08066	.07770	.07489
81	45	.17315	.16537	.15803	.15111	.14458	.13841	.13258	.12707	.12186	.11693	.11226	.10783	.10364	.09966	.09588	.09230	.08889	.08565	.08257	.07964
81	46	.18100	.17305	.16555	.15846	.15176	.14543	.13944	.13377	.12840	.12331	.11849	.11392	.10957	.10545	.10154	.09782	.09428	.09091	.08770	.08465
81	47	.18910	.18099	.17332	.16606	.15920	.15270	.14655	.14072	.13520	.12995	.12498	.12026	.11577	.11150	.10745	.10359	.09991	.09641	.09308	.08990
81	48	.19746	.18918	.18135	.17393	.16691	.16025	.15394	.14795	.14226	.13687	.13174	.12687	.12223	.11782	.11362	.10962	.10581	.10218	.09872	.09541
81	49	.20606	.19763	.18963	.18206	.17487	.16806	.16159	.15544	.14960	.14405	.13877	.13374	.12896	.12440	.12006	.11592	.11198	.10821	.10461	.10118
81	50	.21493	.20634	.19819	.19046	.18311	.17614	.16951	.16321	.15722	.15151	.14608	.14090	.13597	.13127	.12679	.12251	.11842	.11452	.11079	.10722
81	51	.22404	.21530	.20700	.19911	.19162	.18449	.17771	.17125	.16510	.15925	.15366	.14834	.14326	.13841	.13379	.12936	.12514	.12110	.11724	.11354
81	52	.23337	.22449	.21604	.20801	.20036	.19308	.18615	.17954	.17324	.16723	.16150	.15603	.15081	.14581	.14104	.13648	.13212	.12794	.12394	.12011
81	53	.24292	.23390	.22531	.21713	.20934	.20192	.19483	.18808	.18163	.17547	.16959	.16398	.15860	.15347	.14856	.14385	.13935	.13504	.13090	.12694
81	54	.25268	.24353	.23480	.22648	.21855	.21098	.20375	.19685	.19026	.18396	.17793	.17217	.16665	.16137	.15632	.15148	.14684	.14239	.13812	.13403
81	55	.26264	.25336	.24450	.23605	.22798	.22027	.21291	.20586	.19913	.19268	.18652	.18061	.17495	.16953	.16434	.15936	.15458	.15000	.14560	.14137
81	56	.27279	.26339	.25442	.24584	.23763	.22979	.22229	.21511	.20823	.20165	.19534	.18930	.18350	.17795	.17261	.16750	.16258	.15786	.15333	.14897
81	57	.28313	.27362	.26453	.25582	.24750	.23953	.23189	.22458	.21757	.21085	.20441	.19823	.19230	.18660	.18113	.17588	.17083	.16598	.16131	.15683
81	58	.29363	.28401	.27480	.26599	.25754	.24945	.24169	.23425	.22711	.22026	.21369	.20737	.20131	.19548	.18988	.18449	.17931	.17433	.16953	.16491
81	59	.30424	.29453	.28522	.27630	.26774	.25953	.25165	.24409	.23683	.22985	.22315	.21671	.21051	.20455	.19882	.19331	.18800	.18288	.17796	.17321
81	60	.31498	.30517	.29577	.28675	.27808	.26976	.26177	.25409	.24671	.23961	.23279	.22622	.21990	.21382	.20796	.20232	.19688	.19164	.18659	.18172
81	61	.32583	.31595	.30645	.29734	.28857	.28015	.27205	.26426	.25677	.24956	.24261	.23593	.22949	.22328	.21730	.21153	.20597	.20061	.19544	.19044
81	62	.33681	.32686	.31728	.30808	.29923	.29071	.28251	.27462	.26702	.25969	.25264	.24584	.23928	.23296	.22686	.22098	.21530	.20981	.20452	.19940
81	63	.34791	.33790	.32826	.31898	.31004	.30143	.29314	.28515	.27745	.27003	.26286	.25596	.24929	.24285	.23664	.23064	.22485	.21925	.21384	.20861
81	64	.35911	.34904	.33934	.32999	.32098	.31230	.30392	.29584	.28805	.28053	.27327	.26625	.25948	.25294	.24662	.24051	.23460	.22889	.22337	.21803
81	65	.37040	.36028	.35053	.34112	.33205	.32329	.31484	.30668	.29880	.29119	.28383	.27672	.26985	.26321	.25679	.25057	.24456	.23874	.23311	.22766
81	66	.38176	.37161	.36181	.35236	.34323	.33441	.32589	.31765	.30969	.30200	.29456	.28737	.28040	.27367	.26715	.26084	.25472	.24880	.24307	.23751
81	67	.39319	.38302	.37320	.36370	.35452	.34565	.33707	.32877	.32075	.31298	.30546	.29818	.29114	.28431	.27770	.27130	.26509	.25908	.25325	.24759
81	68	.40467	.39449	.38464	.37511	.36590	.35698	.34835	.34000	.33191	.32408	.31649	.30914	.30202	.29512	.28842	.28193	.27564	.26954	.26361	.25787
81	69	.41615	.40596	.39610	.38655	.37731	.36836	.35969	.35129	.34315	.33526	.32762	.32020	.31301	.30603	.29927	.29270	.28632	.28014	.27413	.26830
81	70	.42757	.41739	.40753	.39797	.38871	.37974	.37103	.36260	.35441	.34648	.33878	.33130	.32405	.31701	.31017	.30354	.29709	.29083	.28474	.27883
81	71	.43889	.42872	.41887	.40931	.40004	.39105	.38233	.37386	.36565	.35767	.34992	.34240	.33510	.32800	.32110	.31440	.30789	.30156	.29540	.28941
81	72	.45007	.43993	.43010	.42055	.41128	.40228	.39354	.38506	.37682	.36881	.36103	.35347	.34612	.33897	.33202	.32526	.31869	.31230	.30608	.30003
81	73	.46110	.45099	.44118	.43165	.42239	.41339	.40465	.39615	.38789	.37986	.37206	.36446	.35707	.34989	.34290	.33609	.32947	.32302	.31674	.31063
81	74	.47197	.46191	.45213	.44262	.43338	.42439	.41566	.40716	.39889	.39085	.38302	.37540	.36799	.36077	.35374	.34689	.34023	.33373	.32741	.32124
81	75	.48269	.47268	.46294	.45347	.44425	.43529	.42656	.41807	.40980	.40175	.39392	.38628	.37885	.37161	.36455	.35768	.35097	.34444	.33807	.33187
81	76	.49325	.48329	.47361	.46418	.45500	.44606	.43736	.42888	.42063	.41258	.40474	.39711	.38966	.38240	.37533	.36843	.36170	.35514	.34874	.34250
81	77	.50361	.49373	.48410	.47473	.46559	.45669	.44802	.43957	.43133	.42330	.41547	.40783	.40038	.39312	.38603	.37912	.37237	.36579	.35937	.35310
81	78	.51375	.50394	.49438	.48506	.47598	.46712	.45849	.45007	.44186	.43385	.42603	.41841	.41097	.40371	.39662	.38970	.38294	.37635	.36991	.36362

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
81	79	.52358	.51386	.50437	.49512	.48610	.47729	.46871	.46033	.45215	.44417	.43638	.42877	.42134	.41409	.40701	.40009	.39334	.38673	.38028	.37398
81	80	.53306	.52342	.51401	.50483	.49587	.48713	.47859	.47026	.46212	.45418	.44642	.43883	.43143	.42419	.41713	.41022	.40347	.39687	.39041	.38411
81	81	.54213	.53258	.52325	.51415	.50526	.49657	.48810	.47981	.47172	.46382	.45609	.44854	.44117	.43395	.42690	.42001	.41327	.40668	.40023	.39393
82	0	.02701	.02517	.02352	.02205	.02073	.01954	.01846	.01749	.01661	.01582	.01509	.01443	.01382	.01326	.01275	.01228	.01185	.01145	.01108	.01073
82	1	.02218	.02032	.01866	.01718	.01585	.01466	.01359	.01263	.01176	.01098	.01027	.00963	.00904	.00851	.00802	.00758	.00717	.00680	.00646	.00614
82	2	.02298	.02105	.01932	.01778	.01640	.01516	.01404	.01304	.01213	.01131	.01057	.00990	.00928	.00872	.00821	.00775	.00732	.00693	.00657	.00624
82	3	.02400	.02200	.02020	.01859	.01715	.01586	.01469	.01364	.01269	.01183	.01105	.01035	.00970	.00911	.00858	.00809	.00764	.00722	.00684	.00649
82	4	.02517	.02308	.02121	.01954	.01804	.01668	.01546	.01436	.01337	.01247	.01165	.01091	.01023	.00961	.00905	.00853	.00805	.00762	.00722	.00685
82	5	.02646	.02429	.02234	.02060	.01903	.01761	.01634	.01519	.01414	.01320	.01234	.01156	.01085	.01020	.00960	.00905	.00855	.00809	.00767	.00728
82	6	.02784	.02558	.02356	.02174	.02010	.01863	.01729	.01609	.01500	.01400	.01310	.01228	.01153	.01085	.01022	.00964	.00911	.00863	.00818	.00776
82	7	.02932	.02698	.02487	.02298	.02127	.01973	.01834	.01707	.01593	.01489	.01394	.01308	.01229	.01157	.01091	.01030	.00974	.00923	.00875	.00831
82	8	.03090	.02846	.02627	.02430	.02252	.02091	.01945	.01813	.01693	.01584	.01485	.01394	.01311	.01235	.01165	.01101	.01042	.00988	.00938	.00892
82	9	.03258	.03005	.02777	.02572	.02386	.02218	.02066	.01928	.01802	.01688	.01583	.01488	.01401	.01321	.01247	.01180	.01118	.01060	.01007	.00958
82	10	.03437	.03174	.02937	.02724	.02530	.02355	.02196	.02051	.01920	.01800	.01690	.01590	.01498	.01414	.01337	.01266	.01200	.01140	.01084	.01032
82	11	.03626	.03353	.03107	.02885	.02683	.02500	.02334	.02183	.02045	.01919	.01805	.01699	.01603	.01515	.01433	.01358	.01289	.01225	.01166	.01111
82	12	.03825	.03542	.03286	.03054	.02844	.02654	.02480	.02322	.02178	.02046	.01926	.01816	.01714	.01621	.01536	.01457	.01384	.01316	.01254	.01196
82	13	.04030	.03737	.03471	.03230	.03011	.02812	.02631	.02466	.02316	.02178	.02051	.01936	.01829	.01732	.01641	.01558	.01481	.01410	.01344	.01283
82	14	.04239	.03934	.03658	.03408	.03180	.02973	.02784	.02612	.02454	.02310	.02178	.02057	.01945	.01842	.01748	.01660	.01579	.01504	.01435	.01370
82	15	.04449	.04134	.03847	.03587	.03350	.03134	.02937	.02758	.02593	.02442	.02304	.02177	.02060	.01952	.01852	.01760	.01675	.01596	.01523	.01455
82	16	.04660	.04333	.04036	.03766	.03520	.03295	.03090	.02902	.02730	.02573	.02428	.02295	.02172	.02059	.01955	.01858	.01769	.01686	.01609	.01538
82	17	.04874	.04535	.04227	.03946	.03691	.03457	.03243	.03048	.02868	.02704	.02552	.02413	.02285	.02166	.02057	.01955	.01861	.01774	.01694	.01618
82	18	.05092	.04741	.04422	.04131	.03865	.03622	.03399	.03195	.03008	.02836	.02678	.02532	.02398	.02274	.02159	.02053	.01954	.01863	.01778	.01699
82	19	.05318	.04955	.04624	.04322	.04046	.03793	.03562	.03349	.03154	.02974	.02809	.02657	.02516	.02386	.02266	.02154	.02051	.01955	.01866	.01782
82	20	.05555	.05179	.04836	.04523	.04236	.03974	.03733	.03511	.03308	.03120	.02948	.02788	.02641	.02505	.02379	.02262	.02153	.02052	.01959	.01871
82	21	.05804	.05415	.05060	.04735	.04437	.04164	.03913	.03683	.03471	.03275	.03095	.02928	.02774	.02631	.02499	.02377	.02263	.02157	.02058	.01966
82	22	.06064	.05662	.05295	.04958	.04649	.04365	.04104	.03864	.03643	.03438	.03250	.03076	.02915	.02765	.02627	.02498	.02378	.02267	.02163	.02067
82	23	.06338	.05923	.05542	.05193	.04872	.04577	.04306	.04056	.03825	.03612	.03415	.03233	.03065	.02908	.02763	.02628	.02502	.02385	.02276	.02175
82	24	.06627	.06198	.05804	.05442	.05109	.04803	.04520	.04260	.04020	.03798	.03592	.03402	.03225	.03061	.02909	.02768	.02636	.02513	.02398	.02291
82	25	.06933	.06489	.06081	.05706	.05361	.05043	.04749	.04478	.04228	.03996	.03782	.03583	.03398	.03226	.03067	.02918	.02780	.02651	.02530	.02418
82	26	.07255	.06796	.06374	.05986	.05628	.05298	.04993	.04711	.04450	.04208	.03984	.03776	.03583	.03403	.03236	.03080	.02935	.02800	.02673	.02554
82	27	.07596	.07122	.06686	.06283	.05912	.05570	.05253	.04959	.04688	.04436	.04202	.03984	.03782	.03594	.03419	.03256	.03103	.02961	.02828	.02703
82	28	.07954	.07465	.07014	.06597	.06213	.05857	.05528	.05223	.04940	.04677	.04433	.04206	.03995	.03798	.03615	.03443	.03283	.03134	.02994	.02862
82	29	.08330	.07825	.07359	.06928	.06530	.06161	.05819	.05502	.05207	.04934	.04679	.04442	.04221	.04015	.03823	.03644	.03476	.03319	.03171	.03033
82	30	.08724	.08203	.07722	.07276	.06863	.06481	.06126	.05796	.05490	.05205	.04940	.04692	.04462	.04246	.04045	.03857	.03681	.03516	.03361	.03216
82	31	.09136	.08599	.08102	.07641	.07214	.06818	.06450	.06107	.05789	.05492	.05215	.04957	.04716	.04491	.04280	.04083	.03899	.03725	.03563	.03410
82	32	.09567	.09014	.08501	.08025	.07584	.07173	.06791	.06435	.06104	.05795	.05507	.05238	.04986	.04751	.04531	.04324	.04131	.03949	.03778	.03618
82	33	.10020	.09450	.08921	.08430	.07973	.07547	.07152	.06783	.06438	.06117	.05817	.05536	.05274	.05028	.04797	.04581	.04378	.04188	.04008	.03840
82	34	.10494	.09907	.09361	.08854	.08382	.07942	.07532	.07149	.06791	.06457	.06145	.05852	.05578	.05322	.05081	.04854	.04642	.04442	.04254	.04077
82	35	.10991	.10387	.09825	.09301	.08813	.08358	.07933	.07536	.07165	.06818	.06493	.06188	.05903	.05635	.05383	.05146	.04924	.04714	.04517	.04331
82	36	.11511	.10889	.10311	.09771	.09267	.08796	.08357	.07945	.07560	.07200	.06862	.06544	.06247	.05967	.05704	.05457	.05224	.05005	.04798	.04603
82	37	.12054	.11416	.10820	.10264	.09744	.09257	.08803	.08377	.07977	.07603	.07252	.06922	.06612	.06320	.06045	.05787	.05544	.05314	.05097	.04892
82	38	.12624	.11968	.11355	.10782	.10246	.09744	.09273	.08832	.08418	.08030	.07665	.07322	.06999	.06695	.06409	.06139	.05885	.05644	.05417	.05203
82	39	.13219	.12546	.11915	.11325	.10773	.10255	.09769	.09313	.08884	.08481	.08103	.07746	.07410	.07094	.06795	.06514	.06248	.05996	.05759	.05534
82	40	.13842	.13151	.12503	.11897	.11327	.10793	.10291	.09820	.09376	.08959	.08566	.08196	.07847	.07517	.07206	.06912	.06635	.06372	.06123	.05888
82	41	.14494	.13785	.13120	.12496	.11911	.11360	.10842	.10355	.09896	.09464	.09057	.08672	.08310	.07967	.07643	.07337	.07047	.06773	.06513	.06267
82	42	.15174	.14448	.13766	.13125	.12522	.11955	.11422	.10919	.10445	.09997	.09575	.09177	.08800	.08444	.08107	.07788	.07486	.07200	.06928	.06671
82	43	.15883	.15140	.14441	.13783	.13163	.12580	.12030	.11511	.11021	.10559	.10122	.09709	.09318	.08949	.08598	.08266	.07952	.07653	.07370	.07101
82	44	.16621	.15860	.15144	.14469	.13833	.13233	.12667	.12132	.11627	.11149	.10697	.10270	.09865	.09481	.09117	.08772	.08444	.08133	.07838	.07557
82	45	.17386	.16608	.15875	.15183	.14530	.13914	.13331	.12781	.12260	.11767	.11300	.10857	.10438	.10040	.09662	.09304	.08963	.08639	.08331	.08038
82	46	.18177	.17383	.16633	.15925	.15255	.14622	.14024	.13457	.12920	.12412	.11930	.11472	.11038	.10626	.10234	.09862	.09508	.09171	.08851	.08545



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
82	47	.18994	.18183	.17417	.16692	.16006	.15357	.14742	.14159	.13607	.13083	.12586	.12113	.11665	.11238	.10832	.10446	.10079	.09729	.09395	.09078
82	48	.19837	.19010	.18227	.17486	.16784	.16119	.15488	.14890	.14322	.13782	.13269	.12782	.12319	.11878	.11458	.11058	.10677	.10313	.09967	.09636
82	49	.20706	.19863	.19064	.18307	.17589	.16908	.16261	.15647	.15063	.14508	.13981	.13478	.13000	.12545	.12110	.11696	.11302	.10925	.10565	.10222
82	50	.21601	.20743	.19928	.19156	.18422	.17725	.17063	.16433	.15834	.15264	.14721	.14204	.13711	.13240	.12792	.12364	.11955	.11565	.11192	.10835
82	51	.22521	.21648	.20819	.20031	.19282	.18570	.17892	.17247	.16633	.16047	.15489	.14957	.14449	.13965	.13502	.13060	.12637	.12233	.11847	.11477
82	52	.23465	.22578	.21734	.20931	.20167	.19440	.18747	.18087	.17457	.16857	.16284	.15737	.15214	.14715	.14238	.13782	.13346	.12928	.12528	.12145
82	53	.24431	.23530	.22672	.21855	.21076	.20334	.19627	.18952	.18307	.17692	.17104	.16543	.16006	.15492	.15001	.14531	.14080	.13649	.13236	.12839
82	54	.25418	.24504	.23632	.22801	.22009	.21253	.20531	.19841	.19182	.18552	.17950	.17374	.16823	.16295	.15790	.15305	.14841	.14396	.13969	.13560
82	55	.26426	.25499	.24615	.23771	.22965	.22195	.21459	.20755	.20082	.19438	.18822	.18231	.17666	.17124	.16605	.16107	.15629	.15170	.14730	.14307
82	56	.27455	.26516	.25619	.24763	.23944	.23160	.22411	.21693	.21007	.20349	.19718	.19114	.18535	.17979	.17446	.16934	.16443	.15971	.15517	.15081
82	57	.28502	.27553	.26645	.25776	.24944	.24148	.23386	.22655	.21955	.21284	.20640	.20022	.19429	.18860	.18313	.17788	.17283	.16798	.16331	.15882
82	58	.29567	.28607	.27687	.26807	.25964	.25156	.24381	.23637	.22924	.22240	.21583	.20952	.20346	.19763	.19203	.18665	.18147	.17648	.17168	.16706
82	59	.30644	.29674	.28745	.27854	.27000	.26180	.25393	.24638	.23912	.23215	.22546	.21902	.21283	.20687	.20114	.19563	.19032	.18520	.18028	.17553
82	60	.31734	.30755	.29817	.28916	.28051	.27220	.26422	.25655	.24918	.24209	.23527	.22871	.22239	.21631	.21045	.20481	.19938	.19414	.18908	.18421
82	61	.32836	.31850	.30903	.29993	.29118	.28277	.27468	.26690	.25942	.25221	.24528	.23860	.23216	.22596	.21998	.21421	.20865	.20329	.19811	.19312
82	62	.33953	.32959	.32005	.31086	.30202	.29352	.28534	.27745	.26986	.26255	.25550	.24871	.24215	.23583	.22974	.22385	.21817	.21269	.20739	.20228
82	63	.35083	.34083	.33122	.32196	.31304	.30445	.29617	.28820	.28050	.27309	.26593	.25903	.25237	.24594	.23973	.23373	.22793	.22233	.21692	.21169
82	64	.36223	.35219	.34251	.33319	.32420	.31553	.30717	.29910	.29132	.28381	.27656	.26955	.26279	.25625	.24993	.24382	.23792	.23220	.22668	.22133
82	65	.37374	.36365	.35392	.34454	.33549	.32675	.31832	.31017	.30230	.29470	.28736	.28026	.27339	.26676	.26033	.25412	.24811	.24229	.23666	.23120
82	66	.38533	.37521	.36545	.35602	.34691	.33811	.32961	.32139	.31345	.30577	.29834	.29115	.28419	.27746	.27095	.26464	.25853	.25261	.24687	.24131
82	67	.39702	.38688	.37708	.36762	.35846	.34961	.34105	.33277	.32476	.31701	.30950	.30223	.29520	.28838	.28177	.27537	.26917	.26315	.25732	.25166
82	68	.40876	.39861	.38880	.37930	.37011	.36122	.35262	.34428	.33621	.32839	.32082	.31348	.30636	.29947	.29278	.28629	.28000	.27390	.26797	.26222
82	69	.42051	.41037	.40054	.39103	.38182	.37289	.36425	.35587	.34775	.33987	.33224	.32484	.31765	.31068	.30392	.29736	.29099	.28480	.27879	.27296
82	70	.43223	.42209	.41227	.40275	.39352	.38457	.37590	.36748	.35932	.35140	.34371	.33625	.32901	.32198	.31515	.30852	.30207	.29581	.28972	.28381
82	71	.44385	.43373	.42392	.41440	.40517	.39621	.38751	.37907	.37087	.36292	.35519	.34768	.34039	.33330	.32641	.31971	.31320	.30687	.30072	.29473
82	72	.45535	.44526	.43547	.42596	.41673	.40777	.39906	.39060	.38238	.37439	.36663	.35909	.35175	.34461	.33767	.33092	.32435	.31796	.31174	.30569
82	73	.46670	.45665	.44689	.43740	.42818	.41922	.41051	.40204	.39381	.38580	.37801	.37044	.36306	.35589	.34891	.34211	.33549	.32904	.32277	.31665
82	74	.47791	.46791	.45818	.44872	.43952	.43058	.42187	.41341	.40517	.39715	.38934	.38174	.37434	.36714	.36012	.35328	.34662	.34013	.33381	.32764
82	75	.48898	.47903	.46935	.45993	.45076	.44184	.43315	.42470	.41646	.40844	.40062	.39301	.38560	.37837	.37132	.36446	.35776	.35124	.34487	.33866
82	76	.49991	.49002	.48040	.47102	.46190	.45300	.44434	.43590	.42768	.41966	.41185	.40424	.39681	.38957	.38251	.37562	.36890	.36234	.35595	.34970
82	77	.51066	.50084	.49128	.48196	.47288	.46403	.45541	.44699	.43879	.43079	.42299	.41538	.40795	.40071	.39364	.38674	.38000	.37342	.36700	.36073
82	78	.52118	.51145	.50196	.49270	.48368	.47488	.46629	.45792	.44974	.44177	.43399	.42639	.41897	.41173	.40466	.39776	.39101	.38442	.37799	.37170
82	79	.53142	.52177	.51236	.50318	.49421	.48547	.47693	.46860	.46047	.45252	.44477	.43719	.42979	.42256	.41550	.40860	.40186	.39527	.38882	.38253
82	80	.54129	.53174	.52241	.51330	.50441	.49573	.48725	.47897	.47088	.46297	.45525	.44771	.44033	.43312	.42607	.41918	.41245	.40586	.39942	.39312
82	81	.55076	.54130	.53206	.52304	.51422	.50560	.49718	.48896	.48092	.47306	.46537	.45786	.45052	.44333	.43631	.42944	.42272	.41614	.40970	.40341
82	82	.55980	.55043	.54128	.53234	.52360	.51506	.50670	.49854	.49055	.48274	.47510	.46763	.46032	.45317	.44617	.43932	.43262	.42606	.41964	.41335
83	0	.02719	.02535	.02371	.02224	.02092	.01973	.01866	.01769	.01681	.01602	.01529	.01463	.01402	.01347	.01296	.01249	.01206	.01166	.01129	.01094
83	1	.02222	.02036	.01870	.01722	.01590	.01471	.01364	.01268	.01181	.01103	.01032	.00968	.00909	.00856	.00808	.00763	.00722	.00685	.00651	.00619
83	2	.02302	.02109	.01936	.01782	.01644	.01520	.01409	.01308	.01217	.01135	.01061	.00994	.00933	.00877	.00826	.00779	.00736	.00697	.00661	.00628
83	3	.02404	.02203	.02024	.01863	.01719	.01590	.01473	.01368	.01273	.01187	.01109	.01039	.00974	.00916	.00862	.00813	.00768	.00727	.00688	.00653
83	4	.02521	.02312	.02125	.01958	.01808	.01672	.01550	.01440	.01341	.01251	.01169	.01095	.01027	.00965	.00909	.00857	.00810	.00766	.00726	.00689
83	5	.02650	.02433	.02238	.02064	.01907	.01766	.01638	.01523	.01419	.01324	.01238	.01160	.01089	.01024	.00964	.00910	.00860	.00814	.00771	.00732
83	6	.02788	.02563	.02360	.02179	.02015	.01867	.01734	.01613	.01504	.01405	.01315	.01233	.01158	.01089	.01026	.00969	.00916	.00867	.00822	.00781
83	7	.02937	.02703	.02492	.02303	.02132	.01978	.01839	.01712	.01598	.01494	.01399	.01313	.01234	.01162	.01096	.01035	.00979	.00928	.00880	.00836
83	8	.03095	.02852	.02633	.02435	.02257	.02096	.01951	.01819	.01699	.01590	.01490	.01399	.01317	.01241	.01171	.01107	.01048	.00994	.00944	.00897
83	9	.03264	.03011	.02783	.02578	.02392	.02224	.02072	.01934	.01808	.01694	.01590	.01494	.01407	.01327	.01254	.01186	.01124	.01067	.01014	.00965
83	10	.03444	.03182	.02945	.02731	.02537	.02362	.02203	.02058	.01927	.01807	.01698	.01597	.01506	.01422	.01344	.01273	.01208	.01147	.01091	.01039
83	11	.03634	.03362	.03115	.02893	.02691	.02508	.02342	.02191	.02054	.01928	.01813	.01708	.01612	.01523	.01442	.01367	.01298	.01234	.01174	.01120
83	12	.03834	.03551	.03295	.03064	.02854	.02663	.02490	.02332	.02188	.02056	.01936	.01825	.01724	.01631	.01545	.01466	.01393	.01326	.01264	.01206
83	13	.04041	.03747	.03482	.03241	.03022	.02823	.02642	.02477	.02327	.02189	.02063	.01947	.01840	.01743	.01653	.01569	.01493	.01422	.01356	.01294

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
83	14	.04250	.03946	.03670	.03420	.03192	.02985	.02796	.02624	.02467	.02322	.02190	.02069	.01957	.01855	.01760	.01672	.01592	.01517	.01447	.01383
83	15	.04462	.04146	.03860	.03600	.03363	.03147	.02950	.02771	.02606	.02455	.02317	.02190	.02073	.01965	.01866	.01774	.01689	.01610	.01537	.01469
83	16	.04673	.04347	.04050	.03779	.03533	.03309	.03104	.02916	.02744	.02587	.02442	.02309	.02186	.02073	.01969	.01873	.01783	.01700	.01624	.01552
83	17	.04888	.04549	.04241	.03961	.03705	.03471	.03258	.03062	.02883	.02718	.02567	.02428	.02300	.02181	.02072	.01970	.01877	.01789	.01709	.01633
83	18	.05106	.04756	.04436	.04145	.03880	.03637	.03414	.03211	.03024	.02852	.02694	.02548	.02414	.02290	.02175	.02069	.01970	.01879	.01794	.01715
83	19	.05333	.04970	.04639	.04337	.04061	.03809	.03577	.03365	.03170	.02990	.02825	.02673	.02532	.02402	.02282	.02170	.02067	.01971	.01882	.01799
83	20	.05570	.05195	.04852	.04539	.04252	.03990	.03749	.03527	.03324	.03137	.02964	.02805	.02658	.02521	.02395	.02278	.02170	.02069	.01975	.01888
83	21	.05820	.05431	.05076	.04751	.04454	.04181	.03930	.03700	.03487	.03292	.03112	.02945	.02791	.02648	.02516	.02394	.02280	.02174	.02075	.01983
83	22	.06081	.05679	.05311	.04974	.04666	.04382	.04121	.03881	.03660	.03456	.03267	.03093	.02932	.02783	.02644	.02516	.02396	.02285	.02181	.02084
83	23	.06355	.05940	.05559	.05210	.04889	.04595	.04323	.04073	.03843	.03630	.03433	.03251	.03083	.02926	.02781	.02646	.02521	.02404	.02295	.02193
83	24	.06645	.06215	.05821	.05460	.05127	.04821	.04539	.04278	.04038	.03816	.03611	.03420	.03244	.03080	.02928	.02786	.02655	.02532	.02417	.02310
83	25	.06951	.06507	.06100	.05725	.05380	.05062	.04768	.04497	.04247	.04015	.03801	.03602	.03417	.03246	.03086	.02938	.02800	.02670	.02550	.02437
83	26	.07274	.06815	.06394	.06005	.05647	.05317	.05012	.04731	.04470	.04228	.04004	.03796	.03603	.03424	.03257	.03101	.02956	.02820	.02693	.02575
83	27	.07615	.07142	.06706	.06304	.05933	.05590	.05273	.04980	.04708	.04457	.04223	.04006	.03804	.03616	.03441	.03277	.03125	.02982	.02849	.02724
83	28	.07974	.07486	.07035	.06619	.06234	.05879	.05549	.05245	.04962	.04699	.04455	.04228	.04017	.03821	.03637	.03466	.03306	.03156	.03016	.02885
83	29	.08352	.07847	.07381	.06951	.06552	.06184	.05842	.05525	.05230	.04957	.04702	.04466	.04245	.04039	.03847	.03667	.03499	.03342	.03195	.03057
83	30	.08747	.08226	.07745	.07300	.06887	.06505	.06150	.05821	.05514	.05230	.04964	.04717	.04486	.04271	.04070	.03882	.03706	.03541	.03386	.03241
83	31	.09160	.08624	.08127	.07666	.07240	.06843	.06475	.06133	.05814	.05518	.05241	.04983	.04742	.04517	.04307	.04109	.03925	.03752	.03589	.03436
83	32	.09593	.09040	.08527	.08052	.07610	.07200	.06818	.06462	.06131	.05823	.05534	.05265	.05014	.04778	.04558	.04352	.04158	.03976	.03806	.03645
83	33	.10047	.09478	.08949	.08457	.08001	.07576	.07180	.06811	.06467	.06146	.05846	.05565	.05303	.05057	.04826	.04610	.04407	.04217	.04038	.03869
83	34	.10523	.09936	.09391	.08884	.08412	.07972	.07562	.07179	.06822	.06488	.06175	.05883	.05609	.05352	.05111	.04885	.04673	.04473	.04285	.04108
83	35	.11021	.10418	.09856	.09333	.08845	.08390	.07965	.07568	.07198	.06850	.06525	.06221	.05935	.05667	.05416	.05179	.04957	.04747	.04550	.04364
83	36	.11543	.10922	.10344	.09804	.09300	.08830	.08391	.07979	.07594	.07234	.06896	.06579	.06281	.06002	.05739	.05492	.05259	.05039	.04833	.04637
83	37	.12089	.11451	.10855	.10299	.09779	.09293	.08839	.08413	.08014	.07640	.07288	.06958	.06648	.06357	.06082	.05824	.05581	.05351	.05134	.04929
83	38	.12661	.12005	.11393	.10820	.10284	.09782	.09312	.08871	.08458	.08069	.07704	.07361	.07039	.06735	.06449	.06179	.05924	.05684	.05457	.05242
83	39	.13259	.12586	.11956	.11366	.10814	.10296	.09810	.09354	.08926	.08523	.08145	.07788	.07453	.07136	.06838	.06556	.06290	.06039	.05801	.05576
83	40	.13885	.13194	.12547	.11941	.11372	.10838	.10336	.09865	.09421	.09004	.08611	.08241	.07892	.07563	.07252	.06958	.06680	.06418	.06169	.05934
83	41	.14540	.13832	.13168	.12544	.11958	.11408	.10891	.10404	.09945	.09513	.09106	.08722	.08359	.08016	.07693	.07387	.07097	.06822	.06563	.06316
83	42	.15225	.14499	.13817	.13177	.12574	.12008	.11474	.10971	.10497	.10050	.09629	.09230	.08854	.08498	.08161	.07842	.07540	.07253	.06982	.06724
83	43	.15938	.15195	.14496	.13839	.13220	.12637	.12087	.11568	.11079	.10617	.10180	.09767	.09376	.09007	.08656	.08325	.08010	.07711	.07428	.07159
83	44	.16681	.15921	.15205	.14530	.13895	.13295	.12729	.12195	.11690	.11212	.10760	.10333	.09928	.09544	.09181	.08835	.08508	.08197	.07901	.07620
83	45	.17451	.16673	.15941	.15250	.14597	.13981	.13399	.12848	.12328	.11835	.11368	.10926	.10507	.10109	.09731	.09373	.09032	.08708	.08400	.08107
83	46	.18248	.17454	.16705	.15997	.15328	.14696	.14097	.13531	.12995	.12486	.12004	.11547	.11113	.10701	.10310	.09937	.09583	.09247	.08926	.08620
83	47	.19071	.18261	.17495	.16771	.16086	.15437	.14822	.14240	.13688	.13164	.12667	.12195	.11746	.11320	.10914	.10528	.10161	.09811	.09477	.09159
83	48	.19921	.19095	.18313	.17572	.16871	.16206	.15576	.14977	.14410	.13870	.13358	.12871	.12408	.11967	.11547	.11147	.10766	.10403	.10056	.09725
83	49	.20797	.19955	.19157	.18401	.17683	.17003	.16357	.15743	.15159	.14605	.14077	.13575	.13097	.12642	.12208	.11794	.11399	.11022	.10662	.10319
83	50	.21700	.20843	.20030	.19258	.18525	.17828	.17167	.16537	.15939	.15369	.14826	.14309	.13816	.13346	.12898	.12470	.12061	.11671	.11298	.10941
83	51	.22630	.21757	.20929	.20142	.19394	.18682	.18005	.17360	.16746	.16161	.15604	.15072	.14564	.14080	.13617	.13175	.12752	.12348	.11962	.11592
83	52	.23582	.22696	.21853	.21052	.20288	.19562	.18870	.18210	.17581	.16981	.16408	.15861	.15339	.14840	.14363	.13907	.13471	.13053	.12653	.12270
83	53	.24558	.23658	.22802	.21985	.21208	.20467	.19760	.19085	.18441	.17827	.17239	.16678	.16141	.15628	.15137	.14667	.14216	.13785	.13372	.12975
83	54	.25556	.24643	.23773	.22943	.22151	.21396	.20675	.19986	.19328	.18698	.18097	.17521	.16970	.16442	.15937	.15453	.14989	.14544	.14117	.13707
83	55	.26576	.25650	.24767	.23924	.23119	.22350	.21615	.20912	.20240	.19596	.18980	.18390	.17825	.17284	.16765	.16267	.15789	.15330	.14890	.14467
83	56	.27617	.26680	.25784	.24929	.24111	.23328	.22580	.21863	.21177	.20520	.19890	.19286	.18707	.18152	.17619	.17107	.16616	.16144	.15690	.15254
83	57	.28678	.27729	.26823	.25955	.25125	.24330	.23568	.22839	.22139	.21469	.20825	.20208	.19616	.19047	.18500	.17975	.17470	.16985	.16518	.16069
83	58	.29755	.28797	.27880	.27001	.26159	.25352	.24578	.23836	.23123	.22440	.21783	.21153	.20547	.19965	.19405	.18867	.18349	.17850	.17371	.16908
83	59	.30847	.29880	.28952	.28063	.27210	.26391	.25606	.24851	.24127	.23431	.22762	.22118	.21500	.20905	.20332	.19781	.19250	.18738	.18246	.17771
83	60	.31952	.30976	.30039	.29140	.28277	.27447	.26651	.25885	.25148	.24440	.23759	.23104	.22473	.21865	.21280	.20716	.20172	.19648	.19143	.18655
83	61	.33071	.32087	.31142	.30233	.29360	.28521	.27714	.26937	.26190	.25470	.24777	.24110	.23467	.22847	.22250	.21673	.21118	.20581	.20064	.19564
83	62	.34205	.33214	.32261	.31345	.30463	.29614	.28797	.28010	.27252	.26522	.25818	.25139	.24485	.23853	.23244	.22656	.22088	.21540	.21010	.20499
83	63	.35353	.34356	.33397	.32473	.31583	.30726	.29900	.29104	.28336	.27595	.26881	.26192	.25526	.24883	.24263	.23663	.23084	.22524	.21983	.21460

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
83	64	.36513	.35512	.34547	.33616	.32720	.31855	.31020	.30215	.29438	.28688	.27964	.27265	.26589	.25936	.25304	.24694	.24104	.23533	.22980	.22445
83	65	.37684	.36679	.35709	.34773	.33870	.32998	.32157	.31344	.30558	.29800	.29066	.28357	.27672	.27009	.26367	.25747	.25146	.24564	.24001	.23455
83	66	.38866	.37857	.36884	.35943	.35035	.34157	.33309	.32489	.31696	.30930	.30188	.29470	.28776	.28103	.27452	.26822	.26211	.25619	.25046	.24490
83	67	.40058	.39048	.38071	.37127	.36215	.35332	.34479	.33652	.32853	.32079	.31330	.30604	.29901	.29221	.28561	.27921	.27301	.26700	.26117	.25551
83	68	.41257	.40246	.39268	.38322	.37406	.36519	.35661	.34830	.34024	.33244	.32488	.31756	.31045	.30357	.29689	.29041	.28412	.27802	.27210	.26635
83	69	.42459	.41448	.40470	.39522	.38604	.37714	.36852	.36017	.35206	.34421	.33659	.32920	.32203	.31507	.30832	.30176	.29540	.28921	.28321	.27737
83	70	.43658	.42649	.41670	.40722	.39803	.38911	.38046	.37207	.36393	.35603	.34836	.34092	.33369	.32667	.31985	.31323	.30679	.30053	.29445	.28853
83	71	.44849	.43842	.42865	.41917	.40998	.40105	.39238	.38397	.37580	.36786	.36015	.35266	.34538	.33831	.33143	.32474	.31824	.31192	.30576	.29977
83	72	.46030	.45026	.44051	.43104	.42185	.41292	.40425	.39582	.38763	.37966	.37192	.36440	.35707	.34995	.34303	.33628	.32972	.32334	.31712	.31107
83	73	.47196	.46196	.45225	.44280	.43363	.42471	.41603	.40760	.39939	.39141	.38364	.37609	.36873	.36157	.35460	.34782	.34121	.33477	.32850	.32239
83	74	.48349	.47355	.46387	.45446	.44531	.43641	.42774	.41931	.41110	.40311	.39533	.38775	.38037	.37318	.36618	.35936	.35270	.34622	.33990	.33374
83	75	.49491	.48502	.47539	.46603	.45691	.44803	.43938	.43096	.42276	.41477	.40698	.39939	.39200	.38479	.37776	.37091	.36422	.35771	.35135	.34514
83	76	.50619	.49636	.48680	.47748	.46841	.45957	.45095	.44255	.43436	.42638	.41860	.41101	.40361	.39639	.38934	.38247	.37576	.36922	.36283	.35659
83	77	.51730	.50756	.49806	.48881	.47978	.47098	.46240	.45404	.44587	.43791	.43014	.42256	.41516	.40794	.40089	.39400	.38728	.38072	.37430	.36804
83	78	.52820	.51855	.50913	.49994	.49098	.48223	.47370	.46537	.45724	.44930	.44156	.43399	.42660	.41939	.41234	.40545	.39873	.39215	.38573	.37945
83	79	.53883	.52926	.51993	.51082	.50192	.49324	.48476	.47648	.46839	.46049	.45277	.44523	.43786	.43066	.42362	.41674	.41002	.40344	.39701	.39072
83	80	.54910	.53963	.53039	.52136	.51253	.50392	.49550	.48727	.47923	.47137	.46369	.45618	.44884	.44166	.43464	.42778	.42106	.41449	.40807	.40178
83	81	.55897	.54960	.54044	.53150	.52276	.51421	.50586	.49769	.48970	.48189	.47426	.46679	.45948	.45233	.44533	.43849	.43179	.42523	.41881	.41253
83	82	.56839	.55913	.55007	.54121	.53255	.52408	.51580	.50770	.49977	.49201	.48443	.47700	.46973	.46261	.45565	.44883	.44215	.43562	.42921	.42294
83	83	.57738	.56822	.55926	.55050	.54192	.53353	.52532	.51729	.50942	.50172	.49419	.48681	.47959	.47251	.46558	.45879	.45215	.44563	.43925	.43300
84	0	.02737	.02553	.02389	.02242	.02111	.01992	.01885	.01788	.01701	.01621	.01549	.01483	.01423	.01367	.01317	.01270	.01227	.01187	.01150	.01115
84	1	.02227	.02041	.01875	.01727	.01594	.01476	.01369	.01273	.01186	.01108	.01037	.00973	.00914	.00861	.00812	.00768	.00727	.00690	.00656	.00624
84	2	.02306	.02113	.01940	.01786	.01648	.01524	.01412	.01312	.01221	.01140	.01065	.00998	.00937	.00881	.00830	.00783	.00741	.00701	.00665	.00632
84	3	.02408	.02207	.02028	.01867	.01723	.01593	.01477	.01372	.01277	.01191	.01113	.01042	.00978	.00919	.00866	.00817	.00772	.00730	.00692	.00657
84	4	.02524	.02316	.02129	.01961	.01811	.01676	.01554	.01444	.01345	.01255	.01173	.01098	.01031	.00969	.00913	.00861	.00813	.00770	.00730	.00693
84	5	.02653	.02436	.02242	.02067	.01911	.01769	.01642	.01527	.01423	.01328	.01242	.01164	.01093	.01028	.00968	.00914	.00863	.00817	.00775	.00736
84	6	.02792	.02567	.02364	.02183	.02019	.01871	.01738	.01618	.01508	.01409	.01319	.01237	.01162	.01093	.01031	.00973	.00920	.00871	.00827	.00785
84	7	.02942	.02707	.02497	.02307	.02136	.01982	.01843	.01717	.01602	.01498	.01404	.01317	.01239	.01166	.01100	.01040	.00984	.00932	.00885	.00841
84	8	.03100	.02857	.02638	.02440	.02262	.02101	.01956	.01824	.01704	.01595	.01495	.01405	.01322	.01246	.01176	.01112	.01053	.00999	.00949	.00902
84	9	.03270	.03017	.02789	.02584	.02398	.02230	.02078	.01940	.01814	.01700	.01596	.01500	.01413	.01333	.01260	.01192	.01130	.01073	.01020	.00971
84	10	.03451	.03188	.02951	.02737	.02544	.02369	.02210	.02065	.01934	.01814	.01704	.01604	.01513	.01428	.01351	.01280	.01214	.01154	.01098	.01046
84	11	.03642	.03369	.03123	.02901	.02699	.02516	.02350	.02199	.02061	.01936	.01821	.01716	.01620	.01531	.01450	.01375	.01305	.01242	.01182	.01128
84	12	.03843	.03560	.03304	.03073	.02863	.02672	.02499	.02341	.02197	.02065	.01945	.01834	.01733	.01640	.01555	.01476	.01403	.01335	.01273	.01215
84	13	.04050	.03757	.03491	.03251	.03032	.02833	.02652	.02487	.02337	.02199	.02073	.01957	.01851	.01753	.01663	.01580	.01503	.01432	.01366	.01305
84	14	.04261	.03957	.03681	.03431	.03203	.02996	.02808	.02635	.02478	.02334	.02202	.02080	.01969	.01866	.01772	.01684	.01603	.01528	.01459	.01394
84	15	.04473	.04158	.03872	.03612	.03375	.03159	.02963	.02783	.02619	.02468	.02330	.02202	.02086	.01978	.01878	.01787	.01702	.01623	.01550	.01482
84	16	.04686	.04359	.04062	.03792	.03546	.03322	.03117	.02929	.02758	.02600	.02455	.02322	.02200	.02087	.01983	.01886	.01797	.01714	.01637	.01566
84	17	.04901	.04562	.04254	.03974	.03718	.03485	.03271	.03076	.02897	.02732	.02581	.02442	.02314	.02195	.02086	.01985	.01891	.01804	.01723	.01648
84	18	.05120	.04769	.04450	.04159	.03894	.03651	.03429	.03225	.03038	.02866	.02708	.02562	.02428	.02304	.02189	.02083	.01985	.01893	.01808	.01729
84	19	.05347	.04984	.04653	.04352	.04076	.03823	.03592	.03380	.03185	.03005	.02840	.02688	.02547	.02417	.02297	.02186	.02082	.01986	.01897	.01814
84	20	.05584	.05209	.04867	.04554	.04267	.04005	.03764	.03543	.03339	.03152	.02979	.02820	.02673	.02537	.02411	.02294	.02186	.02085	.01991	.01904
84	21	.05834	.05446	.05091	.04767	.04469	.04196	.03946	.03715	.03503	.03308	.03128	.02961	.02807	.02665	.02532	.02410	.02296	.02190	.02091	.01999
84	22	.06096	.05694	.05327	.04990	.04681	.04398	.04137	.03897	.03676	.03472	.03284	.03110	.02949	.02799	.02661	.02532	.02413	.02301	.02198	.02101
84	23	.06371	.05956	.05575	.05226	.04906	.04611	.04340	.04090	.03860	.03647	.03450	.03268	.03100	.02943	.02798	.02663	.02538	.02421	.02312	.02210
84	24	.06661	.06232	.05838	.05476	.05144	.04838	.04556	.04296	.04055	.03833	.03628	.03438	.03261	.03098	.02946	.02804	.02672	.02550	.02435	.02328
84	25	.06968	.06524	.06117	.05742	.05397	.05079	.04786	.04515	.04265	.04033	.03819	.03620	.03436	.03264	.03105	.02956	.02818	.02689	.02568	.02456
84	26	.07291	.06833	.06412	.06023	.05666	.05336	.05031	.04749	.04489	.04247	.04023	.03815	.03622	.03443	.03276	.03120	.02975	.02839	.02713	.02594
84	27	.07634	.07161	.06725	.06323	.05952	.05609	.05293	.05000	.04728	.04476	.04243	.04026	.03824	.03636	.03461	.03297	.03145	.03003	.02869	.02745
84	28	.07994	.07505	.07055	.06639	.06254	.05899	.05570	.05265	.04982	.04720	.04476	.04249	.04038	.03842	.03658	.03487	.03327	.03177	.03037	.02906
84	29	.08372	.07868	.07402	.06972	.06574	.06205	.05863	.05546	.05252	.04979	.04724	.04488	.04267	.04061	.03869	.03690	.03522	.03365	.03217	.03079

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
84	30	.08768	.08248	.07767	.07322	.06910	.06527	.06173	.05843	.05537	.05253	.04987	.04740	.04510	.04294	.04093	.03905	.03729	.03564	.03409	.03264
84	31	.09183	.08646	.08150	.07690	.07263	.06867	.06499	.06157	.05838	.05542	.05265	.05008	.04767	.04542	.04331	.04134	.03949	.03776	.03614	.03461
84	32	.09617	.09064	.08552	.08076	.07635	.07225	.06843	.06488	.06157	.05848	.05560	.05291	.05040	.04804	.04584	.04378	.04184	.04002	.03832	.03671
84	33	.10072	.09503	.08974	.08483	.08027	.07602	.07206	.06838	.06494	.06173	.05873	.05592	.05330	.05084	.04854	.04638	.04435	.04244	.04065	.03897
84	34	.10549	.09963	.09418	.08911	.08439	.07999	.07590	.07207	.06850	.06516	.06204	.05912	.05638	.05381	.05140	.04914	.04702	.04502	.04314	.04137
84	35	.11050	.10446	.09885	.09362	.08874	.08419	.07995	.07598	.07228	.06881	.06556	.06251	.05966	.05698	.05446	.05210	.04987	.04778	.04581	.04395
84	36	.11573	.10953	.10374	.09835	.09332	.08861	.08422	.08011	.07626	.07266	.06928	.06611	.06314	.06034	.05771	.05524	.05291	.05072	.04865	.04670
84	37	.12121	.11483	.10888	.10332	.09813	.09327	.08872	.08447	.08048	.07674	.07323	.06993	.06683	.06391	.06117	.05859	.05615	.05386	.05169	.04964
84	38	.12695	.12040	.11428	.10855	.10319	.09818	.09348	.08907	.08494	.08106	.07741	.07398	.07076	.06772	.06486	.06216	.05961	.05721	.05494	.05279
84	39	.13296	.12623	.11994	.11404	.10852	.10335	.09849	.09393	.08965	.08563	.08184	.07828	.07492	.07176	.06877	.06596	.06330	.06079	.05841	.05616
84	40	.13925	.13234	.12588	.11981	.11413	.10879	.10378	.09906	.09463	.09046	.08654	.08284	.07935	.07605	.07294	.07001	.06723	.06461	.06212	.05977
84	41	.14583	.13875	.13211	.12588	.12003	.11453	.10935	.10449	.09990	.09559	.09151	.08767	.08405	.08062	.07739	.07433	.07143	.06869	.06609	.06362
84	42	.15271	.14546	.13864	.13224	.12622	.12056	.11523	.11020	.10547	.10100	.09678	.09280	.08903	.08547	.08211	.07892	.07590	.07304	.07032	.06774
84	43	.15989	.15246	.14548	.13891	.13272	.12689	.12140	.11621	.11132	.10670	.10234	.09821	.09430	.09061	.08711	.08379	.08064	.07766	.07482	.07213
84	44	.16736	.15976	.15261	.14587	.13951	.13352	.12786	.12252	.11748	.11270	.10819	.10392	.09987	.09603	.09240	.08895	.08567	.08256	.07960	.07679
84	45	.17511	.16734	.16002	.15311	.14659	.14043	.13462	.12911	.12391	.11898	.11432	.10990	.10571	.10173	.09796	.09437	.09096	.08773	.08465	.08171
84	46	.18313	.17520	.16771	.16064	.15396	.14764	.14166	.13600	.13063	.12555	.12074	.11617	.11183	.10771	.10380	.10008	.09654	.09317	.08996	.08691
84	47	.19142	.18333	.17567	.16844	.16159	.15511	.14897	.14315	.13763	.13240	.12743	.12271	.11822	.11396	.10991	.10605	.10237	.09888	.09554	.09236
84	48	.19998	.19173	.18391	.17652	.16951	.16286	.15657	.15059	.14491	.13953	.13440	.12954	.12491	.12050	.11630	.11230	.10849	.10486	.10140	.09809
84	49	.20881	.20040	.19243	.18487	.17771	.17090	.16445	.15831	.15248	.14694	.14167	.13665	.13187	.12732	.12298	.11884	.11490	.11113	.10753	.10410
84	50	.21792	.20936	.20123	.19352	.18620	.17924	.17263	.16634	.16036	.15466	.14924	.14407	.13914	.13445	.12996	.12569	.12160	.11770	.11397	.11040
84	51	.22729	.21858	.21031	.20245	.19497	.18786	.18110	.17466	.16852	.16267	.15710	.15179	.14671	.14187	.13725	.13283	.12860	.12456	.12070	.11700
84	52	.23691	.22806	.21964	.21163	.20401	.19675	.18983	.18324	.17696	.17096	.16524	.15978	.15456	.14957	.14480	.14024	.13588	.13171	.12771	.12388
84	53	.24676	.23777	.22922	.22107	.21330	.20589	.19883	.19209	.18566	.17952	.17365	.16804	.16268	.15755	.15264	.14794	.14344	.13913	.13499	.13103
84	54	.25684	.24772	.23903	.23074	.22284	.21529	.20809	.20121	.19463	.18834	.18233	.17658	.17107	.16580	.16075	.15591	.15127	.14683	.14256	.13846
84	55	.26714	.25790	.24909	.24067	.23263	.22495	.21760	.21058	.20386	.19744	.19128	.18539	.17974	.17433	.16914	.16417	.15939	.15481	.15040	.14617
84	56	.27767	.26831	.25937	.25083	.24266	.23485	.22737	.22021	.21336	.20680	.20050	.19447	.18869	.18314	.17781	.17270	.16779	.16307	.15853	.15417
84	57	.28840	.27893	.26988	.26122	.25293	.24499	.23738	.23010	.22311	.21641	.20999	.20382	.19790	.19222	.18676	.18151	.17646	.17161	.16694	.16245
84	58	.29930	.28974	.28058	.27181	.26340	.25534	.24762	.24020	.23309	.22626	.21971	.21341	.20736	.20154	.19595	.19057	.18539	.18041	.17561	.17099
84	59	.31036	.30070	.29144	.28257	.27405	.26588	.25804	.25050	.24327	.23632	.22964	.22321	.21703	.21108	.20536	.19985	.19455	.18944	.18451	.17976
84	60	.32155	.31181	.30246	.29349	.28487	.27659	.26864	.26099	.25364	.24657	.23977	.23322	.22691	.22084	.21500	.20936	.20393	.19869	.19364	.18877
84	61	.33289	.32307	.31364	.30458	.29587	.28749	.27943	.27168	.26421	.25703	.25011	.24344	.23702	.23083	.22486	.21910	.21355	.20819	.20301	.19802
84	62	.34439	.33451	.32500	.31586	.30706	.29859	.29043	.28258	.27501	.26772	.26069	.25391	.24738	.24107	.23498	.22911	.22343	.21795	.21266	.20754
84	63	.35605	.34610	.33653	.32732	.31844	.30989	.30164	.29370	.28603	.27864	.27151	.26462	.25798	.25156	.24536	.23937	.23358	.22799	.22258	.21734
84	64	.36783	.35784	.34822	.33894	.32999	.32136	.31304	.30501	.29725	.28977	.28254	.27555	.26880	.26228	.25597	.24988	.24398	.23827	.23275	.22741
84	65	.37974	.36971	.36004	.35071	.34170	.33301	.32461	.31650	.30866	.30109	.29377	.28669	.27985	.27322	.26682	.26062	.25461	.24880	.24317	.23772
84	66	.39176	.38171	.37200	.36262	.35357	.34481	.33635	.32817	.32026	.31261	.30521	.29805	.29111	.28440	.27790	.27160	.26550	.25959	.25385	.24830
84	67	.40390	.39384	.38410	.37470	.36560	.35680	.34828	.34004	.33207	.32435	.31687	.30963	.30261	.29581	.28923	.28284	.27664	.27064	.26481	.25916
84	68	.41613	.40606	.39631	.38688	.37775	.36892	.36036	.35207	.34404	.33626	.32871	.32140	.31431	.30744	.30077	.29429	.28802	.28192	.27600	.27026
84	69	.42840	.41833	.40858	.39914	.38999	.38113	.37253	.36420	.35613	.34829	.34069	.33332	.32616	.31922	.31248	.30593	.29957	.29340	.28740	.28156
84	70	.44065	.43060	.42086	.41142	.40226	.39337	.38475	.37639	.36828	.36040	.35275	.34533	.33811	.33111	.32430	.31769	.31126	.30501	.29893	.29302
84	71	.45284	.44282	.43309	.42365	.41449	.40560	.39697	.38858	.38044	.37253	.36484	.35737	.35011	.34305	.33619	.32951	.32302	.31670	.31056	.30457
84	72	.46493	.45494	.44524	.43582	.42667	.41778	.40914	.40074	.39258	.38464	.37693	.36942	.36212	.35501	.34810	.34137	.33482	.32845	.32224	.31619
84	73	.47689	.46695	.45728	.44789	.43876	.42988	.42124	.41284	.40467	.39671	.38897	.38144	.37411	.36697	.36001	.35324	.34664	.34022	.33395	.32785
84	74	.48874	.47885	.46923	.45987	.45077	.44191	.43328	.42489	.41671	.40875	.40100	.39345	.38609	.37892	.37194	.36513	.35849	.35202	.34571	.33956
84	75	.50048	.49065	.48109	.47177	.46271	.45387	.44527	.43689	.42872	.42077	.41301	.40545	.39808	.39089	.38389	.37705	.37038	.36388	.35753	.35134
84	76	.51210	.50235	.49285	.48359	.47457	.46577	.45720	.44885	.44070	.43275	.42500	.41745	.41007	.40288	.39585	.38900	.38231	.37578	.36940	.36318
84	77	.52357	.51390	.50447	.49528	.48632	.47757	.46904	.46072	.45260	.44468	.43694	.42939	.42202	.41483	.40780	.40094	.39424	.38769	.38129	.37504
84	78	.53485	.52527	.51592	.50680	.49790	.48921	.48073	.47246	.46437	.45648	.44877	.44124	.43389	.42670	.41968	.41282	.40611	.39955	.39314	.38688
84	79	.54585	.53637	.52711	.51807	.50925	.50062	.49220	.48398	.47594	.46809	.46041	.45291	.44558	.43841	.43140	.42454	.41784	.41129	.40488	.39860

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
84	80	.55651	.54713	.53797	.52902	.52027	.51172	.50336	.49519	.48721	.47940	.47177	.46430	.45700	.44985	.44287	.43603	.42934	.42279	.41638	.41011
84	81	.56677	.55749	.54843	.53957	.53090	.52243	.51414	.50604	.49811	.49035	.48277	.47534	.46808	.46097	.45400	.44719	.44052	.43399	.42759	.42133
84	82	.57658	.56742	.55846	.54969	.54111	.53272	.52451	.51647	.50861	.50091	.49337	.48600	.47877	.47170	.46477	.45799	.45134	.44483	.43846	.43221
84	83	.58596	.57691	.56805	.55938	.55089	.54258	.53445	.52649	.51869	.51105	.50358	.49625	.48908	.48205	.47516	.46841	.46180	.45531	.44896	.44273
84	84	.59493	.58599	.57723	.56866	.56027	.55205	.54400	.53612	.52839	.52082	.51341	.50614	.49902	.49203	.48519	.47848	.47191	.46546	.45914	.45293
85	0	.02754	.02571	.02407	.02261	.02129	.02011	.01904	.01807	.01720	.01641	.01569	.01503	.01443	.01388	.01337	.01290	.01247	.01207	.01171	.01136
85	1	.02231	.02045	.01879	.01731	.01599	.01480	.01373	.01277	.01191	.01112	.01041	.00977	.00919	.00866	.00817	.00773	.00732	.00695	.00660	.00629
85	2	.02309	.02116	.01944	.01790	.01652	.01528	.01416	.01316	.01225	.01143	.01069	.01002	.00941	.00885	.00834	.00787	.00745	.00705	.00669	.00636
85	3	.02411	.02210	.02031	.01870	.01726	.01597	.01480	.01375	.01280	.01195	.01117	.01046	.00982	.00923	.00869	.00820	.00775	.00734	.00696	.00661
85	4	.02528	.02319	.02132	.01965	.01815	.01679	.01558	.01448	.01348	.01258	.01176	.01102	.01034	.00972	.00916	.00864	.00817	.00773	.00733	.00696
85	5	.02657	.02440	.02245	.02071	.01914	.01773	.01645	.01530	.01426	.01332	.01246	.01168	.01096	.01031	.00972	.00917	.00867	.00821	.00779	.00739
85	6	.02796	.02570	.02368	.02186	.02023	.01875	.01742	.01621	.01512	.01413	.01323	.01241	.01166	.01097	.01034	.00977	.00924	.00875	.00830	.00789
85	7	.02945	.02711	.02501	.02311	.02141	.01986	.01847	.01721	.01607	.01503	.01408	.01322	.01243	.01171	.01104	.01044	.00988	.00936	.00889	.00845
85	8	.03105	.02861	.02642	.02445	.02267	.02106	.01960	.01828	.01708	.01599	.01500	.01409	.01326	.01250	.01181	.01117	.01058	.01004	.00953	.00907
85	9	.03275	.03022	.02794	.02589	.02403	.02235	.02083	.01945	.01820	.01705	.01601	.01506	.01418	.01338	.01265	.01198	.01135	.01078	.01025	.00976
85	10	.03456	.03194	.02957	.02743	.02550	.02375	.02216	.02071	.01940	.01820	.01711	.01611	.01519	.01435	.01357	.01286	.01221	.01160	.01104	.01052
85	11	.03649	.03376	.03130	.02908	.02706	.02523	.02357	.02206	.02069	.01943	.01828	.01723	.01627	.01538	.01457	.01382	.01313	.01249	.01190	.01135
85	12	.03851	.03568	.03312	.03081	.02871	.02680	.02507	.02349	.02205	.02074	.01953	.01843	.01742	.01649	.01563	.01484	.01411	.01344	.01281	.01223
85	13	.04059	.03766	.03501	.03260	.03041	.02843	.02662	.02497	.02346	.02209	.02083	.01967	.01861	.01763	.01673	.01590	.01513	.01442	.01376	.01315
85	14	.04271	.03967	.03691	.03441	.03214	.03007	.02818	.02646	.02489	.02345	.02212	.02091	.01980	.01877	.01782	.01695	.01614	.01539	.01470	.01406
85	15	.04484	.04169	.03883	.03623	.03386	.03171	.02974	.02795	.02630	.02480	.02341	.02214	.02097	.01990	.01890	.01799	.01714	.01635	.01562	.01494
85	16	.04697	.04371	.04074	.03804	.03558	.03334	.03129	.02942	.02770	.02613	.02468	.02335	.02213	.02100	.01995	.01899	.01810	.01727	.01650	.01579
85	17	.04913	.04575	.04267	.03987	.03731	.03498	.03284	.03089	.02910	.02745	.02594	.02455	.02327	.02209	.02099	.01998	.01904	.01817	.01737	.01661
85	18	.05132	.04782	.04463	.04172	.03907	.03664	.03442	.03238	.03051	.02880	.02722	.02576	.02442	.02318	.02203	.02097	.01999	.01907	.01823	.01743
85	19	.05360	.04997	.04667	.04365	.04089	.03837	.03606	.03393	.03198	.03019	.02854	.02702	.02561	.02432	.02311	.02200	.02097	.02001	.01912	.01828
85	20	.05598	.05223	.04880	.04567	.04281	.04019	.03778	.03557	.03354	.03166	.02994	.02835	.02688	.02552	.02426	.02309	.02201	.02100	.02006	.01919
85	21	.05848	.05460	.05105	.04781	.04483	.04211	.03960	.03730	.03518	.03323	.03143	.02976	.02822	.02680	.02548	.02425	.02311	.02205	.02107	.02015
85	22	.06110	.05709	.05341	.05005	.04696	.04413	.04152	.03912	.03691	.03487	.03299	.03125	.02964	.02815	.02677	.02548	.02428	.02317	.02214	.02117
85	23	.06386	.05971	.05590	.05241	.04921	.04626	.04355	.04106	.03875	.03663	.03466	.03284	.03116	.02959	.02814	.02679	.02554	.02437	.02328	.02226
85	24	.06676	.06247	.05854	.05492	.05160	.04854	.04572	.04312	.04072	.03850	.03645	.03454	.03278	.03114	.02962	.02821	.02689	.02566	.02452	.02345
85	25	.06984	.06540	.06133	.05758	.05413	.05096	.04803	.04532	.04282	.04050	.03836	.03637	.03453	.03281	.03122	.02974	.02835	.02706	.02586	.02473
85	26	.07308	.06850	.06428	.06040	.05683	.05353	.05048	.04767	.04506	.04265	.04041	.03833	.03640	.03461	.03294	.03138	.02993	.02857	.02731	.02612
85	27	.07651	.07178	.06742	.06341	.05970	.05628	.05311	.05018	.04747	.04495	.04261	.04044	.03842	.03655	.03480	.03316	.03164	.03022	.02888	.02764
85	28	.08012	.07523	.07073	.06657	.06273	.05918	.05589	.05284	.05002	.04739	.04496	.04269	.04058	.03861	.03678	.03507	.03347	.03197	.03057	.02926
85	29	.08391	.07887	.07421	.06991	.06593	.06225	.05883	.05567	.05272	.04999	.04745	.04508	.04288	.04082	.03890	.03710	.03543	.03386	.03238	.03100
85	30	.08788	.08268	.07787	.07343	.06930	.06548	.06194	.05865	.05559	.05274	.05009	.04762	.04531	.04316	.04115	.03927	.03751	.03586	.03431	.03286
85	31	.09204	.08668	.08171	.07711	.07285	.06889	.06521	.06179	.05861	.05565	.05288	.05030	.04790	.04565	.04354	.04157	.03973	.03800	.03637	.03484
85	32	.09639	.09087	.08574	.08099	.07658	.07248	.06866	.06511	.06180	.05872	.05584	.05315	.05064	.04829	.04608	.04402	.04209	.04027	.03856	.03696
85	33	.10096	.09527	.08998	.08507	.08051	.07627	.07231	.06863	.06519	.06198	.05898	.05618	.05355	.05110	.04879	.04663	.04461	.04270	.04091	.03922
85	34	.10574	.09988	.09443	.08937	.08465	.08025	.07616	.07233	.06876	.06543	.06230	.05938	.05665	.05408	.05167	.04941	.04729	.04529	.04341	.04164
85	35	.11076	.10473	.09911	.09389	.08901	.08447	.08023	.07626	.07256	.06909	.06584	.06280	.05994	.05726	.05475	.05239	.05016	.04807	.04610	.04424
85	36	.11601	.10981	.10403	.09864	.09361	.08891	.08451	.08041	.07656	.07296	.06958	.06641	.06344	.06065	.05802	.05555	.05322	.05103	.04896	.04701
85	37	.12151	.11513	.10918	.10363	.09843	.09358	.08904	.08478	.08079	.07705	.07354	.07025	.06715	.06424	.06149	.05891	.05648	.05418	.05202	.04997
85	38	.12727	.12072	.11460	.10888	.10352	.09851	.09381	.08941	.08528	.08140	.07775	.07432	.07110	.06806	.06520	.06250	.05996	.05756	.05529	.05314
85	39	.13330	.12657	.12028	.11439	.10887	.10370	.09885	.09429	.09001	.08599	.08220	.07864	.07529	.07213	.06914	.06633	.06367	.06116	.05878	.05653
85	40	.13961	.13271	.12625	.12019	.11451	.10917	.10416	.09945	.09502	.09085	.08693	.08323	.07974	.07645	.07334	.07041	.06763	.06501	.06252	.06017
85	41	.14622	.13915	.13251	.12629	.12044	.11494	.10977	.10490	.10032	.09601	.09194	.08810	.08448	.08105	.07782	.07476	.07186	.06912	.06652	.06406
85	42	.15314	.14589	.13908	.13268	.12667	.12101	.11568	.11065	.10592	.10145	.09724	.09326	.08950	.08594	.08257	.07938	.07637	.07350	.07079	.06821
85	43	.16035	.15293	.14595	.13938	.13320	.12738	.12188	.11670	.11182	.10720	.10284	.09871	.09481	.09111	.08761	.08430	.08115	.07817	.07533	.07264
85	44	.16786	.16027	.15312	.14639	.14004	.13405	.12840	.12306	.11801	.11324	.10873	.10446	.10041	.09658	.09295	.08950	.08622	.08311	.08016	.07735

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
85	45	.17566	.16790	.16058	.15368	.14716	.14101	.13519	.12970	.12450	.11957	.11491	.11049	.10630	.10233	.09855	.09497	.09157	.08833	.08525	.08232
85	46	.18373	.17581	.16833	.16126	.15458	.14826	.14229	.13663	.13127	.12620	.12138	.11682	.11248	.10836	.10445	.10073	.09719	.09383	.09062	.08757
85	47	.19208	.18399	.17634	.16911	.16227	.15579	.14966	.14384	.13833	.13310	.12813	.12341	.11893	.11467	.11062	.10676	.10309	.09959	.09626	.09308
85	48	.20070	.19245	.18464	.17725	.17025	.16361	.15732	.15134	.14567	.14029	.13517	.13031	.12568	.12127	.11708	.11308	.10927	.10564	.10218	.09887
85	49	.20959	.20118	.19322	.18567	.17851	.17172	.16526	.15914	.15331	.14777	.14250	.13749	.13271	.12816	.12383	.11969	.11575	.11198	.10838	.10495
85	50	.21877	.21021	.20209	.19439	.18707	.18012	.17352	.16723	.16126	.15557	.15015	.14498	.14006	.13537	.13089	.12661	.12253	.11863	.11490	.11133
85	51	.22822	.21951	.21125	.20340	.19593	.18883	.18207	.17563	.16950	.16366	.15809	.15278	.14771	.14287	.13825	.13383	.12961	.12557	.12171	.11801
85	52	.23791	.22907	.22066	.21266	.20505	.19780	.19089	.18430	.17803	.17204	.16632	.16086	.15565	.15066	.14590	.14134	.13698	.13281	.12881	.12498
85	53	.24785	.23888	.23033	.22219	.21443	.20703	.19998	.19325	.18682	.18069	.17483	.16922	.16386	.15874	.15383	.14913	.14464	.14032	.13619	.13223
85	54	.25802	.24892	.24024	.23196	.22407	.21653	.20933	.20246	.19589	.18961	.18361	.17786	.17236	.16709	.16204	.15721	.15257	.14813	.14386	.13976
85	55	.26843	.25920	.25039	.24199	.23396	.22629	.21895	.21194	.20523	.19881	.19267	.18678	.18114	.17573	.17055	.16557	.16080	.15622	.15182	.14759
85	56	.27905	.26971	.26079	.25226	.24410	.23630	.22884	.22169	.21484	.20829	.20200	.19598	.19020	.18465	.17933	.17422	.16931	.16460	.16007	.15571
85	57	.28990	.28045	.27141	.26277	.25449	.24656	.23897	.23169	.22472	.21803	.21161	.20545	.19954	.19386	.18840	.18316	.17812	.17327	.16860	.16411
85	58	.30093	.29138	.28224	.27348	.26509	.25704	.24933	.24193	.23483	.22801	.22146	.21517	.20912	.20331	.19773	.19235	.18718	.18220	.17740	.17279
85	59	.31211	.30247	.29323	.28437	.27587	.26771	.25988	.25236	.24514	.23820	.23153	.22511	.21894	.21300	.20728	.20178	.19648	.19137	.18645	.18170
85	60	.32344	.31372	.30439	.29543	.28683	.27857	.27063	.26299	.25565	.24859	.24180	.23526	.22897	.22290	.21706	.21143	.20601	.20077	.19573	.19086
85	61	.33492	.32512	.31571	.30667	.29797	.28961	.28157	.27383	.26638	.25921	.25230	.24564	.23923	.23305	.22708	.22133	.21578	.21043	.20526	.20026
85	62	.34657	.33671	.32722	.31810	.30932	.30087	.29273	.28489	.27734	.27006	.26304	.25628	.24975	.24345	.23737	.23150	.22584	.22036	.21507	.20996
85	63	.35838	.34847	.33892	.32973	.32087	.31234	.30411	.29618	.28853	.28116	.27404	.26716	.26053	.25412	.24793	.24195	.23616	.23058	.22517	.21994
85	64	.37034	.36038	.35078	.34153	.33260	.32400	.31569	.30768	.29994	.29247	.28525	.27828	.27154	.26503	.25873	.25264	.24675	.24105	.23554	.23019
85	65	.38243	.37243	.36279	.35349	.34450	.33583	.32745	.31936	.31155	.30399	.29668	.28962	.28279	.27618	.26978	.26359	.25759	.25179	.24616	.24072
85	66	.39465	.38463	.37495	.36560	.35657	.34785	.33941	.33125	.32336	.31573	.30834	.30119	.29427	.28757	.28108	.27479	.26870	.26279	.25707	.25151
85	67	.40700	.39697	.38727	.37789	.36882	.36005	.35156	.34334	.33539	.32769	.32023	.31300	.30600	.29922	.29264	.28626	.28008	.27408	.26826	.26261
85	68	.41945	.40942	.39971	.39031	.38121	.37240	.36387	.35561	.34760	.33984	.33231	.32502	.31795	.31109	.30443	.29797	.29170	.28561	.27970	.27396
85	69	.43196	.42193	.41222	.40282	.39370	.38487	.37630	.36800	.35994	.35213	.34456	.33720	.33006	.32313	.31641	.30987	.30352	.29736	.29137	.28554
85	70	.44446	.43445	.42475	.41535	.40623	.39738	.38879	.38046	.37237	.36451	.35689	.34948	.34229	.33530	.32851	.32191	.31549	.30925	.30318	.29728
85	71	.45691	.44693	.43725	.42786	.41874	.40988	.40128	.39293	.38481	.37693	.36927	.36182	.35458	.34754	.34069	.33403	.32755	.32124	.31511	.30914
85	72	.46927	.45934	.44968	.44031	.43120	.42235	.41374	.40538	.39725	.38934	.38165	.37417	.36689	.35981	.35291	.34620	.33967	.33330	.32711	.32107
85	73	.48152	.47163	.46202	.45267	.44359	.43475	.42615	.41778	.40964	.40172	.39401	.38651	.37920	.37208	.36514	.35839	.35181	.34540	.33915	.33305
85	74	.49367	.48384	.47427	.46496	.45591	.44709	.43851	.43015	.42202	.41409	.40637	.39884	.39151	.38437	.37741	.37062	.36400	.35754	.35125	.34511
85	75	.50572	.49595	.48645	.47719	.46818	.45939	.45084	.44250	.43437	.42645	.41873	.41120	.40386	.39669	.38971	.38290	.37625	.36976	.36343	.35725
85	76	.51767	.50798	.49855	.48935	.48038	.47164	.46312	.45481	.44671	.43880	.43109	.42356	.41622	.40905	.40205	.39522	.38855	.38204	.37568	.36947
85	77	.52949	.51989	.51053	.50140	.49250	.48381	.47533	.46706	.45899	.45110	.44341	.43590	.42856	.42140	.41440	.40756	.40088	.39435	.38797	.38174
85	78	.54112	.53162	.52235	.51330	.50446	.49584	.48741	.47919	.47115	.46331	.45564	.44815	.44083	.43368	.42669	.41985	.41317	.40664	.40025	.39400
85	79	.55250	.54310	.53392	.52496	.51620	.50764	.49928	.49111	.48313	.47533	.46770	.46024	.45294	.44581	.43884	.43201	.42534	.41881	.41242	.40617
85	80	.56354	.55425	.54517	.53630	.52762	.51914	.51085	.50275	.49482	.48706	.47948	.47206	.46480	.45770	.45074	.44394	.43728	.43076	.42438	.41813
85	81	.57418	.56500	.55602	.54725	.53866	.53026	.52205	.51401	.50615	.49845	.49091	.48354	.47632	.46925	.46233	.45555	.44892	.44241	.43605	.42981
85	82	.58438	.57532	.56645	.55777	.54928	.54097	.53283	.52487	.51707	.50943	.50196	.49463	.48746	.48043	.47355	.46680	.46020	.45372	.44737	.44115
85	83	.59414	.58520	.57644	.56787	.55947	.55125	.54320	.53531	.52758	.52001	.51260	.50533	.49821	.49123	.48439	.47768	.47111	.46466	.45834	.45214
85	84	.60350	.59467	.58603	.57756	.56926	.56114	.55317	.54537	.53772	.53022	.52287	.51566	.50860	.50167	.49488	.48822	.48168	.47527	.46899	.46282
85	85	.61246	.60375	.59522	.58687	.57867	.57064	.56277	.55505	.54748	.54006	.53278	.52564	.51864	.51177	.50503	.49842	.49193	.48556	.47932	.47318
86	0	.02771	.02588	.02425	.02278	.02147	.02029	.01922	.01826	.01739	.01660	.01588	.01522	.01462	.01407	.01357	.01310	.01268	.01228	.01191	.01157
86	1	.02235	.02049	.01883	.01735	.01603	.01484	.01377	.01281	.01195	.01117	.01046	.00982	.00923	.00870	.00821	.00777	.00736	.00699	.00665	.00633
86	2	.02312	.02119	.01947	.01793	.01655	.01531	.01420	.01319	.01229	.01147	.01073	.01005	.00944	.00888	.00837	.00791	.00748	.00709	.00673	.00640
86	3	.02414	.02213	.02034	.01873	.01729	.01600	.01484	.01379	.01284	.01198	.01120	.01049	.00985	.00926	.00873	.00824	.00779	.00737	.00699	.00664
86	4	.02531	.02322	.02135	.01968	.01818	.01682	.01561	.01451	.01351	.01261	.01179	.01105	.01037	.00976	.00919	.00868	.00820	.00777	.00736	.00699
86	5	.02660	.02443	.02248	.02074	.01917	.01776	.01649	.01534	.01429	.01335	.01249	.01171	.01100	.01035	.00975	.00921	.00870	.00824	.00782	.00743
86	6	.02799	.02574	.02371	.02190	.02026	.01878	.01745	.01625	.01516	.01416	.01326	.01244	.01169	.01101	.01038	.00980	.00927	.00879	.00834	.00793
86	7	.02949	.02715	.02504	.02315	.02144	.01990	.01851	.01725	.01610	.01506	.01412	.01325	.01246	.01174	.01108	.01048	.00992	.00940	.00893	.00849
86	8	.03108	.02865	.02646	.02449	.02271	.02110	.01965	.01833	.01713	.01604	.01504	.01414	.01331	.01255	.01185	.01121	.01062	.01008	.00958	.00911

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
86	9	.03279	.03027	.02799	.02593	.02408	.02240	.02088	.01950	.01824	.01710	.01606	.01510	.01423	.01343	.01270	.01202	.01140	.01083	.01030	.00981
86	10	.03462	.03199	.02963	.02749	.02555	.02380	.02221	.02077	.01946	.01826	.01716	.01616	.01525	.01440	.01363	.01292	.01226	.01166	.01110	.01058
86	11	.03655	.03382	.03136	.02914	.02712	.02530	.02364	.02213	.02075	.01950	.01835	.01730	.01634	.01545	.01464	.01389	.01320	.01256	.01197	.01142
86	12	.03858	.03575	.03320	.03088	.02878	.02688	.02515	.02357	.02213	.02081	.01961	.01851	.01750	.01657	.01571	.01492	.01419	.01352	.01289	.01231
86	13	.04068	.03774	.03509	.03268	.03050	.02851	.02671	.02506	.02355	.02218	.02091	.01976	.01870	.01772	.01682	.01599	.01522	.01451	.01385	.01324
86	14	.04280	.03976	.03701	.03451	.03223	.03016	.02828	.02656	.02498	.02354	.02222	.02101	.01990	.01887	.01793	.01705	.01625	.01550	.01480	.01416
86	15	.04494	.04179	.03893	.03633	.03397	.03181	.02985	.02805	.02641	.02490	.02352	.02225	.02109	.02001	.01902	.01810	.01725	.01646	.01573	.01505
86	16	.04708	.04382	.04085	.03815	.03569	.03345	.03140	.02953	.02782	.02624	.02480	.02347	.02225	.02112	.02007	.01911	.01822	.01739	.01662	.01591
86	17	.04924	.04586	.04278	.03998	.03743	.03510	.03296	.03101	.02922	.02758	.02607	.02468	.02339	.02221	.02112	.02011	.01917	.01830	.01749	.01674
86	18	.05144	.04794	.04475	.04184	.03919	.03676	.03454	.03251	.03064	.02892	.02735	.02589	.02455	.02331	.02216	.02110	.02012	.01921	.01836	.01757
86	19	.05372	.05009	.04679	.04377	.04102	.03850	.03618	.03406	.03212	.03032	.02867	.02715	.02575	.02445	.02325	.02214	.02110	.02014	.01925	.01842
86	20	.05610	.05235	.04893	.04580	.04294	.04032	.03791	.03570	.03367	.03180	.03008	.02849	.02702	.02566	.02440	.02323	.02215	.02114	.02020	.01933
86	21	.05861	.05473	.05119	.04794	.04497	.04224	.03974	.03744	.03532	.03337	.03157	.02990	.02836	.02694	.02562	.02440	.02326	.02220	.02121	.02029
86	22	.06123	.05722	.05355	.05018	.04710	.04427	.04166	.03926	.03705	.03502	.03314	.03140	.02979	.02830	.02691	.02563	.02443	.02332	.02229	.02132
86	23	.06399	.05984	.05604	.05255	.04935	.04641	.04370	.04120	.03890	.03677	.03481	.03299	.03131	.02974	.02829	.02695	.02569	.02452	.02343	.02242
86	24	.06690	.06261	.05868	.05507	.05174	.04868	.04587	.04327	.04087	.03865	.03660	.03470	.03294	.03130	.02978	.02837	.02705	.02582	.02468	.02361
86	25	.06998	.06555	.06148	.05773	.05429	.05111	.04818	.04548	.04298	.04066	.03852	.03653	.03469	.03298	.03138	.02990	.02852	.02723	.02602	.02490
86	26	.07323	.06865	.06444	.06056	.05699	.05369	.05064	.04783	.04522	.04281	.04057	.03850	.03657	.03478	.03311	.03155	.03010	.02875	.02748	.02629
86	27	.07667	.07194	.06759	.06357	.05986	.05644	.05328	.05035	.04764	.04512	.04279	.04062	.03860	.03672	.03497	.03334	.03182	.03039	.02906	.02782
86	28	.08028	.07540	.07090	.06674	.06290	.05935	.05607	.05302	.05020	.04757	.04514	.04287	.04076	.03880	.03697	.03525	.03366	.03216	.03076	.02945
86	29	.08408	.07905	.07439	.07009	.06612	.06243	.05902	.05585	.05291	.05018	.04764	.04527	.04307	.04101	.03909	.03730	.03562	.03405	.03258	.03120
86	30	.08807	.08287	.07806	.07362	.06950	.06568	.06213	.05884	.05579	.05294	.05029	.04782	.04552	.04337	.04136	.03948	.03772	.03607	.03452	.03307
86	31	.09223	.08687	.08191	.07731	.07305	.06909	.06542	.06200	.05882	.05586	.05309	.05052	.04811	.04586	.04376	.04179	.03994	.03821	.03659	.03506
86	32	.09660	.09107	.08595	.08120	.07679	.07269	.06888	.06533	.06202	.05894	.05606	.05337	.05086	.04851	.04631	.04425	.04231	.04050	.03879	.03719
86	33	.10117	.09548	.09020	.08530	.08074	.07649	.07254	.06886	.06542	.06221	.05921	.05641	.05379	.05133	.04903	.04687	.04485	.04294	.04115	.03947
86	34	.10597	.10011	.09466	.08960	.08489	.08049	.07640	.07258	.06901	.06567	.06255	.05963	.05690	.05433	.05193	.04967	.04754	.04555	.04367	.04190
86	35	.11100	.10497	.09936	.09414	.08927	.08472	.08048	.07652	.07281	.06935	.06610	.06306	.06021	.05753	.05502	.05265	.05043	.04834	.04637	.04451
86	36	.11627	.11007	.10429	.09890	.09387	.08917	.08478	.08068	.07684	.07323	.06986	.06669	.06372	.06093	.05830	.05583	.05350	.05131	.04925	.04730
86	37	.12178	.11541	.10946	.10391	.09872	.09387	.08932	.08507	.08109	.07735	.07384	.07055	.06745	.06454	.06180	.05921	.05678	.05449	.05232	.05027
86	38	.12756	.12101	.11490	.10918	.10383	.09881	.09412	.08972	.08559	.08171	.07807	.07464	.07142	.06838	.06552	.06283	.06028	.05788	.05561	.05347
86	39	.13361	.12689	.12060	.11471	.10920	.10403	.09918	.09462	.09035	.08632	.08254	.07898	.07563	.07247	.06949	.06667	.06402	.06150	.05913	.05688
86	40	.13995	.13305	.12659	.12053	.11485	.10952	.10451	.09981	.09538	.09121	.08729	.08359	.08011	.07682	.07371	.07078	.06800	.06538	.06289	.06054
86	41	.14659	.13951	.13288	.12666	.12081	.11532	.11015	.10529	.10071	.09640	.09233	.08849	.08487	.08145	.07821	.07516	.07226	.06952	.06692	.06446
86	42	.15353	.14628	.13948	.13309	.12707	.12142	.11609	.11107	.10634	.10188	.09766	.09368	.08992	.08637	.08300	.07982	.07680	.07394	.07122	.06865
86	43	.16077	.15336	.14638	.13982	.13364	.12782	.12233	.11716	.11227	.10766	.10330	.09917	.09527	.09158	.08808	.08476	.08162	.07864	.07581	.07311
86	44	.16833	.16074	.15360	.14686	.14052	.13453	.12889	.12355	.11851	.11374	.10923	.10496	.10092	.09709	.09346	.09001	.08674	.08363	.08067	.07786
86	45	.17616	.16840	.16109	.15420	.14769	.14154	.13573	.13023	.12504	.12012	.11546	.11104	.10685	.10288	.09911	.09553	.09212	.08889	.08581	.08288
86	46	.18428	.17636	.16889	.16182	.15515	.14884	.14287	.13722	.13186	.12679	.12198	.11741	.11308	.10897	.10506	.10134	.09780	.09444	.09123	.08818
86	47	.19268	.18459	.17695	.16973	.16289	.15642	.15029	.14448	.13897	.13374	.12878	.12407	.11959	.11533	.11128	.10742	.10375	.10026	.09692	.09374
86	48	.20135	.19311	.18531	.17792	.17093	.16429	.15801	.15204	.14637	.14099	.13588	.13102	.12639	.12199	.11780	.11380	.11000	.10637	.10290	.09960
86	49	.21030	.20190	.19395	.18640	.17925	.17246	.16602	.15989	.15407	.14854	.14327	.13826	.13349	.12895	.12461	.12048	.11653	.11277	.10918	.10574
86	50	.21954	.21099	.20289	.19519	.18788	.18094	.17434	.16806	.16209	.15640	.15099	.14583	.14091	.13622	.13174	.12747	.12339	.11949	.11576	.11219
86	51	.22906	.22037	.21211	.20427	.19681	.18971	.18296	.17653	.17041	.16457	.15901	.15370	.14864	.14380	.13918	.13477	.13055	.12651	.12265	.11896
86	52	.23883	.23000	.22160	.21361	.20600	.19876	.19186	.18528	.17901	.17303	.16732	.16186	.15665	.15167	.14691	.14236	.13800	.13383	.12983	.12601
86	53	.24885	.23989	.23135	.22322	.21547	.20808	.20104	.19431	.18790	.18177	.17591	.17031	.16496	.15984	.15493	.15024	.14575	.14144	.13731	.13335
86	54	.25911	.25001	.24135	.23308	.22520	.21767	.21048	.20362	.19706	.19078	.18478	.17904	.17355	.16829	.16324	.15841	.15378	.14934	.14507	.14098
86	55	.26960	.26039	.25160	.24320	.23519	.22752	.22020	.21320	.20650	.20009	.19395	.18806	.18243	.17703	.17185	.16688	.16211	.15753	.15313	.14891
86	56	.28033	.27100	.26209	.25358	.24543	.23764	.23019	.22305	.21622	.20967	.20339	.19737	.19160	.18606	.18074	.17564	.17074	.16602	.16149	.15714
86	57	.29128	.28185	.27283	.26419	.25593	.24802	.24043	.23317	.22620	.21952	.21311	.20696	.20105	.19538	.18993	.18469	.17966	.17481	.17015	.16567
86	58	.30242	.29289	.28376	.27502	.26665	.25861	.25091	.24352	.23643	.22962	.22308	.21680	.21077	.20496	.19938	.19401	.18884	.18387	.17908	.17447

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
86	59	.31372	.30410	.29488	.28604	.27755	.26941	.26159	.25408	.24687	.23994	.23328	.22687	.22071	.21478	.20907	.20357	.19828	.19317	.18825	.18351
86	60	.32517	.31547	.30616	.29722	.28864	.28039	.27247	.26485	.25752	.25047	.24369	.23716	.23088	.22482	.21899	.21337	.20794	.20272	.19767	.19281
86	61	.33678	.32701	.31762	.30859	.29992	.29158	.28355	.27582	.26839	.26123	.25433	.24769	.24128	.23511	.22916	.22341	.21787	.21252	.20736	.20237
86	62	.34857	.33874	.32928	.32017	.31141	.30298	.29486	.28704	.27950	.27224	.26523	.25848	.25196	.24567	.23960	.23374	.22808	.22261	.21733	.21222
86	63	.36054	.35065	.34113	.33196	.32312	.31461	.30640	.29849	.29086	.28349	.27639	.26953	.26290	.25651	.25032	.24435	.23858	.23299	.22760	.22237
86	64	.37266	.36272	.35315	.34392	.33502	.32644	.31815	.31015	.30243	.29498	.28778	.28082	.27410	.26759	.26131	.25523	.24935	.24365	.23814	.23281
86	65	.38491	.37495	.36533	.35606	.34710	.33845	.33010	.32202	.31423	.30669	.29940	.29235	.28553	.27893	.27255	.26636	.26038	.25458	.24896	.24352
86	66	.39731	.38733	.37768	.36836	.35936	.35066	.34224	.33411	.32624	.31862	.31125	.30412	.29721	.29053	.28405	.27777	.27169	.26579	.26007	.25453
86	67	.40986	.39987	.39020	.38085	.37181	.36307	.35460	.34641	.33848	.33080	.32336	.31615	.30916	.30239	.29583	.28946	.28329	.27730	.27149	.26585
86	68	.42252	.41253	.40285	.39349	.38442	.37564	.36714	.35890	.35092	.34318	.33568	.32840	.32134	.31450	.30786	.30141	.29515	.28908	.28318	.27745
86	69	.43525	.42527	.41560	.40623	.39714	.38834	.37981	.37153	.36351	.35572	.34816	.34083	.33371	.32680	.32009	.31357	.30723	.30108	.29510	.28928
86	70	.44799	.43803	.42837	.41900	.40992	.40110	.39255	.38424	.37618	.36836	.36076	.35337	.34620	.33923	.33246	.32587	.31947	.31324	.30719	.30129
86	71	.46069	.45076	.44112	.43177	.42269	.41387	.40530	.39698	.38890	.38104	.37341	.36598	.35876	.35174	.34492	.33827	.33181	.32552	.31939	.31343
86	72	.47331	.46342	.45382	.44449	.43542	.42661	.41804	.40971	.40162	.39374	.38608	.37862	.37136	.36430	.35743	.35074	.34422	.33787	.33169	.32567
86	73	.48582	.47599	.46643	.45713	.44809	.43929	.43074	.42241	.41430	.40642	.39874	.39126	.38397	.37688	.36997	.36323	.35667	.35028	.34404	.33796
86	74	.49825	.48848	.47897	.46972	.46071	.45194	.44340	.43508	.42698	.41909	.41141	.40391	.39661	.38949	.38255	.37579	.36919	.36275	.35647	.35035
86	75	.51060	.50090	.49145	.48225	.47329	.46456	.45605	.44775	.43967	.43178	.42410	.41660	.40929	.40216	.39520	.38841	.38178	.37531	.36900	.36283
86	76	.52287	.51325	.50388	.49474	.48583	.47714	.46867	.46041	.45235	.44448	.43681	.42932	.42201	.41487	.40790	.40110	.39445	.38796	.38162	.37543
86	77	.53502	.52549	.51620	.50714	.49829	.48966	.48124	.47302	.46499	.45715	.44950	.44203	.43473	.42760	.42063	.41382	.40717	.40066	.39431	.38809
86	78	.54700	.53757	.52838	.51939	.51062	.50206	.49370	.48553	.47754	.46974	.46212	.45467	.44739	.44028	.43332	.42652	.41986	.41336	.40699	.40077
86	79	.55874	.54942	.54032	.53143	.52274	.51425	.50596	.49785	.48992	.48216	.47458	.46717	.45992	.45283	.44589	.43910	.43245	.42595	.41959	.41336
86	80	.57014	.56094	.55195	.54315	.53456	.52615	.51792	.50988	.50201	.49431	.48678	.47941	.47220	.46514	.45822	.45146	.44483	.43834	.43199	.42577
86	81	.58115	.57207	.56319	.55449	.54599	.53767	.52953	.52156	.51375	.50612	.49864	.49132	.48415	.47713	.47025	.46351	.45691	.45044	.44410	.43789
86	82	.59173	.58277	.57400	.56541	.55701	.54878	.54072	.53283	.52510	.51753	.51011	.50284	.49572	.48875	.48191	.47521	.46864	.46220	.45589	.44970
86	83	.60187	.59304	.58438	.57591	.56760	.55947	.55150	.54369	.53603	.52853	.52118	.51398	.50691	.49999	.49320	.48654	.48001	.47360	.46732	.46115
86	84	.61161	.60290	.59437	.58600	.57780	.56977	.56189	.55417	.54660	.53917	.53189	.52475	.51775	.51088	.50414	.49753	.49104	.48468	.47843	.47230
86	85	.62096	.61238	.60396	.59571	.58762	.57969	.57191	.56428	.55679	.54945	.54225	.53518	.52824	.52143	.51475	.50819	.50176	.49544	.48923	.48314
86	86	.62984	.62139	.61310	.60496	.59698	.58915	.58147	.57394	.56654	.55928	.55216	.54516	.53830	.53156	.52494	.51844	.51206	.50579	.49963	.49358
87	0	.02788	.02605	.02442	.02296	.02164	.02047	.01940	.01844	.01757	.01678	.01607	.01541	.01481	.01427	.01376	.01330	.01287	.01248	.01211	.01177
87	1	.02238	.02053	.01887	.01739	.01607	.01488	.01381	.01285	.01199	.01121	.01050	.00986	.00927	.00874	.00826	.00781	.00741	.00703	.00669	.00638
87	2	.02316	.02123	.01950	.01796	.01658	.01534	.01423	.01323	.01232	.01150	.01076	.01009	.00948	.00892	.00841	.00794	.00752	.00713	.00677	.00643
87	3	.02417	.02216	.02037	.01876	.01732	.01603	.01487	.01382	.01287	.01201	.01123	.01052	.00988	.00929	.00876	.00827	.00782	.00741	.00703	.00668
87	4	.02533	.02325	.02138	.01971	.01820	.01685	.01563	.01454	.01354	.01264	.01182	.01108	.01040	.00979	.00922	.00871	.00823	.00780	.00739	.00702
87	5	.02662	.02446	.02251	.02077	.01920	.01779	.01651	.01536	.01432	.01338	.01252	.01174	.01103	.01038	.00978	.00924	.00873	.00827	.00785	.00746
87	6	.02802	.02576	.02374	.02193	.02029	.01881	.01748	.01628	.01519	.01419	.01329	.01247	.01172	.01104	.01041	.00984	.00931	.00882	.00837	.00796
87	7	.02952	.02718	.02507	.02318	.02147	.01993	.01854	.01728	.01614	.01510	.01415	.01329	.01250	.01178	.01112	.01051	.00995	.00944	.00896	.00852
87	8	.03112	.02869	.02650	.02453	.02275	.02114	.01968	.01836	.01716	.01607	.01508	.01417	.01334	.01258	.01189	.01125	.01066	.01012	.00961	.00915
87	9	.03283	.03031	.02803	.02598	.02412	.02244	.02092	.01954	.01829	.01714	.01610	.01515	.01428	.01348	.01274	.01207	.01145	.01087	.01034	.00985
87	10	.03466	.03204	.02967	.02754	.02560	.02385	.02226	.02082	.01951	.01831	.01721	.01621	.01530	.01446	.01368	.01297	.01232	.01171	.01115	.01063
87	11	.03660	.03388	.03142	.02920	.02718	.02536	.02370	.02219	.02081	.01956	.01841	.01736	.01640	.01551	.01470	.01395	.01326	.01262	.01203	.01148
87	12	.03864	.03582	.03326	.03095	.02885	.02695	.02521	.02364	.02220	.02088	.01968	.01858	.01757	.01664	.01578	.01499	.01426	.01359	.01297	.01239
87	13	.04075	.03782	.03517	.03276	.03058	.02859	.02678	.02514	.02363	.02226	.02100	.01984	.01878	.01780	.01690	.01607	.01530	.01459	.01394	.01332
87	14	.04289	.03985	.03709	.03459	.03232	.03025	.02837	.02665	.02508	.02364	.02232	.02111	.01999	.01897	.01802	.01715	.01634	.01559	.01490	.01425
87	15	.04503	.04188	.03903	.03643	.03407	.03191	.02995	.02815	.02651	.02500	.02362	.02236	.02119	.02011	.01912	.01820	.01735	.01657	.01584	.01516
87	16	.04718	.04392	.04095	.03825	.03580	.03356	.03151	.02964	.02792	.02635	.02491	.02358	.02236	.02123	.02019	.01922	.01833	.01750	.01674	.01602
87	17	.04934	.04596	.04289	.04009	.03754	.03521	.03307	.03112	.02933	.02769	.02618	.02479	.02351	.02233	.02124	.02022	.01929	.01842	.01761	.01686
87	18	.05155	.04805	.04486	.04196	.03930	.03688	.03466	.03262	.03076	.02904	.02746	.02601	.02467	.02343	.02229	.02123	.02024	.01933	.01848	.01769
87	19	.05383	.05021	.04690	.04389	.04113	.03861	.03630	.03418	.03224	.03044	.02880	.02728	.02587	.02458	.02337	.02226	.02123	.02027	.01938	.01855
87	20	.05622	.05247	.04905	.04592	.04306	.04044	.03803	.03582	.03379	.03192	.03020	.02861	.02714	.02578	.02453	.02336	.02228	.02127	.02033	.01946
87	21	.05873	.05485	.05131	.04806	.04509	.04237	.03986	.03756	.03545	.03350	.03170	.03003	.02850	.02707	.02575	.02453	.02339	.02233	.02135	.02043



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
87	22	.06135	.05734	.05367	.05031	.04723	.04439	.04179	.03939	.03719	.03515	.03327	.03153	.02992	.02843	.02705	.02576	.02457	.02346	.02242	.02146
87	23	.06412	.05997	.05617	.05268	.04948	.04654	.04383	.04134	.03903	.03691	.03495	.03313	.03145	.02988	.02843	.02709	.02583	.02467	.02358	.02256
87	24	.06703	.06274	.05881	.05520	.05188	.04882	.04600	.04341	.04101	.03879	.03674	.03484	.03308	.03144	.02992	.02851	.02719	.02597	.02482	.02375
87	25	.07011	.06568	.06161	.05787	.05443	.05125	.04832	.04562	.04312	.04081	.03867	.03668	.03484	.03313	.03153	.03005	.02867	.02738	.02618	.02505
87	26	.07337	.06879	.06458	.06070	.05713	.05384	.05079	.04798	.04537	.04296	.04073	.03865	.03672	.03493	.03326	.03171	.03026	.02890	.02764	.02645
87	27	.07681	.07209	.06773	.06372	.06002	.05660	.05343	.05051	.04779	.04528	.04295	.04078	.03876	.03688	.03514	.03351	.03198	.03056	.02923	.02798
87	28	.08044	.07556	.07106	.06690	.06306	.05951	.05623	.05318	.05036	.04774	.04531	.04304	.04093	.03897	.03714	.03543	.03383	.03233	.03093	.02962
87	29	.08424	.07921	.07456	.07026	.06628	.06260	.05919	.05603	.05309	.05036	.04782	.04545	.04325	.04119	.03927	.03748	.03580	.03423	.03276	.03139
87	30	.08823	.08304	.07824	.07379	.06967	.06586	.06231	.05903	.05597	.05312	.05048	.04801	.04570	.04355	.04155	.03967	.03791	.03626	.03471	.03326
87	31	.09241	.08705	.08209	.07750	.07324	.06928	.06561	.06219	.05901	.05605	.05329	.05071	.04831	.04606	.04396	.04199	.04014	.03841	.03679	.03527
87	32	.09678	.09126	.08614	.08140	.07699	.07289	.06908	.06553	.06223	.05914	.05627	.05358	.05107	.04872	.04652	.04446	.04252	.04071	.03901	.03740
87	33	.10137	.09568	.09040	.08550	.08094	.07670	.07275	.06907	.06563	.06243	.05943	.05663	.05401	.05155	.04925	.04710	.04507	.04317	.04138	.03969
87	34	.10617	.10032	.09488	.08981	.08510	.08071	.07662	.07280	.06923	.06590	.06278	.05986	.05713	.05456	.05216	.04990	.04778	.04578	.04390	.04214
87	35	.11122	.10519	.09959	.09436	.08950	.08495	.08072	.07675	.07305	.06959	.06634	.06330	.06045	.05778	.05526	.05290	.05068	.04859	.04662	.04476
87	36	.11650	.11030	.10453	.09914	.09411	.08942	.08503	.08093	.07709	.07349	.07011	.06695	.06398	.06119	.05856	.05609	.05377	.05158	.04951	.04756
87	37	.12203	.11566	.10971	.10416	.09898	.09413	.08959	.08534	.08135	.07762	.07411	.07082	.06772	.06481	.06207	.05949	.05706	.05477	.05260	.05056
87	38	.12782	.12128	.11517	.10945	.10410	.09909	.09440	.09000	.08587	.08200	.07836	.07493	.07171	.06868	.06582	.06312	.06058	.05818	.05591	.05377
87	39	.13389	.12717	.12089	.11500	.10949	.10432	.09948	.09493	.09065	.08663	.08285	.07929	.07594	.07278	.06980	.06699	.06433	.06182	.05945	.05720
87	40	.14025	.13336	.12690	.12085	.11517	.10984	.10484	.10013	.09571	.09154	.08762	.08393	.08044	.07715	.07405	.07112	.06834	.06572	.06324	.06088
87	41	.14691	.13985	.13322	.12700	.12115	.11566	.11050	.10564	.10106	.09675	.09269	.08885	.08523	.08181	.07858	.07552	.07263	.06989	.06729	.06483
87	42	.15388	.14664	.13984	.13345	.12744	.12179	.11647	.11145	.10672	.10226	.09805	.09407	.09031	.08676	.08340	.08021	.07720	.07434	.07162	.06905
87	43	.16116	.15375	.14678	.14022	.13404	.12823	.12274	.11757	.11269	.10807	.10372	.09959	.09570	.09200	.08851	.08519	.08205	.07907	.07624	.07355
87	44	.16874	.16116	.15402	.14730	.14096	.13498	.12933	.12400	.11896	.11420	.10969	.10542	.10138	.09755	.09392	.09048	.08720	.08410	.08115	.07834
87	45	.17662	.16887	.16156	.15467	.14816	.14202	.13621	.13072	.12553	.12061	.11595	.11154	.10736	.10339	.09962	.09604	.09264	.08940	.08633	.08340
87	46	.18478	.17687	.16940	.16234	.15567	.14936	.14340	.13775	.13240	.12733	.12252	.11796	.11363	.10952	.10561	.10190	.09836	.09500	.09179	.08874
87	47	.19322	.18514	.17751	.17029	.16346	.15699	.15086	.14506	.13955	.13433	.12937	.12466	.12019	.11593	.11188	.10803	.10436	.10087	.09754	.09436
87	48	.20194	.19370	.18591	.17853	.17154	.16492	.15863	.15267	.14701	.14163	.13652	.13167	.12704	.12264	.11846	.11446	.11066	.10703	.10357	.10027
87	49	.21094	.20255	.19461	.18707	.17992	.17314	.16670	.16058	.15477	.14924	.14398	.13897	.13420	.12966	.12533	.12120	.11726	.11350	.10990	.10647
87	50	.22024	.21170	.20360	.19592	.18861	.18168	.17508	.16881	.16285	.15717	.15175	.14660	.14168	.13700	.13252	.12825	.12418	.12028	.11655	.11299
87	51	.22982	.22114	.21290	.20506	.19761	.19052	.18377	.17735	.17123	.16540	.15985	.15454	.14948	.14465	.14004	.13563	.13141	.12738	.12352	.11982
87	52	.23966	.23084	.22245	.21447	.20688	.19964	.19275	.18618	.17991	.17393	.16823	.16278	.15757	.15260	.14784	.14329	.13894	.13477	.13078	.12695
87	53	.24976	.24080	.23228	.22416	.21642	.20904	.20200	.19529	.18888	.18275	.17690	.17131	.16596	.16085	.15595	.15126	.14677	.14246	.13834	.13438
87	54	.26009	.25101	.24236	.23410	.22623	.21871	.21153	.20468	.19812	.19186	.18586	.18013	.17464	.16938	.16435	.15952	.15489	.15045	.14619	.14210
87	55	.27067	.26147	.25269	.24431	.23631	.22865	.22134	.21435	.20766	.20125	.19512	.18924	.18362	.17822	.17304	.16808	.16332	.15874	.15435	.15013
87	56	.28149	.27218	.26328	.25478	.24665	.23887	.23142	.22430	.21747	.21093	.20466	.19865	.19289	.18736	.18204	.17695	.17205	.16734	.16281	.15846
87	57	.29254	.28312	.27411	.26550	.25725	.24934	.24177	.23452	.22756	.22089	.21449	.20835	.20245	.19678	.19134	.18611	.18108	.17624	.17158	.16710
87	58	.30378	.29427	.28516	.27643	.26807	.26005	.25236	.24498	.23790	.23111	.22458	.21830	.21228	.20648	.20091	.19554	.19038	.18541	.18063	.17602
87	59	.31519	.30559	.29638	.28756	.27909	.27096	.26316	.25566	.24846	.24154	.23489	.22849	.22234	.21642	.21072	.20522	.19994	.19484	.18993	.18519
87	60	.32675	.31707	.30778	.29886	.29029	.28206	.27415	.26655	.25924	.25220	.24543	.23891	.23263	.22659	.22076	.21515	.20973	.20451	.19948	.19462
87	61	.33848	.32873	.31936	.31036	.30170	.29337	.28536	.27766	.27023	.26309	.25620	.24957	.24318	.23701	.23107	.22533	.21980	.21445	.20930	.20431
87	62	.35040	.34059	.33115	.32207	.31333	.30492	.29681	.28901	.28149	.27423	.26724	.26050	.25400	.24772	.24166	.23581	.23015	.22469	.21942	.21431
87	63	.36251	.35264	.34314	.33400	.32518	.31669	.30850	.30061	.29299	.28564	.27855	.27170	.26509	.25871	.25254	.24657	.24081	.23523	.22984	.22463
87	64	.37477	.36487	.35532	.34611	.33724	.32867	.32041	.31243	.30473	.29729	.29010	.28316	.27645	.26996	.26369	.25762	.25174	.24606	.24056	.23523
87	65	.38718	.37725	.36766	.35841	.34948	.34085	.33252	.32447	.31669	.30917	.30190	.29486	.28806	.28147	.27510	.26893	.26296	.25717	.25156	.24613
87	66	.39975	.38980	.38018	.37089	.36192	.35324	.34485	.33673	.32888	.32129	.31394	.30682	.29993	.29326	.28679	.28053	.27446	.26857	.26286	.25733
87	67	.41248	.40252	.39289	.38357	.37456	.36584	.35740	.34923	.34133	.33367	.32624	.31905	.31209	.30533	.29878	.29243	.28627	.28029	.27449	.26886
87	68	.42534	.41538	.40574	.39641	.38738	.37863	.37015	.36194	.35398	.34626	.33878	.33152	.32448	.31766	.31103	.30460	.29835	.29229	.28640	.28068
87	69	.43827	.42833	.41870	.40936	.40031	.39154	.38304	.37479	.36679	.35903	.35149	.34418	.33708	.33019	.32349	.31699	.31067	.30453	.29856	.29276
87	70	.45123	.44131	.43169	.42237	.41332	.40453	.39601	.38774	.37971	.37191	.36433	.35697	.34982	.34287	.33612	.32955	.32316	.31695	.31091	.30503
87	71	.46416	.45427	.44468	.43537	.42633	.41755	.40902	.40073	.39267	.38485	.37724	.36984	.36264	.35565	.34884	.34221	.33577	.32949	.32338	.31744

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
87	72	.47702	.46718	.45762	.44834	.43931	.43054	.42201	.41372	.40565	.39781	.39017	.38275	.37552	.36848	.36163	.35495	.34846	.34213	.33596	.32995
87	73	.48978	.48000	.47049	.46124	.45225	.44349	.43498	.42669	.41862	.41076	.40311	.39567	.38841	.38134	.37445	.36774	.36120	.35482	.34860	.34254
87	74	.50248	.49276	.48331	.47410	.46515	.45642	.44793	.43965	.43159	.42373	.41608	.40862	.40135	.39426	.38734	.38060	.37402	.36761	.36135	.35524
87	75	.51510	.50547	.49608	.48693	.47802	.46934	.46087	.45262	.44458	.43673	.42908	.42162	.41434	.40724	.40031	.39354	.38694	.38050	.37420	.36806
87	76	.52767	.51812	.50880	.49973	.49087	.48224	.47382	.46560	.45759	.44976	.44213	.43467	.42740	.42029	.41336	.40658	.39996	.39349	.38718	.38100
87	77	.54013	.53067	.52145	.51245	.50367	.49509	.48673	.47855	.47058	.46278	.45517	.44774	.44048	.43338	.42645	.41967	.41304	.40656	.40023	.39404
87	78	.55244	.54309	.53396	.52505	.51635	.50785	.49954	.49142	.48349	.47574	.46817	.46076	.45352	.44644	.43952	.43275	.42613	.41965	.41331	.40711
87	79	.56452	.55529	.54626	.53745	.52883	.52041	.51217	.50412	.49625	.48855	.48102	.47365	.46644	.45939	.45249	.44574	.43913	.43266	.42632	.42012
87	80	.57628	.56716	.55825	.54954	.54101	.53268	.52452	.51654	.50873	.50109	.49361	.48629	.47913	.47211	.46524	.45851	.45192	.44547	.43915	.43295
87	81	.58765	.57866	.56986	.56125	.55283	.54459	.53651	.52861	.52087	.51330	.50588	.49861	.49149	.48452	.47768	.47099	.46443	.45800	.45170	.44552
87	82	.59859	.58973	.58105	.57255	.56423	.55609	.54810	.54028	.53262	.52512	.51776	.51055	.50349	.49656	.48978	.48312	.47659	.47019	.46392	.45776
87	83	.60909	.60036	.59181	.58343	.57522	.56717	.55928	.55155	.54397	.53654	.52925	.52211	.51511	.50824	.50150	.49489	.48840	.48204	.47580	.46967
87	84	.61920	.61061	.60218	.59391	.58581	.57787	.57008	.56244	.55495	.54760	.54039	.53332	.52638	.51957	.51289	.50633	.49989	.49357	.48737	.48128
87	85	.62893	.62046	.61216	.60402	.59603	.58820	.58051	.57297	.56557	.55831	.55118	.54418	.53731	.53057	.52395	.51745	.51107	.50480	.49864	.49259
87	86	.63819	.62986	.62169	.61367	.60580	.59807	.59049	.58305	.57574	.56857	.56152	.55461	.54781	.54114	.53459	.52815	.52183	.51561	.50951	.50351
87	87	.64691	.63871	.63066	.62277	.61501	.60740	.59992	.59258	.58537	.57828	.57132	.56449	.55777	.55117	.54469	.53832	.53205	.52590	.51985	.51390
88	0	.02803	.02621	.02458	.02312	.02181	.02064	.01958	.01862	.01775	.01696	.01625	.01560	.01500	.01445	.01395	.01349	.01307	.01267	.01231	.01197
88	1	.02242	.02056	.01890	.01743	.01610	.01492	.01385	.01289	.01203	.01124	.01054	.00990	.00931	.00878	.00830	.00785	.00745	.00707	.00673	.00642
88	2	.02318	.02125	.01953	.01799	.01661	.01537	.01426	.01326	.01235	.01153	.01079	.01012	.00951	.00895	.00844	.00798	.00755	.00716	.00680	.00647
88	3	.02419	.02219	.02039	.01879	.01735	.01606	.01489	.01384	.01289	.01204	.01126	.01055	.00991	.00932	.00879	.00830	.00785	.00743	.00705	.00670
88	4	.02536	.02327	.02140	.01973	.01823	.01688	.01566	.01456	.01357	.01267	.01185	.01111	.01043	.00981	.00925	.00873	.00826	.00782	.00742	.00705
88	5	.02665	.02448	.02254	.02079	.01923	.01781	.01654	.01539	.01435	.01340	.01255	.01176	.01105	.01040	.00981	.00926	.00876	.00830	.00788	.00749
88	6	.02804	.02579	.02377	.02195	.02032	.01884	.01751	.01630	.01521	.01422	.01332	.01250	.01175	.01107	.01044	.00986	.00933	.00885	.00840	.00799
88	7	.02955	.02721	.02510	.02321	.02150	.01996	.01857	.01731	.01617	.01513	.01418	.01332	.01253	.01181	.01115	.01054	.00998	.00947	.00899	.00855
88	8	.03115	.02872	.02653	.02456	.02278	.02117	.01971	.01840	.01720	.01611	.01511	.01421	.01338	.01262	.01192	.01128	.01069	.01015	.00965	.00918
88	9	.03287	.03034	.02807	.02601	.02416	.02248	.02096	.01958	.01832	.01718	.01614	.01519	.01431	.01352	.01278	.01211	.01149	.01091	.01038	.00989
88	10	.03471	.03208	.02972	.02758	.02565	.02390	.02231	.02086	.01955	.01835	.01726	.01626	.01534	.01450	.01373	.01302	.01236	.01176	.01120	.01068
88	11	.03665	.03393	.03147	.02925	.02723	.02541	.02375	.02224	.02086	.01961	.01846	.01741	.01645	.01557	.01475	.01400	.01331	.01267	.01208	.01153
88	12	.03870	.03588	.03332	.03101	.02891	.02701	.02528	.02370	.02226	.02095	.01974	.01864	.01763	.01670	.01585	.01506	.01433	.01366	.01303	.01245
88	13	.04082	.03789	.03524	.03283	.03065	.02866	.02686	.02521	.02371	.02233	.02107	.01992	.01885	.01788	.01698	.01615	.01538	.01467	.01401	.01340
88	14	.04296	.03993	.03717	.03467	.03240	.03033	.02845	.02673	.02516	.02372	.02240	.02119	.02008	.01905	.01811	.01723	.01643	.01568	.01499	.01434
88	15	.04512	.04197	.03911	.03652	.03415	.03200	.03004	.02824	.02660	.02510	.02372	.02245	.02128	.02021	.01921	.01830	.01745	.01666	.01593	.01525
88	16	.04727	.04401	.04104	.03835	.03589	.03365	.03161	.02974	.02802	.02645	.02501	.02368	.02246	.02133	.02029	.01933	.01843	.01761	.01684	.01613
88	17	.04944	.04606	.04299	.04019	.03764	.03531	.03318	.03123	.02944	.02779	.02629	.02490	.02362	.02244	.02134	.02033	.01940	.01853	.01772	.01697
88	18	.05164	.04815	.04496	.04206	.03941	.03698	.03476	.03273	.03086	.02915	.02757	.02612	.02478	.02354	.02240	.02134	.02036	.01944	.01860	.01781
88	19	.05393	.05031	.04701	.04400	.04124	.03872	.03641	.03429	.03235	.03056	.02891	.02739	.02599	.02469	.02349	.02238	.02135	.02039	.01950	.01867
88	20	.05632	.05258	.04916	.04603	.04317	.04055	.03815	.03594	.03391	.03204	.03032	.02873	.02726	.02590	.02465	.02348	.02240	.02139	.02045	.01958
88	21	.05883	.05496	.05142	.04817	.04520	.04248	.03998	.03768	.03556	.03361	.03181	.03015	.02862	.02719	.02588	.02465	.02352	.02246	.02147	.02056
88	22	.06146	.05745	.05379	.05042	.04734	.04451	.04191	.03951	.03731	.03527	.03339	.03165	.03005	.02856	.02717	.02589	.02470	.02359	.02255	.02159
88	23	.06423	.06008	.05629	.05280	.04960	.04666	.04395	.04146	.03916	.03704	.03507	.03326	.03157	.03001	.02856	.02722	.02596	.02480	.02371	.02269
88	24	.06715	.06286	.05893	.05532	.05200	.04894	.04613	.04353	.04114	.03892	.03687	.03497	.03321	.03158	.03006	.02865	.02733	.02610	.02496	.02389
88	25	.07024	.06581	.06174	.05800	.05455	.05138	.04845	.04575	.04325	.04094	.03880	.03682	.03497	.03326	.03167	.03019	.02881	.02752	.02632	.02519
88	26	.07349	.06892	.06471	.06084	.05726	.05397	.05093	.04812	.04551	.04310	.04087	.03879	.03687	.03507	.03341	.03185	.03040	.02905	.02778	.02660
88	27	.07695	.07222	.06787	.06386	.06016	.05674	.05357	.05065	.04794	.04543	.04309	.04093	.03891	.03703	.03529	.03366	.03213	.03071	.02938	.02814
88	28	.08058	.07570	.07120	.06705	.06321	.05966	.05638	.05333	.05051	.04789	.04546	.04320	.04109	.03913	.03729	.03558	.03399	.03249	.03110	.02979
88	29	.08439	.07936	.07471	.07041	.06644	.06276	.05935	.05618	.05325	.05052	.04798	.04561	.04341	.04136	.03944	.03765	.03597	.03440	.03293	.03155
88	30	.08839	.08319	.07839	.07395	.06983	.06602	.06248	.05919	.05614	.05329	.05065	.04818	.04588	.04373	.04172	.03984	.03808	.03644	.03489	.03344
88	31	.09257	.08722	.08226	.07767	.07341	.06945	.06578	.06236	.05919	.05623	.05347	.05089	.04849	.04624	.04414	.04217	.04033	.03860	.03698	.03545
88	32	.09695	.09143	.08632	.08157	.07716	.07307	.06926	.06571	.06241	.05933	.05645	.05377	.05126	.04891	.04671	.04465	.04272	.04091	.03920	.03760
88	33	.10155	.09586	.09059	.08569	.08113	.07689	.07294	.06926	.06583	.06262	.05963	.05683	.05421	.05176	.04946	.04730	.04527	.04337	.04158	.03990

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
88	34	.10636	.10051	.09507	.09001	.08530	.08091	.07682	.07300	.06944	.06611	.06299	.06007	.05734	.05478	.05237	.05012	.04799	.04600	.04412	.04235
88	35	.11142	.10540	.09979	.09457	.08970	.08517	.08093	.07697	.07327	.06981	.06656	.06352	.06068	.05800	.05549	.05313	.05091	.04882	.04685	.04499
88	36	.11671	.11052	.10474	.09936	.09434	.08964	.08526	.08116	.07732	.07372	.07035	.06718	.06421	.06142	.05880	.05633	.05401	.05182	.04975	.04780
88	37	.12225	.11588	.10994	.10440	.09921	.09436	.08983	.08558	.08160	.07786	.07436	.07107	.06797	.06506	.06233	.05975	.05732	.05502	.05286	.05081
88	38	.12806	.12152	.11541	.10970	.10435	.09935	.09466	.09026	.08613	.08226	.07862	.07520	.07198	.06894	.06609	.06339	.06085	.05845	.05619	.05404
88	39	.13415	.12743	.12115	.11527	.10976	.10459	.09975	.09520	.09093	.08691	.08313	.07958	.07623	.07307	.07009	.06728	.06462	.06211	.05974	.05750
88	40	.14052	.13363	.12718	.12113	.11546	.11013	.10513	.10043	.09601	.09184	.08792	.08423	.08075	.07746	.07436	.07143	.06865	.06603	.06355	.06120
88	41	.14721	.14014	.13352	.12730	.12146	.11597	.11081	.10596	.10138	.09707	.09301	.08918	.08556	.08214	.07891	.07586	.07296	.07023	.06763	.06517
88	42	.15420	.14697	.14017	.13378	.12778	.12213	.11681	.11179	.10707	.10261	.09840	.09443	.09067	.08712	.08376	.08057	.07756	.07470	.07199	.06942
88	43	.16150	.15410	.14713	.14058	.13441	.12859	.12311	.11794	.11306	.10845	.10410	.09998	.09608	.09239	.08890	.08559	.08245	.07947	.07664	.07395
88	44	.16912	.16155	.15441	.14769	.14135	.13538	.12973	.12441	.11937	.11461	.11011	.10584	.10180	.09798	.09435	.09090	.08763	.08453	.08158	.07877
88	45	.17703	.16928	.16198	.15510	.14859	.14245	.13665	.13117	.12598	.12106	.11641	.11200	.10782	.10385	.10008	.09650	.09311	.08987	.08680	.08387
88	46	.18523	.17732	.16986	.16280	.15614	.14984	.14388	.13823	.13289	.12782	.12302	.11846	.11413	.11002	.10612	.10240	.09887	.09551	.09231	.08926
88	47	.19371	.18564	.17801	.17080	.16397	.15751	.15139	.14559	.14009	.13487	.12991	.12520	.12073	.11648	.11244	.10859	.10492	.10143	.09810	.09492
88	48	.20247	.19425	.18646	.17909	.17210	.16548	.15920	.15325	.14759	.14222	.13711	.13226	.12764	.12324	.11906	.11507	.11127	.10764	.10418	.10088
88	49	.21152	.20314	.19520	.18767	.18053	.17376	.16732	.16121	.15540	.14988	.14462	.13962	.13485	.13031	.12599	.12186	.11792	.11416	.11057	.10714
88	50	.22088	.21235	.20425	.19657	.18928	.18235	.17576	.16950	.16354	.15786	.15245	.14730	.14239	.13771	.13324	.12897	.12490	.12100	.11728	.11372
88	51	.23052	.22184	.21361	.20578	.19833	.19125	.18451	.17810	.17199	.16616	.16061	.15531	.15026	.14543	.14082	.13641	.13220	.12817	.12431	.12062
88	52	.24042	.23161	.22323	.21526	.20767	.20044	.19355	.18699	.18073	.17476	.16906	.16362	.15842	.15345	.14870	.14415	.13980	.13563	.13164	.12782
88	53	.25058	.24164	.23312	.22501	.21728	.20991	.20288	.19617	.18977	.18365	.17781	.17222	.16688	.16177	.15688	.15219	.14770	.14340	.13928	.13533
88	54	.26098	.25192	.24327	.23503	.22716	.21966	.21249	.20564	.19909	.19284	.18685	.18112	.17564	.17039	.16536	.16053	.15591	.15147	.14722	.14313
88	55	.27164	.26246	.25369	.24532	.23732	.22968	.22238	.21539	.20871	.20231	.19619	.19032	.18470	.17931	.17414	.16918	.16442	.15985	.15546	.15125
88	56	.28254	.27325	.26436	.25587	.24775	.23998	.23255	.22543	.21862	.21209	.20583	.19982	.19407	.18854	.18324	.17814	.17325	.16855	.16403	.15968
88	57	.29368	.28428	.27529	.26668	.25844	.25055	.24300	.23575	.22881	.22215	.21575	.20962	.20373	.19807	.19263	.18741	.18238	.17755	.17290	.16842
88	58	.30501	.29552	.28642	.27771	.26936	.26136	.25368	.24632	.23925	.23246	.22594	.21968	.21366	.20787	.20231	.19695	.19180	.18683	.18205	.17745
88	59	.31652	.30694	.29775	.28894	.28049	.27238	.26459	.25710	.24992	.24301	.23637	.22998	.22384	.21792	.21223	.20674	.20146	.19637	.19147	.18674
88	60	.32819	.31853	.30926	.30035	.29180	.28359	.27569	.26810	.26080	.25378	.24702	.24051	.23425	.22821	.22239	.21679	.21138	.20617	.20114	.19628
88	61	.34003	.33030	.32095	.31197	.30333	.29502	.28702	.27933	.27192	.26479	.25792	.25130	.24491	.23876	.23282	.22710	.22157	.21624	.21108	.20611
88	62	.35207	.34228	.33286	.32380	.31508	.30669	.29860	.29081	.28330	.27607	.26909	.26236	.25586	.24960	.24355	.23771	.23206	.22661	.22134	.21625
88	63	.36430	.35446	.34498	.33586	.32707	.31859	.31042	.30254	.29495	.28761	.28054	.27370	.26710	.26073	.25457	.24862	.24286	.23730	.23191	.22671
88	64	.37670	.36682	.35730	.34811	.33926	.33072	.32247	.31451	.30683	.29941	.29224	.28531	.27861	.27214	.26587	.25982	.25395	.24828	.24279	.23747
88	65	.38925	.37935	.36979	.36056	.35165	.34305	.33474	.32671	.31895	.31145	.30419	.29717	.29038	.28381	.27745	.27130	.26533	.25955	.25396	.24853
88	66	.40198	.39205	.38247	.37320	.36425	.35560	.34723	.33914	.33131	.32374	.31641	.30931	.30243	.29577	.28932	.28307	.27701	.27114	.26544	.25992
88	67	.41487	.40494	.39534	.38606	.37707	.36838	.35997	.35182	.34394	.33630	.32890	.32173	.31478	.30804	.30150	.29517	.28902	.28305	.27726	.27164
88	68	.42791	.41798	.40838	.39908	.39008	.38136	.37291	.36472	.35678	.34909	.34163	.33440	.32738	.32057	.31396	.30754	.30131	.29526	.28939	.28368
88	69	.44103	.43113	.42153	.41223	.40322	.39448	.38600	.37778	.36981	.36207	.35456	.34727	.34019	.33332	.32664	.32016	.31385	.30773	.30177	.29598
88	70	.45419	.44432	.43474	.42545	.41643	.40768	.39919	.39095	.38295	.37518	.36763	.36029	.35316	.34623	.33950	.33295	.32658	.32038	.31435	.30849
88	71	.46733	.45749	.44794	.43867	.42967	.42092	.41243	.40417	.39615	.38835	.38077	.37340	.36623	.35925	.35246	.34586	.33943	.33317	.32708	.32115
88	72	.48041	.47063	.46112	.45187	.44289	.43416	.42567	.41741	.40938	.40156	.39396	.38656	.37935	.37234	.36551	.35886	.35238	.34607	.33992	.33393
88	73	.49341	.48369	.47422	.46502	.45607	.44736	.43888	.43063	.42260	.41478	.40716	.39974	.39251	.38547	.37861	.37192	.36540	.35904	.35284	.34680
88	74	.50635	.49669	.48729	.47814	.46923	.46055	.45210	.44386	.43584	.42802	.42040	.41297	.40573	.39867	.39178	.38506	.37851	.37212	.36588	.35979
88	75	.51924	.50966	.50033	.49124	.48238	.47374	.46533	.45712	.44912	.44131	.43370	.42627	.41902	.41195	.40505	.39831	.39174	.38531	.37904	.37292
88	76	.53208	.52259	.51334	.50432	.49553	.48695	.47857	.47040	.46243	.45465	.44706	.43964	.43240	.42533	.41842	.41167	.40508	.39864	.39235	.38620
88	77	.54484	.53545	.52629	.51736	.50863	.50011	.49180	.48368	.47575	.46800	.46043	.45304	.44582	.43876	.43185	.42511	.41851	.41206	.40576	.39959
88	78	.55746	.54818	.53913	.53028	.52164	.51320	.50495	.49689	.48901	.48131	.47378	.46642	.45922	.45218	.44530	.43856	.43197	.42552	.41921	.41304
88	79	.56986	.56071	.55176	.54302	.53447	.52611	.51794	.50994	.50212	.49448	.48700	.47968	.47251	.46551	.45864	.45193	.44535	.43892	.43261	.42644
88	80	.58195	.57292	.56409	.55546	.54701	.53874	.53065	.52273	.51499	.50740	.49998	.49271	.48559	.47862	.47179	.46510	.45855	.45213	.44585	.43968
88	81	.59366	.58476	.57606	.56753	.55919	.55102	.54302	.53518	.52751	.51999	.51263	.50542	.49835	.49143	.48464	.47799	.47147	.46508	.45881	.45267
88	82	.60495	.59619	.58760	.57919	.57096	.56289	.55498	.54724	.53965	.53221	.52491	.51776	.51076	.50388	.49714	.49054	.48406	.47770	.47146	.46534
88	83	.61581	.60718	.59873	.59044	.58232	.57435	.56655	.55889	.55139	.54403	.53681	.52973	.52278	.51597	.50929	.50273	.49629	.48997	.48377	.47769

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
88	84	.62628	.61779	.60946	.60130	.59330	.58544	.57774	.57018	.56277	.55550	.54836	.54135	.53448	.52773	.52110	.51460	.50822	.50195	.49579	.48974
88	85	.63636	.62802	.61983	.61179	.60391	.59617	.58857	.58112	.57380	.56662	.55957	.55264	.54584	.53917	.53261	.52617	.51984	.51362	.50752	.50152
88	86	.64599	.63779	.62973	.62183	.61406	.60644	.59896	.59161	.58439	.57730	.57034	.56350	.55678	.55018	.54369	.53732	.53105	.52490	.51884	.51290
88	87	.65507	.64701	.63909	.63131	.62367	.61616	.60879	.60155	.59443	.58744	.58056	.57381	.56717	.56065	.55424	.54793	.54173	.53564	.52965	.52375
88	88	.66360	.65567	.64788	.64022	.63270	.62531	.61805	.61091	.60390	.59700	.59022	.58356	.57700	.57056	.56422	.55799	.55186	.54583	.53990	.53406
89	0	.02818	.02636	.02474	.02328	.02197	.02080	.01974	.01879	.01792	.01714	.01642	.01577	.01518	.01463	.01413	.01367	.01325	.01286	.01250	.01216
89	1	.02245	.02059	.01894	.01746	.01614	.01495	.01388	.01293	.01206	.01128	.01057	.00993	.00935	.00882	.00833	.00789	.00748	.00711	.00677	.00646
89	2	.02321	.02128	.01956	.01802	.01664	.01540	.01429	.01329	.01238	.01156	.01082	.01015	.00954	.00898	.00847	.00801	.00758	.00719	.00683	.00650
89	3	.02422	.02221	.02042	.01881	.01737	.01608	.01492	.01387	.01292	.01206	.01128	.01058	.00994	.00935	.00881	.00832	.00787	.00746	.00708	.00673
89	4	.02538	.02329	.02143	.01975	.01825	.01690	.01568	.01459	.01359	.01269	.01187	.01113	.01046	.00984	.00927	.00876	.00828	.00785	.00745	.00708
89	5	.02667	.02450	.02256	.02082	.01925	.01784	.01656	.01541	.01437	.01343	.01257	.01179	.01108	.01043	.00983	.00929	.00879	.00833	.00790	.00751
89	6	.02807	.02581	.02379	.02197	.02034	.01887	.01753	.01633	.01524	.01425	.01335	.01252	.01178	.01109	.01046	.00989	.00936	.00887	.00843	.00801
89	7	.02957	.02723	.02513	.02323	.02153	.01999	.01860	.01734	.01619	.01515	.01421	.01334	.01256	.01183	.01117	.01057	.01001	.00950	.00902	.00858
89	8	.03118	.02874	.02656	.02459	.02281	.02120	.01974	.01842	.01723	.01614	.01514	.01424	.01341	.01265	.01195	.01131	.01072	.01018	.00968	.00922
89	9	.03290	.03037	.02810	.02605	.02419	.02251	.02099	.01961	.01836	.01722	.01617	.01522	.01435	.01355	.01282	.01214	.01152	.01095	.01042	.00993
89	10	.03474	.03212	.02975	.02762	.02569	.02394	.02235	.02090	.01959	.01839	.01730	.01630	.01538	.01454	.01377	.01306	.01240	.01180	.01124	.01072
89	11	.03670	.03397	.03151	.02929	.02728	.02545	.02380	.02229	.02091	.01966	.01851	.01746	.01650	.01561	.01480	.01405	.01336	.01272	.01213	.01158
89	12	.03875	.03593	.03337	.03106	.02897	.02706	.02533	.02376	.02232	.02100	.01980	.01870	.01769	.01676	.01591	.01512	.01439	.01372	.01309	.01251
89	13	.04088	.03795	.03530	.03289	.03071	.02873	.02692	.02528	.02377	.02240	.02114	.01998	.01892	.01795	.01705	.01622	.01545	.01474	.01408	.01347
89	14	.04303	.04000	.03724	.03474	.03247	.03041	.02852	.02681	.02523	.02380	.02248	.02127	.02016	.01913	.01819	.01731	.01651	.01576	.01507	.01442
89	15	.04519	.04205	.03919	.03659	.03423	.03208	.03012	.02833	.02669	.02518	.02380	.02253	.02137	.02029	.01930	.01839	.01754	.01675	.01602	.01534
89	16	.04735	.04409	.04113	.03843	.03598	.03374	.03170	.02982	.02811	.02654	.02510	.02377	.02255	.02142	.02038	.01942	.01853	.01770	.01694	.01622
89	17	.04952	.04615	.04308	.04028	.03773	.03540	.03327	.03132	.02953	.02789	.02638	.02499	.02372	.02253	.02144	.02043	.01950	.01863	.01782	.01707
89	18	.05173	.04824	.04505	.04215	.03950	.03708	.03486	.03283	.03096	.02925	.02767	.02622	.02488	.02365	.02250	.02144	.02046	.01955	.01870	.01791
89	19	.05402	.05040	.04710	.04409	.04134	.03882	.03651	.03439	.03245	.03066	.02901	.02749	.02609	.02480	.02360	.02249	.02146	.02050	.01961	.01878
89	20	.05642	.05267	.04925	.04613	.04327	.04065	.03825	.03604	.03401	.03215	.03042	.02884	.02737	.02601	.02476	.02359	.02251	.02150	.02057	.01969
89	21	.05893	.05506	.05152	.04828	.04531	.04259	.04009	.03779	.03567	.03372	.03192	.03026	.02873	.02731	.02599	.02477	.02363	.02257	.02159	.02067
89	22	.06156	.05756	.05389	.05053	.04745	.04462	.04202	.03962	.03742	.03538	.03351	.03177	.03016	.02867	.02729	.02601	.02482	.02371	.02267	.02171
89	23	.06433	.06019	.05639	.05291	.04971	.04677	.04406	.04157	.03927	.03715	.03519	.03337	.03169	.03013	.02868	.02734	.02609	.02492	.02383	.02282
89	24	.06725	.06297	.05904	.05543	.05211	.04906	.04624	.04365	.04125	.03904	.03699	.03509	.03333	.03170	.03018	.02877	.02745	.02623	.02509	.02402
89	25	.07035	.06592	.06185	.05811	.05467	.05150	.04857	.04587	.04337	.04106	.03892	.03694	.03510	.03339	.03180	.03032	.02894	.02765	.02645	.02532
89	26	.07361	.06904	.06483	.06096	.05739	.05409	.05105	.04824	.04564	.04323	.04100	.03892	.03700	.03521	.03354	.03199	.03054	.02918	.02792	.02674
89	27	.07707	.07234	.06799	.06398	.06028	.05686	.05370	.05078	.04807	.04556	.04323	.04106	.03905	.03717	.03542	.03380	.03227	.03085	.02952	.02828
89	28	.08070	.07583	.07133	.06718	.06334	.05980	.05651	.05347	.05065	.04803	.04560	.04334	.04123	.03927	.03744	.03573	.03413	.03264	.03124	.02993
89	29	.08452	.07949	.07484	.07055	.06658	.06290	.05949	.05633	.05339	.05066	.04813	.04576	.04356	.04151	.03959	.03780	.03613	.03456	.03309	.03171
89	30	.08853	.08334	.07854	.07409	.06998	.06617	.06263	.05934	.05629	.05345	.05080	.04833	.04603	.04389	.04188	.04000	.03825	.03660	.03506	.03361
89	31	.09272	.08736	.08241	.07782	.07356	.06961	.06594	.06252	.05935	.05639	.05363	.05106	.04865	.04641	.04431	.04234	.04050	.03877	.03715	.03563
89	32	.09710	.09159	.08648	.08173	.07733	.07323	.06943	.06588	.06258	.05950	.05663	.05394	.05143	.04909	.04689	.04483	.04290	.04109	.03938	.03778
89	33	.10171	.09603	.09075	.08586	.08130	.07706	.07311	.06944	.06600	.06280	.05981	.05701	.05439	.05194	.04964	.04749	.04546	.04356	.04177	.04009
89	34	.10653	.10068	.09525	.09019	.08548	.08109	.07700	.07319	.06962	.06629	.06318	.06026	.05753	.05497	.05257	.05031	.04819	.04620	.04432	.04255
89	35	.11160	.10558	.09998	.09476	.08989	.08536	.08112	.07717	.07347	.07001	.06676	.06373	.06088	.05821	.05570	.05334	.05112	.04903	.04706	.04520
89	36	.11690	.11071	.10494	.09956	.09454	.08985	.08546	.08136	.07753	.07393	.07056	.06740	.06443	.06164	.05902	.05655	.05423	.05204	.04998	.04803
89	37	.12245	.11609	.11015	.10461	.09942	.09458	.09004	.08580	.08182	.07809	.07458	.07129	.06820	.06529	.06256	.05998	.05755	.05526	.05310	.05105
89	38	.12828	.12174	.11563	.10992	.10458	.09958	.09489	.09049	.08637	.08250	.07886	.07544	.07222	.06919	.06633	.06364	.06110	.05870	.05644	.05430
89	39	.13438	.12766	.12139	.11551	.11000	.10484	.10000	.09545	.09118	.08716	.08339	.07983	.07649	.07333	.07035	.06754	.06489	.06238	.06001	.05777
89	40	.14077	.13388	.12743	.12139	.11572	.11039	.10539	.10070	.09628	.09212	.08820	.08451	.08103	.07774	.07464	.07171	.06894	.06632	.06384	.06149
89	41	.14747	.14041	.13379	.12758	.12174	.11626	.11110	.10625	.10167	.09737	.09331	.08948	.08586	.08244	.07922	.07616	.07327	.07053	.06794	.06548
89	42	.15449	.14726	.14047	.13408	.12808	.12243	.11712	.11211	.10738	.10293	.09872	.09475	.09099	.08744	.08408	.08090	.07789	.07503	.07232	.06975
89	43	.16182	.15441	.14745	.14090	.13474	.12893	.12345	.11828	.11340	.10880	.10444	.10033	.09643	.09275	.08926	.08595	.08281	.07983	.07700	.07431
89	44	.16946	.16189	.15476	.14804	.14171	.13574	.13010	.12478	.11974	.11499	.11048	.10622	.10219	.09836	.09474	.09129	.08803	.08492	.08197	.07917

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
89	45	.17740	.16966	.16236	.15548	.14898	.14285	.13705	.13157	.12638	.12147	.11682	.11241	.10823	.10427	.10050	.09693	.09353	.09030	.08723	.08430
89	46	.18563	.17773	.17027	.16322	.15657	.15027	.14431	.13867	.13333	.12827	.12347	.11891	.11459	.11048	.10658	.10287	.09934	.09598	.09278	.08973
89	47	.19415	.18608	.17846	.17125	.16443	.15798	.15186	.14606	.14057	.13535	.13040	.12570	.12123	.11698	.11294	.10909	.10543	.10194	.09861	.09544
89	48	.20295	.19473	.18695	.17959	.17261	.16599	.15972	.15377	.14812	.14275	.13765	.13280	.12818	.12379	.11961	.11562	.11182	.10820	.10474	.10144
89	49	.21205	.20368	.19574	.18822	.18109	.17431	.16789	.16178	.15597	.15045	.14520	.14020	.13544	.13091	.12658	.12246	.11852	.11477	.11118	.10775
89	50	.22145	.21293	.20484	.19717	.18988	.18296	.17638	.17012	.16416	.15849	.15309	.14794	.14304	.13836	.13389	.12963	.12556	.12167	.11795	.11439
89	51	.23114	.22248	.21425	.20643	.19899	.19192	.18519	.17878	.17267	.16685	.16130	.15601	.15096	.14614	.14153	.13713	.13292	.12889	.12504	.12135
89	52	.24110	.23230	.22393	.21596	.20838	.20116	.19429	.18773	.18148	.17551	.16982	.16438	.15919	.15422	.14947	.14493	.14058	.13642	.13244	.12862
89	53	.25132	.24239	.23388	.22578	.21806	.21070	.20368	.19698	.19058	.18447	.17863	.17305	.16772	.16261	.15772	.15304	.14856	.14426	.14014	.13619
89	54	.26179	.25273	.24410	.23587	.22801	.22052	.21336	.20652	.19998	.19373	.18775	.18203	.17655	.17130	.16628	.16146	.15684	.15241	.14816	.14407
89	55	.27252	.26334	.25459	.24623	.23825	.23062	.22332	.21635	.20967	.20328	.19717	.19131	.18569	.18031	.17514	.17019	.16544	.16087	.15649	.15227
89	56	.28349	.27421	.26534	.25686	.24875	.24100	.23357	.22647	.21966	.21314	.20689	.20089	.19514	.18962	.18433	.17924	.17435	.16965	.16514	.16079
89	57	.29471	.28532	.27635	.26776	.25953	.25165	.24411	.23687	.22994	.22329	.21690	.21078	.20490	.19924	.19382	.18860	.18358	.17875	.17410	.16963
89	58	.30613	.29665	.28757	.27888	.27054	.26255	.25489	.24753	.24048	.23370	.22719	.22094	.21493	.20915	.20359	.19824	.19309	.18813	.18336	.17876
89	59	.31773	.30816	.29899	.29020	.28176	.27366	.26589	.25842	.25124	.24435	.23772	.23134	.22520	.21930	.21361	.20814	.20286	.19778	.19288	.18815
89	60	.32949	.31985	.31060	.30171	.29318	.28498	.27710	.26952	.26223	.25522	.24847	.24198	.23572	.22970	.22389	.21829	.21289	.20769	.20266	.19781
89	61	.34143	.33172	.32239	.31343	.30480	.29651	.28853	.28085	.27346	.26634	.25948	.25287	.24650	.24036	.23443	.22872	.22320	.21787	.21273	.20776
89	62	.35358	.34381	.33441	.32537	.31667	.30829	.30023	.29245	.28496	.27774	.27077	.26406	.25758	.25132	.24528	.23945	.23382	.22837	.22311	.21802
89	63	.36592	.35611	.34665	.33755	.32878	.32032	.31217	.30431	.29673	.28941	.28235	.27553	.26895	.26258	.25644	.25049	.24475	.23919	.23382	.22862
89	64	.37844	.36859	.35909	.34994	.34110	.33258	.32436	.31642	.30875	.30134	.29419	.28728	.28059	.27413	.26788	.26183	.25598	.25032	.24484	.23953
89	65	.39113	.38125	.37172	.36252	.35363	.34505	.33676	.32875	.32101	.31353	.30629	.29929	.29251	.28596	.27961	.27347	.26751	.26175	.25616	.25075
89	66	.40400	.39410	.38454	.37531	.36638	.35775	.34941	.34134	.33353	.32598	.31866	.31158	.30472	.29808	.29165	.28541	.27936	.27350	.26781	.26230
89	67	.41705	.40715	.39758	.38832	.37937	.37070	.36231	.35419	.34633	.33871	.33133	.32417	.31724	.31052	.30400	.29768	.29154	.28559	.27981	.27421
89	68	.43025	.42036	.41078	.40152	.39254	.38385	.37543	.36727	.35935	.35168	.34425	.33703	.33003	.32324	.31665	.31025	.30403	.29800	.29213	.28644
89	69	.44355	.43368	.42412	.41485	.40587	.39716	.38871	.38052	.37257	.36486	.35737	.35011	.34305	.33619	.32954	.32307	.31678	.31067	.30473	.29895
89	70	.45689	.44706	.43752	.42826	.41928	.41057	.40211	.39389	.38592	.37817	.37065	.36334	.35623	.34932	.34261	.33608	.32972	.32355	.31753	.31168
89	71	.47023	.46043	.45092	.44169	.43272	.42402	.41555	.40733	.39934	.39157	.38401	.37667	.36952	.36257	.35580	.34922	.34281	.33657	.33050	.32458
89	72	.48351	.47377	.46431	.45511	.44616	.43747	.42902	.42079	.41279	.40501	.39743	.39006	.38288	.37590	.36909	.36246	.35600	.34971	.34358	.33761
89	73	.49673	.48705	.47764	.46848	.45957	.45090	.44246	.43425	.42625	.41846	.41088	.40349	.39629	.38928	.38244	.37577	.36928	.36294	.35676	.35074
89	74	.50990	.50029	.49094	.48184	.47297	.46434	.45593	.44773	.43975	.43196	.42438	.41698	.40977	.40274	.39588	.38919	.38266	.37629	.37007	.36400
89	75	.52303	.51351	.50423	.49519	.48638	.47779	.46942	.46126	.45329	.44553	.43795	.43056	.42334	.41630	.40943	.40272	.39617	.38977	.38353	.37742
89	76	.53612	.52670	.51751	.50854	.49980	.49127	.48295	.47482	.46690	.45916	.45160	.44422	.43702	.42998	.42310	.41639	.40983	.40341	.39714	.39102
89	77	.54916	.53984	.53074	.52186	.51320	.50474	.49647	.48840	.48052	.47282	.46529	.45794	.45075	.44373	.43686	.43015	.42359	.41717	.41089	.40474
89	78	.56207	.55286	.54388	.53510	.52652	.51813	.50994	.50193	.49411	.48645	.47897	.47165	.46450	.45750	.45065	.44395	.43739	.43098	.42470	.41855
89	79	.57478	.56570	.55682	.54815	.53967	.53137	.52326	.51532	.50756	.49997	.49254	.48526	.47815	.47118	.46436	.45768	.45114	.44474	.43847	.43233
89	80	.58718	.57824	.56949	.56092	.55254	.54435	.53632	.52847	.52078	.51325	.50588	.49866	.49159	.48467	.47788	.47124	.46472	.45834	.45209	.44596
89	81	.59922	.59041	.58178	.57334	.56507	.55697	.54904	.54127	.53366	.52621	.51891	.51175	.50473	.49786	.49112	.48451	.47804	.47169	.46546	.45935
89	82	.61083	.60216	.59367	.58535	.57719	.56920	.56137	.55370	.54617	.53880	.53157	.52448	.51752	.51071	.50402	.49746	.49102	.48471	.47851	.47244
89	83	.62203	.61350	.60514	.59694	.58891	.58103	.57330	.56572	.55829	.55100	.54385	.53683	.52995	.52319	.51656	.51006	.50367	.49740	.49124	.48520
89	84	.63284	.62445	.61623	.60817	.60025	.59249	.58487	.57740	.57006	.56286	.55580	.54886	.54205	.53536	.52880	.52235	.51602	.50980	.50369	.49769
89	85	.64328	.63504	.62696	.61903	.61124	.60360	.59609	.58873	.58149	.57439	.56741	.56056	.55383	.54722	.54073	.53434	.52807	.52191	.51586	.50991
89	86	.65326	.64517	.63723	.62944	.62178	.61426	.60687	.59962	.59249	.58548	.57860	.57184	.56519	.55866	.55224	.54593	.53973	.53363	.52764	.52174
89	87	.66269	.65475	.64695	.63929	.63176	.62436	.61709	.60995	.60293	.59602	.58924	.58257	.57601	.56956	.56322	.55698	.55085	.54482	.53889	.53305
89	88	.67156	.66377	.65611	.64858	.64117	.63390	.62674	.61971	.61279	.60599	.59930	.59273	.58626	.57989	.57363	.56747	.56141	.55545	.54958	.54381
89	89	.67988	.67222	.66469	.65729	.65001	.64286	.63582	.62889	.62208	.61538	.60879	.60231	.59593	.58965	.58347	.57739	.57140	.56551	.55971	.55400
90	0	.02833	.02651	.02488	.02343	.02213	.02096	.01990	.01895	.01808	.01730	.01659	.01594	.01535	.01481	.01431	.01385	.01343	.01304	.01268	.01234
90	1	.02248	.02062	.01897	.01749	.01617	.01498	.01392	.01296	.01209	.01131	.01061	.00997	.00938	.00885	.00837	.00793	.00752	.00715	.00681	.00649
90	2	.02323	.02130	.01958	.01804	.01666	.01543	.01431	.01331	.01241	.01159	.01085	.01018	.00956	.00901	.00850	.00803	.00761	.00722	.00686	.00653
90	3	.02424	.02223	.02044	.01883	.01740	.01610	.01494	.01389	.01294	.01209	.01131	.01060	.00996	.00937	.00884	.00835	.00790	.00749	.00711	.00676
90	4	.02540	.02331	.02145	.01977	.01827	.01692	.01571	.01461	.01361	.01271	.01190	.01115	.01048	.00986	.00930	.00878	.00831	.00787	.00747	.00710

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
90	5	.02669	.02452	.02258	.02084	.01927	.01786	.01659	.01543	.01439	.01345	.01259	.01181	.01110	.01045	.00985	.00931	.00881	.00835	.00793	.00753
90	6	.02809	.02583	.02381	.02200	.02036	.01889	.01756	.01635	.01526	.01427	.01337	.01255	.01180	.01111	.01049	.00991	.00938	.00890	.00845	.00803
90	7	.02959	.02725	.02515	.02326	.02155	.02001	.01862	.01736	.01622	.01518	.01423	.01337	.01258	.01186	.01120	.01059	.01003	.00952	.00905	.00861
90	8	.03120	.02877	.02658	.02461	.02283	.02122	.01977	.01845	.01725	.01616	.01517	.01426	.01343	.01268	.01198	.01134	.01075	.01021	.00971	.00924
90	9	.03293	.03040	.02813	.02607	.02422	.02254	.02102	.01964	.01839	.01725	.01620	.01525	.01438	.01358	.01285	.01217	.01155	.01098	.01045	.00996
90	10	.03478	.03215	.02979	.02765	.02572	.02397	.02238	.02094	.01963	.01843	.01733	.01634	.01542	.01458	.01381	.01310	.01244	.01184	.01128	.01076
90	11	.03673	.03401	.03155	.02933	.02732	.02549	.02384	.02233	.02095	.01970	.01855	.01750	.01654	.01566	.01485	.01410	.01341	.01277	.01218	.01163
90	12	.03880	.03597	.03342	.03111	.02901	.02711	.02538	.02381	.02237	.02105	.01985	.01875	.01774	.01681	.01596	.01517	.01444	.01377	.01315	.01257
90	13	.04093	.03800	.03535	.03295	.03077	.02879	.02698	.02533	.02383	.02246	.02120	.02004	.01898	.01801	.01711	.01628	.01551	.01480	.01415	.01354
90	14	.04309	.04006	.03731	.03481	.03254	.03047	.02859	.02687	.02530	.02387	.02255	.02134	.02023	.01920	.01826	.01739	.01658	.01583	.01514	.01450
90	15	.04526	.04212	.03926	.03667	.03431	.03216	.03019	.02840	.02676	.02526	.02388	.02261	.02145	.02037	.01938	.01847	.01762	.01683	.01610	.01543
90	16	.04743	.04417	.04120	.03851	.03606	.03382	.03178	.02991	.02819	.02662	.02518	.02386	.02263	.02151	.02047	.01951	.01862	.01779	.01703	.01631
90	17	.04960	.04623	.04316	.04036	.03781	.03548	.03335	.03141	.02962	.02798	.02647	.02508	.02381	.02263	.02154	.02053	.01959	.01872	.01792	.01717
90	18	.05182	.04832	.04514	.04224	.03959	.03717	.03495	.03292	.03105	.02934	.02777	.02632	.02498	.02374	.02260	.02154	.02056	.01965	.01880	.01801
90	19	.05411	.05049	.04719	.04418	.04143	.03891	.03660	.03449	.03254	.03075	.02911	.02759	.02619	.02489	.02370	.02259	.02156	.02060	.01971	.01888
90	20	.05650	.05276	.04934	.04622	.04336	.04074	.03834	.03614	.03411	.03224	.03052	.02894	.02747	.02611	.02486	.02369	.02261	.02160	.02067	.01980
90	21	.05902	.05515	.05161	.04837	.04540	.04268	.04018	.03788	.03577	.03382	.03203	.03037	.02883	.02741	.02609	.02487	.02374	.02268	.02170	.02078
90	22	.06166	.05765	.05398	.05062	.04754	.04472	.04212	.03972	.03752	.03549	.03361	.03187	.03027	.02878	.02740	.02612	.02492	.02381	.02278	.02182
90	23	.06443	.06028	.05649	.05301	.04981	.04687	.04417	.04167	.03938	.03725	.03529	.03348	.03180	.03024	.02879	.02745	.02620	.02503	.02394	.02293
90	24	.06735	.06307	.05914	.05553	.05221	.04916	.04635	.04375	.04136	.03915	.03710	.03520	.03344	.03181	.03029	.02888	.02757	.02634	.02520	.02413
90	25	.07045	.06602	.06196	.05822	.05478	.05161	.04868	.04598	.04348	.04118	.03904	.03705	.03521	.03350	.03191	.03043	.02905	.02777	.02657	.02544
90	26	.07371	.06914	.06494	.06106	.05750	.05420	.05116	.04835	.04575	.04335	.04111	.03904	.03712	.03533	.03366	.03211	.03066	.02931	.02804	.02686
90	27	.07718	.07245	.06811	.06410	.06040	.05698	.05382	.05090	.04819	.04568	.04335	.04118	.03917	.03730	.03555	.03392	.03240	.03098	.02965	.02841
90	28	.08082	.07594	.07145	.06730	.06346	.05992	.05664	.05360	.05078	.04816	.04573	.04347	.04136	.03940	.03757	.03586	.03427	.03278	.03138	.03007
90	29	.08464	.07961	.07497	.07067	.06670	.06303	.05962	.05646	.05352	.05080	.04826	.04590	.04370	.04165	.03973	.03794	.03627	.03470	.03323	.03185
90	30	.08865	.08346	.07867	.07423	.07011	.06630	.06277	.05948	.05643	.05359	.05094	.04848	.04618	.04403	.04203	.04015	.03839	.03675	.03521	.03376
90	31	.09285	.08750	.08255	.07796	.07370	.06975	.06608	.06267	.05949	.05654	.05378	.05121	.04881	.04656	.04446	.04250	.04065	.03893	.03731	.03578
90	32	.09724	.09173	.08662	.08188	.07747	.07338	.06958	.06603	.06273	.05965	.05678	.05410	.05159	.04925	.04705	.04499	.04306	.04125	.03955	.03795
90	33	.10186	.09618	.09091	.08601	.08145	.07722	.07327	.06960	.06617	.06297	.05997	.05718	.05456	.05211	.04981	.04766	.04563	.04373	.04195	.04026
90	34	.10669	.10084	.09540	.09035	.08564	.08126	.07717	.07336	.06980	.06647	.06335	.06044	.05771	.05515	.05275	.05049	.04837	.04638	.04450	.04274
90	35	.11176	.10574	.10014	.09493	.09007	.08553	.08130	.07734	.07365	.07019	.06695	.06391	.06107	.05839	.05588	.05353	.05131	.04922	.04725	.04540
90	36	.11707	.11088	.10512	.09974	.09472	.09003	.08565	.08155	.07772	.07412	.07075	.06759	.06463	.06184	.05922	.05675	.05443	.05224	.05018	.04823
90	37	.12264	.11627	.11034	.10480	.09962	.09477	.09024	.08600	.08202	.07829	.07479	.07150	.06841	.06550	.06277	.06019	.05776	.05547	.05331	.05127
90	38	.12847	.12194	.11583	.11012	.10478	.09978	.09510	.09070	.08658	.08271	.07908	.07566	.07244	.06941	.06656	.06387	.06133	.05893	.05667	.05453
90	39	.13458	.12787	.12160	.11572	.11022	.10506	.10022	.09568	.09141	.08739	.08362	.08007	.07672	.07357	.07059	.06778	.06513	.06262	.06025	.05801
90	40	.14099	.13411	.12766	.12162	.11595	.11063	.10563	.10094	.09652	.09236	.08845	.08476	.08128	.07800	.07490	.07197	.06920	.06658	.06410	.06175
90	41	.14771	.14066	.13404	.12783	.12199	.11651	.11136	.10651	.10194	.09763	.09358	.08975	.08613	.08272	.07949	.07644	.07355	.07081	.06822	.06576
90	42	.15475	.14752	.14073	.13435	.12835	.12271	.11739	.11239	.10767	.10321	.09901	.09504	.09129	.08774	.08438	.08120	.07819	.07534	.07263	.07006
90	43	.16210	.15470	.14774	.14120	.13503	.12922	.12375	.11859	.11371	.10911	.10476	.10065	.09675	.09307	.08958	.08627	.08313	.08016	.07733	.07464
90	44	.16977	.16220	.15507	.14836	.14203	.13606	.13043	.12511	.12008	.11532	.11083	.10657	.10253	.09871	.09509	.09165	.08838	.08528	.08233	.07953
90	45	.17773	.17000	.16271	.15583	.14934	.14320	.13741	.13193	.12675	.12184	.11719	.11279	.10861	.10465	.10089	.09732	.09392	.09069	.08762	.08470
90	46	.18600	.17810	.17064	.16360	.15695	.15066	.14470	.13907	.13373	.12867	.12387	.11932	.11500	.11090	.10700	.10329	.09976	.09640	.09321	.09016
90	47	.19454	.18649	.17887	.17167	.16485	.15840	.15229	.14650	.14100	.13579	.13084	.12614	.12168	.11743	.11339	.10955	.10589	.10240	.09907	.09590
90	48	.20338	.19517	.18740	.18004	.17306	.16645	.16019	.15424	.14859	.14323	.13813	.13328	.12867	.12428	.12010	.11612	.11232	.10870	.10525	.10195
90	49	.21252	.20415	.19623	.18871	.18158	.17482	.16839	.16229	.15649	.15098	.14573	.14073	.13598	.13145	.12713	.12301	.11907	.11532	.11173	.10831
90	50	.22196	.21345	.20537	.19770	.19042	.18351	.17693	.17068	.16473	.15906	.15367	.14852	.14362	.13895	.13448	.13023	.12616	.12227	.11855	.11500
90	51	.23170	.22305	.21482	.20701	.19958	.19252	.18579	.17939	.17329	.16747	.16193	.15664	.15160	.14678	.14218	.13778	.13357	.12955	.12570	.12201
90	52	.24171	.23292	.22456	.21660	.20903	.20182	.19495	.18840	.18215	.17619	.17050	.16507	.15988	.15492	.15018	.14564	.14130	.13714	.13316	.12934
90	53	.25198	.24306	.23457	.22648	.21876	.21141	.20440	.19770	.19132	.18521	.17938	.17381	.16847	.16337	.15849	.15382	.14934	.14504	.14093	.13698
90	54	.26252	.25347	.24485	.23662	.22878	.22129	.21414	.20731	.20078	.19453	.18856	.18285	.17737	.17213	.16711	.16230	.15769	.15326	.14901	.14493

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
90	55	.27331	.26414	.25540	.24705	.23908	.23146	.22417	.21721	.21054	.20416	.19805	.19220	.18659	.18121	.17605	.17111	.16636	.16180	.15742	.15321
90	56	.28435	.27508	.26622	.25776	.24966	.24191	.23450	.22740	.22060	.21409	.20785	.20186	.19612	.19061	.18532	.18023	.17535	.17066	.16615	.16181
90	57	.29564	.28627	.27730	.26873	.26051	.25265	.24511	.23789	.23096	.22432	.21795	.21183	.20596	.20031	.19489	.18968	.18467	.17984	.17520	.17074
90	58	.30714	.29768	.28861	.27993	.27161	.26363	.25598	.24863	.24159	.23482	.22832	.22208	.21608	.21030	.20475	.19941	.19427	.18932	.18455	.17996
90	59	.31882	.30927	.30012	.29134	.28291	.27483	.26706	.25961	.25244	.24556	.23894	.23257	.22645	.22055	.21487	.20941	.20414	.19906	.19417	.18945
90	60	.33067	.32104	.31181	.30294	.29442	.28623	.27837	.27080	.26353	.25653	.24979	.24331	.23706	.23105	.22525	.21966	.21427	.20907	.20406	.19921
90	61	.34270	.33301	.32370	.31475	.30614	.29787	.28990	.28224	.27486	.26775	.26091	.25431	.24795	.24182	.23590	.23019	.22468	.21937	.21423	.20927
90	62	.35494	.34519	.33582	.32680	.31811	.30975	.30170	.29394	.28647	.27926	.27231	.26560	.25913	.25289	.24686	.24104	.23541	.22998	.22473	.21965
90	63	.36739	.35760	.34817	.33908	.33033	.32189	.31376	.30592	.29835	.29105	.28400	.27719	.27062	.26427	.25814	.25221	.24647	.24093	.23556	.23037
90	64	.38002	.37019	.36072	.35158	.34277	.33427	.32606	.31814	.31049	.30310	.29597	.28907	.28240	.27595	.26971	.26368	.25784	.25218	.24671	.24141
90	65	.39283	.38298	.37347	.36429	.35543	.34687	.33860	.33061	.32289	.31542	.30820	.30122	.29446	.28791	.28158	.27545	.26951	.26376	.25818	.25277
90	66	.40582	.39596	.38643	.37722	.36832	.35971	.35139	.34334	.33555	.32801	.32072	.31365	.30681	.30019	.29376	.28754	.28151	.27566	.26998	.26448
90	67	.41901	.40915	.39960	.39037	.38145	.37280	.36444	.35634	.34850	.34090	.33354	.32641	.31949	.31279	.30628	.29998	.29386	.28792	.28215	.27656
90	68	.43236	.42251	.41297	.40373	.39478	.38612	.37772	.36958	.36169	.35405	.34663	.33943	.33245	.32568	.31911	.31272	.30652	.30050	.29465	.28897
90	69	.44583	.43599	.42646	.41723	.40828	.39960	.39118	.38302	.37509	.36740	.35994	.35269	.34566	.33882	.33218	.32573	.31946	.31337	.30744	.30168
90	70	.45934	.44954	.44004	.43082	.42187	.41319	.40476	.39658	.38863	.38091	.37341	.36612	.35904	.35215	.34546	.33894	.33261	.32645	.32045	.31462
90	71	.47285	.46310	.45363	.44444	.43551	.42683	.41840	.41021	.40225	.39451	.38698	.37966	.37254	.36561	.35886	.35230	.34591	.33969	.33363	.32773
90	72	.48633	.47663	.46721	.45805	.44915	.44049	.43207	.42388	.41591	.40816	.40061	.39327	.38612	.37915	.37237	.36577	.35933	.35306	.34695	.34099
90	73	.49975	.49011	.48075	.47163	.46277	.45414	.44574	.43756	.42959	.42184	.41428	.40693	.39975	.39277	.38595	.37931	.37284	.36653	.36037	.35436
90	74	.51312	.50357	.49427	.48521	.47639	.46780	.45943	.45127	.44332	.43557	.42802	.42066	.41348	.40647	.39964	.39298	.38647	.38012	.37393	.36788
90	75	.52647	.51701	.50778	.49880	.49003	.48149	.47316	.46504	.45712	.44939	.44185	.43449	.42731	.42030	.41346	.40678	.40025	.39388	.38766	.38157
90	76	.53981	.53044	.52131	.51240	.50371	.49523	.48695	.47887	.47099	.46329	.45577	.44843	.44126	.43426	.42741	.42073	.41419	.40781	.40156	.39546
90	77	.55310	.54384	.53481	.52599	.51738	.50897	.50075	.49273	.48489	.47724	.46976	.46244	.45529	.44831	.44147	.43479	.42826	.42187	.41562	.40950
90	78	.56628	.55715	.54822	.53950	.53098	.52266	.51452	.50656	.49879	.49118	.48374	.47647	.46935	.46239	.45558	.44892	.44240	.43601	.42976	.42365
90	79	.57927	.57027	.56146	.55286	.54444	.53620	.52815	.52027	.51256	.50502	.49764	.49041	.48334	.47642	.46964	.46300	.45650	.45013	.44389	.43778
90	80	.59198	.58311	.57443	.56594	.55763	.54950	.54154	.53374	.52611	.51864	.51132	.50415	.49713	.49025	.48351	.47691	.47044	.46410	.45788	.45178
90	81	.60431	.59559	.58704	.57867	.57048	.56245	.55459	.54689	.53934	.53195	.52470	.51760	.51063	.50381	.49712	.49056	.48412	.47781	.47162	.46555
90	82	.61624	.60766	.59925	.59101	.58294	.57502	.56726	.55966	.55220	.54489	.53772	.53069	.52379	.51703	.51039	.50388	.49749	.49122	.48507	.47903
90	83	.62775	.61932	.61105	.60294	.59499	.58719	.57954	.57204	.56468	.55746	.55037	.54342	.53659	.52989	.52332	.51686	.51053	.50430	.49819	.49219
90	84	.63889	.63061	.62248	.61451	.60669	.59901	.59148	.58408	.57682	.56969	.56270	.55583	.54908	.54245	.53595	.52956	.52328	.51711	.51105	.50510
90	85	.64966	.64154	.63356	.62572	.61803	.61048	.60307	.59579	.58863	.58161	.57471	.56793	.56127	.55472	.54829	.54197	.53575	.52965	.52364	.51774
90	86	.65999	.65202	.64419	.63649	.62894	.62152	.61422	.60706	.60002	.59310	.58629	.57961	.57304	.56657	.56022	.55398	.54784	.54180	.53586	.53002
90	87	.66976	.66194	.65426	.64671	.63929	.63199	.62482	.61777	.61084	.60403	.59733	.59074	.58426	.57789	.57162	.56545	.55938	.55342	.54754	.54176
90	88	.67897	.67130	.66376	.65635	.64906	.64190	.63485	.62792	.62110	.61439	.60779	.60130	.59492	.58863	.58245	.57636	.57037	.56448	.55868	.55297
90	89	.68761	.68009	.67270	.66542	.65826	.65122	.64429	.63748	.63077	.62417	.61767	.61128	.60499	.59880	.59270	.58670	.58079	.57497	.56924	.56359
90	90	.69568	.68830	.68104	.67389	.66686	.65994	.65314	.64643	.63984	.63334	.62695	.62065	.61445	.60835	.60234	.59642	.59059	.58485	.57919	.57362
91	0	.02846	.02665	.02503	.02357	.02227	.02110	.02005	.01910	.01824	.01746	.01675	.01610	.01551	.01497	.01448	.01402	.01360	.01321	.01285	.01252
91	1	.02250	.02065	.01900	.01752	.01620	.01501	.01395	.01299	.01212	.01134	.01064	.01000	.00941	.00888	.00840	.00796	.00755	.00718	.00684	.00652
91	2	.02325	.02133	.01960	.01807	.01669	.01545	.01434	.01334	.01243	.01161	.01087	.01020	.00959	.00903	.00853	.00806	.00763	.00724	.00688	.00655
91	3	.02426	.02225	.02046	.01885	.01742	.01612	.01496	.01391	.01296	.01211	.01133	.01062	.00998	.00940	.00886	.00837	.00792	.00751	.00713	.00678
91	4	.02542	.02333	.02146	.01979	.01829	.01694	.01572	.01463	.01363	.01273	.01192	.01117	.01050	.00988	.00932	.00880	.00833	.00789	.00749	.00712
91	5	.02671	.02454	.02260	.02085	.01929	.01788	.01660	.01545	.01441	.01347	.01261	.01183	.01112	.01047	.00988	.00933	.00883	.00837	.00795	.00755
91	6	.02811	.02585	.02383	.02201	.02038	.01891	.01757	.01637	.01528	.01429	.01339	.01257	.01182	.01113	.01051	.00993	.00940	.00892	.00847	.00806
91	7	.02961	.02727	.02517	.02328	.02157	.02003	.01864	.01738	.01624	.01520	.01425	.01339	.01260	.01188	.01122	.01061	.01006	.00954	.00907	.00863
91	8	.03122	.02879	.02660	.02463	.02285	.02125	.01979	.01847	.01727	.01618	.01519	.01429	.01346	.01270	.01200	.01136	.01077	.01023	.00973	.00927
91	9	.03295	.03042	.02815	.02610	.02424	.02257	.02105	.01967	.01841	.01727	.01623	.01528	.01441	.01361	.01287	.01220	.01158	.01101	.01048	.00999
91	10	.03480	.03218	.02982	.02768	.02575	.02400	.02241	.02097	.01966	.01846	.01737	.01637	.01545	.01461	.01384	.01313	.01247	.01187	.01131	.01079
91	11	.03677	.03405	.03159	.02937	.02736	.02553	.02387	.02237	.02099	.01974	.01859	.01754	.01658	.01570	.01488	.01414	.01345	.01281	.01222	.01167
91	12	.03884	.03602	.03346	.03115	.02906	.02716	.02543	.02385	.02241	.02110	.01990	.01880	.01779	.01686	.01601	.01522	.01449	.01382	.01319	.01262
91	13	.04098	.03805	.03540	.03300	.03082	.02884	.02703	.02539	.02389	.02251	.02125	.02010	.01904	.01806	.01717	.01634	.01557	.01486	.01420	.01359

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
91	14	.04315	.04011	.03736	.03487	.03260	.03053	.02865	.02693	.02536	.02393	.02261	.02140	.02029	.01927	.01832	.01745	.01665	.01590	.01521	.01456
91	15	.04532	.04218	.03932	.03673	.03437	.03222	.03026	.02847	.02683	.02533	.02395	.02268	.02152	.02044	.01945	.01854	.01769	.01691	.01618	.01550
91	16	.04749	.04423	.04127	.03858	.03613	.03389	.03185	.02998	.02827	.02670	.02526	.02393	.02271	.02159	.02055	.01959	.01870	.01787	.01711	.01639
91	17	.04967	.04630	.04323	.04043	.03789	.03556	.03343	.03148	.02970	.02806	.02655	.02516	.02389	.02271	.02162	.02061	.01968	.01881	.01800	.01725
91	18	.05189	.04840	.04521	.04231	.03966	.03724	.03503	.03300	.03114	.02942	.02785	.02640	.02506	.02383	.02268	.02163	.02064	.01973	.01889	.01810
91	19	.05418	.05057	.04727	.04426	.04151	.03899	.03668	.03457	.03263	.03084	.02919	.02768	.02628	.02498	.02378	.02267	.02165	.02069	.01980	.01897
91	20	.05658	.05284	.04942	.04630	.04344	.04083	.03843	.03622	.03420	.03233	.03061	.02902	.02756	.02620	.02495	.02378	.02270	.02170	.02076	.01989
91	21	.05910	.05523	.05169	.04845	.04549	.04277	.04027	.03797	.03586	.03391	.03212	.03046	.02892	.02750	.02619	.02496	.02383	.02277	.02179	.02088
91	22	.06174	.05773	.05407	.05071	.04763	.04480	.04221	.03981	.03761	.03558	.03370	.03197	.03036	.02887	.02749	.02621	.02502	.02391	.02288	.02192
91	23	.06451	.06037	.05658	.05309	.04990	.04696	.04426	.04177	.03947	.03735	.03539	.03358	.03190	.03034	.02889	.02755	.02630	.02513	.02404	.02303
91	24	.06744	.06316	.05923	.05562	.05231	.04925	.04644	.04385	.04146	.03924	.03720	.03530	.03354	.03191	.03039	.02898	.02767	.02645	.02530	.02424
91	25	.07054	.06611	.06205	.05831	.05487	.05170	.04878	.04608	.04358	.04128	.03914	.03716	.03532	.03361	.03202	.03054	.02916	.02787	.02667	.02555
91	26	.07381	.06924	.06503	.06116	.05759	.05430	.05126	.04846	.04586	.04345	.04122	.03915	.03722	.03543	.03377	.03222	.03077	.02942	.02815	.02697
91	27	.07727	.07255	.06821	.06420	.06050	.05709	.05393	.05101	.04830	.04579	.04346	.04130	.03928	.03741	.03566	.03404	.03252	.03110	.02977	.02853
91	28	.08092	.07604	.07155	.06740	.06357	.06003	.05675	.05371	.05089	.04827	.04584	.04358	.04148	.03952	.03769	.03598	.03439	.03290	.03150	.03019
91	29	.08475	.07972	.07508	.07079	.06682	.06314	.05974	.05658	.05364	.05092	.04838	.04602	.04382	.04177	.03986	.03807	.03639	.03483	.03336	.03198
91	30	.08876	.08358	.07878	.07434	.07023	.06642	.06289	.05960	.05655	.05371	.05107	.04861	.04631	.04416	.04216	.04028	.03853	.03688	.03534	.03389
91	31	.09297	.08762	.08267	.07808	.07383	.06988	.06621	.06280	.05962	.05667	.05391	.05134	.04894	.04670	.04460	.04264	.04079	.03907	.03745	.03593
91	32	.09737	.09186	.08675	.08201	.07761	.07352	.06971	.06617	.06287	.05979	.05692	.05424	.05174	.04939	.04720	.04514	.04321	.04140	.03970	.03810
91	33	.10199	.09631	.09104	.08614	.08159	.07736	.07342	.06974	.06631	.06311	.06012	.05733	.05471	.05226	.04996	.04781	.04579	.04389	.04210	.04042
91	34	.10682	.10098	.09555	.09049	.08579	.08141	.07732	.07351	.06995	.06662	.06351	.06060	.05787	.05531	.05291	.05065	.04854	.04654	.04467	.04290
91	35	.11191	.10589	.10029	.09508	.09022	.08569	.08146	.07750	.07381	.07035	.06711	.06408	.06123	.05856	.05605	.05370	.05148	.04939	.04743	.04557
91	36	.11723	.11104	.10528	.09990	.09488	.09020	.08582	.08172	.07789	.07430	.07093	.06777	.06480	.06202	.05940	.05693	.05461	.05243	.05037	.04842
91	37	.12280	.11644	.11051	.10497	.09979	.09495	.09042	.08618	.08220	.07847	.07497	.07169	.06860	.06569	.06296	.06038	.05796	.05567	.05351	.05147
91	38	.12864	.12211	.11601	.11030	.10497	.09997	.09528	.09089	.08677	.08291	.07927	.07585	.07264	.06961	.06676	.06407	.06153	.05914	.05687	.05473
91	39	.13477	.12806	.12179	.11592	.11041	.10526	.10042	.09588	.09161	.08760	.08383	.08028	.07693	.07378	.07081	.06800	.06535	.06284	.06047	.05823
91	40	.14119	.13431	.12787	.12183	.11616	.11084	.10585	.10115	.09674	.09258	.08867	.08498	.08150	.07822	.07512	.07220	.06943	.06681	.06433	.06199
91	41	.14792	.14087	.13426	.12805	.12222	.11674	.11159	.10674	.10217	.09787	.09381	.08999	.08638	.08296	.07974	.07669	.07380	.07106	.06847	.06602
91	42	.15498	.14775	.14097	.13459	.12860	.12295	.11764	.11264	.10792	.10347	.09927	.09530	.09155	.08800	.08465	.08147	.07846	.07561	.07290	.07033
91	43	.16235	.15495	.14800	.14146	.13530	.12949	.12402	.11886	.11399	.10939	.10504	.10093	.09704	.09336	.08987	.08656	.08343	.08045	.07763	.07494
91	44	.17004	.16247	.15535	.14864	.14232	.13635	.13072	.12540	.12038	.11563	.11113	.10688	.10284	.09902	.09540	.09196	.08870	.08560	.08266	.07985
91	45	.17803	.17030	.16301	.15614	.14965	.14352	.13773	.13225	.12707	.12217	.11753	.11312	.10895	.10499	.10123	.09766	.09427	.09104	.08797	.08505
91	46	.18632	.17843	.17098	.16394	.15729	.15100	.14505	.13942	.13408	.12903	.12423	.11969	.11537	.11127	.10737	.10366	.10014	.09678	.09359	.09054
91	47	.19489	.18684	.17923	.17203	.16522	.15878	.15267	.14688	.14139	.13618	.13124	.12654	.12208	.11784	.11380	.10996	.10630	.10282	.09949	.09632
91	48	.20377	.19556	.18779	.18044	.17347	.16686	.16060	.15466	.14901	.14365	.13856	.13372	.12911	.12472	.12055	.11657	.11278	.10916	.10571	.10241
91	49	.21294	.20458	.19666	.18915	.18202	.17526	.16885	.16275	.15695	.15144	.14620	.14121	.13646	.13193	.12761	.12349	.11956	.11581	.11223	.10881
91	50	.22242	.21391	.20584	.19818	.19091	.18399	.17742	.17118	.16523	.15957	.15418	.14904	.14414	.13947	.13502	.13076	.12669	.12281	.11910	.11554
91	51	.23220	.22355	.21534	.20753	.20011	.19305	.18633	.17993	.17384	.16803	.16249	.15721	.15217	.14735	.14276	.13836	.13416	.13014	.12629	.12261
91	52	.24225	.23347	.22512	.21717	.20960	.20240	.19553	.18899	.18275	.17680	.17111	.16569	.16050	.15555	.15081	.14628	.14194	.13778	.13381	.12999
91	53	.25258	.24366	.23518	.22709	.21939	.21205	.20504	.19835	.19197	.18587	.18005	.17448	.16915	.16406	.15918	.15451	.15004	.14575	.14164	.13769
91	54	.26316	.25413	.24551	.23730	.22946	.22198	.21484	.20801	.20149	.19525	.18929	.18358	.17811	.17288	.16786	.16306	.15845	.15403	.14978	.14571
91	55	.27401	.26486	.25612	.24779	.23982	.23221	.22493	.21797	.21132	.20494	.19884	.19300	.18739	.18202	.17687	.17193	.16719	.16263	.15826	.15405
91	56	.28511	.27586	.26701	.25855	.25047	.24273	.23533	.22824	.22145	.21494	.20871	.20273	.19699	.19149	.18620	.18113	.17625	.17157	.16706	.16273
91	57	.29647	.28711	.27816	.26959	.26139	.25354	.24601	.23880	.23188	.22525	.21888	.21277	.20691	.20127	.19586	.19065	.18564	.18083	.17619	.17173
91	58	.30804	.29859	.28954	.28087	.27256	.26459	.25695	.24962	.24258	.23583	.22934	.22310	.21711	.21134	.20580	.20047	.19533	.19039	.18563	.18104
91	59	.31979	.31026	.30112	.29235	.28394	.27587	.26812	.26067	.25352	.24665	.24004	.23368	.22756	.22168	.21601	.21055	.20529	.20022	.19533	.19062
91	60	.33171	.32211	.31289	.30403	.29553	.28736	.27951	.27195	.26469	.25770	.25098	.24451	.23827	.23226	.22647	.22089	.21551	.21032	.20531	.20048
91	61	.34383	.33416	.32486	.31593	.30734	.29908	.29113	.28348	.27611	.26902	.26218	.25560	.24925	.24313	.23722	.23152	.22602	.22071	.21558	.21063
91	62	.35616	.34643	.33707	.32807	.31940	.31106	.30302	.29528	.28782	.28062	.27368	.26699	.26053	.25430	.24828	.24247	.23686	.23143	.22619	.22112
91	63	.36870	.35893	.34952	.34045	.33172	.32330	.31518	.30736	.29980	.29252	.28548	.27869	.27213	.26579	.25967	.25375	.24802	.24249	.23713	.23195



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
91	64	.38143	.37163	.36217	.35306	.34427	.33578	.32759	.31969	.31206	.30469	.29756	.29068	.28402	.27759	.27136	.26534	.25951	.25387	.24840	.24311
91	65	.39435	.38452	.37503	.36588	.35704	.34850	.34025	.33228	.32457	.31712	.30992	.30295	.29620	.28968	.28336	.27724	.27131	.26557	.26000	.25461
91	66	.40746	.39762	.38811	.37892	.37005	.36146	.35316	.34513	.33736	.32984	.32257	.31552	.30869	.30208	.29567	.28946	.28344	.27761	.27194	.26645
91	67	.42077	.41093	.40142	.39221	.38331	.37469	.36635	.35827	.35045	.34287	.33553	.32842	.32152	.31483	.30834	.30205	.29594	.29002	.28427	.27868
91	68	.43426	.42443	.41492	.40571	.39679	.38815	.37978	.37166	.36380	.35617	.34877	.34160	.33464	.32788	.32132	.31496	.30877	.30277	.29693	.29126
91	69	.44786	.43806	.42857	.41936	.41044	.40179	.39340	.38526	.37736	.36969	.36225	.35503	.34801	.34119	.33457	.32814	.32189	.31581	.30990	.30415
91	70	.46153	.45177	.44230	.43311	.42420	.41555	.40715	.39899	.39107	.38337	.37590	.36863	.36157	.35470	.34803	.34154	.33522	.32908	.32310	.31728
91	71	.47521	.46550	.45606	.44690	.43801	.42936	.42096	.41280	.40487	.39715	.38965	.38236	.37526	.36835	.36163	.35509	.34872	.34252	.33648	.33059
91	72	.48886	.47920	.46982	.46070	.45183	.44321	.43482	.42666	.41872	.41100	.40348	.39616	.38904	.38210	.37534	.36876	.36234	.35609	.35000	.34406
91	73	.50245	.49287	.48354	.47447	.46564	.45705	.44868	.44054	.43261	.42488	.41736	.41003	.40288	.39592	.38914	.38252	.37607	.36977	.36364	.35765
91	74	.51602	.50651	.49725	.48824	.47946	.47091	.46258	.45446	.44655	.43883	.43131	.42398	.41683	.40985	.40305	.39641	.38993	.38360	.37743	.37140
91	75	.52957	.52016	.51098	.50204	.49332	.48482	.47654	.46845	.46057	.45288	.44537	.43805	.43090	.42392	.41710	.41045	.40395	.39761	.39141	.38535
91	76	.54313	.53382	.52473	.51587	.50723	.49879	.49056	.48253	.47468	.46702	.45954	.45224	.44510	.43813	.43132	.42466	.41816	.41180	.40558	.39950
91	77	.55665	.54745	.53847	.52971	.52115	.51279	.50462	.49665	.48885	.48124	.47380	.46652	.45941	.45246	.44566	.43901	.43251	.42615	.41993	.41384
91	78	.57008	.56101	.55214	.54348	.53502	.52675	.51866	.51076	.50302	.49547	.48807	.48084	.47376	.46684	.46007	.45344	.44695	.44060	.43438	.42829
91	79	.58333	.57440	.56566	.55711	.54875	.54058	.53258	.52476	.51710	.50960	.50227	.49509	.48806	.48118	.47444	.46784	.46137	.45504	.44883	.44275
91	80	.59631	.58751	.57891	.57048	.56224	.55417	.54627	.53853	.53096	.52354	.51627	.50915	.50217	.49534	.48864	.48208	.47565	.46934	.46316	.45710
91	81	.60893	.60028	.59181	.58352	.57539	.56743	.55963	.55199	.54450	.53717	.52997	.52292	.51601	.50923	.50259	.49607	.48968	.48341	.47726	.47122
91	82	.62114	.61265	.60432	.59616	.58816	.58031	.57262	.56508	.55769	.55044	.54333	.53635	.52951	.52280	.51621	.50975	.50340	.49718	.49107	.48507
91	83	.63295	.62461	.61642	.60840	.60053	.59280	.58523	.57780	.57050	.56335	.55632	.54943	.54266	.53602	.52950	.52309	.51680	.51063	.50456	.49861
91	84	.64439	.63620	.62817	.62028	.61255	.60495	.59750	.59018	.58299	.57593	.56900	.56220	.55551	.54895	.54250	.53616	.52993	.52382	.51780	.51190
91	85	.65548	.64745	.63957	.63183	.62423	.61677	.60944	.60224	.59516	.58821	.58138	.57467	.56807	.56159	.55522	.54896	.54280	.53675	.53080	.52495
91	86	.66612	.65826	.65053	.64294	.63548	.62815	.62095	.61387	.60691	.60007	.59334	.58673	.58023	.57384	.56755	.56137	.55529	.54931	.54342	.53763
91	87	.67621	.66851	.66094	.65349	.64617	.63898	.63190	.62495	.61811	.61138	.60476	.59825	.59184	.58554	.57934	.57324	.56724	.56134	.55552	.54980
91	88	.68574	.67820	.67078	.66348	.65630	.64924	.64229	.63545	.62873	.62211	.61560	.60919	.60289	.59668	.59057	.58456	.57864	.57281	.56707	.56142
91	89	.69471	.68731	.68004	.67288	.66584	.65891	.65209	.64537	.63877	.63226	.62586	.61956	.61335	.60724	.60122	.59529	.58946	.58371	.57805	.57247
91	90	.70308	.69584	.68871	.68169	.67478	.66798	.66128	.65468	.64819	.64180	.63550	.62930	.62319	.61718	.61125	.60541	.59966	.59399	.58841	.58290
91	91	.71079	.70368	.69669	.68980	.68302	.67634	.66976	.66328	.65690	.65061	.64442	.63831	.63230	.62638	.62054	.61479	.60912	.60353	.59802	.59259
92	0	.02859	.02677	.02515	.02371	.02241	.02124	.02019	.01924	.01838	.01760	.01690	.01625	.01566	.01513	.01463	.01418	.01376	.01337	.01301	.01268
92	1	.02253	.02067	.01902	.01754	.01622	.01504	.01397	.01301	.01215	.01137	.01067	.01002	.00944	.00891	.00843	.00799	.00758	.00721	.00687	.00656
92	2	.02327	.02134	.01962	.01809	.01671	.01547	.01436	.01336	.01245	.01164	.01090	.01022	.00961	.00906	.00855	.00808	.00766	.00727	.00691	.00658
92	3	.02427	.02227	.02048	.01887	.01743	.01614	.01498	.01393	.01298	.01213	.01135	.01064	.01000	.00942	.00888	.00839	.00794	.00753	.00715	.00680
92	4	.02543	.02335	.02148	.01981	.01831	.01696	.01574	.01464	.01365	.01275	.01193	.01119	.01052	.00990	.00934	.00882	.00835	.00791	.00751	.00714
92	5	.02672	.02455	.02261	.02087	.01930	.01789	.01662	.01547	.01443	.01349	.01263	.01185	.01114	.01049	.00989	.00935	.00885	.00839	.00796	.00757
92	6	.02812	.02587	.02385	.02203	.02040	.01892	.01759	.01639	.01530	.01431	.01340	.01258	.01184	.01115	.01053	.00995	.00942	.00894	.00849	.00807
92	7	.02963	.02729	.02519	.02329	.02159	.02005	.01866	.01740	.01625	.01522	.01427	.01341	.01262	.01190	.01124	.01063	.01007	.00956	.00909	.00865
92	8	.03124	.02881	.02662	.02465	.02287	.02126	.01981	.01849	.01729	.01620	.01521	.01431	.01348	.01272	.01202	.01138	.01079	.01025	.00975	.00929
92	9	.03297	.03045	.02817	.02612	.02427	.02259	.02107	.01969	.01844	.01729	.01625	.01530	.01443	.01363	.01290	.01222	.01160	.01103	.01050	.01001
92	10	.03483	.03221	.02984	.02771	.02577	.02403	.02244	.02100	.01968	.01849	.01739	.01639	.01548	.01464	.01387	.01316	.01250	.01190	.01134	.01082
92	11	.03680	.03408	.03162	.02940	.02739	.02556	.02390	.02240	.02102	.01977	.01862	.01758	.01661	.01573	.01492	.01417	.01348	.01284	.01225	.01170
92	12	.03888	.03605	.03350	.03119	.02910	.02719	.02546	.02389	.02245	.02114	.01994	.01884	.01783	.01690	.01605	.01526	.01453	.01386	.01324	.01266
92	13	.04102	.03810	.03545	.03304	.03086	.02888	.02708	.02543	.02393	.02256	.02130	.02015	.01909	.01811	.01722	.01639	.01562	.01491	.01426	.01365
92	14	.04320	.04016	.03741	.03492	.03265	.03059	.02870	.02699	.02542	.02398	.02267	.02146	.02035	.01932	.01838	.01751	.01670	.01596	.01527	.01462
92	15	.04538	.04223	.03938	.03679	.03443	.03228	.03032	.02853	.02689	.02539	.02401	.02275	.02158	.02051	.01952	.01860	.01776	.01697	.01624	.01557
92	16	.04755	.04429	.04133	.03864	.03619	.03395	.03191	.03004	.02833	.02677	.02532	.02400	.02278	.02166	.02062	.01966	.01877	.01794	.01718	.01647
92	17	.04974	.04636	.04329	.04050	.03795	.03563	.03350	.03155	.02977	.02813	.02662	.02524	.02396	.02278	.02169	.02068	.01975	.01888	.01808	.01733
92	18	.05195	.04846	.04528	.04238	.03973	.03731	.03510	.03307	.03121	.02950	.02792	.02647	.02514	.02390	.02276	.02170	.02072	.01981	.01897	.01818
92	19	.05425	.05063	.04734	.04433	.04158	.03906	.03676	.03464	.03270	.03091	.02927	.02775	.02635	.02506	.02386	.02275	.02173	.02077	.01988	.01905
92	20	.05665	.05291	.04949	.04637	.04352	.04090	.03850	.03630	.03427	.03241	.03069	.02910	.02764	.02628	.02503	.02387	.02279	.02178	.02085	.01998
92	21	.05917	.05530	.05176	.04853	.04556	.04284	.04035	.03805	.03594	.03399	.03220	.03054	.02901	.02759	.02627	.02505	.02392	.02286	.02188	.02096

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
92	22	.06181	.05781	.05414	.05079	.04771	.04488	.04228	.03989	.03769	.03566	.03378	.03205	.03045	.02896	.02758	.02630	.02511	.02400	.02297	.02200
92	23	.06458	.06045	.05665	.05317	.04998	.04704	.04434	.04185	.03955	.03743	.03547	.03366	.03198	.03042	.02898	.02764	.02639	.02522	.02414	.02312
92	24	.06751	.06323	.05931	.05570	.05239	.04934	.04653	.04393	.04154	.03933	.03728	.03539	.03363	.03200	.03048	.02907	.02776	.02654	.02540	.02433
92	25	.07061	.06619	.06213	.05839	.05495	.05179	.04886	.04617	.04367	.04137	.03923	.03725	.03541	.03370	.03211	.03063	.02926	.02797	.02677	.02565
92	26	.07389	.06932	.06512	.06125	.05768	.05439	.05135	.04855	.04595	.04354	.04131	.03924	.03732	.03553	.03386	.03231	.03087	.02952	.02825	.02707
92	27	.07736	.07264	.06829	.06429	.06059	.05718	.05402	.05110	.04839	.04589	.04356	.04139	.03938	.03751	.03577	.03414	.03262	.03120	.02987	.02863
92	28	.08101	.07614	.07164	.06750	.06367	.06012	.05685	.05381	.05099	.04838	.04595	.04369	.04158	.03962	.03780	.03609	.03450	.03301	.03161	.03030
92	29	.08484	.07982	.07518	.07089	.06692	.06324	.05984	.05668	.05375	.05102	.04849	.04613	.04393	.04188	.03997	.03818	.03651	.03494	.03347	.03210
92	30	.08886	.08368	.07888	.07445	.07034	.06653	.06300	.05971	.05666	.05383	.05118	.04872	.04642	.04428	.04227	.04040	.03865	.03700	.03546	.03401
92	31	.09307	.08772	.08277	.07819	.07394	.06999	.06632	.06291	.05974	.05679	.05403	.05146	.04906	.04682	.04472	.04276	.04092	.03919	.03758	.03605
92	32	.09748	.09197	.08686	.08212	.07772	.07363	.06983	.06629	.06299	.05992	.05705	.05437	.05186	.04952	.04732	.04527	.04334	.04153	.03983	.03823
92	33	.10210	.09643	.09116	.08627	.08172	.07748	.07354	.06987	.06644	.06324	.06025	.05746	.05484	.05240	.05010	.04795	.04593	.04403	.04224	.04056
92	34	.10695	.10110	.09567	.09062	.08592	.08154	.07745	.07364	.07008	.06676	.06365	.06073	.05801	.05545	.05305	.05080	.04868	.04669	.04482	.04305
92	35	.11203	.10602	.10043	.09521	.09036	.08583	.08160	.07764	.07395	.07049	.06726	.06423	.06138	.05871	.05621	.05385	.05163	.04955	.04758	.04573
92	36	.11736	.11118	.10541	.10004	.09503	.09034	.08596	.08187	.07804	.07445	.07108	.06792	.06496	.06218	.05956	.05709	.05478	.05259	.05053	.04858
92	37	.12294	.11658	.11065	.10512	.09994	.09510	.09057	.08633	.08236	.07863	.07514	.07185	.06876	.06586	.06313	.06055	.05813	.05584	.05368	.05164
92	38	.12880	.12227	.11617	.11046	.10513	.10013	.09545	.09106	.08694	.08308	.07944	.07603	.07281	.06979	.06694	.06425	.06171	.05932	.05706	.05492
92	39	.13493	.12823	.12196	.11609	.11059	.10543	.10060	.09606	.09179	.08778	.08401	.08046	.07712	.07397	.07100	.06819	.06554	.06304	.06067	.05843
92	40	.14136	.13448	.12804	.12201	.11634	.11103	.10604	.10134	.09693	.09278	.08887	.08518	.08170	.07842	.07533	.07240	.06964	.06702	.06454	.06220
92	41	.14811	.14106	.13445	.12824	.12242	.11694	.11179	.10694	.10238	.09808	.09403	.09020	.08659	.08318	.07996	.07691	.07402	.07129	.06870	.06624
92	42	.15518	.14796	.14117	.13480	.12881	.12317	.11786	.11286	.10814	.10370	.09950	.09553	.09178	.08824	.08488	.08171	.07870	.07585	.07314	.07058
92	43	.16256	.15517	.14822	.14168	.13553	.12973	.12426	.11910	.11423	.10963	.10529	.10118	.09729	.09361	.09012	.08682	.08369	.08071	.07789	.07521
92	44	.17028	.16272	.15560	.14889	.14257	.13661	.13098	.12567	.12064	.11589	.11140	.10715	.10312	.09930	.09568	.09224	.08898	.08589	.08294	.08014
92	45	.17828	.17056	.16328	.15641	.14992	.14380	.13801	.13254	.12736	.12246	.11782	.11342	.10925	.10529	.10153	.09797	.09457	.09135	.08828	.08536
92	46	.18660	.17871	.17127	.16423	.15759	.15130	.14536	.13973	.13440	.12935	.12455	.12001	.11569	.11160	.10770	.10400	.10048	.09712	.09393	.09089
92	47	.19520	.18715	.17955	.17236	.16555	.15911	.15300	.14722	.14173	.13653	.13159	.12689	.12244	.11820	.11416	.11032	.10667	.10318	.09986	.09670
92	48	.20410	.19590	.18814	.18079	.17382	.16722	.16096	.15503	.14939	.14403	.13894	.13410	.12950	.12511	.12094	.11696	.11317	.10956	.10611	.10282
92	49	.21330	.20495	.19703	.18953	.18241	.17566	.16924	.16315	.15736	.15185	.14662	.14163	.13688	.13235	.12804	.12393	.12000	.11625	.11267	.10925
92	50	.22282	.21432	.20625	.19860	.19133	.18442	.17786	.17162	.16568	.16002	.15463	.14950	.14461	.13994	.13548	.13123	.12717	.12329	.11958	.11603
92	51	.23264	.22399	.21579	.20799	.20057	.19352	.18680	.18041	.17432	.16852	.16299	.15771	.15267	.14786	.14327	.13888	.13468	.13066	.12682	.12314
92	52	.24273	.23395	.22561	.21767	.21011	.20291	.19605	.18952	.18328	.17733	.17166	.16623	.16105	.15610	.15137	.14684	.14251	.13836	.13438	.13057
92	53	.25310	.24419	.23571	.22764	.21994	.21260	.20560	.19893	.19255	.18646	.18064	.17508	.16975	.16466	.15979	.15512	.15065	.14637	.14226	.13832
92	54	.26373	.25470	.24610	.23789	.23006	.22259	.21545	.20864	.20212	.19589	.18993	.18423	.17877	.17354	.16853	.16373	.15912	.15471	.15047	.14640
92	55	.27462	.26548	.25676	.24843	.24048	.23287	.22560	.21865	.21200	.20564	.19954	.19370	.18811	.18274	.17760	.17266	.16792	.16337	.15900	.15480
92	56	.28578	.27654	.26770	.25926	.25118	.24345	.23606	.22898	.22220	.21570	.20947	.20350	.19777	.19227	.18699	.18192	.17705	.17237	.16787	.16354
92	57	.29720	.28785	.27891	.27035	.26216	.25432	.24680	.23960	.23269	.22607	.21971	.21361	.20775	.20212	.19671	.19151	.18651	.18170	.17707	.17262
92	58	.30883	.29939	.29035	.28170	.27340	.26544	.25781	.25049	.24346	.23672	.23024	.22401	.21802	.21227	.20673	.20140	.19628	.19134	.18658	.18200
92	59	.32064	.31113	.30200	.29325	.28485	.27679	.26905	.26162	.25447	.24761	.24101	.23466	.22855	.22267	.21701	.21156	.20631	.20125	.19637	.19166
92	60	.33264	.32305	.31384	.30500	.29651	.28835	.28051	.27297	.26572	.25874	.25203	.24557	.23934	.23334	.22756	.22199	.21662	.21143	.20643	.20160
92	61	.34482	.33517	.32589	.31697	.30840	.30015	.29221	.28458	.27722	.27014	.26332	.25674	.25040	.24429	.23839	.23270	.22721	.22191	.21679	.21184
92	62	.35723	.34752	.33818	.32919	.32054	.31221	.30419	.29646	.28901	.28183	.27490	.26822	.26178	.25555	.24955	.24374	.23814	.23272	.22749	.22242
92	63	.36985	.36010	.35071	.34166	.33295	.32454	.31644	.30863	.30109	.29382	.28680	.28002	.27347	.26714	.26103	.25512	.24941	.24388	.23853	.23336
92	64	.38268	.37289	.36346	.35436	.34559	.33712	.32895	.32106	.31344	.30609	.29898	.29211	.28546	.27904	.27283	.26681	.26100	.25536	.24991	.24463
92	65	.39569	.38588	.37642	.36728	.35846	.34994	.34171	.33375	.32607	.31863	.31144	.30449	.29776	.29124	.28493	.27883	.27291	.26718	.26162	.25624
92	66	.40890	.39908	.38960	.38043	.37158	.36301	.35473	.34672	.33897	.33147	.32421	.31718	.31036	.30377	.29737	.29118	.28517	.27934	.27369	.26821
92	67	.42232	.41251	.40302	.39384	.38496	.37636	.36804	.35998	.35218	.34462	.33730	.33020	.32332	.31664	.31017	.30389	.29780	.29189	.28615	.28058
92	68	.43593	.42613	.41665	.40746	.39857	.38995	.38160	.37351	.36566	.35806	.35068	.34352	.33658	.32984	.32330	.31694	.31078	.30478	.29896	.29330
92	69	.44967	.43990	.43043	.42125	.41236	.40373	.39536	.38725	.37937	.37173	.36431	.35710	.35010	.34331	.33670	.33028	.32405	.31798	.31209	.30635
92	70	.46347	.45374	.44431	.43515	.42626	.41764	.40926	.40113	.39323	.38556	.37811	.37086	.36382	.35698	.35032	.34385	.33755	.33142	.32546	.31965
92	71	.47730	.46762	.45822	.44909	.44022	.43161	.42324	.41511	.40720	.39951	.39203	.38476	.37768	.37080	.36410	.35757	.35122	.34504	.33901	.33315

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
92	72	.49110	.48148	.47213	.46304	.45421	.44562	.43726	.42913	.42123	.41353	.40604	.39874	.39164	.38473	.37799	.37143	.36503	.35880	.35272	.34680
92	73	.50485	.49530	.48602	.47698	.46819	.45963	.45130	.44319	.43529	.42759	.42010	.41279	.40568	.39874	.39198	.38538	.37895	.37268	.36656	.36059
92	74	.51859	.50912	.49991	.49093	.48219	.47368	.46538	.45730	.44942	.44174	.43425	.42694	.41982	.41287	.40609	.39947	.39302	.38672	.38056	.37456
92	75	.53232	.52295	.51382	.50493	.49625	.48779	.47954	.47149	.46364	.45599	.44851	.44122	.43410	.42715	.42036	.41374	.40726	.40094	.39476	.38873
92	76	.54607	.53681	.52778	.51896	.51036	.50197	.49378	.48578	.47798	.47036	.46291	.45564	.44854	.44160	.43481	.42818	.42171	.41537	.40918	.40313
92	77	.55980	.55066	.54173	.53302	.52450	.51619	.50807	.50014	.49239	.48481	.47741	.47017	.46309	.45617	.44941	.44279	.43631	.42998	.42378	.41772
92	78	.57346	.56444	.55564	.54703	.53862	.53040	.52236	.51450	.50681	.49929	.49194	.48475	.47771	.47082	.46408	.45749	.45103	.44471	.43852	.43245
92	79	.58695	.57807	.56940	.56091	.55261	.54448	.53654	.52876	.52115	.51370	.50641	.49927	.49229	.48544	.47874	.47217	.46574	.45944	.45327	.44722
92	80	.60017	.59145	.58290	.57454	.56636	.55834	.55050	.54281	.53529	.52792	.52070	.51363	.50669	.49990	.49325	.48672	.48033	.47406	.46791	.46188
92	81	.61305	.60447	.59607	.58784	.57978	.57188	.56414	.55656	.54913	.54184	.53470	.52770	.52084	.51410	.50750	.50103	.49467	.48844	.48233	.47633
92	82	.62552	.61710	.60885	.60076	.59283	.58505	.57743	.56995	.56261	.55542	.54836	.54144	.53465	.52798	.52144	.51502	.50872	.50254	.49647	.49051
92	83	.63760	.62934	.62123	.61328	.60549	.59784	.59033	.58296	.57573	.56864	.56167	.55483	.54812	.54153	.53506	.52870	.52246	.51633	.51031	.50439
92	84	.64932	.64122	.63327	.62547	.61781	.61029	.60290	.59565	.58854	.58154	.57468	.56793	.56131	.55480	.54840	.54211	.53594	.52987	.52390	.51804
92	85	.66069	.65276	.64497	.63732	.62980	.62242	.61517	.60804	.60104	.59416	.58739	.58075	.57422	.56779	.56148	.55527	.54917	.54317	.53727	.53146
92	86	.67163	.66387	.65624	.64874	.64137	.63413	.62701	.62001	.61312	.60636	.59971	.59316	.58673	.58040	.57418	.56805	.56203	.55610	.55027	.54453
92	87	.68202	.67442	.66695	.65961	.65238	.64528	.63829	.63142	.62466	.61801	.61147	.60503	.59870	.59247	.58634	.58030	.57436	.56851	.56276	.55709
92	88	.69185	.68441	.67710	.66990	.66283	.65586	.64901	.64226	.63563	.62909	.62267	.61634	.61011	.60397	.59793	.59199	.58613	.58037	.57469	.56910
92	89	.70111	.69383	.68667	.67962	.67269	.66586	.65914	.65252	.64601	.63959	.63327	.62705	.62093	.61489	.60895	.60310	.59733	.59165	.58605	.58054
92	90	.70977	.70265	.69564	.68874	.68194	.67525	.66866	.66216	.65577	.64947	.64326	.63715	.63113	.62519	.61935	.61359	.60791	.60231	.59680	.59136
92	91	.71776	.71078	.70392	.69715	.69048	.68392	.67745	.67108	.66480	.65861	.65251	.64650	.64058	.63475	.62899	.62332	.61773	.61222	.60678	.60142
92	92	.72499	.71816	.71142	.70478	.69824	.69179	.68544	.67918	.67301	.66692	.66093	.65502	.64919	.64344	.63778	.63219	.62668	.62125	.61589	.61061
93	0	.02870	.02689	.02527	.02383	.02253	.02137	.02032	.01937	.01851	.01774	.01703	.01639	.01580	.01527	.01477	.01432	.01390	.01352	.01316	.01283
93	1	.02255	.02070	.01904	.01757	.01624	.01506	.01400	.01304	.01218	.01140	.01069	.01005	.00947	.00894	.00846	.00801	.00761	.00724	.00690	.00658
93	2	.02329	.02136	.01964	.01810	.01673	.01549	.01438	.01338	.01247	.01166	.01092	.01024	.00963	.00908	.00857	.00810	.00768	.00729	.00693	.00660
93	3	.02429	.02228	.02049	.01889	.01745	.01616	.01500	.01395	.01300	.01214	.01137	.01066	.01002	.00943	.00890	.00841	.00796	.00755	.00717	.00682
93	4	.02544	.02336	.02150	.01982	.01832	.01697	.01576	.01466	.01367	.01277	.01195	.01121	.01053	.00992	.00935	.00884	.00836	.00793	.00753	.00716
93	5	.02674	.02457	.02263	.02088	.01932	.01791	.01663	.01549	.01444	.01350	.01264	.01186	.01115	.01050	.00991	.00936	.00886	.00840	.00798	.00759
93	6	.02813	.02588	.02386	.02204	.02041	.01894	.01761	.01640	.01531	.01432	.01342	.01260	.01185	.01117	.01054	.00997	.00944	.00895	.00850	.00809
93	7	.02964	.02730	.02520	.02331	.02160	.02006	.01867	.01741	.01627	.01523	.01429	.01342	.01264	.01192	.01125	.01065	.01009	.00958	.00910	.00867
93	8	.03126	.02882	.02664	.02467	.02289	.02128	.01983	.01851	.01731	.01622	.01523	.01432	.01349	.01274	.01204	.01140	.01081	.01027	.00977	.00931
93	9	.03299	.03046	.02819	.02614	.02428	.02261	.02109	.01971	.01845	.01731	.01627	.01532	.01445	.01365	.01292	.01224	.01162	.01105	.01052	.01003
93	10	.03485	.03223	.02986	.02773	.02580	.02405	.02246	.02102	.01971	.01851	.01742	.01642	.01550	.01466	.01389	.01318	.01253	.01192	.01136	.01084
93	11	.03682	.03410	.03165	.02942	.02741	.02559	.02393	.02242	.02105	.01980	.01865	.01760	.01664	.01576	.01495	.01420	.01351	.01287	.01228	.01173
93	12	.03891	.03608	.03353	.03122	.02913	.02723	.02550	.02392	.02249	.02117	.01997	.01887	.01786	.01694	.01608	.01530	.01457	.01390	.01327	.01270
93	13	.04106	.03813	.03548	.03308	.03090	.02892	.02712	.02547	.02397	.02260	.02134	.02019	.01913	.01816	.01726	.01643	.01566	.01496	.01430	.01369
93	14	.04324	.04021	.03746	.03496	.03270	.03063	.02875	.02704	.02547	.02403	.02271	.02151	.02040	.01937	.01843	.01756	.01675	.01601	.01532	.01468
93	15	.04543	.04228	.03943	.03684	.03448	.03233	.03037	.02858	.02694	.02544	.02407	.02280	.02164	.02056	.01958	.01866	.01781	.01703	.01630	.01563
93	16	.04760	.04435	.04139	.03870	.03625	.03401	.03197	.03010	.02839	.02682	.02538	.02406	.02284	.02172	.02068	.01972	.01883	.01801	.01724	.01653
93	17	.04979	.04642	.04335	.04056	.03801	.03569	.03356	.03161	.02983	.02819	.02669	.02530	.02402	.02285	.02176	.02075	.01982	.01895	.01815	.01740
93	18	.05201	.04852	.04534	.04244	.03980	.03738	.03516	.03313	.03127	.02956	.02799	.02654	.02520	.02397	.02283	.02177	.02079	.01988	.01904	.01825
93	19	.05431	.05069	.04740	.04439	.04164	.03913	.03682	.03471	.03277	.03098	.02934	.02782	.02642	.02513	.02393	.02283	.02180	.02084	.01995	.01913
93	20	.05671	.05297	.04956	.04644	.04358	.04097	.03857	.03637	.03434	.03248	.03076	.02917	.02771	.02636	.02510	.02394	.02286	.02186	.02092	.02005
93	21	.05924	.05537	.05183	.04859	.04563	.04291	.04041	.03812	.03601	.03406	.03227	.03061	.02908	.02766	.02634	.02512	.02399	.02294	.02196	.02104
93	22	.06187	.05787	.05421	.05085	.04778	.04495	.04235	.03996	.03776	.03573	.03386	.03212	.03052	.02903	.02766	.02638	.02519	.02408	.02305	.02208
93	23	.06465	.06051	.05672	.05324	.05005	.04711	.04441	.04192	.03963	.03751	.03555	.03374	.03206	.03050	.02906	.02771	.02646	.02530	.02422	.02320
93	24	.06758	.06330	.05938	.05577	.05246	.04941	.04660	.04401	.04162	.03941	.03736	.03547	.03371	.03208	.03057	.02916	.02784	.02662	.02548	.02441
93	25	.07068	.06626	.06220	.05847	.05503	.05186	.04894	.04624	.04375	.04144	.03931	.03733	.03549	.03378	.03220	.03072	.02934	.02806	.02686	.02573
93	26	.07396	.06939	.06519	.06132	.05776	.05447	.05143	.04863	.04603	.04362	.04139	.03933	.03740	.03562	.03395	.03240	.03095	.02960	.02834	.02716
93	27	.07743	.07272	.06837	.06437	.06067	.05726	.05410	.05118	.04848	.04597	.04364	.04148	.03947	.03760	.03586	.03423	.03271	.03129	.02997	.02872
93	28	.08109	.07622	.07173	.06758	.06375	.06021	.05693	.05390	.05108	.04847	.04604	.04378	.04168	.03972	.03789	.03619	.03459	.03310	.03171	.03040

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
93	29	.08493	.07990	.07526	.07097	.06701	.06333	.05993	.05677	.05384	.05112	.04859	.04623	.04403	.04198	.04007	.03828	.03661	.03504	.03358	.03220
93	30	.08895	.08377	.07897	.07454	.07043	.06662	.06309	.05981	.05676	.05392	.05128	.04882	.04653	.04438	.04238	.04051	.03875	.03711	.03557	.03412
93	31	.09316	.08782	.08287	.07829	.07403	.07009	.06642	.06302	.05984	.05689	.05414	.05157	.04917	.04693	.04483	.04287	.04103	.03931	.03769	.03617
93	32	.09757	.09207	.08696	.08222	.07782	.07374	.06994	.06640	.06310	.06003	.05716	.05448	.05198	.04963	.04744	.04538	.04346	.04165	.03995	.03835
93	33	.10220	.09653	.09126	.08637	.08182	.07759	.07365	.06998	.06655	.06336	.06037	.05758	.05496	.05252	.05022	.04807	.04605	.04415	.04237	.04069
93	34	.10705	.10121	.09578	.09073	.08603	.08165	.07757	.07376	.07020	.06688	.06377	.06086	.05813	.05558	.05318	.05093	.04881	.04682	.04495	.04318
93	35	.11215	.10614	.10054	.09533	.09048	.08595	.08172	.07777	.07408	.07062	.06739	.06436	.06151	.05884	.05634	.05398	.05177	.04968	.04772	.04587
93	36	.11748	.11130	.10554	.10017	.09515	.09047	.08609	.08200	.07817	.07458	.07122	.06806	.06510	.06232	.05970	.05724	.05492	.05273	.05067	.04873
93	37	.12307	.11671	.11078	.10525	.10008	.09524	.09071	.08647	.08250	.07878	.07528	.07200	.06891	.06601	.06328	.06070	.05828	.05599	.05383	.05179
93	38	.12893	.12240	.11630	.11060	.10527	.10028	.09560	.09121	.08709	.08323	.07960	.07618	.07297	.06995	.06710	.06441	.06187	.05948	.05722	.05508
93	39	.13507	.12837	.12210	.11623	.11074	.10558	.10075	.09621	.09195	.08794	.08417	.08063	.07728	.07414	.07116	.06836	.06571	.06321	.06084	.05860
93	40	.14151	.13464	.12820	.12217	.11651	.11119	.10620	.10151	.09710	.09295	.08904	.08536	.08188	.07860	.07551	.07258	.06982	.06720	.06473	.06238
93	41	.14827	.14123	.13462	.12842	.12259	.11712	.11197	.10712	.10256	.09826	.09421	.09039	.08678	.08337	.08015	.07710	.07422	.07149	.06890	.06644
93	42	.15535	.14814	.14136	.13499	.12900	.12336	.11805	.11305	.10834	.10390	.09970	.09573	.09199	.08845	.08509	.08192	.07891	.07606	.07336	.07079
93	43	.16276	.15537	.14842	.14188	.13573	.12993	.12447	.11931	.11444	.10985	.10550	.10140	.09751	.09383	.09035	.08705	.08392	.08094	.07812	.07544
93	44	.17048	.16293	.15581	.14911	.14279	.13683	.13121	.12590	.12088	.11613	.11164	.10739	.10336	.09955	.09593	.09249	.08923	.08614	.08320	.08040
93	45	.17851	.17079	.16351	.15664	.15016	.14404	.13826	.13279	.12761	.12272	.11808	.11368	.10951	.10556	.10180	.09824	.09485	.09162	.08856	.08564
93	46	.18685	.17897	.17152	.16449	.15785	.15157	.14563	.14000	.13467	.12963	.12484	.12029	.11598	.11189	.10799	.10429	.10077	.09742	.09423	.09119
93	47	.19547	.18743	.17983	.17264	.16584	.15940	.15330	.14752	.14203	.13683	.13190	.12721	.12275	.11851	.11448	.11064	.10699	.10351	.10019	.09703
93	48	.20440	.19620	.18844	.18110	.17414	.16754	.16129	.15535	.14972	.14436	.13928	.13444	.12984	.12546	.12129	.11732	.11353	.10992	.10647	.10318
93	49	.21363	.20528	.19737	.18987	.18275	.17600	.16960	.16351	.15772	.15222	.14698	.14200	.13725	.13273	.12842	.12431	.12039	.11664	.11306	.10965
93	50	.22317	.21467	.20662	.19897	.19170	.18480	.17824	.17200	.16607	.16042	.15503	.14990	.14501	.14035	.13590	.13165	.12759	.12371	.12000	.11646
93	51	.23302	.22439	.21618	.20839	.20098	.19393	.18722	.18084	.17475	.16895	.16343	.15815	.15312	.14831	.14372	.13933	.13514	.13113	.12729	.12361
93	52	.24315	.23438	.22604	.21811	.21056	.20336	.19651	.18998	.18375	.17781	.17213	.16672	.16154	.15659	.15186	.14734	.14301	.13886	.13489	.13108
93	53	.25355	.24466	.23619	.22812	.22043	.21310	.20610	.19943	.19306	.18697	.18116	.17560	.17029	.16520	.16033	.15567	.15120	.14692	.14282	.13888
93	54	.26423	.25521	.24661	.23841	.23059	.22313	.21600	.20919	.20268	.19645	.19050	.18480	.17935	.17412	.16912	.16432	.15972	.15531	.15107	.14701
93	55	.27517	.26604	.25732	.24900	.24105	.23346	.22620	.21925	.21261	.20625	.20016	.19433	.18874	.18338	.17824	.17331	.16857	.16403	.15966	.15547
93	56	.28638	.27714	.26831	.25988	.25181	.24409	.23670	.22963	.22286	.21637	.21015	.20418	.19846	.19296	.18769	.18263	.17776	.17309	.16859	.16427
93	57	.29784	.28850	.27957	.27103	.26285	.25501	.24751	.24031	.23341	.22679	.22045	.21435	.20850	.20288	.19747	.19228	.18729	.18248	.17786	.17341
93	58	.30952	.30010	.29107	.28243	.27414	.26619	.25857	.25126	.24424	.23750	.23103	.22481	.21883	.21309	.20756	.20224	.19711	.19218	.18743	.18286
93	59	.32140	.31189	.30278	.29404	.28565	.27760	.26987	.26245	.25532	.24846	.24187	.23553	.22943	.22356	.21791	.21246	.20722	.20216	.19729	.19259
93	60	.33345	.32388	.31468	.30586	.29738	.28923	.28140	.27387	.26663	.25967	.25296	.24651	.24029	.23430	.22853	.22296	.21760	.21242	.20742	.20260
93	61	.34570	.33606	.32680	.31789	.30933	.30110	.29317	.28555	.27821	.27113	.26432	.25775	.25143	.24532	.23943	.23375	.22827	.22298	.21786	.21292
93	62	.35818	.34848	.33916	.33019	.32155	.31323	.30522	.29751	.29007	.28290	.27599	.26932	.26288	.25667	.25067	.24488	.23928	.23387	.22864	.22359
93	63	.37087	.36114	.35176	.34273	.33403	.32564	.31756	.30976	.30223	.29497	.28796	.28120	.27466	.26834	.26224	.25634	.25063	.24512	.23978	.23461
93	64	.38377	.37401	.36459	.35551	.34676	.33831	.33015	.32228	.31467	.30733	.30023	.29337	.28674	.28033	.27413	.26813	.26232	.25670	.25125	.24598
93	65	.39687	.38708	.37764	.36852	.35972	.35122	.34300	.33506	.32739	.31997	.31279	.30585	.29913	.29263	.28634	.28024	.27434	.26861	.26307	.25769
93	66	.41017	.40037	.39091	.38177	.37293	.36439	.35612	.34813	.34040	.33291	.32566	.31865	.31185	.30527	.29888	.29270	.28670	.28089	.27525	.26978
93	67	.42370	.41391	.40444	.39528	.38642	.37784	.36954	.36150	.35372	.34618	.33887	.33179	.32492	.31826	.31180	.30554	.29946	.29356	.28783	.28227
93	68	.43741	.42764	.41817	.40901	.40014	.39155	.38322	.37515	.36732	.35973	.35237	.34523	.33831	.33158	.32505	.31872	.31256	.30658	.30077	.29513
93	69	.45126	.44152	.43208	.42293	.41405	.40545	.39711	.38901	.38116	.37353	.36613	.35895	.35197	.34519	.33860	.33220	.32597	.31992	.31404	.30832
93	70	.46519	.45549	.44608	.43695	.42809	.41949	.41114	.40303	.39516	.38751	.38008	.37285	.36583	.35900	.35236	.34591	.33962	.33351	.32756	.32177
93	71	.47914	.46950	.46013	.45103	.44219	.43361	.42526	.41715	.40927	.40160	.39415	.38690	.37984	.37298	.36629	.35979	.35346	.34729	.34128	.33543
93	72	.49308	.48350	.47418	.46513	.45632	.44776	.43943	.43133	.42345	.41578	.40831	.40104	.39396	.38707	.38035	.37381	.36743	.36122	.35516	.34926
93	73	.50698	.49747	.48822	.47922	.47046	.46193	.45363	.44555	.43767	.43001	.42254	.41526	.40816	.40125	.39451	.38794	.38153	.37527	.36918	.36322
93	74	.52086	.51144	.50226	.49333	.48462	.47614	.46788	.45983	.45198	.44432	.43686	.42958	.42249	.41556	.40881	.40221	.39578	.38950	.38337	.37738
93	75	.53476	.52544	.51635	.50749	.49885	.49043	.48221	.47420	.46639	.45876	.45132	.44405	.43696	.43004	.42328	.41667	.41022	.40392	.39777	.39175
93	76	.54869	.53947	.53048	.52171	.51315	.50480	.49665	.48869	.48092	.47333	.46592	.45868	.45160	.44469	.43794	.43133	.42488	.41857	.41240	.40637
93	77	.56261	.55351	.54463	.53596	.52750	.51923	.51115	.50325	.49554	.48800	.48063	.47342	.46638	.45949	.45276	.44617	.43972	.43341	.42724	.42120
93	78	.57646	.56750	.55875	.55019	.54183	.53365	.52565	.51784	.51019	.50271	.49540	.48824	.48124	.47439	.46768	.46111	.45469	.44839	.44223	.43619

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
93	79	.59017	.58135	.57273	.56430	.55604	.54797	.54007	.53234	.52478	.51737	.51012	.50302	.49607	.48926	.48260	.47606	.46967	.46340	.45725	.45123
93	80	.60362	.59495	.58647	.57817	.57004	.56208	.55428	.54665	.53917	.53184	.52467	.51764	.51075	.50399	.49738	.49089	.48453	.47829	.47218	.46618
93	81	.61672	.60821	.59988	.59171	.58371	.57587	.56818	.56065	.55327	.54604	.53894	.53199	.52517	.51848	.51191	.50548	.49916	.49297	.48689	.48093
93	82	.62944	.62109	.61290	.60488	.59701	.58929	.58173	.57431	.56703	.55989	.55288	.54601	.53926	.53265	.52615	.51977	.51351	.50737	.50133	.49541
93	83	.64176	.63357	.62554	.61766	.60993	.60235	.59490	.58760	.58043	.57339	.56648	.55969	.55303	.54649	.54006	.53375	.52756	.52147	.51548	.50961
93	84	.65373	.64571	.63784	.63011	.62253	.61508	.60776	.60058	.59352	.58659	.57978	.57309	.56652	.56006	.55372	.54748	.54135	.53533	.52940	.52358
93	85	.66537	.65752	.64982	.64224	.63481	.62750	.62032	.61326	.60633	.59951	.59281	.58622	.57975	.57338	.56712	.56097	.55492	.54897	.54311	.53735
93	86	.67658	.66891	.66137	.65395	.64667	.63950	.63246	.62553	.61872	.61203	.60544	.59896	.59259	.58632	.58016	.57409	.56812	.56225	.55647	.55078
93	87	.68724	.67974	.67237	.66511	.65797	.65096	.64405	.63726	.63058	.62400	.61753	.61116	.60490	.59873	.59266	.58668	.58080	.57501	.56931	.56369
93	88	.69735	.69001	.68280	.67570	.66871	.66184	.65507	.64841	.64186	.63540	.62905	.62280	.61664	.61057	.60460	.59872	.59293	.58722	.58160	.57606
93	89	.70688	.69971	.69265	.68571	.67887	.67214	.66551	.65898	.65255	.64622	.63999	.63384	.62779	.62183	.61596	.61017	.60447	.59886	.59332	.58786
93	90	.71582	.70881	.70191	.69511	.68842	.68183	.67533	.66893	.66263	.65642	.65030	.64427	.63833	.63247	.62670	.62101	.61540	.60987	.60442	.59905
93	91	.72406	.71721	.71046	.70380	.69725	.69079	.68442	.67815	.67197	.66587	.65986	.65394	.64810	.64235	.63667	.63108	.62556	.62012	.61476	.60947
93	92	.73154	.72483	.71821	.71169	.70527	.69893	.69269	.68653	.68046	.67448	.66857	.66275	.65702	.65136	.64577	.64027	.63484	.62948	.62420	.61898
93	93	.73832	.73174	.72525	.71886	.71255	.70633	.70020	.69415	.68818	.68230	.67650	.67077	.66513	.65956	.65406	.64864	.64329	.63801	.63281	.62767
94	0	.02881	.02700	.02538	.02394	.02265	.02148	.02044	.01949	.01864	.01786	.01716	.01652	.01593	.01540	.01491	.01446	.01404	.01366	.01330	.01297
94	1	.02257	.02072	.01906	.01759	.01627	.01508	.01402	.01306	.01220	.01142	.01071	.01007	.00949	.00896	.00848	.00804	.00763	.00726	.00692	.00661
94	2	.02331	.02138	.01966	.01812	.01674	.01551	.01439	.01339	.01249	.01167	.01093	.01026	.00965	.00910	.00859	.00812	.00770	.00731	.00695	.00662
94	3	.02430	.02230	.02051	.01890	.01746	.01617	.01501	.01396	.01302	.01216	.01138	.01068	.01003	.00945	.00891	.00843	.00798	.00757	.00719	.00684
94	4	.02546	.02337	.02151	.01984	.01834	.01699	.01577	.01467	.01368	.01278	.01196	.01122	.01055	.00993	.00937	.00885	.00838	.00794	.00754	.00717
94	5	.02675	.02458	.02264	.02090	.01933	.01792	.01665	.01550	.01446	.01351	.01266	.01188	.01117	.01052	.00992	.00938	.00888	.00842	.00799	.00760
94	6	.02815	.02589	.02387	.02206	.02042	.01895	.01762	.01641	.01532	.01433	.01343	.01261	.01186	.01118	.01055	.00998	.00945	.00897	.00852	.00810
94	7	.02966	.02732	.02521	.02332	.02162	.02008	.01869	.01743	.01628	.01524	.01430	.01344	.01265	.01193	.01127	.01066	.01011	.00959	.00912	.00868
94	8	.03127	.02884	.02665	.02468	.02290	.02130	.01984	.01852	.01733	.01624	.01524	.01434	.01351	.01275	.01206	.01142	.01083	.01029	.00978	.00932
94	9	.03300	.03048	.02820	.02615	.02430	.02262	.02110	.01973	.01847	.01733	.01629	.01534	.01447	.01367	.01294	.01226	.01164	.01107	.01054	.01005
94	10	.03487	.03225	.02988	.02775	.02582	.02407	.02248	.02104	.01973	.01853	.01744	.01644	.01552	.01468	.01391	.01320	.01255	.01194	.01138	.01087
94	11	.03685	.03413	.03167	.02945	.02744	.02561	.02396	.02245	.02108	.01982	.01868	.01763	.01667	.01579	.01497	.01423	.01354	.01290	.01231	.01176
94	12	.03893	.03611	.03356	.03125	.02916	.02726	.02553	.02395	.02252	.02120	.02000	.01891	.01790	.01697	.01611	.01533	.01460	.01393	.01331	.01273
94	13	.04109	.03817	.03552	.03312	.03094	.02896	.02715	.02551	.02401	.02264	.02138	.02023	.01917	.01819	.01730	.01647	.01570	.01500	.01434	.01373
94	14	.04328	.04025	.03750	.03500	.03274	.03067	.02879	.02708	.02551	.02407	.02276	.02155	.02044	.01942	.01848	.01761	.01680	.01606	.01536	.01472
94	15	.04547	.04233	.03947	.03688	.03453	.03238	.03042	.02863	.02699	.02549	.02412	.02285	.02169	.02062	.01963	.01871	.01787	.01708	.01636	.01568
94	16	.04765	.04439	.04144	.03875	.03630	.03406	.03202	.03015	.02844	.02688	.02544	.02411	.02290	.02177	.02073	.01978	.01889	.01806	.01730	.01659
94	17	.04984	.04647	.04340	.04061	.03806	.03574	.03361	.03167	.02988	.02825	.02674	.02536	.02408	.02290	.02182	.02081	.01988	.01901	.01821	.01746
94	18	.05206	.04857	.04539	.04250	.03985	.03743	.03522	.03319	.03133	.02962	.02805	.02660	.02526	.02403	.02289	.02183	.02086	.01995	.01910	.01832
94	19	.05436	.05075	.04745	.04445	.04170	.03918	.03688	.03477	.03283	.03104	.02940	.02788	.02649	.02519	.02400	.02289	.02186	.02091	.02002	.01919
94	20	.05676	.05303	.04961	.04649	.04364	.04103	.03863	.03643	.03440	.03254	.03082	.02924	.02777	.02642	.02517	.02400	.02293	.02192	.02099	.02012
94	21	.05929	.05542	.05189	.04865	.04569	.04297	.04048	.03818	.03607	.03413	.03233	.03068	.02914	.02773	.02641	.02519	.02406	.02301	.02203	.02111
94	22	.06193	.05793	.05427	.05091	.04784	.04501	.04242	.04003	.03783	.03580	.03392	.03219	.03059	.02910	.02772	.02645	.02526	.02415	.02312	.02216
94	23	.06471	.06057	.05678	.05330	.05011	.04718	.04448	.04199	.03969	.03758	.03562	.03381	.03213	.03057	.02913	.02779	.02654	.02537	.02429	.02328
94	24	.06764	.06337	.05944	.05584	.05252	.04948	.04667	.04408	.04169	.03948	.03743	.03554	.03378	.03215	.03064	.02923	.02792	.02670	.02556	.02449
94	25	.07075	.06633	.06227	.05853	.05510	.05193	.04901	.04631	.04382	.04152	.03938	.03740	.03556	.03386	.03227	.03079	.02942	.02813	.02693	.02581
94	26	.07403	.06946	.06526	.06139	.05783	.05454	.05150	.04870	.04610	.04370	.04147	.03940	.03748	.03569	.03403	.03248	.03103	.02968	.02842	.02724
94	27	.07750	.07279	.06844	.06444	.06074	.05733	.05418	.05126	.04856	.04605	.04372	.04156	.03955	.03768	.03594	.03431	.03279	.03138	.03005	.02881
94	28	.08116	.07629	.07180	.06766	.06383	.06029	.05701	.05397	.05116	.04855	.04612	.04386	.04176	.03980	.03798	.03627	.03468	.03319	.03180	.03049
94	29	.08500	.07998	.07534	.07105	.06709	.06341	.06001	.05686	.05393	.05120	.04867	.04631	.04412	.04207	.04016	.03837	.03670	.03513	.03367	.03229
94	30	.08903	.08385	.07906	.07462	.07052	.06671	.06318	.05990	.05685	.05401	.05137	.04891	.04662	.04447	.04247	.04060	.03885	.03721	.03567	.03422
94	31	.09325	.08790	.08296	.07837	.07412	.07018	.06651	.06311	.05994	.05698	.05423	.05166	.04927	.04703	.04493	.04297	.04113	.03941	.03779	.03627
94	32	.09766	.09215	.08705	.08231	.07792	.07383	.07003	.06649	.06320	.06013	.05726	.05458	.05208	.04974	.04754	.04549	.04356	.04175	.04005	.03846
94	33	.10230	.09662	.09136	.08647	.08192	.07769	.07375	.07008	.06666	.06346	.06047	.05768	.05507	.05262	.05033	.04818	.04616	.04426	.04248	.04080
94	34	.10715	.10131	.09588	.09083	.08613	.08176	.07767	.07387	.07031	.06699	.06388	.06097	.05824	.05569	.05329	.05104	.04893	.04694	.04507	.04330

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
94	35	.11225	.10624	.10065	.09544	.09058	.08606	.08183	.07788	.07419	.07074	.06750	.06447	.06163	.05896	.05646	.05411	.05189	.04981	.04784	.04599
94	36	.11759	.11141	.10565	.10028	.09527	.09059	.08621	.08212	.07829	.07470	.07134	.06819	.06522	.06244	.05983	.05737	.05505	.05286	.05081	.04886
94	37	.12318	.11683	.11090	.10537	.10020	.09536	.09084	.08660	.08263	.07890	.07541	.07213	.06904	.06614	.06341	.06084	.05841	.05613	.05397	.05193
94	38	.12905	.12252	.11643	.11073	.10540	.10040	.09573	.09134	.08723	.08336	.07973	.07632	.07311	.07009	.06724	.06455	.06202	.05963	.05737	.05523
94	39	.13520	.12850	.12223	.11637	.11087	.10572	.10089	.09635	.09209	.08809	.08432	.08077	.07743	.07428	.07131	.06851	.06587	.06336	.06100	.05876
94	40	.14165	.13478	.12834	.12231	.11665	.11134	.10635	.10166	.09725	.09310	.08919	.08551	.08204	.07876	.07567	.07275	.06998	.06737	.06489	.06255
94	41	.14842	.14137	.13477	.12857	.12274	.11727	.11213	.10728	.10272	.09843	.09438	.09056	.08695	.08354	.08032	.07727	.07439	.07166	.06907	.06662
94	42	.15551	.14830	.14152	.13515	.12916	.12353	.11823	.11323	.10852	.10407	.09988	.09592	.09217	.08863	.08528	.08211	.07910	.07625	.07355	.07099
94	43	.16293	.15554	.14860	.14206	.13591	.13012	.12465	.11950	.11463	.11004	.10570	.10159	.09771	.09403	.09055	.08725	.08412	.08115	.07833	.07565
94	44	.17067	.16312	.15601	.14931	.14299	.13703	.13141	.12610	.12108	.11634	.11185	.10760	.10358	.09976	.09615	.09272	.08946	.08636	.08342	.08062
94	45	.17871	.17100	.16372	.15686	.15038	.14426	.13848	.13301	.12784	.12295	.11831	.11391	.10975	.10579	.10204	.09848	.09509	.09187	.08881	.08589
94	46	.18707	.17919	.17175	.16473	.15809	.15181	.14587	.14025	.13492	.12987	.12509	.12055	.11624	.11215	.10826	.10456	.10104	.09769	.09450	.09146
94	47	.19571	.18767	.18008	.17289	.16609	.15966	.15356	.14778	.14230	.13711	.13217	.12748	.12303	.11879	.11477	.11093	.10728	.10380	.10049	.09732
94	48	.20466	.19647	.18871	.18137	.17442	.16782	.16157	.15564	.15001	.14466	.13958	.13474	.13014	.12577	.12160	.11763	.11384	.11023	.10679	.10350
94	49	.21391	.20557	.19766	.19017	.18306	.17631	.16991	.16382	.15804	.15254	.14731	.14233	.13759	.13307	.12876	.12465	.12073	.11699	.11341	.11000
94	50	.22348	.21499	.20694	.19929	.19204	.18514	.17858	.17235	.16642	.16077	.15539	.15027	.14538	.14072	.13627	.13202	.12797	.12409	.12039	.11684
94	51	.23336	.22473	.21654	.20875	.20134	.19430	.18760	.18121	.17513	.16934	.16382	.15855	.15352	.14871	.14413	.13974	.13555	.13154	.12770	.12403
94	52	.24352	.23476	.22643	.21850	.21095	.20377	.19692	.19039	.18417	.17823	.17256	.16715	.16198	.15703	.15231	.14779	.14346	.13932	.13535	.13154
94	53	.25396	.24507	.23661	.22854	.22086	.21354	.20655	.19988	.19352	.18744	.18163	.17607	.17076	.16568	.16081	.15616	.15169	.14742	.14332	.13938
94	54	.26467	.25566	.24707	.23888	.23106	.22361	.21648	.20968	.20317	.19696	.19101	.18532	.17987	.17465	.16965	.16485	.16026	.15585	.15162	.14755
94	55	.27565	.26653	.25782	.24951	.24157	.23398	.22673	.21979	.21315	.20680	.20071	.19489	.18930	.18395	.17881	.17389	.16916	.16462	.16025	.15606
94	56	.28690	.27767	.26885	.26043	.25237	.24466	.23728	.23021	.22345	.21696	.21075	.20479	.19907	.19358	.18832	.18326	.17840	.17373	.16924	.16492
94	57	.29841	.28908	.28016	.27163	.26346	.25563	.24813	.24094	.23405	.22744	.22110	.21501	.20917	.20355	.19815	.19297	.18798	.18318	.17856	.17411
94	58	.31014	.30073	.29172	.28308	.27480	.26686	.25925	.25195	.24494	.23821	.23174	.22553	.21956	.21382	.20830	.20298	.19787	.19294	.18820	.18362
94	59	.32207	.31258	.30347	.29474	.28637	.27833	.27061	.26320	.25607	.24923	.24264	.23631	.23022	.22435	.21871	.21327	.20803	.20298	.19812	.19342
94	60	.33418	.32461	.31543	.30662	.29815	.29002	.28220	.27468	.26745	.26049	.25379	.24735	.24114	.23516	.22939	.22384	.21848	.21331	.20832	.20350
94	61	.34648	.33686	.32761	.31872	.31017	.30194	.29403	.28642	.27908	.27202	.26522	.25866	.25234	.24625	.24037	.23469	.22922	.22393	.21883	.21389
94	62	.35902	.34934	.34003	.33107	.32245	.31415	.30615	.29844	.29102	.28386	.27695	.27029	.26387	.25766	.25168	.24589	.24030	.23490	.22968	.22463
94	63	.37178	.36206	.35270	.34369	.33500	.32663	.31855	.31077	.30325	.29600	.28901	.28225	.27572	.26942	.26332	.25743	.25174	.24623	.24090	.23574
94	64	.38475	.37500	.36560	.35654	.34780	.33936	.33122	.32336	.31577	.30844	.30136	.29451	.28789	.28149	.27530	.26931	.26351	.25789	.25246	.24719
94	65	.39792	.38815	.37873	.36963	.36084	.35235	.34415	.33623	.32857	.32117	.31400	.30707	.30037	.29388	.28759	.28151	.27561	.26990	.26437	.25900
94	66	.41130	.40153	.39209	.38296	.37414	.36561	.35737	.34939	.34167	.33420	.32697	.31996	.31318	.30661	.30024	.29407	.28808	.28228	.27665	.27119
94	67	.42492	.41515	.40570	.39656	.38772	.37917	.37088	.36286	.35509	.34757	.34027	.33321	.32635	.31971	.31326	.30701	.30094	.29505	.28934	.28379
94	68	.43873	.42898	.41954	.41040	.40155	.39297	.38467	.37661	.36880	.36123	.35389	.34677	.33985	.33315	.32663	.32031	.31417	.30820	.30240	.29677
94	69	.45268	.44297	.43355	.42442	.41557	.40699	.39867	.39059	.38276	.37515	.36777	.36060	.35364	.34687	.34030	.33391	.32770	.32167	.31580	.31009
94	70	.46673	.45705	.44767	.43856	.42973	.42115	.41282	.40474	.39689	.38926	.38184	.37464	.36763	.36082	.35420	.34776	.34149	.33539	.32946	.32368
94	71	.48079	.47117	.46184	.45276	.44395	.43539	.42707	.41899	.41113	.40348	.39605	.38882	.38178	.37494	.36827	.36178	.35547	.34932	.34332	.33749
94	72	.49485	.48530	.47602	.46699	.45822	.44968	.44138	.43331	.42545	.41780	.41035	.40311	.39605	.38917	.38248	.37595	.36959	.36340	.35736	.35147
94	73	.50888	.49940	.49019	.48122	.47249	.46399	.45572	.44766	.43982	.43217	.42473	.41747	.41040	.40351	.39679	.39024	.38385	.37761	.37153	.36560
94	74	.52290	.51352	.50437	.49547	.48680	.47835	.47012	.46209	.45427	.44665	.43921	.43196	.42489	.41799	.41125	.40468	.39827	.39201	.38589	.37992
94	75	.53695	.52766	.51861	.50979	.50118	.49280	.48461	.47663	.46885	.46125	.45383	.44660	.43953	.43263	.42590	.41932	.41289	.40661	.40048	.39448
94	76	.55103	.54186	.53291	.52418	.51566	.50734	.49922	.49130	.48356	.47600	.46862	.46141	.45436	.44748	.44075	.43417	.42774	.42146	.41531	.40930
94	77	.56512	.55607	.54724	.53861	.53018	.52195	.51391	.50605	.49837	.49087	.48353	.47636	.46934	.46249	.45578	.44922	.44280	.43651	.43037	.42435
94	78	.57916	.57025	.56154	.55303	.54471	.53657	.52862	.52084	.51323	.50579	.49851	.49139	.48442	.47760	.47092	.46439	.45799	.45172	.44559	.43958
94	79	.59306	.58430	.57573	.56734	.55914	.55111	.54325	.53557	.52804	.52068	.51346	.50640	.49949	.49271	.48608	.47958	.47321	.46697	.46086	.45486
94	80	.60672	.59811	.58968	.58143	.57335	.56544	.55769	.55010	.54267	.53539	.52825	.52126	.51441	.50769	.50111	.49466	.48833	.48213	.47604	.47007
94	81	.62003	.61158	.60330	.59519	.58725	.57946	.57183	.56435	.55701	.54982	.54277	.53586	.52908	.52243	.51591	.50951	.50323	.49707	.49103	.48509
94	82	.63297	.62468	.61656	.60859	.60078	.59313	.58561	.57825	.57102	.56393	.55697	.55014	.54344	.53687	.53041	.52408	.51785	.51175	.50575	.49986
94	83	.64551	.63739	.62943	.62162	.61395	.60642	.59904	.59179	.58467	.57769	.57083	.56410	.55748	.55099	.54461	.53834	.53218	.52613	.52019	.51435
94	84	.65772	.64977	.64197	.63431	.62679	.61941	.61216	.60503	.59804	.59116	.58441	.57777	.57125	.56484	.55855	.55236	.54627	.54029	.53441	.52863

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
94	85	.66960	.66183	.65420	.64670	.63934	.63210	.62498	.61799	.61112	.60437	.59773	.59120	.58478	.57846	.57226	.56615	.56015	.55424	.54843	.54271
94	86	.68106	.67347	.66601	.65868	.65147	.64438	.63741	.63055	.62381	.61718	.61065	.60424	.59792	.59171	.58560	.57959	.57367	.56785	.56211	.55647
94	87	.69198	.68457	.67728	.67011	.66305	.65611	.64928	.64256	.63595	.62945	.62304	.61674	.61054	.60443	.59842	.59250	.58667	.58094	.57528	.56972
94	88	.70234	.69510	.68798	.68097	.67407	.66728	.66059	.65401	.64753	.64115	.63487	.62868	.62259	.61659	.61068	.60486	.59913	.59348	.58791	.58243
94	89	.71212	.70506	.69810	.69125	.68450	.67786	.67132	.66487	.65852	.65227	.64611	.64004	.63406	.62817	.62237	.61664	.61101	.60545	.59997	.59457
94	90	.72131	.71441	.70762	.70092	.69433	.68783	.68142	.67511	.66890	.66277	.65673	.65078	.64491	.63913	.63343	.62781	.62226	.61680	.61141	.60610
94	91	.72981	.72307	.71642	.70987	.70342	.69706	.69079	.68461	.67852	.67251	.66659	.66075	.65499	.64931	.64372	.63819	.63275	.62737	.62207	.61685
94	92	.73752	.73093	.72442	.71801	.71169	.70546	.69932	.69326	.68728	.68139	.67558	.66985	.66419	.65861	.65311	.64768	.64232	.63704	.63182	.62668
94	93	.74452	.73806	.73169	.72541	.71921	.71310	.70707	.70113	.69526	.68947	.68376	.67813	.67257	.66709	.66168	.65634	.65106	.64586	.64073	.63566
94	94	.75092	.74459	.73834	.73218	.72610	.72010	.71418	.70834	.70258	.69689	.69128	.68574	.68028	.67488	.66956	.66430	.65911	.65398	.64893	.64393
95	0	.02891	.02710	.02549	.02405	.02275	.02159	.02055	.01961	.01875	.01798	.01728	.01664	.01606	.01552	.01503	.01458	.01417	.01379	.01343	.01311
95	1	.02259	.02073	.01908	.01761	.01629	.01510	.01404	.01308	.01222	.01144	.01073	.01010	.00951	.00898	.00850	.00806	.00766	.00729	.00695	.00663
95	2	.02332	.02139	.01967	.01813	.01676	.01552	.01441	.01341	.01251	.01169	.01095	.01028	.00967	.00911	.00861	.00814	.00772	.00733	.00697	.00664
95	3	.02431	.02231	.02052	.01891	.01748	.01619	.01502	.01398	.01303	.01217	.01140	.01069	.01005	.00946	.00893	.00844	.00799	.00758	.00720	.00685
95	4	.02547	.02338	.02152	.01985	.01835	.01700	.01578	.01468	.01369	.01279	.01198	.01124	.01056	.00994	.00938	.00887	.00839	.00796	.00756	.00719
95	5	.02676	.02459	.02265	.02091	.01934	.01793	.01666	.01551	.01447	.01353	.01267	.01189	.01118	.01053	.00994	.00939	.00889	.00843	.00801	.00762
95	6	.02816	.02590	.02388	.02207	.02043	.01896	.01763	.01643	.01534	.01435	.01345	.01263	.01188	.01119	.01057	.00999	.00946	.00898	.00853	.00812
95	7	.02967	.02733	.02522	.02333	.02163	.02009	.01870	.01744	.01630	.01526	.01431	.01345	.01266	.01194	.01128	.01068	.01012	.00961	.00913	.00869
95	8	.03128	.02885	.02666	.02469	.02291	.02131	.01985	.01854	.01734	.01625	.01526	.01435	.01352	.01277	.01207	.01143	.01084	.01030	.00980	.00934
95	9	.03302	.03049	.02822	.02617	.02431	.02264	.02112	.01974	.01849	.01734	.01630	.01535	.01448	.01368	.01295	.01228	.01166	.01108	.01055	.01006
95	10	.03488	.03226	.02990	.02776	.02583	.02408	.02250	.02106	.01974	.01855	.01746	.01646	.01554	.01470	.01393	.01322	.01257	.01196	.01140	.01088
95	11	.03687	.03414	.03169	.02947	.02746	.02563	.02398	.02247	.02110	.01985	.01870	.01765	.01669	.01581	.01500	.01425	.01356	.01292	.01233	.01178
95	12	.03896	.03614	.03359	.03128	.02918	.02728	.02555	.02398	.02254	.02123	.02003	.01893	.01792	.01700	.01614	.01536	.01463	.01396	.01334	.01276
95	13	.04112	.03820	.03555	.03315	.03097	.02899	.02719	.02554	.02404	.02267	.02141	.02026	.01920	.01823	.01733	.01650	.01574	.01503	.01438	.01377
95	14	.04331	.04028	.03753	.03504	.03277	.03071	.02883	.02712	.02555	.02411	.02280	.02159	.02048	.01946	.01852	.01765	.01684	.01610	.01541	.01477
95	15	.04551	.04237	.03951	.03692	.03457	.03242	.03046	.02867	.02704	.02554	.02416	.02290	.02173	.02066	.01967	.01876	.01791	.01713	.01640	.01573
95	16	.04769	.04444	.04148	.03879	.03634	.03411	.03207	.03020	.02849	.02693	.02549	.02416	.02295	.02182	.02079	.01983	.01894	.01812	.01735	.01664
95	17	.04988	.04651	.04345	.04066	.03811	.03579	.03366	.03172	.02993	.02830	.02679	.02541	.02413	.02296	.02187	.02086	.01993	.01907	.01826	.01752
95	18	.05211	.04862	.04544	.04254	.03990	.03748	.03527	.03324	.03138	.02967	.02810	.02665	.02532	.02409	.02295	.02189	.02091	.02000	.01916	.01837
95	19	.05441	.05080	.04750	.04450	.04175	.03924	.03693	.03482	.03288	.03110	.02945	.02794	.02654	.02525	.02406	.02295	.02192	.02097	.02008	.01925
95	20	.05681	.05308	.04966	.04655	.04369	.04108	.03868	.03648	.03446	.03260	.03088	.02930	.02783	.02648	.02523	.02407	.02299	.02198	.02105	.02018
95	21	.05934	.05547	.05194	.04871	.04574	.04303	.04053	.03824	.03613	.03419	.03239	.03074	.02920	.02779	.02647	.02525	.02412	.02307	.02209	.02117
95	22	.06198	.05798	.05432	.05097	.04789	.04507	.04247	.04009	.03789	.03586	.03398	.03225	.03065	.02916	.02779	.02651	.02532	.02421	.02318	.02222
95	23	.06476	.06063	.05684	.05336	.05017	.04723	.04453	.04205	.03975	.03764	.03568	.03387	.03219	.03064	.02919	.02785	.02660	.02544	.02436	.02334
95	24	.06770	.06342	.05950	.05589	.05258	.04953	.04673	.04414	.04175	.03954	.03749	.03560	.03385	.03222	.03070	.02930	.02798	.02676	.02562	.02456
95	25	.07080	.06638	.06232	.05859	.05516	.05199	.04907	.04638	.04388	.04158	.03945	.03747	.03563	.03392	.03234	.03086	.02949	.02820	.02700	.02588
95	26	.07408	.06952	.06532	.06145	.05789	.05460	.05157	.04876	.04617	.04376	.04154	.03947	.03755	.03576	.03410	.03255	.03110	.02976	.02850	.02732
95	27	.07756	.07285	.06851	.06450	.06081	.05740	.05425	.05133	.04862	.04612	.04379	.04163	.03962	.03775	.03601	.03439	.03287	.03145	.03013	.02889
95	28	.08122	.07635	.07187	.06772	.06390	.06036	.05708	.05405	.05123	.04862	.04619	.04394	.04184	.03988	.03805	.03635	.03476	.03327	.03188	.03057
95	29	.08507	.08005	.07541	.07112	.06716	.06349	.06009	.05693	.05400	.05128	.04875	.04639	.04420	.04215	.04024	.03845	.03678	.03522	.03375	.03238
95	30	.08910	.08392	.07913	.07470	.07059	.06679	.06326	.05998	.05693	.05409	.05146	.04900	.04670	.04456	.04256	.04069	.03893	.03729	.03575	.03431
95	31	.09332	.08798	.08303	.07845	.07420	.07026	.06659	.06319	.06002	.05707	.05432	.05175	.04935	.04711	.04502	.04306	.04122	.03950	.03788	.03636
95	32	.09774	.09223	.08713	.08240	.07800	.07392	.07012	.06658	.06329	.06021	.05735	.05467	.05217	.04983	.04764	.04558	.04366	.04185	.04015	.03855
95	33	.10238	.09671	.09144	.08655	.08201	.07778	.07384	.07017	.06675	.06355	.06057	.05778	.05517	.05272	.05043	.04828	.04626	.04436	.04258	.04090
95	34	.10723	.10140	.09597	.09092	.08623	.08185	.07777	.07396	.07041	.06709	.06398	.06107	.05835	.05579	.05340	.05115	.04903	.04704	.04517	.04341
95	35	.11234	.10633	.10074	.09553	.09068	.08615	.08193	.07798	.07429	.07084	.06761	.06458	.06174	.05907	.05657	.05422	.05200	.04992	.04796	.04611
95	36	.11768	.11150	.10575	.10038	.09537	.09069	.08632	.08223	.07840	.07481	.07145	.06830	.06534	.06256	.05994	.05748	.05516	.05298	.05092	.04898
95	37	.12328	.11693	.11100	.10547	.10030	.09547	.09095	.08671	.08274	.07902	.07553	.07224	.06916	.06626	.06353	.06096	.05854	.05625	.05410	.05206
95	38	.12916	.12263	.11654	.11084	.10551	.10052	.09584	.09146	.08735	.08349	.07986	.07645	.07324	.07021	.06737	.06468	.06215	.05976	.05750	.05536
95	39	.13531	.12861	.12235	.11649	.11099	.10584	.10101	.09648	.09222	.08822	.08445	.08091	.07757	.07442	.07145	.06865	.06600	.06350	.06114	.05890

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
95	40	.14177	.13490	.12847	.12244	.11678	.11147	.10648	.10180	.09739	.09324	.08933	.08565	.08218	.07891	.07581	.07289	.07013	.06752	.06504	.06270
95	41	.14855	.14151	.13490	.12870	.12288	.11741	.11227	.10743	.10287	.09858	.09453	.09071	.08710	.08370	.08048	.07743	.07455	.07182	.06924	.06678
95	42	.15565	.14844	.14166	.13530	.12931	.12368	.11838	.11338	.10867	.10423	.10004	.09608	.09234	.08880	.08545	.08228	.07927	.07643	.07372	.07116
95	43	.16308	.15570	.14875	.14222	.13607	.13028	.12482	.11967	.11481	.11021	.10587	.10177	.09789	.09422	.09073	.08744	.08431	.08134	.07852	.07584
95	44	.17083	.16329	.15618	.14948	.14317	.13721	.13159	.12628	.12127	.11653	.11204	.10779	.10377	.09996	.09635	.09292	.08966	.08657	.08363	.08083
95	45	.17889	.17118	.16391	.15705	.15057	.14446	.13868	.13321	.12804	.12315	.11852	.11412	.10996	.10601	.10226	.09870	.09531	.09209	.08903	.08611
95	46	.18727	.17939	.17195	.16493	.15830	.15202	.14609	.14047	.13514	.13010	.12532	.12078	.11647	.11238	.10849	.10479	.10128	.09793	.09474	.09171
95	47	.19593	.18789	.18030	.17312	.16632	.15989	.15380	.14802	.14254	.13735	.13242	.12773	.12328	.11905	.11502	.11119	.10754	.10407	.10075	.09759
95	48	.20489	.19671	.18896	.18162	.17467	.16808	.16183	.15590	.15027	.14493	.13985	.13502	.13042	.12605	.12188	.11791	.11413	.11052	.10708	.10379
95	49	.21417	.20583	.19793	.19044	.18333	.17659	.17019	.16411	.15833	.15283	.14760	.14263	.13789	.13337	.12907	.12496	.12104	.11730	.11373	.11032
95	50	.22376	.21528	.20723	.19959	.19233	.18544	.17889	.17266	.16673	.16109	.15571	.15059	.14571	.14105	.13660	.13236	.12831	.12443	.12073	.11719
95	51	.23367	.22504	.21685	.20907	.20167	.19463	.18793	.18155	.17548	.16969	.16417	.15890	.15388	.14908	.14449	.14011	.13592	.13192	.12808	.12441
95	52	.24385	.23510	.22677	.21885	.21131	.20413	.19728	.19076	.18454	.17861	.17294	.16754	.16237	.15743	.15271	.14819	.14387	.13973	.13576	.13196
95	53	.25432	.24544	.23698	.22893	.22125	.21393	.20695	.20029	.19392	.18785	.18204	.17650	.17119	.16611	.16125	.15660	.15214	.14787	.14377	.13984
95	54	.26507	.25606	.24748	.23930	.23149	.22403	.21692	.21012	.20362	.19741	.19146	.18578	.18033	.17512	.17012	.16533	.16074	.15634	.15211	.14805
95	55	.27608	.26697	.25827	.24996	.24203	.23445	.22720	.22027	.21364	.20729	.20121	.19539	.18981	.18446	.17933	.17441	.16968	.16515	.16079	.15660
95	56	.28737	.27815	.26934	.26092	.25287	.24517	.23779	.23074	.22398	.21750	.21129	.20534	.19962	.19414	.18888	.18383	.17897	.17431	.16982	.16550
95	57	.29892	.28961	.28069	.27217	.26400	.25618	.24869	.24151	.23463	.22803	.22169	.21561	.20977	.20416	.19877	.19359	.18860	.18381	.17920	.17475
95	58	.31070	.30130	.29229	.28366	.27539	.26747	.25986	.25257	.24557	.23884	.23239	.22618	.22022	.21448	.20896	.20366	.19855	.19363	.18889	.18432
95	59	.32267	.31319	.30410	.29538	.28701	.27898	.27127	.26387	.25675	.24991	.24334	.23701	.23093	.22507	.21943	.21400	.20877	.20373	.19887	.19418
95	60	.33483	.32528	.31611	.30730	.29885	.29072	.28291	.27540	.26818	.26123	.25455	.24811	.24191	.23593	.23018	.22463	.21927	.21411	.20913	.20432
95	61	.34719	.33757	.32834	.31946	.31092	.30271	.29480	.28720	.27988	.27282	.26603	.25948	.25317	.24708	.24121	.23555	.23008	.22480	.21970	.21477
95	62	.35978	.35011	.34082	.33187	.32326	.31497	.30698	.29929	.29187	.28472	.27783	.27118	.26476	.25857	.25259	.24681	.24123	.23584	.23062	.22558
95	63	.37260	.36289	.35355	.34455	.33587	.32751	.31945	.31168	.30418	.29694	.28995	.28320	.27669	.27039	.26431	.25842	.25274	.24724	.24191	.23676
95	64	.38563	.37590	.36652	.35747	.34874	.34032	.33219	.32434	.31677	.30945	.30237	.29554	.28893	.28254	.27636	.27037	.26458	.25898	.25355	.24830
95	65	.39887	.38912	.37971	.37062	.36185	.35338	.34520	.33729	.32964	.32225	.31510	.30818	.30149	.29501	.28873	.28266	.27677	.27107	.26555	.26019
95	66	.41232	.40257	.39314	.38404	.37523	.36672	.35849	.35053	.34282	.33537	.32815	.32116	.31439	.30783	.30147	.29531	.28933	.28354	.27792	.27247
95	67	.42602	.41627	.40684	.39772	.38890	.38036	.37209	.36409	.35634	.34882	.34155	.33449	.32765	.32102	.31459	.30835	.30229	.29641	.29071	.28517
95	68	.43991	.43019	.42077	.41165	.40282	.39426	.38597	.37794	.37015	.36259	.35526	.34816	.34126	.33456	.32806	.32175	.31562	.30967	.30388	.29826
95	69	.45397	.44427	.43488	.42577	.41694	.40838	.40008	.39202	.38421	.37662	.36925	.36210	.35515	.34840	.34185	.33547	.32928	.32325	.31740	.31170
95	70	.46811	.45846	.44910	.44002	.43121	.42265	.41435	.40628	.39845	.39084	.38344	.37625	.36927	.36247	.35587	.34944	.34319	.33711	.33118	.32542
95	71	.48228	.47269	.46338	.45433	.44555	.43701	.42871	.42065	.41281	.40519	.39777	.39056	.38354	.37671	.37007	.36360	.35730	.35116	.34518	.33936
95	72	.49645	.48693	.47768	.46868	.45993	.45142	.44314	.43509	.42726	.41963	.41221	.40498	.39794	.39109	.38441	.37790	.37156	.36538	.35936	.35348
95	73	.51060	.50115	.49197	.48303	.47432	.46585	.45761	.44958	.44176	.43414	.42672	.41949	.41244	.40556	.39886	.39233	.38596	.37974	.37368	.36776
95	74	.52474	.51539	.50628	.49741	.48877	.48035	.47215	.46415	.45636	.44876	.44135	.43412	.42707	.42019	.41348	.40693	.40053	.39429	.38820	.38225
95	75	.53892	.52967	.52066	.51187	.50330	.49494	.48679	.47884	.47108	.46351	.45612	.44891	.44187	.43500	.42829	.42173	.41532	.40907	.40295	.39697
95	76	.55315	.54402	.53510	.52641	.51792	.50964	.50156	.49366	.48596	.47843	.47108	.46389	.45687	.45002	.44331	.43676	.43036	.42409	.41797	.41198
95	77	.56739	.55839	.54959	.54101	.53262	.52442	.51642	.50859	.50095	.49348	.48617	.47903	.47204	.46521	.45853	.45200	.44560	.43934	.43322	.42723
95	78	.58160	.57274	.56407	.55560	.54733	.53923	.53132	.52358	.51600	.50860	.50135	.49426	.48732	.48053	.47388	.46738	.46100	.45477	.44865	.44267
95	79	.59569	.58697	.57845	.57011	.56195	.55396	.54615	.53850	.53102	.52369	.51651	.50949	.50260	.49586	.48926	.48279	.47645	.47024	.46415	.45819
95	80	.60953	.60097	.59259	.58439	.57636	.56850	.56079	.55325	.54586	.53862	.53152	.52457	.51775	.51107	.50453	.49810	.49181	.48564	.47958	.47364
95	81	.62304	.61465	.60643	.59837	.59047	.58274	.57515	.56772	.56043	.55328	.54627	.53940	.53266	.52605	.51957	.51320	.50696	.50083	.49482	.48892
95	82	.63618	.62795	.61989	.61198	.60423	.59662	.58916	.58184	.57467	.56762	.56071	.55393	.54727	.54073	.53432	.52802	.52184	.51576	.50980	.50394
95	83	.64893	.64088	.63298	.62522	.61762	.61015	.60282	.59562	.58856	.58163	.57481	.56813	.56156	.55511	.54877	.54254	.53643	.53041	.52451	.51870
95	84	.66135	.65348	.64574	.63815	.63069	.62337	.61618	.60911	.60217	.59535	.58865	.58206	.57559	.56923	.56298	.55683	.55079	.54485	.53901	.53327
95	85	.67346	.66577	.65821	.65078	.64348	.63631	.62926	.62233	.61552	.60882	.60224	.59576	.58939	.58313	.57697	.57092	.56496	.55910	.55333	.54765
95	86	.68516	.67765	.67027	.66301	.65587	.64885	.64195	.63516	.62848	.62191	.61545	.60909	.60283	.59667	.59061	.58465	.57878	.57301	.56732	.56172
95	87	.69632	.68899	.68178	.67469	.66771	.66085	.65409	.64744	.64090	.63446	.62812	.62188	.61574	.60969	.60373	.59787	.59209	.58641	.58080	.57529
95	88	.70691	.69977	.69273	.68581	.67899	.67228	.66567	.65916	.65276	.64645	.64023	.63411	.62809	.62215	.61630	.61054	.60486	.59926	.59375	.58832
95	89	.71694	.70997	.70311	.69635	.68969	.68313	.67667	.67030	.66403	.65785	.65176	.64577	.63985	.63403	.62829	.62263	.61705	.61155	.60613	.60079



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
95	90	.72638	.71958	.71288	.70628	.69977	.69336	.68705	.68082	.67468	.66864	.66267	.65680	.65100	.64529	.63966	.63410	.62862	.62322	.61789	.61264
95	91	.73511	.72847	.72193	.71548	.70912	.70286	.69668	.69059	.68458	.67866	.67282	.66706	.66137	.65577	.65024	.64479	.63941	.63410	.62887	.62370
95	92	.74304	.73656	.73016	.72386	.71764	.71150	.70546	.69949	.69360	.68780	.68207	.67642	.67085	.66535	.65992	.65457	.64928	.64407	.63892	.63384
95	93	.75025	.74390	.73764	.73147	.72538	.71937	.71345	.70760	.70183	.69613	.69051	.68496	.67949	.67409	.66876	.66349	.65830	.65317	.64810	.64310
95	94	.75685	.75063	.74450	.73845	.73248	.72659	.72078	.71504	.70938	.70379	.69827	.69282	.68744	.68213	.67689	.67171	.66660	.66155	.65657	.65164
95	95	.76296	.75688	.75087	.74493	.73908	.73330	.72759	.72196	.71640	.71091	.70548	.70013	.69484	.68962	.68447	.67937	.67434	.66937	.66447	.65962
96	0	.02900	.02720	.02559	.02415	.02286	.02170	.02065	.01971	.01886	.01809	.01739	.01675	.01617	.01564	.01515	.01470	.01429	.01391	.01356	.01323
96	1	.02260	.02075	.01910	.01762	.01630	.01512	.01406	.01310	.01224	.01146	.01075	.01012	.00953	.00901	.00852	.00808	.00768	.00731	.00697	.00665
96	2	.02333	.02141	.01969	.01815	.01677	.01554	.01442	.01342	.01252	.01170	.01097	.01029	.00968	.00913	.00862	.00816	.00773	.00734	.00698	.00665
96	3	.02432	.02232	.02053	.01893	.01749	.01620	.01504	.01399	.01304	.01219	.01141	.01070	.01006	.00948	.00894	.00845	.00801	.00759	.00722	.00687
96	4	.02548	.02339	.02153	.01986	.01836	.01701	.01579	.01470	.01370	.01280	.01199	.01125	.01057	.00996	.00939	.00888	.00840	.00797	.00757	.00720
96	5	.02677	.02460	.02266	.02092	.01935	.01794	.01667	.01552	.01448	.01354	.01268	.01190	.01119	.01054	.00995	.00940	.00890	.00844	.00802	.00763
96	6	.02817	.02591	.02389	.02208	.02044	.01897	.01764	.01644	.01535	.01436	.01346	.01264	.01189	.01120	.01058	.01000	.00948	.00899	.00854	.00813
96	7	.02968	.02734	.02523	.02334	.02164	.02010	.01871	.01745	.01631	.01527	.01432	.01346	.01267	.01195	.01129	.01069	.01013	.00962	.00914	.00871
96	8	.03129	.02886	.02667	.02470	.02293	.02132	.01987	.01855	.01735	.01626	.01527	.01436	.01354	.01278	.01208	.01144	.01085	.01031	.00981	.00935
96	9	.03303	.03050	.02823	.02618	.02433	.02265	.02113	.01975	.01850	.01736	.01632	.01537	.01450	.01370	.01296	.01229	.01167	.01110	.01057	.01008
96	10	.03490	.03228	.02991	.02778	.02585	.02410	.02251	.02107	.01976	.01856	.01747	.01647	.01556	.01472	.01395	.01324	.01258	.01198	.01142	.01090
96	11	.03688	.03416	.03171	.02949	.02748	.02565	.02400	.02249	.02112	.01986	.01872	.01767	.01671	.01583	.01502	.01427	.01358	.01294	.01235	.01181
96	12	.03898	.03616	.03361	.03130	.02921	.02730	.02558	.02400	.02257	.02126	.02006	.01896	.01795	.01702	.01617	.01538	.01466	.01398	.01336	.01278
96	13	.04115	.03822	.03558	.03318	.03100	.02902	.02722	.02557	.02407	.02270	.02144	.02029	.01923	.01826	.01736	.01654	.01577	.01506	.01441	.01380
96	14	.04334	.04031	.03756	.03507	.03281	.03074	.02886	.02715	.02558	.02415	.02283	.02163	.02052	.01949	.01855	.01768	.01688	.01614	.01544	.01480
96	15	.04554	.04240	.03955	.03696	.03460	.03246	.03050	.02871	.02707	.02558	.02420	.02294	.02177	.02070	.01971	.01880	.01796	.01717	.01645	.01577
96	16	.04773	.04448	.04152	.03883	.03638	.03415	.03211	.03024	.02853	.02697	.02553	.02421	.02299	.02187	.02083	.01987	.01899	.01816	.01740	.01669
96	17	.04992	.04656	.04349	.04070	.03815	.03583	.03371	.03176	.02998	.02834	.02684	.02546	.02418	.02301	.02192	.02091	.01998	.01912	.01831	.01757
96	18	.05215	.04866	.04548	.04259	.03994	.03753	.03532	.03329	.03143	.02972	.02815	.02670	.02537	.02414	.02300	.02194	.02096	.02006	.01921	.01843
96	19	.05445	.05084	.04755	.04454	.04180	.03928	.03698	.03487	.03293	.03115	.02950	.02799	.02659	.02530	.02411	.02300	.02197	.02102	.02013	.01931
96	20	.05686	.05312	.04971	.04659	.04374	.04113	.03873	.03653	.03451	.03265	.03093	.02935	.02789	.02653	.02528	.02412	.02304	.02204	.02111	.02024
96	21	.05939	.05552	.05199	.04875	.04579	.04308	.04058	.03829	.03618	.03424	.03245	.03079	.02926	.02784	.02653	.02531	.02418	.02313	.02215	.02123
96	22	.06203	.05803	.05437	.05102	.04794	.04512	.04253	.04014	.03794	.03591	.03404	.03231	.03071	.02922	.02784	.02657	.02538	.02427	.02324	.02228
96	23	.06481	.06067	.05689	.05341	.05022	.04729	.04459	.04210	.03981	.03769	.03573	.03392	.03225	.03069	.02925	.02791	.02666	.02550	.02442	.02340
96	24	.06775	.06347	.05955	.05595	.05264	.04959	.04678	.04419	.04180	.03959	.03755	.03566	.03390	.03228	.03076	.02936	.02805	.02682	.02569	.02462
96	25	.07085	.06644	.06238	.05864	.05521	.05205	.04913	.04643	.04394	.04164	.03950	.03753	.03569	.03399	.03240	.03092	.02955	.02826	.02707	.02595
96	26	.07414	.06957	.06537	.06151	.05795	.05466	.05163	.04882	.04623	.04382	.04160	.03953	.03761	.03582	.03416	.03261	.03117	.02982	.02856	.02738
96	27	.07762	.07290	.06856	.06456	.06087	.05746	.05431	.05139	.04869	.04618	.04386	.04170	.03969	.03782	.03608	.03445	.03294	.03152	.03020	.02895
96	28	.08128	.07641	.07192	.06778	.06396	.06042	.05714	.05411	.05130	.04869	.04626	.04400	.04190	.03995	.03812	.03642	.03483	.03334	.03195	.03064
96	29	.08513	.08011	.07547	.07119	.06722	.06355	.06015	.05700	.05407	.05135	.04882	.04646	.04427	.04222	.04031	.03852	.03685	.03529	.03383	.03246
96	30	.08916	.08398	.07919	.07476	.07066	.06685	.06332	.06005	.05700	.05417	.05153	.04907	.04678	.04464	.04263	.04076	.03901	.03737	.03583	.03439
96	31	.09339	.08804	.08310	.07852	.07427	.07033	.06667	.06326	.06010	.05714	.05439	.05183	.04943	.04719	.04510	.04314	.04130	.03958	.03797	.03645
96	32	.09781	.09230	.08720	.08247	.07807	.07399	.07019	.06666	.06336	.06029	.05743	.05475	.05225	.04991	.04772	.04567	.04374	.04194	.04024	.03864
96	33	.10245	.09678	.09152	.08663	.08209	.07786	.07392	.07025	.06683	.06364	.06065	.05786	.05525	.05281	.05052	.04837	.04635	.04446	.04267	.04100
96	34	.10731	.10147	.09605	.09100	.08631	.08193	.07785	.07405	.07049	.06717	.06407	.06116	.05844	.05588	.05349	.05124	.04913	.04714	.04527	.04351
96	35	.11242	.10641	.10082	.09562	.09077	.08624	.08202	.07807	.07438	.07093	.06770	.06467	.06183	.05917	.05667	.05431	.05210	.05002	.04806	.04621
96	36	.11777	.11159	.10584	.10047	.09546	.09078	.08641	.08232	.07849	.07491	.07155	.06840	.06544	.06266	.06004	.05759	.05527	.05309	.05103	.04909
96	37	.12337	.11702	.11110	.10557	.10040	.09557	.09105	.08681	.08284	.07912	.07563	.07235	.06927	.06637	.06364	.06107	.05865	.05637	.05421	.05217
96	38	.12925	.12273	.11664	.11094	.10561	.10062	.09595	.09157	.08746	.08359	.07997	.07656	.07335	.07033	.06748	.06480	.06227	.05988	.05762	.05548
96	39	.13541	.12872	.12246	.11659	.11110	.10595	.10113	.09659	.09233	.08833	.08457	.08102	.07769	.07454	.07157	.06877	.06613	.06363	.06127	.05903
96	40	.14188	.13501	.12858	.12255	.11689	.11159	.10660	.10192	.09751	.09336	.08946	.08578	.08231	.07904	.07594	.07302	.07026	.06765	.06518	.06284
96	41	.14866	.14163	.13502	.12883	.12301	.11754	.11240	.10756	.10300	.09871	.09466	.09084	.08724	.08384	.08062	.07757	.07469	.07197	.06938	.06693
96	42	.15578	.14857	.14179	.13543	.12945	.12382	.11852	.11352	.10882	.10438	.10018	.09623	.09248	.08895	.08560	.08243	.07943	.07658	.07388	.07132
96	43	.16321	.15583	.14890	.14237	.13622	.13043	.12497	.11982	.11496	.11037	.10603	.10193	.09805	.09438	.09090	.08760	.08447	.08151	.07869	.07601

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
96	44	.17098	.16344	.15633	.14964	.14333	.13737	.13176	.12645	.12144	.11670	.11221	.10797	.10395	.10014	.09652	.09310	.08984	.08675	.08381	.08102
96	45	.17905	.17134	.16407	.15722	.15074	.14463	.13885	.13339	.12823	.12334	.11870	.11431	.11015	.10620	.10245	.09889	.09551	.09229	.08923	.08632
96	46	.18744	.17957	.17214	.16512	.15848	.15221	.14628	.14066	.13534	.13030	.12552	.12098	.11668	.11259	.10870	.10501	.10149	.09815	.09496	.09193
96	47	.19612	.18809	.18050	.17332	.16653	.16010	.15401	.14823	.14276	.13757	.13264	.12796	.12351	.11928	.11525	.11142	.10778	.10430	.10099	.09783
96	48	.20510	.19692	.18917	.18184	.17489	.16830	.16206	.15613	.15051	.14517	.14009	.13526	.13067	.12630	.12213	.11817	.11439	.11078	.10734	.10405
96	49	.21439	.20606	.19816	.19068	.18357	.17684	.17044	.16436	.15859	.15309	.14787	.14289	.13816	.13364	.12934	.12524	.12132	.11758	.11401	.11060
96	50	.22401	.21553	.20749	.19985	.19260	.18571	.17916	.17294	.16701	.16137	.15600	.15088	.14600	.14135	.13691	.13266	.12861	.12474	.12104	.11750
96	51	.23394	.22532	.21713	.20936	.20196	.19493	.18823	.18186	.17579	.17000	.16448	.15922	.15420	.14940	.14482	.14044	.13626	.13225	.12842	.12475
96	52	.24415	.23540	.22708	.21916	.21163	.20445	.19761	.19109	.18488	.17895	.17329	.16788	.16272	.15779	.15307	.14855	.14423	.14009	.13613	.13233
96	53	.25465	.24577	.23732	.22927	.22160	.21428	.20731	.20065	.19429	.18822	.18242	.17688	.17157	.16650	.16164	.15699	.15254	.14827	.14417	.14025
96	54	.26542	.25642	.24785	.23967	.23187	.22442	.21731	.21051	.20402	.19781	.19188	.18619	.18075	.17554	.17055	.16577	.16118	.15677	.15255	.14849
96	55	.27647	.26736	.25867	.25037	.24244	.23487	.22763	.22070	.21407	.20773	.20166	.19584	.19027	.18492	.17980	.17488	.17016	.16563	.16127	.15709
96	56	.28779	.27858	.26978	.26137	.25332	.24562	.23826	.23121	.22445	.21798	.21178	.20583	.20012	.19465	.18939	.18434	.17949	.17483	.17035	.16604
96	57	.29938	.29007	.28117	.27265	.26449	.25668	.24920	.24203	.23515	.22855	.22222	.21615	.21031	.20471	.19932	.19415	.18917	.18438	.17977	.17533
96	58	.31120	.30180	.29281	.28419	.27593	.26801	.26041	.25312	.24613	.23941	.23296	.22676	.22081	.21508	.20957	.20426	.19916	.19425	.18951	.18495
96	59	.32321	.31374	.30466	.29595	.28759	.27957	.27187	.26447	.25736	.25053	.24396	.23765	.23157	.22572	.22009	.21466	.20944	.20440	.19954	.19486
96	60	.33541	.32587	.31671	.30792	.29947	.29136	.28356	.27606	.26884	.26190	.25522	.24879	.24260	.23663	.23088	.22534	.21999	.21484	.20986	.20506
96	61	.34782	.33822	.32899	.32012	.31159	.30339	.29550	.28790	.28059	.27355	.26676	.26022	.25392	.24784	.24197	.23632	.23085	.22558	.22049	.21557
96	62	.36046	.35080	.34152	.33259	.32399	.31571	.30773	.30005	.29264	.28550	.27862	.27198	.26557	.25938	.25341	.24764	.24207	.23668	.23148	.22644
96	63	.37333	.36364	.35431	.34532	.33666	.32831	.32026	.31249	.30500	.29778	.29080	.28406	.27756	.27127	.26519	.25932	.25364	.24815	.24283	.23769
96	64	.38642	.37670	.36733	.35830	.34958	.34118	.33306	.32523	.31766	.31035	.30329	.29646	.28986	.28348	.27731	.27134	.26556	.25996	.25454	.24929
96	65	.39972	.38998	.38059	.37152	.36276	.35431	.34613	.33824	.33060	.32322	.31608	.30918	.30250	.29603	.28976	.28370	.27782	.27213	.26661	.26126
96	66	.41324	.40350	.39409	.38500	.37621	.36772	.35950	.35155	.34386	.33642	.32921	.32223	.31547	.30892	.30258	.29643	.29046	.28468	.27907	.27362
96	67	.42701	.41728	.40787	.39876	.38996	.38143	.37318	.36519	.35745	.34996	.34269	.33565	.32883	.32221	.31579	.30956	.30351	.29764	.29195	.28642
96	68	.44098	.43127	.42188	.41278	.40396	.39542	.38715	.37913	.37135	.36382	.35650	.34941	.34252	.33584	.32936	.32306	.31694	.31100	.30522	.29961
96	69	.45512	.44545	.43607	.42699	.41818	.40964	.40135	.39331	.38551	.37794	.37059	.36345	.35652	.34979	.34324	.33688	.33070	.32469	.31884	.31316
96	70	.46935	.45973	.45039	.44133	.43254	.42400	.41572	.40767	.39986	.39226	.38489	.37772	.37074	.36397	.35738	.35096	.34473	.33865	.33275	.32700
96	71	.48362	.47405	.46477	.45574	.44698	.43847	.43019	.42215	.41433	.40672	.39933	.39213	.38513	.37832	.37169	.36524	.35895	.35283	.34687	.34106
96	72	.49789	.48840	.47917	.47020	.46147	.45299	.44473	.43670	.42889	.42129	.41388	.40667	.39965	.39282	.38616	.37967	.37334	.36718	.36117	.35531
96	73	.51214	.50273	.49357	.48466	.47598	.46754	.45932	.45131	.44351	.43592	.42852	.42130	.41428	.40742	.40074	.39423	.38787	.38167	.37563	.36973
96	74	.52640	.51708	.50800	.49916	.49055	.48216	.47398	.46601	.45824	.45066	.44328	.43607	.42904	.42218	.41549	.40896	.40259	.39636	.39029	.38435
96	75	.54070	.53149	.52250	.51375	.50521	.49688	.48876	.48083	.47310	.46556	.45820	.45101	.44399	.43714	.43045	.42391	.41753	.41129	.40519	.39924
96	76	.55506	.54596	.53709	.52842	.51997	.51172	.50367	.49581	.48813	.48063	.47330	.46614	.45915	.45232	.44564	.43911	.43272	.42648	.42038	.41441
96	77	.56945	.56048	.55172	.54317	.53482	.52666	.51869	.51090	.50328	.49584	.48856	.48145	.47449	.46769	.46103	.45452	.44815	.44191	.43581	.42984
96	78	.58381	.57499	.56636	.55793	.54969	.54163	.53376	.52605	.51851	.51114	.50392	.49686	.48996	.48319	.47657	.47009	.46375	.45753	.45144	.44548
96	79	.59806	.58939	.58091	.57261	.56449	.55655	.54877	.54116	.53371	.52642	.51928	.51228	.50544	.49873	.49215	.48571	.47940	.47322	.46716	.46121
96	80	.61207	.60356	.59523	.58708	.57909	.57127	.56361	.55611	.54875	.54155	.53449	.52757	.52079	.51415	.50763	.50124	.49498	.48883	.48280	.47689
96	81	.62577	.61742	.60925	.60124	.59340	.58571	.57817	.57078	.56353	.55642	.54946	.54262	.53592	.52934	.52289	.51656	.51035	.50426	.49827	.49240
96	82	.63909	.63092	.62291	.61505	.60735	.59980	.59238	.58511	.57798	.57098	.56411	.55737	.55075	.54425	.53788	.53161	.52546	.51943	.51350	.50767
96	83	.65203	.64404	.63620	.62850	.62095	.61353	.60626	.59911	.59210	.58521	.57844	.57180	.56527	.55886	.55257	.54638	.54030	.53433	.52845	.52268
96	84	.66465	.65684	.64917	.64164	.63424	.62698	.61984	.61283	.60594	.59917	.59252	.58598	.57955	.57324	.56703	.56092	.55492	.54902	.54322	.53751
96	85	.67698	.66935	.66186	.65450	.64726	.64015	.63316	.62629	.61953	.61289	.60635	.59993	.59361	.58740	.58128	.57527	.56936	.56354	.55781	.55218
96	86	.68889	.68146	.67414	.66695	.65988	.65293	.64609	.63936	.63274	.62623	.61982	.61352	.60731	.60121	.59520	.58928	.58346	.57773	.57209	.56653
96	87	.70027	.69302	.68589	.67887	.67196	.66517	.65848	.65190	.64542	.63904	.63276	.62658	.62049	.61450	.60860	.60278	.59706	.59142	.58587	.58039
96	88	.71109	.70403	.69707	.69023	.68349	.67685	.67031	.66388	.65754	.65129	.64514	.63909	.63312	.62724	.62145	.61574	.61012	.60457	.59911	.59373
96	89	.72135	.71447	.70769	.70101	.69443	.68795	.68156	.67527	.66908	.66297	.65695	.65102	.64517	.63941	.63372	.62812	.62260	.61716	.61179	.60650
96	90	.73101	.72430	.71769	.71118	.70476	.69844	.69220	.68605	.67999	.67402	.66813	.66232	.65660	.65095	.64538	.63989	.63447	.62913	.62386	.61866
96	91	.73996	.73342	.72698	.72062	.71435	.70818	.70208	.69607	.69015	.68430	.67854	.67285	.66725	.66171	.65625	.65087	.64555	.64031	.63513	.63003
96	92	.74810	.74172	.73543	.72922	.72310	.71706	.71110	.70522	.69942	.69370	.68805	.68248	.67698	.67156	.66620	.66091	.65570	.65055	.64546	.64045
96	93	.75551	.74927	.74312	.73705	.73106	.72514	.71931	.71355	.70787	.70226	.69673	.69126	.68587	.68054	.67529	.67010	.66497	.65991	.65491	.64998

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
96	94	.76230	.75620	.75017	.74423	.73836	.73257	.72686	.72121	.71564	.71014	.70471	.69935	.69405	.68883	.68366	.67856	.67352	.66855	.66363	.65878
96	95	.76859	.76262	.75673	.75090	.74516	.73948	.73388	.72834	.72288	.71748	.71215	.70688	.70168	.69655	.69147	.68646	.68151	.67662	.67178	.66701
96	96	.77440	.76855	.76277	.75706	.75142	.74586	.74036	.73493	.72956	.72426	.71903	.71385	.70874	.70369	.69871	.69378	.68890	.68409	.67933	.67463
97	0	.02909	.02728	.02568	.02424	.02295	.02179	.02075	.01981	.01896	.01819	.01749	.01686	.01628	.01575	.01526	.01481	.01440	.01402	.01367	.01335
97	1	.02262	.02077	.01911	.01764	.01632	.01514	.01407	.01312	.01226	.01148	.01077	.01013	.00955	.00902	.00854	.00810	.00770	.00733	.00699	.00667
97	2	.02334	.02142	.01970	.01816	.01678	.01555	.01444	.01344	.01253	.01172	.01098	.01031	.00970	.00914	.00864	.00817	.00775	.00736	.00700	.00667
97	3	.02433	.02233	.02054	.01894	.01750	.01621	.01505	.01400	.01305	.01220	.01142	.01072	.01007	.00949	.00896	.00847	.00802	.00761	.00723	.00688
97	4	.02549	.02340	.02154	.01987	.01837	.01702	.01580	.01471	.01371	.01281	.01200	.01126	.01058	.00997	.00940	.00889	.00842	.00798	.00758	.00721
97	5	.02678	.02461	.02267	.02093	.01936	.01795	.01668	.01553	.01449	.01355	.01269	.01191	.01120	.01055	.00996	.00941	.00891	.00845	.00803	.00764
97	6	.02817	.02592	.02390	.02209	.02045	.01898	.01765	.01645	.01536	.01437	.01347	.01265	.01190	.01121	.01059	.01001	.00949	.00900	.00855	.00814
97	7	.02968	.02734	.02524	.02335	.02165	.02011	.01872	.01746	.01632	.01528	.01433	.01347	.01268	.01196	.01130	.01070	.01014	.00963	.00915	.00872
97	8	.03130	.02887	.02668	.02471	.02293	.02133	.01987	.01856	.01736	.01627	.01528	.01437	.01355	.01279	.01209	.01145	.01087	.01032	.00982	.00936
97	9	.03304	.03051	.02824	.02619	.02434	.02266	.02114	.01976	.01851	.01737	.01633	.01538	.01451	.01371	.01298	.01230	.01168	.01111	.01058	.01009
97	10	.03491	.03229	.02993	.02779	.02586	.02411	.02253	.02108	.01977	.01858	.01749	.01649	.01557	.01473	.01396	.01325	.01260	.01199	.01143	.01092
97	11	.03690	.03418	.03172	.02950	.02749	.02567	.02401	.02251	.02113	.01988	.01874	.01769	.01673	.01585	.01503	.01429	.01360	.01296	.01237	.01182
97	12	.03900	.03618	.03363	.03132	.02923	.02733	.02560	.02402	.02259	.02128	.02008	.01898	.01797	.01704	.01619	.01540	.01468	.01401	.01338	.01281
97	13	.04117	.03825	.03560	.03320	.03102	.02904	.02724	.02560	.02410	.02273	.02147	.02032	.01926	.01829	.01739	.01656	.01580	.01509	.01444	.01383
97	14	.04337	.04034	.03759	.03510	.03283	.03077	.02889	.02718	.02561	.02418	.02286	.02166	.02055	.01953	.01859	.01772	.01691	.01617	.01548	.01484
97	15	.04557	.04243	.03958	.03699	.03464	.03249	.03053	.02875	.02711	.02561	.02424	.02297	.02181	.02074	.01975	.01884	.01799	.01721	.01649	.01581
97	16	.04776	.04451	.04155	.03887	.03642	.03418	.03215	.03028	.02857	.02701	.02557	.02425	.02303	.02191	.02087	.01991	.01903	.01820	.01744	.01673
97	17	.04996	.04659	.04353	.04074	.03819	.03587	.03375	.03180	.03002	.02839	.02688	.02550	.02423	.02305	.02196	.02096	.02003	.01916	.01836	.01761
97	18	.05219	.04870	.04552	.04263	.03998	.03757	.03536	.03333	.03147	.02977	.02819	.02675	.02541	.02418	.02304	.02199	.02101	.02010	.01926	.01847
97	19	.05449	.05088	.04759	.04458	.04184	.03933	.03702	.03491	.03297	.03119	.02955	.02804	.02664	.02535	.02416	.02305	.02202	.02107	.02018	.01936
97	20	.05690	.05316	.04975	.04664	.04378	.04117	.03878	.03658	.03455	.03269	.03098	.02940	.02793	.02658	.02533	.02417	.02309	.02209	.02116	.02029
97	21	.05943	.05556	.05203	.04880	.04584	.04312	.04063	.03834	.03623	.03429	.03249	.03084	.02931	.02789	.02658	.02536	.02423	.02318	.02220	.02129
97	22	.06207	.05807	.05441	.05106	.04799	.04517	.04257	.04019	.03799	.03596	.03409	.03236	.03076	.02927	.02790	.02662	.02543	.02432	.02329	.02233
97	23	.06485	.06072	.05693	.05346	.05027	.04733	.04463	.04215	.03986	.03774	.03578	.03398	.03230	.03075	.02930	.02796	.02671	.02555	.02447	.02346
97	24	.06779	.06352	.05959	.05599	.05268	.04964	.04683	.04424	.04185	.03964	.03760	.03571	.03396	.03233	.03082	.02941	.02810	.02688	.02574	.02468
97	25	.07090	.06648	.06242	.05869	.05526	.05209	.04918	.04648	.04399	.04169	.03956	.03758	.03574	.03404	.03245	.03098	.02960	.02832	.02712	.02600
97	26	.07418	.06962	.06542	.06156	.05800	.05471	.05168	.04887	.04628	.04388	.04165	.03959	.03767	.03588	.03422	.03267	.03123	.02988	.02862	.02744
97	27	.07767	.07295	.06861	.06461	.06092	.05751	.05436	.05144	.04874	.04624	.04391	.04175	.03975	.03788	.03614	.03451	.03300	.03158	.03026	.02902
97	28	.08133	.07646	.07198	.06784	.06401	.06047	.05720	.05417	.05135	.04874	.04632	.04406	.04196	.04001	.03818	.03648	.03489	.03340	.03201	.03071
97	29	.08518	.08016	.07553	.07124	.06728	.06361	.06021	.05706	.05413	.05141	.04888	.04653	.04433	.04229	.04038	.03859	.03692	.03536	.03390	.03252
97	30	.08922	.08404	.07925	.07482	.07072	.06692	.06339	.06011	.05707	.05423	.05159	.04914	.04684	.04470	.04270	.04083	.03908	.03744	.03590	.03446
97	31	.09345	.08811	.08316	.07858	.07434	.07039	.06673	.06333	.06016	.05721	.05446	.05190	.04950	.04727	.04517	.04321	.04138	.03966	.03804	.03652
97	32	.09787	.09237	.08727	.08253	.07814	.07406	.07026	.06673	.06344	.06037	.05750	.05483	.05233	.04999	.04780	.04574	.04382	.04201	.04032	.03872
97	33	.10252	.09685	.09159	.08670	.08216	.07793	.07399	.07033	.06691	.06371	.06073	.05794	.05533	.05289	.05060	.04845	.04643	.04454	.04276	.04108
97	34	.10738	.10154	.09612	.09108	.08638	.08201	.07793	.07413	.07057	.06725	.06415	.06124	.05852	.05597	.05357	.05132	.04921	.04723	.04536	.04360
97	35	.11249	.10649	.10090	.09570	.09085	.08632	.08210	.07815	.07447	.07102	.06779	.06476	.06192	.05926	.05676	.05440	.05219	.05011	.04815	.04630
97	36	.11784	.11167	.10591	.10055	.09554	.09087	.08650	.08241	.07858	.07500	.07164	.06849	.06553	.06275	.06014	.05768	.05537	.05318	.05113	.04919
97	37	.12345	.11710	.11118	.10565	.10049	.09565	.09113	.08690	.08293	.07921	.07572	.07245	.06936	.06647	.06374	.06117	.05875	.05647	.05431	.05228
97	38	.12934	.12282	.11673	.11103	.10570	.10072	.09604	.09166	.08755	.08369	.08007	.07666	.07345	.07043	.06759	.06490	.06237	.05998	.05773	.05559
97	39	.13550	.12881	.12255	.11669	.11120	.10605	.10123	.09669	.09244	.08844	.08467	.08113	.07779	.07465	.07168	.06888	.06624	.06374	.06138	.05914
97	40	.14197	.13511	.12868	.12265	.11700	.11169	.10671	.10202	.09762	.09347	.08957	.08589	.08242	.07915	.07606	.07314	.07038	.06777	.06530	.06296
97	41	.14877	.14173	.13513	.12894	.12312	.11765	.11251	.10767	.10312	.09883	.09478	.09097	.08736	.08396	.08074	.07770	.07482	.07209	.06951	.06706
97	42	.15589	.14868	.14191	.13555	.12957	.12394	.11864	.11365	.10894	.10450	.10031	.09636	.09262	.08908	.08573	.08257	.07957	.07672	.07402	.07146
97	43	.16334	.15596	.14902	.14249	.13635	.13056	.12510	.11995	.11510	.11051	.10617	.10207	.09819	.09452	.09105	.08775	.08462	.08166	.07884	.07616
97	44	.17111	.16357	.15647	.14977	.14347	.13752	.13190	.12660	.12159	.11685	.11237	.10812	.10410	.10029	.09668	.09326	.09000	.08691	.08398	.08118
97	45	.17920	.17149	.16422	.15737	.15090	.14479	.13901	.13355	.12839	.12350	.11887	.11448	.11032	.10637	.10263	.09907	.09569	.09247	.08941	.08650
97	46	.18760	.17973	.17230	.16528	.15865	.15238	.14645	.14084	.13552	.13048	.12570	.12117	.11686	.11278	.10889	.10520	.10169	.09834	.09516	.09213

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
97	47	.19629	.18826	.18067	.17350	.16671	.16028	.15419	.14843	.14295	.13776	.13284	.12816	.12371	.11948	.11546	.11163	.10799	.10452	.10121	.09805
97	48	.20529	.19711	.18936	.18203	.17509	.16851	.16227	.15634	.15072	.14538	.14030	.13548	.13089	.12652	.12236	.11839	.11462	.11101	.10757	.10429
97	49	.21460	.20627	.19837	.19089	.18379	.17706	.17066	.16459	.15882	.15333	.14810	.14313	.13840	.13389	.12959	.12549	.12157	.11784	.11427	.11086
97	50	.22423	.21576	.20772	.20008	.19284	.18595	.17941	.17319	.16726	.16163	.15626	.15114	.14627	.14161	.13717	.13294	.12889	.12502	.12132	.11778
97	51	.23418	.22557	.21739	.20961	.20222	.19519	.18850	.18213	.17606	.17028	.16477	.15951	.15449	.14969	.14512	.14074	.13656	.13256	.12873	.12506
97	52	.24442	.23567	.22735	.21944	.21191	.20474	.19790	.19139	.18518	.17925	.17360	.16820	.16304	.15810	.15339	.14888	.14456	.14042	.13646	.13267
97	53	.25494	.24607	.23762	.22957	.22191	.21460	.20763	.20097	.19462	.18855	.18276	.17722	.17192	.16685	.16199	.15735	.15290	.14863	.14454	.14061
97	54	.26574	.25675	.24818	.24000	.23221	.22476	.21766	.21087	.20438	.19818	.19224	.18656	.18113	.17592	.17093	.16615	.16157	.15717	.15295	.14890
97	55	.27681	.26771	.25903	.25073	.24281	.23524	.22801	.22109	.21447	.20813	.20206	.19625	.19068	.18534	.18022	.17530	.17059	.16606	.16171	.15753
97	56	.28817	.27896	.27017	.26176	.25372	.24603	.23867	.23163	.22488	.21841	.21221	.20627	.20057	.19510	.18985	.18480	.17996	.17530	.17082	.16651
97	57	.29979	.29049	.28159	.27308	.26493	.25713	.24965	.24248	.23561	.22902	.22270	.21663	.21080	.20520	.19982	.19465	.18967	.18489	.18029	.17585
97	58	.31164	.30226	.29327	.28466	.27640	.26849	.26090	.25362	.24663	.23993	.23348	.22729	.22134	.21561	.21011	.20481	.19971	.19480	.19007	.18552
97	59	.32370	.31423	.30516	.29646	.28811	.28009	.27240	.26501	.25791	.25109	.24453	.23822	.23214	.22630	.22067	.21525	.21003	.20500	.20015	.19547
97	60	.33594	.32640	.31725	.30847	.30003	.29192	.28413	.27664	.26944	.26250	.25583	.24941	.24322	.23726	.23152	.22598	.22064	.21549	.21052	.20572
97	61	.34838	.33879	.32957	.32071	.31219	.30400	.29612	.28853	.28123	.27419	.26742	.26088	.25459	.24852	.24266	.23701	.23155	.22629	.22120	.21628
97	62	.36106	.35142	.34215	.33323	.32464	.31637	.30840	.30073	.29333	.28620	.27932	.27269	.26629	.26011	.25415	.24839	.24282	.23744	.23224	.22721
97	63	.37399	.36431	.35499	.34601	.33736	.32902	.32098	.31323	.30575	.29853	.29156	.28483	.27833	.27206	.26599	.26012	.25445	.24897	.24366	.23852
97	64	.38713	.37742	.36806	.35904	.35034	.34194	.33384	.32602	.31846	.31116	.30411	.29729	.29070	.28433	.27817	.27220	.26643	.26084	.25543	.25019
97	65	.40048	.39076	.38138	.37232	.36358	.35513	.34697	.33909	.33147	.32410	.31697	.31007	.30340	.29694	.29069	.28463	.27877	.27308	.26757	.26223
97	66	.41406	.40433	.39494	.38586	.37709	.36861	.36040	.35247	.34479	.33736	.33016	.32320	.31645	.30991	.30357	.29743	.29148	.28570	.28010	.27467
97	67	.42789	.41818	.40878	.39970	.39090	.38240	.37416	.36618	.35846	.35097	.34372	.33669	.32988	.32327	.31686	.31064	.30461	.29875	.29306	.28754
97	68	.44193	.43225	.42286	.41378	.40498	.39646	.38820	.38020	.37244	.36491	.35761	.35053	.34366	.33699	.33052	.32423	.31812	.31219	.30643	.30083
97	69	.45615	.44650	.43714	.42807	.41928	.41076	.40249	.39447	.38668	.37913	.37179	.36467	.35775	.35103	.34450	.33815	.33198	.32598	.32015	.31447
97	70	.47046	.46086	.45154	.44250	.43373	.42522	.41695	.40892	.40112	.39355	.38618	.37903	.37207	.36531	.35873	.35233	.34611	.34005	.33415	.32842
97	71	.48482	.47528	.46601	.45701	.44827	.43977	.43152	.42349	.41569	.40811	.40073	.39355	.38657	.37977	.37316	.36672	.36044	.35434	.34839	.34259
97	72	.49918	.48971	.48051	.47156	.46286	.45439	.44616	.43815	.43036	.42277	.41539	.40820	.40120	.39438	.38773	.38126	.37495	.36880	.36281	.35696
97	73	.51353	.50414	.49501	.48612	.47747	.46905	.46085	.45287	.44509	.43751	.43013	.42294	.41593	.40910	.40243	.39594	.38960	.38342	.37738	.37150
97	74	.52789	.51860	.50955	.50073	.49214	.48378	.47562	.46768	.45993	.45238	.44501	.43783	.43082	.42398	.41731	.41080	.40444	.39823	.39217	.38626
97	75	.54230	.53311	.52416	.51543	.50692	.49862	.49052	.48263	.47492	.46740	.46006	.45290	.44590	.43907	.43240	.42588	.41952	.41330	.40722	.40128
97	76	.55677	.54771	.53887	.53024	.52181	.51359	.50557	.49773	.49008	.48261	.47530	.46817	.46120	.45439	.44773	.44123	.43486	.42864	.42256	.41660
97	77	.57129	.56236	.55364	.54512	.53680	.52867	.52073	.51297	.50538	.49797	.49072	.48363	.47670	.46992	.46329	.45680	.45045	.44424	.43816	.43220
97	78	.58579	.57701	.56842	.56003	.55182	.54380	.53595	.52828	.52077	.51343	.50624	.49921	.49233	.48559	.47900	.47254	.46622	.46003	.45397	.44803
97	79	.60019	.59156	.58312	.57486	.56678	.55888	.55114	.54356	.53615	.52888	.52177	.51481	.50799	.50131	.49477	.48835	.48207	.47591	.46987	.46395
97	80	.61436	.60590	.59761	.58950	.58155	.57377	.56615	.55868	.55137	.54420	.53717	.53029	.52354	.51692	.51044	.50408	.49784	.49172	.48572	.47984
97	81	.62822	.61993	.61180	.60384	.59604	.58839	.58089	.57354	.56633	.55926	.55233	.54553	.53887	.53232	.52591	.51961	.51343	.50736	.50141	.49556
97	82	.64171	.63359	.62563	.61783	.61017	.60266	.59530	.58807	.58098	.57402	.56719	.56048	.55390	.54744	.54110	.53487	.52876	.52275	.51685	.51105
97	83	.65483	.64689	.63910	.63146	.62396	.61659	.60936	.60227	.59530	.58845	.58173	.57513	.56864	.56227	.55601	.54986	.54381	.53787	.53204	.52630
97	84	.66764	.65988	.65227	.64480	.63745	.63024	.62315	.61619	.60935	.60263	.59602	.58953	.58314	.57687	.57070	.56463	.55867	.55281	.54704	.54137
97	85	.68015	.67259	.66516	.65786	.65068	.64362	.63669	.62987	.62316	.61657	.61009	.60371	.59744	.59127	.58520	.57923	.57336	.56757	.56189	.55629
97	86	.69227	.68490	.67766	.67053	.66352	.65663	.64984	.64317	.63661	.63015	.62380	.61754	.61139	.60533	.59937	.59350	.58772	.58203	.57643	.57091
97	87	.70385	.69668	.68961	.68266	.67582	.66909	.66247	.65595	.64953	.64320	.63698	.63085	.62482	.61888	.61302	.60726	.60158	.59599	.59048	.58505
97	88	.71488	.70790	.70102	.69424	.68757	.68100	.67453	.66816	.66189	.65570	.64961	.64361	.63770	.63188	.62614	.62048	.61491	.60941	.60400	.59866
97	89	.72535	.71855	.71185	.70525	.69874	.69234	.68602	.67980	.67367	.66763	.66167	.65580	.65001	.64431	.63868	.63314	.62767	.62228	.61696	.61172
97	90	.73522	.72860	.72208	.71565	.70931	.70306	.69690	.69082	.68483	.67893	.67311	.66737	.66170	.65612	.65061	.64518	.63982	.63453	.62931	.62417
97	91	.74438	.73793	.73157	.72530	.71912	.71303	.70701	.70108	.69523	.68946	.68377	.67815	.67261	.66714	.66174	.65642	.65117	.64598	.64086	.63581
97	92	.75272	.74643	.74023	.73411	.72808	.72212	.71625	.71045	.70473	.69908	.69351	.68801	.68259	.67723	.67194	.66672	.66157	.65648	.65146	.64650
97	93	.76031	.75417	.74811	.74214	.73624	.73042	.72467	.71900	.71340	.70787	.70241	.69703	.69171	.68645	.68127	.67615	.67109	.66609	.66116	.65629
97	94	.76727	.76127	.75535	.74951	.74374	.73804	.73241	.72686	.72138	.71596	.71061	.70533	.70011	.69496	.68987	.68484	.67987	.67497	.67012	.66533
97	95	.77374	.76787	.76208	.75636	.75071	.74514	.73963	.73418	.72881	.72350	.71825	.71307	.70795	.70290	.69790	.69296	.68808	.68326	.67850	.67379
97	96	.77970	.77396	.76829	.76269	.75716	.75169	.74629	.74096	.73568	.73047	.72533	.72024	.71522	.71025	.70534	.70049	.69569	.69095	.68627	.68164

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
97	97	.78516	.77953	.77398	.76848	.76306	.75770	.75240	.74716	.74199	.73687	.73182	.72682	.72188	.71700	.71217	.70740	.70268	.69802	.69341	.68885
98	0	.02917	.02737	.02576	.02432	.02304	.02188	.02084	.01990	.01906	.01829	.01759	.01696	.01638	.01585	.01536	.01492	.01451	.01413	.01378	.01346
98	1	.02263	.02078	.01913	.01765	.01633	.01515	.01409	.01313	.01227	.01149	.01079	.01015	.00957	.00904	.00856	.00812	.00772	.00735	.00701	.00669
98	2	.02336	.02143	.01971	.01817	.01680	.01556	.01445	.01345	.01255	.01173	.01099	.01032	.00971	.00916	.00865	.00819	.00776	.00737	.00701	.00668
98	3	.02434	.02234	.02055	.01895	.01751	.01622	.01506	.01401	.01306	.01221	.01143	.01073	.01009	.00950	.00897	.00848	.00803	.00762	.00724	.00689
98	4	.02550	.02341	.02155	.01988	.01838	.01703	.01581	.01471	.01372	.01282	.01201	.01127	.01059	.00998	.00941	.00890	.00843	.00799	.00759	.00722
98	5	.02678	.02462	.02268	.02093	.01937	.01796	.01669	.01554	.01450	.01356	.01270	.01192	.01121	.01056	.00997	.00942	.00892	.00846	.00804	.00765
98	6	.02818	.02593	.02391	.02209	.02046	.01899	.01766	.01645	.01536	.01437	.01347	.01265	.01191	.01122	.01060	.01002	.00950	.00901	.00856	.00815
98	7	.02969	.02735	.02525	.02336	.02165	.02012	.01873	.01747	.01632	.01529	.01434	.01348	.01269	.01197	.01131	.01071	.01015	.00964	.00916	.00873
98	8	.03131	.02888	.02669	.02472	.02294	.02134	.01988	.01857	.01737	.01628	.01529	.01438	.01356	.01280	.01210	.01146	.01087	.01033	.00983	.00937
98	9	.03305	.03052	.02825	.02620	.02435	.02267	.02115	.01977	.01852	.01738	.01634	.01539	.01452	.01372	.01299	.01231	.01169	.01112	.01059	.01010
98	10	.03492	.03230	.02994	.02780	.02587	.02412	.02254	.02110	.01978	.01859	.01750	.01650	.01558	.01475	.01397	.01326	.01261	.01201	.01145	.01093
98	11	.03691	.03419	.03174	.02952	.02751	.02568	.02403	.02252	.02115	.01990	.01875	.01770	.01674	.01586	.01505	.01430	.01361	.01298	.01239	.01184
98	12	.03901	.03619	.03364	.03134	.02924	.02734	.02562	.02404	.02261	.02130	.02010	.01900	.01799	.01706	.01621	.01542	.01470	.01403	.01341	.01283
98	13	.04119	.03827	.03562	.03322	.03104	.02907	.02726	.02562	.02412	.02275	.02149	.02034	.01929	.01831	.01742	.01659	.01583	.01512	.01446	.01385
98	14	.04340	.04036	.03762	.03513	.03286	.03080	.02892	.02721	.02564	.02421	.02289	.02169	.02058	.01956	.01862	.01775	.01694	.01620	.01551	.01487
98	15	.04560	.04246	.03961	.03702	.03467	.03252	.03057	.02878	.02714	.02564	.02427	.02301	.02184	.02077	.01979	.01887	.01803	.01725	.01652	.01585
98	16	.04779	.04454	.04159	.03890	.03645	.03422	.03218	.03032	.02861	.02704	.02561	.02428	.02307	.02195	.02091	.01995	.01907	.01824	.01748	.01677
98	17	.04999	.04663	.04356	.04077	.03823	.03591	.03378	.03184	.03006	.02842	.02692	.02554	.02426	.02309	.02200	.02100	.02007	.01920	.01840	.01766
98	18	.05222	.04873	.04556	.04266	.04002	.03761	.03540	.03337	.03151	.02980	.02823	.02679	.02546	.02422	.02308	.02203	.02105	.02015	.01930	.01852
98	19	.05453	.05092	.04762	.04462	.04188	.03936	.03706	.03495	.03301	.03123	.02959	.02808	.02668	.02539	.02420	.02309	.02207	.02111	.02023	.01940
98	20	.05693	.05320	.04979	.04667	.04382	.04121	.03882	.03662	.03460	.03273	.03102	.02944	.02798	.02663	.02537	.02421	.02314	.02214	.02120	.02034
98	21	.05947	.05560	.05207	.04884	.04588	.04316	.04067	.03838	.03627	.03433	.03254	.03088	.02935	.02794	.02662	.02541	.02428	.02323	.02225	.02133
98	22	.06211	.05811	.05445	.05110	.04803	.04521	.04262	.04023	.03803	.03600	.03413	.03240	.03080	.02932	.02794	.02667	.02548	.02437	.02334	.02238
98	23	.06489	.06076	.05697	.05350	.05031	.04738	.04468	.04219	.03990	.03779	.03583	.03402	.03235	.03079	.02935	.02801	.02676	.02560	.02452	.02351
98	24	.06783	.06356	.05964	.05603	.05273	.04968	.04687	.04429	.04190	.03969	.03765	.03576	.03400	.03238	.03087	.02946	.02815	.02693	.02579	.02473
98	25	.07094	.06652	.06247	.05874	.05530	.05214	.04922	.04653	.04404	.04174	.03960	.03763	.03579	.03409	.03250	.03103	.02966	.02837	.02718	.02606
98	26	.07423	.06966	.06547	.06160	.05804	.05476	.05173	.04892	.04633	.04393	.04170	.03964	.03772	.03593	.03427	.03272	.03128	.02993	.02867	.02750
98	27	.07771	.07300	.06866	.06466	.06097	.05756	.05441	.05149	.04879	.04629	.04396	.04181	.03980	.03793	.03619	.03457	.03305	.03164	.03031	.02907
98	28	.08138	.07651	.07203	.06789	.06406	.06053	.05725	.05422	.05141	.04880	.04637	.04412	.04202	.04007	.03824	.03654	.03495	.03346	.03207	.03077
98	29	.08523	.08021	.07558	.07129	.06733	.06366	.06027	.05711	.05419	.05147	.04894	.04658	.04439	.04234	.04044	.03865	.03698	.03542	.03396	.03259
98	30	.08927	.08409	.07931	.07488	.07077	.06697	.06344	.06017	.05712	.05429	.05165	.04920	.04691	.04477	.04277	.04090	.03915	.03751	.03597	.03453
98	31	.09350	.08816	.08322	.07864	.07439	.07045	.06679	.06339	.06022	.05728	.05453	.05196	.04957	.04733	.04524	.04328	.04145	.03972	.03811	.03659
98	32	.09793	.09242	.08733	.08259	.07820	.07412	.07032	.06679	.06350	.06043	.05757	.05489	.05239	.05006	.04787	.04582	.04389	.04209	.04039	.03880
98	33	.10258	.09691	.09165	.08676	.08222	.07800	.07406	.07039	.06697	.06378	.06080	.05801	.05540	.05296	.05067	.04852	.04651	.04461	.04283	.04116
98	34	.10744	.10161	.09619	.09114	.08645	.08208	.07800	.07420	.07064	.06732	.06422	.06132	.05859	.05604	.05365	.05140	.04929	.04730	.04544	.04368
98	35	.11256	.10655	.10097	.09577	.09092	.08639	.08217	.07823	.07454	.07109	.06786	.06484	.06200	.05934	.05684	.05449	.05227	.05019	.04823	.04639
98	36	.11791	.11174	.10599	.10062	.09562	.09094	.08657	.08249	.07866	.07508	.07172	.06857	.06561	.06283	.06022	.05777	.05545	.05327	.05122	.04928
98	37	.12352	.11718	.11126	.10573	.10056	.09573	.09122	.08698	.08302	.07930	.07581	.07253	.06945	.06655	.06383	.06126	.05884	.05656	.05440	.05237
98	38	.12941	.12290	.11681	.11111	.10579	.10080	.09613	.09175	.08764	.08378	.08016	.07675	.07354	.07052	.06768	.06500	.06247	.06008	.05783	.05569
98	39	.13558	.12889	.12263	.11678	.11129	.10614	.10132	.09679	.09253	.08853	.08477	.08123	.07789	.07475	.07178	.06899	.06634	.06385	.06148	.05925
98	40	.14206	.13520	.12877	.12274	.11709	.11179	.10680	.10212	.09772	.09358	.08967	.08600	.08253	.07926	.07617	.07325	.07049	.06788	.06541	.06307
98	41	.14886	.14183	.13523	.12903	.12322	.11775	.11261	.10778	.10323	.09894	.09489	.09108	.08747	.08407	.08086	.07782	.07494	.07221	.06963	.06718
98	42	.15599	.14878	.14201	.13566	.12968	.12405	.11875	.11376	.10906	.10462	.10043	.09648	.09274	.08920	.08586	.08269	.07969	.07685	.07415	.07159
98	43	.16344	.15607	.14913	.14261	.13647	.13068	.12522	.12008	.11522	.11063	.10630	.10220	.09833	.09465	.09118	.08788	.08476	.08179	.07898	.07630
98	44	.17123	.16369	.15659	.14990	.14359	.13765	.13203	.12673	.12172	.11698	.11250	.10826	.10425	.10044	.09683	.09340	.09015	.08706	.08413	.08134
98	45	.17933	.17162	.16436	.15750	.15104	.14493	.13916	.13370	.12854	.12365	.11902	.11463	.11048	.10653	.10278	.09923	.09585	.09263	.08957	.08666
98	46	.18774	.17987	.17245	.16543	.15880	.15254	.14661	.14100	.13568	.13064	.12587	.12133	.11703	.11295	.10907	.10537	.10186	.09852	.09534	.09231
98	47	.19644	.18842	.18083	.17366	.16687	.16045	.15437	.14860	.14313	.13794	.13302	.12834	.12390	.11967	.11565	.11182	.10818	.10471	.10140	.09824
98	48	.20546	.19728	.18954	.18221	.17527	.16869	.16245	.15653	.15091	.14557	.14050	.13568	.13109	.12672	.12256	.11860	.11482	.11122	.10779	.10451

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
98	49	.21478	.20645	.19856	.19108	.18399	.17726	.17087	.16479	.15902	.15354	.14832	.14335	.13862	.13411	.12981	.12571	.12180	.11807	.11450	.11109
98	50	.22443	.21596	.20792	.20030	.19305	.18617	.17963	.17341	.16749	.16186	.15649	.15138	.14650	.14186	.13742	.13318	.12914	.12527	.12158	.11804
98	51	.23440	.22579	.21761	.20984	.20246	.19543	.18874	.18238	.17631	.17053	.16502	.15976	.15475	.14996	.14538	.14101	.13683	.13283	.12901	.12534
98	52	.24466	.23592	.22760	.21970	.21217	.20500	.19817	.19166	.18545	.17953	.17388	.16848	.16332	.15839	.15368	.14917	.14486	.14073	.13677	.13298
98	53	.25520	.24633	.23789	.22985	.22219	.21488	.20792	.20127	.19492	.18886	.18306	.17753	.17223	.16716	.16231	.15767	.15322	.14896	.14487	.14095
98	54	.26602	.25704	.24847	.24030	.23251	.22507	.21797	.21119	.20470	.19851	.19258	.18690	.18147	.17627	.17128	.16650	.16192	.15753	.15331	.14926
98	55	.27712	.26803	.25935	.25106	.24315	.23558	.22835	.22144	.21482	.20849	.20242	.19662	.19105	.18571	.18060	.17569	.17097	.16645	.16210	.15792
98	56	.28851	.27931	.27052	.26212	.25409	.24640	.23905	.23201	.22527	.21880	.21261	.20667	.20098	.19551	.19026	.18522	.18038	.17573	.17125	.16695
98	57	.30016	.29087	.28198	.27347	.26533	.25753	.25006	.24290	.23603	.22945	.22313	.21707	.21124	.20565	.20027	.19511	.19014	.18536	.18076	.17633
98	58	.31205	.30267	.29369	.28508	.27684	.26893	.26135	.25408	.24709	.24039	.23395	.22776	.22182	.21610	.21060	.20531	.20021	.19531	.19058	.18603
98	59	.32413	.31468	.30561	.29692	.28858	.28057	.27288	.26550	.25841	.25159	.24504	.23873	.23267	.22683	.22121	.21579	.21058	.20555	.20071	.19603
98	60	.33641	.32688	.31774	.30897	.30054	.29244	.28465	.27717	.26997	.26305	.25638	.24997	.24379	.23783	.23209	.22656	.22123	.21608	.21112	.20632
98	61	.34889	.33931	.33010	.32125	.31274	.30456	.29668	.28911	.28181	.27478	.26801	.26149	.25520	.24913	.24328	.23764	.23219	.22693	.22185	.21694
98	62	.36161	.35198	.34272	.33381	.32523	.31697	.30901	.30134	.29396	.28683	.27997	.27334	.26695	.26078	.25482	.24907	.24351	.23813	.23294	.22792
98	63	.37458	.36491	.35560	.34663	.33799	.32967	.32164	.31389	.30642	.29921	.29225	.28554	.27904	.27277	.26671	.26086	.25519	.24971	.24441	.23928
98	64	.38776	.37807	.36873	.35972	.35103	.34264	.33455	.32673	.31919	.31190	.30486	.29805	.29147	.28511	.27895	.27299	.26723	.26165	.25625	.25101
98	65	.40117	.39146	.38209	.37305	.36432	.35588	.34774	.33986	.33225	.32489	.31777	.31089	.30423	.29778	.29153	.28548	.27962	.27395	.26845	.26311
98	66	.41480	.40509	.39571	.38665	.37789	.36942	.36123	.35330	.34563	.33821	.33103	.32407	.31734	.31081	.30448	.29835	.29240	.28664	.28105	.27562
98	67	.42869	.41899	.40961	.40054	.39176	.38327	.37505	.36708	.35937	.35190	.34466	.33764	.33084	.32424	.31784	.31163	.30561	.29976	.29408	.28857
98	68	.44280	.43313	.42376	.41470	.40591	.39741	.38916	.38117	.37343	.36591	.35863	.35156	.34470	.33804	.33158	.32530	.31921	.31328	.30753	.30194
98	69	.45708	.44745	.43811	.42906	.42029	.41178	.40353	.39552	.38775	.38021	.37289	.36578	.35887	.35216	.34564	.33931	.33315	.32716	.32134	.31568
98	70	.47147	.46189	.45259	.44357	.43482	.42632	.41807	.41006	.40227	.39471	.38737	.38023	.37328	.36653	.35997	.35359	.34737	.34133	.33544	.32971
98	71	.48591	.47639	.46714	.45816	.44944	.44096	.43273	.42472	.41694	.40937	.40200	.39484	.38787	.38109	.37449	.36807	.36181	.35571	.34978	.34399
98	72	.50036	.49091	.48172	.47280	.46412	.45567	.44746	.43947	.43170	.42413	.41676	.40959	.40260	.39580	.38917	.38271	.37642	.37028	.36430	.35847
98	73	.51479	.50542	.49631	.48745	.47882	.47042	.46225	.45428	.44653	.43897	.43161	.42444	.41744	.41063	.40398	.39750	.39118	.38501	.37899	.37312
98	74	.52924	.51997	.51095	.50216	.49360	.48526	.47713	.46920	.46148	.45394	.44660	.43943	.43244	.42563	.41897	.41248	.40614	.39995	.39390	.38800
98	75	.54375	.53459	.52567	.51697	.50848	.50021	.49214	.48426	.47658	.46908	.46176	.45462	.44765	.44084	.43418	.42769	.42134	.41514	.40908	.40315
98	76	.55834	.54930	.54049	.53189	.52349	.51530	.50730	.49949	.49186	.48441	.47714	.47003	.46308	.45629	.44965	.44316	.43682	.43062	.42455	.41862
98	77	.57297	.56407	.55538	.54689	.53861	.53051	.52259	.51486	.50730	.49991	.49269	.48562	.47872	.47196	.46535	.45888	.45256	.44637	.44030	.43437
98	78	.58760	.57885	.57030	.56194	.55377	.54578	.53796	.53032	.52284	.51552	.50837	.50136	.49451	.48779	.48123	.47479	.46849	.46232	.45628	.45036
98	79	.60213	.59354	.58514	.57692	.56888	.56100	.55330	.54576	.53837	.53114	.52406	.51713	.51033	.50368	.49716	.49077	.48451	.47838	.47236	.46647
98	80	.61645	.60803	.59979	.59171	.58380	.57606	.56847	.56104	.55376	.54663	.53963	.53278	.52606	.51947	.51302	.50668	.50047	.49438	.48841	.48255
98	81	.63046	.62221	.61413	.60621	.59845	.59084	.58338	.57607	.56890	.56187	.55497	.54821	.54157	.53506	.52867	.52240	.51625	.51022	.50429	.49847
98	82	.64411	.63604	.62813	.62037	.61276	.60529	.59797	.59078	.58373	.57681	.57001	.56335	.55680	.55037	.54406	.53787	.53178	.52581	.51994	.51417
98	83	.65739	.64951	.64177	.63417	.62672	.61940	.61222	.60516	.59823	.59143	.58475	.57818	.57174	.56540	.55918	.55306	.54705	.54114	.53534	.52963
98	84	.67037	.66267	.65512	.64769	.64040	.63323	.62620	.61928	.61248	.60581	.59924	.59279	.58645	.58021	.57408	.56805	.56213	.55630	.55056	.54492
98	85	.68307	.67557	.66819	.66095	.65382	.64682	.63993	.63316	.62651	.61996	.61353	.60719	.60096	.59484	.58881	.58288	.57704	.57130	.56565	.56009
98	86	.69537	.68807	.68088	.67382	.66687	.66003	.65330	.64668	.64017	.63377	.62746	.62125	.61515	.60913	.60321	.59739	.59165	.58600	.58044	.57496
98	87	.70715	.70004	.69304	.68616	.67938	.67271	.66614	.65968	.65331	.64705	.64087	.63480	.62881	.62292	.61711	.61140	.60576	.60021	.59474	.58936
98	88	.71837	.71146	.70465	.69794	.69134	.68483	.67843	.67212	.66590	.65978	.65374	.64780	.64194	.63617	.63048	.62487	.61934	.61390	.60853	.60323
98	89	.72904	.72231	.71569	.70916	.70272	.69639	.69014	.68398	.67791	.67193	.66604	.66022	.65449	.64884	.64327	.63778	.63236	.62702	.62175	.61656
98	90	.73911	.73257	.72612	.71977	.71351	.70733	.70124	.69523	.68931	.68347	.67771	.67203	.66643	.66091	.65546	.65008	.64477	.63954	.63437	.62928
98	91	.74846	.74210	.73582	.72964	.72353	.71751	.71157	.70572	.69994	.69424	.68861	.68306	.67758	.67218	.66684	.66158	.65638	.65125	.64619	.64119
98	92	.75699	.75079	.74468	.73864	.73269	.72682	.72102	.71530	.70965	.70408	.69858	.69315	.68779	.68250	.67728	.67212	.66703	.66200	.65703	.65213
98	93	.76475	.75871	.75274	.74685	.74104	.73530	.72964	.72405	.71853	.71308	.70769	.70238	.69713	.69195	.68683	.68177	.67678	.67184	.66697	.66216
98	94	.77188	.76598	.76015	.75440	.74872	.74311	.73757	.73210	.72670	.72136	.71609	.71089	.70574	.70066	.69564	.69068	.68578	.68094	.67615	.67143
98	95	.77851	.77275	.76705	.76143	.75588	.75039	.74497	.73961	.73432	.72910	.72393	.71883	.71379	.70881	.70388	.69902	.69421	.68945	.68475	.68011
98	96	.78463	.77899	.77342	.76792	.76249	.75712	.75181	.74656	.74138	.73626	.73120	.72619	.72125	.71636	.71152	.70675	.70202	.69735	.69274	.68817
98	97	.79023	.78471	.77926	.77387	.76855	.76328	.75808	.75294	.74785	.74283	.73786	.73295	.72809	.72329	.71854	.71385	.70921	.70462	.70008	.69559
98	98	.79544	.79003	.78469	.77941	.77419	.76902	.76392	.75887	.75388	.74895	.74407	.73925	.73448	.72976	.72510	.72048	.71592	.71140	.70694	.70252

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
99	0	.02925	.02745	.02584	.02441	.02312	.02197	.02093	.01999	.01915	.01838	.01769	.01705	.01648	.01595	.01546	.01502	.01461	.01424	.01389	.01357
99	1	.02265	.02079	.01914	.01767	.01635	.01517	.01410	.01315	.01229	.01151	.01080	.01017	.00959	.00906	.00858	.00814	.00773	.00736	.00702	.00671
99	2	.02337	.02144	.01972	.01818	.01681	.01557	.01446	.01346	.01256	.01174	.01100	.01033	.00972	.00917	.00866	.00820	.00777	.00738	.00703	.00670
99	3	.02435	.02235	.02056	.01896	.01752	.01623	.01507	.01402	.01307	.01222	.01144	.01074	.01010	.00951	.00898	.00849	.00804	.00763	.00725	.00690
99	4	.02550	.02342	.02156	.01988	.01838	.01704	.01582	.01472	.01373	.01283	.01202	.01128	.01060	.00999	.00942	.00891	.00844	.00800	.00760	.00723
99	5	.02679	.02462	.02268	.02094	.01938	.01797	.01670	.01555	.01451	.01356	.01271	.01193	.01122	.01057	.00998	.00943	.00893	.00847	.00805	.00766
99	6	.02819	.02594	.02392	.02210	.02047	.01899	.01766	.01646	.01537	.01438	.01348	.01266	.01191	.01123	.01061	.01003	.00950	.00902	.00857	.00816
99	7	.02970	.02736	.02526	.02337	.02166	.02012	.01873	.01747	.01633	.01529	.01435	.01349	.01270	.01198	.01132	.01072	.01016	.00965	.00917	.00873
99	8	.03131	.02888	.02670	.02473	.02295	.02134	.01989	.01857	.01738	.01629	.01530	.01439	.01356	.01281	.01211	.01147	.01088	.01034	.00984	.00938
99	9	.03306	.03053	.02826	.02621	.02436	.02268	.02116	.01978	.01853	.01739	.01635	.01540	.01453	.01373	.01300	.01232	.01170	.01113	.01060	.01011
99	10	.03493	.03231	.02995	.02781	.02588	.02413	.02255	.02111	.01980	.01860	.01751	.01651	.01560	.01476	.01399	.01328	.01262	.01202	.01146	.01094
99	11	.03692	.03420	.03175	.02953	.02752	.02570	.02404	.02253	.02116	.01991	.01877	.01772	.01676	.01588	.01507	.01432	.01363	.01299	.01240	.01186
99	12	.03903	.03621	.03366	.03135	.02926	.02736	.02563	.02406	.02263	.02131	.02012	.01902	.01801	.01708	.01623	.01544	.01472	.01405	.01342	.01285
99	13	.04121	.03829	.03564	.03324	.03106	.02909	.02728	.02564	.02414	.02277	.02152	.02037	.01931	.01834	.01744	.01661	.01585	.01514	.01449	.01388
99	14	.04342	.04039	.03764	.03515	.03288	.03082	.02895	.02723	.02567	.02423	.02292	.02171	.02061	.01958	.01864	.01778	.01697	.01623	.01554	.01490
99	15	.04563	.04249	.03964	.03705	.03470	.03255	.03059	.02881	.02717	.02567	.02430	.02304	.02188	.02081	.01982	.01891	.01806	.01728	.01655	.01588
99	16	.04782	.04457	.04162	.03893	.03648	.03425	.03221	.03035	.02864	.02708	.02564	.02432	.02310	.02198	.02094	.01999	.01910	.01828	.01752	.01681
99	17	.05002	.04666	.04359	.04080	.03826	.03594	.03382	.03187	.03009	.02846	.02696	.02558	.02430	.02313	.02204	.02104	.02011	.01924	.01844	.01770
99	18	.05225	.04877	.04559	.04270	.04006	.03764	.03543	.03341	.03155	.02984	.02827	.02683	.02549	.02426	.02312	.02207	.02109	.02019	.01934	.01856
99	19	.05456	.05095	.04766	.04466	.04191	.03940	.03710	.03499	.03305	.03127	.02963	.02812	.02672	.02543	.02424	.02313	.02211	.02116	.02027	.01945
99	20	.05697	.05323	.04982	.04671	.04386	.04125	.03885	.03666	.03463	.03277	.03106	.02948	.02802	.02667	.02542	.02426	.02318	.02218	.02125	.02038
99	21	.05950	.05564	.05210	.04887	.04591	.04320	.04071	.03842	.03631	.03437	.03258	.03092	.02939	.02798	.02667	.02545	.02432	.02327	.02229	.02138
99	22	.06215	.05815	.05449	.05114	.04807	.04525	.04265	.04027	.03807	.03604	.03417	.03244	.03084	.02936	.02799	.02671	.02552	.02442	.02339	.02243
99	23	.06493	.06080	.05701	.05353	.05035	.04741	.04472	.04223	.03994	.03783	.03587	.03406	.03239	.03084	.02940	.02806	.02681	.02565	.02457	.02356
99	24	.06787	.06359	.05967	.05607	.05277	.04972	.04692	.04433	.04194	.03973	.03769	.03580	.03405	.03242	.03091	.02951	.02820	.02698	.02584	.02478
99	25	.07098	.06656	.06251	.05878	.05534	.05218	.04926	.04657	.04408	.04178	.03965	.03767	.03584	.03414	.03255	.03108	.02970	.02842	.02722	.02611
99	26	.07426	.06970	.06551	.06164	.05808	.05480	.05177	.04897	.04637	.04397	.04175	.03968	.03776	.03598	.03432	.03277	.03133	.02998	.02873	.02755
99	27	.07775	.07304	.06870	.06470	.06101	.05761	.05445	.05154	.04884	.04634	.04401	.04186	.03985	.03798	.03624	.03462	.03310	.03169	.03037	.02913
99	28	.08142	.07656	.07207	.06793	.06411	.06057	.05730	.05427	.05146	.04885	.04642	.04417	.04207	.04012	.03830	.03659	.03500	.03352	.03213	.03082
99	29	.08528	.08026	.07562	.07134	.06738	.06371	.06032	.05716	.05424	.05152	.04899	.04664	.04445	.04240	.04049	.03871	.03704	.03548	.03402	.03265
99	30	.08932	.08414	.07936	.07493	.07083	.06702	.06350	.06022	.05718	.05435	.05171	.04925	.04696	.04482	.04283	.04096	.03921	.03757	.03603	.03459
99	31	.09355	.08821	.08327	.07869	.07445	.07051	.06685	.06345	.06028	.05733	.05459	.05202	.04963	.04739	.04530	.04334	.04151	.03979	.03817	.03666
99	32	.09798	.09248	.08738	.08265	.07826	.07418	.07038	.06685	.06356	.06049	.05763	.05496	.05246	.05012	.04793	.04588	.04396	.04215	.04046	.03886
99	33	.10263	.09696	.09171	.08682	.08228	.07806	.07412	.07046	.06704	.06385	.06086	.05808	.05547	.05303	.05074	.04859	.04658	.04468	.04290	.04123
99	34	.10750	.10167	.09625	.09120	.08651	.08214	.07806	.07426	.07071	.06739	.06429	.06138	.05866	.05611	.05372	.05147	.04936	.04738	.04551	.04375
99	35	.11262	.10662	.10103	.09583	.09098	.08646	.08224	.07830	.07461	.07116	.06794	.06491	.06207	.05941	.05691	.05456	.05235	.05027	.04831	.04646
99	36	.11798	.11180	.10605	.10069	.09569	.09101	.08664	.08256	.07873	.07515	.07180	.06865	.06569	.06291	.06030	.05785	.05553	.05335	.05130	.04936
99	37	.12359	.11725	.11133	.10580	.10064	.09581	.09129	.08706	.08310	.07938	.07589	.07261	.06953	.06664	.06391	.06135	.05893	.05664	.05449	.05246
99	38	.12949	.12297	.11688	.11119	.10586	.10088	.09621	.09183	.08772	.08386	.08024	.07683	.07363	.07061	.06777	.06509	.06256	.06017	.05792	.05578
99	39	.13566	.12897	.12271	.11686	.11137	.10622	.10140	.09687	.09262	.08862	.08486	.08132	.07798	.07484	.07188	.06908	.06644	.06394	.06158	.05935
99	40	.14214	.13528	.12885	.12283	.11718	.11187	.10689	.10221	.09781	.09367	.08977	.08609	.08263	.07936	.07627	.07335	.07059	.06798	.06551	.06317
99	41	.14895	.14191	.13532	.12913	.12331	.11785	.11271	.10788	.10332	.09904	.09499	.09118	.08758	.08418	.08096	.07792	.07505	.07232	.06974	.06729
99	42	.15608	.14888	.14211	.13575	.12978	.12415	.11886	.11387	.10916	.10473	.10054	.09659	.09285	.08932	.08597	.08281	.07981	.07696	.07427	.07171
99	43	.16355	.15617	.14924	.14272	.13657	.13079	.12533	.12019	.11534	.11075	.10642	.10232	.09845	.09478	.09130	.08801	.08489	.08192	.07911	.07643
99	44	.17134	.16380	.15670	.15002	.14371	.13777	.13215	.12685	.12185	.11711	.11263	.10839	.10438	.10057	.09696	.09354	.09029	.08720	.08427	.08148
99	45	.17945	.17174	.16448	.15763	.15116	.14506	.13929	.13383	.12867	.12379	.11916	.11478	.11062	.10668	.10293	.09938	.09600	.09278	.08973	.08682
99	46	.18787	.18000	.17258	.16557	.15894	.15268	.14675	.14114	.13583	.13079	.12602	.12149	.11719	.11311	.10923	.10554	.10203	.09869	.09551	.09247
99	47	.19658	.18856	.18098	.17381	.16703	.16061	.15452	.14876	.14329	.13811	.13318	.12851	.12407	.11984	.11582	.11200	.10836	.10489	.10158	.09843
99	48	.20561	.19744	.18970	.18238	.17544	.16886	.16262	.15671	.15109	.14575	.14068	.13586	.13128	.12691	.12275	.11879	.11502	.11142	.10798	.10471
99	49	.21495	.20663	.19874	.19126	.18417	.17744	.17105	.16498	.15922	.15373	.14852	.14355	.13882	.13431	.13002	.12592	.12201	.11828	.11472	.11131

## Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
99	50	.22462	.21615	.20812	.20049	.19325	.18637	.17984	.17362	.16770	.16207	.15671	.15160	.14673	.14208	.13765	.13341	.12937	.12551	.12181	.11828
99	51	.23460	.22600	.21782	.21006	.20267	.19565	.18897	.18260	.17654	.17077	.16526	.16001	.15499	.15020	.14563	.14126	.13708	.13309	.12926	.12560
99	52	.24488	.23614	.22783	.21993	.21241	.20524	.19842	.19191	.18571	.17979	.17414	.16874	.16359	.15866	.15395	.14945	.14513	.14101	.13705	.13326
99	53	.25544	.24658	.23814	.23011	.22245	.21515	.20818	.20154	.19519	.18914	.18335	.17781	.17252	.16746	.16261	.15797	.15353	.14926	.14518	.14126
99	54	.26629	.25731	.24875	.24058	.23280	.22536	.21827	.21149	.20501	.19881	.19289	.18722	.18179	.17659	.17161	.16683	.16225	.15786	.15365	.14960
99	55	.27741	.26832	.25965	.25137	.24345	.23590	.22867	.22176	.21515	.20882	.20276	.19696	.19140	.18606	.18095	.17604	.17134	.16681	.16247	.15830
99	56	.28882	.27963	.27085	.26245	.25442	.24675	.23940	.23236	.22562	.21917	.21298	.20705	.20135	.19589	.19065	.18561	.18077	.17612	.17165	.16735
99	57	.30050	.29122	.28233	.27383	.26570	.25791	.25044	.24329	.23643	.22985	.22353	.21747	.21166	.20607	.20070	.19553	.19057	.18579	.18119	.17677
99	58	.31242	.30305	.29407	.28548	.27724	.26934	.26176	.25450	.24752	.24082	.23439	.22821	.22227	.21655	.21106	.20577	.20068	.19578	.19106	.18651
99	59	.32454	.31509	.30603	.29734	.28901	.28101	.27333	.26596	.25887	.25206	.24551	.23921	.23315	.22732	.22171	.21630	.21109	.20606	.20122	.19655
99	60	.33684	.32733	.31820	.30943	.30101	.29292	.28514	.27766	.27047	.26355	.25690	.25049	.24431	.23836	.23263	.22711	.22178	.21664	.21168	.20689
99	61	.34936	.33979	.33059	.32175	.31325	.30507	.29721	.28964	.28235	.27533	.26857	.26205	.25577	.24971	.24386	.23823	.23278	.22753	.22245	.21755
99	62	.36212	.35250	.34325	.33434	.32577	.31752	.30958	.30192	.29454	.28743	.28057	.27395	.26756	.26140	.25545	.24970	.24415	.23878	.23359	.22858
99	63	.37513	.36547	.35617	.34722	.33859	.33027	.32225	.31451	.30705	.29985	.29290	.28619	.27971	.27344	.26739	.26154	.25588	.25041	.24512	.23999
99	64	.38836	.37868	.36934	.36034	.35166	.34329	.33520	.32740	.31987	.31259	.30555	.29876	.29218	.28583	.27968	.27373	.26798	.26240	.25701	.25178
99	65	.40180	.39211	.38275	.37372	.36500	.35658	.34845	.34058	.33298	.32563	.31852	.31165	.30499	.29855	.29232	.28628	.28043	.27476	.26927	.26394
99	66	.41549	.40579	.39643	.38738	.37863	.37017	.36199	.35408	.34642	.33901	.33184	.32489	.31817	.31165	.30533	.29921	.29327	.28751	.28193	.27651
99	67	.42943	.41975	.41039	.40133	.39256	.38408	.37587	.36792	.36022	.35276	.34553	.33853	.33173	.32515	.31876	.31256	.30655	.30071	.29504	.28953
99	68	.44360	.43395	.42460	.41555	.40678	.39829	.39006	.38208	.37435	.36685	.35957	.35252	.34567	.33902	.33257	.32630	.32022	.31431	.30856	.30298
99	69	.45795	.44833	.43901	.42998	.42122	.41273	.40449	.39650	.38874	.38122	.37391	.36681	.35992	.35322	.34672	.34039	.33425	.32827	.32246	.31680
99	70	.47241	.46285	.45357	.44456	.43583	.42735	.41911	.41112	.40335	.39580	.38847	.38135	.37442	.36768	.36113	.35476	.34856	.34252	.33665	.33093
99	71	.48692	.47742	.46819	.45923	.45053	.44207	.43385	.42586	.41810	.41054	.40320	.39605	.38910	.38233	.37574	.36933	.36309	.35700	.35108	.34531
99	72	.50145	.49202	.48286	.47395	.46529	.45687	.44867	.44070	.43295	.42540	.41805	.41089	.40392	.39713	.39052	.38408	.37780	.37167	.36571	.35989
99	73	.51596	.50662	.49753	.48869	.48009	.47171	.46355	.45561	.44787	.44034	.43299	.42584	.41886	.41206	.40543	.39896	.39266	.38651	.38050	.37464
99	74	.53050	.52126	.51226	.50349	.49496	.48664	.47853	.47062	.46292	.45541	.44808	.44094	.43397	.42716	.42053	.41405	.40773	.40155	.39552	.38964
99	75	.54510	.53597	.52707	.51840	.50994	.50169	.49364	.48579	.47813	.47065	.46336	.45624	.44928	.44249	.43586	.42938	.42305	.41686	.41082	.40491
99	76	.55979	.55079	.54200	.53343	.52506	.51689	.50892	.50113	.49353	.48611	.47885	.47176	.46484	.45807	.45145	.44498	.43866	.43248	.42643	.42051
99	77	.57454	.56567	.55701	.54855	.54029	.53222	.52434	.51663	.50910	.50173	.49453	.48750	.48061	.47388	.46729	.46084	.45454	.44837	.44232	.43641
99	78	.58929	.58057	.57205	.56373	.55559	.54763	.53984	.53223	.52478	.51749	.51036	.50338	.49655	.48986	.48331	.47691	.47063	.46448	.45846	.45256
99	79	.60395	.59540	.58703	.57885	.57084	.56300	.55532	.54781	.54046	.53326	.52621	.51930	.51254	.50591	.49941	.49305	.48682	.48070	.47471	.46884
99	80	.61841	.61003	.60182	.59378	.58591	.57821	.57065	.56326	.55601	.54890	.54194	.53512	.52843	.52187	.51544	.50914	.50295	.49689	.49094	.48510
99	81	.63256	.62436	.61632	.60844	.60072	.59315	.58572	.57845	.57131	.56432	.55745	.55072	.54412	.53764	.53128	.52504	.51892	.51291	.50701	.50121
99	82	.64636	.63834	.63047	.62275	.61519	.60776	.60048	.59333	.58631	.57943	.57267	.56604	.55953	.55314	.54686	.54069	.53464	.52869	.52285	.51711
99	83	.65980	.65196	.64427	.63672	.62932	.62204	.61490	.60789	.60100	.59424	.58759	.58107	.57466	.56836	.56217	.55608	.55011	.54423	.53846	.53278
99	84	.67294	.66530	.65779	.65041	.64317	.63605	.62906	.62219	.61544	.60880	.60228	.59587	.58957	.58337	.57728	.57129	.56539	.55960	.55390	.54829
99	85	.68581	.67836	.67105	.66385	.65678	.64983	.64300	.63627	.62967	.62317	.61677	.61048	.60430	.59821	.59222	.58633	.58053	.57483	.56921	.56369
99	86	.69830	.69105	.68393	.67692	.67002	.66324	.65657	.65000	.64354	.63718	.63092	.62476	.61870	.61273	.60686	.60107	.59538	.58977	.58424	.57880
99	87	.71026	.70321	.69628	.68945	.68274	.67612	.66961	.66321	.65689	.65068	.64456	.63853	.63260	.62675	.62099	.61532	.60973	.60422	.59880	.59345
99	88	.72167	.71482	.70808	.70144	.69490	.68846	.68211	.67586	.66970	.66363	.65766	.65176	.64596	.64024	.63460	.62904	.62356	.61816	.61283	.60758
99	89	.73253	.72588	.71932	.71286	.70650	.70022	.69404	.68795	.68194	.67602	.67018	.66443	.65875	.65316	.64764	.64220	.63683	.63154	.62632	.62117
99	90	.74279	.73633	.72996	.72368	.71749	.71138	.70536	.69942	.69357	.68779	.68210	.67648	.67093	.66546	.66007	.65475	.64949	.64431	.63920	.63415
99	91	.75233	.74605	.73986	.73375	.72772	.72178	.71591	.71013	.70442	.69878	.69322	.68773	.68232	.67697	.67170	.66649	.66135	.65628	.65127	.64632
99	92	.76104	.75493	.74890	.74295	.73708	.73128	.72556	.71992	.71435	.70884	.70341	.69805	.69276	.68753	.68237	.67727	.67224	.66727	.66236	.65751
99	93	.76898	.76302	.75715	.75135	.74562	.73996	.73438	.72887	.72342	.71804	.71273	.70749	.70231	.69720	.69214	.68715	.68222	.67735	.67253	.66778
99	94	.77627	.77046	.76473	.75907	.75348	.74795	.74250	.73711	.73179	.72653	.72133	.71620	.71113	.70612	.70117	.69628	.69144	.68666	.68194	.67727
99	95	.78306	.77739	.77180	.76627	.76080	.75541	.75008	.74481	.73960	.73445	.72937	.72434	.71938	.71447	.70962	.70482	.70008	.69539	.69076	.68618
99	96	.78933	.78380	.77833	.77292	.76758	.76230	.75709	.75193	.74683	.74180	.73682	.73189	.72703	.72221	.71746	.71275	.70810	.70350	.69895	.69445
99	97	.79507	.78966	.78431	.77903	.77380	.76863	.76352	.75847	.75348	.74854	.74366	.73883	.73405	.72933	.72466	.72004	.71548	.71096	.70649	.70207
99	98	.80042	.79512	.78989	.78471	.77959	.77452	.76952	.76457	.75967	.75483	.75004	.74530	.74061	.73598	.73139	.72686	.72237	.71793	.71354	.70919
99	99	.80554	.80035	.79523	.79016	.78514	.78018	.77527	.77042	.76562	.76087	.75617	.75152	.74692	.74237	.73787	.73341	.72900	.72464	.72033	.71605



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	0	.02932	.02752	.02592	.02449	.02320	.02205	.02102	.02008	.01924	.01847	.01778	.01715	.01657	.01604	.01556	.01512	.01471	.01434	.01399	.01367
100	1	.02266	.02081	.01916	.01768	.01636	.01518	.01412	.01316	.01230	.01152	.01082	.01018	.00960	.00907	.00859	.00815	.00775	.00738	.00704	.00673
100	2	.02338	.02145	.01973	.01819	.01682	.01558	.01447	.01347	.01257	.01175	.01102	.01035	.00974	.00918	.00867	.00821	.00779	.00740	.00704	.00671
100	3	.02436	.02236	.02057	.01896	.01753	.01624	.01508	.01403	.01308	.01223	.01145	.01075	.01011	.00952	.00899	.00850	.00805	.00764	.00726	.00691
100	4	.02551	.02343	.02156	.01989	.01839	.01704	.01583	.01473	.01374	.01284	.01203	.01129	.01061	.01000	.00943	.00892	.00844	.00801	.00761	.00724
100	5	.02680	.02463	.02269	.02095	.01938	.01797	.01670	.01555	.01451	.01357	.01272	.01194	.01123	.01058	.00998	.00944	.00894	.00848	.00806	.00767
100	6	.02819	.02594	.02392	.02211	.02047	.01900	.01767	.01647	.01538	.01439	.01349	.01267	.01192	.01124	.01061	.01004	.00951	.00903	.00858	.00817
100	7	.02971	.02737	.02526	.02337	.02167	.02013	.01874	.01748	.01634	.01530	.01436	.01349	.01271	.01199	.01133	.01072	.01017	.00965	.00918	.00874
100	8	.03132	.02889	.02670	.02473	.02296	.02135	.01990	.01858	.01738	.01630	.01530	.01440	.01357	.01281	.01212	.01148	.01089	.01035	.00985	.00939
100	9	.03306	.03054	.02827	.02622	.02436	.02269	.02117	.01979	.01854	.01740	.01636	.01541	.01454	.01374	.01301	.01233	.01171	.01114	.01061	.01012
100	10	.03494	.03232	.02996	.02782	.02589	.02414	.02256	.02112	.01981	.01861	.01752	.01652	.01561	.01477	.01400	.01329	.01263	.01203	.01147	.01095
100	11	.03693	.03421	.03176	.02954	.02753	.02571	.02405	.02255	.02118	.01992	.01878	.01773	.01677	.01589	.01508	.01433	.01364	.01301	.01242	.01187
100	12	.03904	.03622	.03367	.03137	.02927	.02738	.02565	.02408	.02264	.02133	.02013	.01903	.01803	.01710	.01625	.01546	.01474	.01406	.01344	.01287
100	13	.04123	.03831	.03566	.03326	.03108	.02910	.02730	.02566	.02416	.02279	.02154	.02039	.01933	.01836	.01746	.01663	.01587	.01516	.01451	.01390
100	14	.04344	.04041	.03766	.03517	.03291	.03085	.02897	.02726	.02569	.02426	.02294	.02174	.02063	.01961	.01867	.01780	.01700	.01625	.01557	.01493
100	15	.04565	.04251	.03966	.03708	.03472	.03258	.03062	.02883	.02720	.02570	.02433	.02307	.02190	.02083	.01985	.01894	.01809	.01731	.01659	.01591
100	16	.04785	.04460	.04164	.03896	.03651	.03428	.03224	.03038	.02867	.02711	.02567	.02435	.02313	.02201	.02098	.02002	.01913	.01831	.01755	.01684
100	17	.05005	.04669	.04362	.04083	.03829	.03597	.03385	.03191	.03013	.02849	.02699	.02561	.02434	.02316	.02208	.02107	.02014	.01928	.01848	.01773
100	18	.05228	.04880	.04562	.04273	.04009	.03767	.03546	.03344	.03158	.02988	.02831	.02686	.02553	.02430	.02316	.02211	.02113	.02023	.01938	.01860
100	19	.05459	.05098	.04769	.04469	.04194	.03943	.03713	.03502	.03309	.03131	.02967	.02815	.02676	.02547	.02428	.02317	.02215	.02120	.02031	.01949
100	20	.05700	.05327	.04986	.04674	.04389	.04128	.03889	.03669	.03467	.03281	.03110	.02952	.02806	.02671	.02545	.02430	.02322	.02222	.02129	.02042
100	21	.05953	.05567	.05214	.04891	.04595	.04324	.04074	.03845	.03635	.03441	.03262	.03096	.02943	.02802	.02671	.02549	.02436	.02331	.02233	.02142
100	22	.06218	.05818	.05453	.05118	.04810	.04528	.04269	.04031	.03811	.03608	.03421	.03248	.03088	.02940	.02803	.02675	.02556	.02446	.02343	.02247
100	23	.06496	.06083	.05704	.05357	.05038	.04745	.04476	.04227	.03998	.03787	.03591	.03411	.03243	.03088	.02944	.02810	.02685	.02569	.02461	.02360
100	24	.06790	.06363	.05971	.05611	.05280	.04976	.04695	.04437	.04198	.03977	.03773	.03584	.03409	.03246	.03095	.02955	.02824	.02702	.02588	.02482
100	25	.07101	.06660	.06254	.05881	.05538	.05222	.04930	.04661	.04412	.04182	.03969	.03772	.03588	.03418	.03260	.03112	.02975	.02847	.02727	.02615
100	26	.07430	.06974	.06554	.06168	.05812	.05484	.05181	.04901	.04642	.04402	.04179	.03973	.03781	.03603	.03437	.03282	.03138	.03003	.02877	.02760
100	27	.07779	.07308	.06874	.06474	.06105	.05765	.05450	.05158	.04888	.04638	.04406	.04190	.03990	.03803	.03629	.03467	.03315	.03174	.03042	.02918
100	28	.08146	.07660	.07211	.06797	.06415	.06062	.05734	.05431	.05150	.04889	.04647	.04422	.04212	.04017	.03834	.03664	.03506	.03357	.03218	.03088
100	29	.08532	.08030	.07567	.07139	.06743	.06376	.06036	.05721	.05429	.05157	.04904	.04669	.04450	.04245	.04054	.03876	.03709	.03553	.03407	.03270
100	30	.08936	.08419	.07940	.07497	.07087	.06707	.06355	.06027	.05723	.05440	.05176	.04931	.04702	.04488	.04288	.04101	.03926	.03762	.03609	.03465
100	31	.09360	.08826	.08332	.07874	.07450	.07056	.06690	.06350	.06033	.05739	.05464	.05208	.04969	.04745	.04536	.04340	.04157	.03985	.03823	.03672
100	32	.09803	.09253	.08743	.08270	.07831	.07423	.07044	.06691	.06362	.06055	.05769	.05501	.05252	.05018	.04799	.04594	.04402	.04222	.04052	.03893
100	33	.10268	.09702	.09176	.08688	.08234	.07811	.07418	.07051	.06710	.06391	.06093	.05814	.05553	.05309	.05080	.04866	.04664	.04475	.04297	.04130
100	34	.10755	.10172	.09630	.09126	.08657	.08220	.07812	.07432	.07077	.06745	.06435	.06145	.05873	.05618	.05379	.05154	.04943	.04745	.04558	.04382
100	35	.11268	.10667	.10109	.09589	.09104	.08652	.08230	.07836	.07468	.07123	.06800	.06498	.06214	.05948	.05698	.05463	.05242	.05034	.04838	.04654
100	36	.11804	.11187	.10612	.10075	.09575	.09108	.08671	.08263	.07880	.07522	.07187	.06872	.06576	.06299	.06038	.05792	.05561	.05343	.05138	.04944
100	37	.12365	.11731	.11139	.10587	.10070	.09588	.09136	.08713	.08317	.07945	.07596	.07269	.06961	.06671	.06399	.06142	.05901	.05673	.05457	.05254
100	38	.12955	.12304	.11695	.11126	.10594	.10095	.09628	.09190	.08780	.08394	.08032	.07691	.07371	.07069	.06785	.06517	.06264	.06026	.05800	.05587
100	39	.13573	.12904	.12279	.11693	.11144	.10630	.10148	.09695	.09270	.08870	.08494	.08140	.07807	.07493	.07196	.06917	.06653	.06403	.06167	.05944
100	40	.14222	.13536	.12893	.12291	.11726	.11196	.10698	.10230	.09790	.09376	.08986	.08618	.08272	.07945	.07636	.07344	.07069	.06808	.06561	.06327
100	41	.14903	.14200	.13540	.12921	.12340	.11794	.11280	.10797	.10342	.09913	.09509	.09127	.08768	.08428	.08106	.07802	.07515	.07242	.06984	.06740
100	42	.15617	.14896	.14220	.13584	.12987	.12425	.11895	.11396	.10926	.10483	.10064	.09669	.09295	.08942	.08608	.08291	.07992	.07707	.07438	.07182
100	43	.16364	.15627	.14934	.14281	.13667	.13089	.12544	.12030	.11544	.11086	.10653	.10243	.09856	.09489	.09142	.08813	.08500	.08204	.07923	.07656
100	44	.17144	.16391	.15681	.15012	.14382	.13788	.13227	.12697	.12196	.11723	.11275	.10851	.10450	.10070	.09709	.09367	.09042	.08733	.08440	.08161
100	45	.17956	.17186	.16460	.15775	.15128	.14518	.13941	.13396	.12880	.12392	.11929	.11491	.11075	.10681	.10307	.09951	.09614	.09293	.08987	.08696
100	46	.18799	.18013	.17271	.16570	.15907	.15281	.14689	.14128	.13597	.13093	.12616	.12163	.11733	.11325	.10937	.10569	.10218	.09884	.09566	.09263
100	47	.19672	.18870	.18112	.17395	.16717	.16075	.15467	.14891	.14344	.13826	.13334	.12867	.12422	.12000	.11599	.11216	.10852	.10506	.10175	.09860
100	48	.20576	.19758	.18985	.18253	.17559	.16902	.16278	.15687	.15125	.14592	.14085	.13603	.13145	.12709	.12293	.11897	.11520	.11160	.10817	.10489
100	49	.21511	.20678	.19890	.19143	.18434	.17761	.17123	.16516	.15940	.15391	.14870	.14374	.13901	.13451	.13021	.12612	.12221	.11848	.11492	.11152

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	50	.22479	.21632	.20829	.20067	.19344	.18656	.18003	.17381	.16790	.16227	.15691	.15180	.14693	.14229	.13786	.13363	.12959	.12572	.12203	.11850
100	51	.23479	.22619	.21802	.21026	.20288	.19586	.18918	.18281	.17676	.17098	.16548	.16023	.15522	.15043	.14586	.14150	.13732	.13333	.12951	.12585
100	52	.24508	.23635	.22805	.22015	.21263	.20547	.19864	.19214	.18594	.18002	.17438	.16899	.16384	.15891	.15421	.14970	.14539	.14127	.13732	.13353
100	53	.25567	.24681	.23838	.23034	.22269	.21539	.20843	.20179	.19545	.18940	.18361	.17808	.17279	.16773	.16289	.15825	.15381	.14955	.14547	.14155
100	54	.26653	.25755	.24900	.24084	.23306	.22563	.21854	.21176	.20529	.19910	.19317	.18751	.18208	.17689	.17191	.16714	.16256	.15817	.15396	.14992
100	55	.27768	.26859	.25992	.25165	.24374	.23619	.22897	.22206	.21546	.20913	.20308	.19728	.19172	.18639	.18128	.17638	.17167	.16715	.16281	.15864
100	56	.28911	.27993	.27115	.26276	.25474	.24706	.23972	.23269	.22596	.21951	.21332	.20739	.20171	.19625	.19101	.18598	.18114	.17650	.17203	.16773
100	57	.30082	.29154	.28266	.27417	.26604	.25825	.25079	.24364	.23679	.23022	.22391	.21785	.21204	.20645	.20109	.19593	.19097	.18620	.18160	.17718
100	58	.31276	.30340	.29443	.28584	.27761	.26972	.26215	.25489	.24792	.24122	.23480	.22862	.22268	.21698	.21149	.20620	.20112	.19622	.19151	.18696
100	59	.32491	.31547	.30642	.29774	.28941	.28142	.27375	.26638	.25930	.25250	.24595	.23966	.23361	.22778	.22217	.21677	.21156	.20654	.20171	.19704
100	60	.33725	.32774	.31862	.30986	.30145	.29336	.28559	.27812	.27094	.26403	.25738	.25097	.24480	.23886	.23314	.22762	.22229	.21716	.21220	.20742
100	61	.34980	.34024	.33105	.32221	.31372	.30555	.29770	.29013	.28285	.27584	.26908	.26257	.25630	.25025	.24441	.23878	.23334	.22809	.22302	.21812
100	62	.36259	.35298	.34374	.33485	.32628	.31804	.31010	.30245	.29508	.28798	.28112	.27451	.26814	.26198	.25603	.25029	.24475	.23939	.23421	.22920
100	63	.37564	.36599	.35670	.34776	.33914	.33083	.32282	.31509	.30764	.30045	.29350	.28680	.28033	.27407	.26802	.26218	.25653	.25107	.24578	.24066
100	64	.38891	.37924	.36991	.36093	.35226	.34389	.33582	.32802	.32050	.31323	.30620	.29941	.29285	.28650	.28036	.27442	.26867	.26311	.25772	.25250
100	65	.40240	.39271	.38337	.37435	.36564	.35723	.34911	.34125	.33366	.32632	.31922	.31236	.30571	.29928	.29305	.28702	.28118	.27552	.27003	.26471
100	66	.41613	.40644	.39709	.38805	.37932	.37087	.36270	.35480	.34716	.33976	.33259	.32566	.31894	.31243	.30612	.30001	.29408	.28833	.28276	.27735
100	67	.43012	.42045	.41110	.40206	.39331	.38484	.37664	.36870	.36102	.35357	.34635	.33935	.33257	.32599	.31962	.31343	.30742	.30159	.29593	.29044
100	68	.44435	.43471	.42537	.41634	.40758	.39910	.39089	.38292	.37520	.36772	.36045	.35341	.34657	.33994	.33350	.32724	.32117	.31526	.30953	.30395
100	69	.45876	.44916	.43985	.43084	.42209	.41362	.40539	.39741	.38967	.38216	.37486	.36778	.36090	.35421	.34772	.34141	.33527	.32930	.32350	.31786
100	70	.47328	.46374	.45447	.44549	.43677	.42830	.42009	.41210	.40435	.39682	.38950	.38239	.37548	.36875	.36221	.35585	.34967	.34364	.33778	.33207
100	71	.48786	.47838	.46917	.46023	.45155	.44311	.43490	.42693	.41918	.41164	.40431	.39718	.39024	.38349	.37691	.37051	.36428	.35821	.35230	.34654
100	72	.50246	.49306	.48392	.47503	.46639	.45798	.44981	.44185	.43411	.42658	.41925	.41211	.40515	.39838	.39178	.38535	.37909	.37298	.36702	.36122
100	73	.51705	.50773	.49867	.48985	.48126	.47291	.46477	.45685	.44913	.44161	.43428	.42715	.42019	.41340	.40679	.40034	.39405	.38791	.38192	.37608
100	74	.53167	.52246	.51348	.50474	.49622	.48792	.47984	.47195	.46427	.45678	.44947	.44234	.43539	.42861	.42199	.41553	.40922	.40306	.39705	.39117
100	75	.54636	.53726	.52839	.51974	.51130	.50307	.49505	.48722	.47958	.47213	.46485	.45775	.45081	.44404	.43743	.43097	.42465	.41848	.41246	.40657
100	76	.56115	.55217	.54341	.53487	.52652	.51838	.51043	.50267	.49509	.48769	.48046	.47339	.46649	.45974	.45314	.44669	.44039	.43422	.42819	.42229
100	77	.57600	.56716	.55853	.55010	.54187	.53383	.52597	.51829	.51078	.50344	.49627	.48925	.48239	.47568	.46911	.46268	.45640	.45025	.44422	.43833
100	78	.59086	.58218	.57370	.56540	.55729	.54936	.54160	.53401	.52659	.51933	.51222	.50527	.49846	.49180	.48528	.47889	.47264	.46651	.46051	.45463
100	79	.60565	.59713	.58880	.58065	.57267	.56486	.55722	.54974	.54242	.53524	.52822	.52134	.51460	.50800	.50153	.49519	.48898	.48289	.47693	.47107
100	80	.62024	.61190	.60373	.59573	.58789	.58022	.57270	.56533	.55812	.55104	.54411	.53732	.53066	.52413	.51773	.51145	.50529	.49925	.49332	.48751
100	81	.63453	.62637	.61837	.61053	.60284	.59531	.58792	.58068	.57358	.56662	.55979	.55309	.54651	.54006	.53374	.52753	.52143	.51545	.50957	.50381
100	82	.64847	.64049	.63267	.62499	.61747	.61008	.60283	.59572	.58875	.58190	.57518	.56858	.56210	.55574	.54949	.54336	.53734	.53142	.52560	.51989
100	83	.66206	.65427	.64662	.63912	.63176	.62452	.61742	.61045	.60360	.59688	.59027	.58378	.57741	.57114	.56499	.55894	.55299	.54715	.54140	.53576
100	84	.67535	.66776	.66030	.65298	.64578	.63871	.63176	.62494	.61823	.61163	.60515	.59878	.59251	.58635	.58030	.57434	.56848	.56272	.55705	.55148
100	85	.68839	.68100	.67373	.66659	.65957	.65267	.64588	.63921	.63264	.62619	.61984	.61359	.60745	.60140	.59545	.58960	.58384	.57817	.57259	.56710
100	86	.70105	.69386	.68679	.67984	.67300	.66627	.65965	.65313	.64672	.64041	.63420	.62809	.62207	.61614	.61031	.60456	.59891	.59334	.58785	.58245
100	87	.71319	.70620	.69933	.69257	.68591	.67935	.67290	.66654	.66028	.65412	.64805	.64207	.63619	.63038	.62467	.61904	.61349	.60803	.60264	.59733
100	88	.72478	.71800	.71133	.70475	.69827	.69189	.68560	.67941	.67331	.66729	.66137	.65553	.64977	.64410	.63851	.63299	.62756	.62220	.61692	.61171
100	89	.73583	.72925	.72276	.71637	.71007	.70386	.69774	.69171	.68576	.67990	.67412	.66842	.66280	.65725	.65179	.64640	.64108	.63583	.63066	.62555
100	90	.74628	.73990	.73360	.72739	.72127	.71523	.70928	.70340	.69761	.69190	.68626	.68070	.67521	.66980	.66446	.65919	.65399	.64886	.64379	.63879
100	91	.75601	.74981	.74369	.73766	.73171	.72583	.72004	.71432	.70868	.70311	.69761	.69219	.68683	.68155	.67633	.67118	.66610	.66108	.65612	.65122
100	92	.76489	.75887	.75292	.74705	.74125	.73553	.72989	.72432	.71881	.71338	.70802	.70272	.69749	.69233	.68723	.68219	.67722	.67231	.66745	.66266
100	93	.77299	.76713	.76134	.75562	.74997	.74440	.73889	.73346	.72809	.72278	.71754	.71237	.70726	.70221	.69722	.69229	.68742	.68261	.67785	.67315
100	94	.78045	.77474	.76909	.76352	.75801	.75257	.74720	.74189	.73664	.73146	.72634	.72128	.71628	.71134	.70645	.70163	.69686	.69214	.68748	.68287
100	95	.78739	.78182	.77632	.77088	.76551	.76020	.75495	.74976	.74464	.73957	.73457	.72962	.72472	.71989	.71510	.71038	.70570	.70108	.69651	.69200
100	96	.79382	.78838	.78301	.77770	.77245	.76726	.76213	.75706	.75205	.74710	.74220	.73735	.73256	.72782	.72314	.71851	.71393	.70939	.70491	.70048
100	97	.79970	.79439	.78914	.78395	.77882	.77375	.76873	.76377	.75886	.75401	.74921	.74446	.73977	.73512	.73053	.72599	.72149	.71705	.71265	.70829
100	98	.80518	.79999	.79486	.78978	.78476	.77979	.77488	.77002	.76521	.76046	.75575	.75110	.74650	.74194	.73744	.73298	.72857	.72420	.71988	.71560
100	99	.81043	.80536	.80034	.79537	.79046	.78559	.78079	.77603	.77132	.76666	.76205	.75749	.75298	.74851	.74409	.73971	.73538	.73110	.72685	.72265

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	100	.81546	.81050	.80559	.80073	.79592	.79116	.78645	.78179	.77718	.77262	.76810	.76363	.75920	.75482	.75048	.74619	.74194	.73773	.73357	.72944
101	0	.02940	.02760	.02600	.02457	.02329	.02214	.02110	.02017	.01932	.01856	.01787	.01724	.01666	.01614	.01566	.01522	.01481	.01444	.01409	.01377
101	1	.02267	.02082	.01917	.01769	.01638	.01519	.01413	.01318	.01232	.01154	.01083	.01020	.00962	.00909	.00861	.00817	.00776	.00740	.00706	.00674
101	2	.02338	.02146	.01974	.01820	.01683	.01559	.01448	.01348	.01258	.01176	.01103	.01036	.00975	.00919	.00869	.00822	.00780	.00741	.00705	.00672
101	3	.02437	.02236	.02057	.01897	.01754	.01625	.01508	.01404	.01309	.01224	.01146	.01076	.01011	.00953	.00900	.00851	.00806	.00765	.00727	.00692
101	4	.02552	.02343	.02157	.01990	.01840	.01705	.01584	.01474	.01375	.01285	.01203	.01129	.01062	.01000	.00944	.00893	.00845	.00802	.00762	.00725
101	5	.02680	.02464	.02270	.02096	.01939	.01798	.01671	.01556	.01452	.01358	.01272	.01194	.01123	.01058	.00999	.00945	.00895	.00849	.00807	.00768
101	6	.02820	.02595	.02393	.02211	.02048	.01901	.01768	.01648	.01539	.01440	.01350	.01268	.01193	.01125	.01062	.01005	.00952	.00903	.00859	.00817
101	7	.02971	.02737	.02527	.02338	.02167	.02014	.01875	.01749	.01635	.01531	.01436	.01350	.01272	.01200	.01134	.01073	.01017	.00966	.00919	.00875
101	8	.03133	.02890	.02671	.02474	.02296	.02136	.01991	.01859	.01739	.01630	.01531	.01441	.01358	.01282	.01213	.01149	.01090	.01036	.00986	.00939
101	9	.03307	.03055	.02827	.02622	.02437	.02270	.02118	.01980	.01855	.01740	.01636	.01541	.01454	.01375	.01301	.01234	.01172	.01115	.01062	.01013
101	10	.03495	.03233	.02996	.02783	.02590	.02415	.02257	.02113	.01981	.01862	.01753	.01653	.01562	.01478	.01401	.01330	.01264	.01204	.01148	.01096
101	11	.03694	.03423	.03177	.02955	.02754	.02572	.02406	.02256	.02119	.01993	.01879	.01774	.01678	.01590	.01509	.01434	.01366	.01302	.01243	.01188
101	12	.03906	.03624	.03369	.03138	.02929	.02739	.02566	.02409	.02266	.02135	.02015	.01905	.01804	.01712	.01626	.01548	.01475	.01408	.01346	.01288
101	13	.04124	.03832	.03568	.03328	.03110	.02912	.02732	.02568	.02418	.02281	.02156	.02041	.01935	.01838	.01748	.01665	.01589	.01518	.01453	.01392
101	14	.04346	.04043	.03768	.03519	.03293	.03087	.02899	.02728	.02571	.02428	.02297	.02176	.02065	.01963	.01869	.01783	.01702	.01628	.01559	.01495
101	15	.04567	.04253	.03969	.03710	.03475	.03260	.03065	.02886	.02722	.02573	.02435	.02309	.02193	.02086	.01988	.01896	.01812	.01734	.01661	.01594
101	16	.04787	.04462	.04167	.03898	.03654	.03431	.03227	.03041	.02870	.02714	.02570	.02438	.02316	.02204	.02101	.02005	.01917	.01835	.01758	.01688
101	17	.05008	.04671	.04365	.04086	.03832	.03600	.03388	.03194	.03016	.02852	.02702	.02564	.02437	.02319	.02211	.02111	.02018	.01931	.01851	.01777
101	18	.05231	.04883	.04565	.04276	.04012	.03770	.03550	.03347	.03161	.02991	.02834	.02690	.02556	.02433	.02320	.02214	.02117	.02026	.01942	.01864
101	19	.05462	.05101	.04772	.04472	.04198	.03947	.03717	.03506	.03312	.03134	.02970	.02819	.02679	.02551	.02431	.02321	.02218	.02123	.02035	.01952
101	20	.05703	.05330	.04989	.04677	.04392	.04132	.03892	.03672	.03470	.03285	.03113	.02955	.02809	.02674	.02549	.02433	.02326	.02226	.02133	.02046
101	21	.05956	.05570	.05217	.04894	.04598	.04327	.04078	.03849	.03638	.03444	.03265	.03100	.02947	.02806	.02675	.02553	.02440	.02335	.02237	.02146
101	22	.06221	.05821	.05456	.05121	.04814	.04532	.04273	.04034	.03815	.03612	.03425	.03252	.03092	.02944	.02807	.02679	.02560	.02450	.02347	.02251
101	23	.06499	.06086	.05708	.05360	.05042	.04749	.04479	.04231	.04002	.03790	.03595	.03414	.03247	.03092	.02948	.02814	.02689	.02573	.02465	.02364
101	24	.06793	.06366	.05974	.05615	.05284	.04979	.04699	.04440	.04202	.03981	.03777	.03588	.03413	.03250	.03099	.02959	.02828	.02706	.02593	.02486
101	25	.07105	.06663	.06258	.05885	.05542	.05226	.04934	.04665	.04416	.04186	.03973	.03776	.03592	.03422	.03264	.03116	.02979	.02851	.02731	.02620
101	26	.07434	.06977	.06558	.06172	.05816	.05488	.05185	.04905	.04646	.04406	.04183	.03977	.03785	.03607	.03441	.03286	.03142	.03008	.02882	.02764
101	27	.07783	.07312	.06878	.06478	.06109	.05769	.05454	.05162	.04893	.04642	.04410	.04194	.03994	.03807	.03633	.03471	.03320	.03179	.03046	.02923
101	28	.08150	.07664	.07215	.06801	.06419	.06066	.05739	.05436	.05155	.04894	.04652	.04426	.04217	.04021	.03839	.03669	.03510	.03362	.03223	.03093
101	29	.08536	.08034	.07571	.07143	.06747	.06380	.06041	.05726	.05433	.05162	.04909	.04674	.04454	.04250	.04059	.03881	.03714	.03558	.03412	.03275
101	30	.08940	.08423	.07945	.07502	.07092	.06712	.06359	.06032	.05728	.05445	.05181	.04936	.04707	.04493	.04293	.04106	.03932	.03768	.03614	.03470
101	31	.09364	.08830	.08336	.07879	.07455	.07061	.06695	.06355	.06039	.05744	.05469	.05213	.04974	.04750	.04541	.04346	.04162	.03990	.03829	.03678
101	32	.09807	.09257	.08748	.08275	.07836	.07428	.07049	.06696	.06367	.06060	.05774	.05507	.05257	.05024	.04805	.04600	.04408	.04227	.04058	.03899
101	33	.10273	.09707	.09181	.08693	.08239	.07816	.07423	.07057	.06715	.06396	.06098	.05820	.05559	.05315	.05086	.04872	.04670	.04481	.04303	.04136
101	34	.10760	.10177	.09635	.09131	.08662	.08225	.07818	.07438	.07083	.06751	.06441	.06151	.05879	.05624	.05385	.05161	.04950	.04751	.04565	.04389
101	35	.11273	.10673	.10115	.09595	.09110	.08658	.08236	.07842	.07474	.07129	.06807	.06504	.06221	.05955	.05705	.05470	.05249	.05041	.04845	.04661
101	36	.11809	.11192	.10617	.10081	.09581	.09114	.08677	.08269	.07887	.07529	.07193	.06879	.06583	.06305	.06045	.05799	.05568	.05350	.05145	.04951
101	37	.12371	.11737	.11145	.10593	.10077	.09594	.09143	.08720	.08324	.07952	.07603	.07276	.06968	.06679	.06406	.06150	.05908	.05680	.05465	.05262
101	38	.12961	.12310	.11701	.11132	.10600	.10102	.09635	.09198	.08787	.08401	.08039	.07699	.07379	.07077	.06793	.06525	.06272	.06034	.05808	.05595
101	39	.13580	.12911	.12285	.11700	.11151	.10637	.10155	.09703	.09277	.08878	.08502	.08148	.07815	.07501	.07205	.06925	.06661	.06412	.06176	.05953
101	40	.14229	.13543	.12900	.12298	.11733	.11203	.10706	.10238	.09798	.09384	.08994	.08627	.08280	.07953	.07645	.07353	.07078	.06817	.06570	.06336
101	41	.14910	.14207	.13548	.12929	.12348	.11802	.11288	.10805	.10350	.09922	.09518	.09136	.08777	.08437	.08116	.07812	.07524	.07252	.06994	.06750
101	42	.15625	.14905	.14228	.13593	.12996	.12433	.11904	.11406	.10936	.10492	.10074	.09679	.09305	.08952	.08618	.08302	.08002	.07718	.07448	.07193
101	43	.16373	.15636	.14943	.14291	.13677	.13099	.12554	.12039	.11554	.11096	.10663	.10254	.09866	.09500	.09153	.08824	.08511	.08215	.07934	.07667
101	44	.17154	.16400	.15691	.15022	.14392	.13798	.13237	.12708	.12207	.11734	.11286	.10863	.10461	.10081	.09721	.09379	.09054	.08745	.08452	.08173
101	45	.17966	.17196	.16470	.15786	.15139	.14529	.13953	.13407	.12892	.12404	.11941	.11503	.11088	.10694	.10320	.09964	.09627	.09306	.09000	.08710
101	46	.18810	.18024	.17282	.16582	.15920	.15293	.14701	.14141	.13610	.13106	.12629	.12177	.11747	.11339	.10951	.10583	.10232	.09899	.09581	.09278
101	47	.19684	.18882	.18124	.17408	.16730	.16088	.15481	.14905	.14358	.13840	.13348	.12881	.12437	.12015	.11614	.11232	.10868	.10521	.10191	.09876
101	48	.20589	.19772	.18999	.18267	.17574	.16916	.16293	.15702	.15141	.14608	.14101	.13619	.13161	.12725	.12310	.11914	.11537	.11177	.10834	.10507

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
101	49	.21525	.20693	.19905	.19158	.18450	.17777	.17139	.16533	.15956	.15409	.14887	.14391	.13919	.13469	.13039	.12630	.12240	.11867	.11511	.11171
101	50	.22495	.21649	.20846	.20084	.19361	.18674	.18021	.17399	.16808	.16246	.15710	.15199	.14713	.14249	.13806	.13383	.12979	.12593	.12224	.11871
101	51	.23496	.22637	.21820	.21044	.20306	.19605	.18937	.18301	.17696	.17119	.16569	.16044	.15543	.15065	.14608	.14172	.13754	.13355	.12973	.12608
101	52	.24527	.23655	.22824	.22035	.21283	.20568	.19886	.19236	.18616	.18025	.17460	.16922	.16407	.15915	.15444	.14994	.14564	.14151	.13756	.13378
101	53	.25587	.24702	.23859	.23057	.22292	.21562	.20867	.20203	.19569	.18964	.18386	.17833	.17305	.16799	.16315	.15851	.15407	.14982	.14574	.14183
101	54	.26676	.25779	.24924	.24108	.23331	.22588	.21879	.21202	.20555	.19936	.19344	.18778	.18236	.17717	.17219	.16743	.16285	.15847	.15426	.15022
101	55	.27793	.26885	.26018	.25191	.24401	.23646	.22925	.22234	.21574	.20942	.20337	.19758	.19202	.18670	.18159	.17669	.17199	.16748	.16314	.15897
101	56	.28938	.28020	.27143	.26305	.25503	.24736	.24003	.23300	.22627	.21982	.21365	.20772	.20204	.19658	.19135	.18632	.18149	.17685	.17238	.16809
101	57	.30112	.29184	.28297	.27448	.26636	.25858	.25113	.24398	.23713	.23056	.22426	.21821	.21240	.20682	.20146	.19630	.19135	.18658	.18199	.17757
101	58	.31309	.30373	.29477	.28619	.27796	.27007	.26251	.25525	.24829	.24160	.23518	.22901	.22308	.21737	.21189	.20661	.20153	.19664	.19193	.18739
101	59	.32526	.31583	.30679	.29811	.28979	.28181	.27414	.26678	.25971	.25291	.24637	.24008	.23403	.22821	.22261	.21721	.21201	.20700	.20217	.19751
101	60	.33763	.32813	.31901	.31026	.30186	.29378	.28602	.27855	.27138	.26447	.25783	.25143	.24527	.23933	.23361	.22810	.22278	.21765	.21270	.20792
101	61	.35021	.34065	.33147	.32265	.31417	.30601	.29816	.29060	.28333	.27632	.26957	.26307	.25680	.25075	.24492	.23929	.23386	.22862	.22355	.21866
101	62	.36304	.35344	.34420	.33532	.32676	.31853	.31060	.30296	.29559	.28849	.28165	.27505	.26867	.26252	.25659	.25085	.24531	.23996	.23478	.22978
101	63	.37611	.36648	.35720	.34826	.33965	.33135	.32335	.31563	.30819	.30100	.29407	.28737	.28091	.27466	.26862	.26278	.25714	.25168	.24640	.24129
101	64	.38942	.37976	.37045	.36147	.35281	.34446	.33639	.32861	.32109	.31383	.30681	.30003	.29348	.28714	.28101	.27507	.26933	.26377	.25839	.25318
101	65	.40295	.39328	.38395	.37494	.36624	.35784	.34973	.34188	.33430	.32697	.31988	.31303	.30639	.29997	.29375	.28772	.28189	.27624	.27076	.26545
101	66	.41673	.40706	.39771	.38869	.37996	.37153	.36337	.35548	.34785	.34046	.33331	.32638	.31967	.31317	.30687	.30077	.29485	.28911	.28354	.27814
101	67	.43077	.42111	.41178	.40275	.39401	.38555	.37737	.36944	.36176	.35432	.34712	.34013	.33336	.32679	.32042	.31424	.30825	.30243	.29678	.29129
101	68	.44505	.43542	.42610	.41708	.40834	.39987	.39167	.38372	.37601	.36854	.36129	.35425	.34743	.34080	.33437	.32813	.32206	.31617	.31044	.30488
101	69	.45952	.44993	.44064	.43164	.42291	.41445	.40624	.39828	.39055	.38305	.37576	.36869	.36182	.35515	.34867	.34237	.33624	.33028	.32449	.31886
101	70	.47410	.46457	.45533	.44636	.43765	.42921	.42100	.41304	.40530	.39778	.39048	.38338	.37648	.36977	.36324	.35689	.35071	.34470	.33885	.33316
101	71	.48875	.47929	.47010	.46117	.45250	.44408	.43589	.42794	.42020	.41268	.40536	.39825	.39132	.38458	.37802	.37164	.36542	.35936	.35346	.34771
101	72	.50342	.49403	.48491	.47604	.46742	.45903	.45088	.44294	.43522	.42770	.42038	.41326	.40632	.39956	.39298	.38656	.38031	.37421	.36827	.36248
101	73	.51808	.50878	.49974	.49094	.48237	.47404	.46592	.45801	.45031	.44281	.43551	.42838	.42144	.41467	.40807	.40164	.39536	.38924	.38326	.37743
101	74	.53278	.52358	.51463	.50591	.49742	.48914	.48107	.47321	.46554	.45807	.45078	.44367	.43674	.42997	.42337	.41692	.41063	.40449	.39849	.39263
101	75	.54755	.53847	.52962	.52100	.51258	.50438	.49638	.48857	.48095	.47352	.46626	.45918	.45226	.44551	.43891	.43247	.42617	.42002	.41401	.40813
101	76	.56243	.55348	.54474	.53622	.52791	.51979	.51186	.50413	.49657	.48919	.48198	.47493	.46805	.46132	.45474	.44831	.44202	.43588	.42986	.42398
101	77	.57737	.56857	.55997	.55157	.54336	.53534	.52751	.51985	.51237	.50506	.49790	.49091	.48407	.47738	.47083	.46443	.45816	.45203	.44603	.44015
101	78	.59235	.58370	.57524	.56698	.55890	.55099	.54326	.53570	.52831	.52107	.51399	.50706	.50028	.49364	.48714	.48078	.47454	.46844	.46246	.45660
101	79	.60726	.59877	.59047	.58235	.57441	.56663	.55902	.55157	.54427	.53713	.53013	.52328	.51657	.50999	.50354	.49723	.49104	.48498	.47903	.47320
101	80	.62197	.61366	.60553	.59756	.58976	.58212	.57464	.56730	.56012	.55308	.54617	.53941	.53278	.52627	.51990	.51364	.50751	.50149	.49559	.48980
101	81	.63639	.62827	.62031	.61250	.60486	.59736	.59001	.58280	.57574	.56880	.56201	.55534	.54879	.54237	.53607	.52989	.52382	.51786	.51202	.50627
101	82	.65047	.64253	.63475	.62712	.61963	.61228	.60507	.59800	.59106	.58425	.57756	.57099	.56455	.55822	.55200	.54590	.53990	.53401	.52823	.52254
101	83	.66420	.65645	.64886	.64140	.63407	.62688	.61982	.61289	.60608	.59939	.59283	.58637	.58003	.57380	.56768	.56166	.55575	.54993	.54422	.53860
101	84	.67764	.67010	.66269	.65541	.64826	.64124	.63433	.62755	.62088	.61433	.60788	.60155	.59532	.58920	.58318	.57726	.57143	.56570	.56007	.55452
101	85	.69084	.68350	.67629	.66920	.66223	.65537	.64863	.64200	.63548	.62907	.62276	.61656	.61046	.60445	.59854	.59272	.58700	.58136	.57582	.57036
101	86	.70367	.69654	.68953	.68263	.67584	.66916	.66259	.65612	.64976	.64349	.63733	.63126	.62528	.61940	.61361	.60790	.60229	.59676	.59131	.58594
101	87	.71598	.70906	.70224	.69554	.68893	.68243	.67603	.66973	.66352	.65741	.65139	.64546	.63962	.63386	.62819	.62261	.61710	.61168	.60633	.60106
101	88	.72776	.72104	.71442	.70791	.70149	.69517	.68894	.68280	.67675	.67079	.66492	.65913	.65342	.64780	.64226	.63679	.63140	.62609	.62085	.61568
101	89	.73898	.73247	.72605	.71972	.71349	.70734	.70128	.69531	.68942	.68362	.67789	.67225	.66668	.66119	.65577	.65043	.64516	.63996	.63483	.62977
101	90	.74962	.74331	.73708	.73094	.72489	.71892	.71303	.70722	.70149	.69583	.69026	.68476	.67933	.67397	.66868	.66347	.65832	.65323	.64822	.64327
101	91	.75953	.75341	.74737	.74141	.73553	.72972	.72400	.71835	.71277	.70726	.70183	.69647	.69117	.68595	.68079	.67569	.67066	.66570	.66079	.65595
101	92	.76859	.76264	.75677	.75098	.74526	.73962	.73405	.72854	.72311	.71775	.71245	.70722	.70205	.69695	.69191	.68694	.68202	.67716	.67237	.66763
101	93	.77686	.77108	.76537	.75973	.75417	.74867	.74324	.73788	.73258	.72735	.72218	.71707	.71203	.70704	.70212	.69725	.69244	.68769	.68299	.67835
101	94	.78447	.77884	.77329	.76780	.76238	.75702	.75172	.74649	.74132	.73622	.73117	.72618	.72125	.71638	.71156	.70680	.70209	.69744	.69284	.68829
101	95	.79157	.78609	.78068	.77533	.77004	.76482	.75965	.75455	.74950	.74452	.73958	.73471	.72989	.72512	.72041	.71575	.71115	.70659	.70209	.69763
101	96	.79814	.79280	.78752	.78231	.77715	.77205	.76701	.76202	.75709	.75222	.74740	.74263	.73792	.73325	.72864	.72408	.71957	.71511	.71069	.70632
101	97	.80417	.79896	.79380	.78871	.78367	.77869	.77376	.76889	.76407	.75930	.75458	.74992	.74530	.74073	.73622	.73175	.72732	.72295	.71862	.71433
101	98	.80978	.80469	.79966	.79468	.78976	.78488	.78007	.77530	.77058	.76591	.76129	.75672	.75220	.74773	.74330	.73892	.73458	.73029	.72604	.72183

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
101	99	.81516	.81020	.80528	.80041	.79560	.79084	.78612	.78146	.77684	.77228	.76775	.76328	.75885	.75446	.75012	.74583	.74158	.73737	.73320	.72907
101	100	.82033	.81547	.81067	.80592	.80121	.79655	.79194	.78738	.78286	.77839	.77396	.76958	.76524	.76095	.75669	.75248	.74831	.74418	.74010	.73605
101	101	.82533	.82059	.81589	.81125	.80665	.80210	.79759	.79312	.78871	.78433	.78000	.77571	.77146	.76725	.76308	.75896	.75487	.75082	.74681	.74284
102	0	.02947	.02767	.02608	.02465	.02337	.02222	.02118	.02025	.01941	.01865	.01796	.01733	.01676	.01623	.01575	.01531	.01491	.01454	.01419	.01387
102	1	.02268	.02083	.01918	.01771	.01639	.01521	.01415	.01319	.01233	.01155	.01085	.01021	.00963	.00910	.00862	.00818	.00778	.00741	.00707	.00676
102	2	.02339	.02147	.01975	.01821	.01684	.01560	.01449	.01349	.01259	.01178	.01104	.01037	.00976	.00920	.00870	.00823	.00781	.00742	.00706	.00673
102	3	.02438	.02237	.02058	.01898	.01754	.01625	.01509	.01405	.01310	.01224	.01147	.01076	.01012	.00954	.00901	.00852	.00807	.00766	.00728	.00693
102	4	.02552	.02344	.02158	.01991	.01841	.01706	.01584	.01475	.01376	.01286	.01204	.01130	.01063	.01001	.00945	.00893	.00846	.00803	.00763	.00726
102	5	.02681	.02464	.02270	.02096	.01940	.01799	.01672	.01557	.01453	.01359	.01273	.01195	.01124	.01059	.01000	.00945	.00896	.00850	.00807	.00768
102	6	.02821	.02595	.02393	.02212	.02049	.01901	.01768	.01648	.01539	.01440	.01350	.01268	.01194	.01125	.01063	.01005	.00953	.00904	.00859	.00818
102	7	.02972	.02738	.02527	.02338	.02168	.02014	.01875	.01749	.01635	.01531	.01437	.01351	.01272	.01200	.01134	.01074	.01018	.00967	.00919	.00876
102	8	.03133	.02890	.02672	.02475	.02297	.02136	.01991	.01859	.01740	.01631	.01532	.01441	.01359	.01283	.01213	.01149	.01091	.01036	.00986	.00940
102	9	.03308	.03055	.02828	.02623	.02438	.02270	.02118	.01981	.01855	.01741	.01637	.01542	.01455	.01375	.01302	.01235	.01173	.01116	.01063	.01014
102	10	.03495	.03233	.02997	.02784	.02591	.02416	.02258	.02113	.01982	.01863	.01754	.01654	.01562	.01479	.01402	.01331	.01265	.01205	.01149	.01097
102	11	.03695	.03423	.03178	.02956	.02755	.02573	.02407	.02257	.02120	.01995	.01880	.01775	.01679	.01591	.01510	.01436	.01367	.01303	.01244	.01189
102	12	.03907	.03625	.03370	.03139	.02930	.02740	.02568	.02410	.02267	.02136	.02016	.01906	.01806	.01713	.01628	.01549	.01477	.01410	.01347	.01290
102	13	.04126	.03834	.03569	.03329	.03112	.02914	.02734	.02570	.02420	.02283	.02157	.02042	.01937	.01839	.01750	.01667	.01591	.01520	.01455	.01394
102	14	.04348	.04045	.03770	.03521	.03295	.03089	.02901	.02730	.02573	.02430	.02299	.02178	.02068	.01966	.01872	.01785	.01705	.01630	.01561	.01497
102	15	.04569	.04256	.03971	.03712	.03477	.03262	.03067	.02888	.02725	.02575	.02438	.02312	.02196	.02089	.01990	.01899	.01815	.01737	.01664	.01597
102	16	.04790	.04465	.04169	.03901	.03656	.03433	.03229	.03043	.02873	.02716	.02573	.02441	.02319	.02207	.02104	.02008	.01920	.01838	.01761	.01691
102	17	.05010	.04674	.04368	.04089	.03835	.03603	.03391	.03197	.03019	.02855	.02705	.02567	.02440	.02323	.02214	.02114	.02021	.01935	.01855	.01780
102	18	.05234	.04885	.04568	.04279	.04015	.03773	.03552	.03350	.03165	.02994	.02837	.02693	.02560	.02437	.02323	.02218	.02120	.02030	.01945	.01867
102	19	.05464	.05104	.04775	.04475	.04200	.03950	.03720	.03509	.03315	.03137	.02973	.02822	.02683	.02554	.02435	.02324	.02222	.02127	.02038	.01956
102	20	.05706	.05332	.04992	.04680	.04396	.04135	.03895	.03676	.03474	.03288	.03117	.02959	.02813	.02678	.02553	.02437	.02329	.02229	.02136	.02050
102	21	.05959	.05573	.05220	.04897	.04601	.04330	.04081	.03852	.03642	.03448	.03269	.03103	.02951	.02809	.02678	.02557	.02444	.02339	.02241	.02150
102	22	.06224	.05824	.05459	.05124	.04817	.04535	.04276	.04038	.03818	.03615	.03429	.03256	.03096	.02948	.02810	.02683	.02564	.02454	.02351	.02255
102	23	.06502	.06089	.05711	.05364	.05045	.04752	.04482	.04234	.04005	.03794	.03599	.03418	.03251	.03095	.02951	.02818	.02693	.02577	.02469	.02368
102	24	.06796	.06369	.05978	.05618	.05287	.04983	.04702	.04444	.04205	.03985	.03781	.03592	.03417	.03254	.03103	.02963	.02832	.02710	.02597	.02491
102	25	.07108	.06666	.06261	.05888	.05545	.05229	.04938	.04669	.04420	.04190	.03977	.03779	.03596	.03426	.03268	.03120	.02983	.02855	.02736	.02624
102	26	.07437	.06981	.06561	.06175	.05820	.05491	.05188	.04908	.04649	.04409	.04187	.03981	.03789	.03611	.03445	.03290	.03146	.03012	.02886	.02768
102	27	.07786	.07315	.06881	.06482	.06113	.05772	.05458	.05166	.04896	.04646	.04414	.04199	.03998	.03812	.03638	.03476	.03324	.03183	.03051	.02927
102	28	.08153	.07667	.07219	.06805	.06423	.06070	.05743	.05440	.05159	.04898	.04656	.04431	.04221	.04026	.03844	.03674	.03515	.03366	.03227	.03097
102	29	.08540	.08038	.07575	.07147	.06751	.06384	.06045	.05730	.05438	.05166	.04913	.04678	.04459	.04255	.04064	.03886	.03719	.03563	.03417	.03280
102	30	.08944	.08427	.07949	.07506	.07096	.06716	.06364	.06036	.05732	.05449	.05186	.04940	.04712	.04498	.04298	.04111	.03937	.03773	.03619	.03475
102	31	.09368	.08835	.08341	.07883	.07459	.07065	.06700	.06360	.06043	.05749	.05474	.05218	.04979	.04755	.04546	.04351	.04168	.03996	.03835	.03683
102	32	.09812	.09262	.08752	.08280	.07841	.07433	.07054	.06701	.06372	.06065	.05779	.05512	.05263	.05029	.04810	.04605	.04413	.04233	.04064	.03904
102	33	.10278	.09711	.09186	.08697	.08244	.07821	.07428	.07062	.06720	.06402	.06104	.05825	.05565	.05321	.05092	.04877	.04676	.04487	.04309	.04142
102	34	.10765	.10182	.09640	.09137	.08668	.08231	.07823	.07443	.07089	.06757	.06447	.06157	.05885	.05630	.05391	.05167	.04956	.04757	.04571	.04395
102	35	.11278	.10678	.10120	.09600	.09115	.08664	.08242	.07848	.07480	.07135	.06812	.06510	.06227	.05961	.05711	.05476	.05256	.05048	.04852	.04667
102	36	.11815	.11198	.10623	.10087	.09587	.09120	.08683	.08275	.07893	.07535	.07200	.06885	.06590	.06312	.06051	.05806	.05575	.05357	.05152	.04958
102	37	.12377	.11743	.11151	.10599	.10083	.09600	.09149	.08726	.08330	.07958	.07610	.07282	.06975	.06686	.06413	.06157	.05915	.05687	.05472	.05269
102	38	.12967	.12316	.11707	.11139	.10607	.10108	.09642	.09204	.08794	.08408	.08046	.07706	.07386	.07084	.06800	.06532	.06280	.06041	.05816	.05603
102	39	.13586	.12917	.12292	.11706	.11158	.10644	.10162	.09710	.09285	.08885	.08509	.08156	.07822	.07508	.07212	.06933	.06669	.06420	.06184	.05961
102	40	.14235	.13549	.12907	.12305	.11740	.11211	.10713	.10245	.09805	.09391	.09002	.08634	.08288	.07961	.07653	.07362	.07086	.06825	.06579	.06345
102	41	.14917	.14214	.13555	.12936	.12355	.11809	.11296	.10813	.10358	.09930	.09526	.09145	.08785	.08445	.08124	.07821	.07533	.07261	.07003	.06759
102	42	.15632	.14912	.14236	.13601	.13004	.12442	.11913	.11414	.10944	.10501	.10083	.09688	.09314	.08961	.08627	.08311	.08012	.07728	.07458	.07203
102	43	.16381	.15644	.14951	.14299	.13686	.13108	.12563	.12049	.11564	.11106	.10673	.10264	.09876	.09510	.09163	.08834	.08522	.08226	.07945	.07678
102	44	.17163	.16409	.15700	.15032	.14402	.13808	.13247	.12718	.12217	.11744	.11297	.10873	.10472	.10092	.09732	.09390	.09065	.08757	.08464	.08185
102	45	.17976	.17206	.16480	.15796	.15150	.14540	.13963	.13418	.12903	.12415	.11953	.11515	.11100	.10706	.10332	.09977	.09639	.09318	.09013	.08723
102	46	.18821	.18035	.17293	.16593	.15931	.15305	.14713	.14153	.13622	.13119	.12642	.12190	.11760	.11352	.10965	.10596	.10246	.09912	.09595	.09292

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
102	47	.19695	.18894	.18136	.17420	.16743	.16101	.15493	.14918	.14372	.13854	.13362	.12895	.12451	.12030	.11628	.11246	.10883	.10536	.10206	.09891
102	48	.20601	.19785	.19012	.18280	.17587	.16930	.16307	.15716	.15155	.14622	.14116	.13634	.13176	.12741	.12326	.11930	.11553	.11194	.10851	.10523
102	49	.21539	.20707	.19920	.19173	.18464	.17792	.17154	.16548	.15972	.15425	.14904	.14408	.13935	.13485	.13057	.12648	.12257	.11885	.11529	.11189
102	50	.22510	.21664	.20862	.20100	.19377	.18690	.18037	.17416	.16826	.16263	.15728	.15218	.14731	.14267	.13824	.13402	.12998	.12612	.12244	.11891
102	51	.23513	.22653	.21837	.21061	.20324	.19623	.18955	.18320	.17715	.17138	.16588	.16064	.15563	.15085	.14629	.14192	.13775	.13377	.12995	.12629
102	52	.24545	.23673	.22843	.22054	.21303	.20587	.19906	.19256	.18637	.18046	.17482	.16943	.16429	.15937	.15467	.15017	.14587	.14175	.13780	.13402
102	53	.25607	.24722	.23880	.23077	.22313	.21584	.20889	.20225	.19592	.18987	.18409	.17857	.17329	.16823	.16339	.15876	.15433	.15007	.14600	.14209
102	54	.26697	.25801	.24946	.24131	.23354	.22612	.21903	.21226	.20580	.19961	.19370	.18804	.18262	.17743	.17246	.16770	.16313	.15875	.15454	.15050
102	55	.27816	.26909	.26043	.25216	.24426	.23672	.22951	.22261	.21601	.20970	.20365	.19786	.19231	.18699	.18188	.17699	.17229	.16778	.16345	.15928
102	56	.28964	.28046	.27170	.26332	.25531	.24764	.24031	.23329	.22657	.22012	.21395	.20803	.20235	.19690	.19167	.18664	.18182	.17718	.17272	.16843
102	57	.30139	.29213	.28326	.27478	.26666	.25889	.25144	.24430	.23745	.23089	.22459	.21855	.21274	.20717	.20181	.19666	.19171	.18694	.18236	.17794
102	58	.31339	.30404	.29509	.28651	.27829	.27041	.26285	.25560	.24864	.24196	.23554	.22938	.22345	.21775	.21227	.20700	.20192	.19703	.19233	.18779
102	59	.32559	.31617	.30713	.29846	.29015	.28217	.27451	.26716	.26009	.25329	.24676	.24048	.23444	.22862	.22302	.21763	.21243	.20743	.20260	.19794
102	60	.33799	.32850	.31939	.31064	.30224	.29417	.28642	.27896	.27179	.26489	.25825	.25186	.24570	.23977	.23406	.22855	.22324	.21811	.21317	.20839
102	61	.35059	.34105	.33188	.32306	.31458	.30643	.29859	.29104	.28377	.27677	.27003	.26353	.25727	.25123	.24541	.23978	.23436	.22912	.22406	.21917
102	62	.36345	.35386	.34463	.33576	.32721	.31899	.31106	.30343	.29608	.28898	.28215	.27555	.26918	.26304	.25711	.25138	.24585	.24050	.23533	.23033
102	63	.37656	.36694	.35767	.34874	.34014	.33185	.32385	.31615	.30871	.30153	.29461	.28792	.28146	.27522	.26919	.26336	.25772	.25227	.24699	.24189
102	64	.38991	.38026	.37096	.36199	.35334	.34499	.33694	.32916	.32165	.31440	.30739	.30062	.29407	.28774	.28162	.27569	.26996	.26440	.25903	.25382
102	65	.40347	.39381	.38449	.37550	.36681	.35842	.35031	.34248	.33491	.32759	.32051	.31366	.30703	.30061	.29440	.28839	.28256	.27692	.27145	.26614
102	66	.41729	.40763	.39830	.38929	.38057	.37215	.36400	.35612	.34850	.34112	.33398	.32706	.32036	.31387	.30758	.30148	.29557	.28984	.28428	.27888
102	67	.43138	.42174	.41241	.40339	.39467	.38622	.37805	.37013	.36247	.35504	.34784	.34087	.33411	.32755	.32119	.31502	.30903	.30322	.29758	.29210
102	68	.44571	.43610	.42679	.41778	.40905	.40060	.39241	.38447	.37677	.36931	.36207	.35505	.34824	.34162	.33520	.32897	.32291	.31703	.31131	.30575
102	69	.46023	.45066	.44139	.43240	.42369	.41524	.40704	.39909	.39137	.38389	.37662	.36956	.36270	.35604	.34957	.34327	.33716	.33121	.32543	.31981
102	70	.47488	.46536	.45613	.44718	.43849	.43006	.42187	.41392	.40619	.39869	.39140	.38431	.37742	.37073	.36421	.35787	.35171	.34571	.33987	.33419
102	71	.48958	.48014	.47097	.46206	.45341	.44500	.43683	.42889	.42117	.41366	.40636	.39926	.39235	.38562	.37907	.37270	.36649	.36045	.35456	.34882
102	72	.50432	.49495	.48585	.47700	.46839	.46003	.45189	.44397	.43626	.42876	.42146	.41435	.40742	.40068	.39411	.38771	.38147	.37539	.36946	.36368
102	73	.51905	.50977	.50075	.49197	.48342	.47511	.46701	.45912	.45144	.44395	.43666	.42956	.42263	.41588	.40929	.40287	.39661	.39050	.38454	.37872
102	74	.53382	.52465	.51572	.50702	.49855	.49029	.48224	.47440	.46675	.45930	.45203	.44494	.43802	.43127	.42468	.41825	.41198	.40585	.39987	.39402
102	75	.54867	.53962	.53079	.52219	.51380	.50562	.49764	.48985	.48225	.47484	.46760	.46054	.45364	.44690	.44032	.43390	.42762	.42148	.41549	.40963
102	76	.56363	.55471	.54600	.53751	.52922	.52112	.51322	.50550	.49797	.49061	.48342	.47639	.46953	.46282	.45626	.44985	.44358	.43745	.43146	.42559
102	77	.57868	.56990	.56133	.55295	.54477	.53678	.52897	.52134	.51388	.50659	.49946	.49249	.48567	.47900	.47248	.46609	.45985	.45373	.44775	.44189
102	78	.59376	.58514	.57671	.56847	.56042	.55255	.54484	.53731	.52994	.52273	.51567	.50877	.50201	.49539	.48891	.48257	.47636	.47027	.46431	.45847
102	79	.60878	.60033	.59206	.58397	.57605	.56831	.56073	.55330	.54603	.53892	.53195	.52512	.51843	.51188	.50546	.49917	.49300	.48696	.48104	.47523
102	80	.62361	.61534	.60724	.59931	.59154	.58393	.57648	.56918	.56202	.55501	.54813	.54140	.53479	.52832	.52197	.51574	.50963	.50364	.49776	.49199
102	81	.63816	.63007	.62215	.61438	.60677	.59931	.59199	.58482	.57779	.57089	.56412	.55748	.55097	.54457	.53830	.53215	.52611	.52018	.51435	.50864
102	82	.65237	.64447	.63673	.62914	.62169	.61438	.60721	.60017	.59326	.58648	.57983	.57330	.56688	.56059	.55440	.54833	.54236	.53650	.53074	.52508
102	83	.66623	.65853	.65098	.64356	.63628	.62913	.62211	.61522	.60845	.60180	.59526	.58884	.58254	.57634	.57025	.56427	.55838	.55260	.54691	.54132
102	84	.67982	.67233	.66497	.65773	.65063	.64364	.63678	.63004	.62341	.61690	.61049	.60420	.59801	.59192	.58593	.58005	.57426	.56856	.56296	.55745
102	85	.69318	.68589	.67873	.67168	.66476	.65795	.65126	.64467	.63820	.63183	.62556	.61940	.61333	.60737	.60149	.59571	.59003	.58443	.57892	.57349
102	86	.70617	.69909	.69214	.68529	.67855	.67192	.66540	.65898	.65266	.64645	.64033	.63430	.62837	.62253	.61677	.61111	.60553	.60004	.59463	.58930
102	87	.71865	.71179	.70503	.69838	.69183	.68538	.67904	.67278	.66663	.66056	.65459	.64871	.64291	.63720	.63157	.62603	.62057	.61518	.60988	.60465
102	88	.73060	.72395	.71739	.71094	.70458	.69831	.69214	.68605	.68006	.67415	.66833	.66259	.65693	.65136	.64586	.64044	.63510	.62983	.62463	.61951
102	89	.74200	.73556	.72920	.72294	.71677	.71068	.70469	.69877	.69294	.68719	.68152	.67593	.67041	.66497	.65961	.65431	.64909	.64394	.63886	.63384
102	90	.75282	.74658	.74042	.73435	.72837	.72246	.71663	.71089	.70522	.69963	.69411	.68866	.68329	.67799	.67275	.66759	.66249	.65746	.65249	.64759
102	91	.76291	.75686	.75090	.74501	.73920	.73347	.72781	.72222	.71671	.71127	.70590	.70060	.69536	.69019	.68509	.68005	.67508	.67016	.66531	.66052
102	92	.77214	.76628	.76049	.75477	.74913	.74356	.73805	.73262	.72726	.72196	.71673	.71156	.70646	.70142	.69644	.69152	.68666	.68186	.67712	.67243
102	93	.78057	.77488	.76925	.76370	.75821	.75279	.74743	.74214	.73692	.73176	.72666	.72162	.71664	.71172	.70686	.70205	.69730	.69261	.68797	.68338
102	94	.78834	.78281	.77733	.77193	.76659	.76131	.75609	.75094	.74585	.74081	.73584	.73092	.72606	.72125	.71650	.71181	.70716	.70257	.69803	.69354
102	95	.79560	.79021	.78489	.77962	.77442	.76928	.76420	.75918	.75421	.74930	.74444	.73964	.73489	.73020	.72555	.72096	.71642	.71193	.70749	.70310
102	96	.80231	.79707	.79189	.78676	.78169	.77668	.77172	.76682	.76197	.75718	.75244	.74775	.74311	.73852	.73398	.72949	.72504	.72065	.71630	.71200

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
102	97	.80848	.80337	.79831	.79331	.78837	.78347	.77864	.77385	.76911	.76443	.75979	.75520	.75067	.74618	.74173	.73734	.73299	.72868	.72442	.72020
102	98	.81423	.80924	.80431	.79943	.79460	.78982	.78509	.78041	.77578	.77120	.76667	.76218	.75774	.75334	.74899	.74468	.74042	.73620	.73202	.72789
102	99	.81974	.81488	.81007	.80530	.80059	.79592	.79130	.78673	.78220	.77772	.77329	.76890	.76455	.76025	.75599	.75177	.74760	.74346	.73937	.73531
102	100	.82504	.82029	.81559	.81094	.80634	.80178	.79727	.79280	.78838	.78400	.77966	.77537	.77111	.76690	.76273	.75860	.75451	.75046	.74645	.74248
102	101	.83017	.82554	.82096	.81642	.81192	.80747	.80306	.79870	.79438	.79010	.78586	.78166	.77750	.77338	.76930	.76525	.76125	.75728	.75335	.74946
102	102	.83515	.83063	.82616	.82173	.81735	.81300	.80870	.80444	.80021	.79603	.79188	.78778	.78371	.77968	.77569	.77173	.76781	.76393	.76008	.75627
103	0	.02954	.02775	.02615	.02472	.02344	.02230	.02126	.02033	.01949	.01873	.01804	.01742	.01685	.01632	.01585	.01541	.01501	.01463	.01429	.01397
103	1	.02269	.02084	.01919	.01772	.01640	.01522	.01416	.01320	.01234	.01157	.01086	.01022	.00965	.00912	.00864	.00820	.00779	.00743	.00709	.00677
103	2	.02340	.02148	.01976	.01822	.01685	.01561	.01450	.01350	.01260	.01179	.01105	.01038	.00977	.00921	.00871	.00825	.00782	.00743	.00708	.00675
103	3	.02438	.02238	.02059	.01899	.01755	.01626	.01510	.01405	.01311	.01225	.01148	.01077	.01013	.00955	.00902	.00853	.00808	.00767	.00729	.00694
103	4	.02553	.02345	.02158	.01991	.01841	.01706	.01585	.01475	.01376	.01286	.01205	.01131	.01063	.01002	.00946	.00894	.00847	.00804	.00764	.00727
103	5	.02681	.02465	.02271	.02097	.01940	.01799	.01672	.01557	.01453	.01359	.01274	.01196	.01125	.01060	.01001	.00946	.00896	.00850	.00808	.00769
103	6	.02821	.02596	.02394	.02212	.02049	.01902	.01769	.01649	.01540	.01441	.01351	.01269	.01194	.01126	.01063	.01006	.00953	.00905	.00860	.00819
103	7	.02972	.02738	.02528	.02339	.02169	.02015	.01876	.01750	.01636	.01532	.01438	.01351	.01273	.01201	.01135	.01074	.01019	.00967	.00920	.00876
103	8	.03134	.02891	.02672	.02475	.02298	.02137	.01992	.01860	.01740	.01631	.01532	.01442	.01359	.01283	.01214	.01150	.01091	.01037	.00987	.00941
103	9	.03308	.03056	.02828	.02623	.02438	.02271	.02119	.01981	.01856	.01742	.01638	.01543	.01456	.01376	.01303	.01236	.01174	.01116	.01063	.01015
103	10	.03496	.03234	.02998	.02784	.02592	.02417	.02258	.02114	.01983	.01864	.01754	.01655	.01563	.01479	.01402	.01331	.01266	.01206	.01150	.01098
103	11	.03696	.03424	.03179	.02957	.02756	.02574	.02408	.02258	.02121	.01996	.01881	.01776	.01681	.01592	.01511	.01437	.01368	.01304	.01245	.01191
103	12	.03908	.03626	.03371	.03141	.02931	.02741	.02569	.02412	.02268	.02137	.02017	.01908	.01807	.01714	.01629	.01551	.01478	.01411	.01349	.01291
103	13	.04127	.03835	.03571	.03331	.03113	.02915	.02735	.02571	.02422	.02285	.02159	.02044	.01938	.01841	.01752	.01669	.01593	.01522	.01457	.01396
103	14	.04349	.04047	.03772	.03523	.03297	.03091	.02903	.02732	.02575	.02432	.02301	.02180	.02070	.01968	.01874	.01787	.01707	.01633	.01564	.01500
103	15	.04571	.04258	.03973	.03714	.03479	.03265	.03069	.02891	.02727	.02578	.02440	.02314	.02198	.02091	.01993	.01902	.01817	.01739	.01667	.01600
103	16	.04792	.04467	.04172	.03903	.03659	.03436	.03232	.03046	.02875	.02719	.02575	.02444	.02322	.02210	.02107	.02011	.01923	.01841	.01764	.01694
103	17	.05013	.04676	.04370	.04092	.03837	.03605	.03393	.03199	.03021	.02858	.02708	.02570	.02443	.02326	.02217	.02117	.02024	.01938	.01858	.01783
103	18	.05236	.04888	.04571	.04281	.04017	.03776	.03555	.03353	.03167	.02997	.02840	.02696	.02563	.02440	.02326	.02221	.02123	.02033	.01949	.01870
103	19	.05467	.05106	.04778	.04478	.04203	.03952	.03723	.03512	.03318	.03140	.02976	.02825	.02686	.02557	.02438	.02328	.02225	.02130	.02042	.01960
103	20	.05708	.05335	.04995	.04683	.04398	.04138	.03898	.03679	.03477	.03291	.03120	.02962	.02816	.02681	.02556	.02440	.02333	.02233	.02140	.02053
103	21	.05962	.05576	.05223	.04900	.04604	.04333	.04084	.03855	.03645	.03451	.03272	.03107	.02954	.02813	.02682	.02560	.02447	.02342	.02245	.02154
103	22	.06227	.05827	.05462	.05127	.04820	.04538	.04279	.04041	.03821	.03619	.03432	.03259	.03099	.02951	.02814	.02686	.02568	.02458	.02355	.02259
103	23	.06505	.06092	.05714	.05367	.05048	.04755	.04486	.04237	.04009	.03797	.03602	.03421	.03254	.03099	.02955	.02821	.02697	.02581	.02473	.02372
103	24	.06799	.06372	.05981	.05621	.05290	.04986	.04706	.04447	.04209	.03988	.03784	.03595	.03420	.03258	.03107	.02967	.02836	.02714	.02601	.02494
103	25	.07111	.06670	.06264	.05891	.05548	.05232	.04941	.04672	.04423	.04193	.03981	.03783	.03600	.03430	.03272	.03124	.02987	.02859	.02740	.02628
103	26	.07440	.06984	.06565	.06179	.05823	.05495	.05192	.04912	.04653	.04413	.04191	.03985	.03793	.03615	.03449	.03294	.03150	.03016	.02890	.02773
103	27	.07789	.07318	.06885	.06485	.06116	.05776	.05461	.05170	.04900	.04650	.04418	.04203	.04002	.03816	.03642	.03480	.03329	.03187	.03055	.02931
103	28	.08157	.07671	.07222	.06809	.06427	.06073	.05746	.05444	.05163	.04902	.04660	.04435	.04225	.04030	.03848	.03678	.03519	.03371	.03232	.03102
103	29	.08543	.08042	.07579	.07151	.06755	.06388	.06049	.05734	.05442	.05170	.04918	.04682	.04463	.04259	.04069	.03890	.03724	.03568	.03422	.03285
103	30	.08948	.08431	.07953	.07510	.07100	.06720	.06368	.06041	.05737	.05454	.05190	.04945	.04716	.04503	.04303	.04116	.03942	.03778	.03624	.03480
103	31	.09372	.08839	.08345	.07887	.07463	.07070	.06704	.06364	.06048	.05753	.05479	.05223	.04984	.04760	.04551	.04356	.04173	.04001	.03840	.03688
103	32	.09816	.09266	.08757	.08284	.07845	.07438	.07058	.06705	.06377	.06070	.05784	.05517	.05268	.05034	.04816	.04611	.04419	.04238	.04069	.03910
103	33	.10282	.09716	.09190	.08702	.08248	.07826	.07433	.07067	.06725	.06407	.06109	.05830	.05570	.05326	.05097	.04883	.04682	.04493	.04315	.04148
103	34	.10770	.10187	.09645	.09141	.08672	.08236	.07828	.07449	.07094	.06762	.06452	.06162	.05891	.05636	.05397	.05172	.04962	.04763	.04577	.04401
103	35	.11283	.10683	.10125	.09605	.09121	.08669	.08247	.07853	.07485	.07141	.06818	.06516	.06233	.05967	.05717	.05482	.05262	.05054	.04858	.04674
103	36	.11820	.11203	.10628	.10092	.09592	.09125	.08689	.08281	.07899	.07541	.07206	.06891	.06596	.06318	.06058	.05812	.05581	.05364	.05159	.04965
103	37	.12382	.11748	.11157	.10605	.10089	.09606	.09155	.08732	.08336	.07965	.07616	.07289	.06981	.06692	.06420	.06164	.05922	.05694	.05479	.05276
103	38	.12973	.12322	.11713	.11145	.10613	.10115	.09648	.09211	.08800	.08415	.08053	.07713	.07393	.07091	.06807	.06540	.06287	.06049	.05823	.05611
103	39	.13592	.12923	.12298	.11713	.11165	.10651	.10169	.09716	.09291	.08892	.08516	.08163	.07830	.07516	.07220	.06940	.06677	.06427	.06192	.05969
103	40	.14241	.13556	.12914	.12312	.11747	.11217	.10720	.10252	.09813	.09399	.09009	.08642	.08296	.07969	.07661	.07370	.07094	.06834	.06587	.06353
103	41	.14924	.14221	.13562	.12944	.12363	.11817	.11304	.10821	.10366	.09938	.09534	.09153	.08793	.08454	.08133	.07829	.07542	.07270	.07012	.06768
103	42	.15639	.14920	.14244	.13609	.13011	.12450	.11921	.11422	.10953	.10509	.10091	.09696	.09323	.08970	.08636	.08320	.08021	.07737	.07468	.07212
103	43	.16388	.15652	.14959	.14308	.13694	.13116	.12571	.12058	.11573	.11115	.10682	.10273	.09886	.09520	.09173	.08844	.08532	.08236	.07955	.07688

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
103	44	.17171	.16418	.15709	.15041	.14411	.13817	.13257	.12727	.12227	.11754	.11307	.10884	.10483	.10103	.09742	.09401	.09076	.08768	.08475	.08196
103	45	.17985	.17215	.16490	.15806	.15160	.14550	.13974	.13429	.12914	.12426	.11964	.11526	.11111	.10717	.10343	.09988	.09651	.09330	.09025	.08735
103	46	.18831	.18045	.17304	.16603	.15942	.15316	.14724	.14164	.13633	.13131	.12654	.12202	.11772	.11365	.10977	.10609	.10259	.09925	.09608	.09305
103	47	.19706	.18905	.18148	.17432	.16754	.16113	.15506	.14930	.14384	.13867	.13375	.12908	.12465	.12043	.11642	.11260	.10897	.10551	.10221	.09906
103	48	.20613	.19797	.19024	.18293	.17600	.16943	.16321	.15730	.15169	.14636	.14130	.13649	.13191	.12755	.12341	.11945	.11569	.11209	.10867	.10539
103	49	.21552	.20721	.19933	.19187	.18479	.17807	.17169	.16563	.15987	.15440	.14919	.14423	.13951	.13502	.13073	.12664	.12274	.11902	.11546	.11206
103	50	.22524	.21678	.20876	.20115	.19392	.18706	.18053	.17433	.16842	.16280	.15745	.15235	.14749	.14285	.13842	.13420	.13017	.12631	.12262	.11910
103	51	.23528	.22669	.21853	.21078	.20341	.19640	.18973	.18338	.17733	.17156	.16607	.16082	.15582	.15105	.14648	.14212	.13796	.13397	.13015	.12650
103	52	.24562	.23690	.22861	.22072	.21321	.20606	.19925	.19276	.18656	.18066	.17502	.16964	.16450	.15958	.15488	.15039	.14609	.14197	.13802	.13424
103	53	.25626	.24741	.23899	.23097	.22333	.21604	.20909	.20246	.19613	.19009	.18431	.17879	.17351	.16846	.16363	.15900	.15457	.15032	.14624	.14234
103	54	.26717	.25821	.24967	.24153	.23376	.22634	.21926	.21250	.20603	.19985	.19394	.18829	.18287	.17769	.17272	.16796	.16339	.15901	.15481	.15078
103	55	.27838	.26931	.26066	.25240	.24451	.23696	.22976	.22286	.21627	.20996	.20392	.19813	.19258	.18727	.18217	.17727	.17258	.16807	.16374	.15958
103	56	.28988	.28071	.27195	.26358	.25557	.24791	.24058	.23357	.22685	.22041	.21424	.20832	.20265	.19720	.19198	.18695	.18213	.17750	.17304	.16875
103	57	.30166	.29240	.28354	.27506	.26695	.25918	.25174	.24460	.23776	.23120	.22491	.21887	.21307	.20750	.20214	.19700	.19205	.18729	.18271	.17830
103	58	.31368	.30434	.29539	.28682	.27860	.27073	.26318	.25593	.24898	.24230	.23589	.22973	.22381	.21811	.21264	.20737	.20230	.19741	.19271	.18818
103	59	.32591	.31649	.30746	.29880	.29049	.28252	.27487	.26752	.26045	.25367	.24714	.24086	.23483	.22902	.22342	.21803	.21284	.20784	.20302	.19837
103	60	.33833	.32884	.31974	.31100	.30261	.29455	.28680	.27935	.27219	.26529	.25866	.25227	.24612	.24020	.23449	.22899	.22368	.21856	.21362	.20885
103	61	.35096	.34142	.33226	.32345	.31498	.30684	.29900	.29146	.28420	.27721	.27047	.26398	.25772	.25169	.24587	.24026	.23484	.22960	.22455	.21967
103	62	.36385	.35427	.34505	.33618	.32764	.31943	.31151	.30389	.29654	.28945	.28262	.27603	.26967	.26354	.25761	.25189	.24636	.24102	.23586	.23087
103	63	.37699	.36738	.35812	.34920	.34060	.33232	.32434	.31664	.30921	.30204	.29512	.28844	.28199	.27575	.26973	.26391	.25828	.25283	.24756	.24246
103	64	.39037	.38073	.37144	.36248	.35384	.34550	.33746	.32969	.32219	.31495	.30795	.30118	.29464	.28832	.28220	.27628	.27056	.26501	.25964	.25444
103	65	.40397	.39432	.38501	.37603	.36735	.35897	.35087	.34305	.33549	.32818	.32110	.31426	.30764	.30124	.29504	.28903	.28321	.27757	.27211	.26681
103	66	.41783	.40818	.39886	.38986	.38116	.37275	.36461	.35674	.34913	.34176	.33462	.32772	.32103	.31454	.30826	.30217	.29627	.29055	.28499	.27961
103	67	.43196	.42233	.41302	.40401	.39530	.38687	.37870	.37080	.36314	.35573	.34854	.34158	.33483	.32828	.32193	.31577	.30979	.30398	.29835	.29288
103	68	.44634	.43674	.42745	.41845	.40974	.40130	.39312	.38519	.37751	.37006	.36283	.35582	.34901	.34241	.33600	.32977	.32373	.31785	.31215	.30660
103	69	.46091	.45136	.44210	.43313	.42443	.41599	.40781	.39987	.39217	.38469	.37743	.37039	.36354	.35689	.35043	.34415	.33805	.33211	.32634	.32072
103	70	.47562	.46612	.45691	.44797	.43929	.43088	.42270	.41476	.40705	.39956	.39229	.38521	.37834	.37165	.36515	.35882	.35267	.34668	.34085	.33518
103	71	.49038	.48096	.47180	.46291	.45427	.44588	.43773	.42980	.42210	.41461	.40732	.40023	.39333	.38662	.38009	.37372	.36753	.36150	.35562	.34990
103	72	.50518	.49583	.48675	.47792	.46933	.46098	.45286	.44495	.43726	.42978	.42249	.41540	.40849	.40176	.39520	.38882	.38259	.37652	.37060	.36484
103	73	.51998	.51072	.50172	.49296	.48443	.47613	.46805	.46018	.45252	.44505	.43778	.43069	.42378	.41704	.41047	.40407	.39782	.39172	.38578	.37997
103	74	.53482	.52567	.51676	.50808	.49963	.49139	.48337	.47554	.46792	.46048	.45323	.44615	.43925	.43252	.42595	.41954	.41328	.40716	.40119	.39536
103	75	.54975	.54072	.53192	.52333	.51497	.50681	.49885	.49108	.48350	.47611	.46889	.46185	.45497	.44825	.44169	.43528	.42902	.42290	.41692	.41107
103	76	.56479	.55589	.54721	.53874	.53047	.52240	.51452	.50683	.49932	.49198	.48481	.47781	.47096	.46427	.45773	.45134	.44509	.43898	.43300	.42715
103	77	.57993	.57118	.56263	.55428	.54613	.53816	.53038	.52277	.51534	.50807	.50096	.49401	.48722	.48057	.47406	.46770	.46147	.45538	.44941	.44357
103	78	.59511	.58652	.57812	.56991	.56189	.55404	.54637	.53886	.53151	.52433	.51730	.51042	.50368	.49709	.49063	.48431	.47812	.47205	.46611	.46029
103	79	.61024	.60182	.59359	.58553	.57764	.56993	.56237	.55498	.54774	.54065	.53370	.52690	.52024	.51371	.50732	.50105	.49491	.48889	.48298	.47720
103	80	.62519	.61695	.60889	.60099	.59326	.58568	.57826	.57099	.56386	.55688	.55003	.54332	.53675	.53030	.52397	.51777	.51169	.50572	.49986	.49412
103	81	.63986	.63181	.62393	.61620	.60862	.60119	.59391	.58677	.57977	.57290	.56616	.55956	.55307	.54671	.54047	.53434	.52832	.52242	.51662	.51093
103	82	.65420	.64635	.63864	.63109	.62368	.61641	.60927	.60227	.59540	.58865	.58203	.57553	.56915	.56288	.55673	.55068	.54475	.53891	.53318	.52755
103	83	.66820	.66054	.65303	.64566	.63842	.63131	.62433	.61747	.61074	.60412	.59763	.59124	.58497	.57881	.57275	.56680	.56094	.55519	.54954	.54398
103	84	.68193	.67449	.66717	.65998	.65292	.64598	.63916	.63246	.62587	.61940	.61303	.60677	.60062	.59457	.58862	.58276	.57701	.57134	.56577	.56029
103	85	.69544	.68820	.68109	.67410	.66722	.66046	.65381	.64727	.64084	.63451	.62829	.62216	.61614	.61021	.60437	.59863	.59298	.58742	.58194	.57655
103	86	.70860	.70157	.69467	.68787	.68119	.67461	.66814	.66176	.65549	.64932	.64324	.63726	.63137	.62557	.61986	.61424	.60870	.60324	.59787	.59257
103	87	.72124	.71444	.70774	.70114	.69465	.68826	.68196	.67576	.66965	.66364	.65771	.65188	.64613	.64046	.63488	.62938	.62395	.61861	.61335	.60815
103	88	.73337	.72677	.72028	.71389	.70758	.70138	.69526	.68923	.68329	.67743	.67166	.66597	.66037	.65484	.64939	.64401	.63871	.63349	.62833	.62325
103	89	.74495	.73857	.73228	.72608	.71997	.71395	.70801	.70215	.69638	.69068	.68507	.67953	.67407	.66868	.66336	.65812	.65294	.64784	.64280	.63783
103	90	.75595	.74978	.74369	.73769	.73177	.72593	.72016	.71448	.70887	.70334	.69788	.69249	.68717	.68192	.67674	.67163	.66658	.66160	.65668	.65183
103	91	.76622	.76025	.75435	.74854	.74280	.73713	.73154	.72602	.72058	.71520	.70989	.70465	.69947	.69436	.68931	.68433	.67941	.67455	.66975	.66501
103	92	.77562	.76983	.76412	.75848	.75291	.74741	.74198	.73662	.73132	.72609	.72093	.71583	.71079	.70581	.70089	.69603	.69123	.68648	.68179	.67716
103	93	.78421	.77860	.77306	.76758	.76217	.75683	.75155	.74633	.74118	.73609	.73106	.72608	.72117	.71631	.71152	.70677	.70208	.69745	.69287	.68834



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
103	94	.79214	.78669	.78131	.77598	.77072	.76553	.76039	.75531	.75029	.74533	.74043	.73558	.73079	.72605	.72137	.71674	.71216	.70763	.70315	.69872
103	95	.79955	.79425	.78902	.78384	.77873	.77367	.76867	.76372	.75884	.75400	.74922	.74449	.73982	.73519	.73062	.72610	.72162	.71720	.71282	.70849
103	96	.80641	.80127	.79617	.79114	.78616	.78123	.77636	.77154	.76678	.76206	.75740	.75278	.74822	.74371	.73924	.73482	.73044	.72612	.72183	.71760
103	97	.81272	.80771	.80275	.79784	.79299	.78818	.78343	.77873	.77408	.76948	.76493	.76042	.75596	.75155	.74718	.74285	.73858	.73434	.73015	.72600
103	98	.81860	.81372	.80888	.80410	.79936	.79468	.79004	.78545	.78091	.77641	.77196	.76756	.76320	.75888	.75461	.75038	.74619	.74204	.73794	.73387
103	99	.82425	.81949	.81478	.81012	.80550	.80093	.79640	.79193	.78749	.78310	.77875	.77445	.77019	.76596	.76179	.75765	.75355	.74949	.74547	.74149
103	100	.82968	.82504	.82045	.81590	.81140	.80694	.80252	.79815	.79382	.78953	.78529	.78108	.77692	.77279	.76870	.76465	.76064	.75667	.75274	.74884
103	101	.83494	.83042	.82595	.82152	.81713	.81278	.80847	.80421	.79998	.79579	.79165	.78754	.78347	.77944	.77544	.77148	.76756	.76367	.75982	.75601
103	102	.84005	.83565	.83129	.82697	.82269	.81846	.81426	.81009	.80597	.80188	.79784	.79382	.78985	.78591	.78200	.77814	.77430	.77050	.76673	.76300
103	103	.84510	.84082	.83658	.83237	.82820	.82407	.81998	.81592	.81190	.80792	.80397	.80005	.79617	.79233	.78851	.78473	.78099	.77727	.77359	.76994
104	0	.02962	.02783	.02623	.02480	.02353	.02238	.02135	.02042	.01959	.01883	.01814	.01751	.01694	.01642	.01595	.01551	.01511	.01474	.01440	.01408
104	1	.02271	.02086	.01921	.01773	.01641	.01523	.01417	.01322	.01236	.01158	.01088	.01024	.00966	.00913	.00865	.00821	.00781	.00744	.00710	.00679
104	2	.02341	.02149	.01977	.01823	.01686	.01562	.01451	.01351	.01261	.01180	.01106	.01039	.00978	.00923	.00872	.00826	.00783	.00744	.00709	.00676
104	3	.02439	.02239	.02060	.01900	.01756	.01627	.01511	.01406	.01312	.01226	.01149	.01078	.01014	.00956	.00902	.00854	.00809	.00768	.00730	.00695
104	4	.02554	.02345	.02159	.01992	.01842	.01707	.01586	.01476	.01377	.01287	.01206	.01132	.01064	.01003	.00947	.00895	.00848	.00804	.00764	.00728
104	5	.02682	.02465	.02271	.02097	.01941	.01800	.01673	.01558	.01454	.01360	.01274	.01196	.01125	.01061	.01001	.00947	.00897	.00851	.00809	.00770
104	6	.02822	.02596	.02394	.02213	.02050	.01903	.01770	.01649	.01540	.01441	.01352	.01270	.01195	.01127	.01064	.01007	.00954	.00906	.00861	.00819
104	7	.02973	.02739	.02529	.02339	.02169	.02015	.01876	.01750	.01636	.01533	.01438	.01352	.01273	.01201	.01135	.01075	.01019	.00968	.00921	.00877
104	8	.03134	.02891	.02673	.02476	.02298	.02137	.01992	.01860	.01741	.01632	.01533	.01442	.01360	.01284	.01214	.01151	.01092	.01038	.00988	.00941
104	9	.03309	.03056	.02829	.02624	.02439	.02271	.02120	.01982	.01856	.01742	.01638	.01543	.01456	.01377	.01303	.01236	.01174	.01117	.01064	.01015
104	10	.03497	.03235	.02998	.02785	.02592	.02417	.02259	.02115	.01984	.01864	.01755	.01655	.01564	.01480	.01403	.01332	.01267	.01207	.01151	.01099
104	11	.03697	.03425	.03180	.02958	.02757	.02575	.02409	.02259	.02122	.01996	.01882	.01777	.01681	.01593	.01512	.01438	.01369	.01305	.01246	.01192
104	12	.03909	.03627	.03372	.03142	.02933	.02743	.02570	.02413	.02269	.02139	.02019	.01909	.01808	.01716	.01631	.01552	.01479	.01412	.01350	.01293
104	13	.04129	.03837	.03572	.03332	.03115	.02917	.02737	.02573	.02423	.02286	.02161	.02046	.01940	.01843	.01753	.01671	.01595	.01524	.01459	.01398
104	14	.04351	.04048	.03774	.03525	.03299	.03093	.02905	.02734	.02577	.02434	.02303	.02183	.02072	.01970	.01876	.01789	.01709	.01635	.01566	.01502
104	15	.04573	.04260	.03975	.03716	.03481	.03267	.03071	.02893	.02730	.02580	.02443	.02317	.02201	.02094	.01995	.01904	.01820	.01742	.01670	.01602
104	16	.04794	.04469	.04174	.03906	.03661	.03438	.03235	.03048	.02878	.02722	.02578	.02446	.02325	.02213	.02110	.02014	.01926	.01844	.01767	.01697
104	17	.05015	.04679	.04373	.04094	.03840	.03608	.03396	.03202	.03024	.02861	.02711	.02573	.02446	.02329	.02220	.02120	.02027	.01941	.01861	.01787
104	18	.05239	.04890	.04573	.04284	.04020	.03779	.03558	.03356	.03170	.03000	.02843	.02699	.02566	.02443	.02329	.02224	.02127	.02036	.01952	.01874
104	19	.05470	.05109	.04780	.04480	.04206	.03955	.03726	.03515	.03321	.03143	.02980	.02829	.02689	.02561	.02441	.02331	.02229	.02134	.02045	.01963
104	20	.05711	.05338	.04997	.04686	.04401	.04141	.03901	.03682	.03480	.03294	.03123	.02965	.02819	.02684	.02560	.02444	.02336	.02237	.02144	.02057
104	21	.05965	.05579	.05226	.04903	.04607	.04336	.04087	.03859	.03648	.03454	.03275	.03110	.02958	.02816	.02685	.02564	.02451	.02346	.02248	.02157
104	22	.06230	.05830	.05465	.05130	.04823	.04541	.04282	.04044	.03825	.03622	.03435	.03263	.03103	.02955	.02818	.02690	.02572	.02461	.02359	.02263
104	23	.06508	.06095	.05717	.05370	.05051	.04758	.04489	.04241	.04012	.03801	.03606	.03425	.03258	.03103	.02959	.02825	.02701	.02585	.02477	.02376
104	24	.06802	.06375	.05984	.05624	.05293	.04989	.04709	.04451	.04212	.03992	.03788	.03599	.03424	.03262	.03111	.02970	.02840	.02718	.02605	.02498
104	25	.07114	.06673	.06267	.05895	.05552	.05236	.04944	.04676	.04427	.04197	.03984	.03787	.03604	.03434	.03275	.03128	.02991	.02863	.02744	.02632
104	26	.07443	.06987	.06568	.06182	.05826	.05498	.05195	.04916	.04657	.04417	.04195	.03988	.03797	.03619	.03453	.03298	.03154	.03020	.02894	.02777
104	27	.07793	.07322	.06888	.06489	.06120	.05780	.05465	.05174	.04904	.04654	.04422	.04206	.04006	.03820	.03646	.03484	.03333	.03192	.03059	.02936
104	28	.08160	.07674	.07226	.06812	.06430	.06077	.05750	.05447	.05167	.04906	.04664	.04439	.04229	.04034	.03852	.03682	.03524	.03375	.03237	.03106
104	29	.08547	.08045	.07582	.07154	.06759	.06392	.06053	.05738	.05446	.05174	.04922	.04687	.04468	.04264	.04073	.03895	.03729	.03573	.03427	.03290
104	30	.08952	.08435	.07956	.07514	.07104	.06724	.06372	.06045	.05741	.05458	.05195	.04950	.04721	.04507	.04308	.04121	.03946	.03783	.03629	.03486
104	31	.09376	.08843	.08349	.07892	.07468	.07074	.06708	.06369	.06052	.05758	.05484	.05228	.04989	.04765	.04556	.04361	.04178	.04006	.03845	.03694
104	32	.09820	.09270	.08761	.08288	.07850	.07442	.07063	.06710	.06382	.06075	.05789	.05522	.05273	.05039	.04821	.04616	.04424	.04244	.04075	.03916
104	33	.10286	.09720	.09195	.08707	.08253	.07831	.07438	.07072	.06730	.06412	.06114	.05836	.05575	.05331	.05103	.04889	.04687	.04498	.04321	.04154
104	34	.10774	.10191	.09650	.09146	.08677	.08241	.07834	.07454	.07099	.06768	.06458	.06168	.05896	.05641	.05403	.05178	.04968	.04769	.04583	.04407
104	35	.11287	.10688	.10130	.09610	.09126	.08674	.08253	.07859	.07491	.07146	.06824	.06522	.06239	.05973	.05723	.05489	.05268	.05060	.04865	.04680
104	36	.11825	.11208	.10633	.10098	.09598	.09131	.08694	.08286	.07905	.07547	.07212	.06897	.06602	.06325	.06064	.05819	.05588	.05370	.05165	.04972
104	37	.12387	.11754	.11162	.10610	.10094	.09612	.09161	.08738	.08342	.07971	.07623	.07295	.06988	.06699	.06427	.06170	.05929	.05701	.05486	.05283
104	38	.12978	.12327	.11719	.11151	.10619	.10121	.09654	.09217	.08807	.08421	.08060	.07719	.07399	.07098	.06814	.06547	.06294	.06056	.05831	.05618
104	39	.13597	.12929	.12304	.11719	.11171	.10657	.10175	.09723	.09298	.08899	.08523	.08170	.07837	.07523	.07227	.06948	.06684	.06435	.06199	.05977

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
104	40	.14248	.13562	.12920	.12318	.11754	.11224	.10727	.10259	.09820	.09406	.09017	.08650	.08303	.07977	.07669	.07378	.07102	.06842	.06595	.06362
104	41	.14930	.14228	.13569	.12951	.12370	.11824	.11311	.10828	.10374	.09946	.09542	.09161	.08802	.08462	.08141	.07838	.07551	.07279	.07021	.06777
104	42	.15647	.14927	.14251	.13616	.13019	.12457	.11929	.11430	.10961	.10518	.10100	.09705	.09332	.08979	.08645	.08329	.08030	.07746	.07477	.07222
104	43	.16396	.15660	.14967	.14316	.13702	.13125	.12580	.12066	.11582	.11124	.10691	.10282	.09896	.09529	.09182	.08854	.08542	.08246	.07965	.07699
104	44	.17179	.16426	.15718	.15050	.14420	.13826	.13266	.12737	.12237	.11764	.11317	.10894	.10493	.10113	.09753	.09411	.09087	.08779	.08486	.08208
104	45	.17994	.17225	.16499	.15815	.15170	.14560	.13984	.13439	.12924	.12437	.11975	.11537	.11122	.10729	.10355	.10000	.09663	.09342	.09037	.08747
104	46	.18841	.18055	.17314	.16614	.15953	.15327	.14735	.14175	.13645	.13142	.12666	.12214	.11785	.11377	.10990	.10622	.10272	.09938	.09621	.09319
104	47	.19717	.18916	.18159	.17443	.16766	.16125	.15518	.14943	.14397	.13879	.13388	.12922	.12478	.12057	.11656	.11274	.10911	.10565	.10235	.09920
104	48	.20625	.19809	.19037	.18305	.17613	.16956	.16334	.15743	.15183	.14650	.14144	.13663	.13206	.12770	.12356	.11961	.11584	.11225	.10882	.10555
104	49	.21565	.20734	.19946	.19200	.18493	.17821	.17183	.16578	.16002	.15455	.14935	.14439	.13967	.13518	.13089	.12681	.12291	.11919	.11563	.11224
104	50	.22538	.21693	.20891	.20130	.19408	.18721	.18069	.17449	.16859	.16297	.15762	.15252	.14766	.14303	.13860	.13438	.13035	.12650	.12281	.11929
104	51	.23544	.22685	.21869	.21094	.20358	.19657	.18990	.18355	.17751	.17175	.16625	.16101	.15601	.15124	.14668	.14232	.13816	.13417	.13036	.12671
104	52	.24579	.23707	.22878	.22090	.21339	.20625	.19944	.19295	.18676	.18086	.17522	.16984	.16471	.15979	.15510	.15061	.14631	.14219	.13825	.13447
104	53	.25644	.24760	.23918	.23117	.22353	.21625	.20930	.20268	.19635	.19031	.18454	.17902	.17374	.16870	.16386	.15924	.15481	.15056	.14649	.14259
104	54	.26738	.25842	.24988	.24174	.23398	.22656	.21949	.21273	.20627	.20009	.19419	.18853	.18312	.17794	.17298	.16822	.16366	.15928	.15508	.15105
104	55	.27860	.26954	.26089	.25263	.24474	.23721	.23001	.22312	.21653	.21022	.20418	.19840	.19286	.18754	.18245	.17756	.17287	.16836	.16404	.15988
104	56	.29012	.28096	.27220	.26383	.25583	.24818	.24086	.23384	.22713	.22070	.21453	.20862	.20295	.19751	.19228	.18727	.18245	.17782	.17336	.16908
104	57	.30192	.29267	.28381	.27534	.26724	.25947	.25203	.24490	.23807	.23152	.22523	.21919	.21340	.20783	.20248	.19734	.19239	.18764	.18306	.17866
104	58	.31397	.30463	.29569	.28712	.27891	.27105	.26350	.25626	.24931	.24264	.23623	.23008	.22416	.21847	.21300	.20774	.20267	.19780	.19310	.18857
104	59	.32622	.31681	.30778	.29913	.29083	.28287	.27522	.26787	.26082	.25404	.24752	.24125	.23521	.22941	.22382	.21844	.21325	.20825	.20344	.19879
104	60	.33867	.32919	.32010	.31137	.30298	.29492	.28718	.27974	.27258	.26570	.25907	.25269	.24654	.24063	.23492	.22942	.22412	.21901	.21407	.20931
104	61	.35133	.34180	.33264	.32384	.31538	.30724	.29941	.29188	.28463	.27764	.27091	.26443	.25818	.25215	.24634	.24073	.23532	.23009	.22504	.22016
104	62	.36425	.35467	.34546	.33660	.32807	.31986	.31196	.30434	.29700	.28992	.28310	.27652	.27017	.26404	.25812	.25240	.24688	.24155	.23639	.23140
104	63	.37742	.36781	.35856	.34965	.34107	.33279	.32482	.31713	.30971	.30255	.29563	.28896	.28252	.27629	.27027	.26446	.25883	.25340	.24813	.24304
104	64	.39083	.38120	.37192	.36297	.35434	.34601	.33798	.33022	.32273	.31549	.30850	.30175	.29521	.28890	.28279	.27688	.27116	.26562	.26026	.25507
104	65	.40447	.39483	.38553	.37656	.36789	.35952	.35143	.34362	.33607	.32876	.32170	.31487	.30826	.30186	.29567	.28967	.28386	.27823	.27277	.26748
104	66	.41836	.40873	.39942	.39043	.38174	.37334	.36521	.35736	.34975	.34239	.33527	.32837	.32169	.31522	.30895	.30287	.29697	.29126	.28571	.28033
104	67	.43254	.42292	.41363	.40463	.39593	.38751	.37936	.37146	.36382	.35642	.34924	.34229	.33554	.32901	.32267	.31652	.31055	.30475	.29913	.29367
104	68	.44697	.43738	.42810	.41912	.41042	.40199	.39383	.38591	.37824	.37080	.36358	.35658	.34979	.34320	.33680	.33059	.32455	.31869	.31299	.30745
104	69	.46159	.45206	.44281	.43385	.42517	.41675	.40858	.40065	.39296	.38550	.37826	.37122	.36439	.35775	.35130	.34503	.33894	.33301	.32725	.32165
104	70	.47635	.46687	.45768	.44875	.44010	.43169	.42353	.41561	.40792	.40044	.39318	.38612	.37925	.37258	.36609	.35978	.35364	.34766	.34184	.33618
104	71	.49118	.48177	.47264	.46376	.45514	.44677	.43863	.43072	.42303	.41555	.40828	.40121	.39433	.38763	.38111	.37476	.36858	.36256	.35669	.35098
104	72	.50604	.49671	.48765	.47884	.47027	.46194	.45383	.44594	.43827	.43080	.42353	.41645	.40956	.40285	.39631	.38993	.38372	.37767	.37176	.36601
104	73	.52090	.51167	.50269	.49395	.48544	.47716	.46910	.46125	.45360	.44615	.43890	.43182	.42493	.41821	.41166	.40527	.39904	.39296	.38702	.38123
104	74	.53582	.52669	.51780	.50915	.50072	.49250	.48449	.47669	.46908	.46167	.45443	.44738	.44049	.43378	.42723	.42083	.41458	.40849	.40254	.39672
104	75	.55082	.54182	.53304	.52448	.51614	.50800	.50006	.49232	.48476	.47739	.47019	.46316	.45630	.44960	.44306	.43667	.43043	.42433	.41836	.41254
104	76	.56595	.55708	.54842	.53998	.53173	.52369	.51583	.50816	.50067	.49336	.48621	.47923	.47240	.46573	.45921	.45284	.44661	.44052	.43455	.42872
104	77	.58118	.57246	.56394	.55562	.54749	.53955	.53180	.52421	.51680	.50956	.50247	.49555	.48877	.48215	.47566	.46932	.46312	.45704	.45110	.44527
104	78	.59647	.58791	.57954	.57136	.56336	.55555	.54790	.54042	.53310	.52594	.51893	.51208	.50537	.49880	.49236	.48607	.47990	.47385	.46794	.46214
104	79	.61171	.60332	.59512	.58709	.57924	.57155	.56403	.55666	.54945	.54239	.53548	.52870	.52207	.51557	.50920	.50295	.49683	.49084	.48496	.47919
104	80	.62678	.61858	.61055	.60269	.59498	.58744	.58005	.57281	.56572	.55877	.55195	.54527	.53872	.53230	.52600	.51983	.51377	.50783	.50200	.49628
104	81	.64158	.63357	.62572	.61803	.61049	.60310	.59585	.58874	.58178	.57494	.56824	.56166	.55521	.54887	.54266	.53656	.53058	.52470	.51893	.51327
104	82	.65605	.64823	.64057	.63306	.62569	.61845	.61136	.60439	.59756	.59085	.58426	.57780	.57145	.56522	.55909	.55308	.54717	.54137	.53567	.53007
104	83	.67018	.66258	.65511	.64778	.64058	.63351	.62657	.61976	.61306	.60649	.60003	.59368	.58744	.58132	.57529	.56937	.56356	.55784	.55221	.54668
104	84	.68407	.67667	.66940	.66226	.65524	.64835	.64157	.63491	.62837	.62193	.61561	.60939	.60328	.59726	.59135	.58553	.57981	.57418	.56865	.56320
104	85	.69773	.69055	.68349	.67654	.66972	.66300	.65640	.64991	.64352	.63724	.63106	.62498	.61899	.61311	.60731	.60161	.59599	.59047	.58503	.57967
104	86	.71106	.70409	.69724	.69050	.68387	.67734	.67092	.66460	.65838	.65225	.64622	.64029	.63444	.62869	.62302	.61744	.61194	.60652	.60119	.59593
104	87	.72388	.71714	.71050	.70396	.69752	.69119	.68494	.67880	.67274	.66678	.66091	.65512	.64942	.64380	.63826	.63281	.62743	.62213	.61691	.61176
104	88	.73619	.72966	.72323	.71690	.71066	.70451	.69845	.69248	.68659	.68079	.67508	.66944	.66388	.65841	.65301	.64768	.64243	.63725	.63214	.62710
104	89	.74795	.74164	.73542	.72929	.72325	.71729	.71141	.70562	.69990	.69427	.68871	.68323	.67782	.67249	.66722	.66203	.65691	.65185	.64687	.64194

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
104	90	.75915	.75305	.74704	.74110	.73525	.72948	.72379	.71817	.71262	.70715	.70175	.69643	.69117	.68598	.68085	.67580	.67081	.66588	.66101	.65621
104	91	.76961	.76372	.75790	.75216	.74649	.74090	.73538	.72993	.72455	.71924	.71400	.70882	.70371	.69866	.69368	.68875	.68389	.67909	.67434	.66966
104	92	.77920	.77349	.76786	.76230	.75681	.75139	.74603	.74074	.73552	.73036	.72527	.72023	.71526	.71034	.70549	.70069	.69595	.69127	.68664	.68207
104	93	.78797	.78244	.77698	.77159	.76626	.76100	.75580	.75066	.74558	.74057	.73561	.73071	.72586	.72108	.71635	.71167	.70705	.70248	.69796	.69349
104	94	.79606	.79070	.78541	.78017	.77500	.76988	.76483	.75983	.75490	.75001	.74519	.74041	.73570	.73103	.72642	.72186	.71734	.71288	.70847	.70411
104	95	.80363	.79843	.79329	.78821	.78318	.77821	.77330	.76844	.76363	.75888	.75418	.74953	.74493	.74039	.73589	.73144	.72703	.72268	.71837	.71410
104	96	.81066	.80561	.80061	.79567	.79079	.78595	.78117	.77644	.77176	.76713	.76255	.75802	.75354	.74910	.74471	.74037	.73607	.73182	.72760	.72344
104	97	.81711	.81220	.80735	.80254	.79778	.79308	.78842	.78381	.77925	.77473	.77027	.76585	.76147	.75714	.75285	.74861	.74441	.74025	.73613	.73205
104	98	.82314	.81836	.81363	.80895	.80432	.79973	.79519	.79070	.78625	.78184	.77748	.77317	.76889	.76466	.76047	.75632	.75222	.74815	.74412	.74013
104	99	.82894	.82429	.81968	.81513	.81061	.80614	.80172	.79734	.79300	.78871	.78445	.78024	.77606	.77193	.76784	.76379	.75977	.75579	.75185	.74795
104	100	.83450	.82998	.82550	.82106	.81667	.81231	.80800	.80373	.79950	.79531	.79116	.78705	.78298	.77894	.77494	.77098	.76706	.76317	.75932	.75550
104	101	.83991	.83551	.83115	.82683	.82255	.81831	.81412	.80995	.80583	.80175	.79770	.79369	.78971	.78577	.78187	.77800	.77417	.77037	.76661	.76287
104	102	.84516	.84088	.83664	.83244	.82828	.82415	.82006	.81601	.81199	.80801	.80406	.80015	.79628	.79243	.78862	.78485	.78111	.77739	.77372	.77007
104	103	.85035	.84619	.84207	.83799	.83394	.82992	.82594	.82200	.81809	.81421	.81037	.80656	.80278	.79903	.79532	.79163	.78798	.78436	.78077	.77721
104	104	.85579	.85176	.84777	.84381	.83988	.83599	.83213	.82830	.82450	.82074	.81700	.81330	.80963	.80598	.80237	.79879	.79523	.79171	.78821	.78475
105	0	.02969	.02790	.02631	.02489	.02361	.02247	.02144	.02051	.01967	.01892	.01823	.01761	.01704	.01652	.01604	.01561	.01521	.01484	.01450	.01419
105	1	.02272	.02087	.01922	.01774	.01643	.01525	.01418	.01323	.01237	.01159	.01089	.01025	.00967	.00915	.00867	.00823	.00783	.00746	.00712	.00681
105	2	.02342	.02149	.01978	.01824	.01687	.01563	.01452	.01352	.01262	.01181	.01107	.01040	.00979	.00924	.00873	.00827	.00784	.00746	.00710	.00677
105	3	.02440	.02239	.02061	.01900	.01757	.01628	.01512	.01407	.01313	.01227	.01150	.01079	.01015	.00957	.00903	.00855	.00810	.00769	.00731	.00696
105	4	.02554	.02346	.02160	.01993	.01843	.01708	.01586	.01477	.01378	.01288	.01207	.01132	.01065	.01004	.00947	.00896	.00849	.00805	.00765	.00728
105	5	.02683	.02466	.02272	.02098	.01942	.01801	.01674	.01559	.01455	.01361	.01275	.01197	.01126	.01061	.01002	.00948	.00898	.00852	.00810	.00771
105	6	.02822	.02597	.02395	.02214	.02050	.01903	.01770	.01650	.01541	.01442	.01352	.01270	.01196	.01127	.01065	.01007	.00955	.00906	.00861	.00820
105	7	.02973	.02739	.02529	.02340	.02170	.02016	.01877	.01751	.01637	.01533	.01439	.01353	.01274	.01202	.01136	.01076	.01020	.00969	.00921	.00878
105	8	.03135	.02892	.02673	.02476	.02299	.02138	.01993	.01861	.01741	.01633	.01533	.01443	.01360	.01285	.01215	.01151	.01092	.01038	.00988	.00942
105	9	.03309	.03057	.02829	.02624	.02439	.02272	.02120	.01982	.01857	.01743	.01639	.01544	.01457	.01377	.01304	.01237	.01175	.01118	.01065	.01016
105	10	.03497	.03235	.02999	.02786	.02593	.02418	.02260	.02116	.01984	.01865	.01756	.01656	.01565	.01481	.01404	.01333	.01268	.01207	.01151	.01100
105	11	.03698	.03426	.03180	.02959	.02758	.02576	.02410	.02260	.02122	.01997	.01883	.01778	.01682	.01594	.01513	.01439	.01370	.01306	.01247	.01193
105	12	.03910	.03628	.03373	.03143	.02934	.02744	.02571	.02414	.02271	.02140	.02020	.01910	.01809	.01717	.01632	.01553	.01481	.01414	.01352	.01294
105	13	.04130	.03838	.03573	.03334	.03116	.02918	.02739	.02574	.02425	.02288	.02162	.02047	.01942	.01845	.01755	.01673	.01596	.01526	.01460	.01400
105	14	.04353	.04050	.03776	.03527	.03300	.03094	.02907	.02736	.02579	.02436	.02305	.02185	.02074	.01972	.01878	.01791	.01711	.01637	.01568	.01504
105	15	.04575	.04262	.03977	.03719	.03483	.03269	.03074	.02895	.02732	.02582	.02445	.02319	.02203	.02096	.01998	.01907	.01823	.01745	.01672	.01605
105	16	.04796	.04471	.04176	.03908	.03663	.03441	.03237	.03051	.02880	.02724	.02581	.02449	.02328	.02216	.02112	.02017	.01928	.01846	.01770	.01700
105	17	.05018	.04681	.04375	.04097	.03843	.03611	.03399	.03205	.03027	.02864	.02714	.02576	.02449	.02332	.02223	.02123	.02030	.01944	.01864	.01790
105	18	.05241	.04893	.04576	.04287	.04023	.03782	.03561	.03359	.03173	.03003	.02846	.02702	.02569	.02446	.02333	.02227	.02130	.02040	.01956	.01877
105	19	.05472	.05112	.04783	.04483	.04209	.03958	.03728	.03518	.03324	.03146	.02983	.02832	.02692	.02564	.02445	.02334	.02232	.02137	.02049	.01967
105	20	.05714	.05341	.05000	.04689	.04404	.04144	.03904	.03685	.03483	.03297	.03126	.02968	.02823	.02688	.02563	.02447	.02340	.02240	.02147	.02061
105	21	.05967	.05581	.05229	.04906	.04610	.04339	.04090	.03862	.03651	.03457	.03279	.03114	.02961	.02820	.02689	.02567	.02455	.02350	.02252	.02161
105	22	.06232	.05833	.05468	.05133	.04826	.04544	.04285	.04047	.03828	.03625	.03439	.03266	.03106	.02958	.02821	.02694	.02575	.02465	.02362	.02267
105	23	.06511	.06098	.05720	.05373	.05054	.04761	.04492	.04244	.04015	.03804	.03609	.03428	.03261	.03106	.02962	.02829	.02704	.02589	.02481	.02380
105	24	.06805	.06378	.05987	.05627	.05297	.04992	.04712	.04454	.04216	.03995	.03791	.03603	.03428	.03265	.03114	.02974	.02844	.02722	.02608	.02502
105	25	.07117	.06676	.06270	.05898	.05555	.05239	.04948	.04679	.04430	.04201	.03988	.03790	.03607	.03437	.03279	.03132	.02995	.02867	.02748	.02636
105	26	.07446	.06990	.06571	.06185	.05830	.05502	.05199	.04919	.04660	.04420	.04198	.03992	.03801	.03622	.03457	.03302	.03158	.03024	.02898	.02781
105	27	.07796	.07325	.06892	.06492	.06123	.05783	.05468	.05177	.04908	.04658	.04426	.04210	.04010	.03824	.03650	.03488	.03337	.03196	.03064	.02940
105	28	.08163	.07677	.07229	.06816	.06434	.06081	.05754	.05451	.05171	.04910	.04668	.04443	.04234	.04038	.03857	.03687	.03528	.03380	.03241	.03111
105	29	.08550	.08049	.07586	.07158	.06762	.06396	.06057	.05742	.05450	.05179	.04926	.04691	.04472	.04268	.04078	.03900	.03733	.03577	.03431	.03295
105	30	.08956	.08438	.07960	.07518	.07108	.06729	.06376	.06049	.05745	.05463	.05199	.04954	.04725	.04512	.04312	.04126	.03951	.03788	.03634	.03491
105	31	.09380	.08846	.08353	.07896	.07472	.07078	.06713	.06373	.06057	.05763	.05488	.05232	.04993	.04770	.04561	.04366	.04183	.04011	.03850	.03699
105	32	.09824	.09274	.08765	.08293	.07854	.07447	.07068	.06715	.06386	.06080	.05794	.05527	.05278	.05044	.04826	.04621	.04429	.04249	.04080	.03921
105	33	.10290	.09724	.09199	.08711	.08258	.07836	.07443	.07077	.06735	.06417	.06119	.05841	.05581	.05337	.05108	.04894	.04693	.04504	.04326	.04159
105	34	.10779	.10196	.09655	.09151	.08682	.08246	.07839	.07459	.07104	.06773	.06463	.06173	.05902	.05647	.05408	.05184	.04973	.04775	.04589	.04414

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
105	35	.11292	.10693	.10135	.09615	.09131	.08679	.08258	.07864	.07496	.07152	.06830	.06528	.06244	.05979	.05729	.05495	.05274	.05067	.04871	.04687
105	36	.11829	.11213	.10638	.10103	.09603	.09136	.08700	.08292	.07910	.07553	.07218	.06903	.06608	.06331	.06070	.05825	.05594	.05377	.05172	.04978
105	37	.12393	.11759	.11168	.10616	.10100	.09618	.09167	.08744	.08348	.07977	.07629	.07302	.06994	.06705	.06433	.06177	.05936	.05708	.05493	.05290
105	38	.12984	.12333	.11725	.11156	.10624	.10127	.09660	.09223	.08813	.08428	.08066	.07726	.07406	.07105	.06821	.06554	.06301	.06063	.05838	.05625
105	39	.13603	.12935	.12310	.11725	.11177	.10663	.10182	.09730	.09305	.08906	.08530	.08177	.07844	.07530	.07235	.06955	.06692	.06443	.06207	.05984
105	40	.14254	.13568	.12926	.12325	.11760	.11231	.10734	.10266	.09827	.09413	.09024	.08657	.08311	.07985	.07676	.07385	.07110	.06850	.06603	.06370
105	41	.14937	.14234	.13576	.12957	.12377	.11831	.11318	.10836	.10381	.09953	.09550	.09169	.08810	.08470	.08149	.07846	.07559	.07287	.07030	.06785
105	42	.15653	.14934	.14258	.13624	.13027	.12465	.11936	.11438	.10969	.10526	.10108	.09714	.09341	.08988	.08654	.08338	.08039	.07756	.07487	.07231
105	43	.16404	.15667	.14975	.14324	.13711	.13133	.12588	.12075	.11590	.11133	.10700	.10292	.09905	.09539	.09192	.08863	.08552	.08256	.07975	.07709
105	44	.17188	.16435	.15726	.15058	.14429	.13835	.13275	.12746	.12246	.11774	.11327	.10904	.10503	.10123	.09763	.09422	.09098	.08790	.08497	.08219
105	45	.18003	.17234	.16509	.15825	.15179	.14570	.13994	.13450	.12935	.12447	.11985	.11548	.11133	.10740	.10366	.10012	.09675	.09354	.09049	.08759
105	46	.18850	.18065	.17324	.16624	.15963	.15338	.14746	.14186	.13656	.13154	.12678	.12226	.11797	.11389	.11002	.10634	.10284	.09951	.09634	.09332
105	47	.19727	.18927	.18170	.17454	.16778	.16137	.15530	.14955	.14409	.13892	.13401	.12935	.12491	.12070	.11669	.11288	.10925	.10579	.10249	.09935
105	48	.20636	.19821	.19049	.18318	.17625	.16969	.16347	.15756	.15196	.14664	.14158	.13677	.13220	.12785	.12370	.11975	.11599	.11240	.10898	.10571
105	49	.21577	.20746	.19959	.19214	.18506	.17835	.17198	.16592	.16017	.15470	.14950	.14454	.13983	.13534	.13105	.12697	.12307	.11935	.11580	.11241
105	50	.22551	.21707	.20905	.20145	.19423	.18737	.18085	.17464	.16875	.16313	.15778	.15269	.14783	.14320	.13878	.13456	.13053	.12668	.12300	.11948
105	51	.23559	.22700	.21885	.21110	.20374	.19674	.19007	.18373	.17768	.17192	.16643	.16120	.15620	.15143	.14687	.14252	.13835	.13437	.13056	.12692
105	52	.24595	.23724	.22896	.22107	.21357	.20643	.19962	.19314	.18695	.18105	.17542	.17005	.16491	.16000	.15531	.15082	.14652	.14241	.13847	.13470
105	53	.25662	.24778	.23937	.23136	.22372	.21645	.20950	.20288	.19656	.19052	.18475	.17924	.17397	.16892	.16409	.15947	.15504	.15080	.14673	.14283
105	54	.26757	.25862	.25009	.24195	.23419	.22678	.21971	.21295	.20650	.20032	.19442	.18877	.18337	.17819	.17323	.16847	.16391	.15954	.15534	.15132
105	55	.27882	.26976	.26111	.25286	.24498	.23745	.23025	.22336	.21678	.21048	.20444	.19866	.19312	.18781	.18272	.17784	.17315	.16865	.16432	.16017
105	56	.29036	.28120	.27245	.26408	.25609	.24844	.24112	.23411	.22740	.22098	.21481	.20891	.20324	.19780	.19258	.18757	.18276	.17813	.17368	.16940
105	57	.30218	.29293	.28408	.27562	.26751	.25976	.25232	.24520	.23837	.23182	.22554	.21951	.21372	.20815	.20281	.19767	.19273	.18798	.18341	.17901
105	58	.31425	.30491	.29598	.28742	.27922	.27136	.26382	.25658	.24964	.24297	.23657	.23042	.22451	.21883	.21336	.20810	.20304	.19817	.19348	.18895
105	59	.32652	.31712	.30810	.29946	.29116	.28320	.27556	.26822	.26117	.25440	.24789	.24162	.23559	.22979	.22421	.21883	.21365	.20866	.20385	.19921
105	60	.33899	.32953	.32044	.31172	.30334	.29529	.28756	.28012	.27297	.26609	.25947	.25309	.24696	.24104	.23535	.22985	.22456	.21945	.21452	.20976
105	61	.35168	.34216	.33301	.32422	.31577	.30764	.29982	.29229	.28505	.27807	.27135	.26487	.25862	.25260	.24680	.24119	.23579	.23057	.22552	.22065
105	62	.36463	.35506	.34586	.33701	.32849	.32029	.31239	.30478	.29745	.29038	.28357	.27699	.27065	.26452	.25861	.25291	.24739	.24206	.23691	.23193
105	63	.37783	.36824	.35900	.35010	.34152	.33326	.32529	.31760	.31019	.30304	.29614	.28947	.28304	.27682	.27081	.26500	.25938	.25395	.24870	.24361
105	64	.39128	.38166	.37239	.36345	.35483	.34651	.33848	.33074	.32325	.31603	.30905	.30230	.29577	.28947	.28337	.27746	.27175	.26622	.26087	.25568
105	65	.40495	.39532	.38604	.37707	.36841	.36006	.35198	.34418	.33663	.32934	.32229	.31547	.30887	.30248	.29629	.29030	.28450	.27888	.27343	.26815
105	66	.41888	.40926	.39997	.39099	.38231	.37392	.36580	.35796	.35036	.34301	.33590	.32901	.32234	.31588	.30962	.30355	.29766	.29195	.28642	.28105
105	67	.43310	.42350	.41421	.40523	.39654	.38814	.38000	.37211	.36448	.35709	.34992	.34298	.33625	.32972	.32339	.31725	.31129	.30551	.29989	.29444
105	68	.44758	.43801	.42874	.41977	.41109	.40267	.39452	.38662	.37896	.37153	.36433	.35734	.35056	.34398	.33759	.33138	.32536	.31951	.31382	.30829
105	69	.46226	.45273	.44351	.43456	.42589	.41748	.40933	.40142	.39374	.38629	.37906	.37204	.36522	.35859	.35215	.34590	.33982	.33390	.32815	.32256
105	70	.47707	.46761	.45843	.44952	.44088	.43249	.42435	.41644	.40876	.40130	.39405	.38701	.38016	.37350	.36702	.36072	.35459	.34863	.34282	.33717
105	71	.49196	.48257	.47345	.46460	.45599	.44764	.43952	.43162	.42395	.41649	.40923	.40217	.39530	.38862	.38211	.37578	.36961	.36360	.35775	.35205
105	72	.50688	.49758	.48853	.47974	.47119	.46287	.45478	.44692	.43926	.43181	.42456	.41749	.41062	.40392	.39739	.39103	.38484	.37880	.37291	.36716
105	73	.52181	.51260	.50364	.49492	.48643	.47817	.47013	.46230	.45467	.44724	.44000	.43294	.42607	.41936	.41283	.40645	.40024	.39417	.38825	.38248
105	74	.53679	.52769	.51883	.51019	.50178	.49359	.48560	.47782	.47023	.46283	.45562	.44858	.44172	.43502	.42848	.42210	.41588	.40980	.40386	.39806
105	75	.55187	.54289	.53414	.52560	.51728	.50917	.50125	.49353	.48599	.47864	.47147	.46446	.45762	.45094	.44442	.43805	.43182	.42574	.41979	.41398
105	76	.56708	.55824	.54961	.54119	.53297	.52495	.51712	.50947	.50201	.49471	.48759	.48063	.47382	.46718	.46068	.45432	.44811	.44204	.43610	.43028
105	77	.58241	.57371	.56522	.55693	.54883	.54092	.53319	.52563	.51824	.51102	.50396	.49706	.49031	.48371	.47725	.47093	.46474	.45869	.45276	.44696
105	78	.59780	.58927	.58093	.57278	.56482	.55702	.54941	.54195	.53466	.52753	.52055	.51372	.50703	.50049	.49408	.48780	.48166	.47564	.46974	.46397
105	79	.61315	.60480	.59663	.58864	.58081	.57316	.56567	.55833	.55115	.54412	.53723	.53048	.52387	.51740	.51106	.50484	.49875	.49277	.48692	.48118
105	80	.62834	.62018	.61218	.60435	.59669	.58918	.58182	.57462	.56755	.56063	.55385	.54720	.54068	.53429	.52802	.52187	.51584	.50993	.50412	.49843
105	81	.64326	.63529	.62748	.61983	.61233	.60497	.59776	.59069	.58376	.57696	.57029	.56374	.55732	.55102	.54484	.53877	.53281	.52697	.52122	.51559
105	82	.65787	.65010	.64248	.63500	.62767	.62048	.61342	.60650	.59970	.59303	.58648	.58005	.57373	.56753	.56144	.55546	.54959	.54382	.53815	.53257
105	83	.67214	.66458	.65716	.64987	.64272	.63569	.62879	.62202	.61536	.60883	.60241	.59610	.58990	.58381	.57782	.57194	.56615	.56047	.55488	.54938
105	84	.68617	.67882	.67160	.66451	.65754	.65069	.64396	.63735	.63085	.62446	.61817	.61199	.60592	.59995	.59407	.58829	.58261	.57702	.57152	.56610

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
105	85	.70000	.69287	.68586	.67897	.67219	.66553	.65897	.65253	.64619	.63995	.63382	.62778	.62184	.61599	.61024	.60458	.59900	.59352	.58812	.58280
105	86	.71350	.70659	.69980	.69311	.68653	.68006	.67369	.66742	.66125	.65517	.64919	.64330	.63750	.63179	.62617	.62063	.61518	.60980	.60451	.59930
105	87	.72650	.71982	.71324	.70676	.70039	.69410	.68792	.68183	.67583	.66992	.66409	.65836	.65270	.64714	.64165	.63624	.63091	.62565	.62047	.61537
105	88	.73899	.73253	.72617	.71990	.71372	.70764	.70164	.69573	.68990	.68416	.67849	.67291	.66741	.66199	.65664	.65136	.64616	.64103	.63597	.63098
105	89	.75096	.74472	.73857	.73250	.72653	.72063	.71482	.70909	.70344	.69786	.69236	.68694	.68159	.67631	.67111	.66597	.66090	.65589	.65096	.64609
105	90	.76235	.75633	.75039	.74453	.73875	.73305	.72742	.72187	.71639	.71099	.70565	.70039	.69519	.69006	.68499	.68000	.67506	.67019	.66538	.66063
105	91	.77301	.76720	.76146	.75580	.75021	.74469	.73924	.73387	.72856	.72331	.71814	.71303	.70798	.70300	.69807	.69321	.68841	.68367	.67898	.67435
105	92	.78279	.77717	.77162	.76614	.76073	.75539	.75011	.74490	.73975	.73466	.72964	.72467	.71977	.71492	.71013	.70540	.70073	.69611	.69154	.68703
105	93	.79174	.78630	.78093	.77562	.77038	.76520	.76008	.75502	.75002	.74508	.74020	.73538	.73061	.72589	.72123	.71662	.71207	.70756	.70311	.69870
105	94	.80001	.79474	.78954	.78439	.77931	.77428	.76931	.76440	.75954	.75474	.75000	.74530	.74066	.73607	.73153	.72704	.72260	.71820	.71386	.70956
105	95	.80775	.80265	.79760	.79261	.78768	.78280	.77798	.77320	.76849	.76382	.75920	.75463	.75011	.74564	.74122	.73685	.73252	.72823	.72399	.71980
105	96	.81494	.80999	.80510	.80025	.79546	.79073	.78604	.78140	.77681	.77227	.76777	.76333	.75893	.75457	.75026	.74600	.74177	.73760	.73346	.72936
105	97	.82155	.81675	.81199	.80729	.80263	.79802	.79346	.78895	.78448	.78006	.77568	.77134	.76705	.76281	.75860	.75444	.75032	.74624	.74220	.73820
105	98	.82772	.82306	.81843	.81386	.80933	.80484	.80040	.79601	.79166	.78735	.78308	.77885	.77467	.77052	.76642	.76236	.75833	.75434	.75040	.74648
105	99	.83367	.82913	.82464	.82019	.81579	.81142	.80710	.80282	.79858	.79439	.79023	.78611	.78203	.77799	.77398	.77002	.76609	.76219	.75833	.75451
105	100	.83939	.83498	.83061	.82629	.82201	.81776	.81356	.80939	.80526	.80117	.79712	.79311	.78913	.78519	.78128	.77741	.77358	.76978	.76601	.76228
105	101	.84494	.84066	.83642	.83222	.82805	.82392	.81983	.81578	.81176	.80778	.80384	.79993	.79605	.79221	.78840	.78463	.78089	.77718	.77350	.76985
105	102	.85034	.84618	.84206	.83798	.83393	.82992	.82595	.82200	.81810	.81422	.81038	.80657	.80280	.79906	.79535	.79167	.78802	.78440	.78081	.77726
105	103	.85567	.85164	.84764	.84368	.83975	.83585	.83199	.82816	.82436	.82060	.81686	.81316	.80948	.80584	.80223	.79864	.79509	.79156	.78806	.78460
105	104	.86125	.85736	.85349	.84966	.84585	.84208	.83834	.83463	.83095	.82730	.82367	.82008	.81652	.81298	.80947	.80599	.80254	.79911	.79571	.79234
105	105	.86697	.86321	.85948	.85578	.85210	.84846	.84484	.84126	.83770	.83416	.83066	.82718	.82373	.82030	.81690	.81353	.81018	.80685	.80356	.80028
106	0	.02979	.02800	.02641	.02499	.02371	.02257	.02155	.02062	.01979	.01903	.01835	.01773	.01716	.01664	.01617	.01574	.01534	.01497	.01463	.01432
106	1	.02273	.02088	.01923	.01776	.01644	.01526	.01420	.01325	.01239	.01161	.01091	.01027	.00969	.00917	.00869	.00825	.00784	.00748	.00714	.00683
106	2	.02343	.02150	.01979	.01825	.01688	.01564	.01453	.01353	.01263	.01182	.01108	.01041	.00980	.00925	.00874	.00828	.00786	.00747	.00711	.00678
106	3	.02441	.02240	.02061	.01901	.01758	.01629	.01513	.01408	.01314	.01228	.01151	.01080	.01016	.00958	.00905	.00856	.00811	.00770	.00732	.00698
106	4	.02555	.02347	.02160	.01993	.01844	.01709	.01587	.01478	.01379	.01289	.01207	.01133	.01066	.01004	.00948	.00897	.00850	.00806	.00766	.00730
106	5	.02683	.02467	.02273	.02099	.01942	.01801	.01674	.01560	.01456	.01361	.01276	.01198	.01127	.01062	.01003	.00949	.00899	.00853	.00811	.00772
106	6	.02823	.02598	.02396	.02214	.02051	.01904	.01771	.01651	.01542	.01443	.01353	.01271	.01196	.01128	.01066	.01008	.00956	.00907	.00862	.00821
106	7	.02974	.02740	.02530	.02341	.02170	.02016	.01878	.01752	.01637	.01534	.01439	.01353	.01275	.01203	.01137	.01076	.01021	.00969	.00922	.00878
106	8	.03135	.02892	.02674	.02477	.02299	.02139	.01993	.01862	.01742	.01633	.01534	.01444	.01361	.01285	.01216	.01152	.01093	.01039	.00989	.00943
106	9	.03310	.03057	.02830	.02625	.02440	.02272	.02121	.01983	.01858	.01744	.01640	.01544	.01458	.01378	.01305	.01237	.01175	.01118	.01065	.01016
106	10	.03498	.03236	.03000	.02786	.02593	.02419	.02260	.02116	.01985	.01866	.01757	.01657	.01565	.01482	.01405	.01334	.01268	.01208	.01152	.01101
106	11	.03698	.03427	.03181	.02959	.02759	.02576	.02411	.02260	.02123	.01998	.01884	.01779	.01683	.01595	.01514	.01440	.01371	.01307	.01248	.01194
106	12	.03911	.03629	.03374	.03144	.02935	.02745	.02572	.02415	.02272	.02141	.02021	.01911	.01811	.01718	.01633	.01555	.01482	.01415	.01353	.01295
106	13	.04132	.03839	.03575	.03335	.03118	.02920	.02740	.02576	.02426	.02289	.02164	.02049	.01944	.01846	.01757	.01674	.01598	.01528	.01462	.01402
106	14	.04355	.04052	.03777	.03528	.03302	.03096	.02909	.02738	.02581	.02438	.02307	.02187	.02076	.01974	.01880	.01794	.01714	.01639	.01571	.01507
106	15	.04578	.04264	.03979	.03721	.03486	.03271	.03076	.02898	.02734	.02585	.02448	.02322	.02206	.02099	.02001	.01910	.01825	.01748	.01675	.01608
106	16	.04799	.04474	.04179	.03910	.03666	.03443	.03240	.03054	.02883	.02727	.02584	.02452	.02331	.02219	.02115	.02020	.01932	.01850	.01774	.01703
106	17	.05020	.04684	.04378	.04099	.03845	.03614	.03402	.03208	.03030	.02867	.02717	.02579	.02452	.02335	.02227	.02127	.02034	.01948	.01868	.01794
106	18	.05244	.04896	.04579	.04290	.04026	.03785	.03564	.03362	.03177	.03006	.02850	.02705	.02572	.02450	.02336	.02231	.02134	.02043	.01959	.01881
106	19	.05475	.05115	.04786	.04486	.04212	.03961	.03732	.03521	.03328	.03150	.02986	.02835	.02696	.02567	.02448	.02338	.02236	.02141	.02053	.01971
106	20	.05717	.05344	.05003	.04692	.04407	.04147	.03908	.03688	.03487	.03301	.03130	.02972	.02826	.02692	.02567	.02451	.02344	.02244	.02151	.02065
106	21	.05970	.05585	.05232	.04909	.04614	.04343	.04094	.03865	.03655	.03461	.03282	.03117	.02965	.02824	.02693	.02571	.02459	.02354	.02256	.02165
106	22	.06235	.05836	.05471	.05136	.04829	.04548	.04289	.04051	.03831	.03629	.03442	.03270	.03110	.02962	.02825	.02698	.02579	.02469	.02367	.02271
106	23	.06514	.06101	.05723	.05376	.05058	.04765	.04496	.04248	.04019	.03808	.03613	.03432	.03265	.03110	.02967	.02833	.02709	.02593	.02485	.02384
106	24	.06808	.06382	.05990	.05630	.05300	.04996	.04716	.04458	.04219	.03999	.03795	.03607	.03432	.03269	.03119	.02978	.02848	.02726	.02613	.02507
106	25	.07120	.06679	.06274	.05901	.05559	.05243	.04952	.04683	.04434	.04204	.03992	.03794	.03611	.03441	.03283	.03136	.02999	.02871	.02752	.02641
106	26	.07449	.06994	.06575	.06189	.05833	.05505	.05203	.04923	.04664	.04424	.04202	.03996	.03805	.03627	.03461	.03307	.03163	.03029	.02903	.02786
106	27	.07799	.07329	.06895	.06496	.06127	.05787	.05472	.05181	.04912	.04662	.04430	.04215	.04014	.03828	.03655	.03493	.03342	.03201	.03069	.02945
106	28	.08167	.07681	.07233	.06820	.06438	.06085	.05758	.05456	.05175	.04914	.04673	.04448	.04238	.04043	.03861	.03692	.03533	.03385	.03246	.03116

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
106	29	.08554	.08053	.07590	.07162	.06767	.06400	.06061	.05747	.05454	.05183	.04931	.04696	.04477	.04273	.04083	.03905	.03738	.03583	.03437	.03300
106	30	.08960	.08442	.07964	.07522	.07113	.06733	.06381	.06054	.05750	.05467	.05204	.04959	.04730	.04517	.04318	.04131	.03957	.03793	.03640	.03496
106	31	.09384	.08851	.08357	.07900	.07476	.07083	.06718	.06378	.06062	.05768	.05493	.05238	.04999	.04776	.04567	.04372	.04189	.04017	.03856	.03705
106	32	.09828	.09279	.08770	.08297	.07859	.07451	.07073	.06720	.06391	.06085	.05800	.05533	.05283	.05050	.04832	.04627	.04435	.04255	.04086	.03927
106	33	.10295	.09729	.09204	.08716	.08263	.07841	.07448	.07082	.06741	.06422	.06125	.05847	.05586	.05343	.05114	.04900	.04699	.04510	.04333	.04166
106	34	.10784	.10201	.09660	.09156	.08688	.08251	.07844	.07465	.07110	.06779	.06469	.06179	.05908	.05653	.05415	.05191	.04980	.04782	.04596	.04420
106	35	.11297	.10698	.10140	.09621	.09137	.08685	.08264	.07870	.07502	.07158	.06836	.06534	.06251	.05985	.05736	.05502	.05281	.05074	.04878	.04694
106	36	.11835	.11218	.10644	.10109	.09609	.09142	.08706	.08298	.07917	.07559	.07224	.06910	.06615	.06338	.06077	.05832	.05602	.05384	.05179	.04986
106	37	.12398	.11765	.11174	.10622	.10106	.09624	.09173	.08751	.08355	.07984	.07636	.07309	.07002	.06713	.06441	.06185	.05943	.05716	.05501	.05298
106	38	.12990	.12339	.11731	.11163	.10631	.10133	.09667	.09230	.08820	.08435	.08073	.07734	.07414	.07113	.06829	.06562	.06309	.06071	.05846	.05634
106	39	.13609	.12941	.12317	.11732	.11184	.10670	.10189	.09737	.09312	.08913	.08538	.08185	.07852	.07538	.07243	.06964	.06700	.06451	.06216	.05993
106	40	.14260	.13575	.12933	.12332	.11768	.11238	.10741	.10274	.09835	.09421	.09032	.08665	.08319	.07993	.07685	.07394	.07119	.06859	.06613	.06379
106	41	.14944	.14242	.13583	.12965	.12384	.11839	.11326	.10844	.10390	.09962	.09558	.09178	.08818	.08479	.08159	.07855	.07568	.07297	.07039	.06795
106	42	.15661	.14942	.14266	.13632	.13035	.12473	.11945	.11447	.10978	.10535	.10117	.09723	.09350	.08998	.08664	.08348	.08049	.07766	.07497	.07242
106	43	.16412	.15676	.14983	.14332	.13719	.13142	.12598	.12084	.11600	.11143	.10710	.10302	.09915	.09549	.09203	.08874	.08563	.08267	.07987	.07720
106	44	.17196	.16444	.15735	.15068	.14439	.13845	.13285	.12756	.12257	.11785	.11338	.10915	.10514	.10135	.09775	.09434	.09110	.08802	.08509	.08231
106	45	.18012	.17243	.16519	.15835	.15190	.14581	.14005	.13461	.12946	.12459	.11997	.11560	.11145	.10752	.10379	.10024	.09688	.09367	.09063	.08773
106	46	.18861	.18076	.17335	.16636	.15974	.15349	.14758	.14199	.13669	.13166	.12690	.12239	.11810	.11403	.11016	.10648	.10299	.09966	.09649	.09347
106	47	.19739	.18938	.18182	.17467	.16790	.16149	.15543	.14968	.14423	.13906	.13415	.12949	.12506	.12085	.11684	.11303	.10940	.10595	.10265	.09951
106	48	.20649	.19833	.19062	.18331	.17639	.16983	.16361	.15771	.15211	.14679	.14173	.13693	.13236	.12801	.12387	.11992	.11616	.11257	.10915	.10588
106	49	.21591	.20760	.19974	.19228	.18521	.17850	.17213	.16608	.16033	.15486	.14966	.14471	.14000	.13551	.13123	.12715	.12326	.11954	.11599	.11260
106	50	.22566	.21722	.20921	.20161	.19439	.18753	.18101	.17482	.16892	.16331	.15796	.15287	.14802	.14339	.13897	.13476	.13073	.12688	.12320	.11969
106	51	.23575	.22717	.21902	.21128	.20392	.19692	.19026	.18391	.17788	.17212	.16663	.16140	.15641	.15164	.14708	.14273	.13857	.13459	.13079	.12714
106	52	.24613	.23742	.22914	.22126	.21377	.20663	.19983	.19334	.18716	.18127	.17564	.17027	.16514	.16023	.15554	.15106	.14676	.14265	.13872	.13495
106	53	.25681	.24798	.23957	.23157	.22394	.21666	.20973	.20311	.19679	.19076	.18499	.17948	.17421	.16917	.16435	.15973	.15531	.15107	.14700	.14310
106	54	.26778	.25884	.25031	.24218	.23442	.22702	.21995	.21320	.20675	.20058	.19468	.18904	.18364	.17846	.17351	.16876	.16420	.15983	.15564	.15161
106	55	.27905	.27000	.26136	.25311	.24523	.23771	.23051	.22363	.21705	.21076	.20473	.19895	.19342	.18811	.18303	.17815	.17346	.16897	.16465	.16050
106	56	.29061	.28146	.27271	.26436	.25637	.24872	.24141	.23441	.22771	.22128	.21513	.20923	.20356	.19813	.19292	.18791	.18310	.17848	.17403	.16976
106	57	.30246	.29321	.28437	.27592	.26782	.26007	.25264	.24552	.23870	.23216	.22588	.21986	.21407	.20851	.20317	.19804	.19311	.18836	.18379	.17940
106	58	.31455	.30523	.29630	.28775	.27955	.27170	.26416	.25694	.25000	.24334	.23695	.23080	.22490	.21922	.21376	.20851	.20345	.19859	.19390	.18938
106	59	.32685	.31746	.30845	.29981	.29153	.28358	.27594	.26861	.26157	.25480	.24829	.24204	.23602	.23022	.22465	.21928	.21410	.20912	.20431	.19967
106	60	.33936	.32990	.32082	.31210	.30374	.29569	.28797	.28054	.27340	.26652	.25991	.25355	.24742	.24151	.23582	.23033	.22505	.21994	.21502	.21027
106	61	.35208	.34256	.33342	.32464	.31620	.30808	.30026	.29275	.28551	.27854	.27183	.26536	.25912	.25311	.24731	.24171	.23631	.23110	.22607	.22120
106	62	.36505	.35550	.34631	.33747	.32896	.32077	.31288	.30528	.29795	.29089	.28409	.27752	.27118	.26507	.25917	.25347	.24796	.24264	.23750	.23252
106	63	.37829	.36870	.35947	.35059	.34202	.33377	.32581	.31814	.31073	.30359	.29670	.29004	.28362	.27741	.27141	.26561	.26000	.25458	.24933	.24425
106	64	.39177	.38216	.37290	.36398	.35537	.34706	.33905	.33131	.32384	.31662	.30965	.30291	.29640	.29010	.28401	.27812	.27242	.26689	.26155	.25637
106	65	.40548	.39587	.38659	.37764	.36900	.36065	.35259	.34479	.33726	.32998	.32294	.31613	.30954	.30316	.29699	.29101	.28521	.27960	.27416	.26889
106	66	.41945	.40985	.40057	.39160	.38294	.37456	.36646	.35862	.35104	.34371	.33660	.32973	.32307	.31662	.31037	.30431	.29843	.29274	.28721	.28185
106	67	.43372	.42413	.41486	.40590	.39722	.38883	.38070	.37284	.36522	.35784	.35069	.34375	.33704	.33052	.32420	.31807	.31213	.30635	.30075	.29531
106	68	.44825	.43870	.42945	.42049	.41182	.40343	.39529	.38740	.37975	.37234	.36515	.35818	.35141	.34484	.33847	.33228	.32626	.32042	.31475	.30924
106	69	.46299	.45348	.44427	.43535	.42669	.41830	.41016	.40227	.39461	.38718	.37996	.37295	.36615	.35954	.35311	.34687	.34080	.33490	.32917	.32359
106	70	.47787	.46842	.45926	.45038	.44175	.43338	.42526	.41737	.40970	.40226	.39503	.38800	.38116	.37452	.36806	.36178	.35566	.34971	.34392	.33829
106	71	.49282	.48345	.47435	.46552	.45694	.44860	.44050	.43263	.42497	.41753	.41029	.40325	.39640	.38973	.38324	.37692	.37077	.36478	.35895	.35326
106	72	.50782	.49853	.48951	.48074	.47221	.46392	.45585	.44800	.44037	.43294	.42570	.41866	.41180	.40512	.39861	.39227	.38609	.38007	.37420	.36847
106	73	.52282	.51363	.50469	.49600	.48753	.47930	.47128	.46347	.45586	.44845	.44123	.43420	.42734	.42066	.41415	.40779	.40159	.39555	.38965	.38389
106	74	.53788	.52880	.51996	.51135	.50297	.49480	.48684	.47908	.47151	.46414	.45695	.44993	.44309	.43642	.42990	.42354	.41734	.41128	.40536	.39958
106	75	.55304	.54409	.53536	.52685	.51856	.51047	.50258	.49489	.48738	.48005	.47290	.46592	.45910	.45244	.44594	.43959	.43339	.42733	.42141	.41562
106	76	.56834	.55953	.55093	.54254	.53435	.52636	.51856	.51094	.50350	.49623	.48913	.48220	.47542	.46880	.46232	.45600	.44981	.44376	.43784	.43205
106	77	.58377	.57511	.56665	.55839	.55032	.54244	.53474	.52722	.51986	.51267	.50564	.49876	.49204	.48546	.47903	.47274	.46658	.46055	.45465	.44887
106	78	.59927	.59078	.58248	.57437	.56644	.55868	.55109	.54367	.53642	.52932	.52237	.51557	.50891	.50240	.49602	.48977	.48365	.47766	.47179	.46604

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
106	79	.61476	.60645	.59831	.59036	.58258	.57496	.56750	.56020	.55305	.54606	.53920	.53249	.52592	.51947	.51316	.50698	.50091	.49497	.48915	.48343
106	80	.63009	.62196	.61401	.60623	.59860	.59113	.58382	.57665	.56962	.56274	.55599	.54938	.54290	.53654	.53031	.52419	.51820	.51232	.50654	.50088
106	81	.64515	.63723	.62947	.62186	.61440	.60709	.59992	.59290	.58600	.57924	.57261	.56611	.55973	.55346	.54732	.54129	.53537	.52955	.52385	.51825
106	82	.65991	.65219	.64462	.63720	.62991	.62277	.61576	.60888	.60212	.59550	.58899	.58260	.57633	.57017	.56412	.55818	.55235	.54661	.54098	.53545
106	83	.67435	.66684	.65947	.65224	.64513	.63816	.63131	.62459	.61798	.61149	.60512	.59886	.59270	.58666	.58071	.57487	.56913	.56349	.55794	.55248
106	84	.68855	.68126	.67410	.66706	.66015	.65336	.64668	.64012	.63367	.62733	.62110	.61497	.60894	.60302	.59719	.59146	.58582	.58028	.57482	.56945
106	85	.70257	.69550	.68856	.68173	.67501	.66841	.66191	.65552	.64924	.64306	.63698	.63099	.62511	.61931	.61361	.60800	.60247	.59704	.59168	.58641
106	86	.71627	.70943	.70271	.69609	.68957	.68316	.67686	.67065	.66454	.65852	.65260	.64677	.64103	.63538	.62981	.62432	.61892	.61360	.60836	.60320
106	87	.72949	.72288	.71638	.70997	.70366	.69745	.69133	.68531	.67937	.67353	.66777	.66209	.65650	.65100	.64557	.64022	.63494	.62975	.62462	.61957
106	88	.74221	.73583	.72954	.72335	.71725	.71124	.70531	.69947	.69372	.68804	.68245	.67694	.67150	.66614	.66086	.65564	.65050	.64543	.64043	.63550
106	89	.75441	.74826	.74219	.73621	.73032	.72450	.71877	.71312	.70754	.70204	.69662	.69127	.68599	.68078	.67564	.67057	.66557	.66063	.65576	.65095
106	90	.76606	.76013	.75428	.74851	.74281	.73720	.73166	.72619	.72079	.71547	.71021	.70502	.69990	.69485	.68986	.68493	.68007	.67527	.67052	.66584
106	91	.77696	.77125	.76561	.76004	.75454	.74912	.74376	.73847	.73325	.72810	.72301	.71798	.71301	.70811	.70327	.69848	.69376	.68909	.68448	.67992
106	92	.78698	.78147	.77602	.77065	.76533	.76009	.75491	.74979	.74473	.73974	.73480	.72993	.72511	.72035	.71565	.71100	.70640	.70186	.69737	.69294
106	93	.79617	.79084	.78558	.78038	.77524	.77016	.76515	.76019	.75529	.75044	.74566	.74092	.73625	.73162	.72705	.72253	.71806	.71364	.70927	.70495
106	94	.80466	.79951	.79442	.78939	.78442	.77950	.77464	.76983	.76508	.76038	.75573	.75113	.74659	.74209	.73765	.73325	.72890	.72460	.72034	.71613
106	95	.81263	.80765	.80272	.79785	.79303	.78827	.78356	.77889	.77428	.76972	.76521	.76074	.75633	.75196	.74763	.74336	.73912	.73493	.73079	.72668
106	96	.82004	.81521	.81044	.80573	.80106	.79644	.79186	.78734	.78286	.77844	.77405	.76971	.76542	.76117	.75696	.75280	.74867	.74459	.74055	.73655
106	97	.82685	.82218	.81755	.81298	.80845	.80396	.79952	.79513	.79078	.78647	.78221	.77799	.77381	.76967	.76557	.76152	.75750	.75352	.74958	.74568
106	98	.83323	.82869	.82421	.81976	.81536	.81101	.80669	.80242	.79819	.79400	.78986	.78575	.78168	.77765	.77365	.76970	.76578	.76190	.75806	.75425
106	99	.83937	.83498	.83062	.82631	.82204	.81781	.81362	.80947	.80536	.80129	.79725	.79325	.78929	.78537	.78148	.77763	.77381	.77003	.76628	.76256
106	100	.84529	.84103	.83681	.83262	.82848	.82437	.82030	.81627	.81228	.80832	.80439	.80050	.79665	.79283	.78904	.78529	.78157	.77789	.77423	.77061
106	101	.85104	.84692	.84283	.83877	.83475	.83077	.82682	.82290	.81902	.81518	.81136	.80758	.80383	.80012	.79643	.79278	.78916	.78557	.78201	.77848
106	102	.85664	.85264	.84868	.84475	.84085	.83699	.83315	.82936	.82559	.82185	.81815	.81448	.81083	.80722	.80364	.80008	.79656	.79307	.78960	.78616
106	103	.86217	.85830	.85446	.85066	.84688	.84314	.83943	.83575	.83209	.82847	.82487	.82131	.81777	.81426	.81078	.80733	.80390	.80050	.79713	.79378
106	104	.86795	.86422	.86052	.85685	.85321	.84960	.84601	.84245	.83892	.83542	.83194	.82849	.82507	.82167	.81830	.81495	.81163	.80833	.80506	.80182
106	105	.87386	.87027	.86671	.86317	.85966	.85618	.85273	.84929	.84589	.84251	.83915	.83582	.83251	.82923	.82597	.82274	.81952	.81634	.81317	.81003
106	106	.88131	.87791	.87454	.87118	.86785	.86454	.86126	.85800	.85476	.85154	.84835	.84518	.84203	.83890	.83579	.83271	.82964	.82660	.82357	.82057
107	0	.02990	.02812	.02653	.02511	.02384	.02270	.02168	.02076	.01992	.01917	.01849	.01787	.01731	.01679	.01632	.01589	.01550	.01513	.01480	.01449
107	1	.02275	.02090	.01925	.01778	.01646	.01528	.01422	.01327	.01241	.01163	.01093	.01029	.00971	.00919	.00871	.00827	.00787	.00750	.00716	.00685
107	2	.02344	.02152	.01980	.01826	.01689	.01566	.01455	.01355	.01265	.01183	.01110	.01043	.00982	.00926	.00876	.00830	.00787	.00749	.00713	.00680
107	3	.02441	.02241	.02062	.01902	.01759	.01630	.01514	.01409	.01315	.01229	.01152	.01081	.01017	.00959	.00906	.00857	.00812	.00771	.00734	.00699
107	4	.02556	.02347	.02161	.01994	.01844	.01710	.01588	.01479	.01380	.01290	.01208	.01134	.01067	.01006	.00949	.00898	.00851	.00807	.00767	.00731
107	5	.02684	.02467	.02274	.02099	.01943	.01802	.01675	.01560	.01456	.01362	.01277	.01199	.01128	.01063	.01004	.00950	.00900	.00854	.00812	.00773
107	6	.02823	.02598	.02396	.02215	.02052	.01904	.01772	.01651	.01542	.01444	.01354	.01272	.01197	.01129	.01066	.01009	.00956	.00908	.00863	.00822
107	7	.02974	.02740	.02530	.02341	.02171	.02017	.01878	.01752	.01638	.01534	.01440	.01354	.01275	.01203	.01138	.01077	.01021	.00970	.00923	.00879
107	8	.03136	.02893	.02674	.02477	.02300	.02139	.01994	.01862	.01743	.01634	.01535	.01444	.01362	.01286	.01216	.01153	.01094	.01040	.00990	.00943
107	9	.03310	.03058	.02830	.02626	.02440	.02273	.02121	.01983	.01858	.01744	.01640	.01545	.01458	.01378	.01305	.01238	.01176	.01119	.01066	.01017
107	10	.03498	.03236	.03000	.02787	.02594	.02419	.02261	.02117	.01986	.01866	.01757	.01657	.01566	.01482	.01405	.01334	.01269	.01209	.01153	.01101
107	11	.03699	.03427	.03182	.02960	.02759	.02577	.02412	.02261	.02124	.01999	.01885	.01780	.01684	.01596	.01515	.01440	.01372	.01308	.01249	.01195
107	12	.03912	.03630	.03375	.03145	.02936	.02746	.02573	.02416	.02273	.02142	.02022	.01913	.01812	.01719	.01634	.01556	.01483	.01416	.01354	.01297
107	13	.04133	.03841	.03576	.03337	.03119	.02922	.02742	.02578	.02428	.02291	.02166	.02051	.01945	.01848	.01759	.01676	.01600	.01530	.01464	.01404
107	14	.04356	.04054	.03779	.03530	.03304	.03098	.02911	.02740	.02584	.02440	.02309	.02189	.02078	.01977	.01883	.01796	.01716	.01642	.01573	.01509
107	15	.04580	.04266	.03982	.03723	.03488	.03274	.03079	.02900	.02737	.02588	.02450	.02324	.02209	.02102	.02004	.01913	.01828	.01751	.01678	.01611
107	16	.04801	.04476	.04181	.03913	.03669	.03446	.03243	.03057	.02886	.02730	.02587	.02455	.02334	.02222	.02119	.02023	.01935	.01853	.01777	.01707
107	17	.05023	.04687	.04381	.04102	.03848	.03617	.03405	.03211	.03033	.02870	.02721	.02583	.02456	.02339	.02230	.02130	.02038	.01952	.01872	.01797
107	18	.05247	.04899	.04582	.04293	.04029	.03788	.03567	.03365	.03180	.03010	.02853	.02709	.02576	.02453	.02340	.02235	.02138	.02047	.01963	.01885
107	19	.05478	.05118	.04789	.04489	.04215	.03965	.03735	.03525	.03331	.03154	.02990	.02839	.02700	.02571	.02452	.02342	.02240	.02145	.02057	.01975
107	20	.05720	.05347	.05006	.04695	.04411	.04150	.03911	.03692	.03490	.03305	.03134	.02976	.02830	.02696	.02571	.02455	.02348	.02248	.02156	.02069
107	21	.05974	.05588	.05235	.04913	.04617	.04346	.04098	.03869	.03659	.03465	.03286	.03121	.02969	.02828	.02697	.02576	.02463	.02358	.02261	.02170

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
107	22	.06239	.05840	.05474	.05140	.04833	.04552	.04293	.04055	.03835	.03633	.03447	.03274	.03114	.02967	.02830	.02702	.02584	.02474	.02371	.02276
107	23	.06517	.06105	.05727	.05380	.05061	.04769	.04500	.04252	.04023	.03812	.03617	.03437	.03270	.03115	.02971	.02837	.02713	.02598	.02490	.02389
107	24	.06812	.06385	.05994	.05634	.05304	.05000	.04720	.04462	.04223	.04003	.03799	.03611	.03436	.03274	.03123	.02983	.02853	.02731	.02618	.02512
107	25	.07123	.06682	.06277	.05905	.05562	.05247	.04955	.04687	.04438	.04209	.03996	.03799	.03616	.03446	.03288	.03141	.03004	.02876	.02757	.02646
107	26	.07453	.06997	.06578	.06193	.05837	.05509	.05207	.04927	.04668	.04429	.04207	.04001	.03809	.03631	.03466	.03312	.03168	.03033	.02908	.02791
107	27	.07803	.07332	.06899	.06500	.06131	.05791	.05477	.05186	.04916	.04666	.04435	.04219	.04019	.03833	.03659	.03498	.03347	.03206	.03074	.02950
107	28	.08171	.07685	.07237	.06824	.06442	.06089	.05763	.05460	.05179	.04919	.04677	.04452	.04243	.04048	.03866	.03697	.03538	.03390	.03251	.03122
107	29	.08558	.08057	.07594	.07167	.06771	.06405	.06066	.05751	.05459	.05188	.04936	.04701	.04482	.04278	.04088	.03910	.03744	.03588	.03442	.03306
107	30	.08964	.08447	.07969	.07527	.07117	.06738	.06386	.06059	.05755	.05473	.05210	.04964	.04736	.04523	.04323	.04137	.03963	.03799	.03646	.03502
107	31	.09388	.08855	.08362	.07905	.07481	.07088	.06723	.06383	.06067	.05773	.05499	.05243	.05005	.04781	.04573	.04378	.04195	.04023	.03862	.03711
107	32	.09833	.09284	.08775	.08302	.07864	.07457	.07078	.06725	.06397	.06091	.05805	.05539	.05289	.05056	.04838	.04634	.04442	.04262	.04093	.03934
107	33	.10300	.09734	.09209	.08721	.08268	.07846	.07454	.07088	.06747	.06428	.06131	.05853	.05593	.05349	.05121	.04907	.04706	.04517	.04340	.04173
107	34	.10789	.10206	.09665	.09162	.08693	.08257	.07850	.07471	.07116	.06785	.06476	.06186	.05914	.05660	.05422	.05198	.04987	.04789	.04603	.04428
107	35	.11303	.10703	.10146	.09626	.09143	.08691	.08270	.07877	.07509	.07165	.06843	.06541	.06258	.05992	.05743	.05509	.05289	.05081	.04886	.04702
107	36	.11841	.11224	.10650	.10115	.09615	.09149	.08713	.08305	.07923	.07566	.07231	.06917	.06622	.06345	.06085	.05840	.05609	.05392	.05187	.04994
107	37	.12404	.11771	.11180	.10628	.10113	.09631	.09180	.08758	.08362	.07991	.07643	.07316	.07009	.06720	.06449	.06193	.05952	.05724	.05510	.05307
107	38	.12996	.12345	.11738	.11169	.10638	.10140	.09674	.09237	.08828	.08443	.08081	.07741	.07422	.07121	.06837	.06570	.06318	.06080	.05855	.05643
107	39	.13616	.12948	.12323	.11739	.11191	.10678	.10196	.09744	.09320	.08921	.08546	.08193	.07860	.07547	.07251	.06973	.06709	.06460	.06225	.06002
107	40	.14267	.13582	.12940	.12339	.11775	.11246	.10749	.10282	.09843	.09430	.09041	.08674	.08328	.08002	.07694	.07403	.07129	.06868	.06622	.06389
107	41	.14951	.14249	.13591	.12973	.12393	.11847	.11335	.10852	.10398	.09971	.09567	.09187	.08828	.08489	.08168	.07865	.07578	.07307	.07050	.06806
107	42	.15669	.14950	.14274	.13640	.13043	.12482	.11954	.11456	.10987	.10545	.10127	.09733	.09360	.09008	.08675	.08359	.08060	.07777	.07508	.07253
107	43	.16420	.15684	.14992	.14341	.13729	.13151	.12607	.12094	.11610	.11153	.10721	.10312	.09926	.09560	.09214	.08886	.08574	.08279	.07999	.07732
107	44	.17205	.16453	.15745	.15078	.14449	.13856	.13296	.12767	.12268	.11796	.11349	.10926	.10526	.10147	.09787	.09446	.09122	.08815	.08522	.08244
107	45	.18022	.17254	.16529	.15846	.15201	.14592	.14016	.13472	.12958	.12471	.12010	.11573	.11158	.10765	.10392	.10038	.09701	.09381	.09077	.08787
107	46	.18872	.18087	.17347	.16647	.15986	.15362	.14771	.14211	.13682	.13180	.12704	.12252	.11824	.11417	.11031	.10663	.10313	.09981	.09664	.09362
107	47	.19751	.18951	.18194	.17479	.16803	.16163	.15556	.14982	.14437	.13920	.13430	.12964	.12521	.12100	.11700	.11319	.10957	.10611	.10282	.09968
107	48	.20662	.19847	.19075	.18345	.17653	.16997	.16376	.15786	.15226	.14695	.14189	.13709	.13252	.12818	.12404	.12009	.11634	.11275	.10933	.10607
107	49	.21605	.20775	.19988	.19243	.18536	.17866	.17229	.16624	.16050	.15504	.14984	.14489	.14018	.13570	.13142	.12734	.12345	.11974	.11619	.11280
107	50	.22582	.21738	.20937	.20177	.19456	.18770	.18119	.17500	.16911	.16350	.15816	.15307	.14822	.14359	.13918	.13496	.13094	.12710	.12342	.11991
107	51	.23592	.22734	.21920	.21146	.20410	.19711	.19045	.18411	.17808	.17233	.16684	.16161	.15662	.15186	.14731	.14296	.13881	.13483	.13103	.12739
107	52	.24632	.23761	.22934	.22146	.21397	.20684	.20004	.19356	.18738	.18149	.17587	.17050	.16537	.16047	.15579	.15131	.14702	.14291	.13898	.13521
107	53	.25702	.24819	.23979	.23178	.22416	.21689	.20996	.20334	.19703	.19100	.18524	.17974	.17447	.16944	.16462	.16000	.15558	.15135	.14729	.14339
107	54	.26800	.25906	.25054	.24242	.23466	.22727	.22021	.21346	.20701	.20085	.19496	.18932	.18392	.17875	.17380	.16905	.16450	.16014	.15595	.15193
107	55	.27929	.27024	.26161	.25337	.24550	.23798	.23079	.22392	.21734	.21105	.20503	.19926	.19373	.18843	.18335	.17847	.17379	.16930	.16499	.16084
107	56	.29088	.28173	.27299	.26464	.25666	.24902	.24172	.23472	.22802	.22161	.21546	.20956	.20390	.19848	.19327	.18827	.18346	.17885	.17441	.17014
107	57	.30275	.29351	.28468	.27623	.26814	.26039	.25297	.24586	.23905	.23251	.22624	.22022	.21444	.20889	.20356	.19844	.19351	.18877	.18421	.17981
107	58	.31487	.30555	.29663	.28809	.27990	.27206	.26453	.25731	.25038	.24373	.23734	.23121	.22531	.21964	.21419	.20894	.20389	.19903	.19435	.18984
107	59	.32720	.31781	.30882	.30019	.29191	.28397	.27634	.26902	.26198	.25522	.24873	.24248	.23646	.23068	.22511	.21975	.21458	.20960	.20480	.20017
107	60	.33973	.33028	.32122	.31251	.30415	.29612	.28840	.28098	.27385	.26699	.26038	.25402	.24790	.24200	.23632	.23084	.22556	.22047	.21556	.21081
107	61	.35248	.34298	.33385	.32508	.31665	.30854	.30073	.29323	.28600	.27904	.27233	.26587	.25965	.25364	.24785	.24227	.23688	.23167	.22664	.22179
107	62	.36549	.35595	.34677	.33794	.32944	.32126	.31338	.30580	.29848	.29143	.28464	.27808	.27175	.26565	.25976	.25407	.24857	.24326	.23812	.23316
107	63	.37877	.36920	.35998	.35110	.34255	.33431	.32636	.31870	.31131	.30418	.29729	.29065	.28423	.27803	.27205	.26626	.26066	.25524	.25001	.24494
107	64	.39228	.38269	.37345	.36453	.35594	.34764	.33964	.33191	.32446	.31725	.31029	.30357	.29707	.29078	.28470	.27882	.27313	.26762	.26228	.25711
107	65	.40604	.39644	.38718	.37824	.36961	.36128	.35323	.34545	.33793	.33066	.32363	.31683	.31026	.30389	.29773	.29176	.28598	.28038	.27495	.26969
107	66	.42005	.41046	.40120	.39225	.38360	.37523	.36715	.35933	.35176	.34444	.33735	.33049	.32384	.31740	.31117	.30512	.29926	.29357	.28806	.28271
107	67	.43437	.42480	.41555	.40660	.39794	.38956	.38145	.37360	.36599	.35863	.35149	.34458	.33787	.33137	.32507	.31895	.31302	.30726	.30167	.29624
107	68	.44895	.43942	.43019	.42125	.41260	.40422	.39610	.38823	.38060	.37320	.36603	.35907	.35232	.34576	.33940	.33323	.32723	.32141	.31575	.31025
107	69	.46375	.45427	.44508	.43617	.42754	.41916	.41104	.40317	.39553	.38811	.38091	.37392	.36713	.36054	.35413	.34791	.34185	.33597	.33025	.32469
107	70	.47870	.46928	.46014	.45127	.44267	.43432	.42622	.41835	.41070	.40328	.39606	.38905	.38224	.37561	.36917	.36290	.35681	.35088	.34510	.33948
107	71	.49373	.48438	.47531	.46650	.45794	.44962	.44154	.43369	.42606	.41863	.41142	.40439	.39756	.39092	.38445	.37815	.37202	.36605	.36023	.35456



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
107	72	.50880	.49954	.49054	.48179	.47329	.46502	.45698	.44916	.44154	.43413	.42692	.41990	.41307	.40641	.39992	.39360	.38744	.38144	.37559	.36989
107	73	.52388	.51472	.50581	.49714	.48870	.48049	.47250	.46471	.45713	.44975	.44255	.43554	.42871	.42205	.41556	.40923	.40305	.39703	.39115	.38542
107	74	.53902	.52997	.52116	.51258	.50423	.49608	.48815	.48042	.47288	.46553	.45837	.45138	.44456	.43791	.43143	.42509	.41891	.41288	.40698	.40123
107	75	.55427	.54535	.53665	.52818	.51992	.51186	.50400	.49633	.48885	.48155	.47443	.46748	.46069	.45406	.44759	.44126	.43509	.42905	.42315	.41739
107	76	.56967	.56089	.55233	.54397	.53581	.52785	.52008	.51250	.50509	.49785	.49079	.48388	.47713	.47054	.46410	.45780	.45164	.44561	.43972	.43396
107	77	.58521	.57658	.56816	.55994	.55191	.54406	.53640	.52890	.52158	.51442	.50743	.50059	.49389	.48735	.48095	.47468	.46856	.46256	.45669	.45094
107	78	.60084	.59239	.58413	.57605	.56816	.56044	.55289	.54551	.53829	.53122	.52431	.51755	.51093	.50444	.49810	.49189	.48580	.47984	.47401	.46829
107	79	.61646	.60819	.60011	.59219	.58445	.57688	.56946	.56220	.55510	.54814	.54132	.53465	.52811	.52171	.51543	.50928	.50326	.49735	.49156	.48588
107	80	.63194	.62387	.61597	.60823	.60065	.59323	.58595	.57883	.57185	.56501	.55830	.55173	.54529	.53898	.53278	.52671	.52075	.51491	.50918	.50355
107	81	.64717	.63930	.63159	.62403	.61663	.60937	.60225	.59527	.58842	.58171	.57512	.56867	.56233	.55611	.55001	.54402	.53814	.53237	.52671	.52115
107	82	.66210	.65444	.64692	.63955	.63232	.62523	.61827	.61144	.60474	.59817	.59171	.58537	.57915	.57304	.56704	.56114	.55535	.54967	.54408	.53859
107	83	.67671	.66927	.66196	.65478	.64774	.64082	.63403	.62736	.62081	.61438	.60806	.60185	.59575	.58976	.58386	.57807	.57238	.56679	.56129	.55588
107	84	.69111	.68389	.67679	.66982	.66297	.65624	.64962	.64312	.63673	.63045	.62428	.61821	.61224	.60637	.60060	.59492	.58934	.58384	.57844	.57312
107	85	.70534	.69835	.69147	.68471	.67806	.67152	.66510	.65878	.65256	.64644	.64042	.63450	.62868	.62294	.61730	.61175	.60628	.60090	.59561	.59039
107	86	.71927	.71251	.70586	.69932	.69288	.68654	.68031	.67417	.66813	.66219	.65634	.65057	.64490	.63931	.63381	.62839	.62305	.61779	.61261	.60751
107	87	.73274	.72621	.71979	.71346	.70724	.70110	.69507	.68912	.68326	.67749	.67181	.66621	.66069	.65525	.64989	.64461	.63941	.63428	.62922	.62424
107	88	.74572	.73943	.73323	.72713	.72111	.71518	.70934	.70359	.69791	.69232	.68681	.68138	.67602	.67074	.66553	.66039	.65533	.65033	.64540	.64054
107	89	.75820	.75214	.74617	.74029	.73449	.72877	.72312	.71756	.71208	.70666	.70133	.69606	.69087	.68574	.68069	.67570	.67078	.66592	.66112	.65639
107	90	.77014	.76432	.75857	.75290	.74731	.74180	.73635	.73098	.72568	.72045	.71529	.71020	.70517	.70020	.69530	.69047	.68569	.68097	.67632	.67172
107	91	.78135	.77575	.77022	.76477	.75938	.75406	.74881	.74363	.73851	.73346	.72847	.72354	.71867	.71387	.70912	.70443	.69980	.69522	.69070	.68623
107	92	.79167	.78627	.78095	.77569	.77049	.76536	.76029	.75529	.75034	.74546	.74063	.73586	.73115	.72649	.72189	.71734	.71285	.70840	.70401	.69967
107	93	.80114	.79594	.79080	.78573	.78071	.77576	.77086	.76602	.76124	.75651	.75184	.74722	.74265	.73814	.73367	.72926	.72490	.72058	.71631	.71209
107	94	.80992	.80490	.79995	.79505	.79020	.78541	.78068	.77600	.77137	.76679	.76227	.75779	.75336	.74898	.74465	.74036	.73613	.73193	.72779	.72368
107	95	.81816	.81333	.80854	.80381	.79913	.79450	.78992	.78540	.78092	.77648	.77210	.76776	.76347	.75922	.75502	.75086	.74674	.74267	.73863	.73464
107	96	.82584	.82117	.81655	.81198	.80746	.80298	.79855	.79416	.78982	.78553	.78128	.77707	.77291	.76879	.76471	.76067	.75667	.75271	.74879	.74491
107	97	.83292	.82841	.82394	.81951	.81513	.81080	.80651	.80226	.79805	.79389	.78976	.78568	.78164	.77763	.77367	.76974	.76585	.76200	.75819	.75441
107	98	.83955	.83518	.83086	.82657	.82233	.81813	.81397	.80985	.80577	.80173	.79773	.79376	.78983	.78594	.78209	.77827	.77449	.77074	.76703	.76335
107	99	.84596	.84173	.83755	.83340	.82930	.82523	.82120	.81721	.81325	.80933	.80545	.80160	.79779	.79401	.79026	.78655	.78287	.77923	.77562	.77204
107	100	.85213	.84805	.84401	.84000	.83602	.83209	.82818	.82432	.82048	.81668	.81292	.80918	.80548	.80182	.79818	.79457	.79100	.78746	.78394	.78046
107	101	.85815	.85421	.85030	.84643	.84258	.83877	.83500	.83125	.82754	.82386	.82021	.81659	.81301	.80945	.80592	.80242	.79895	.79551	.79210	.78871
107	102	.86402	.86022	.85644	.85270	.84899	.84530	.84165	.83803	.83444	.83088	.82734	.82384	.82036	.81691	.81349	.81010	.80673	.80339	.80008	.79679
107	103	.86981	.86614	.86250	.85889	.85531	.85175	.84822	.84473	.84125	.83781	.83439	.83100	.82763	.82429	.82098	.81769	.81443	.81119	.80798	.80479
107	104	.87588	.87236	.86886	.86539	.86194	.85852	.85513	.85176	.84842	.84510	.84181	.83854	.83529	.83207	.82887	.82570	.82255	.81942	.81631	.81323
107	105	.88203	.87865	.87530	.87197	.86867	.86539	.86213	.85890	.85569	.85250	.84933	.84619	.84306	.83996	.83688	.83382	.83078	.82777	.82477	.82180
107	106	.88979	.88661	.88345	.88031	.87719	.87409	.87101	.86795	.86492	.86190	.85890	.85592	.85296	.85002	.84710	.84420	.84131	.83845	.83560	.83277
107	107	.89965	.89673	.89382	.89093	.88806	.88520	.88236	.87954	.87674	.87395	.87118	.86843	.86569	.86297	.86026	.85757	.85490	.85224	.84960	.84697
108	0	.03007	.02829	.02671	.02529	.02403	.02290	.02188	.02096	.02013	.01938	.01871	.01809	.01753	.01702	.01656	.01613	.01574	.01538	.01505	.01474
108	1	.02277	.02092	.01927	.01780	.01648	.01530	.01424	.01329	.01243	.01165	.01095	.01032	.00974	.00921	.00873	.00830	.00789	.00753	.00719	.00688
108	2	.02346	.02153	.01981	.01828	.01690	.01567	.01456	.01356	.01266	.01185	.01111	.01044	.00984	.00928	.00878	.00832	.00789	.00751	.00715	.00682
108	3	.02443	.02242	.02064	.01903	.01760	.01631	.01515	.01410	.01316	.01231	.01153	.01083	.01019	.00961	.00907	.00859	.00814	.00773	.00735	.00701
108	4	.02557	.02348	.02162	.01995	.01845	.01711	.01589	.01480	.01381	.01291	.01210	.01136	.01068	.01007	.00951	.00899	.00852	.00809	.00769	.00732
108	5	.02685	.02468	.02274	.02100	.01944	.01803	.01676	.01561	.01457	.01363	.01278	.01200	.01129	.01064	.01005	.00951	.00901	.00855	.00813	.00774
108	6	.02824	.02599	.02397	.02216	.02053	.01905	.01772	.01652	.01543	.01445	.01355	.01273	.01198	.01130	.01067	.01010	.00957	.00909	.00864	.00823
108	7	.02975	.02741	.02531	.02342	.02172	.02018	.01879	.01753	.01639	.01535	.01441	.01355	.01276	.01204	.01139	.01078	.01022	.00971	.00924	.00880
108	8	.03136	.02893	.02675	.02478	.02300	.02140	.01995	.01863	.01743	.01635	.01535	.01445	.01362	.01287	.01217	.01153	.01095	.01041	.00991	.00944
108	9	.03311	.03058	.02831	.02626	.02441	.02274	.02122	.01984	.01859	.01745	.01641	.01546	.01459	.01379	.01306	.01239	.01177	.01120	.01067	.01018
108	10	.03499	.03237	.03001	.02787	.02595	.02420	.02261	.02117	.01986	.01867	.01758	.01658	.01567	.01483	.01406	.01335	.01270	.01209	.01154	.01102
108	11	.03700	.03428	.03183	.02961	.02760	.02578	.02412	.02262	.02125	.02000	.01885	.01781	.01685	.01597	.01516	.01441	.01372	.01309	.01250	.01195
108	12	.03913	.03631	.03376	.03146	.02937	.02747	.02574	.02417	.02274	.02143	.02023	.01914	.01813	.01721	.01635	.01557	.01485	.01418	.01356	.01298
108	13	.04134	.03842	.03578	.03338	.03121	.02923	.02743	.02579	.02429	.02293	.02167	.02052	.01947	.01850	.01760	.01678	.01602	.01531	.01466	.01405

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
108	14	.04358	.04055	.03781	.03532	.03306	.03100	.02913	.02742	.02586	.02443	.02312	.02191	.02081	.01979	.01885	.01799	.01719	.01644	.01576	.01512
108	15	.04582	.04268	.03984	.03726	.03491	.03276	.03081	.02903	.02740	.02590	.02453	.02327	.02212	.02105	.02007	.01916	.01832	.01754	.01682	.01614
108	16	.04804	.04479	.04184	.03916	.03672	.03449	.03246	.03060	.02890	.02734	.02590	.02459	.02337	.02226	.02122	.02027	.01939	.01857	.01781	.01711
108	17	.05026	.04690	.04384	.04106	.03852	.03620	.03408	.03215	.03037	.02874	.02724	.02587	.02460	.02343	.02234	.02134	.02042	.01956	.01876	.01802
108	18	.05250	.04902	.04585	.04296	.04033	.03792	.03571	.03369	.03184	.03014	.02857	.02713	.02580	.02458	.02344	.02239	.02142	.02052	.01968	.01890
108	19	.05481	.05121	.04793	.04493	.04219	.03968	.03739	.03529	.03335	.03158	.02994	.02843	.02704	.02576	.02457	.02347	.02245	.02150	.02062	.01980
108	20	.05723	.05350	.05010	.04699	.04415	.04154	.03915	.03696	.03494	.03309	.03138	.02980	.02835	.02700	.02576	.02460	.02353	.02253	.02161	.02074
108	21	.05977	.05592	.05239	.04916	.04621	.04350	.04102	.03873	.03663	.03469	.03291	.03126	.02974	.02833	.02702	.02581	.02468	.02364	.02266	.02175
108	22	.06242	.05843	.05478	.05144	.04837	.04556	.04297	.04059	.03840	.03638	.03451	.03279	.03119	.02972	.02835	.02707	.02589	.02479	.02377	.02281
108	23	.06521	.06108	.05730	.05384	.05065	.04773	.04504	.04256	.04027	.03817	.03622	.03441	.03274	.03120	.02976	.02843	.02718	.02603	.02495	.02395
108	24	.06815	.06389	.05998	.05638	.05308	.05004	.04724	.04466	.04228	.04008	.03804	.03616	.03441	.03279	.03128	.02988	.02858	.02736	.02623	.02517
108	25	.07127	.06686	.06281	.05909	.05567	.05251	.04960	.04691	.04443	.04213	.04001	.03804	.03621	.03451	.03293	.03146	.03009	.02882	.02763	.02651
108	26	.07457	.07001	.06582	.06197	.05841	.05514	.05211	.04932	.04673	.04434	.04212	.04006	.03814	.03637	.03471	.03317	.03173	.03039	.02914	.02796
108	27	.07807	.07336	.06903	.06504	.06136	.05796	.05481	.05190	.04921	.04671	.04440	.04224	.04024	.03838	.03665	.03503	.03352	.03211	.03080	.02956
108	28	.08175	.07689	.07242	.06828	.06447	.06094	.05767	.05465	.05185	.04924	.04683	.04458	.04249	.04054	.03872	.03703	.03544	.03396	.03258	.03128
108	29	.08562	.08061	.07599	.07171	.06776	.06410	.06071	.05757	.05465	.05193	.04941	.04707	.04488	.04284	.04094	.03916	.03750	.03594	.03449	.03312
108	30	.08968	.08452	.07974	.07532	.07122	.06743	.06391	.06064	.05761	.05478	.05215	.04970	.04742	.04529	.04330	.04143	.03969	.03806	.03653	.03509
108	31	.09393	.08860	.08367	.07910	.07487	.07093	.06728	.06389	.06073	.05779	.05505	.05250	.05011	.04788	.04579	.04384	.04202	.04030	.03869	.03718
108	32	.09838	.09289	.08780	.08308	.07870	.07462	.07084	.06731	.06403	.06097	.05812	.05545	.05296	.05063	.04845	.04641	.04449	.04269	.04100	.03942
108	33	.10305	.09740	.09215	.08727	.08274	.07852	.07460	.07094	.06753	.06435	.06138	.05860	.05600	.05356	.05128	.04914	.04713	.04525	.04348	.04181
108	34	.10794	.10212	.09671	.09168	.08699	.08263	.07857	.07477	.07123	.06792	.06483	.06193	.05922	.05668	.05429	.05205	.04995	.04797	.04611	.04436
108	35	.11309	.10709	.10152	.09633	.09149	.08698	.08277	.07884	.07516	.07172	.06850	.06548	.06266	.06000	.05751	.05517	.05297	.05090	.04894	.04711
108	36	.11847	.11231	.10657	.10121	.09622	.09156	.08720	.08312	.07931	.07574	.07239	.06925	.06630	.06354	.06093	.05849	.05618	.05401	.05196	.05003
108	37	.12411	.11777	.11187	.10635	.10120	.09638	.09187	.08765	.08370	.07999	.07651	.07325	.07018	.06729	.06458	.06202	.05961	.05733	.05519	.05317
108	38	.13003	.12352	.11745	.11177	.10645	.10148	.09682	.09246	.08836	.08451	.08090	.07750	.07431	.07130	.06847	.06580	.06328	.06090	.05865	.05653
108	39	.13623	.12955	.12331	.11747	.11199	.10686	.10205	.09753	.09329	.08930	.08555	.08202	.07870	.07557	.07261	.06983	.06719	.06471	.06236	.06013
108	40	.14275	.13590	.12948	.12347	.11784	.11255	.10758	.10291	.09852	.09439	.09050	.08684	.08338	.08012	.07705	.07414	.07139	.06879	.06633	.06400
108	41	.14959	.14257	.13599	.12981	.12401	.11856	.11344	.10862	.10408	.09980	.09577	.09197	.08838	.08499	.08179	.07876	.07590	.07318	.07061	.06818
108	42	.15677	.14958	.14283	.13649	.13053	.12492	.11964	.11466	.10997	.10555	.10138	.09744	.09371	.09019	.08686	.08371	.08072	.07789	.07520	.07266
108	43	.16429	.15693	.15002	.14351	.13739	.13162	.12618	.12105	.11621	.11164	.10732	.10324	.09938	.09572	.09226	.08898	.08587	.08292	.08012	.07746
108	44	.17215	.16463	.15755	.15088	.14460	.13867	.13307	.12779	.12280	.11808	.11362	.10939	.10539	.10160	.09801	.09460	.09136	.08829	.08537	.08259
108	45	.18033	.17265	.16540	.15857	.15213	.14604	.14029	.13485	.12971	.12484	.12023	.11586	.11172	.10780	.10407	.10053	.09716	.09397	.09092	.08803
108	46	.18883	.18099	.17359	.16660	.15999	.15375	.14784	.14225	.13696	.13194	.12719	.12268	.11839	.11433	.11046	.10679	.10330	.09998	.09681	.09380
108	47	.19763	.18964	.18208	.17493	.16817	.16177	.15571	.14997	.14452	.13936	.13446	.12980	.12538	.12117	.11717	.11337	.10975	.10629	.10300	.09987
108	48	.20676	.19861	.19090	.18360	.17668	.17013	.16392	.15803	.15243	.14712	.14207	.13727	.13271	.12836	.12423	.12029	.11653	.11295	.10953	.10627
108	49	.21620	.20790	.20004	.19259	.18553	.17883	.17247	.16642	.16068	.15522	.15003	.14509	.14038	.13590	.13162	.12755	.12366	.11995	.11641	.11302
108	50	.22598	.21754	.20954	.20195	.19474	.18789	.18138	.17519	.16930	.16370	.15836	.15328	.14843	.14381	.13940	.13519	.13117	.12733	.12366	.12015
108	51	.23610	.22753	.21939	.21165	.20430	.19731	.19066	.18433	.17830	.17255	.16707	.16185	.15686	.15210	.14756	.14321	.13906	.13509	.13129	.12765
108	52	.24651	.23782	.22954	.22168	.21419	.20706	.20027	.19380	.18763	.18174	.17612	.17076	.16563	.16074	.15606	.15158	.14730	.14320	.13927	.13551
108	53	.25723	.24841	.24002	.23202	.22440	.21714	.21021	.20360	.19729	.19127	.18552	.18002	.17476	.16973	.16491	.16030	.15589	.15166	.14760	.14372
108	54	.26824	.25931	.25079	.24267	.23493	.22754	.22048	.21374	.20730	.20114	.19526	.18962	.18423	.17907	.17412	.16938	.16484	.16048	.15630	.15228
108	55	.27955	.27051	.26188	.25365	.24578	.23827	.23109	.22422	.21766	.21137	.20535	.19959	.19407	.18878	.18370	.17883	.17416	.16967	.16537	.16123
108	56	.29116	.28202	.27329	.26495	.25697	.24934	.24204	.23506	.22837	.22196	.21581	.20992	.20428	.19886	.19365	.18866	.18386	.17925	.17482	.17056
108	57	.30306	.29383	.28501	.27657	.26848	.26075	.25334	.24623	.23943	.23290	.22663	.22062	.21485	.20931	.20399	.19887	.19395	.18921	.18466	.18028
108	58	.31521	.30591	.29699	.28846	.28028	.27244	.26493	.25772	.25080	.24416	.23778	.23165	.22576	.22010	.21465	.20942	.20437	.19952	.19485	.19035
108	59	.32758	.31820	.30921	.30059	.29233	.28439	.27678	.26946	.26244	.25569	.24920	.24296	.23696	.23118	.22562	.22027	.21511	.21014	.20535	.20073
108	60	.34014	.33070	.32165	.31295	.30460	.29658	.28888	.28147	.27434	.26749	.26090	.25455	.24844	.24255	.23688	.23141	.22614	.22105	.21615	.21142
108	61	.35293	.34344	.33432	.32556	.31714	.30904	.30125	.29375	.28653	.27959	.27289	.26644	.26023	.25424	.24846	.24288	.23750	.23230	.22729	.22244
108	62	.36597	.35644	.34728	.33846	.32997	.32181	.31394	.30636	.29906	.29203	.28524	.27870	.27238	.26629	.26041	.25473	.24924	.24394	.23882	.23387
108	63	.37929	.36973	.36052	.35166	.34312	.33489	.32696	.31931	.31194	.30482	.29795	.29132	.28491	.27873	.27275	.26697	.26139	.25599	.25076	.24571

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
108	64	.39284	.38327	.37404	.36514	.35656	.34828	.34029	.33258	.32514	.31795	.31100	.30429	.29780	.29153	.28546	.27960	.27392	.26842	.26310	.25794
108	65	.40664	.39706	.38781	.37889	.37028	.36196	.35393	.34616	.33866	.33141	.32440	.31761	.31105	.30470	.29855	.29260	.28683	.28125	.27583	.27059
108	66	.42070	.41113	.40188	.39295	.38432	.37597	.36790	.36010	.35255	.34524	.33817	.33133	.32470	.31827	.31205	.30602	.30018	.29451	.28901	.28368
108	67	.43507	.42552	.41629	.40736	.39872	.39036	.38226	.37443	.36685	.35950	.35238	.34548	.33880	.33231	.32603	.31993	.31401	.30827	.30269	.29728
108	68	.44971	.44020	.43099	.42208	.41344	.40508	.39698	.38913	.38152	.37414	.36699	.36005	.35332	.34678	.34044	.33429	.32831	.32250	.31686	.31137
108	69	.46458	.45512	.44595	.43707	.42845	.42010	.41201	.40415	.39653	.38914	.38196	.37499	.36822	.36165	.35526	.34906	.34302	.33716	.33146	.32591
108	70	.47961	.47021	.46109	.45225	.44367	.43535	.42727	.41942	.41180	.40440	.39721	.39022	.38343	.37682	.37040	.36416	.35808	.35217	.34642	.34082
108	71	.49472	.48540	.47635	.46756	.45903	.45074	.44269	.43486	.42725	.41986	.41266	.40567	.39886	.39224	.38579	.37952	.37341	.36746	.36167	.35603
108	72	.50987	.50064	.49167	.48296	.47448	.46624	.45823	.45043	.44284	.43546	.42828	.42129	.41448	.40784	.40138	.39509	.38896	.38298	.37716	.37148
108	73	.52504	.51591	.50703	.49840	.48999	.48181	.47385	.46609	.45854	.45119	.44402	.43704	.43024	.42361	.41714	.41084	.40469	.39870	.39285	.38714
108	74	.54027	.53126	.52248	.51394	.50562	.49751	.48961	.48191	.47440	.46709	.45995	.45300	.44621	.43959	.43313	.42683	.42068	.41467	.40881	.40308
108	75	.55562	.54674	.53808	.52964	.52141	.51339	.50557	.49794	.49049	.48323	.47614	.46922	.46246	.45587	.44943	.44314	.43699	.43099	.42512	.41939
108	76	.57113	.56239	.55386	.54555	.53743	.52951	.52178	.51423	.50686	.49966	.49263	.48576	.47905	.47249	.46608	.45982	.45369	.44770	.44185	.43612
108	77	.58679	.57821	.56983	.56165	.55366	.54585	.53823	.53078	.52350	.51638	.50942	.50262	.49597	.48946	.48310	.47687	.47078	.46482	.45899	.45328
108	78	.60255	.59415	.58594	.57791	.57006	.56239	.55488	.54755	.54037	.53335	.52648	.51976	.51318	.50674	.50044	.49427	.48822	.48231	.47651	.47083
108	79	.61833	.61012	.60208	.59422	.58653	.57900	.57164	.56443	.55737	.55046	.54369	.53706	.53057	.52422	.51799	.51188	.50590	.50004	.49429	.48866
108	80	.63399	.62598	.61813	.61044	.60292	.59555	.58833	.58126	.57433	.56755	.56089	.55437	.54798	.54172	.53557	.52955	.52364	.51785	.51216	.50659
108	81	.64941	.64160	.63395	.62646	.61911	.61191	.60485	.59792	.59114	.58448	.57795	.57155	.56527	.55911	.55306	.54713	.54130	.53559	.52997	.52446
108	82	.66453	.65694	.64949	.64219	.63502	.62800	.62110	.61434	.60770	.60118	.59479	.58851	.58235	.57630	.57036	.56452	.55879	.55316	.54763	.54220
108	83	.67935	.67198	.66474	.65764	.65066	.64382	.63710	.63050	.62401	.61765	.61140	.60525	.59922	.59329	.58746	.58173	.57611	.57057	.56513	.55979
108	84	.69397	.68682	.67980	.67291	.66614	.65948	.65294	.64652	.64020	.63399	.62789	.62189	.61600	.61020	.60450	.59889	.59337	.58795	.58261	.57736
108	85	.70845	.70154	.69475	.68807	.68151	.67506	.66871	.66247	.65633	.65029	.64435	.63851	.63276	.62711	.62154	.61606	.61067	.60537	.60014	.59500
108	86	.72266	.71599	.70944	.70298	.69664	.69039	.68425	.67820	.67224	.66639	.66062	.65494	.64935	.64385	.63843	.63309	.62783	.62265	.61755	.61253
108	87	.73642	.73000	.72367	.71745	.71132	.70529	.69934	.69349	.68773	.68205	.67646	.67095	.66553	.66018	.65491	.64972	.64460	.63956	.63459	.62969
108	88	.74971	.74353	.73744	.73145	.72554	.71972	.71398	.70833	.70276	.69727	.69186	.68653	.68127	.67609	.67097	.66593	.66096	.65606	.65123	.64646
108	89	.76254	.75660	.75075	.74498	.73930	.73369	.72816	.72271	.71734	.71204	.70681	.70165	.69657	.69155	.68660	.68172	.67690	.67214	.66745	.66282
108	90	.77486	.76916	.76355	.75801	.75254	.74715	.74183	.73659	.73141	.72630	.72126	.71628	.71137	.70652	.70173	.69701	.69234	.68774	.68319	.67870
108	91	.78647	.78101	.77562	.77030	.76505	.75987	.75476	.74971	.74472	.73980	.73494	.73014	.72540	.72072	.71609	.71153	.70702	.70256	.69816	.69381
108	92	.79718	.79194	.78676	.78165	.77661	.77162	.76670	.76184	.75703	.75229	.74760	.74297	.73839	.73387	.72941	.72499	.72063	.71632	.71205	.70784
108	93	.80703	.80200	.79702	.79211	.78725	.78245	.77771	.77303	.76839	.76382	.75929	.75482	.75040	.74603	.74171	.73744	.73322	.72904	.72491	.72083
108	94	.81619	.81135	.80657	.80184	.79716	.79254	.78797	.78345	.77899	.77457	.77020	.76588	.76161	.75739	.75321	.74907	.74499	.74094	.73694	.73298
108	95	.82484	.82019	.81558	.81103	.80653	.80208	.79768	.79332	.78901	.78475	.78054	.77636	.77224	.76815	.76411	.76011	.75616	.75224	.74837	.74453
108	96	.83292	.82844	.82401	.81963	.81530	.81101	.80676	.80256	.79840	.79429	.79022	.78619	.78220	.77825	.77435	.77048	.76665	.76286	.75910	.75539
108	97	.84037	.83606	.83179	.82757	.82339	.81925	.81516	.81110	.80709	.80311	.79918	.79528	.79142	.78760	.78382	.78007	.77636	.77269	.76905	.76544
108	98	.84736	.84321	.83910	.83503	.83099	.82700	.82305	.81913	.81525	.81141	.80761	.80384	.80010	.79641	.79274	.78911	.78552	.78195	.77842	.77493
108	99	.85415	.85015	.84619	.84227	.83838	.83453	.83072	.82694	.82319	.81948	.81581	.81216	.80855	.80498	.80143	.79792	.79444	.79099	.78757	.78418
108	100	.86072	.85687	.85306	.84929	.84554	.84183	.83816	.83451	.83090	.82732	.82377	.82025	.81677	.81331	.80988	.80649	.80312	.79978	.79647	.79318
108	101	.86715	.86346	.85979	.85616	.85256	.84899	.84545	.84194	.83846	.83501	.83159	.82820	.82483	.82150	.81819	.81490	.81165	.80842	.80522	.80204
108	102	.87343	.86988	.86636	.86287	.85941	.85598	.85258	.84920	.84585	.84253	.83923	.83597	.83272	.82950	.82631	.82315	.82000	.81689	.81379	.81073
108	103	.87967	.87627	.87290	.86955	.86623	.86294	.85967	.85643	.85321	.85002	.84685	.84371	.84059	.83749	.83442	.83137	.82834	.82534	.82235	.81939
108	104	.88617	.88293	.87971	.87652	.87335	.87020	.86708	.86398	.86090	.85785	.85482	.85180	.84882	.84585	.84290	.83997	.83707	.83418	.83132	.82848
108	105	.89276	.88968	.88662	.88358	.88056	.87757	.87459	.87164	.86870	.86579	.86289	.86002	.85716	.85432	.85151	.84871	.84593	.84316	.84042	.83769
108	106	.90100	.89813	.89528	.89244	.88962	.88682	.88404	.88127	.87853	.87580	.87308	.87038	.86770	.86504	.86239	.85976	.85715	.85455	.85196	.84940
108	107	.91138	.90878	.90619	.90362	.90106	.89852	.89599	.89347	.89097	.88848	.88601	.88355	.88110	.87867	.87625	.87384	.87145	.86907	.86670	.86435
108	108	.92746	.92530	.92315	.92101	.91888	.91677	.91466	.91256	.91048	.90840	.90633	.90428	.90223	.90019	.89816	.89615	.89414	.89214	.89015	.88817
109	0	.03034	.02857	.02700	.02559	.02433	.02321	.02220	.02129	.02047	.01973	.01906	.01845	.01790	.01740	.01694	.01652	.01613	.01578	.01546	.01516
109	1	.02279	.02094	.01929	.01782	.01650	.01533	.01427	.01331	.01246	.01168	.01098	.01034	.00977	.00924	.00876	.00833	.00793	.00756	.00722	.00691
109	2	.02347	.02155	.01983	.01829	.01692	.01569	.01458	.01358	.01268	.01187	.01113	.01046	.00986	.00930	.00880	.00834	.00791	.00753	.00717	.00684
109	3	.02444	.02243	.02065	.01905	.01761	.01632	.01516	.01412	.01317	.01232	.01155	.01084	.01020	.00962	.00909	.00860	.00816	.00775	.00737	.00702
109	4	.02558	.02349	.02163	.01996	.01846	.01712	.01590	.01481	.01382	.01292	.01211	.01137	.01069	.01008	.00952	.00900	.00853	.00810	.00770	.00733

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	5	.02686	.02469	.02275	.02101	.01945	.01804	.01677	.01562	.01458	.01364	.01279	.01201	.01130	.01065	.01006	.00952	.00902	.00856	.00814	.00775
109	6	.02825	.02600	.02398	.02217	.02053	.01906	.01773	.01653	.01544	.01445	.01356	.01274	.01199	.01131	.01068	.01011	.00959	.00910	.00865	.00824
109	7	.02976	.02742	.02532	.02343	.02172	.02019	.01880	.01754	.01640	.01536	.01442	.01356	.01277	.01205	.01140	.01079	.01023	.00972	.00925	.00881
109	8	.03137	.02894	.02675	.02479	.02301	.02140	.01995	.01864	.01744	.01635	.01536	.01446	.01363	.01287	.01218	.01154	.01096	.01041	.00991	.00945
109	9	.03311	.03059	.02832	.02627	.02442	.02274	.02122	.01985	.01859	.01745	.01641	.01546	.01460	.01380	.01307	.01240	.01178	.01120	.01068	.01019
109	10	.03499	.03237	.03001	.02788	.02595	.02420	.02262	.02118	.01987	.01867	.01758	.01659	.01567	.01484	.01407	.01336	.01270	.01210	.01154	.01103
109	11	.03700	.03428	.03183	.02961	.02760	.02578	.02413	.02262	.02125	.02000	.01886	.01781	.01686	.01598	.01517	.01442	.01373	.01310	.01251	.01196
109	12	.03913	.03632	.03377	.03146	.02937	.02748	.02575	.02418	.02275	.02144	.02024	.01915	.01814	.01721	.01636	.01558	.01485	.01419	.01357	.01299
109	13	.04135	.03843	.03579	.03339	.03122	.02924	.02744	.02580	.02431	.02294	.02168	.02054	.01948	.01851	.01762	.01679	.01603	.01533	.01467	.01407
109	14	.04359	.04057	.03783	.03534	.03308	.03102	.02915	.02744	.02587	.02444	.02313	.02193	.02083	.01981	.01887	.01801	.01721	.01646	.01578	.01514
109	15	.04584	.04270	.03986	.03728	.03493	.03279	.03083	.02905	.02742	.02593	.02456	.02330	.02214	.02107	.02009	.01918	.01834	.01756	.01684	.01617
109	16	.04806	.04482	.04187	.03919	.03674	.03452	.03248	.03063	.02892	.02736	.02593	.02462	.02340	.02229	.02126	.02030	.01942	.01860	.01785	.01714
109	17	.05029	.04692	.04387	.04108	.03855	.03623	.03411	.03218	.03040	.02877	.02728	.02590	.02463	.02346	.02238	.02138	.02046	.01960	.01880	.01806
109	18	.05253	.04905	.04588	.04299	.04036	.03795	.03574	.03373	.03187	.03017	.02861	.02717	.02584	.02462	.02348	.02243	.02146	.02056	.01972	.01894
109	19	.05484	.05124	.04796	.04496	.04222	.03972	.03742	.03532	.03339	.03161	.02998	.02847	.02708	.02580	.02461	.02351	.02249	.02154	.02066	.01984
109	20	.05726	.05354	.05013	.04702	.04418	.04158	.03919	.03700	.03498	.03313	.03142	.02984	.02839	.02704	.02580	.02465	.02357	.02258	.02165	.02079
109	21	.05980	.05595	.05242	.04920	.04625	.04354	.04105	.03877	.03667	.03473	.03295	.03130	.02978	.02837	.02706	.02585	.02473	.02368	.02271	.02180
109	22	.06246	.05847	.05482	.05147	.04841	.04559	.04301	.04063	.03844	.03642	.03455	.03283	.03124	.02976	.02839	.02712	.02594	.02484	.02382	.02286
109	23	.06524	.06112	.05734	.05387	.05069	.04777	.04508	.04260	.04032	.03821	.03626	.03446	.03279	.03124	.02981	.02847	.02723	.02608	.02500	.02400
109	24	.06819	.06392	.06001	.05642	.05312	.05008	.04728	.04470	.04232	.04012	.03809	.03620	.03446	.03283	.03133	.02993	.02863	.02741	.02628	.02522
109	25	.07131	.06690	.06285	.05913	.05570	.05255	.04964	.04695	.04447	.04218	.04005	.03808	.03625	.03456	.03298	.03151	.03014	.02887	.02768	.02656
109	26	.07460	.07005	.06586	.06200	.05845	.05518	.05215	.04936	.04677	.04438	.04216	.04010	.03819	.03641	.03476	.03322	.03178	.03044	.02919	.02802
109	27	.07810	.07340	.06907	.06508	.06140	.05800	.05485	.05195	.04925	.04676	.04444	.04229	.04029	.03843	.03670	.03508	.03357	.03217	.03085	.02962
109	28	.08179	.07693	.07246	.06833	.06451	.06098	.05772	.05469	.05189	.04929	.04687	.04463	.04254	.04059	.03877	.03708	.03550	.03402	.03263	.03133
109	29	.08566	.08065	.07603	.07176	.06780	.06414	.06075	.05761	.05469	.05198	.04946	.04712	.04493	.04289	.04099	.03922	.03756	.03600	.03455	.03318
109	30	.08973	.08456	.07978	.07536	.07127	.06748	.06396	.06069	.05766	.05483	.05221	.04976	.04748	.04534	.04335	.04149	.03975	.03812	.03659	.03515
109	31	.09398	.08865	.08372	.07915	.07491	.07098	.06733	.06394	.06078	.05785	.05511	.05255	.05017	.04794	.04585	.04390	.04208	.04037	.03876	.03725
109	32	.09843	.09294	.08785	.08313	.07875	.07468	.07089	.06737	.06409	.06103	.05818	.05551	.05302	.05069	.04851	.04647	.04455	.04276	.04107	.03948
109	33	.10310	.09745	.09220	.08732	.08279	.07858	.07466	.07100	.06759	.06441	.06144	.05866	.05606	.05363	.05135	.04921	.04720	.04532	.04355	.04188
109	34	.10799	.10217	.09676	.09173	.08705	.08269	.07862	.07483	.07129	.06798	.06489	.06200	.05928	.05674	.05436	.05212	.05002	.04805	.04619	.04444
109	35	.11314	.10715	.10157	.09638	.09155	.08704	.08283	.07890	.07522	.07179	.06857	.06555	.06273	.06007	.05758	.05524	.05304	.05097	.04902	.04718
109	36	.11852	.11236	.10662	.10127	.09628	.09162	.08726	.08319	.07938	.07581	.07246	.06932	.06638	.06361	.06101	.05856	.05626	.05409	.05205	.05012
109	37	.12416	.11783	.11193	.10641	.10126	.09645	.09194	.08772	.08377	.08006	.07659	.07332	.07025	.06737	.06466	.06210	.05969	.05742	.05528	.05325
109	38	.13009	.12359	.11751	.11183	.10652	.10155	.09689	.09253	.08843	.08459	.08098	.07758	.07439	.07138	.06855	.06588	.06336	.06099	.05874	.05662
109	39	.13629	.12962	.12338	.11753	.11206	.10693	.10212	.09761	.09337	.08938	.08563	.08210	.07878	.07565	.07270	.06992	.06729	.06480	.06245	.06023
109	40	.14281	.13597	.12955	.12355	.11791	.11262	.10766	.10299	.09860	.09447	.09059	.08692	.08347	.08021	.07714	.07423	.07149	.06889	.06643	.06411
109	41	.14966	.14264	.13606	.12989	.12409	.11864	.11352	.10870	.10417	.09989	.09586	.09206	.08848	.08509	.08189	.07886	.07600	.07329	.07072	.06828
109	42	.15685	.14966	.14291	.13657	.13061	.12500	.11972	.11475	.11006	.10564	.10147	.09753	.09381	.09029	.08696	.08381	.08083	.07800	.07531	.07277
109	43	.16437	.15702	.15010	.14360	.13747	.13171	.12627	.12115	.11631	.11174	.10742	.10334	.09948	.09583	.09237	.08909	.08598	.08304	.08024	.07758
109	44	.17224	.16472	.15764	.15098	.14469	.13876	.13317	.12789	.12290	.11819	.11373	.10950	.10551	.10172	.09813	.09472	.09148	.08841	.08549	.08272
109	45	.18042	.17274	.16550	.15867	.15223	.14615	.14040	.13496	.12982	.12496	.12035	.11599	.11185	.10792	.10420	.10066	.09730	.09410	.09106	.08817
109	46	.18893	.18109	.17370	.16671	.16011	.15387	.14796	.14238	.13708	.13207	.12732	.12281	.11853	.11447	.11061	.10694	.10345	.10013	.09696	.09395
109	47	.19775	.18975	.18220	.17505	.16830	.16190	.15584	.15010	.14466	.13950	.13460	.12995	.12553	.12133	.11733	.11353	.10991	.10646	.10317	.10004
109	48	.20688	.19873	.19102	.18373	.17682	.17027	.16406	.15817	.15258	.14727	.14223	.13743	.13287	.12853	.12439	.12046	.11671	.11313	.10972	.10646
109	49	.21633	.20804	.20018	.19274	.18568	.17898	.17262	.16658	.16084	.15539	.15020	.14526	.14056	.13608	.13181	.12774	.12385	.12015	.11661	.11322
109	50	.22612	.21769	.20969	.20210	.19490	.18805	.18155	.17536	.16948	.16388	.15855	.15347	.14862	.14401	.13960	.13540	.13138	.12754	.12388	.12037
109	51	.23625	.22769	.21955	.21182	.20448	.19749	.19084	.18452	.17849	.17275	.16727	.16205	.15707	.15232	.14777	.14344	.13929	.13532	.13153	.12789
109	52	.24669	.23799	.22973	.22186	.21438	.20726	.20047	.19400	.18784	.18196	.17634	.17098	.16587	.16097	.15630	.15183	.14755	.14345	.13953	.13577
109	53	.25742	.24861	.24022	.23222	.22461	.21735	.21043	.20383	.19753	.19151	.18576	.18027	.17501	.16999	.16518	.16057	.15616	.15194	.14789	.14400
109	54	.26845	.25952	.25101	.24290	.23516	.22777	.22072	.21399	.20756	.20140	.19552	.18990	.18451	.17935	.17441	.16968	.16514	.16078	.15661	.15260

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	55	.27978	.27074	.26212	.25389	.24604	.23853	.23136	.22450	.21793	.21166	.20564	.19989	.19437	.18908	.18402	.17915	.17449	.17001	.16571	.16157
109	56	.29140	.28227	.27355	.26522	.25725	.24963	.24233	.23535	.22867	.22227	.21613	.21025	.20461	.19919	.19400	.18901	.18422	.17962	.17519	.17093
109	57	.30333	.29411	.28529	.27686	.26879	.26106	.25365	.24656	.23976	.23324	.22698	.22098	.21522	.20968	.20436	.19925	.19434	.18961	.18507	.18069
109	58	.31551	.30621	.29731	.28878	.28061	.27278	.26528	.25807	.25116	.24453	.23816	.23204	.22616	.22051	.21507	.20984	.20481	.19996	.19530	.19080
109	59	.32790	.31854	.30956	.30095	.29269	.28477	.27716	.26986	.26284	.25610	.24962	.24339	.23740	.23163	.22608	.22073	.21558	.21062	.20584	.20123
109	60	.34050	.33107	.32202	.31334	.30500	.29699	.28929	.28190	.27478	.26794	.26136	.25502	.24892	.24304	.23738	.23192	.22666	.22158	.21669	.21196
109	61	.35331	.34384	.33473	.32598	.31757	.30948	.30170	.29422	.28701	.28007	.27339	.26695	.26075	.25477	.24900	.24343	.23806	.23288	.22787	.22304
109	62	.36639	.35688	.34772	.33892	.33044	.32229	.31443	.30687	.29958	.29255	.28578	.27925	.27295	.26687	.26100	.25533	.24985	.24456	.23945	.23451
109	63	.37974	.37020	.36101	.35216	.34363	.33542	.32750	.31986	.31250	.30539	.29854	.29192	.28553	.27935	.27339	.26762	.26205	.25666	.25145	.24641
109	64	.39334	.38378	.37456	.36568	.35711	.34884	.34087	.33317	.32574	.31857	.31164	.30494	.29846	.29221	.28615	.28030	.27463	.26915	.26384	.25870
109	65	.40718	.39761	.38838	.37947	.37087	.36257	.35455	.34681	.33932	.33208	.32508	.31831	.31177	.30543	.29930	.29336	.28761	.28203	.27663	.27140
109	66	.42128	.41172	.40249	.39357	.38496	.37663	.36858	.36079	.35326	.34597	.33891	.33208	.32547	.31906	.31285	.30684	.30101	.29536	.28987	.28456
109	67	.43569	.42616	.41694	.40803	.39941	.39107	.38299	.37518	.36761	.36028	.35318	.34630	.33963	.33316	.32689	.32081	.31491	.30918	.30363	.29823
109	68	.45038	.44089	.43170	.42281	.41419	.40585	.39777	.38994	.38235	.37499	.36785	.36093	.35422	.34770	.34138	.33524	.32928	.32349	.31787	.31240
109	69	.46531	.45587	.44672	.43786	.42927	.42094	.41286	.40503	.39743	.39006	.38290	.37595	.36920	.36265	.35628	.35009	.34408	.33824	.33256	.32703
109	70	.48040	.47103	.46194	.45312	.44456	.43626	.42820	.42038	.41278	.40540	.39823	.39127	.38450	.37791	.37151	.36529	.35924	.35335	.34762	.34204
109	71	.49558	.48629	.47727	.46851	.46000	.45174	.44371	.43591	.42832	.42095	.41378	.40681	.40003	.39343	.38701	.38076	.37467	.36875	.36298	.35736
109	72	.51082	.50162	.49268	.48399	.47554	.46733	.45934	.45157	.44401	.43666	.42950	.42253	.41575	.40914	.40271	.39644	.39034	.38438	.37858	.37293
109	73	.52607	.51697	.50813	.49952	.49114	.48299	.47506	.46733	.45981	.45249	.44535	.43840	.43162	.42502	.41858	.41231	.40619	.40022	.39440	.38872
109	74	.54139	.53241	.52367	.51515	.50686	.49879	.49092	.48325	.47578	.46849	.46139	.45446	.44771	.44112	.43469	.42842	.42230	.41632	.41049	.40479
109	75	.55683	.54798	.53936	.53095	.52276	.51477	.50698	.49938	.49197	.48474	.47769	.47080	.46408	.45752	.45111	.44485	.43874	.43277	.42693	.42123
109	76	.57243	.56373	.55524	.54696	.53888	.53100	.52330	.51579	.50846	.50130	.49430	.48747	.48079	.47427	.46790	.46167	.45558	.44963	.44380	.43811
109	77	.58819	.57965	.57132	.56318	.55523	.54747	.53988	.53247	.52523	.51815	.51123	.50447	.49786	.49139	.48506	.47888	.47282	.46690	.46111	.45543
109	78	.60408	.59572	.58755	.57957	.57177	.56414	.55668	.54939	.54225	.53527	.52845	.52177	.51523	.50884	.50257	.49645	.49044	.48457	.47881	.47317
109	79	.62001	.61184	.60385	.59604	.58840	.58092	.57360	.56644	.55943	.55256	.54584	.53926	.53282	.52650	.52032	.51426	.50833	.50251	.49681	.49122
109	80	.63582	.62786	.62007	.61244	.60497	.59765	.59048	.58347	.57659	.56985	.56325	.55678	.55044	.54423	.53813	.53216	.52630	.52056	.51492	.50939
109	81	.65142	.64367	.63608	.62864	.62135	.61421	.60721	.60034	.59361	.58701	.58054	.57419	.56797	.56186	.55587	.54999	.54422	.53856	.53300	.52754
109	82	.66673	.65920	.65182	.64458	.63748	.63052	.62368	.61698	.61041	.60395	.59762	.59140	.58530	.57931	.57343	.56766	.56198	.55641	.55094	.54557
109	83	.68175	.67444	.66728	.66024	.65334	.64656	.63991	.63338	.62696	.62066	.61448	.60840	.60243	.59657	.59081	.58515	.57958	.57411	.56874	.56346
109	84	.69657	.68950	.68256	.67574	.66904	.66246	.65599	.64964	.64340	.63727	.63124	.62531	.61949	.61376	.60813	.60259	.59715	.59179	.58652	.58134
109	85	.71128	.70446	.69775	.69116	.68467	.67830	.67204	.66587	.65982	.65386	.64800	.64224	.63657	.63099	.62550	.62010	.61478	.60955	.60441	.59934
109	86	.72576	.71919	.71272	.70636	.70010	.69394	.68789	.68193	.67606	.67029	.66461	.65902	.65351	.64810	.64276	.63751	.63233	.62724	.62222	.61728
109	87	.73981	.73349	.72726	.72114	.71511	.70917	.70333	.69757	.69190	.68632	.68083	.67541	.67008	.66483	.65965	.65455	.64953	.64458	.63970	.63489
109	88	.75342	.74735	.74137	.73548	.72968	.72396	.71833	.71279	.70732	.70194	.69663	.69140	.68624	.68116	.67615	.67121	.66634	.66154	.65680	.65213
109	89	.76658	.76076	.75503	.74938	.74381	.73832	.73290	.72757	.72231	.71712	.71201	.70696	.70199	.69708	.69224	.68747	.68276	.67811	.67353	.66900
109	90	.77928	.77371	.76823	.76281	.75748	.75221	.74702	.74190	.73684	.73186	.72694	.72209	.71730	.71257	.70791	.70330	.69876	.69427	.68984	.68547
109	91	.79131	.78600	.78075	.77557	.77046	.76542	.76044	.75553	.75068	.74589	.74117	.73650	.73190	.72735	.72286	.71842	.71404	.70972	.70545	.70123
109	92	.80246	.79737	.79235	.78740	.78250	.77767	.77290	.76818	.76353	.75893	.75439	.74991	.74548	.74110	.73678	.73251	.72829	.72412	.72000	.71593
109	93	.81274	.80788	.80307	.79832	.79363	.78899	.78441	.77989	.77542	.77100	.76664	.76233	.75806	.75385	.74969	.74557	.74150	.73748	.73350	.72957
109	94	.82232	.81766	.81306	.80850	.80401	.79956	.79517	.79082	.78653	.78228	.77809	.77394	.76983	.76578	.76177	.75780	.75388	.75000	.74616	.74237
109	95	.83141	.82695	.82254	.81818	.81387	.80961	.80539	.80122	.79710	.79302	.78899	.78500	.78106	.77715	.77329	.76947	.76569	.76195	.75826	.75460
109	96	.83996	.83569	.83147	.82729	.82316	.81907	.81503	.81103	.80707	.80315	.79928	.79544	.79165	.78790	.78418	.78050	.77686	.77326	.76970	.76617
109	97	.84787	.84378	.83973	.83573	.83176	.82784	.82396	.82012	.81632	.81255	.80883	.80514	.80149	.79787	.79430	.79075	.78725	.78377	.78033	.77693
109	98	.85530	.85138	.84750	.84366	.83985	.83609	.83236	.82867	.82502	.82140	.81781	.81427	.81075	.80727	.80382	.80041	.79703	.79368	.79036	.78708
109	99	.86255	.85880	.85508	.85140	.84776	.84415	.84057	.83703	.83353	.83005	.82661	.82320	.81982	.81648	.81316	.80988	.80662	.80340	.80020	.79704
109	100	.86960	.86601	.86246	.85894	.85546	.85200	.84858	.84519	.84183	.83849	.83519	.83192	.82868	.82547	.82228	.81913	.81600	.81290	.80982	.80678
109	101	.87655	.87313	.86974	.86638	.86305	.85975	.85648	.85324	.85003	.84684	.84368	.84055	.83744	.83437	.83131	.82829	.82529	.82231	.81936	.81643
109	102	.88338	.88012	.87689	.87369	.87052	.86738	.86426	.86116	.85809	.85505	.85203	.84904	.84607	.84313	.84021	.83731	.83444	.83159	.82876	.82596
109	103	.89015	.88706	.88399	.88095	.87793	.87494	.87197	.86903	.86611	.86321	.86034	.85748	.85465	.85184	.84906	.84629	.84355	.84082	.83812	.83544
109	104	.89737	.89446	.89157	.88871	.88586	.88304	.88024	.87745	.87469	.87195	.86923	.86653	.86385	.86119	.85855	.85593	.85333	.85074	.84818	.84563

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	105	.90443	.90170	.89898	.89628	.89360	.89094	.88830	.88568	.88307	.88049	.87792	.87537	.87283	.87032	.86782	.86534	.86287	.86042	.85799	.85557
109	106	.91351	.91101	.90852	.90605	.90359	.90115	.89873	.89632	.89392	.89154	.88918	.88683	.88450	.88218	.87987	.87758	.87530	.87304	.87079	.86855
109	107	.92452	.92230	.92010	.91791	.91573	.91356	.91141	.90927	.90714	.90502	.90291	.90082	.89873	.89666	.89460	.89255	.89051	.88849	.88647	.88447
109	108	.94161	.93987	.93814	.93641	.93469	.93298	.93128	.92958	.92790	.92622	.92455	.92288	.92123	.91958	.91794	.91630	.91468	.91306	.91145	.90984
109	109	.97081	.96992	.96904	.96816	.96729	.96642	.96555	.96468	.96382	.96296	.96211	.96125	.96041	.95956	.95872	.95788	.95704	.95620	.95537	.95455



Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
9	5	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017
9	6	.00109	.00098	.00088	.00079	.00071	.00065	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
9	7	.00114	.00103	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
9	8	.00120	.00108	.00097	.00088	.00079	.00072	.00065	.00059	.00053	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021
9	9	.00126	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
10	0	.00094	.00085	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019
10	1	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00017	.00016	.00015
10	2	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00017	.00015
10	3	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018	.00016
10	4	.00103	.00093	.00083	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
10	5	.00108	.00097	.00088	.00079	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
10	6	.00114	.00102	.00092	.00083	.00075	.00068	.00061	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
10	7	.00119	.00107	.00097	.00087	.00079	.00071	.00065	.00059	.00053	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021
10	8	.00125	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
10	9	.00132	.00119	.00107	.00097	.00088	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
10	10	.00138	.00124	.00112	.00102	.00092	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
11	0	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00020
11	1	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00016
11	2	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
11	3	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
11	4	.00108	.00097	.00087	.00078	.00071	.00064	.00058	.00052	.00048	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
11	5	.00113	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
11	6	.00119	.00107	.00096	.00087	.00079	.00071	.00064	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021
11	7	.00125	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
11	8	.00131	.00118	.00107	.00096	.00087	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
11	9	.00138	.00124	.00112	.00102	.00092	.00083	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
11	10	.00145	.00131	.00118	.00107	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00051	.00046	.00043	.00039	.00036	.00033	.00031	.00028	.00026
11	11	.00152	.00137	.00124	.00112	.00102	.00093	.00084	.00077	.00070	.00064	.00058	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028
12	0	.00103	.00093	.00084	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028	.00026	.00025	.00023	.00022
12	1	.00097	.00087	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00017
12	2	.00102	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
12	3	.00107	.00096	.00086	.00078	.00070	.00064	.00058	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
12	4	.00112	.00101	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
12	5	.00118	.00106	.00096	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020
12	6	.00124	.00112	.00101	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00025	.00024	.00022
12	7	.00131	.00118	.00106	.00096	.00087	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
12	8	.00137	.00124	.00112	.00101	.00092	.00083	.00075	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
12	9	.00144	.00130	.00118	.00107	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028	.00026
12	10	.00152	.00137	.00124	.00112	.00102	.00092	.00084	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028
12	11	.00159	.00144	.00130	.00118	.00107	.00097	.00089	.00081	.00074	.00067	.00062	.00057	.00052	.00048	.00044	.00041	.00037	.00035	.00032	.00030
12	12	.00167	.00151	.00137	.00124	.00113	.00103	.00094	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
13	0	.00108	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028	.00027	.00025	.00023
13	1	.00101	.00091	.00082	.00074	.00067	.00060	.00055	.00050	.00045	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019	.00018
13	2	.00106	.00095	.00086	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
13	3	.00111	.00100	.00090	.00082	.00074	.00067	.00060	.00055	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
13	4	.00117	.00105	.00095	.00086	.00078	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00033	.00031	.00028	.00026	.00024	.00022	.00020
13	5	.00123	.00111	.00100	.00091	.00082	.00074	.00067	.00061	.00056	.00051	.00046	.00042	.00039	.00035	.00033	.00030	.00028	.00025	.00023	.00022
13	6	.00130	.00117	.00106	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00034	.00032	.00029	.00027	.00025	.00023
13	7	.00136	.00123	.00111	.00101	.00091	.00083	.00075	.00068	.00062	.00057	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
13	8	.00144	.00130	.00117	.00106	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
13	9	.00151	.00136	.00123	.00112	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00028
13	10	.00159	.00143	.00130	.00118	.00107	.00097	.00088	.00081	.00074	.00067	.00062	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032	.00030
13	11	.00167	.00151	.00137	.00124	.00113	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
13	12	.00175	.00158	.00144	.00130	.00119	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00049	.00046	.00042	.00039	.00036	.00034
13	13	.00183	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042	.00039	.00036
14	0	.00112	.00102	.00093	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025
14	1	.00105	.00095	.00085	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019
14	2	.00110	.00099	.00090	.00081	.00073	.00066	.00060	.00055	.00050	.00045	.00041	.00038	.00034	.00032	.00029	.00027	.00025	.00023	.00021	.00019
14	3	.00116	.00104	.00094	.00085	.00077	.00070	.00063	.00057	.00052	.00048	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00020
14	4	.00122	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00022
14	5	.00129	.00116	.00105	.00095	.00086	.00078	.00070	.00064	.00058	.00053	.00049	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025	.00023
14	6	.00135	.00122	.00110	.00100	.00090	.00082	.00074	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
14	7	.00142	.00129	.00116	.00105	.00095	.00087	.00079	.00072	.00065	.00060	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
14	8	.00150	.00135	.00123	.00111	.00101	.00091	.00083	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00028
14	9	.00158	.00143	.00129	.00117	.00106	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032	.00029
14	10	.00166	.00150	.00136	.00123	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00059	.00055	.00050	.00046	.00043	.00039	.00037	.00034	.00031
14	11	.00174	.00158	.00143	.00130	.00118	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00034
14	12	.00183	.00166	.00151	.00137	.00125	.00113	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00057	.00052	.00048	.00045	.00041	.00038	.00036
14	13	.00192	.00174	.00158	.00144	.00131	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
14	14	.00201	.00183	.00166	.00151	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00075	.00069	.00063	.00059	.00054	.00050	.00047	.00043	.00040
15	0	.00117	.00106	.00097	.00088	.00081	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027
15	1	.00110	.00099	.00089	.00080	.00073	.00066	.00060	.00054	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
15	2	.00115	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00020
15	3	.00121	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00022
15	4	.00127	.00115	.00103	.00094	.00085	.00077	.00070	.00063	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023
15	5	.00134	.00121	.00109	.00099	.00089	.00081	.00074	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00031	.00028	.00026	.00024
15	6	.00141	.00127	.00115	.00104	.00094	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026
15	7	.00148	.00134	.00121	.00110	.00100	.00091	.00082	.00075	.00068	.00063	.00057	.00052	.00048	.00044	.00041	.00037	.00035	.00032	.00030	.00027
15	8	.00156	.00141	.00128	.00116	.00105	.00096	.00087	.00079	.00072	.00066	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
15	9	.00164	.00149	.00135	.00122	.00111	.00101	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034	.00031
15	10	.00173	.00157	.00142	.00129	.00117	.00107	.00097	.00089	.00081	.00074	.00068	.00063	.00057	.00053	.00049	.00045	.00042	.00039	.00036	.00033
15	11	.00182	.00165	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
15	12	.00191	.00174	.00158	.00143	.00131	.00119	.00109	.00099	.00091	.00083	.00077	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
15	13	.00201	.00182	.00166	.00151	.00137	.00125	.00115	.00105	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040
15	14	.00211	.00191	.00174	.00159	.00145	.00132	.00121	.00111	.00101	.00093	.00085	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00046	.00043
15	15	.00221	.00201	.00183	.00166	.00152	.00139	.00127	.00116	.00107	.00098	.00090	.00083	.00077	.00071	.00065	.00061	.00056	.00052	.00048	.00045
16	0	.00122	.00111	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00048	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028
16	1	.00114	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00021
16	2	.00119	.00107	.00097	.00088	.00080	.00072	.00065	.00060	.00054	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00022
16	3	.00125	.00113	.00102	.00092	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00023
16	4	.00132	.00119	.00108	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024
16	5	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025
16	6	.00147	.00132	.00120	.00109	.00099	.00090	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029	.00027
16	7	.00154	.00140	.00126	.00115	.00104	.00095	.00086	.00079	.00072	.00065	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00034	.00031	.00029
16	8	.00163	.00147	.00133	.00121	.00110	.00100	.00091	.00083	.00076	.00069	.00064	.00058	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
16	9	.00171	.00155	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00074	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00035	.00033
16	10	.00180	.00164	.00148	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00041	.00038	.00035
16	11	.00190	.00172	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00050	.00047	.00043	.00040	.00037
16	12	.00200	.00181	.00165	.00150	.00137	.00125	.00114	.00104	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040
16	13	.00210	.00191	.00173	.00158	.00144	.00131	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
16	14	.00220	.00200	.00182	.00166	.00151	.00138	.00127	.00116	.00106	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
16	15	.00231	.00210	.00191	.00174	.00159	.00145	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00048
16	16	.00241	.00220	.00200	.00183	.00167	.00153	.00140	.00128	.00118	.00108	.00100	.00092	.00085	.00078	.00073	.00067	.00062	.00058	.00054	.00050
17	0	.00127	.00115	.00105	.00096	.00088	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029
17	1	.00118	.00106	.00096	.00087	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00022
17	2	.00124	.00112	.00101	.00091	.00083	.00075	.00068	.00062	.00057	.00052	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00026	.00024	.00023
17	3	.00130	.00117	.00106	.00096	.00087	.00079	.00072	.00065	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00033	.00030	.00028	.00026	.00024
17	4	.00137	.00124	.00112	.00101	.00092	.00084	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025
17	5	.00145	.00131	.00118	.00107	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027
17	6	.00152	.00138	.00125	.00113	.00103	.00093	.00085	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028
17	7	.00161	.00145	.00132	.00119	.00109	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
17	8	.00169	.00153	.00139	.00126	.00115	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032
17	9	.00178	.00162	.00147	.00133	.00121	.00110	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034
17	10	.00188	.00170	.00155	.00141	.00128	.00117	.00107	.00097	.00089	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
17	11	.00198	.00180	.00163	.00148	.00135	.00123	.00113	.00103	.00094	.00087	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
17	12	.00208	.00189	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00092	.00084	.00078	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042
17	13	.00219	.00199	.00181	.00165	.00151	.00138	.00126	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
17	14	.00230	.00209	.00190	.00174	.00158	.00145	.00133	.00122	.00112	.00102	.00094	.00087	.00080	.00074	.00069	.00063	.00059	.00055	.00051	.00047
17	15	.00241	.00219	.00200	.00182	.00167	.00152	.00140	.00128	.00118	.00108	.00099	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00054	.00050
17	16	.00252	.00230	.00209	.00191	.00175	.00160	.00147	.00134	.00124	.00114	.00105	.00097	.00089	.00082	.00076	.00071	.00066	.00061	.00057	.00053
17	17	.00264	.00240	.00219	.00200	.00183	.00168	.00154	.00141	.00130	.00119	.00110	.00101	.00094	.00087	.00080	.00075	.00069	.00064	.00060	.00056
18	0	.00131	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00061	.00056	.00052	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031
18	1	.00122	.00110	.00100	.00090	.00082	.00075	.00068	.00062	.00056	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023
18	2	.00128	.00116	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026	.00024
18	3	.00135	.00122	.00110	.00100	.00091	.00082	.00075	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
18	4	.00142	.00129	.00116	.00105	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00033	.00031	.00028	.00026
18	5	.00150	.00136	.00123	.00111	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028
18	6	.00158	.00143	.00130	.00118	.00107	.00097	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030
18	7	.00167	.00151	.00137	.00124	.00113	.00103	.00094	.00086	.00078	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
18	8	.00176	.00159	.00145	.00131	.00120	.00109	.00099	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037	.00034
18	9	.00185	.00168	.00153	.00139	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00062	.00058	.00053	.00049	.00045	.00042	.00039	.00036
18	10	.00196	.00177	.00161	.00147	.00134	.00122	.00111	.00102	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039
18	11	.00206	.00187	.00170	.00155	.00141	.00129	.00118	.00108	.00099	.00091	.00083	.00077	.00071	.00065	.00060	.00056	.00051	.00048	.00044	.00041
18	12	.00217	.00197	.00179	.00163	.00149	.00136	.00125	.00114	.00105	.00096	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044
18	13	.00228	.00207	.00189	.00172	.00157	.00144	.00132	.00121	.00111	.00102	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00050	.00047
18	14	.00240	.00218	.00199	.00181	.00166	.00152	.00139	.00127	.00117	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00050
18	15	.00251	.00229	.00209	.00191	.00174	.00159	.00146	.00134	.00123	.00113	.00104	.00096	.00089	.00082	.00076	.00070	.00065	.00061	.00057	.00053
18	16	.00263	.00240	.00219	.00200	.00183	.00167	.00154	.00141	.00130	.00119	.00110	.00101	.00094	.00087	.00080	.00074	.00069	.00064	.00060	.00056
18	17	.00275	.00251	.00229	.00209	.00192	.00176	.00161	.00148	.00136	.00125	.00115	.00107	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059
18	18	.00288	.00262	.00240	.00219	.00201	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00077	.00071	.00066	.00062
19	0	.00136	.00124	.00113	.00104	.00095	.00087	.00080	.00074	.00068	.00063	.00059	.00054	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032
19	1	.00127	.00114	.00104	.00094	.00085	.00078	.00071	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026	.00024
19	2	.00133	.00120	.00109	.00099	.00089	.00081	.00074	.00067	.00062	.00056	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
19	3	.00140	.00126	.00115	.00104	.00094	.00086	.00078	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
19	4	.00147	.00133	.00121	.00110	.00100	.00091	.00082	.00075	.00069	.00063	.00057	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
19	5	.00156	.00141	.00128	.00116	.00105	.00096	.00087	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00032	.00029
19	6	.00164	.00149	.00135	.00122	.00111	.00101	.00092	.00084	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034	.00031
19	7	.00173	.00157	.00142	.00129	.00118	.00107	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033
19	8	.00183	.00166	.00150	.00137	.00125	.00113	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00057	.00052	.00048	.00045	.00041	.00038	.00036
19	9	.00193	.00175	.00159	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00056	.00051	.00048	.00044	.00041	.00038

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
19	10	.00203	.00185	.00168	.00153	.00139	.00127	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00041
19	11	.00214	.00195	.00177	.00161	.00147	.00134	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00047	.00043
19	12	.00226	.00205	.00187	.00170	.00156	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00053	.00050	.00046
19	13	.00238	.00216	.00197	.00180	.00164	.00150	.00137	.00126	.00116	.00106	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049
19	14	.00250	.00227	.00207	.00189	.00173	.00158	.00145	.00133	.00122	.00112	.00104	.00095	.00088	.00082	.00075	.00070	.00065	.00060	.00056	.00052
19	15	.00262	.00239	.00218	.00199	.00182	.00167	.00153	.00140	.00129	.00119	.00109	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00059	.00055
19	16	.00274	.00250	.00229	.00209	.00191	.00175	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00067	.00063	.00059
19	17	.00287	.00262	.00239	.00219	.00201	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076	.00071	.00066	.00062
19	18	.00300	.00274	.00251	.00229	.00210	.00193	.00177	.00163	.00150	.00138	.00127	.00117	.00109	.00101	.00093	.00087	.00080	.00075	.00070	.00065
19	19	.00314	.00287	.00262	.00240	.00220	.00202	.00185	.00171	.00157	.00145	.00134	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00073	.00068
20	0	.00141	.00129	.00118	.00108	.00099	.00091	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00043	.00040	.00038	.00036	.00034
20	1	.00131	.00119	.00107	.00098	.00089	.00081	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
20	2	.00138	.00124	.00113	.00102	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028	.00026
20	3	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00035	.00032	.00030	.00027
20	4	.00153	.00138	.00125	.00114	.00103	.00094	.00086	.00078	.00072	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
20	5	.00161	.00146	.00133	.00120	.00109	.00100	.00091	.00083	.00076	.00069	.00064	.00058	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
20	6	.00170	.00154	.00140	.00127	.00116	.00105	.00096	.00088	.00080	.00074	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00035	.00033
20	7	.00180	.00163	.00148	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00051	.00047	.00044	.00041	.00038	.00035
20	8	.00190	.00172	.00156	.00142	.00130	.00118	.00108	.00099	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040	.00037
20	9	.00200	.00182	.00165	.00151	.00137	.00125	.00114	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040
20	10	.00211	.00192	.00175	.00159	.00145	.00133	.00121	.00111	.00102	.00093	.00086	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00046	.00043
20	11	.00223	.00203	.00184	.00168	.00154	.00140	.00128	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00045
20	12	.00235	.00214	.00195	.00178	.00162	.00148	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00049
20	13	.00247	.00225	.00205	.00187	.00171	.00157	.00144	.00132	.00121	.00111	.00103	.00095	.00087	.00081	.00075	.00069	.00064	.00060	.00056	.00052
20	14	.00260	.00237	.00216	.00197	.00181	.00165	.00152	.00139	.00128	.00118	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055
20	15	.00273	.00249	.00227	.00208	.00190	.00174	.00160	.00147	.00135	.00124	.00115	.00106	.00098	.00090	.00084	.00078	.00072	.00067	.00062	.00058
20	16	.00286	.00261	.00239	.00218	.00200	.00183	.00168	.00154	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00062
20	17	.00300	.00274	.00250	.00229	.00210	.00192	.00177	.00162	.00149	.00138	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00070	.00065
20	18	.00313	.00286	.00262	.00240	.00220	.00202	.00185	.00170	.00157	.00145	.00133	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00073	.00068
20	19	.00328	.00299	.00274	.00251	.00230	.00211	.00194	.00179	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072
20	20	.00342	.00313	.00287	.00263	.00241	.00221	.00204	.00187	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076
21	0	.00146	.00134	.00122	.00112	.00103	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055	.00052	.00048	.00045	.00042	.00040	.00037	.00035
21	1	.00136	.00123	.00111	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00054	.00049	.00045	.00042	.00038	.00036	.00033	.00030	.00028	.00026
21	2	.00142	.00129	.00117	.00106	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00047	.00044	.00040	.00037	.00034	.00032	.00029	.00027
21	3	.00150	.00136	.00123	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00029
21	4	.00158	.00143	.00130	.00118	.00108	.00098	.00089	.00082	.00075	.00068	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
21	5	.00167	.00152	.00138	.00125	.00114	.00104	.00095	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032
21	6	.00177	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00070	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034
21	7	.00187	.00169	.00154	.00140	.00128	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
21	8	.00197	.00179	.00163	.00148	.00135	.00123	.00113	.00103	.00094	.00087	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
21	9	.00208	.00189	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00092	.00084	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00042
21	10	.00219	.00200	.00182	.00166	.00151	.00138	.00126	.00116	.00106	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
21	11	.00232	.00211	.00192	.00175	.00160	.00146	.00134	.00123	.00113	.00104	.00095	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00048
21	12	.00244	.00222	.00203	.00185	.00169	.00155	.00142	.00130	.00119	.00110	.00101	.00093	.00086	.00080	.00074	.00068	.00063	.00059	.00055	.00051
21	13	.00257	.00234	.00214	.00195	.00179	.00164	.00150	.00138	.00127	.00116	.00107	.00099	.00091	.00085	.00078	.00073	.00067	.00063	.00058	.00054
21	14	.00271	.00247	.00225	.00206	.00189	.00173	.00158	.00146	.00134	.00123	.00114	.00105	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058
21	15	.00284	.00259	.00237	.00217	.00199	.00182	.00167	.00153	.00141	.00130	.00120	.00111	.00102	.00095	.00088	.00082	.00076	.00070	.00066	.00061
21	16	.00298	.00272	.00249	.00228	.00209	.00191	.00176	.00162	.00149	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00065
21	17	.00312	.00285	.00261	.00239	.00219	.00201	.00185	.00170	.00156	.00144	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00079	.00073	.00068
21	18	.00327	.00299	.00274	.00251	.00230	.00211	.00194	.00178	.00164	.00152	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
21	19	.00342	.00313	.00286	.00262	.00241	.00221	.00203	.00187	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076
21	20	.00358	.00327	.00300	.00275	.00252	.00232	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00098	.00092	.00085	.00080
21	21	.00374	.00342	.00314	.00288	.00264	.00243	.00224	.00206	.00190	.00175	.00162	.00150	.00139	.00129	.00120	.00111	.00104	.00096	.00090	.00084
22	0	.00152	.00139	.00127	.00116	.00107	.00098	.00090	.00084	.00077	.00072	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00042	.00039	.00037
22	1	.00140	.00127	.00116	.00105	.00096	.00087	.00079	.00073	.00066	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032	.00030	.00028
22	2	.00147	.00134	.00121	.00110	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00049	.00046	.00042	.00039	.00036	.00033	.00031	.00029
22	3	.00155	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00033	.00030
22	4	.00164	.00149	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
22	5	.00173	.00157	.00143	.00130	.00118	.00108	.00098	.00090	.00082	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037	.00034
22	6	.00183	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00080	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00036
22	7	.00193	.00176	.00160	.00145	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00039
22	8	.00204	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00048	.00044	.00041
22	9	.00216	.00196	.00179	.00163	.00149	.00136	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044
22	10	.00228	.00207	.00189	.00172	.00157	.00144	.00132	.00121	.00111	.00102	.00094	.00086	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00047
22	11	.00241	.00219	.00200	.00182	.00167	.00153	.00140	.00128	.00118	.00108	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00054	.00050
22	12	.00254	.00231	.00211	.00193	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00054
22	13	.00267	.00244	.00223	.00204	.00186	.00171	.00157	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00061	.00057
22	14	.00282	.00257	.00235	.00215	.00197	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00101	.00094	.00087	.00081	.00075	.00070	.00065	.00061
22	15	.00296	.00270	.00247	.00226	.00207	.00190	.00175	.00160	.00148	.00136	.00126	.00116	.00107	.00099	.00092	.00086	.00080	.00074	.00069	.00064
22	16	.00311	.00284	.00260	.00238	.00218	.00200	.00184	.00169	.00156	.00144	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068
22	17	.00326	.00298	.00272	.00250	.00229	.00210	.00193	.00178	.00164	.00151	.00140	.00129	.00119	.00111	.00103	.00095	.00089	.00083	.00077	.00072
22	18	.00341	.00312	.00286	.00262	.00240	.00221	.00203	.00187	.00172	.00159	.00147	.00136	.00126	.00116	.00108	.00100	.00093	.00087	.00081	.00076
22	19	.00357	.00326	.00299	.00274	.00252	.00231	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00098	.00092	.00085	.00080
22	20	.00373	.00342	.00313	.00287	.00264	.00243	.00223	.00206	.00190	.00175	.00162	.00150	.00139	.00129	.00120	.00111	.00103	.00096	.00090	.00084
22	21	.00390	.00357	.00328	.00301	.00277	.00254	.00234	.00216	.00199	.00184	.00170	.00158	.00146	.00136	.00126	.00117	.00109	.00102	.00095	.00088
22	22	.00408	.00374	.00343	.00315	.00290	.00267	.00246	.00227	.00209	.00193	.00179	.00166	.00154	.00143	.00132	.00123	.00115	.00107	.00100	.00093
23	0	.00157	.00144	.00132	.00121	.00111	.00102	.00094	.00087	.00081	.00075	.00069	.00065	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039
23	1	.00145	.00132	.00120	.00109	.00099	.00090	.00083	.00076	.00069	.00063	.00058	.00054	.00049	.00046	.00042	.00039	.00036	.00033	.00031	.00029
23	2	.00153	.00138	.00126	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030
23	3	.00161	.00146	.00133	.00121	.00110	.00100	.00091	.00084	.00077	.00070	.00064	.00059	.00055	.00050	.00046	.00043	.00040	.00037	.00034	.00032
23	4	.00170	.00154	.00140	.00127	.00116	.00106	.00097	.00088	.00081	.00074	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00034
23	5	.00179	.00163	.00148	.00135	.00123	.00112	.00102	.00094	.00086	.00079	.00072	.00067	.00061	.00056	.00052	.00048	.00045	.00041	.00038	.00036
23	6	.00190	.00172	.00157	.00143	.00130	.00119	.00109	.00099	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
23	7	.00200	.00182	.00166	.00151	.00138	.00126	.00115	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00040
23	8	.00212	.00193	.00175	.00160	.00146	.00134	.00122	.00112	.00103	.00094	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043
23	9	.00224	.00204	.00186	.00169	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00050	.00046
23	10	.00236	.00215	.00196	.00179	.00164	.00150	.00137	.00126	.00116	.00106	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049
23	11	.00250	.00228	.00208	.00190	.00174	.00159	.00146	.00134	.00123	.00113	.00104	.00096	.00089	.00082	.00076	.00070	.00065	.00061	.00056	.00053
23	12	.00264	.00240	.00220	.00201	.00184	.00168	.00154	.00142	.00130	.00120	.00111	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00060	.00056
23	13	.00278	.00254	.00232	.00212	.00194	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060
23	14	.00293	.00267	.00244	.00224	.00205	.00188	.00173	.00159	.00146	.00135	.00124	.00115	.00106	.00098	.00091	.00085	.00079	.00073	.00068	.00064
23	15	.00308	.00281	.00257	.00236	.00216	.00198	.00182	.00168	.00154	.00142	.00132	.00122	.00112	.00104	.00097	.00090	.00083	.00078	.00072	.00068
23	16	.00323	.00296	.00271	.00248	.00227	.00209	.00192	.00177	.00163	.00150	.00139	.00128	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00072
23	17	.00339	.00310	.00284	.00260	.00239	.00220	.00202	.00186	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00100	.00093	.00087	.00081	.00076
23	18	.00355	.00325	.00298	.00273	.00251	.00231	.00212	.00195	.00180	.00166	.00154	.00142	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00080
23	19	.00372	.00341	.00312	.00287	.00263	.00242	.00223	.00205	.00189	.00175	.00162	.00150	.00139	.00129	.00119	.00111	.00103	.00096	.00090	.00084
23	20	.00389	.00357	.00327	.00300	.00276	.00254	.00234	.00216	.00199	.00184	.00170	.00157	.00146	.00135	.00126	.00117	.00109	.00101	.00095	.00088
23	21	.00407	.00373	.00343	.00315	.00289	.00266	.00245	.00226	.00209	.00193	.00179	.00166	.00153	.00142	.00132	.00123	.00115	.00107	.00100	.00093
23	22	.00426	.00391	.00359	.00330	.00303	.00279	.00258	.00238	.00219	.00203	.00188	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00105	.00098
23	23	.00445	.00408	.00375	.00345	.00318	.00293	.00270	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00136	.00127	.00118	.00111	.00103

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
24	0	.00163	.00149	.00137	.00125	.00115	.00106	.00098	.00091	.00084	.00078	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041
24	1	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00033	.00030
24	2	.00158	.00143	.00130	.00119	.00108	.00099	.00090	.00082	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037	.00034	.00032
24	3	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00038	.00036	.00033
24	4	.00176	.00160	.00145	.00132	.00121	.00110	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00056	.00051	.00048	.00044	.00041	.00038	.00035
24	5	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00082	.00076	.00069	.00064	.00059	.00055	.00050	.00047	.00043	.00040	.00037
24	6	.00196	.00179	.00163	.00148	.00135	.00124	.00113	.00104	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040
24	7	.00208	.00189	.00172	.00157	.00143	.00131	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042
24	8	.00220	.00200	.00182	.00166	.00152	.00139	.00127	.00117	.00107	.00098	.00091	.00083	.00077	.00071	.00066	.00061	.00056	.00052	.00049	.00045
24	9	.00232	.00211	.00193	.00176	.00161	.00147	.00135	.00124	.00114	.00105	.00096	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048
24	10	.00245	.00224	.00204	.00186	.00171	.00156	.00143	.00131	.00121	.00111	.00102	.00094	.00087	.00081	.00075	.00069	.00064	.00060	.00056	.00052
24	11	.00259	.00236	.00216	.00197	.00181	.00166	.00152	.00140	.00128	.00118	.00109	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00059	.00055
24	12	.00274	.00250	.00228	.00209	.00191	.00175	.00161	.00148	.00136	.00125	.00116	.00107	.00099	.00091	.00085	.00079	.00073	.00068	.00063	.00059
24	13	.00289	.00264	.00241	.00221	.00202	.00186	.00171	.00157	.00144	.00133	.00123	.00114	.00105	.00097	.00090	.00084	.00078	.00072	.00068	.00063
24	14	.00304	.00278	.00254	.00233	.00214	.00196	.00180	.00166	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00067
24	15	.00320	.00293	.00268	.00246	.00225	.00207	.00190	.00175	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00088	.00082	.00076	.00071
24	16	.00336	.00308	.00282	.00259	.00237	.00218	.00201	.00185	.00170	.00157	.00145	.00134	.00125	.00115	.00107	.00100	.00093	.00086	.00081	.00075
24	17	.00353	.00323	.00296	.00272	.00249	.00229	.00211	.00195	.00179	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00091	.00085	.00079
24	18	.00370	.00339	.00311	.00285	.00262	.00241	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096	.00090	.00084
24	19	.00388	.00355	.00326	.00299	.00275	.00253	.00233	.00215	.00198	.00183	.00170	.00157	.00146	.00135	.00125	.00117	.00109	.00101	.00094	.00088
24	20	.00406	.00372	.00342	.00314	.00289	.00266	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00114	.00107	.00100	.00093
24	21	.00425	.00390	.00358	.00329	.00303	.00279	.00257	.00237	.00219	.00203	.00188	.00174	.00161	.00150	.00139	.00129	.00121	.00112	.00105	.00098
24	22	.00444	.00408	.00375	.00345	.00317	.00293	.00270	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00146	.00136	.00127	.00118	.00111	.00103
24	23	.00465	.00427	.00392	.00361	.00333	.00307	.00283	.00261	.00242	.00224	.00207	.00192	.00178	.00166	.00154	.00144	.00134	.00125	.00117	.00109
24	24	.00486	.00446	.00411	.00378	.00349	.00322	.00297	.00274	.00254	.00235	.00218	.00202	.00188	.00174	.00162	.00151	.00141	.00132	.00123	.00115
25	0	.00169	.00155	.00142	.00130	.00120	.00111	.00102	.00095	.00088	.00081	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043
25	1	.00155	.00141	.00129	.00117	.00107	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	.00034	.00032
25	2	.00163	.00148	.00135	.00123	.00112	.00102	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00038	.00036	.00033
25	3	.00172	.00156	.00142	.00130	.00118	.00108	.00099	.00091	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00037	.00035
25	4	.00182	.00165	.00151	.00137	.00125	.00114	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
25	5	.00192	.00175	.00159	.00145	.00133	.00121	.00111	.00102	.00093	.00086	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
25	6	.00203	.00185	.00169	.00154	.00141	.00129	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042
25	7	.00215	.00196	.00179	.00163	.00149	.00136	.00125	.00115	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
25	8	.00228	.00207	.00189	.00173	.00158	.00145	.00132	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00048
25	9	.00241	.00219	.00200	.00183	.00167	.00153	.00141	.00129	.00119	.00109	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00055	.00051
25	10	.00254	.00232	.00212	.00194	.00177	.00163	.00149	.00137	.00126	.00116	.00107	.00099	.00091	.00084	.00078	.00073	.00067	.00063	.00058	.00054
25	11	.00269	.00246	.00224	.00205	.00188	.00172	.00158	.00146	.00134	.00123	.00114	.00105	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058
25	12	.00284	.00260	.00237	.00217	.00199	.00183	.00168	.00154	.00142	.00131	.00121	.00112	.00103	.00096	.00089	.00083	.00077	.00071	.00067	.00062
25	13	.00300	.00274	.00251	.00230	.00211	.00194	.00178	.00164	.00151	.00139	.00129	.00119	.00110	.00102	.00095	.00088	.00082	.00076	.00071	.00066
25	14	.00316	.00289	.00265	.00243	.00223	.00205	.00188	.00173	.00160	.00147	.00136	.00126	.00117	.00108	.00100	.00093	.00087	.00081	.00075	.00070
25	15	.00333	.00305	.00279	.00256	.00235	.00216	.00199	.00183	.00169	.00156	.00144	.00133	.00124	.00115	.00106	.00099	.00092	.00086	.00080	.00075
25	16	.00350	.00320	.00294	.00269	.00248	.00228	.00210	.00193	.00178	.00165	.00152	.00141	.00131	.00121	.00112	.00105	.00097	.00091	.00085	.00079
25	17	.00367	.00337	.00309	.00283	.00260	.00240	.00221	.00203	.00188	.00173	.00160	.00149	.00138	.00128	.00119	.00110	.00103	.00096	.00089	.00084
25	18	.00385	.00353	.00324	.00298	.00274	.00252	.00232	.00214	.00198	.00183	.00169	.00156	.00145	.00135	.00125	.00116	.00108	.00101	.00094	.00088
25	19	.00404	.00370	.00340	.00312	.00287	.00265	.00244	.00225	.00208	.00192	.00178	.00165	.00153	.00142	.00132	.00123	.00114	.00107	.00099	.00093
25	20	.00423	.00388	.00357	.00328	.00302	.00278	.00256	.00236	.00219	.00202	.00187	.00173	.00161	.00149	.00139	.00129	.00120	.00112	.00105	.00098
25	21	.00443	.00407	.00374	.00344	.00317	.00292	.00269	.00249	.00230	.00213	.00197	.00182	.00169	.00157	.00146	.00136	.00127	.00118	.00111	.00103
25	22	.00464	.00426	.00392	.00361	.00332	.00306	.00283	.00261	.00241	.00223	.00207	.00192	.00178	.00166	.00154	.00143	.00134	.00125	.00117	.00109
25	23	.00485	.00446	.00410	.00378	.00348	.00321	.00297	.00274	.00254	.00235	.00218	.00202	.00188	.00174	.00162	.00151	.00141	.00132	.00123	.00115
25	24	.00507	.00467	.00430	.00396	.00365	.00337	.00311	.00288	.00266	.00247	.00229	.00212	.00197	.00184	.00171	.00159	.00149	.00139	.00130	.00121

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
25	25	.00530	.00488	.00450	.00415	.00383	.00353	.00327	.00302	.00280	.00259	.00241	.00224	.00208	.00193	.00180	.00168	.00157	.00146	.00137	.00128
26	0	.00175	.00160	.00147	.00136	.00125	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00065	.00060	.00057	.00053	.00050	.00047	.00045
26	1	.00161	.00146	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00039	.00036	.00033
26	2	.00169	.00154	.00140	.00127	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00054	.00050	.00047	.00043	.00040	.00037	.00035
26	3	.00178	.00162	.00148	.00135	.00123	.00112	.00103	.00094	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00046	.00042	.00039	.00037
26	4	.00188	.00171	.00156	.00142	.00130	.00119	.00109	.00100	.00092	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039
26	5	.00199	.00181	.00165	.00151	.00138	.00126	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00055	.00051	.00048	.00044	.00041
26	6	.00211	.00192	.00175	.00160	.00146	.00134	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00047	.00044
26	7	.00223	.00203	.00185	.00169	.00155	.00142	.00130	.00119	.00110	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00050	.00047
26	8	.00236	.00215	.00196	.00179	.00164	.00150	.00138	.00127	.00116	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00058	.00054	.00050
26	9	.00249	.00228	.00208	.00190	.00174	.00160	.00146	.00135	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00062	.00057	.00053
26	10	.00264	.00241	.00220	.00201	.00185	.00169	.00155	.00143	.00132	.00121	.00112	.00103	.00096	.00088	.00082	.00076	.00071	.00066	.00061	.00057
26	11	.00279	.00255	.00233	.00213	.00196	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00061
26	12	.00295	.00270	.00247	.00226	.00207	.00190	.00175	.00161	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00087	.00081	.00075	.00070	.00065
26	13	.00311	.00285	.00261	.00239	.00220	.00202	.00186	.00171	.00158	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086	.00080	.00075	.00070
26	14	.00328	.00301	.00275	.00253	.00232	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00074
26	15	.00346	.00317	.00290	.00267	.00245	.00225	.00207	.00191	.00177	.00163	.00151	.00140	.00129	.00120	.00112	.00104	.00097	.00090	.00084	.00079
26	16	.00364	.00333	.00306	.00281	.00258	.00238	.00219	.00202	.00186	.00172	.00159	.00148	.00137	.00127	.00118	.00110	.00102	.00095	.00089	.00083
26	17	.00382	.00350	.00321	.00295	.00272	.00250	.00230	.00213	.00196	.00182	.00168	.00156	.00144	.00134	.00125	.00116	.00108	.00101	.00094	.00088
26	18	.00401	.00368	.00338	.00310	.00286	.00263	.00242	.00224	.00207	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093
26	19	.00420	.00386	.00355	.00326	.00300	.00276	.00255	.00235	.00218	.00201	.00186	.00173	.00160	.00149	.00139	.00129	.00120	.00112	.00105	.00098
26	20	.00441	.00405	.00372	.00342	.00315	.00291	.00268	.00248	.00229	.00212	.00196	.00182	.00169	.00157	.00146	.00136	.00127	.00118	.00110	.00103
26	21	.00462	.00424	.00390	.00359	.00331	.00305	.00282	.00260	.00241	.00223	.00207	.00192	.00178	.00165	.00154	.00143	.00134	.00125	.00116	.00109
26	22	.00484	.00445	.00409	.00377	.00347	.00320	.00296	.00274	.00253	.00234	.00217	.00202	.00187	.00174	.00162	.00151	.00141	.00131	.00123	.00115
26	23	.00506	.00466	.00429	.00395	.00364	.00336	.00311	.00287	.00266	.00247	.00229	.00212	.00197	.00183	.00171	.00159	.00148	.00139	.00129	.00121
26	24	.00530	.00488	.00449	.00414	.00382	.00353	.00326	.00302	.00280	.00259	.00241	.00223	.00208	.00193	.00180	.00168	.00156	.00146	.00137	.00128
26	25	.00554	.00510	.00470	.00434	.00401	.00370	.00343	.00317	.00294	.00273	.00253	.00235	.00219	.00203	.00190	.00177	.00165	.00154	.00144	.00135
26	26	.00579	.00534	.00493	.00455	.00420	.00388	.00359	.00333	.00309	.00286	.00266	.00247	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00142
27	0	.00182	.00167	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047
27	1	.00166	.00151	.00138	.00126	.00115	.00105	.00097	.00089	.00081	.00075	.00069	.00064	.00059	.00054	.00050	.00047	.00043	.00040	.00038	.00035
27	2	.00175	.00159	.00145	.00132	.00121	.00111	.00101	.00093	.00085	.00079	.00072	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00037
27	3	.00184	.00168	.00153	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00044	.00041	.00038
27	4	.00195	.00177	.00162	.00148	.00135	.00124	.00113	.00104	.00095	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00041
27	5	.00206	.00188	.00171	.00156	.00143	.00131	.00120	.00110	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00050	.00047	.00043
27	6	.00218	.00199	.00181	.00166	.00152	.00139	.00127	.00117	.00108	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00050	.00046
27	7	.00231	.00210	.00192	.00176	.00161	.00147	.00135	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049
27	8	.00244	.00223	.00204	.00186	.00171	.00156	.00144	.00132	.00121	.00112	.00103	.00095	.00088	.00082	.00076	.00070	.00065	.00061	.00056	.00053
27	9	.00258	.00236	.00216	.00197	.00181	.00166	.00152	.00140	.00129	.00119	.00110	.00101	.00094	.00087	.00081	.00075	.00069	.00065	.00060	.00056
27	10	.00273	.00250	.00229	.00209	.00192	.00176	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060
27	11	.00289	.00265	.00242	.00222	.00204	.00187	.00172	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064
27	12	.00306	.00280	.00256	.00235	.00216	.00198	.00183	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00073	.00069
27	13	.00323	.00296	.00271	.00249	.00229	.00210	.00194	.00178	.00165	.00152	.00141	.00130	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073
27	14	.00341	.00312	.00287	.00263	.00242	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096	.00089	.00083	.00078
27	15	.00359	.00329	.00302	.00278	.00255	.00235	.00217	.00200	.00185	.00171	.00158	.00146	.00136	.00126	.00117	.00109	.00102	.00095	.00089	.00083
27	16	.00378	.00347	.00318	.00293	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00155	.00143	.00133	.00124	.00115	.00108	.00100	.00094	.00088
27	17	.00397	.00365	.00335	.00308	.00283	.00261	.00241	.00222	.00205	.00190	.00176	.00163	.00151	.00141	.00131	.00122	.00114	.00106	.00099	.00093
27	18	.00417	.00383	.00352	.00324	.00298	.00275	.00253	.00234	.00216	.00200	.00185	.00172	.00160	.00148	.00138	.00129	.00120	.00112	.00104	.00098
27	19	.00438	.00402	.00370	.00340	.00313	.00289	.00267	.00246	.00228	.00211	.00195	.00181	.00168	.00156	.00146	.00136	.00126	.00118	.00110	.00103
27	20	.00459	.00422	.00388	.00357	.00329	.00304	.00280	.00259	.00240	.00222	.00206	.00191	.00177	.00165	.00153	.00143	.00133	.00124	.00116	.00109
27	21	.00481	.00442	.00407	.00375	.00346	.00319	.00295	.00273	.00252	.00234	.00217	.00201	.00187	.00174	.00162	.00151	.00141	.00131	.00123	.00115

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
27	22	.00504	.00464	.00427	.00394	.00363	.00335	.00310	.00287	.00265	.00246	.00228	.00212	.00197	.00183	.00170	.00159	.00148	.00138	.00129	.00121
27	23	.00528	.00486	.00448	.00413	.00381	.00352	.00326	.00301	.00279	.00259	.00240	.00223	.00207	.00193	.00180	.00168	.00156	.00146	.00137	.00128
27	24	.00553	.00509	.00470	.00433	.00400	.00370	.00342	.00317	.00293	.00272	.00253	.00235	.00218	.00203	.00189	.00177	.00165	.00154	.00144	.00135
27	25	.00579	.00533	.00492	.00454	.00420	.00388	.00359	.00333	.00308	.00286	.00266	.00247	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00142
27	26	.00606	.00558	.00515	.00476	.00440	.00407	.00377	.00350	.00324	.00301	.00280	.00260	.00242	.00226	.00210	.00196	.00184	.00172	.00161	.00150
27	27	.00633	.00584	.00540	.00499	.00461	.00427	.00396	.00367	.00341	.00317	.00294	.00274	.00255	.00238	.00222	.00207	.00194	.00181	.00170	.00159
28	0	.00188	.00173	.00159	.00147	.00135	.00125	.00116	.00108	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00050
28	1	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042	.00040	.00037
28	2	.00180	.00164	.00150	.00137	.00125	.00115	.00105	.00097	.00089	.00082	.00075	.00070	.00064	.00060	.00055	.00051	.00048	.00044	.00041	.00038
28	3	.00190	.00173	.00158	.00145	.00132	.00121	.00111	.00102	.00094	.00086	.00080	.00073	.00068	.00063	.00058	.00054	.00050	.00047	.00043	.00040
28	4	.00201	.00183	.00167	.00153	.00140	.00128	.00118	.00108	.00099	.00092	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00043
28	5	.00213	.00194	.00177	.00162	.00148	.00136	.00125	.00115	.00105	.00097	.00090	.00083	.00076	.00071	.00066	.00061	.00056	.00052	.00049	.00046
28	6	.00225	.00206	.00188	.00172	.00157	.00144	.00132	.00122	.00112	.00103	.00095	.00088	.00081	.00075	.00070	.00065	.00060	.00056	.00052	.00049
28	7	.00239	.00218	.00199	.00182	.00167	.00153	.00141	.00129	.00119	.00110	.00101	.00094	.00087	.00080	.00074	.00069	.00064	.00060	.00056	.00052
28	8	.00253	.00231	.00211	.00193	.00177	.00163	.00149	.00137	.00127	.00117	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00064	.00059	.00055
28	9	.00268	.00245	.00224	.00205	.00188	.00173	.00159	.00146	.00135	.00124	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059
28	10	.00283	.00259	.00237	.00217	.00200	.00183	.00169	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00063
28	11	.00300	.00274	.00251	.00231	.00212	.00195	.00179	.00165	.00152	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00068
28	12	.00317	.00290	.00266	.00244	.00225	.00207	.00190	.00175	.00162	.00150	.00138	.00128	.00119	.00110	.00102	.00095	.00089	.00083	.00077	.00072
28	13	.00335	.00307	.00282	.00259	.00238	.00219	.00202	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00102	.00095	.00088	.00082	.00077
28	14	.00354	.00325	.00298	.00274	.00252	.00232	.00214	.00197	.00182	.00168	.00156	.00145	.00134	.00125	.00116	.00108	.00101	.00094	.00088	.00082
28	15	.00373	.00342	.00314	.00289	.00266	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00114	.00107	.00100	.00093	.00087
28	16	.00393	.00360	.00331	.00305	.00280	.00258	.00238	.00220	.00204	.00188	.00175	.00162	.00150	.00140	.00130	.00121	.00113	.00105	.00099	.00092
28	17	.00413	.00379	.00349	.00321	.00295	.00272	.00251	.00232	.00215	.00199	.00184	.00171	.00159	.00148	.00137	.00128	.00119	.00111	.00104	.00097
28	18	.00434	.00398	.00366	.00337	.00311	.00287	.00265	.00245	.00226	.00210	.00194	.00180	.00167	.00156	.00145	.00135	.00126	.00118	.00110	.00103
28	19	.00455	.00418	.00385	.00355	.00327	.00302	.00279	.00258	.00238	.00221	.00205	.00190	.00177	.00164	.00153	.00142	.00133	.00124	.00116	.00109
28	20	.00478	.00439	.00404	.00373	.00344	.00317	.00293	.00271	.00251	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00115
28	21	.00501	.00461	.00425	.00391	.00361	.00334	.00308	.00285	.00264	.00245	.00227	.00211	.00196	.00183	.00170	.00159	.00148	.00138	.00129	.00121
28	22	.00525	.00484	.00446	.00411	.00379	.00351	.00324	.00300	.00278	.00258	.00239	.00222	.00207	.00192	.00179	.00167	.00156	.00146	.00136	.00128
28	23	.00551	.00507	.00468	.00432	.00399	.00368	.00341	.00316	.00292	.00271	.00252	.00234	.00218	.00203	.00189	.00176	.00165	.00154	.00144	.00135
28	24	.00577	.00532	.00490	.00453	.00418	.00387	.00358	.00332	.00308	.00286	.00265	.00247	.00230	.00214	.00199	.00186	.00174	.00162	.00152	.00142
28	25	.00604	.00557	.00514	.00475	.00439	.00406	.00376	.00349	.00324	.00301	.00279	.00260	.00242	.00225	.00210	.00196	.00183	.00171	.00160	.00150
28	26	.00632	.00584	.00539	.00498	.00461	.00427	.00395	.00367	.00340	.00316	.00294	.00274	.00255	.00238	.00222	.00207	.00194	.00181	.00169	.00159
28	27	.00662	.00611	.00565	.00522	.00483	.00448	.00415	.00385	.00358	.00333	.00310	.00288	.00269	.00250	.00234	.00218	.00204	.00191	.00179	.00168
28	28	.00692	.00639	.00591	.00547	.00507	.00470	.00436	.00405	.00376	.00350	.00326	.00303	.00283	.00264	.00247	.00230	.00216	.00202	.00189	.00177
29	0	.00195	.00180	.00165	.00153	.00141	.00130	.00121	.00112	.00104	.00097	.00091	.00085	.00079	.00075	.00070	.00066	.00062	.00058	.00055	.00052
29	1	.00177	.00162	.00148	.00135	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00060	.00055	.00051	.00048	.00045	.00042	.00039
29	2	.00186	.00170	.00155	.00142	.00130	.00119	.00109	.00101	.00093	.00085	.00079	.00073	.00067	.00062	.00058	.00054	.00050	.00046	.00043	.00040
29	3	.00197	.00179	.00164	.00150	.00137	.00126	.00116	.00106	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00042
29	4	.00208	.00190	.00173	.00159	.00145	.00133	.00122	.00112	.00104	.00095	.00088	.00081	.00075	.00070	.00065	.00060	.00056	.00052	.00048	.00045
29	5	.00220	.00201	.00184	.00168	.00154	.00141	.00130	.00119	.00110	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00059	.00055	.00051	.00048
29	6	.00233	.00213	.00195	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051
29	7	.00247	.00226	.00206	.00189	.00173	.00159	.00146	.00135	.00124	.00114	.00106	.00098	.00090	.00084	.00078	.00072	.00067	.00063	.00058	.00054
29	8	.00261	.00239	.00219	.00201	.00184	.00169	.00155	.00143	.00132	.00122	.00112	.00104	.00096	.00089	.00083	.00077	.00072	.00067	.00062	.00058
29	9	.00277	.00253	.00232	.00213	.00195	.00180	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00062
29	10	.00293	.00269	.00246	.00226	.00207	.00191	.00176	.00162	.00149	.00138	.00128	.00118	.00109	.00102	.00094	.00088	.00082	.00076	.00071	.00066
29	11	.00311	.00285	.00261	.00240	.00220	.00203	.00187	.00172	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076	.00071
29	12	.00329	.00301	.00276	.00254	.00234	.00215	.00198	.00183	.00169	.00156	.00145	.00134	.00124	.00115	.00107	.00100	.00093	.00087	.00081	.00076
29	13	.00348	.00319	.00293	.00269	.00248	.00228	.00210	.00194	.00179	.00166	.00154	.00143	.00132	.00123	.00114	.00107	.00099	.00093	.00087	.00081
29	14	.00367	.00337	.00310	.00285	.00262	.00241	.00223	.00206	.00190	.00176	.00163	.00151	.00141	.00131	.00122	.00113	.00106	.00099	.00092	.00086

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
29	15	.00387	.00355	.00327	.00301	.00277	.00255	.00236	.00218	.00201	.00186	.00173	.00160	.00149	.00139	.00129	.00120	.00112	.00105	.00098	.00092
29	16	.00408	.00375	.00344	.00317	.00292	.00269	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00136	.00127	.00119	.00111	.00104	.00097
29	17	.00429	.00394	.00363	.00334	.00308	.00284	.00262	.00243	.00224	.00208	.00193	.00179	.00166	.00155	.00144	.00134	.00125	.00117	.00110	.00103
29	18	.00451	.00414	.00381	.00351	.00324	.00299	.00276	.00256	.00237	.00219	.00203	.00189	.00176	.00163	.00152	.00142	.00132	.00124	.00116	.00108
29	19	.00473	.00435	.00401	.00369	.00341	.00315	.00291	.00269	.00249	.00231	.00214	.00199	.00185	.00172	.00161	.00150	.00140	.00131	.00122	.00114
29	20	.00497	.00457	.00421	.00388	.00359	.00331	.00306	.00283	.00263	.00243	.00226	.00210	.00195	.00182	.00169	.00158	.00147	.00138	.00129	.00121
29	21	.00522	.00480	.00443	.00408	.00377	.00348	.00322	.00298	.00277	.00256	.00238	.00221	.00206	.00192	.00179	.00167	.00156	.00145	.00136	.00127
29	22	.00547	.00504	.00465	.00429	.00396	.00366	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00176	.00164	.00154	.00144	.00135
29	23	.00574	.00529	.00488	.00451	.00416	.00385	.00357	.00330	.00306	.00285	.00264	.00246	.00229	.00213	.00199	.00186	.00173	.00162	.00152	.00142
29	24	.00601	.00555	.00512	.00473	.00437	.00405	.00375	.00348	.00323	.00300	.00278	.00259	.00241	.00225	.00210	.00196	.00183	.00171	.00160	.00150
29	25	.00630	.00582	.00537	.00497	.00459	.00425	.00394	.00366	.00339	.00315	.00293	.00273	.00254	.00237	.00221	.00207	.00193	.00181	.00169	.00159
29	26	.00660	.00610	.00563	.00521	.00482	.00447	.00414	.00385	.00357	.00332	.00309	.00288	.00268	.00250	.00233	.00218	.00204	.00191	.00179	.00168
29	27	.00691	.00639	.00591	.00547	.00506	.00469	.00435	.00404	.00376	.00350	.00325	.00303	.00283	.00264	.00246	.00230	.00215	.00202	.00189	.00177
29	28	.00723	.00669	.00619	.00573	.00531	.00493	.00457	.00425	.00395	.00368	.00343	.00319	.00298	.00278	.00260	.00243	.00227	.00213	.00200	.00187
29	29	.00756	.00700	.00648	.00601	.00557	.00517	.00480	.00446	.00415	.00387	.00360	.00336	.00314	.00293	.00274	.00256	.00240	.00225	.00211	.00198
30	0	.00202	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00102	.00095	.00089	.00083	.00078	.00074	.00069	.00065	.00062	.00058	.00055
30	1	.00183	.00167	.00153	.00140	.00128	.00118	.00108	.00100	.00092	.00085	.00078	.00073	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041
30	2	.00193	.00176	.00161	.00147	.00135	.00124	.00114	.00105	.00096	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00049	.00045	.00042
30	3	.00203	.00186	.00170	.00155	.00142	.00131	.00120	.00110	.00102	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055	.00051	.00048	.00045
30	4	.00215	.00196	.00179	.00164	.00151	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00079	.00073	.00068	.00063	.00058	.00054	.00051	.00047
30	5	.00227	.00208	.00190	.00174	.00160	.00147	.00135	.00124	.00114	.00106	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058	.00054	.00050
30	6	.00241	.00220	.00202	.00185	.00170	.00156	.00143	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00062	.00057	.00054
30	7	.00255	.00233	.00214	.00196	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00102	.00095	.00088	.00081	.00076	.00070	.00066	.00061	.00057
30	8	.00270	.00248	.00227	.00208	.00191	.00176	.00162	.00149	.00137	.00127	.00117	.00109	.00101	.00093	.00087	.00081	.00075	.00070	.00065	.00061
30	9	.00287	.00262	.00241	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00125	.00116	.00107	.00100	.00093	.00086	.00080	.00075	.00070	.00065
30	10	.00304	.00278	.00255	.00234	.00215	.00198	.00183	.00169	.00156	.00144	.00133	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070
30	11	.00322	.00295	.00271	.00249	.00229	.00211	.00194	.00179	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00092	.00085	.00080	.00075
30	12	.00341	.00312	.00287	.00264	.00243	.00224	.00206	.00191	.00176	.00163	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00091	.00085	.00080
30	13	.00360	.00331	.00304	.00280	.00257	.00237	.00219	.00202	.00187	.00173	.00161	.00149	.00138	.00129	.00120	.00112	.00104	.00097	.00091	.00085
30	14	.00381	.00350	.00321	.00296	.00273	.00251	.00232	.00215	.00199	.00184	.00171	.00158	.00147	.00137	.00127	.00119	.00111	.00104	.00097	.00091
30	15	.00402	.00369	.00339	.00313	.00288	.00266	.00246	.00227	.00210	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00118	.00110	.00103	.00096
30	16	.00423	.00389	.00358	.00330	.00304	.00281	.00259	.00240	.00222	.00206	.00191	.00178	.00165	.00154	.00143	.00134	.00125	.00117	.00109	.00102
30	17	.00445	.00410	.00377	.00347	.00321	.00296	.00274	.00253	.00235	.00217	.00202	.00188	.00174	.00162	.00151	.00141	.00132	.00123	.00115	.00108
30	18	.00468	.00431	.00397	.00366	.00338	.00312	.00288	.00267	.00247	.00229	.00213	.00198	.00184	.00171	.00160	.00149	.00139	.00130	.00122	.00114
30	19	.00492	.00453	.00417	.00385	.00355	.00328	.00304	.00281	.00261	.00242	.00224	.00209	.00194	.00181	.00169	.00157	.00147	.00137	.00129	.00120
30	20	.00517	.00476	.00439	.00405	.00374	.00346	.00320	.00296	.00275	.00255	.00237	.00220	.00205	.00191	.00178	.00166	.00155	.00145	.00136	.00127
30	21	.00543	.00500	.00461	.00426	.00393	.00364	.00337	.00312	.00289	.00269	.00250	.00232	.00216	.00201	.00188	.00175	.00164	.00153	.00143	.00134
30	22	.00569	.00525	.00484	.00447	.00414	.00383	.00354	.00328	.00305	.00283	.00263	.00245	.00228	.00212	.00198	.00185	.00173	.00162	.00151	.00142
30	23	.00597	.00551	.00509	.00470	.00435	.00403	.00373	.00346	.00321	.00298	.00277	.00258	.00240	.00224	.00209	.00195	.00182	.00171	.00160	.00150
30	24	.00627	.00578	.00534	.00494	.00457	.00423	.00392	.00364	.00338	.00314	.00292	.00272	.00253	.00236	.00221	.00206	.00193	.00180	.00169	.00158
30	25	.00657	.00607	.00561	.00519	.00480	.00445	.00413	.00383	.00356	.00331	.00308	.00287	.00267	.00249	.00233	.00218	.00203	.00190	.00178	.00167
30	26	.00689	.00636	.00588	.00545	.00505	.00468	.00434	.00403	.00375	.00348	.00324	.00302	.00282	.00263	.00246	.00230	.00215	.00201	.00189	.00177
30	27	.00721	.00667	.00617	.00572	.00530	.00492	.00456	.00424	.00394	.00367	.00342	.00319	.00297	.00278	.00259	.00243	.00227	.00213	.00199	.00187
30	28	.00755	.00699	.00647	.00600	.00556	.00516	.00480	.00446	.00415	.00386	.00360	.00336	.00313	.00293	.00274	.00256	.00240	.00225	.00211	.00198
30	29	.00790	.00732	.00678	.00629	.00584	.00542	.00504	.00469	.00436	.00407	.00379	.00354	.00330	.00309	.00289	.00270	.00253	.00238	.00223	.00209
30	30	.00826	.00766	.00710	.00659	.00612	.00569	.00529	.00492	.00459	.00428	.00399	.00372	.00348	.00325	.00305	.00285	.00267	.00251	.00236	.00221
31	0	.00210	.00193	.00178	.00165	.00153	.00142	.00132	.00122	.00114	.00107	.00100	.00093	.00087	.00082	.00077	.00073	.00069	.00065	.00061	.00058
31	1	.00189	.00173	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00088	.00082	.00076	.00070	.00065	.00061	.00056	.00053	.00049	.00046	.00043
31	2	.00199	.00182	.00166	.00152	.00140	.00128	.00118	.00109	.00100	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00055	.00051	.00048	.00045
31	3	.00210	.00192	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072	.00067	.00062	.00058	.00054	.00050	.00047



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
31	4	.00222	.00203	.00186	.00170	.00156	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00061	.00057	.00053	.00050
31	5	.00235	.00215	.00197	.00180	.00166	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00061	.00057	.00053
31	6	.00249	.00228	.00209	.00191	.00176	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00065	.00060	.00056
31	7	.00264	.00242	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064	.00060
31	8	.00280	.00256	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00073	.00069	.00064
31	9	.00296	.00272	.00249	.00229	.00211	.00194	.00179	.00165	.00152	.00141	.00130	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073	.00069
31	10	.00314	.00288	.00265	.00243	.00224	.00206	.00190	.00175	.00162	.00150	.00139	.00129	.00120	.00111	.00103	.00096	.00090	.00084	.00078	.00073
31	11	.00333	.00306	.00281	.00258	.00238	.00219	.00202	.00187	.00173	.00160	.00148	.00137	.00128	.00119	.00110	.00103	.00096	.00090	.00084	.00078
31	12	.00353	.00324	.00298	.00274	.00252	.00233	.00215	.00199	.00184	.00170	.00158	.00146	.00136	.00127	.00118	.00110	.00103	.00096	.00090	.00084
31	13	.00373	.00343	.00315	.00290	.00268	.00247	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00117	.00109	.00102	.00096	.00090
31	14	.00394	.00363	.00334	.00307	.00283	.00262	.00242	.00224	.00207	.00192	.00178	.00166	.00154	.00143	.00134	.00125	.00116	.00109	.00102	.00095
31	15	.00416	.00383	.00353	.00325	.00300	.00277	.00256	.00237	.00219	.00203	.00189	.00176	.00163	.00152	.00142	.00132	.00124	.00116	.00108	.00101
31	16	.00439	.00404	.00372	.00343	.00316	.00292	.00270	.00250	.00232	.00215	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00115	.00107
31	17	.00462	.00425	.00392	.00361	.00334	.00308	.00285	.00264	.00245	.00227	.00211	.00196	.00183	.00170	.00159	.00148	.00138	.00130	.00121	.00114
31	18	.00486	.00447	.00412	.00381	.00352	.00325	.00301	.00279	.00258	.00240	.00223	.00207	.00193	.00180	.00168	.00156	.00146	.00137	.00128	.00120
31	19	.00511	.00471	.00434	.00401	.00370	.00342	.00317	.00294	.00272	.00253	.00235	.00218	.00203	.00190	.00177	.00165	.00154	.00144	.00135	.00127
31	20	.00537	.00495	.00456	.00422	.00390	.00360	.00334	.00309	.00287	.00267	.00248	.00231	.00215	.00200	.00187	.00174	.00163	.00152	.00143	.00134
31	21	.00564	.00520	.00480	.00443	.00410	.00380	.00352	.00326	.00303	.00281	.00261	.00243	.00227	.00211	.00197	.00184	.00172	.00161	.00151	.00141
31	22	.00592	.00546	.00505	.00466	.00431	.00400	.00370	.00343	.00319	.00296	.00276	.00256	.00239	.00223	.00208	.00194	.00182	.00170	.00159	.00149
31	23	.00622	.00574	.00530	.00490	.00454	.00420	.00390	.00362	.00336	.00312	.00291	.00271	.00252	.00235	.00220	.00205	.00192	.00180	.00168	.00158
31	24	.00652	.00603	.00557	.00515	.00477	.00442	.00410	.00381	.00354	.00329	.00306	.00285	.00266	.00248	.00232	.00217	.00203	.00190	.00178	.00167
31	25	.00684	.00633	.00585	.00542	.00502	.00465	.00432	.00401	.00373	.00347	.00323	.00301	.00281	.00262	.00245	.00229	.00214	.00201	.00188	.00176
31	26	.00718	.00664	.00614	.00569	.00527	.00489	.00454	.00422	.00393	.00366	.00340	.00317	.00296	.00277	.00259	.00242	.00226	.00212	.00199	.00187
31	27	.00752	.00696	.00645	.00598	.00554	.00515	.00478	.00444	.00414	.00385	.00359	.00335	.00313	.00292	.00273	.00256	.00239	.00224	.00210	.00198
31	28	.00788	.00730	.00676	.00627	.00582	.00541	.00503	.00468	.00435	.00406	.00378	.00353	.00330	.00308	.00288	.00270	.00253	.00237	.00223	.00209
31	29	.00825	.00765	.00709	.00658	.00611	.00568	.00528	.00492	.00458	.00427	.00398	.00372	.00348	.00325	.00304	.00285	.00267	.00251	.00235	.00221
31	30	.00864	.00801	.00743	.00690	.00641	.00596	.00555	.00517	.00482	.00449	.00420	.00392	.00366	.00343	.00321	.00301	.00282	.00265	.00249	.00234
31	31	.00903	.00838	.00778	.00723	.00672	.00626	.00583	.00543	.00506	.00473	.00442	.00413	.00386	.00361	.00339	.00317	.00298	.00280	.00263	.00247
32	0	.00218	.00201	.00185	.00172	.00159	.00148	.00137	.00128	.00119	.00111	.00104	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00065	.00061
32	1	.00195	.00179	.00164	.00150	.00138	.00127	.00117	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051	.00048	.00045
32	2	.00205	.00188	.00172	.00158	.00145	.00133	.00123	.00113	.00104	.00096	.00089	.00083	.00077	.00071	.00066	.00062	.00057	.00054	.00050	.00047
32	3	.00217	.00198	.00182	.00167	.00153	.00141	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00060	.00056	.00053	.00049
32	4	.00229	.00210	.00192	.00176	.00162	.00149	.00137	.00126	.00117	.00108	.00100	.00092	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00052
32	5	.00243	.00222	.00204	.00187	.00172	.00158	.00146	.00134	.00124	.00115	.00106	.00098	.00091	.00085	.00079	.00073	.00068	.00064	.00059	.00055
32	6	.00257	.00236	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00104	.00097	.00090	.00084	.00078	.00073	.00068	.00063	.00059
32	7	.00273	.00250	.00229	.00211	.00194	.00178	.00164	.00152	.00140	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00067	.00063
32	8	.00289	.00265	.00243	.00224	.00206	.00189	.00175	.00161	.00149	.00138	.00128	.00118	.00110	.00102	.00095	.00089	.00083	.00077	.00072	.00067
32	9	.00306	.00281	.00258	.00237	.00219	.00201	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00101	.00095	.00088	.00082	.00077	.00072
32	10	.00325	.00298	.00274	.00252	.00232	.00214	.00198	.00183	.00169	.00156	.00145	.00135	.00125	.00116	.00108	.00101	.00094	.00088	.00082	.00077
32	11	.00344	.00316	.00291	.00268	.00247	.00228	.00210	.00194	.00180	.00167	.00155	.00144	.00133	.00124	.00116	.00108	.00101	.00094	.00088	.00082
32	12	.00365	.00335	.00309	.00284	.00262	.00242	.00223	.00207	.00191	.00177	.00165	.00153	.00142	.00132	.00123	.00115	.00108	.00101	.00094	.00088
32	13	.00386	.00355	.00327	.00301	.00278	.00257	.00237	.00220	.00204	.00189	.00175	.00163	.00152	.00141	.00132	.00123	.00115	.00107	.00101	.00094
32	14	.00409	.00376	.00346	.00319	.00295	.00272	.00252	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00114	.00107	.00100
32	15	.00431	.00397	.00366	.00338	.00312	.00288	.00267	.00247	.00229	.00212	.00197	.00184	.00171	.00159	.00149	.00139	.00130	.00121	.00114	.00107
32	16	.00455	.00419	.00386	.00356	.00329	.00304	.00282	.00261	.00242	.00225	.00209	.00194	.00181	.00169	.00157	.00147	.00137	.00129	.00121	.00113
32	17	.00479	.00441	.00407	.00376	.00347	.00321	.00297	.00276	.00256	.00237	.00221	.00205	.00191	.00178	.00166	.00155	.00145	.00136	.00128	.00120
32	18	.00504	.00465	.00429	.00396	.00366	.00339	.00314	.00291	.00270	.00250	.00233	.00217	.00202	.00188	.00176	.00164	.00154	.00144	.00135	.00126
32	19	.00530	.00489	.00451	.00417	.00385	.00357	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00199	.00186	.00173	.00162	.00152	.00142	.00133
32	20	.00557	.00514	.00475	.00439	.00406	.00376	.00348	.00323	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00171	.00160	.00150	.00141
32	21	.00586	.00541	.00499	.00462	.00427	.00396	.00367	.00340	.00316	.00294	.00274	.00255	.00237	.00221	.00207	.00193	.00181	.00169	.00159	.00149

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
32	22	.00615	.00568	.00525	.00486	.00450	.00417	.00387	.00359	.00333	.00310	.00289	.00269	.00251	.00234	.00218	.00204	.00191	.00179	.00168	.00157
32	23	.00646	.00597	.00552	.00511	.00473	.00439	.00407	.00378	.00351	.00327	.00304	.00284	.00264	.00247	.00231	.00216	.00202	.00189	.00177	.00166
32	24	.00679	.00627	.00580	.00537	.00498	.00462	.00429	.00398	.00370	.00345	.00321	.00299	.00279	.00261	.00244	.00228	.00213	.00200	.00187	.00176
32	25	.00712	.00659	.00610	.00565	.00524	.00486	.00452	.00420	.00390	.00363	.00339	.00316	.00295	.00275	.00257	.00241	.00225	.00211	.00198	.00186
32	26	.00748	.00692	.00641	.00594	.00551	.00512	.00475	.00442	.00411	.00383	.00357	.00333	.00311	.00291	.00272	.00254	.00238	.00223	.00210	.00197
32	27	.00784	.00726	.00673	.00624	.00579	.00538	.00500	.00466	.00433	.00404	.00377	.00352	.00328	.00307	.00287	.00269	.00252	.00236	.00222	.00208
32	28	.00822	.00762	.00706	.00656	.00609	.00566	.00526	.00490	.00457	.00426	.00397	.00371	.00347	.00324	.00303	.00284	.00266	.00250	.00235	.00221
32	29	.00861	.00799	.00741	.00688	.00640	.00595	.00554	.00516	.00481	.00448	.00419	.00391	.00366	.00342	.00320	.00300	.00282	.00264	.00248	.00233
32	30	.00902	.00837	.00777	.00722	.00671	.00625	.00582	.00542	.00506	.00472	.00441	.00412	.00386	.00361	.00338	.00317	.00298	.00279	.00263	.00247
32	31	.00944	.00876	.00814	.00757	.00704	.00656	.00611	.00570	.00532	.00497	.00464	.00434	.00407	.00381	.00357	.00335	.00314	.00295	.00278	.00261
32	32	.00987	.00917	.00852	.00793	.00738	.00688	.00642	.00599	.00559	.00522	.00489	.00457	.00428	.00401	.00376	.00353	.00332	.00312	.00293	.00276
33	0	.00226	.00208	.00193	.00178	.00166	.00154	.00143	.00134	.00125	.00117	.00109	.00102	.00096	.00091	.00085	.00080	.00076	.00072	.00068	.00065
33	1	.00202	.00185	.00169	.00156	.00143	.00132	.00121	.00112	.00104	.00096	.00089	.00082	.00077	.00071	.00066	.00062	.00058	.00054	.00050	.00047
33	2	.00212	.00194	.00178	.00163	.00150	.00138	.00127	.00117	.00109	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00053	.00049
33	3	.00224	.00205	.00188	.00172	.00158	.00146	.00134	.00124	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059	.00055	.00052
33	4	.00237	.00217	.00199	.00183	.00168	.00154	.00142	.00131	.00121	.00112	.00104	.00096	.00089	.00083	.00077	.00072	.00067	.00063	.00059	.00055
33	5	.00251	.00230	.00211	.00194	.00178	.00164	.00151	.00139	.00129	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00071	.00067	.00062	.00058
33	6	.00266	.00243	.00224	.00205	.00189	.00174	.00161	.00148	.00137	.00127	.00117	.00109	.00101	.00094	.00088	.00082	.00076	.00071	.00066	.00062
33	7	.00282	.00258	.00237	.00218	.00201	.00185	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00100	.00093	.00087	.00081	.00076	.00071	.00066
33	8	.00299	.00274	.00252	.00232	.00213	.00197	.00181	.00168	.00155	.00144	.00133	.00124	.00115	.00107	.00099	.00093	.00087	.00081	.00076	.00071
33	9	.00317	.00291	.00267	.00246	.00227	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00092	.00086	.00081	.00076
33	10	.00336	.00309	.00284	.00261	.00241	.00222	.00205	.00190	.00176	.00163	.00151	.00141	.00131	.00122	.00113	.00106	.00099	.00092	.00086	.00081
33	11	.00356	.00327	.00301	.00278	.00256	.00236	.00219	.00202	.00187	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00106	.00099	.00092	.00087
33	12	.00378	.00347	.00320	.00295	.00272	.00251	.00232	.00215	.00199	.00185	.00172	.00160	.00149	.00139	.00129	.00121	.00113	.00106	.00099	.00093
33	13	.00400	.00368	.00339	.00313	.00289	.00267	.00247	.00229	.00212	.00197	.00183	.00170	.00158	.00148	.00138	.00129	.00120	.00113	.00106	.00099
33	14	.00423	.00390	.00359	.00331	.00306	.00283	.00262	.00243	.00225	.00209	.00194	.00181	.00169	.00157	.00147	.00137	.00128	.00120	.00113	.00106
33	15	.00447	.00412	.00380	.00351	.00324	.00300	.00277	.00257	.00239	.00222	.00206	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00112
33	16	.00471	.00434	.00401	.00370	.00342	.00317	.00293	.00272	.00252	.00235	.00218	.00203	.00189	.00177	.00165	.00154	.00144	.00135	.00127	.00119
33	17	.00497	.00458	.00423	.00390	.00361	.00334	.00310	.00287	.00267	.00248	.00231	.00215	.00200	.00187	.00174	.00163	.00153	.00143	.00134	.00126
33	18	.00523	.00482	.00445	.00411	.00381	.00352	.00327	.00303	.00281	.00262	.00243	.00227	.00211	.00197	.00184	.00172	.00161	.00151	.00142	.00133
33	19	.00550	.00507	.00469	.00433	.00401	.00371	.00344	.00320	.00297	.00276	.00257	.00239	.00223	.00208	.00195	.00182	.00170	.00160	.00150	.00140
33	20	.00578	.00534	.00493	.00456	.00423	.00392	.00363	.00337	.00313	.00291	.00271	.00253	.00236	.00220	.00205	.00192	.00180	.00168	.00158	.00148
33	21	.00608	.00562	.00519	.00481	.00445	.00413	.00383	.00355	.00330	.00307	.00286	.00267	.00249	.00232	.00217	.00203	.00190	.00178	.00167	.00157
33	22	.00639	.00591	.00546	.00506	.00469	.00435	.00403	.00375	.00348	.00324	.00302	.00281	.00263	.00245	.00229	.00214	.00201	.00188	.00176	.00166
33	23	.00672	.00621	.00575	.00532	.00493	.00458	.00425	.00395	.00367	.00342	.00319	.00297	.00277	.00259	.00242	.00227	.00212	.00199	.00187	.00175
33	24	.00706	.00653	.00605	.00560	.00519	.00482	.00448	.00416	.00387	.00361	.00336	.00314	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185
33	25	.00741	.00686	.00636	.00589	.00547	.00508	.00472	.00439	.00409	.00381	.00355	.00331	.00309	.00289	.00270	.00253	.00237	.00222	.00209	.00196
33	26	.00778	.00721	.00668	.00620	.00575	.00535	.00497	.00462	.00431	.00401	.00374	.00350	.00327	.00305	.00286	.00268	.00251	.00235	.00221	.00208
33	27	.00817	.00757	.00702	.00652	.00605	.00563	.00523	.00487	.00454	.00423	.00395	.00369	.00345	.00323	.00302	.00283	.00265	.00249	.00234	.00220
33	28	.00857	.00794	.00737	.00685	.00636	.00592	.00551	.00513	.00479	.00446	.00417	.00390	.00364	.00341	.00319	.00299	.00281	.00263	.00248	.00233
33	29	.00898	.00833	.00774	.00719	.00669	.00623	.00580	.00540	.00504	.00471	.00440	.00411	.00384	.00360	.00337	.00316	.00297	.00279	.00262	.00246
33	30	.00941	.00874	.00812	.00755	.00703	.00654	.00610	.00569	.00531	.00496	.00463	.00433	.00406	.00380	.00356	.00334	.00314	.00295	.00277	.00261
33	31	.00985	.00916	.00851	.00792	.00738	.00687	.00641	.00598	.00558	.00522	.00488	.00457	.00428	.00401	.00376	.00353	.00332	.00312	.00293	.00276
33	32	.01031	.00959	.00892	.00830	.00774	.00721	.00673	.00629	.00587	.00549	.00514	.00481	.00451	.00423	.00397	.00373	.00350	.00329	.00310	.00292
33	33	.01078	.01003	.00934	.00870	.00811	.00757	.00707	.00660	.00617	.00578	.00541	.00507	.00475	.00446	.00419	.00393	.00370	.00348	.00328	.00309
34	0	.00234	.00216	.00200	.00186	.00172	.00160	.00149	.00140	.00130	.00122	.00114	.00107	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068
34	1	.00208	.00191	.00175	.00161	.00148	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00065	.00061	.00057	.00053	.00050
34	2	.00219	.00200	.00184	.00169	.00156	.00143	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00072	.00068	.00063	.00059	.00055	.00052
34	3	.00231	.00212	.00194	.00178	.00164	.00151	.00140	.00129	.00119	.00110	.00102	.00095	.00088	.00082	.00076	.00071	.00066	.00062	.00058	.00054
34	4	.00244	.00224	.00206	.00189	.00174	.00160	.00148	.00137	.00126	.00117	.00108	.00101	.00093	.00087	.00081	.00075	.00070	.00066	.00061	.00058

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
34	5	.00259	.00237	.00218	.00200	.00184	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086	.00080	.00075	.00070	.00065	.00061
34	6	.00274	.00252	.00231	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00122	.00114	.00106	.00098	.00092	.00085	.00080	.00074	.00070	.00065
34	7	.00291	.00267	.00245	.00226	.00208	.00192	.00177	.00164	.00152	.00141	.00130	.00121	.00113	.00105	.00098	.00091	.00085	.00079	.00074	.00070
34	8	.00308	.00283	.00261	.00240	.00221	.00204	.00189	.00174	.00161	.00150	.00139	.00129	.00120	.00112	.00104	.00097	.00091	.00085	.00079	.00074
34	9	.00327	.00301	.00277	.00255	.00235	.00217	.00201	.00186	.00172	.00159	.00148	.00138	.00128	.00119	.00111	.00104	.00097	.00091	.00085	.00080
34	10	.00347	.00319	.00294	.00271	.00250	.00231	.00213	.00198	.00183	.00170	.00158	.00147	.00137	.00127	.00119	.00111	.00104	.00097	.00091	.00085
34	11	.00368	.00339	.00312	.00288	.00266	.00246	.00227	.00210	.00195	.00181	.00168	.00156	.00146	.00136	.00127	.00118	.00111	.00104	.00097	.00091
34	12	.00391	.00360	.00331	.00306	.00282	.00261	.00242	.00224	.00208	.00193	.00179	.00167	.00155	.00145	.00135	.00126	.00118	.00111	.00104	.00097
34	13	.00414	.00381	.00352	.00324	.00300	.00277	.00257	.00238	.00221	.00205	.00191	.00178	.00166	.00155	.00144	.00135	.00126	.00118	.00111	.00104
34	14	.00438	.00404	.00372	.00344	.00318	.00294	.00273	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00154	.00144	.00134	.00126	.00118	.00111
34	15	.00463	.00427	.00394	.00364	.00337	.00312	.00289	.00268	.00249	.00231	.00215	.00201	.00187	.00175	.00163	.00153	.00143	.00134	.00126	.00118
34	16	.00488	.00450	.00416	.00384	.00356	.00329	.00305	.00283	.00263	.00245	.00228	.00212	.00198	.00185	.00173	.00162	.00151	.00142	.00133	.00125
34	17	.00514	.00475	.00439	.00405	.00375	.00348	.00322	.00299	.00278	.00259	.00241	.00224	.00209	.00196	.00183	.00171	.00160	.00150	.00141	.00132
34	18	.00542	.00500	.00462	.00427	.00396	.00367	.00340	.00316	.00294	.00273	.00254	.00237	.00221	.00207	.00193	.00181	.00169	.00159	.00149	.00140
34	19	.00570	.00527	.00487	.00450	.00417	.00387	.00359	.00333	.00310	.00288	.00269	.00250	.00234	.00218	.00204	.00191	.00179	.00168	.00157	.00148
34	20	.00600	.00554	.00513	.00475	.00440	.00408	.00378	.00352	.00327	.00304	.00283	.00264	.00247	.00230	.00215	.00202	.00189	.00177	.00166	.00156
34	21	.00631	.00583	.00540	.00500	.00463	.00430	.00399	.00371	.00345	.00321	.00299	.00279	.00261	.00243	.00228	.00213	.00200	.00187	.00176	.00165
34	22	.00664	.00614	.00568	.00526	.00488	.00453	.00421	.00391	.00364	.00339	.00316	.00295	.00275	.00257	.00240	.00225	.00211	.00198	.00186	.00174
34	23	.00698	.00646	.00598	.00554	.00514	.00477	.00444	.00412	.00384	.00358	.00333	.00311	.00291	.00272	.00254	.00238	.00223	.00209	.00196	.00184
34	24	.00733	.00679	.00629	.00583	.00541	.00503	.00468	.00435	.00405	.00377	.00352	.00329	.00307	.00287	.00269	.00252	.00236	.00221	.00208	.00195
34	25	.00771	.00714	.00662	.00614	.00570	.00530	.00493	.00459	.00427	.00398	.00372	.00347	.00324	.00303	.00284	.00266	.00249	.00234	.00220	.00207
34	26	.00810	.00750	.00696	.00646	.00600	.00558	.00519	.00484	.00451	.00420	.00392	.00367	.00343	.00321	.00300	.00281	.00264	.00248	.00233	.00219
34	27	.00850	.00788	.00732	.00680	.00632	.00588	.00547	.00510	.00475	.00444	.00414	.00387	.00362	.00339	.00317	.00298	.00279	.00262	.00246	.00232
34	28	.00892	.00828	.00769	.00715	.00665	.00619	.00576	.00537	.00501	.00468	.00437	.00409	.00383	.00358	.00336	.00315	.00296	.00278	.00261	.00245
34	29	.00936	.00869	.00808	.00751	.00699	.00651	.00607	.00566	.00528	.00493	.00461	.00432	.00404	.00378	.00355	.00333	.00313	.00294	.00276	.00260
34	30	.00981	.00912	.00848	.00789	.00735	.00685	.00639	.00596	.00557	.00520	.00486	.00455	.00426	.00400	.00375	.00352	.00331	.00311	.00292	.00275
34	31	.01028	.00956	.00890	.00828	.00772	.00720	.00672	.00627	.00586	.00548	.00513	.00480	.00450	.00422	.00396	.00372	.00350	.00329	.00309	.00291
34	32	.01076	.01002	.00933	.00869	.00810	.00756	.00706	.00659	.00617	.00577	.00540	.00506	.00475	.00445	.00418	.00393	.00369	.00348	.00327	.00308
34	33	.01126	.01049	.00977	.00911	.00850	.00794	.00741	.00693	.00648	.00607	.00569	.00533	.00500	.00470	.00441	.00415	.00390	.00367	.00346	.00326
34	34	.01178	.01097	.01023	.00954	.00891	.00832	.00778	.00728	.00682	.00639	.00599	.00561	.00527	.00495	.00465	.00438	.00412	.00388	.00366	.00345
35	0	.00242	.00224	.00208	.00193	.00180	.00167	.00156	.00146	.00136	.00128	.00120	.00113	.00106	.00100	.00094	.00089	.00084	.00080	.00076	.00072
35	1	.00215	.00197	.00181	.00167	.00154	.00142	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073	.00068	.00063	.00059	.00056	.00052
35	2	.00225	.00207	.00190	.00175	.00161	.00149	.00137	.00127	.00117	.00109	.00101	.00094	.00087	.00081	.00076	.00071	.00066	.00062	.00058	.00054
35	3	.00238	.00218	.00201	.00185	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086	.00080	.00074	.00070	.00065	.00061	.00057
35	4	.00252	.00231	.00212	.00195	.00180	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00097	.00091	.00085	.00079	.00074	.00069	.00065	.00060
35	5	.00267	.00245	.00225	.00207	.00191	.00176	.00163	.00151	.00139	.00129	.00120	.00111	.00104	.00096	.00090	.00084	.00078	.00073	.00069	.00064
35	6	.00283	.00260	.00239	.00220	.00203	.00187	.00173	.00160	.00148	.00137	.00128	.00119	.00110	.00103	.00096	.00089	.00083	.00078	.00073	.00069
35	7	.00300	.00276	.00254	.00234	.00216	.00199	.00184	.00170	.00158	.00146	.00136	.00126	.00118	.00109	.00102	.00095	.00089	.00083	.00078	.00073
35	8	.00318	.00293	.00270	.00248	.00229	.00212	.00196	.00181	.00168	.00156	.00145	.00135	.00125	.00117	.00109	.00102	.00095	.00089	.00083	.00078
35	9	.00338	.00311	.00286	.00264	.00244	.00225	.00208	.00193	.00179	.00166	.00154	.00143	.00134	.00125	.00116	.00109	.00102	.00095	.00089	.00084
35	10	.00359	.00330	.00304	.00281	.00259	.00240	.00222	.00205	.00191	.00177	.00165	.00153	.00143	.00133	.00124	.00116	.00109	.00102	.00095	.00089
35	11	.00381	.00351	.00323	.00298	.00276	.00255	.00236	.00219	.00203	.00189	.00175	.00163	.00152	.00142	.00133	.00124	.00116	.00109	.00102	.00096
35	12	.00404	.00372	.00343	.00317	.00293	.00271	.00251	.00233	.00216	.00201	.00187	.00174	.00162	.00152	.00142	.00133	.00124	.00116	.00109	.00102
35	13	.00428	.00395	.00364	.00336	.00311	.00288	.00267	.00248	.00230	.00214	.00199	.00186	.00173	.00162	.00151	.00141	.00132	.00124	.00117	.00109
35	14	.00453	.00418	.00386	.00357	.00330	.00306	.00284	.00263	.00245	.00227	.00212	.00197	.00184	.00172	.00161	.00151	.00141	.00132	.00124	.00117
35	15	.00479	.00442	.00408	.00377	.00349	.00324	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00171	.00160	.00150	.00141	.00132	.00124
35	16	.00505	.00466	.00431	.00399	.00369	.00342	.00318	.00295	.00274	.00255	.00238	.00222	.00207	.00194	.00181	.00169	.00159	.00149	.00140	.00131
35	17	.00533	.00492	.00455	.00421	.00390	.00362	.00336	.00312	.00290	.00270	.00252	.00235	.00219	.00205	.00191	.00179	.00168	.00158	.00148	.00139
35	18	.00561	.00518	.00479	.00444	.00411	.00382	.00354	.00329	.00306	.00285	.00266	.00248	.00231	.00216	.00202	.00189	.00178	.00167	.00156	.00147
35	19	.00591	.00546	.00505	.00468	.00434	.00402	.00374	.00347	.00323	.00301	.00281	.00262	.00244	.00228	.00214	.00200	.00188	.00176	.00165	.00155

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
35	20	.00622	.00575	.00532	.00493	.00457	.00424	.00394	.00367	.00341	.00318	.00296	.00276	.00258	.00241	.00226	.00211	.00198	.00186	.00175	.00164
35	21	.00654	.00605	.00561	.00520	.00482	.00447	.00416	.00387	.00360	.00335	.00313	.00292	.00273	.00255	.00239	.00224	.00210	.00197	.00185	.00174
35	22	.00688	.00637	.00590	.00547	.00508	.00472	.00439	.00408	.00380	.00354	.00330	.00308	.00288	.00269	.00252	.00236	.00221	.00208	.00195	.00183
35	23	.00724	.00671	.00622	.00577	.00535	.00497	.00463	.00430	.00401	.00374	.00349	.00326	.00304	.00285	.00267	.00250	.00234	.00220	.00206	.00194
35	24	.00762	.00706	.00654	.00607	.00564	.00524	.00488	.00454	.00423	.00395	.00368	.00344	.00322	.00301	.00282	.00264	.00248	.00233	.00218	.00205
35	25	.00801	.00742	.00689	.00639	.00594	.00553	.00514	.00479	.00447	.00417	.00389	.00364	.00340	.00318	.00298	.00279	.00262	.00246	.00231	.00218
35	26	.00842	.00781	.00725	.00673	.00626	.00582	.00542	.00505	.00471	.00440	.00411	.00384	.00359	.00336	.00315	.00296	.00277	.00261	.00245	.00230
35	27	.00884	.00821	.00762	.00709	.00659	.00614	.00572	.00533	.00497	.00464	.00434	.00406	.00380	.00356	.00334	.00313	.00294	.00276	.00260	.00244
35	28	.00929	.00862	.00802	.00746	.00694	.00646	.00603	.00562	.00525	.00490	.00458	.00429	.00402	.00376	.00353	.00331	.00311	.00292	.00275	.00259
35	29	.00975	.00906	.00842	.00784	.00730	.00681	.00635	.00592	.00553	.00517	.00484	.00453	.00424	.00398	.00373	.00350	.00329	.00309	.00291	.00274
35	30	.01023	.00951	.00885	.00824	.00768	.00716	.00668	.00624	.00583	.00545	.00511	.00478	.00448	.00420	.00395	.00371	.00348	.00328	.00308	.00290
35	31	.01072	.00998	.00929	.00866	.00807	.00753	.00703	.00657	.00614	.00575	.00538	.00505	.00473	.00444	.00417	.00392	.00368	.00347	.00326	.00308
35	32	.01123	.01046	.00974	.00909	.00848	.00792	.00740	.00691	.00647	.00606	.00568	.00532	.00499	.00469	.00440	.00414	.00389	.00367	.00345	.00326
35	33	.01176	.01096	.01022	.00953	.00890	.00831	.00777	.00727	.00681	.00638	.00598	.00561	.00527	.00495	.00465	.00437	.00412	.00388	.00365	.00345
35	34	.01230	.01147	.01070	.00999	.00934	.00873	.00816	.00764	.00716	.00671	.00630	.00591	.00555	.00522	.00491	.00462	.00435	.00410	.00386	.00365
35	35	.01286	.01200	.01121	.01047	.00979	.00916	.00857	.00803	.00753	.00706	.00663	.00622	.00585	.00550	.00518	.00487	.00459	.00433	.00409	.00386
36	0	.00251	.00233	.00216	.00201	.00187	.00174	.00163	.00152	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076
36	1	.00222	.00204	.00187	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076	.00071	.00066	.00062	.00058	.00055
36	2	.00233	.00214	.00196	.00181	.00167	.00154	.00142	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00074	.00069	.00065	.00061	.00057
36	3	.00245	.00225	.00207	.00191	.00176	.00163	.00150	.00139	.00129	.00119	.00111	.00103	.00096	.00089	.00083	.00078	.00073	.00068	.00064	.00060
36	4	.00260	.00239	.00220	.00202	.00186	.00172	.00159	.00147	.00136	.00127	.00118	.00109	.00102	.00095	.00088	.00083	.00077	.00072	.00068	.00063
36	5	.00275	.00253	.00233	.00215	.00198	.00183	.00169	.00156	.00145	.00134	.00125	.00116	.00108	.00101	.00094	.00088	.00082	.00077	.00072	.00068
36	6	.00292	.00268	.00247	.00228	.00210	.00194	.00180	.00166	.00154	.00143	.00133	.00124	.00115	.00107	.00100	.00094	.00087	.00082	.00077	.00072
36	7	.00310	.00285	.00262	.00242	.00223	.00206	.00191	.00177	.00164	.00152	.00142	.00132	.00123	.00114	.00107	.00100	.00093	.00087	.00082	.00077
36	8	.00329	.00302	.00279	.00257	.00237	.00220	.00203	.00188	.00175	.00162	.00151	.00140	.00131	.00122	.00114	.00106	.00100	.00093	.00087	.00082
36	9	.00349	.00321	.00296	.00273	.00253	.00234	.00216	.00201	.00186	.00173	.00161	.00150	.00140	.00130	.00122	.00114	.00106	.00100	.00093	.00088
36	10	.00370	.00341	.00315	.00291	.00269	.00249	.00230	.00214	.00198	.00184	.00172	.00160	.00149	.00139	.00130	.00121	.00114	.00107	.00100	.00094
36	11	.00393	.00362	.00334	.00309	.00286	.00265	.00245	.00228	.00211	.00197	.00183	.00170	.00159	.00148	.00139	.00130	.00122	.00114	.00107	.00101
36	12	.00417	.00385	.00355	.00328	.00304	.00282	.00261	.00242	.00225	.00210	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108
36	13	.00442	.00408	.00377	.00349	.00323	.00299	.00278	.00258	.00240	.00223	.00208	.00194	.00181	.00169	.00158	.00148	.00139	.00130	.00122	.00115
36	14	.00468	.00432	.00400	.00370	.00343	.00318	.00295	.00274	.00255	.00237	.00221	.00206	.00193	.00180	.00168	.00158	.00148	.00139	.00130	.00123
36	15	.00495	.00457	.00423	.00391	.00363	.00336	.00312	.00290	.00270	.00252	.00234	.00219	.00204	.00191	.00179	.00168	.00157	.00148	.00139	.00130
36	16	.00523	.00483	.00447	.00414	.00384	.00356	.00330	.00307	.00286	.00266	.00248	.00232	.00217	.00202	.00190	.00178	.00167	.00156	.00147	.00138
36	17	.00551	.00510	.00472	.00437	.00405	.00376	.00349	.00325	.00302	.00282	.00263	.00245	.00229	.00214	.00201	.00188	.00176	.00165	.00155	.00146
36	18	.00581	.00537	.00497	.00461	.00427	.00397	.00369	.00343	.00319	.00297	.00277	.00259	.00242	.00226	.00212	.00199	.00186	.00175	.00164	.00155
36	19	.00612	.00566	.00524	.00486	.00451	.00418	.00389	.00362	.00337	.00314	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00163
36	20	.00644	.00596	.00552	.00512	.00475	.00441	.00410	.00382	.00356	.00332	.00309	.00289	.00270	.00253	.00237	.00222	.00208	.00195	.00184	.00173
36	21	.00678	.00628	.00582	.00540	.00501	.00466	.00433	.00403	.00376	.00350	.00327	.00305	.00285	.00267	.00250	.00234	.00220	.00206	.00194	.00183
36	22	.00714	.00661	.00613	.00569	.00528	.00491	.00457	.00425	.00396	.00370	.00345	.00322	.00302	.00282	.00264	.00248	.00233	.00218	.00205	.00193
36	23	.00751	.00696	.00646	.00599	.00557	.00518	.00482	.00449	.00419	.00390	.00365	.00341	.00319	.00298	.00279	.00262	.00246	.00231	.00217	.00204
36	24	.00790	.00733	.00680	.00632	.00587	.00546	.00509	.00474	.00442	.00412	.00385	.00360	.00337	.00315	.00296	.00277	.00260	.00244	.00230	.00216
36	25	.00831	.00771	.00716	.00665	.00619	.00576	.00537	.00500	.00467	.00436	.00407	.00381	.00356	.00334	.00313	.00293	.00275	.00259	.00243	.00229
36	26	.00874	.00812	.00754	.00701	.00652	.00607	.00566	.00528	.00493	.00460	.00430	.00402	.00377	.00353	.00331	.00311	.00292	.00274	.00258	.00243
36	27	.00919	.00854	.00794	.00738	.00687	.00640	.00597	.00557	.00520	.00486	.00455	.00425	.00398	.00373	.00350	.00329	.00309	.00290	.00273	.00257
36	28	.00966	.00898	.00835	.00777	.00724	.00675	.00629	.00588	.00549	.00513	.00480	.00450	.00421	.00395	.00371	.00348	.00327	.00308	.00290	.00273
36	29	.01014	.00943	.00878	.00818	.00762	.00711	.00663	.00620	.00579	.00542	.00507	.00475	.00445	.00418	.00392	.00368	.00346	.00326	.00307	.00289
36	30	.01065	.00991	.00923	.00860	.00802	.00748	.00699	.00653	.00611	.00572	.00535	.00502	.00471	.00442	.00415	.00390	.00367	.00345	.00325	.00306
36	31	.01117	.01040	.00969	.00904	.00843	.00788	.00736	.00688	.00644	.00603	.00565	.00530	.00497	.00467	.00439	.00412	.00388	.00365	.00344	.00325
36	32	.01171	.01091	.01018	.00949	.00886	.00828	.00774	.00725	.00678	.00636	.00596	.00559	.00525	.00493	.00463	.00436	.00410	.00387	.00364	.00344
36	33	.01227	.01144	.01067	.00997	.00931	.00871	.00814	.00762	.00714	.00670	.00628	.00590	.00554	.00521	.00490	.00461	.00434	.00409	.00386	.00364

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
36	34	.01285	.01199	.01119	.01046	.00977	.00914	.00856	.00802	.00752	.00705	.00662	.00621	.00584	.00549	.00517	.00487	.00459	.00433	.00408	.00385
36	35	.01344	.01255	.01172	.01096	.01025	.00960	.00899	.00843	.00791	.00742	.00697	.00655	.00616	.00579	.00546	.00514	.00485	.00457	.00432	.00408
36	36	.01405	.01313	.01227	.01148	.01075	.01007	.00944	.00885	.00831	.00780	.00733	.00690	.00649	.00611	.00576	.00543	.00512	.00483	.00456	.00431
37	0	.00261	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00149	.00140	.00132	.00124	.00117	.00110	.00104	.00099	.00094	.00089	.00084	.00080
37	1	.00229	.00210	.00194	.00179	.00165	.00152	.00141	.00131	.00121	.00113	.00105	.00098	.00091	.00085	.00079	.00074	.00070	.00065	.00061	.00058
37	2	.00240	.00220	.00203	.00187	.00173	.00160	.00148	.00137	.00127	.00118	.00110	.00102	.00095	.00089	.00083	.00077	.00072	.00068	.00064	.00060
37	3	.00253	.00233	.00214	.00197	.00182	.00168	.00156	.00144	.00134	.00124	.00116	.00108	.00100	.00093	.00087	.00082	.00076	.00071	.00067	.00063
37	4	.00268	.00246	.00227	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067
37	5	.00284	.00261	.00241	.00222	.00205	.00189	.00175	.00162	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00092	.00086	.00081	.00076	.00071
37	6	.00301	.00277	.00255	.00236	.00218	.00201	.00186	.00173	.00160	.00149	.00138	.00129	.00120	.00112	.00105	.00098	.00092	.00086	.00080	.00076
37	7	.00319	.00294	.00271	.00250	.00231	.00214	.00198	.00184	.00171	.00158	.00147	.00137	.00128	.00119	.00112	.00104	.00098	.00092	.00086	.00081
37	8	.00339	.00312	.00288	.00266	.00246	.00228	.00211	.00196	.00182	.00169	.00157	.00146	.00136	.00127	.00119	.00111	.00104	.00098	.00092	.00086
37	9	.00360	.00332	.00306	.00283	.00262	.00242	.00225	.00208	.00194	.00180	.00168	.00156	.00146	.00136	.00127	.00119	.00111	.00104	.00098	.00092
37	10	.00382	.00353	.00326	.00301	.00278	.00258	.00239	.00222	.00206	.00192	.00179	.00167	.00156	.00145	.00136	.00127	.00119	.00112	.00105	.00099
37	11	.00406	.00375	.00346	.00320	.00296	.00275	.00255	.00237	.00220	.00205	.00191	.00178	.00166	.00155	.00145	.00136	.00127	.00120	.00112	.00106
37	12	.00431	.00398	.00368	.00340	.00315	.00292	.00271	.00252	.00234	.00218	.00203	.00190	.00177	.00166	.00155	.00145	.00136	.00128	.00120	.00113
37	13	.00457	.00422	.00390	.00361	.00335	.00311	.00288	.00268	.00250	.00232	.00217	.00202	.00189	.00177	.00166	.00155	.00146	.00137	.00128	.00121
37	14	.00484	.00447	.00414	.00383	.00355	.00330	.00306	.00285	.00265	.00247	.00231	.00215	.00201	.00188	.00176	.00165	.00155	.00146	.00137	.00129
37	15	.00512	.00473	.00438	.00406	.00376	.00349	.00325	.00302	.00281	.00262	.00245	.00228	.00214	.00200	.00187	.00176	.00165	.00155	.00146	.00137
37	16	.00541	.00500	.00463	.00429	.00398	.00370	.00344	.00320	.00298	.00278	.00259	.00242	.00226	.00212	.00198	.00186	.00175	.00164	.00154	.00145
37	17	.00570	.00528	.00489	.00453	.00420	.00391	.00363	.00338	.00315	.00294	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00163	.00154
37	18	.00601	.00556	.00515	.00478	.00444	.00412	.00383	.00357	.00333	.00310	.00289	.00270	.00253	.00237	.00222	.00208	.00195	.00184	.00173	.00162
37	19	.00633	.00586	.00543	.00504	.00468	.00435	.00405	.00377	.00351	.00327	.00306	.00286	.00267	.00250	.00234	.00220	.00206	.00194	.00182	.00172
37	20	.00667	.00618	.00573	.00532	.00494	.00459	.00427	.00398	.00371	.00346	.00323	.00302	.00282	.00264	.00248	.00232	.00218	.00205	.00193	.00181
37	21	.00702	.00651	.00604	.00560	.00521	.00484	.00451	.00420	.00392	.00365	.00341	.00319	.00298	.00279	.00262	.00246	.00231	.00217	.00204	.00192
37	22	.00740	.00686	.00636	.00591	.00549	.00511	.00476	.00443	.00413	.00386	.00361	.00337	.00315	.00295	.00277	.00260	.00244	.00229	.00216	.00203
37	23	.00779	.00722	.00670	.00623	.00579	.00539	.00502	.00468	.00437	.00408	.00381	.00356	.00334	.00312	.00293	.00275	.00258	.00243	.00228	.00215
37	24	.00820	.00761	.00706	.00657	.00611	.00569	.00530	.00494	.00461	.00431	.00403	.00377	.00353	.00330	.00310	.00291	.00273	.00257	.00242	.00227
37	25	.00863	.00801	.00744	.00692	.00644	.00600	.00559	.00522	.00487	.00455	.00426	.00398	.00373	.00350	.00328	.00308	.00289	.00272	.00256	.00241
37	26	.00908	.00843	.00784	.00729	.00679	.00633	.00590	.00551	.00515	.00481	.00450	.00421	.00395	.00370	.00347	.00326	.00306	.00288	.00271	.00255
37	27	.00955	.00887	.00826	.00769	.00716	.00668	.00623	.00582	.00544	.00508	.00476	.00445	.00418	.00392	.00368	.00345	.00325	.00305	.00287	.00271
37	28	.01004	.00934	.00869	.00810	.00755	.00704	.00657	.00614	.00574	.00537	.00503	.00471	.00442	.00414	.00389	.00366	.00344	.00324	.00305	.00287
37	29	.01055	.00982	.00914	.00852	.00795	.00742	.00693	.00648	.00606	.00567	.00531	.00498	.00467	.00439	.00412	.00387	.00364	.00343	.00323	.00305
37	30	.01108	.01032	.00962	.00897	.00837	.00782	.00731	.00683	.00639	.00599	.00561	.00526	.00494	.00464	.00436	.00410	.00386	.00363	.00342	.00323
37	31	.01163	.01084	.01011	.00943	.00881	.00823	.00770	.00720	.00674	.00632	.00592	.00556	.00522	.00490	.00461	.00434	.00408	.00385	.00363	.00342
37	32	.01220	.01138	.01062	.00991	.00926	.00866	.00810	.00759	.00711	.00666	.00625	.00587	.00551	.00518	.00488	.00459	.00432	.00407	.00384	.00363
37	33	.01279	.01194	.01114	.01041	.00974	.00911	.00853	.00799	.00749	.00702	.00659	.00619	.00582	.00548	.00515	.00485	.00457	.00431	.00407	.00384
37	34	.01340	.01251	.01169	.01093	.01023	.00957	.00897	.00841	.00789	.00740	.00695	.00653	.00614	.00578	.00544	.00513	.00484	.00456	.00431	.00407
37	35	.01403	.01311	.01226	.01147	.01074	.01006	.00943	.00884	.00830	.00779	.00732	.00689	.00648	.00610	.00575	.00542	.00511	.00483	.00456	.00431
37	36	.01468	.01372	.01284	.01202	.01126	.01056	.00990	.00929	.00873	.00820	.00771	.00726	.00683	.00644	.00607	.00572	.00540	.00510	.00482	.00456
37	37	.01534	.01436	.01344	.01259	.01181	.01107	.01039	.00976	.00917	.00863	.00812	.00764	.00720	.00678	.00640	.00604	.00570	.00539	.00510	.00482
38	0	.00270	.00251	.00233	.00218	.00203	.00190	.00177	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085
38	1	.00236	.00217	.00200	.00185	.00171	.00158	.00146	.00136	.00126	.00117	.00109	.00102	.00095	.00089	.00083	.00078	.00073	.00068	.00064	.00061
38	2	.00247	.00227	.00210	.00193	.00179	.00165	.00153	.00142	.00132	.00123	.00114	.00106	.00099	.00093	.00087	.00081	.00076	.00071	.00067	.00063
38	3	.00261	.00240	.00221	.00204	.00189	.00174	.00162	.00150	.00139	.00129	.00120	.00112	.00105	.00098	.00091	.00085	.00080	.00075	.00070	.00066
38	4	.00276	.00254	.00234	.00216	.00200	.00185	.00171	.00159	.00147	.00137	.00127	.00119	.00111	.00103	.00097	.00090	.00085	.00079	.00074	.00070
38	5	.00293	.00269	.00248	.00229	.00212	.00196	.00182	.00169	.00157	.00146	.00135	.00126	.00118	.00110	.00103	.00096	.00090	.00084	.00079	.00074
38	6	.00310	.00286	.00264	.00244	.00225	.00209	.00193	.00179	.00167	.00155	.00144	.00134	.00125	.00117	.00109	.00102	.00096	.00090	.00084	.00079
38	7	.00329	.00304	.00280	.00259	.00239	.00222	.00206	.00191	.00177	.00165	.00154	.00143	.00134	.00125	.00117	.00109	.00102	.00096	.00090	.00085
38	8	.00350	.00323	.00298	.00275	.00255	.00236	.00219	.00203	.00189	.00176	.00164	.00153	.00142	.00133	.00124	.00117	.00109	.00102	.00096	.00090

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
38	9	.00371	.00343	.00317	.00293	.00271	.00251	.00233	.00216	.00201	.00187	.00175	.00163	.00152	.00142	.00133	.00124	.00117	.00110	.00103	.00097
38	10	.00395	.00364	.00337	.00311	.00288	.00267	.00248	.00231	.00215	.00200	.00186	.00174	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104
38	11	.00419	.00387	.00358	.00331	.00307	.00285	.00264	.00246	.00229	.00213	.00199	.00186	.00173	.00162	.00152	.00142	.00134	.00125	.00118	.00111
38	12	.00445	.00411	.00380	.00352	.00327	.00303	.00282	.00262	.00244	.00227	.00212	.00198	.00185	.00173	.00162	.00152	.00143	.00134	.00126	.00119
38	13	.00472	.00436	.00404	.00374	.00347	.00322	.00300	.00279	.00260	.00242	.00226	.00211	.00197	.00185	.00173	.00162	.00153	.00143	.00135	.00127
38	14	.00500	.00463	.00428	.00397	.00368	.00342	.00318	.00296	.00276	.00257	.00240	.00225	.00210	.00197	.00184	.00173	.00163	.00153	.00144	.00135
38	15	.00529	.00490	.00454	.00421	.00390	.00363	.00337	.00314	.00293	.00273	.00255	.00238	.00223	.00209	.00196	.00184	.00173	.00162	.00153	.00144
38	16	.00559	.00517	.00479	.00445	.00413	.00384	.00357	.00333	.00310	.00289	.00270	.00253	.00236	.00221	.00208	.00195	.00183	.00172	.00162	.00153
38	17	.00589	.00546	.00506	.00470	.00436	.00406	.00377	.00352	.00328	.00306	.00286	.00267	.00250	.00234	.00220	.00206	.00194	.00182	.00171	.00162
38	18	.00621	.00576	.00534	.00496	.00460	.00428	.00399	.00371	.00346	.00323	.00302	.00282	.00264	.00248	.00232	.00218	.00205	.00193	.00181	.00171
38	19	.00655	.00607	.00563	.00523	.00486	.00452	.00421	.00392	.00366	.00341	.00319	.00298	.00279	.00262	.00245	.00230	.00216	.00203	.00192	.00180
38	20	.00690	.00640	.00594	.00551	.00513	.00477	.00444	.00414	.00386	.00361	.00337	.00315	.00295	.00277	.00259	.00244	.00229	.00215	.00202	.00191
38	21	.00727	.00674	.00626	.00582	.00541	.00503	.00469	.00437	.00408	.00381	.00356	.00333	.00312	.00292	.00274	.00258	.00242	.00228	.00214	.00202
38	22	.00766	.00711	.00660	.00613	.00571	.00531	.00495	.00462	.00431	.00403	.00376	.00352	.00330	.00309	.00290	.00272	.00256	.00241	.00227	.00213
38	23	.00807	.00749	.00696	.00647	.00602	.00561	.00523	.00488	.00455	.00425	.00398	.00372	.00349	.00327	.00307	.00288	.00271	.00255	.00240	.00226
38	24	.00849	.00789	.00733	.00682	.00635	.00592	.00552	.00515	.00481	.00450	.00421	.00394	.00369	.00346	.00325	.00305	.00287	.00270	.00254	.00239
38	25	.00894	.00831	.00773	.00719	.00670	.00625	.00583	.00544	.00508	.00475	.00445	.00417	.00390	.00366	.00344	.00323	.00304	.00286	.00269	.00253
38	26	.00942	.00875	.00815	.00759	.00707	.00659	.00615	.00575	.00537	.00502	.00470	.00441	.00413	.00388	.00364	.00342	.00322	.00303	.00285	.00269
38	27	.00991	.00922	.00858	.00800	.00746	.00696	.00650	.00607	.00568	.00531	.00498	.00466	.00437	.00411	.00386	.00362	.00341	.00321	.00302	.00285
38	28	.01043	.00970	.00904	.00843	.00786	.00734	.00686	.00641	.00600	.00562	.00526	.00493	.00463	.00435	.00408	.00384	.00361	.00340	.00321	.00302
38	29	.01096	.01021	.00952	.00888	.00829	.00774	.00723	.00677	.00633	.00593	.00556	.00522	.00490	.00460	.00433	.00407	.00383	.00361	.00340	.00321
38	30	.01152	.01074	.01002	.00935	.00873	.00816	.00763	.00714	.00669	.00627	.00588	.00552	.00518	.00487	.00458	.00431	.00406	.00382	.00361	.00340
38	31	.01210	.01129	.01053	.00984	.00919	.00860	.00804	.00753	.00706	.00662	.00621	.00583	.00548	.00515	.00485	.00456	.00430	.00405	.00382	.00361
38	32	.01270	.01185	.01107	.01034	.00967	.00905	.00847	.00794	.00744	.00698	.00656	.00616	.00579	.00545	.00513	.00483	.00455	.00429	.00405	.00383
38	33	.01333	.01244	.01163	.01087	.01017	.00952	.00892	.00836	.00785	.00737	.00692	.00650	.00612	.00576	.00542	.00511	.00482	.00455	.00429	.00405
38	34	.01397	.01305	.01221	.01142	.01069	.01002	.00939	.00881	.00827	.00776	.00730	.00686	.00646	.00608	.00573	.00540	.00510	.00481	.00454	.00430
38	35	.01464	.01369	.01281	.01199	.01123	.01053	.00988	.00927	.00871	.00818	.00769	.00724	.00682	.00642	.00605	.00571	.00539	.00509	.00481	.00455
38	36	.01532	.01434	.01342	.01258	.01179	.01106	.01038	.00975	.00916	.00861	.00811	.00763	.00719	.00678	.00639	.00603	.00570	.00538	.00509	.00482
38	37	.01603	.01501	.01406	.01318	.01237	.01161	.01090	.01025	.00963	.00907	.00853	.00804	.00758	.00715	.00675	.00637	.00602	.00569	.00539	.00510
38	38	.01676	.01570	.01472	.01381	.01296	.01218	.01144	.01076	.01013	.00953	.00898	.00847	.00799	.00754	.00712	.00672	.00636	.00601	.00569	.00539
39	0	.00280	.00261	.00243	.00226	.00211	.00198	.00185	.00174	.00163	.00154	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090
39	1	.00243	.00224	.00207	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093	.00087	.00081	.00076	.00072	.00068	.00064
39	2	.00255	.00235	.00216	.00200	.00185	.00171	.00159	.00147	.00137	.00127	.00119	.00111	.00103	.00097	.00090	.00085	.00079	.00075	.00070	.00066
39	3	.00269	.00248	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00134	.00125	.00117	.00109	.00102	.00095	.00089	.00084	.00078	.00074	.00069
39	4	.00284	.00262	.00242	.00223	.00207	.00191	.00177	.00165	.00153	.00142	.00133	.00124	.00115	.00108	.00101	.00095	.00089	.00083	.00078	.00073
39	5	.00302	.00278	.00257	.00237	.00219	.00203	.00188	.00175	.00163	.00151	.00141	.00131	.00123	.00115	.00107	.00101	.00094	.00088	.00083	.00078
39	6	.00320	.00295	.00272	.00252	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00114	.00107	.00100	.00094	.00089	.00083
39	7	.00340	.00313	.00289	.00268	.00248	.00230	.00213	.00198	.00184	.00171	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00094	.00089
39	8	.00361	.00333	.00308	.00285	.00264	.00244	.00227	.00211	.00196	.00183	.00170	.00159	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00095
39	9	.00383	.00354	.00327	.00303	.00281	.00260	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00102
39	10	.00407	.00376	.00348	.00322	.00299	.00277	.00258	.00240	.00223	.00208	.00194	.00181	.00169	.00159	.00149	.00139	.00131	.00123	.00116	.00109
39	11	.00432	.00400	.00370	.00343	.00318	.00295	.00274	.00255	.00238	.00222	.00207	.00193	.00181	.00169	.00159	.00149	.00140	.00132	.00124	.00117
39	12	.00459	.00425	.00393	.00365	.00338	.00314	.00292	.00272	.00254	.00237	.00221	.00207	.00193	.00181	.00170	.00159	.00150	.00141	.00132	.00125
39	13	.00487	.00451	.00418	.00388	.00360	.00334	.00311	.00290	.00270	.00252	.00236	.00220	.00206	.00193	.00181	.00170	.00160	.00150	.00142	.00133
39	14	.00516	.00478	.00443	.00411	.00382	.00355	.00331	.00308	.00287	.00268	.00251	.00234	.00219	.00206	.00193	.00181	.00170	.00160	.00151	.00142
39	15	.00546	.00506	.00469	.00436	.00405	.00376	.00351	.00327	.00305	.00285	.00266	.00249	.00233	.00218	.00205	.00193	.00181	.00170	.00160	.00151
39	16	.00577	.00535	.00496	.00461	.00428	.00398	.00371	.00346	.00323	.00301	.00282	.00264	.00247	.00232	.00217	.00204	.00192	.00181	.00170	.00160
39	17	.00609	.00565	.00524	.00487	.00452	.00421	.00392	.00366	.00341	.00319	.00298	.00279	.00261	.00245	.00230	.00216	.00203	.00191	.00180	.00170
39	18	.00642	.00596	.00553	.00514	.00478	.00445	.00414	.00386	.00361	.00337	.00315	.00295	.00276	.00259	.00243	.00228	.00215	.00202	.00190	.00179
39	19	.00677	.00628	.00583	.00542	.00504	.00469	.00437	.00408	.00381	.00356	.00333	.00311	.00292	.00274	.00257	.00241	.00227	.00213	.00201	.00190

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
39	20	.00714	.00662	.00615	.00572	.00532	.00495	.00462	.00431	.00402	.00376	.00352	.00329	.00308	.00289	.00271	.00255	.00240	.00226	.00213	.00200
39	21	.00752	.00698	.00649	.00603	.00562	.00523	.00488	.00455	.00425	.00397	.00372	.00348	.00326	.00306	.00287	.00270	.00254	.00239	.00225	.00212
39	22	.00793	.00736	.00684	.00636	.00593	.00552	.00515	.00481	.00449	.00420	.00393	.00368	.00345	.00323	.00304	.00285	.00268	.00253	.00238	.00224
39	23	.00835	.00776	.00722	.00671	.00625	.00583	.00544	.00508	.00475	.00444	.00415	.00389	.00365	.00342	.00321	.00302	.00284	.00267	.00252	.00237
39	24	.00880	.00818	.00761	.00708	.00660	.00616	.00574	.00537	.00502	.00469	.00439	.00412	.00386	.00362	.00340	.00320	.00301	.00283	.00267	.00251
39	25	.00927	.00862	.00802	.00747	.00697	.00650	.00607	.00567	.00530	.00496	.00465	.00435	.00408	.00383	.00360	.00339	.00319	.00300	.00283	.00267
39	26	.00976	.00908	.00846	.00788	.00735	.00686	.00641	.00599	.00560	.00525	.00492	.00461	.00432	.00406	.00382	.00359	.00338	.00318	.00300	.00283
39	27	.01028	.00957	.00892	.00831	.00776	.00724	.00677	.00633	.00593	.00555	.00520	.00488	.00458	.00430	.00404	.00380	.00358	.00337	.00318	.00300
39	28	.01082	.01008	.00940	.00877	.00818	.00765	.00715	.00669	.00626	.00587	.00550	.00516	.00485	.00456	.00428	.00403	.00380	.00358	.00337	.00318
39	29	.01138	.01061	.00990	.00924	.00863	.00807	.00755	.00707	.00662	.00620	.00582	.00546	.00513	.00482	.00454	.00427	.00402	.00379	.00358	.00338
39	30	.01197	.01117	.01042	.00973	.00910	.00851	.00796	.00746	.00699	.00656	.00615	.00578	.00543	.00511	.00481	.00453	.00427	.00402	.00380	.00358
39	31	.01258	.01174	.01097	.01025	.00959	.00897	.00840	.00787	.00738	.00693	.00650	.00611	.00575	.00541	.00509	.00479	.00452	.00426	.00403	.00380
39	32	.01322	.01234	.01153	.01079	.01009	.00945	.00885	.00830	.00779	.00731	.00687	.00646	.00607	.00572	.00539	.00508	.00479	.00452	.00427	.00403
39	33	.01387	.01296	.01212	.01134	.01062	.00995	.00933	.00875	.00822	.00772	.00725	.00682	.00642	.00605	.00570	.00537	.00507	.00479	.00452	.00428
39	34	.01455	.01361	.01273	.01192	.01117	.01047	.00982	.00922	.00866	.00814	.00766	.00720	.00678	.00639	.00603	.00569	.00537	.00507	.00479	.00453
39	35	.01526	.01428	.01337	.01252	.01174	.01101	.01034	.00971	.00913	.00858	.00808	.00760	.00716	.00675	.00637	.00601	.00568	.00537	.00508	.00480
39	36	.01598	.01497	.01402	.01315	.01233	.01158	.01087	.01022	.00961	.00904	.00851	.00802	.00756	.00713	.00673	.00636	.00601	.00568	.00537	.00509
39	37	.01673	.01568	.01470	.01379	.01295	.01216	.01143	.01075	.01011	.00952	.00897	.00846	.00798	.00753	.00711	.00672	.00635	.00601	.00569	.00539
39	38	.01750	.01641	.01540	.01446	.01358	.01276	.01200	.01129	.01063	.01002	.00945	.00891	.00841	.00794	.00750	.00709	.00671	.00635	.00602	.00570
39	39	.01830	.01717	.01612	.01514	.01423	.01339	.01260	.01186	.01118	.01054	.00994	.00938	.00886	.00837	.00791	.00749	.00709	.00671	.00636	.00603
40	0	.00291	.00271	.00252	.00236	.00220	.00206	.00194	.00182	.00171	.00161	.00152	.00143	.00136	.00128	.00122	.00115	.00110	.00104	.00099	.00095
40	1	.00250	.00231	.00213	.00197	.00183	.00170	.00157	.00146	.00136	.00127	.00118	.00111	.00104	.00097	.00091	.00085	.00080	.00075	.00071	.00067
40	2	.00262	.00242	.00224	.00207	.00191	.00177	.00165	.00153	.00142	.00133	.00124	.00115	.00108	.00101	.00095	.00089	.00083	.00078	.00073	.00069
40	3	.00277	.00255	.00236	.00218	.00202	.00187	.00174	.00161	.00150	.00140	.00130	.00122	.00114	.00106	.00100	.00093	.00088	.00082	.00077	.00073
40	4	.00293	.00270	.00250	.00231	.00214	.00198	.00184	.00171	.00159	.00148	.00138	.00129	.00120	.00113	.00105	.00099	.00093	.00087	.00082	.00077
40	5	.00311	.00287	.00265	.00245	.00227	.00210	.00195	.00182	.00169	.00157	.00147	.00137	.00128	.00120	.00112	.00105	.00099	.00093	.00087	.00082
40	6	.00330	.00304	.00281	.00260	.00241	.00224	.00208	.00193	.00180	.00167	.00156	.00146	.00136	.00127	.00119	.00112	.00105	.00099	.00093	.00087
40	7	.00350	.00323	.00299	.00277	.00256	.00238	.00221	.00206	.00191	.00178	.00166	.00155	.00145	.00136	.00127	.00119	.00112	.00105	.00099	.00093
40	8	.00372	.00343	.00318	.00294	.00273	.00253	.00235	.00219	.00204	.00190	.00177	.00166	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100
40	9	.00395	.00365	.00338	.00313	.00290	.00270	.00251	.00233	.00217	.00203	.00189	.00177	.00165	.00155	.00145	.00136	.00128	.00120	.00113	.00107
40	10	.00420	.00388	.00359	.00333	.00309	.00287	.00267	.00249	.00232	.00216	.00202	.00189	.00177	.00166	.00155	.00146	.00137	.00129	.00121	.00114
40	11	.00446	.00413	.00382	.00355	.00329	.00306	.00285	.00265	.00247	.00231	.00216	.00202	.00189	.00177	.00166	.00156	.00147	.00138	.00130	.00122
40	12	.00474	.00439	.00407	.00377	.00351	.00326	.00303	.00283	.00264	.00246	.00230	.00215	.00202	.00189	.00177	.00167	.00157	.00148	.00139	.00131
40	13	.00503	.00466	.00432	.00401	.00373	.00347	.00323	.00301	.00281	.00262	.00245	.00230	.00215	.00202	.00189	.00178	.00167	.00158	.00149	.00140
40	14	.00533	.00494	.00458	.00426	.00396	.00368	.00343	.00320	.00299	.00279	.00261	.00244	.00229	.00215	.00202	.00190	.00178	.00168	.00158	.00149
40	15	.00564	.00523	.00486	.00451	.00420	.00391	.00364	.00340	.00317	.00296	.00277	.00260	.00243	.00228	.00214	.00202	.00190	.00179	.00168	.00159
40	16	.00596	.00553	.00513	.00477	.00444	.00413	.00385	.00360	.00336	.00314	.00294	.00275	.00258	.00242	.00227	.00214	.00201	.00189	.00179	.00168
40	17	.00629	.00584	.00542	.00504	.00469	.00437	.00407	.00380	.00355	.00332	.00311	.00291	.00273	.00256	.00241	.00226	.00213	.00200	.00189	.00178
40	18	.00664	.00616	.00572	.00532	.00495	.00461	.00430	.00402	.00375	.00351	.00328	.00308	.00288	.00271	.00254	.00239	.00225	.00212	.00200	.00188
40	19	.00700	.00650	.00604	.00562	.00523	.00487	.00454	.00424	.00396	.00371	.00347	.00325	.00305	.00286	.00269	.00253	.00238	.00224	.00211	.00199
40	20	.00738	.00685	.00637	.00593	.00552	.00514	.00480	.00448	.00419	.00392	.00367	.00344	.00322	.00302	.00284	.00267	.00251	.00237	.00223	.00210
40	21	.00778	.00723	.00672	.00625	.00583	.00543	.00507	.00473	.00442	.00414	.00388	.00363	.00341	.00320	.00300	.00282	.00266	.00250	.00236	.00223
40	22	.00820	.00762	.00709	.00660	.00615	.00574	.00535	.00500	.00468	.00438	.00410	.00384	.00360	.00338	.00318	.00299	.00281	.00265	.00250	.00236
40	23	.00864	.00804	.00748	.00697	.00649	.00606	.00566	.00529	.00494	.00463	.00433	.00406	.00381	.00358	.00336	.00316	.00298	.00280	.00264	.00249
40	24	.00911	.00847	.00789	.00735	.00685	.00640	.00598	.00559	.00523	.00489	.00458	.00430	.00403	.00379	.00356	.00335	.00315	.00297	.00280	.00264
40	25	.00960	.00893	.00832	.00776	.00724	.00676	.00631	.00590	.00553	.00518	.00485	.00455	.00427	.00401	.00377	.00355	.00334	.00315	.00297	.00280
40	26	.01011	.00942	.00878	.00819	.00764	.00714	.00667	.00624	.00584	.00547	.00513	.00482	.00452	.00425	.00400	.00376	.00354	.00334	.00315	.00297
40	27	.01066	.00993	.00926	.00864	.00807	.00754	.00705	.00660	.00618	.00579	.00543	.00510	.00479	.00450	.00424	.00399	.00376	.00354	.00334	.00315
40	28	.01122	.01046	.00976	.00911	.00852	.00796	.00745	.00698	.00654	.00613	.00575	.00540	.00507	.00477	.00449	.00423	.00398	.00376	.00355	.00335
40	29	.01181	.01102	.01029	.00961	.00899	.00841	.00787	.00737	.00691	.00648	.00609	.00572	.00537	.00506	.00476	.00448	.00423	.00399	.00376	.00355

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
40	30	.01243	.01160	.01084	.01013	.00948	.00887	.00831	.00779	.00730	.00685	.00644	.00605	.00569	.00535	.00504	.00475	.00448	.00423	.00399	.00377
40	31	.01307	.01221	.01141	.01067	.00999	.00935	.00877	.00822	.00771	.00724	.00681	.00640	.00602	.00567	.00534	.00504	.00475	.00448	.00424	.00400
40	32	.01374	.01284	.01201	.01124	.01052	.00986	.00925	.00868	.00815	.00765	.00719	.00677	.00637	.00600	.00566	.00533	.00503	.00475	.00449	.00425
40	33	.01443	.01350	.01263	.01183	.01108	.01039	.00975	.00915	.00860	.00808	.00760	.00715	.00674	.00635	.00599	.00565	.00533	.00504	.00476	.00451
40	34	.01515	.01418	.01327	.01244	.01166	.01094	.01027	.00965	.00907	.00853	.00803	.00756	.00712	.00671	.00634	.00598	.00565	.00534	.00505	.00478
40	35	.01589	.01488	.01394	.01307	.01227	.01151	.01082	.01017	.00956	.00900	.00847	.00798	.00753	.00710	.00670	.00633	.00598	.00566	.00535	.00507
40	36	.01666	.01561	.01464	.01373	.01289	.01211	.01138	.01070	.01007	.00948	.00894	.00842	.00795	.00750	.00708	.00669	.00633	.00599	.00567	.00537
40	37	.01745	.01637	.01535	.01442	.01354	.01273	.01197	.01126	.01061	.00999	.00942	.00889	.00839	.00792	.00748	.00708	.00670	.00634	.00600	.00569
40	38	.01827	.01714	.01610	.01512	.01421	.01337	.01258	.01185	.01116	.01052	.00993	.00937	.00885	.00836	.00790	.00748	.00708	.00670	.00635	.00602
40	39	.01911	.01795	.01686	.01585	.01491	.01403	.01321	.01245	.01174	.01107	.01045	.00987	.00933	.00882	.00834	.00790	.00748	.00709	.00672	.00638
40	40	.01998	.01877	.01765	.01660	.01563	.01472	.01387	.01308	.01234	.01165	.01100	.01039	.00983	.00930	.00880	.00834	.00790	.00749	.00711	.00674
41	0	.00302	.00281	.00262	.00245	.00230	.00215	.00202	.00190	.00179	.00169	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100
41	1	.00258	.00238	.00220	.00204	.00189	.00176	.00163	.00152	.00142	.00132	.00123	.00115	.00108	.00101	.00095	.00089	.00084	.00079	.00074	.00070
41	2	.00270	.00250	.00231	.00214	.00198	.00184	.00171	.00159	.00148	.00138	.00129	.00120	.00112	.00105	.00099	.00093	.00087	.00082	.00077	.00073
41	3	.00285	.00263	.00243	.00225	.00209	.00194	.00180	.00167	.00156	.00145	.00136	.00127	.00118	.00111	.00104	.00098	.00092	.00086	.00081	.00076
41	4	.00302	.00279	.00258	.00239	.00221	.00205	.00191	.00177	.00165	.00154	.00144	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081
41	5	.00320	.00296	.00273	.00253	.00235	.00218	.00202	.00188	.00175	.00164	.00153	.00143	.00133	.00125	.00117	.00110	.00103	.00097	.00091	.00086
41	6	.00340	.00314	.00290	.00269	.00249	.00232	.00215	.00200	.00187	.00174	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00092
41	7	.00361	.00333	.00309	.00286	.00265	.00246	.00229	.00213	.00199	.00185	.00173	.00162	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098
41	8	.00383	.00354	.00328	.00304	.00282	.00262	.00244	.00227	.00212	.00198	.00185	.00173	.00162	.00151	.00142	.00133	.00125	.00118	.00111	.00105
41	9	.00407	.00377	.00349	.00324	.00300	.00279	.00260	.00242	.00226	.00211	.00197	.00184	.00173	.00162	.00152	.00143	.00134	.00126	.00119	.00112
41	10	.00433	.00401	.00371	.00345	.00320	.00298	.00277	.00258	.00241	.00225	.00210	.00197	.00184	.00173	.00162	.00152	.00143	.00135	.00127	.00120
41	11	.00460	.00426	.00395	.00367	.00341	.00317	.00295	.00275	.00257	.00240	.00225	.00210	.00197	.00185	.00174	.00163	.00153	.00144	.00136	.00128
41	12	.00489	.00453	.00420	.00390	.00363	.00338	.00315	.00294	.00274	.00256	.00240	.00225	.00210	.00198	.00186	.00174	.00164	.00155	.00146	.00138
41	13	.00519	.00481	.00447	.00415	.00386	.00360	.00335	.00313	.00292	.00273	.00256	.00240	.00225	.00211	.00198	.00186	.00175	.00165	.00156	.00147
41	14	.00550	.00510	.00474	.00441	.00410	.00382	.00356	.00332	.00311	.00291	.00272	.00255	.00239	.00225	.00211	.00199	.00187	.00176	.00166	.00157
41	15	.00582	.00540	.00502	.00467	.00435	.00405	.00378	.00353	.00330	.00308	.00289	.00271	.00254	.00239	.00224	.00211	.00199	.00187	.00177	.00167
41	16	.00616	.00571	.00531	.00494	.00460	.00429	.00400	.00374	.00349	.00327	.00306	.00287	.00269	.00253	.00238	.00224	.00211	.00199	.00187	.00177
41	17	.00650	.00603	.00561	.00522	.00486	.00453	.00423	.00395	.00369	.00346	.00324	.00304	.00285	.00268	.00252	.00237	.00223	.00210	.00198	.00187
41	18	.00685	.00637	.00592	.00551	.00513	.00479	.00447	.00417	.00390	.00365	.00342	.00321	.00301	.00283	.00266	.00250	.00236	.00222	.00210	.00198
41	19	.00723	.00672	.00625	.00582	.00542	.00505	.00472	.00441	.00412	.00386	.00362	.00339	.00318	.00299	.00281	.00264	.00249	.00235	.00221	.00209
41	20	.00762	.00709	.00659	.00614	.00572	.00534	.00498	.00466	.00436	.00408	.00382	.00358	.00336	.00316	.00297	.00280	.00263	.00248	.00234	.00221
41	21	.00804	.00747	.00696	.00648	.00604	.00564	.00527	.00492	.00460	.00431	.00404	.00379	.00356	.00334	.00314	.00296	.00279	.00263	.00248	.00234
41	22	.00847	.00788	.00734	.00684	.00638	.00596	.00556	.00520	.00487	.00456	.00427	.00401	.00376	.00354	.00332	.00313	.00295	.00278	.00262	.00247
41	23	.00894	.00832	.00775	.00722	.00674	.00629	.00588	.00550	.00515	.00482	.00452	.00424	.00398	.00374	.00352	.00331	.00312	.00294	.00277	.00262
41	24	.00942	.00877	.00817	.00762	.00712	.00665	.00621	.00581	.00544	.00510	.00478	.00449	.00421	.00396	.00373	.00351	.00330	.00312	.00294	.00278
41	25	.00993	.00925	.00863	.00805	.00752	.00702	.00657	.00615	.00576	.00540	.00506	.00475	.00446	.00420	.00395	.00372	.00350	.00330	.00312	.00294
41	26	.01047	.00976	.00910	.00850	.00794	.00742	.00694	.00650	.00609	.00571	.00536	.00503	.00473	.00445	.00418	.00394	.00371	.00350	.00331	.00312
41	27	.01104	.01029	.00961	.00897	.00838	.00784	.00734	.00687	.00644	.00604	.00567	.00533	.00501	.00471	.00444	.00418	.00394	.00372	.00351	.00332
41	28	.01163	.01085	.01013	.00947	.00885	.00828	.00776	.00727	.00682	.00640	.00601	.00565	.00531	.00500	.00470	.00443	.00418	.00395	.00373	.00352
41	29	.01225	.01144	.01069	.00999	.00935	.00875	.00820	.00769	.00721	.00677	.00636	.00598	.00562	.00530	.00499	.00470	.00444	.00419	.00396	.00374
41	30	.01290	.01205	.01126	.01054	.00986	.00924	.00866	.00812	.00762	.00716	.00673	.00633	.00596	.00561	.00529	.00499	.00471	.00444	.00420	.00397
41	31	.01357	.01269	.01187	.01111	.01040	.00975	.00914	.00858	.00806	.00757	.00712	.00670	.00631	.00594	.00560	.00529	.00499	.00471	.00446	.00422
41	32	.01427	.01335	.01249	.01170	.01097	.01028	.00965	.00906	.00851	.00800	.00753	.00709	.00668	.00629	.00594	.00560	.00529	.00500	.00473	.00447
41	33	.01500	.01404	.01315	.01232	.01155	.01084	.01018	.00956	.00899	.00846	.00796	.00750	.00707	.00666	.00629	.00594	.00561	.00530	.00502	.00475
41	34	.01576	.01476	.01383	.01297	.01217	.01142	.01073	.01009	.00949	.00893	.00841	.00792	.00747	.00705	.00666	.00629	.00594	.00562	.00532	.00504
41	35	.01654	.01550	.01454	.01364	.01280	.01203	.01131	.01063	.01001	.00942	.00888	.00837	.00790	.00746	.00704	.00666	.00630	.00596	.00564	.00534
41	36	.01735	.01627	.01527	.01433	.01347	.01266	.01191	.01121	.01055	.00994	.00937	.00884	.00835	.00788	.00745	.00705	.00667	.00631	.00598	.00567
41	37	.01819	.01707	.01603	.01506	.01415	.01331	.01253	.01180	.01112	.01048	.00989	.00933	.00882	.00833	.00788	.00745	.00705	.00668	.00633	.00601
41	38	.01906	.01789	.01681	.01581	.01487	.01399	.01318	.01242	.01171	.01104	.01043	.00985	.00930	.00880	.00832	.00788	.00746	.00707	.00671	.00636



Table R(2) - Based on Life Table 90CN

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Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
41	39	.01995	.01874	.01762	.01658	.01561	.01470	.01385	.01306	.01232	.01163	.01098	.01038	.00982	.00929	.00879	.00833	.00789	.00748	.00710	.00674
41	40	.02086	.01962	.01846	.01738	.01637	.01543	.01455	.01372	.01296	.01224	.01157	.01094	.01035	.00980	.00928	.00879	.00834	.00791	.00751	.00713
41	41	.02181	.02052	.01932	.01820	.01716	.01618	.01527	.01441	.01362	.01287	.01217	.01152	.01090	.01033	.00979	.00928	.00881	.00836	.00794	.00754
42	0	.00313	.00292	.00273	.00255	.00239	.00225	.00211	.00199	.00187	.00177	.00167	.00158	.00150	.00142	.00135	.00128	.00122	.00117	.00111	.00106
42	1	.00266	.00246	.00227	.00211	.00196	.00182	.00169	.00158	.00147	.00137	.00128	.00120	.00113	.00106	.00099	.00093	.00088	.00083	.00078	.00074
42	2	.00278	.00257	.00238	.00221	.00205	.00190	.00177	.00165	.00153	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081	.00076
42	3	.00294	.00271	.00251	.00233	.00216	.00200	.00186	.00174	.00162	.00151	.00141	.00132	.00123	.00116	.00109	.00102	.00096	.00090	.00085	.00080
42	4	.00311	.00287	.00266	.00246	.00229	.00212	.00197	.00184	.00171	.00160	.00149	.00140	.00131	.00123	.00115	.00108	.00101	.00095	.00090	.00085
42	5	.00329	.00305	.00282	.00261	.00243	.00225	.00210	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00102	.00096	.00090
42	6	.00350	.00323	.00300	.00278	.00258	.00240	.00223	.00208	.00194	.00181	.00169	.00158	.00148	.00139	.00130	.00122	.00115	.00108	.00102	.00096
42	7	.00371	.00344	.00318	.00295	.00274	.00255	.00237	.00221	.00206	.00193	.00180	.00169	.00158	.00148	.00139	.00131	.00123	.00116	.00109	.00103
42	8	.00395	.00365	.00339	.00314	.00292	.00271	.00253	.00236	.00220	.00205	.00192	.00180	.00168	.00158	.00148	.00139	.00131	.00123	.00116	.00110
42	9	.00419	.00388	.00360	.00334	.00311	.00289	.00269	.00251	.00234	.00219	.00205	.00192	.00180	.00169	.00158	.00149	.00140	.00132	.00124	.00117
42	10	.00446	.00413	.00383	.00356	.00331	.00308	.00287	.00268	.00250	.00234	.00219	.00205	.00192	.00180	.00170	.00159	.00150	.00141	.00133	.00126
42	11	.00474	.00440	.00408	.00379	.00353	.00329	.00306	.00286	.00267	.00250	.00234	.00219	.00205	.00193	.00181	.00171	.00161	.00151	.00143	.00135
42	12	.00504	.00468	.00434	.00404	.00376	.00350	.00327	.00305	.00285	.00267	.00250	.00234	.00220	.00206	.00194	.00183	.00172	.00162	.00153	.00145
42	13	.00535	.00497	.00462	.00429	.00400	.00373	.00348	.00325	.00304	.00284	.00266	.00250	.00234	.00220	.00207	.00195	.00184	.00173	.00164	.00155
42	14	.00568	.00527	.00490	.00456	.00425	.00396	.00370	.00345	.00323	.00302	.00283	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00174	.00165
42	15	.00601	.00558	.00519	.00483	.00450	.00420	.00392	.00366	.00343	.00321	.00301	.00282	.00265	.00249	.00234	.00221	.00208	.00196	.00185	.00175
42	16	.00635	.00590	.00549	.00511	.00477	.00445	.00415	.00388	.00363	.00340	.00319	.00299	.00281	.00264	.00249	.00234	.00221	.00208	.00197	.00186
42	17	.00671	.00623	.00580	.00540	.00504	.00470	.00439	.00410	.00384	.00360	.00337	.00317	.00297	.00279	.00263	.00248	.00234	.00220	.00208	.00197
42	18	.00708	.00658	.00612	.00570	.00532	.00496	.00464	.00434	.00406	.00380	.00356	.00335	.00314	.00295	.00278	.00262	.00247	.00233	.00220	.00208
42	19	.00746	.00694	.00646	.00602	.00562	.00524	.00490	.00458	.00429	.00402	.00377	.00354	.00332	.00312	.00294	.00277	.00261	.00246	.00232	.00220
42	20	.00787	.00732	.00682	.00636	.00593	.00554	.00517	.00484	.00453	.00425	.00398	.00374	.00351	.00330	.00311	.00293	.00276	.00260	.00246	.00232
42	21	.00830	.00773	.00720	.00671	.00626	.00585	.00547	.00512	.00479	.00449	.00421	.00395	.00371	.00349	.00329	.00309	.00292	.00275	.00260	.00245
42	22	.00876	.00815	.00760	.00709	.00661	.00618	.00578	.00541	.00506	.00475	.00445	.00418	.00393	.00369	.00348	.00327	.00309	.00291	.00275	.00260
42	23	.00924	.00860	.00802	.00748	.00699	.00653	.00611	.00572	.00535	.00502	.00471	.00442	.00416	.00391	.00368	.00347	.00327	.00308	.00291	.00275
42	24	.00974	.00908	.00847	.00790	.00738	.00690	.00646	.00604	.00566	.00531	.00499	.00468	.00440	.00414	.00390	.00367	.00346	.00327	.00308	.00291
42	25	.01027	.00958	.00894	.00835	.00780	.00729	.00683	.00639	.00599	.00562	.00528	.00496	.00466	.00439	.00413	.00389	.00367	.00346	.00327	.00309
42	26	.01083	.01011	.00943	.00881	.00824	.00771	.00722	.00676	.00634	.00595	.00559	.00525	.00494	.00465	.00438	.00413	.00389	.00367	.00347	.00328
42	27	.01143	.01066	.00996	.00931	.00871	.00815	.00763	.00716	.00671	.00630	.00592	.00557	.00524	.00493	.00464	.00438	.00413	.00390	.00368	.00348
42	28	.01205	.01125	.01051	.00983	.00920	.00862	.00807	.00757	.00711	.00667	.00627	.00590	.00555	.00523	.00493	.00465	.00438	.00414	.00391	.00370
42	29	.01270	.01186	.01109	.01038	.00972	.00910	.00854	.00801	.00752	.00706	.00664	.00625	.00588	.00554	.00523	.00493	.00465	.00440	.00416	.00393
42	30	.01337	.01250	.01170	.01095	.01026	.00962	.00902	.00847	.00795	.00748	.00703	.00662	.00623	.00588	.00554	.00523	.00494	.00467	.00441	.00418
42	31	.01408	.01317	.01233	.01155	.01082	.01015	.00953	.00895	.00841	.00791	.00744	.00701	.00660	.00623	.00588	.00555	.00524	.00495	.00469	.00443
42	32	.01482	.01387	.01299	.01217	.01142	.01071	.01006	.00945	.00889	.00836	.00787	.00742	.00699	.00660	.00623	.00588	.00556	.00526	.00497	.00471
42	33	.01558	.01459	.01368	.01283	.01204	.01130	.01062	.00998	.00939	.00884	.00833	.00785	.00740	.00699	.00660	.00623	.00589	.00558	.00528	.00500
42	34	.01638	.01535	.01439	.01351	.01268	.01192	.01120	.01054	.00992	.00934	.00880	.00830	.00783	.00740	.00699	.00661	.00625	.00591	.00560	.00531
42	35	.01720	.01613	.01514	.01422	.01336	.01256	.01181	.01112	.01047	.00987	.00930	.00878	.00829	.00783	.00740	.00700	.00662	.00627	.00594	.00563
42	36	.01806	.01695	.01591	.01495	.01406	.01322	.01245	.01172	.01105	.01041	.00983	.00928	.00876	.00828	.00783	.00741	.00702	.00665	.00630	.00597
42	37	.01894	.01779	.01671	.01571	.01478	.01392	.01311	.01235	.01165	.01099	.01037	.00980	.00926	.00875	.00828	.00784	.00743	.00704	.00668	.00634
42	38	.01986	.01866	.01755	.01651	.01554	.01464	.01379	.01301	.01227	.01158	.01094	.01034	.00978	.00925	.00876	.00830	.00786	.00746	.00707	.00672
42	39	.02080	.01956	.01840	.01733	.01632	.01538	.01451	.01369	.01292	.01221	.01154	.01091	.01032	.00977	.00926	.00877	.00832	.00789	.00749	.00712
42	40	.02177	.02049	.01929	.01817	.01713	.01616	.01525	.01439	.01360	.01285	.01215	.01150	.01089	.01031	.00977	.00927	.00879	.00835	.00793	.00754
42	41	.02278	.02145	.02021	.01905	.01797	.01696	.01601	.01513	.01430	.01352	.01280	.01212	.01148	.01088	.01032	.00979	.00929	.00883	.00839	.00798
42	42	.02380	.02243	.02115	.01995	.01883	.01778	.01680	.01589	.01503	.01422	.01347	.01276	.01209	.01147	.01088	.01033	.00982	.00933	.00887	.00844
43	0	.00324	.00303	.00284	.00266	.00250	.00235	.00221	.00208	.00196	.00186	.00176	.00166	.00158	.00150	.00142	.00136	.00129	.00123	.00118	.00112
43	1	.00274	.00253	.00235	.00218	.00202	.00188	.00175	.00164	.00153	.00143	.00134	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077
43	2	.00287	.00265	.00246	.00228	.00212	.00197	.00183	.00171	.00159	.00149	.00139	.00130	.00122	.00115	.00108	.00101	.00095	.00090	.00085	.00080
43	3	.00302	.00280	.00259	.00240	.00223	.00207	.00193	.00180	.00168	.00157	.00147	.00137	.00129	.00121	.00113	.00107	.00100	.00094	.00089	.00084

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
43	4	.00320	.00296	.00274	.00254	.00236	.00220	.00204	.00191	.00178	.00166	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100	.00094	.00089
43	5	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00189	.00176	.00165	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100	.00095
43	6	.00360	.00333	.00309	.00287	.00267	.00248	.00231	.00215	.00201	.00188	.00176	.00165	.00154	.00145	.00136	.00128	.00120	.00113	.00107	.00101
43	7	.00382	.00354	.00329	.00305	.00284	.00264	.00246	.00229	.00214	.00200	.00187	.00175	.00164	.00154	.00145	.00136	.00128	.00121	.00114	.00108
43	8	.00406	.00377	.00349	.00325	.00302	.00281	.00262	.00244	.00228	.00213	.00200	.00187	.00176	.00165	.00155	.00146	.00137	.00129	.00122	.00115
43	9	.00432	.00400	.00372	.00345	.00321	.00299	.00279	.00261	.00243	.00228	.00213	.00200	.00187	.00176	.00166	.00156	.00147	.00138	.00130	.00123
43	10	.00459	.00426	.00396	.00368	.00342	.00319	.00298	.00278	.00260	.00243	.00228	.00214	.00200	.00188	.00177	.00167	.00157	.00148	.00140	.00132
43	11	.00489	.00453	.00421	.00392	.00365	.00340	.00317	.00297	.00277	.00260	.00243	.00228	.00214	.00201	.00189	.00178	.00168	.00159	.00150	.00142
43	12	.00519	.00482	.00448	.00417	.00389	.00363	.00339	.00316	.00296	.00277	.00260	.00244	.00229	.00215	.00203	.00191	.00180	.00170	.00160	.00152
43	13	.00552	.00513	.00477	.00444	.00414	.00386	.00361	.00337	.00316	.00296	.00277	.00260	.00244	.00230	.00216	.00204	.00192	.00182	.00172	.00162
43	14	.00585	.00544	.00506	.00471	.00440	.00410	.00383	.00359	.00336	.00315	.00295	.00277	.00260	.00245	.00231	.00217	.00205	.00194	.00183	.00173
43	15	.00620	.00576	.00536	.00500	.00466	.00435	.00407	.00381	.00356	.00334	.00313	.00294	.00277	.00260	.00245	.00231	.00218	.00206	.00195	.00184
43	16	.00655	.00609	.00567	.00529	.00493	.00461	.00431	.00403	.00377	.00354	.00332	.00312	.00293	.00276	.00260	.00245	.00231	.00218	.00206	.00195
43	17	.00692	.00644	.00600	.00559	.00522	.00487	.00455	.00426	.00399	.00374	.00351	.00330	.00310	.00292	.00275	.00259	.00244	.00231	.00218	.00206
43	18	.00730	.00679	.00633	.00590	.00551	.00515	.00481	.00450	.00422	.00396	.00371	.00349	.00328	.00308	.00291	.00274	.00258	.00244	.00231	.00218
43	19	.00770	.00717	.00668	.00623	.00582	.00543	.00508	.00476	.00446	.00418	.00392	.00368	.00346	.00326	.00307	.00289	.00273	.00258	.00244	.00230
43	20	.00812	.00757	.00705	.00658	.00614	.00574	.00537	.00503	.00471	.00442	.00415	.00390	.00366	.00345	.00325	.00306	.00289	.00273	.00258	.00244
43	21	.00857	.00798	.00744	.00695	.00649	.00607	.00567	.00531	.00498	.00467	.00438	.00412	.00387	.00365	.00343	.00324	.00305	.00288	.00272	.00258
43	22	.00904	.00843	.00786	.00734	.00685	.00641	.00600	.00562	.00527	.00494	.00464	.00436	.00410	.00386	.00363	.00342	.00323	.00305	.00288	.00273
43	23	.00954	.00889	.00830	.00775	.00724	.00677	.00634	.00594	.00557	.00523	.00491	.00461	.00434	.00408	.00385	.00363	.00342	.00323	.00305	.00289
43	24	.01006	.00939	.00876	.00818	.00765	.00716	.00670	.00628	.00589	.00553	.00519	.00488	.00459	.00432	.00407	.00384	.00362	.00342	.00323	.00306
43	25	.01062	.00991	.00925	.00865	.00809	.00757	.00709	.00665	.00624	.00585	.00550	.00517	.00487	.00458	.00432	.00407	.00384	.00363	.00343	.00324
43	26	.01120	.01046	.00977	.00914	.00855	.00800	.00750	.00703	.00660	.00620	.00583	.00548	.00516	.00486	.00458	.00432	.00408	.00385	.00364	.00344
43	27	.01182	.01104	.01032	.00965	.00904	.00847	.00794	.00745	.00699	.00657	.00617	.00581	.00547	.00515	.00486	.00458	.00433	.00409	.00387	.00366
43	28	.01247	.01165	.01090	.01020	.00955	.00895	.00840	.00788	.00740	.00696	.00654	.00616	.00580	.00547	.00516	.00487	.00460	.00434	.00411	.00389
43	29	.01315	.01229	.01150	.01077	.01009	.00946	.00888	.00834	.00784	.00737	.00693	.00653	.00615	.00580	.00547	.00516	.00488	.00461	.00436	.00413
43	30	.01386	.01296	.01214	.01137	.01066	.01000	.00939	.00882	.00829	.00780	.00734	.00692	.00652	.00615	.00580	.00548	.00518	.00490	.00464	.00439
43	31	.01460	.01366	.01280	.01200	.01126	.01057	.00992	.00933	.00877	.00826	.00778	.00733	.00691	.00652	.00616	.00582	.00550	.00520	.00492	.00466
43	32	.01537	.01439	.01349	.01266	.01188	.01116	.01048	.00986	.00928	.00874	.00823	.00776	.00732	.00691	.00653	.00617	.00583	.00552	.00523	.00495
43	33	.01617	.01516	.01422	.01334	.01253	.01177	.01107	.01042	.00981	.00924	.00871	.00821	.00775	.00732	.00692	.00654	.00619	.00586	.00555	.00526
43	34	.01701	.01595	.01497	.01406	.01321	.01242	.01169	.01100	.01036	.00977	.00921	.00869	.00821	.00776	.00733	.00694	.00656	.00622	.00589	.00559
43	35	.01788	.01678	.01576	.01480	.01392	.01310	.01233	.01161	.01094	.01032	.00974	.00920	.00869	.00821	.00777	.00735	.00696	.00660	.00625	.00593
43	36	.01878	.01763	.01657	.01558	.01466	.01380	.01300	.01225	.01155	.01090	.01029	.00972	.00919	.00869	.00822	.00779	.00738	.00699	.00663	.00630
43	37	.01971	.01852	.01742	.01639	.01543	.01453	.01370	.01292	.01219	.01151	.01087	.01027	.00972	.00919	.00871	.00825	.00782	.00741	.00703	.00668
43	38	.02068	.01945	.01830	.01723	.01623	.01529	.01442	.01361	.01285	.01214	.01147	.01085	.01027	.00972	.00921	.00873	.00828	.00785	.00746	.00708
43	39	.02168	.02040	.01921	.01809	.01706	.01609	.01518	.01433	.01354	.01280	.01210	.01145	.01084	.01027	.00974	.00923	.00876	.00832	.00790	.00751
43	40	.02270	.02138	.02015	.01899	.01791	.01691	.01596	.01508	.01426	.01349	.01276	.01208	.01145	.01085	.01029	.00976	.00927	.00881	.00837	.00796
43	41	.02377	.02240	.02112	.01992	.01880	.01776	.01678	.01586	.01500	.01420	.01345	.01274	.01208	.01145	.01087	.01032	.00980	.00932	.00886	.00843
43	42	.02486	.02344	.02212	.02088	.01972	.01864	.01762	.01667	.01578	.01494	.01416	.01342	.01273	.01208	.01147	.01090	.01036	.00985	.00937	.00892
43	43	.02598	.02451	.02315	.02187	.02067	.01954	.01849	.01751	.01658	.01571	.01490	.01413	.01341	.01274	.01210	.01150	.01094	.01041	.00991	.00944
44	0	.00337	.00315	.00295	.00277	.00260	.00245	.00231	.00218	.00206	.00195	.00184	.00175	.00166	.00158	.00150	.00143	.00136	.00130	.00125	.00119
44	1	.00282	.00261	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00102	.00096	.00091	.00086	.00081
44	2	.00295	.00273	.00253	.00235	.00219	.00203	.00190	.00177	.00165	.00155	.00145	.00136	.00127	.00120	.00112	.00106	.00100	.00094	.00089	.00084
44	3	.00311	.00288	.00267	.00248	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00093	.00088
44	4	.00329	.00305	.00283	.00262	.00244	.00227	.00212	.00197	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093
44	5	.00349	.00323	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099
44	6	.00370	.00343	.00319	.00296	.00275	.00256	.00239	.00223	.00209	.00195	.00183	.00171	.00161	.00151	.00142	.00133	.00126	.00119	.00112	.00106
44	7	.00394	.00365	.00339	.00315	.00293	.00273	.00255	.00238	.00222	.00208	.00195	.00183	.00171	.00161	.00151	.00142	.00134	.00127	.00119	.00113
44	8	.00418	.00388	.00360	.00335	.00312	.00291	.00271	.00253	.00237	.00222	.00208	.00195	.00183	.00172	.00162	.00152	.00143	.00135	.00128	.00121
44	9	.00445	.00413	.00384	.00357	.00332	.00310	.00289	.00270	.00253	.00237	.00222	.00208	.00195	.00184	.00173	.00163	.00153	.00145	.00137	.00129

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
44	10	.00473	.00439	.00408	.00380	.00354	.00330	.00308	.00288	.00270	.00253	.00237	.00222	.00209	.00196	.00185	.00174	.00164	.00155	.00147	.00139
44	11	.00503	.00468	.00435	.00405	.00377	.00352	.00329	.00308	.00288	.00270	.00253	.00238	.00223	.00210	.00198	.00186	.00176	.00166	.00157	.00149
44	12	.00535	.00497	.00463	.00431	.00402	.00375	.00351	.00328	.00307	.00288	.00270	.00254	.00239	.00225	.00212	.00200	.00188	.00178	.00168	.00159
44	13	.00569	.00529	.00492	.00459	.00428	.00400	.00374	.00350	.00328	.00307	.00288	.00271	.00255	.00240	.00226	.00213	.00201	.00190	.00180	.00170
44	14	.00603	.00561	.00523	.00487	.00455	.00425	.00397	.00372	.00349	.00327	.00307	.00289	.00272	.00256	.00241	.00227	.00215	.00203	.00192	.00182
44	15	.00639	.00595	.00554	.00517	.00482	.00451	.00422	.00395	.00370	.00347	.00326	.00307	.00288	.00272	.00256	.00242	.00228	.00216	.00204	.00193
44	16	.00676	.00629	.00586	.00547	.00511	.00477	.00447	.00418	.00392	.00368	.00346	.00325	.00306	.00288	.00271	.00256	.00242	.00229	.00216	.00205
44	17	.00713	.00664	.00619	.00578	.00540	.00505	.00472	.00442	.00415	.00389	.00366	.00344	.00323	.00305	.00287	.00271	.00256	.00242	.00229	.00217
44	18	.00753	.00701	.00654	.00610	.00570	.00533	.00499	.00467	.00438	.00411	.00386	.00363	.00342	.00322	.00303	.00286	.00270	.00256	.00242	.00229
44	19	.00794	.00740	.00690	.00644	.00602	.00563	.00527	.00494	.00463	.00435	.00408	.00384	.00361	.00340	.00321	.00303	.00286	.00270	.00255	.00242
44	20	.00838	.00781	.00729	.00680	.00636	.00595	.00557	.00522	.00489	.00459	.00432	.00406	.00382	.00360	.00339	.00320	.00302	.00285	.00270	.00255
44	21	.00884	.00825	.00769	.00719	.00672	.00629	.00589	.00552	.00517	.00486	.00456	.00429	.00404	.00380	.00359	.00338	.00319	.00302	.00285	.00270
44	22	.00933	.00870	.00812	.00759	.00710	.00664	.00622	.00583	.00547	.00514	.00483	.00454	.00427	.00403	.00380	.00358	.00338	.00319	.00302	.00286
44	23	.00985	.00919	.00858	.00802	.00750	.00702	.00658	.00617	.00579	.00544	.00511	.00481	.00452	.00426	.00402	.00379	.00358	.00338	.00320	.00303
44	24	.01039	.00970	.00906	.00847	.00793	.00742	.00696	.00653	.00613	.00575	.00541	.00509	.00479	.00451	.00426	.00402	.00379	.00359	.00339	.00321
44	25	.01097	.01024	.00957	.00895	.00838	.00785	.00736	.00691	.00648	.00609	.00573	.00539	.00508	.00478	.00451	.00426	.00402	.00380	.00360	.00340
44	26	.01158	.01082	.01011	.00946	.00886	.00831	.00779	.00731	.00687	.00645	.00607	.00571	.00538	.00507	.00479	.00452	.00427	.00404	.00382	.00361
44	27	.01222	.01142	.01069	.01000	.00937	.00879	.00824	.00774	.00727	.00684	.00643	.00606	.00571	.00538	.00508	.00480	.00453	.00429	.00405	.00384
44	28	.01289	.01206	.01129	.01057	.00991	.00930	.00873	.00820	.00770	.00725	.00682	.00642	.00606	.00571	.00539	.00509	.00481	.00455	.00431	.00408
44	29	.01360	.01273	.01192	.01117	.01048	.00983	.00923	.00868	.00816	.00768	.00723	.00681	.00642	.00606	.00572	.00541	.00511	.00484	.00458	.00434
44	30	.01434	.01343	.01259	.01180	.01107	.01040	.00977	.00918	.00864	.00813	.00766	.00722	.00681	.00643	.00607	.00574	.00543	.00514	.00487	.00461
44	31	.01512	.01416	.01328	.01246	.01170	.01099	.01033	.00971	.00914	.00861	.00812	.00765	.00722	.00682	.00644	.00609	.00576	.00546	.00517	.00490
44	32	.01593	.01493	.01401	.01315	.01235	.01161	.01092	.01027	.00967	.00912	.00859	.00811	.00766	.00723	.00684	.00647	.00612	.00579	.00549	.00521
44	33	.01677	.01573	.01477	.01387	.01303	.01226	.01153	.01086	.01023	.00965	.00910	.00859	.00811	.00767	.00725	.00686	.00650	.00615	.00583	.00553
44	34	.01765	.01656	.01556	.01462	.01375	.01294	.01218	.01147	.01082	.01020	.00963	.00909	.00859	.00812	.00769	.00728	.00689	.00653	.00619	.00588
44	35	.01856	.01743	.01638	.01541	.01450	.01365	.01286	.01212	.01143	.01079	.01019	.00962	.00910	.00861	.00815	.00772	.00731	.00693	.00658	.00624
44	36	.01951	.01834	.01724	.01622	.01528	.01439	.01356	.01279	.01207	.01140	.01077	.01018	.00963	.00911	.00863	.00818	.00775	.00735	.00698	.00663
44	37	.02049	.01927	.01814	.01708	.01609	.01516	.01430	.01350	.01274	.01204	.01138	.01077	.01019	.00965	.00914	.00867	.00822	.00780	.00741	.00704
44	38	.02151	.02024	.01906	.01796	.01693	.01597	.01507	.01423	.01345	.01271	.01202	.01138	.01077	.01021	.00968	.00918	.00871	.00827	.00786	.00747
44	39	.02257	.02125	.02002	.01888	.01781	.01681	.01587	.01500	.01418	.01341	.01269	.01202	.01139	.01079	.01024	.00971	.00922	.00876	.00833	.00792
44	40	.02365	.02229	.02102	.01983	.01872	.01768	.01670	.01579	.01494	.01414	.01339	.01269	.01203	.01141	.01082	.01028	.00976	.00928	.00882	.00840
44	41	.02478	.02337	.02205	.02081	.01966	.01858	.01757	.01662	.01573	.01490	.01412	.01338	.01270	.01205	.01144	.01087	.01033	.00982	.00935	.00890
44	42	.02593	.02447	.02311	.02183	.02063	.01951	.01846	.01748	.01655	.01569	.01487	.01411	.01339	.01272	.01208	.01149	.01092	.01039	.00990	.00942
44	43	.02712	.02561	.02420	.02288	.02164	.02048	.01939	.01837	.01741	.01651	.01566	.01487	.01412	.01341	.01275	.01213	.01154	.01099	.01047	.00998
44	44	.02834	.02678	.02532	.02396	.02267	.02147	.02034	.01928	.01829	.01735	.01647	.01565	.01487	.01414	.01345	.01280	.01219	.01161	.01107	.01055
45	0	.00349	.00327	.00307	.00288	.00271	.00256	.00241	.00228	.00215	.00204	.00193	.00184	.00175	.00166	.00158	.00151	.00144	.00138	.00132	.00126
45	1	.00290	.00269	.00250	.00232	.00216	.00202	.00188	.00176	.00165	.00154	.00145	.00136	.00128	.00120	.00113	.00107	.00101	.00095	.00090	.00085
45	2	.00303	.00281	.00261	.00243	.00226	.00210	.00196	.00183	.00171	.00160	.00150	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00093	.00088
45	3	.00320	.00296	.00275	.00256	.00238	.00222	.00207	.00193	.00181	.00169	.00158	.00149	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092
45	4	.00338	.00314	.00291	.00271	.00252	.00235	.00219	.00205	.00191	.00179	.00168	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098
45	5	.00359	.00333	.00309	.00287	.00268	.00249	.00233	.00217	.00203	.00190	.00178	.00167	.00157	.00148	.00139	.00131	.00123	.00116	.00110	.00104
45	6	.00381	.00354	.00328	.00305	.00284	.00265	.00247	.00231	.00216	.00202	.00190	.00178	.00167	.00157	.00148	.00139	.00131	.00124	.00117	.00111
45	7	.00405	.00376	.00349	.00325	.00303	.00282	.00263	.00246	.00230	.00216	.00202	.00190	.00178	.00168	.00158	.00149	.00140	.00132	.00125	.00118
45	8	.00430	.00400	.00372	.00346	.00322	.00301	.00281	.00262	.00246	.00230	.00216	.00203	.00190	.00179	.00169	.00159	.00150	.00142	.00134	.00126
45	9	.00458	.00425	.00395	.00368	.00343	.00320	.00299	.00280	.00262	.00246	.00230	.00216	.00203	.00191	.00180	.00170	.00160	.00151	.00143	.00135
45	10	.00487	.00453	.00421	.00392	.00366	.00342	.00319	.00299	.00280	.00262	.00246	.00231	.00218	.00205	.00193	.00182	.00172	.00162	.00153	.00145
45	11	.00518	.00482	.00449	.00418	.00390	.00364	.00341	.00319	.00299	.00280	.00263	.00247	.00233	.00219	.00207	.00195	.00184	.00174	.00164	.00156
45	12	.00551	.00513	.00478	.00445	.00416	.00389	.00363	.00340	.00319	.00299	.00281	.00264	.00249	.00234	.00221	.00209	.00197	.00186	.00176	.00167
45	13	.00586	.00545	.00508	.00474	.00443	.00414	.00387	.00363	.00340	.00319	.00300	.00282	.00266	.00250	.00236	.00223	.00211	.00199	.00189	.00179
45	14	.00622	.00579	.00540	.00504	.00471	.00440	.00412	.00386	.00362	.00340	.00319	.00301	.00283	.00267	.00252	.00238	.00225	.00212	.00201	.00191

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
45	15	.00658	.00613	.00572	.00534	.00499	.00467	.00437	.00410	.00384	.00361	.00339	.00319	.00301	.00283	.00267	.00253	.00239	.00226	.00214	.00203
45	16	.00696	.00649	.00605	.00565	.00528	.00494	.00463	.00434	.00407	.00382	.00360	.00338	.00319	.00300	.00283	.00268	.00253	.00239	.00227	.00215
45	17	.00735	.00685	.00640	.00597	.00558	.00523	.00490	.00459	.00431	.00405	.00380	.00358	.00337	.00318	.00300	.00283	.00268	.00253	.00240	.00227
45	18	.00776	.00724	.00675	.00631	.00590	.00552	.00517	.00485	.00455	.00427	.00402	.00378	.00356	.00336	.00317	.00299	.00283	.00268	.00253	.00240
45	19	.00819	.00764	.00713	.00666	.00623	.00583	.00546	.00512	.00481	.00452	.00425	.00400	.00376	.00355	.00335	.00316	.00299	.00283	.00268	.00253
45	20	.00864	.00806	.00753	.00703	.00658	.00616	.00577	.00541	.00508	.00477	.00449	.00422	.00398	.00375	.00354	.00334	.00316	.00299	.00283	.00268
45	21	.00912	.00851	.00795	.00743	.00695	.00651	.00610	.00572	.00537	.00505	.00475	.00447	.00421	.00397	.00374	.00354	.00334	.00316	.00299	.00283
45	22	.00962	.00898	.00839	.00785	.00735	.00688	.00645	.00605	.00568	.00534	.00502	.00473	.00445	.00420	.00396	.00374	.00354	.00334	.00316	.00300
45	23	.01016	.00949	.00887	.00829	.00776	.00727	.00682	.00640	.00601	.00565	.00532	.00500	.00471	.00445	.00419	.00396	.00374	.00354	.00335	.00317
45	24	.01072	.01002	.00937	.00876	.00821	.00769	.00722	.00677	.00636	.00598	.00563	.00530	.00499	.00471	.00444	.00420	.00397	.00375	.00355	.00336
45	25	.01132	.01058	.00990	.00927	.00868	.00814	.00764	.00717	.00674	.00634	.00596	.00562	.00529	.00499	.00471	.00445	.00421	.00398	.00377	.00357
45	26	.01195	.01118	.01046	.00980	.00918	.00861	.00808	.00759	.00714	.00671	.00632	.00595	.00561	.00530	.00500	.00472	.00447	.00422	.00400	.00379
45	27	.01262	.01181	.01106	.01036	.00971	.00911	.00856	.00804	.00756	.00712	.00670	.00631	.00595	.00562	.00531	.00501	.00474	.00449	.00425	.00403
45	28	.01332	.01247	.01168	.01095	.01027	.00965	.00906	.00852	.00801	.00754	.00711	.00670	.00632	.00596	.00563	.00533	.00504	.00477	.00452	.00428
45	29	.01406	.01317	.01235	.01158	.01087	.01021	.00959	.00902	.00849	.00799	.00753	.00710	.00670	.00633	.00598	.00566	.00535	.00507	.00480	.00455
45	30	.01484	.01390	.01304	.01224	.01149	.01080	.01015	.00955	.00899	.00847	.00799	.00753	.00711	.00672	.00635	.00601	.00569	.00538	.00510	.00484
45	31	.01565	.01467	.01376	.01292	.01214	.01141	.01074	.01011	.00952	.00897	.00846	.00799	.00754	.00713	.00674	.00638	.00604	.00572	.00542	.00514
45	32	.01649	.01547	.01453	.01365	.01283	.01206	.01136	.01069	.01008	.00950	.00897	.00847	.00800	.00756	.00715	.00677	.00641	.00608	.00576	.00547
45	33	.01737	.01631	.01532	.01440	.01354	.01275	.01200	.01131	.01067	.01006	.00950	.00897	.00848	.00802	.00759	.00719	.00681	.00646	.00612	.00581
45	34	.01829	.01718	.01615	.01519	.01430	.01346	.01268	.01196	.01128	.01065	.01006	.00950	.00899	.00850	.00805	.00763	.00723	.00686	.00651	.00618
45	35	.01925	.01810	.01702	.01602	.01508	.01421	.01340	.01264	.01193	.01126	.01065	.01007	.00952	.00901	.00854	.00809	.00767	.00728	.00691	.00656
45	36	.02025	.01905	.01792	.01688	.01590	.01499	.01414	.01335	.01261	.01191	.01126	.01065	.01008	.00955	.00905	.00858	.00814	.00773	.00734	.00697
45	37	.02128	.02003	.01886	.01778	.01676	.01581	.01492	.01409	.01331	.01259	.01191	.01127	.01067	.01011	.00959	.00910	.00863	.00820	.00779	.00741
45	38	.02236	.02106	.01984	.01871	.01765	.01666	.01573	.01487	.01406	.01330	.01259	.01192	.01129	.01071	.01016	.00964	.00915	.00870	.00827	.00786
45	39	.02347	.02212	.02086	.01968	.01857	.01754	.01658	.01568	.01483	.01404	.01329	.01260	.01194	.01133	.01075	.01021	.00970	.00922	.00877	.00834
45	40	.02462	.02322	.02191	.02068	.01954	.01846	.01746	.01652	.01564	.01481	.01403	.01331	.01262	.01198	.01138	.01081	.01027	.00977	.00930	.00885
45	41	.02581	.02435	.02300	.02172	.02053	.01942	.01838	.01740	.01648	.01562	.01481	.01405	.01333	.01266	.01203	.01144	.01088	.01035	.00985	.00939
45	42	.02703	.02553	.02412	.02280	.02157	.02041	.01932	.01831	.01735	.01645	.01561	.01482	.01407	.01337	.01271	.01209	.01151	.01096	.01044	.00995
45	43	.02829	.02674	.02528	.02391	.02263	.02143	.02031	.01925	.01826	.01732	.01645	.01562	.01485	.01411	.01343	.01278	.01217	.01159	.01105	.01054
45	44	.02958	.02798	.02647	.02506	.02373	.02249	.02132	.02023	.01919	.01822	.01731	.01645	.01565	.01489	.01417	.01349	.01286	.01225	.01169	.01115
45	45	.03090	.02924	.02769	.02623	.02486	.02357	.02237	.02123	.02016	.01915	.01821	.01732	.01648	.01568	.01494	.01423	.01357	.01294	.01235	.01179
46	0	.00362	.00340	.00319	.00300	.00283	.00267	.00252	.00238	.00226	.00214	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00146	.00139	.00134
46	1	.00298	.00277	.00258	.00240	.00223	.00209	.00195	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089
46	2	.00312	.00289	.00269	.00250	.00233	.00217	.00203	.00190	.00178	.00167	.00156	.00147	.00138	.00130	.00122	.00115	.00109	.00103	.00097	.00092
46	3	.00329	.00305	.00283	.00264	.00246	.00229	.00214	.00200	.00187	.00175	.00164	.00154	.00145	.00137	.00129	.00121	.00114	.00108	.00102	.00097
46	4	.00348	.00323	.00300	.00279	.00260	.00243	.00227	.00212	.00198	.00186	.00174	.00163	.00154	.00145	.00136	.00128	.00121	.00114	.00108	.00102
46	5	.00369	.00343	.00318	.00296	.00276	.00258	.00241	.00225	.00211	.00197	.00185	.00174	.00163	.00154	.00145	.00136	.00129	.00122	.00115	.00109
46	6	.00392	.00364	.00338	.00315	.00294	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00164	.00154	.00145	.00137	.00130	.00123	.00116
46	7	.00416	.00387	.00360	.00335	.00312	.00292	.00273	.00255	.00239	.00224	.00210	.00197	.00186	.00175	.00165	.00155	.00146	.00138	.00131	.00124
46	8	.00443	.00411	.00383	.00357	.00333	.00311	.00290	.00272	.00255	.00239	.00224	.00211	.00198	.00187	.00176	.00166	.00157	.00148	.00140	.00132
46	9	.00471	.00438	.00408	.00380	.00355	.00331	.00310	.00290	.00272	.00255	.00239	.00225	.00212	.00199	.00188	.00177	.00168	.00158	.00150	.00142
46	10	.00501	.00466	.00434	.00405	.00378	.00353	.00331	.00310	.00290	.00272	.00256	.00241	.00226	.00213	.00201	.00190	.00179	.00170	.00161	.00152
46	11	.00533	.00496	.00463	.00432	.00403	.00377	.00353	.00331	.00310	.00291	.00274	.00257	.00242	.00228	.00215	.00203	.00192	.00182	.00172	.00163
46	12	.00567	.00528	.00493	.00460	.00430	.00402	.00376	.00353	.00331	.00311	.00292	.00275	.00259	.00244	.00231	.00218	.00206	.00195	.00185	.00175
46	13	.00603	.00562	.00524	.00490	.00458	.00428	.00401	.00376	.00353	.00332	.00312	.00294	.00277	.00261	.00246	.00233	.00220	.00209	.00198	.00187
46	14	.00640	.00597	.00557	.00520	.00486	.00455	.00427	.00400	.00376	.00353	.00332	.00313	.00295	.00278	.00263	.00248	.00235	.00222	.00211	.00200
46	15	.00678	.00632	.00590	.00552	.00516	.00483	.00453	.00425	.00399	.00375	.00353	.00332	.00313	.00296	.00279	.00264	.00250	.00236	.00224	.00213
46	16	.00717	.00669	.00625	.00584	.00546	.00512	.00480	.00450	.00423	.00397	.00374	.00352	.00332	.00313	.00296	.00280	.00265	.00251	.00237	.00225
46	17	.00757	.00707	.00660	.00617	.00577	.00541	.00507	.00476	.00447	.00420	.00395	.00373	.00351	.00331	.00313	.00296	.00280	.00265	.00251	.00238
46	18	.00799	.00746	.00697	.00652	.00610	.00571	.00536	.00503	.00472	.00444	.00418	.00394	.00371	.00350	.00331	.00313	.00296	.00280	.00265	.00252

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
46	19	.00843	.00787	.00736	.00688	.00644	.00603	.00566	.00531	.00499	.00469	.00442	.00416	.00392	.00370	.00349	.00330	.00312	.00296	.00280	.00266
46	20	.00890	.00831	.00777	.00727	.00680	.00638	.00598	.00561	.00527	.00496	.00467	.00440	.00414	.00391	.00369	.00349	.00330	.00312	.00296	.00281
46	21	.00940	.00878	.00820	.00768	.00719	.00674	.00632	.00593	.00558	.00524	.00494	.00465	.00438	.00414	.00391	.00369	.00349	.00330	.00313	.00297
46	22	.00992	.00927	.00867	.00811	.00760	.00712	.00668	.00628	.00590	.00555	.00522	.00492	.00464	.00438	.00413	.00391	.00369	.00350	.00331	.00314
46	23	.01047	.00979	.00916	.00857	.00803	.00753	.00707	.00664	.00624	.00587	.00553	.00521	.00491	.00463	.00438	.00414	.00391	.00370	.00351	.00332
46	24	.01106	.01034	.00967	.00906	.00849	.00797	.00748	.00703	.00661	.00622	.00585	.00552	.00520	.00491	.00464	.00438	.00415	.00392	.00372	.00352
46	25	.01168	.01092	.01023	.00958	.00898	.00843	.00792	.00744	.00700	.00658	.00620	.00585	.00551	.00521	.00492	.00465	.00440	.00416	.00394	.00374
46	26	.01233	.01154	.01081	.01013	.00950	.00892	.00838	.00788	.00741	.00698	.00657	.00620	.00585	.00552	.00522	.00493	.00467	.00442	.00419	.00397
46	27	.01303	.01220	.01143	.01072	.01006	.00945	.00888	.00835	.00786	.00740	.00697	.00658	.00621	.00586	.00554	.00524	.00496	.00470	.00445	.00422
46	28	.01376	.01289	.01208	.01134	.01064	.01000	.00940	.00884	.00833	.00784	.00740	.00698	.00659	.00622	.00588	.00556	.00527	.00499	.00473	.00449
46	29	.01453	.01362	.01277	.01199	.01126	.01059	.00996	.00937	.00883	.00832	.00784	.00740	.00699	.00661	.00625	.00591	.00560	.00530	.00503	.00477
46	30	.01533	.01438	.01350	.01268	.01191	.01120	.01054	.00993	.00935	.00882	.00832	.00785	.00742	.00701	.00664	.00628	.00595	.00564	.00535	.00507
46	31	.01618	.01518	.01426	.01340	.01259	.01185	.01116	.01051	.00991	.00934	.00882	.00833	.00787	.00745	.00705	.00667	.00632	.00599	.00568	.00540
46	32	.01706	.01602	.01505	.01415	.01331	.01253	.01180	.01112	.01049	.00990	.00935	.00883	.00835	.00790	.00748	.00708	.00671	.00637	.00604	.00574
46	33	.01798	.01690	.01588	.01494	.01406	.01325	.01248	.01177	.01111	.01049	.00991	.00937	.00886	.00838	.00794	.00752	.00713	.00677	.00642	.00610
46	34	.01895	.01781	.01676	.01577	.01485	.01400	.01320	.01245	.01175	.01110	.01049	.00993	.00939	.00889	.00843	.00799	.00758	.00719	.00683	.00649
46	35	.01995	.01877	.01767	.01664	.01568	.01478	.01395	.01317	.01244	.01175	.01111	.01052	.00996	.00943	.00894	.00848	.00804	.00764	.00726	.00690
46	36	.02100	.01977	.01862	.01754	.01654	.01561	.01473	.01391	.01315	.01243	.01176	.01114	.01055	.01000	.00948	.00899	.00854	.00811	.00771	.00733
46	37	.02209	.02080	.01960	.01849	.01744	.01646	.01555	.01470	.01390	.01315	.01245	.01179	.01117	.01059	.01005	.00954	.00906	.00861	.00819	.00779
46	38	.02322	.02188	.02063	.01947	.01838	.01736	.01641	.01552	.01468	.01390	.01316	.01247	.01183	.01122	.01065	.01011	.00961	.00914	.00869	.00827
46	39	.02439	.02300	.02170	.02049	.01936	.01829	.01730	.01637	.01550	.01468	.01391	.01319	.01251	.01188	.01128	.01072	.01019	.00969	.00922	.00878
46	40	.02560	.02416	.02281	.02155	.02037	.01927	.01823	.01726	.01635	.01550	.01469	.01394	.01323	.01257	.01194	.01135	.01080	.01028	.00979	.00932
46	41	.02685	.02536	.02396	.02265	.02143	.02028	.01920	.01819	.01724	.01635	.01551	.01473	.01399	.01329	.01264	.01202	.01144	.01089	.01038	.00989
46	42	.02815	.02660	.02515	.02379	.02252	.02133	.02021	.01916	.01817	.01724	.01637	.01555	.01478	.01405	.01336	.01272	.01211	.01154	.01100	.01049
46	43	.02948	.02788	.02638	.02497	.02365	.02241	.02125	.02016	.01913	.01816	.01726	.01640	.01560	.01484	.01412	.01345	.01281	.01222	.01165	.01112
46	44	.03085	.02919	.02764	.02619	.02482	.02353	.02233	.02119	.02013	.01912	.01818	.01729	.01645	.01566	.01491	.01421	.01355	.01292	.01233	.01177
46	45	.03225	.03054	.02894	.02743	.02602	.02469	.02344	.02226	.02115	.02011	.01913	.01820	.01733	.01651	.01573	.01500	.01431	.01366	.01304	.01245
46	46	.03368	.03192	.03026	.02871	.02725	.02587	.02458	.02336	.02221	.02113	.02011	.01915	.01824	.01739	.01658	.01582	.01510	.01442	.01377	.01316
47	0	.00376	.00353	.00332	.00312	.00295	.00278	.00263	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00161	.00154	.00148	.00142
47	1	.00307	.00285	.00265	.00247	.00231	.00216	.00202	.00189	.00177	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00093
47	2	.00321	.00298	.00277	.00258	.00241	.00225	.00210	.00197	.00184	.00173	.00162	.00152	.00143	.00135	.00127	.00120	.00114	.00107	.00102	.00096
47	3	.00338	.00314	.00292	.00272	.00253	.00237	.00221	.00207	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00113	.00107	.00101
47	4	.00357	.00332	.00309	.00288	.00268	.00251	.00234	.00219	.00205	.00192	.00181	.00170	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00107
47	5	.00379	.00352	.00328	.00305	.00285	.00266	.00249	.00233	.00218	.00205	.00192	.00180	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114
47	6	.00403	.00374	.00348	.00325	.00303	.00283	.00265	.00248	.00232	.00218	.00204	.00192	.00181	.00170	.00161	.00152	.00143	.00135	.00128	.00121
47	7	.00428	.00398	.00371	.00345	.00322	.00301	.00282	.00264	.00247	.00232	.00218	.00205	.00193	.00182	.00171	.00162	.00153	.00145	.00137	.00130
47	8	.00455	.00423	.00394	.00368	.00343	.00321	.00300	.00281	.00264	.00248	.00233	.00219	.00206	.00194	.00183	.00173	.00163	.00155	.00146	.00139
47	9	.00484	.00451	.00420	.00392	.00366	.00342	.00320	.00300	.00282	.00264	.00249	.00234	.00220	.00208	.00196	.00185	.00175	.00166	.00157	.00149
47	10	.00515	.00480	.00447	.00418	.00390	.00365	.00342	.00321	.00301	.00283	.00266	.00250	.00236	.00222	.00210	.00198	.00187	.00177	.00168	.00159
47	11	.00549	.00511	.00477	.00445	.00416	.00390	.00365	.00342	.00321	.00302	.00284	.00268	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171
47	12	.00584	.00544	.00508	.00475	.00444	.00416	.00390	.00365	.00343	.00323	.00304	.00286	.00270	.00255	.00240	.00227	.00215	.00204	.00193	.00183
47	13	.00621	.00579	.00541	.00505	.00473	.00443	.00415	.00390	.00366	.00344	.00324	.00306	.00288	.00272	.00257	.00243	.00230	.00218	.00207	.00196
47	14	.00659	.00615	.00574	.00537	.00503	.00471	.00442	.00415	.00390	.00367	.00345	.00325	.00307	.00290	.00274	.00259	.00245	.00233	.00221	.00209
47	15	.00698	.00652	.00609	.00569	.00533	.00500	.00469	.00440	.00414	.00389	.00367	.00346	.00326	.00308	.00291	.00276	.00261	.00247	.00235	.00223
47	16	.00738	.00689	.00644	.00603	.00564	.00529	.00496	.00466	.00438	.00413	.00389	.00366	.00346	.00326	.00309	.00292	.00277	.00262	.00249	.00236
47	17	.00780	.00728	.00681	.00637	.00597	.00559	.00525	.00493	.00464	.00436	.00411	.00387	.00366	.00345	.00326	.00309	.00292	.00277	.00263	.00250
47	18	.00823	.00769	.00719	.00673	.00630	.00591	.00555	.00521	.00490	.00461	.00434	.00409	.00386	.00365	.00345	.00326	.00309	.00293	.00278	.00263
47	19	.00868	.00811	.00759	.00710	.00665	.00624	.00586	.00550	.00517	.00487	.00459	.00432	.00408	.00385	.00364	.00345	.00326	.00309	.00293	.00278
47	20	.00917	.00857	.00801	.00750	.00703	.00659	.00619	.00582	.00547	.00515	.00485	.00457	.00431	.00407	.00385	.00364	.00345	.00327	.00310	.00294
47	21	.00968	.00905	.00846	.00793	.00743	.00697	.00654	.00615	.00578	.00544	.00513	.00483	.00456	.00431	.00407	.00385	.00365	.00345	.00327	.00311

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
47	22	.01021	.00955	.00894	.00837	.00785	.00737	.00692	.00650	.00612	.00576	.00542	.00511	.00483	.00456	.00431	.00407	.00386	.00365	.00346	.00329
47	23	.01079	.01009	.00945	.00885	.00830	.00779	.00732	.00688	.00647	.00609	.00574	.00541	.00511	.00483	.00456	.00431	.00408	.00387	.00367	.00348
47	24	.01139	.01066	.00999	.00936	.00878	.00824	.00774	.00728	.00685	.00645	.00608	.00574	.00541	.00511	.00483	.00457	.00433	.00410	.00389	.00369
47	25	.01204	.01127	.01056	.00990	.00929	.00872	.00820	.00771	.00726	.00684	.00644	.00608	.00574	.00542	.00513	.00485	.00459	.00435	.00412	.00391
47	26	.01272	.01191	.01116	.01047	.00983	.00924	.00868	.00817	.00769	.00725	.00683	.00645	.00609	.00575	.00544	.00515	.00487	.00462	.00438	.00416
47	27	.01344	.01259	.01181	.01108	.01041	.00978	.00920	.00866	.00815	.00769	.00725	.00684	.00646	.00611	.00578	.00547	.00518	.00491	.00465	.00442
47	28	.01420	.01331	.01249	.01173	.01102	.01036	.00975	.00918	.00865	.00815	.00769	.00726	.00686	.00649	.00614	.00581	.00550	.00522	.00495	.00470
47	29	.01500	.01407	.01321	.01240	.01166	.01097	.01033	.00973	.00917	.00865	.00816	.00771	.00728	.00689	.00652	.00617	.00585	.00555	.00526	.00500
47	30	.01584	.01486	.01396	.01312	.01234	.01161	.01094	.01031	.00972	.00917	.00866	.00818	.00773	.00732	.00693	.00656	.00622	.00590	.00560	.00532
47	31	.01672	.01570	.01475	.01387	.01305	.01229	.01158	.01092	.01030	.00972	.00918	.00868	.00821	.00777	.00736	.00697	.00661	.00627	.00595	.00565
47	32	.01764	.01657	.01558	.01466	.01380	.01300	.01226	.01156	.01091	.01030	.00974	.00921	.00871	.00825	.00781	.00741	.00702	.00667	.00633	.00601
47	33	.01860	.01749	.01645	.01549	.01459	.01375	.01297	.01224	.01156	.01092	.01032	.00977	.00924	.00875	.00830	.00787	.00746	.00709	.00673	.00640
47	34	.01961	.01845	.01736	.01636	.01542	.01454	.01372	.01295	.01224	.01157	.01094	.01035	.00981	.00929	.00881	.00836	.00793	.00753	.00716	.00681
47	35	.02066	.01945	.01832	.01726	.01628	.01536	.01450	.01370	.01295	.01225	.01159	.01098	.01040	.00986	.00935	.00887	.00843	.00800	.00761	.00724
47	36	.02176	.02049	.01931	.01821	.01719	.01623	.01533	.01449	.01370	.01297	.01228	.01163	.01102	.01045	.00992	.00942	.00895	.00850	.00809	.00770
47	37	.02290	.02158	.02035	.01921	.01813	.01713	.01619	.01531	.01449	.01372	.01300	.01232	.01168	.01108	.01052	.01000	.00950	.00903	.00859	.00818
47	38	.02408	.02271	.02144	.02024	.01912	.01807	.01709	.01618	.01531	.01451	.01375	.01304	.01237	.01175	.01116	.01060	.01008	.00959	.00913	.00869
47	39	.02531	.02389	.02256	.02132	.02015	.01906	.01804	.01708	.01618	.01533	.01454	.01380	.01310	.01244	.01182	.01124	.01069	.01018	.00969	.00924
47	40	.02659	.02511	.02373	.02244	.02122	.02008	.01902	.01802	.01708	.01620	.01537	.01459	.01386	.01317	.01253	.01192	.01134	.01080	.01029	.00981
47	41	.02791	.02638	.02494	.02360	.02234	.02115	.02004	.01900	.01802	.01710	.01624	.01542	.01466	.01394	.01326	.01262	.01202	.01145	.01092	.01041
47	42	.02928	.02769	.02620	.02480	.02349	.02226	.02111	.02002	.01900	.01804	.01714	.01629	.01550	.01474	.01403	.01336	.01273	.01214	.01158	.01105
47	43	.03069	.02904	.02750	.02605	.02469	.02341	.02221	.02108	.02002	.01902	.01808	.01720	.01637	.01558	.01484	.01414	.01348	.01286	.01227	.01171
47	44	.03214	.03043	.02884	.02734	.02593	.02460	.02336	.02218	.02108	.02004	.01906	.01814	.01727	.01645	.01568	.01495	.01426	.01361	.01299	.01241
47	45	.03362	.03186	.03021	.02866	.02720	.02582	.02453	.02332	.02217	.02109	.02008	.01912	.01821	.01736	.01655	.01579	.01507	.01439	.01375	.01314
47	46	.03514	.03332	.03162	.03001	.02850	.02708	.02574	.02448	.02330	.02218	.02112	.02012	.01918	.01830	.01746	.01666	.01591	.01520	.01453	.01390
47	47	.03668	.03481	.03305	.03140	.02984	.02837	.02699	.02568	.02445	.02329	.02220	.02116	.02018	.01926	.01839	.01756	.01678	.01605	.01535	.01468
48	0	.00389	.00366	.00345	.00325	.00307	.00290	.00275	.00260	.00247	.00235	.00223	.00213	.00203	.00194	.00185	.00177	.00170	.00163	.00156	.00150
48	1	.00315	.00293	.00273	.00255	.00238	.00223	.00209	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00128	.00121	.00115	.00109	.00103	.00098
48	2	.00329	.00306	.00285	.00266	.00248	.00232	.00217	.00203	.00191	.00179	.00168	.00158	.00149	.00141	.00133	.00125	.00119	.00112	.00106	.00101
48	3	.00347	.00323	.00300	.00280	.00261	.00244	.00229	.00214	.00201	.00188	.00177	.00167	.00157	.00148	.00139	.00132	.00124	.00118	.00112	.00106
48	4	.00367	.00341	.00318	.00296	.00277	.00259	.00242	.00227	.00212	.00199	.00187	.00176	.00166	.00156	.00148	.00139	.00132	.00125	.00118	.00112
48	5	.00389	.00362	.00337	.00315	.00294	.00275	.00257	.00241	.00226	.00212	.00199	.00187	.00176	.00166	.00157	.00148	.00140	.00133	.00125	.00119
48	6	.00414	.00385	.00359	.00335	.00312	.00292	.00273	.00256	.00240	.00226	.00212	.00200	.00188	.00177	.00167	.00158	.00149	.00141	.00134	.00127
48	7	.00440	.00409	.00382	.00356	.00333	.00311	.00291	.00273	.00256	.00241	.00226	.00213	.00201	.00189	.00179	.00169	.00159	.00151	.00143	.00136
48	8	.00468	.00435	.00406	.00379	.00354	.00331	.00310	.00291	.00273	.00257	.00241	.00227	.00214	.00202	.00191	.00180	.00171	.00161	.00153	.00145
48	9	.00498	.00464	.00432	.00404	.00378	.00353	.00331	.00311	.00292	.00274	.00258	.00243	.00229	.00216	.00204	.00193	.00183	.00173	.00164	.00155
48	10	.00530	.00494	.00461	.00431	.00403	.00377	.00354	.00332	.00312	.00293	.00276	.00260	.00245	.00231	.00219	.00207	.00196	.00185	.00176	.00167
48	11	.00564	.00526	.00491	.00459	.00430	.00403	.00377	.00354	.00333	.00313	.00295	.00278	.00262	.00248	.00234	.00221	.00210	.00199	.00189	.00179
48	12	.00600	.00560	.00523	.00490	.00458	.00430	.00403	.00378	.00356	.00335	.00315	.00297	.00281	.00265	.00251	.00237	.00225	.00213	.00202	.00192
48	13	.00638	.00596	.00557	.00521	.00488	.00458	.00430	.00404	.00380	.00357	.00337	.00318	.00300	.00283	.00268	.00254	.00240	.00228	.00216	.00206
48	14	.00678	.00633	.00592	.00554	.00519	.00487	.00457	.00430	.00404	.00380	.00359	.00338	.00319	.00302	.00286	.00271	.00256	.00243	.00231	.00219
48	15	.00718	.00671	.00628	.00588	.00551	.00517	.00485	.00456	.00429	.00404	.00381	.00359	.00339	.00321	.00304	.00288	.00273	.00259	.00245	.00233
48	16	.00760	.00710	.00664	.00622	.00583	.00547	.00514	.00483	.00454	.00428	.00404	.00381	.00360	.00340	.00322	.00305	.00289	.00274	.00260	.00247
48	17	.00802	.00750	.00702	.00657	.00616	.00578	.00543	.00511	.00481	.00453	.00427	.00403	.00380	.00360	.00340	.00322	.00305	.00290	.00275	.00261
48	18	.00847	.00792	.00741	.00694	.00651	.00611	.00574	.00539	.00508	.00478	.00451	.00425	.00402	.00380	.00359	.00340	.00322	.00306	.00290	.00276
48	19	.00894	.00836	.00782	.00733	.00687	.00645	.00606	.00570	.00536	.00505	.00476	.00449	.00424	.00401	.00380	.00359	.00340	.00323	.00306	.00291
48	20	.00943	.00882	.00826	.00774	.00726	.00682	.00640	.00602	.00567	.00534	.00503	.00475	.00449	.00424	.00401	.00380	.00360	.00341	.00324	.00307
48	21	.00996	.00932	.00873	.00818	.00767	.00720	.00677	.00637	.00599	.00565	.00532	.00502	.00474	.00448	.00424	.00402	.00380	.00361	.00342	.00325
48	22	.01051	.00984	.00922	.00864	.00811	.00762	.00716	.00673	.00634	.00597	.00563	.00531	.00502	.00474	.00449	.00425	.00402	.00382	.00362	.00344
48	23	.01110	.01040	.00974	.00914	.00857	.00805	.00757	.00712	.00671	.00632	.00596	.00563	.00531	.00502	.00475	.00450	.00426	.00404	.00383	.00364

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
48	24	.01173	.01099	.01030	.00966	.00907	.00852	.00801	.00754	.00710	.00669	.00631	.00596	.00563	.00532	.00504	.00477	.00452	.00428	.00406	.00386
48	25	.01240	.01161	.01089	.01022	.00960	.00902	.00849	.00799	.00752	.00709	.00669	.00632	.00597	.00564	.00534	.00506	.00479	.00454	.00431	.00409
48	26	.01310	.01228	.01152	.01082	.01016	.00955	.00899	.00846	.00798	.00752	.00710	.00670	.00633	.00599	.00567	.00537	.00509	.00482	.00458	.00435
48	27	.01385	.01299	.01219	.01145	.01076	.01012	.00953	.00897	.00846	.00798	.00753	.00711	.00672	.00636	.00602	.00570	.00541	.00513	.00487	.00462
48	28	.01464	.01373	.01290	.01212	.01139	.01072	.01010	.00951	.00897	.00846	.00799	.00755	.00714	.00676	.00640	.00606	.00575	.00545	.00517	.00491
48	29	.01547	.01452	.01364	.01282	.01206	.01136	.01070	.01009	.00951	.00898	.00848	.00802	.00758	.00718	.00680	.00644	.00611	.00580	.00550	.00523
48	30	.01634	.01535	.01443	.01357	.01277	.01203	.01134	.01069	.01009	.00953	.00900	.00851	.00805	.00762	.00722	.00685	.00650	.00616	.00585	.00556
48	31	.01725	.01622	.01525	.01435	.01351	.01273	.01201	.01133	.01070	.01010	.00955	.00904	.00855	.00810	.00768	.00728	.00691	.00656	.00623	.00592
48	32	.01821	.01713	.01612	.01518	.01430	.01348	.01272	.01200	.01134	.01071	.01013	.00959	.00908	.00860	.00815	.00773	.00734	.00697	.00663	.00630
48	33	.01922	.01808	.01703	.01604	.01512	.01426	.01346	.01271	.01201	.01136	.01075	.01017	.00964	.00913	.00866	.00822	.00780	.00741	.00705	.00670
48	34	.02027	.01909	.01798	.01695	.01598	.01509	.01425	.01346	.01273	.01204	.01139	.01079	.01023	.00970	.00920	.00873	.00830	.00788	.00750	.00713
48	35	.02137	.02013	.01898	.01790	.01689	.01595	.01507	.01425	.01348	.01275	.01208	.01145	.01085	.01029	.00977	.00928	.00882	.00838	.00797	.00759
48	36	.02252	.02123	.02002	.01889	.01784	.01686	.01594	.01507	.01427	.01351	.01280	.01213	.01151	.01092	.01037	.00985	.00937	.00891	.00848	.00807
48	37	.02371	.02237	.02111	.01993	.01883	.01781	.01684	.01594	.01509	.01430	.01356	.01286	.01220	.01159	.01101	.01046	.00995	.00947	.00901	.00858
48	38	.02496	.02356	.02225	.02102	.01987	.01880	.01779	.01685	.01596	.01513	.01435	.01362	.01293	.01228	.01168	.01110	.01056	.01006	.00958	.00913
48	39	.02625	.02479	.02343	.02215	.02096	.01983	.01878	.01780	.01687	.01600	.01519	.01442	.01370	.01302	.01238	.01178	.01121	.01068	.01018	.00970
48	40	.02759	.02608	.02466	.02333	.02208	.02092	.01982	.01879	.01782	.01692	.01606	.01526	.01450	.01379	.01312	.01249	.01190	.01134	.01081	.01031
48	41	.02899	.02741	.02594	.02456	.02326	.02204	.02090	.01983	.01882	.01787	.01698	.01614	.01535	.01460	.01390	.01324	.01262	.01203	.01147	.01095
48	42	.03043	.02879	.02726	.02583	.02448	.02322	.02203	.02091	.01986	.01887	.01794	.01706	.01623	.01545	.01472	.01403	.01337	.01276	.01217	.01162
48	43	.03191	.03022	.02864	.02715	.02575	.02443	.02319	.02203	.02094	.01991	.01893	.01802	.01716	.01634	.01558	.01485	.01417	.01352	.01291	.01233
48	44	.03344	.03169	.03005	.02851	.02705	.02569	.02440	.02320	.02206	.02098	.01997	.01902	.01812	.01727	.01647	.01571	.01500	.01432	.01368	.01308
48	45	.03501	.03320	.03150	.02991	.02840	.02699	.02565	.02440	.02321	.02210	.02105	.02005	.01912	.01823	.01740	.01661	.01586	.01515	.01448	.01385
48	46	.03662	.03475	.03300	.03134	.02979	.02832	.02694	.02564	.02441	.02325	.02216	.02113	.02015	.01923	.01836	.01753	.01676	.01602	.01532	.01466
48	47	.03826	.03633	.03452	.03281	.03120	.02969	.02826	.02691	.02564	.02444	.02330	.02223	.02122	.02026	.01935	.01849	.01768	.01691	.01619	.01550
48	48	.03993	.03795	.03608	.03432	.03266	.03109	.02961	.02822	.02690	.02565	.02448	.02337	.02231	.02132	.02038	.01949	.01864	.01784	.01708	.01636
49	0	.00404	.00380	.00358	.00338	.00319	.00302	.00287	.00272	.00258	.00246	.00234	.00223	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158
49	1	.00324	.00302	.00281	.00263	.00246	.00230	.00216	.00202	.00190	.00179	.00168	.00159	.00150	.00141	.00134	.00126	.00120	.00114	.00108	.00102
49	2	.00338	.00315	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00175	.00164	.00155	.00146	.00138	.00131	.00124	.00117	.00111	.00105
49	3	.00356	.00332	.00309	.00288	.00269	.00252	.00236	.00221	.00208	.00195	.00183	.00173	.00163	.00154	.00145	.00137	.00130	.00123	.00116	.00110
49	4	.00377	.00351	.00327	.00305	.00285	.00267	.00250	.00234	.00220	.00207	.00194	.00183	.00172	.00163	.00154	.00145	.00137	.00130	.00123	.00117
49	5	.00400	.00372	.00347	.00324	.00303	.00283	.00265	.00249	.00234	.00219	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124
49	6	.00425	.00396	.00369	.00344	.00322	.00301	.00282	.00265	.00249	.00234	.00220	.00207	.00195	.00184	.00174	.00164	.00156	.00147	.00140	.00133
49	7	.00452	.00421	.00393	.00367	.00343	.00321	.00301	.00282	.00265	.00249	.00235	.00221	.00208	.00197	.00186	.00176	.00166	.00157	.00149	.00142
49	8	.00480	.00448	.00418	.00390	.00365	.00342	.00321	.00301	.00283	.00266	.00250	.00236	.00222	.00210	.00199	.00188	.00178	.00168	.00160	.00152
49	9	.00511	.00477	.00445	.00416	.00389	.00365	.00342	.00321	.00302	.00284	.00267	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171	.00163
49	10	.00544	.00508	.00474	.00444	.00415	.00389	.00365	.00343	.00323	.00304	.00286	.00270	.00255	.00241	.00228	.00215	.00204	.00193	.00184	.00174
49	11	.00580	.00541	.00506	.00473	.00443	.00416	.00390	.00367	.00345	.00325	.00306	.00289	.00273	.00258	.00244	.00231	.00219	.00208	.00197	.00187
49	12	.00617	.00577	.00539	.00505	.00473	.00444	.00417	.00392	.00369	.00347	.00327	.00309	.00292	.00276	.00261	.00247	.00235	.00223	.00211	.00201
49	13	.00656	.00613	.00574	.00537	.00504	.00473	.00444	.00418	.00393	.00371	.00350	.00330	.00312	.00295	.00279	.00265	.00251	.00238	.00226	.00215
49	14	.00697	.00652	.00610	.00571	.00536	.00503	.00473	.00445	.00419	.00395	.00372	.00352	.00332	.00314	.00298	.00282	.00268	.00254	.00241	.00230
49	15	.00739	.00691	.00647	.00606	.00568	.00534	.00502	.00472	.00445	.00419	.00395	.00373	.00353	.00334	.00316	.00300	.00284	.00270	.00257	.00244
49	16	.00781	.00731	.00684	.00641	.00602	.00565	.00531	.00500	.00471	.00444	.00419	.00396	.00374	.00354	.00335	.00318	.00301	.00286	.00272	.00259
49	17	.00825	.00772	.00723	.00678	.00636	.00597	.00562	.00529	.00498	.00469	.00443	.00418	.00396	.00374	.00354	.00336	.00319	.00303	.00287	.00273
49	18	.00871	.00815	.00763	.00716	.00672	.00631	.00593	.00558	.00526	.00496	.00468	.00442	.00418	.00395	.00374	.00355	.00336	.00319	.00303	.00288
49	19	.00919	.00860	.00806	.00756	.00709	.00666	.00627	.00590	.00556	.00524	.00494	.00467	.00441	.00417	.00395	.00374	.00355	.00337	.00320	.00304
49	20	.00970	.00908	.00851	.00798	.00749	.00704	.00662	.00623	.00587	.00553	.00522	.00493	.00466	.00441	.00418	.00396	.00375	.00356	.00338	.00321
49	21	.01024	.00959	.00899	.00843	.00792	.00744	.00700	.00659	.00621	.00585	.00552	.00522	.00493	.00466	.00442	.00418	.00397	.00376	.00357	.00340
49	22	.01081	.01013	.00950	.00891	.00837	.00787	.00740	.00697	.00656	.00619	.00584	.00552	.00522	.00493	.00467	.00443	.00420	.00398	.00378	.00359
49	23	.01142	.01070	.01004	.00942	.00885	.00832	.00783	.00737	.00695	.00655	.00618	.00584	.00552	.00522	.00495	.00469	.00444	.00422	.00400	.00380
49	24	.01207	.01131	.01061	.00997	.00936	.00881	.00829	.00780	.00736	.00694	.00655	.00619	.00585	.00554	.00524	.00497	.00471	.00447	.00424	.00403

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
49	25	.01276	.01196	.01123	.01054	.00991	.00932	.00878	.00827	.00780	.00735	.00694	.00656	.00620	.00587	.00556	.00527	.00500	.00474	.00450	.00428
49	26	.01349	.01265	.01188	.01116	.01049	.00987	.00930	.00876	.00826	.00780	.00737	.00696	.00658	.00623	.00590	.00559	.00530	.00503	.00478	.00454
49	27	.01426	.01338	.01257	.01182	.01112	.01046	.00986	.00929	.00877	.00827	.00782	.00739	.00699	.00662	.00627	.00594	.00564	.00535	.00508	.00483
49	28	.01508	.01416	.01330	.01251	.01177	.01109	.01045	.00985	.00930	.00878	.00830	.00785	.00743	.00703	.00666	.00632	.00599	.00569	.00541	.00514
49	29	.01594	.01497	.01408	.01325	.01247	.01175	.01108	.01045	.00987	.00932	.00881	.00833	.00789	.00747	.00708	.00672	.00637	.00605	.00575	.00547
49	30	.01684	.01583	.01490	.01402	.01321	.01245	.01174	.01108	.01047	.00989	.00935	.00885	.00838	.00794	.00753	.00714	.00678	.00644	.00612	.00582
49	31	.01780	.01674	.01575	.01484	.01398	.01318	.01244	.01175	.01110	.01049	.00993	.00940	.00890	.00844	.00800	.00759	.00721	.00685	.00651	.00619
49	32	.01879	.01769	.01666	.01569	.01480	.01396	.01318	.01245	.01177	.01113	.01053	.00998	.00945	.00896	.00850	.00807	.00767	.00729	.00693	.00659
49	33	.01984	.01868	.01760	.01660	.01566	.01478	.01396	.01319	.01248	.01181	.01118	.01059	.01004	.00952	.00904	.00858	.00815	.00775	.00737	.00702
49	34	.02094	.01973	.01860	.01754	.01656	.01564	.01478	.01397	.01322	.01252	.01186	.01124	.01066	.01011	.00960	.00912	.00867	.00824	.00784	.00747
49	35	.02209	.02082	.01964	.01854	.01751	.01655	.01564	.01480	.01401	.01327	.01257	.01192	.01131	.01074	.01020	.00969	.00922	.00877	.00835	.00795
49	36	.02329	.02197	.02073	.01958	.01850	.01749	.01655	.01567	.01484	.01406	.01333	.01265	.01200	.01140	.01083	.01030	.00980	.00932	.00888	.00846
49	37	.02454	.02316	.02187	.02067	.01954	.01849	.01750	.01657	.01571	.01489	.01413	.01341	.01273	.01210	.01150	.01094	.01041	.00991	.00944	.00900
49	38	.02584	.02441	.02307	.02181	.02063	.01953	.01850	.01753	.01662	.01577	.01496	.01421	.01350	.01283	.01221	.01162	.01106	.01053	.01004	.00957
49	39	.02720	.02570	.02431	.02300	.02177	.02062	.01954	.01853	.01758	.01668	.01584	.01505	.01431	.01361	.01295	.01233	.01174	.01119	.01067	.01018
49	40	.02861	.02705	.02560	.02424	.02296	.02176	.02063	.01957	.01858	.01765	.01677	.01594	.01516	.01443	.01373	.01308	.01247	.01189	.01134	.01082
49	41	.03007	.02846	.02695	.02553	.02420	.02295	.02177	.02067	.01963	.01865	.01773	.01687	.01605	.01528	.01456	.01388	.01323	.01262	.01205	.01150
49	42	.03159	.02991	.02834	.02687	.02548	.02418	.02296	.02181	.02073	.01971	.01875	.01784	.01699	.01618	.01543	.01471	.01403	.01339	.01279	.01222
49	43	.03315	.03142	.02979	.02826	.02682	.02547	.02419	.02300	.02187	.02080	.01980	.01886	.01797	.01713	.01633	.01558	.01487	.01420	.01357	.01297
49	44	.03477	.03297	.03128	.02970	.02820	.02680	.02547	.02423	.02305	.02195	.02090	.01992	.01899	.01811	.01728	.01649	.01575	.01505	.01439	.01376
49	45	.03642	.03457	.03282	.03118	.02963	.02817	.02680	.02550	.02428	.02313	.02204	.02101	.02005	.01913	.01826	.01744	.01667	.01594	.01524	.01459
49	46	.03812	.03620	.03440	.03270	.03109	.02958	.02816	.02681	.02555	.02435	.02322	.02215	.02114	.02019	.01929	.01843	.01762	.01686	.01613	.01544
49	47	.03986	.03788	.03601	.03426	.03260	.03103	.02956	.02817	.02685	.02561	.02444	.02333	.02228	.02128	.02034	.01945	.01861	.01781	.01705	.01634
49	48	.04163	.03959	.03767	.03585	.03414	.03252	.03099	.02955	.02819	.02690	.02569	.02454	.02345	.02241	.02144	.02051	.01963	.01880	.01801	.01726
49	49	.04344	.04134	.03935	.03748	.03571	.03404	.03247	.03098	.02957	.02823	.02697	.02578	.02465	.02358	.02256	.02160	.02069	.01982	.01900	.01822
50	0	.00418	.00394	.00372	.00351	.00333	.00315	.00299	.00284	.00270	.00257	.00245	.00234	.00224	.00214	.00205	.00197	.00189	.00181	.00174	.00167
50	1	.00333	.00310	.00290	.00271	.00253	.00237	.00223	.00209	.00197	.00185	.00175	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00113	.00107
50	2	.00347	.00324	.00302	.00282	.00264	.00247	.00231	.00217	.00204	.00192	.00181	.00170	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110
50	3	.00366	.00341	.00318	.00297	.00278	.00260	.00244	.00229	.00215	.00202	.00190	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00121	.00115
50	4	.00387	.00360	.00336	.00314	.00294	.00275	.00258	.00242	.00227	.00214	.00201	.00190	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00122
50	5	.00410	.00383	.00357	.00334	.00312	.00292	.00274	.00257	.00242	.00227	.00214	.00202	.00190	.00180	.00170	.00161	.00152	.00144	.00137	.00130
50	6	.00436	.00406	.00379	.00355	.00332	.00311	.00291	.00274	.00257	.00242	.00228	.00215	.00203	.00191	.00181	.00171	.00162	.00154	.00146	.00138
50	7	.00464	.00432	.00404	.00377	.00353	.00331	.00311	.00292	.00274	.00258	.00243	.00229	.00216	.00204	.00193	.00183	.00173	.00164	.00156	.00148
50	8	.00493	.00460	.00430	.00402	.00376	.00353	.00331	.00311	.00292	.00275	.00259	.00245	.00231	.00218	.00206	.00195	.00185	.00176	.00167	.00158
50	9	.00525	.00490	.00458	.00429	.00401	.00376	.00353	.00332	.00312	.00294	.00277	.00262	.00247	.00234	.00221	.00209	.00198	.00188	.00179	.00170
50	10	.00559	.00522	.00488	.00457	.00428	.00402	.00377	.00355	.00334	.00315	.00297	.00280	.00265	.00250	.00237	.00224	.00213	.00202	.00192	.00182
50	11	.00596	.00556	.00521	.00488	.00457	.00429	.00403	.00379	.00357	.00336	.00317	.00300	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196
50	12	.00634	.00593	.00555	.00520	.00488	.00458	.00431	.00405	.00382	.00360	.00340	.00321	.00303	.00287	.00272	.00258	.00245	.00232	.00221	.00210
50	13	.00675	.00631	.00591	.00554	.00520	.00488	.00459	.00432	.00407	.00384	.00363	.00343	.00324	.00307	.00291	.00276	.00262	.00249	.00236	.00225
50	14	.00716	.00670	.00628	.00589	.00553	.00519	.00489	.00460	.00434	.00409	.00386	.00365	.00345	.00327	.00310	.00294	.00279	.00265	.00252	.00240
50	15	.00759	.00711	.00666	.00625	.00587	.00551	.00519	.00488	.00460	.00434	.00410	.00388	.00367	.00348	.00329	.00313	.00297	.00282	.00268	.00255
50	16	.00803	.00752	.00705	.00661	.00621	.00584	.00549	.00517	.00488	.00460	.00435	.00411	.00389	.00368	.00349	.00331	.00314	.00299	.00284	.00270
50	17	.00848	.00794	.00745	.00699	.00656	.00617	.00581	.00547	.00516	.00487	.00460	.00434	.00411	.00389	.00369	.00350	.00332	.00316	.00300	.00286
50	18	.00895	.00838	.00786	.00738	.00693	.00652	.00613	.00578	.00545	.00514	.00485	.00459	.00434	.00411	.00390	.00370	.00351	.00333	.00317	.00302
50	19	.00945	.00885	.00830	.00779	.00732	.00688	.00648	.00610	.00575	.00543	.00513	.00484	.00458	.00434	.00411	.00390	.00370	.00352	.00334	.00318
50	20	.00997	.00934	.00876	.00823	.00773	.00727	.00684	.00644	.00608	.00573	.00542	.00512	.00484	.00459	.00434	.00412	.00391	.00371	.00353	.00336
50	21	.01053	.00987	.00926	.00869	.00817	.00768	.00723	.00681	.00642	.00606	.00573	.00541	.00512	.00485	.00459	.00436	.00413	.00393	.00373	.00355
50	22	.01112	.01042	.00978	.00919	.00863	.00812	.00765	.00720	.00679	.00641	.00606	.00573	.00542	.00513	.00486	.00461	.00437	.00415	.00395	.00375
50	23	.01174	.01101	.01034	.00971	.00913	.00859	.00809	.00762	.00719	.00679	.00641	.00606	.00573	.00543	.00514	.00488	.00463	.00440	.00418	.00397
50	24	.01241	.01164	.01093	.01027	.00966	.00909	.00856	.00807	.00761	.00719	.00679	.00642	.00608	.00575	.00545	.00517	.00491	.00466	.00443	.00421



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
50	25	.01312	.01231	.01157	.01087	.01023	.00963	.00907	.00855	.00807	.00762	.00720	.00681	.00644	.00610	.00578	.00548	.00520	.00494	.00470	.00447
50	26	.01387	.01303	.01224	.01151	.01083	.01020	.00961	.00907	.00856	.00808	.00764	.00722	.00684	.00648	.00614	.00582	.00553	.00525	.00499	.00474
50	27	.01467	.01378	.01296	.01219	.01147	.01081	.01019	.00961	.00908	.00858	.00811	.00767	.00726	.00688	.00652	.00619	.00587	.00558	.00530	.00504
50	28	.01552	.01459	.01372	.01291	.01216	.01146	.01081	.01020	.00963	.00910	.00861	.00815	.00772	.00731	.00693	.00658	.00625	.00593	.00564	.00537
50	29	.01641	.01543	.01452	.01367	.01288	.01215	.01146	.01082	.01022	.00966	.00914	.00865	.00820	.00777	.00737	.00700	.00664	.00631	.00600	.00571
50	30	.01735	.01632	.01537	.01448	.01365	.01287	.01215	.01148	.01085	.01026	.00971	.00919	.00871	.00826	.00784	.00744	.00707	.00672	.00639	.00608
50	31	.01834	.01726	.01626	.01532	.01445	.01364	.01288	.01217	.01151	.01089	.01031	.00976	.00926	.00878	.00833	.00791	.00752	.00715	.00680	.00647
50	32	.01938	.01825	.01720	.01622	.01530	.01445	.01365	.01290	.01221	.01155	.01094	.01037	.00983	.00933	.00886	.00841	.00800	.00761	.00724	.00689
50	33	.02047	.01929	.01819	.01716	.01620	.01530	.01446	.01368	.01295	.01226	.01161	.01101	.01045	.00991	.00942	.00895	.00851	.00809	.00770	.00734
50	34	.02161	.02038	.01922	.01815	.01714	.01620	.01532	.01450	.01373	.01300	.01233	.01169	.01109	.01053	.01001	.00951	.00905	.00861	.00820	.00781
50	35	.02281	.02152	.02031	.01919	.01813	.01715	.01622	.01536	.01455	.01379	.01308	.01241	.01178	.01119	.01064	.01012	.00963	.00916	.00873	.00832
50	36	.02406	.02271	.02145	.02027	.01917	.01814	.01717	.01627	.01542	.01462	.01387	.01317	.01251	.01189	.01130	.01075	.01024	.00975	.00929	.00886
50	37	.02536	.02396	.02264	.02141	.02026	.01918	.01817	.01722	.01633	.01549	.01471	.01397	.01327	.01262	.01201	.01143	.01088	.01037	.00988	.00943
50	38	.02673	.02526	.02389	.02261	.02140	.02027	.01922	.01822	.01729	.01641	.01559	.01481	.01408	.01340	.01275	.01214	.01157	.01102	.01051	.01003
50	39	.02815	.02662	.02519	.02385	.02260	.02142	.02031	.01927	.01829	.01738	.01651	.01570	.01493	.01421	.01353	.01289	.01229	.01172	.01118	.01067
50	40	.02963	.02804	.02655	.02516	.02384	.02261	.02146	.02037	.01935	.01839	.01748	.01663	.01583	.01507	.01436	.01369	.01305	.01245	.01189	.01135
50	41	.03116	.02951	.02797	.02651	.02515	.02386	.02266	.02152	.02046	.01945	.01850	.01761	.01677	.01598	.01523	.01453	.01386	.01323	.01263	.01207
50	42	.03276	.03104	.02943	.02792	.02650	.02517	.02391	.02273	.02161	.02056	.01957	.01864	.01776	.01693	.01615	.01541	.01471	.01405	.01342	.01283
50	43	.03440	.03263	.03096	.02939	.02791	.02652	.02521	.02398	.02282	.02172	.02069	.01972	.01880	.01793	.01711	.01633	.01560	.01490	.01425	.01363
50	44	.03611	.03426	.03253	.03090	.02937	.02792	.02656	.02528	.02407	.02293	.02185	.02084	.01988	.01897	.01811	.01730	.01653	.01581	.01512	.01447
50	45	.03785	.03595	.03415	.03247	.03087	.02937	.02796	.02663	.02537	.02418	.02306	.02200	.02100	.02005	.01915	.01831	.01750	.01674	.01602	.01534
50	46	.03965	.03768	.03582	.03407	.03243	.03087	.02940	.02802	.02671	.02548	.02431	.02320	.02216	.02117	.02024	.01935	.01852	.01772	.01697	.01626
50	47	.04149	.03945	.03753	.03572	.03402	.03241	.03089	.02945	.02809	.02681	.02560	.02445	.02336	.02234	.02136	.02044	.01957	.01874	.01795	.01721
50	48	.04336	.04126	.03928	.03741	.03565	.03398	.03241	.03092	.02952	.02819	.02693	.02574	.02461	.02354	.02253	.02157	.02065	.01979	.01897	.01819
50	49	.04528	.04311	.04107	.03914	.03732	.03560	.03397	.03243	.03098	.02960	.02829	.02706	.02589	.02478	.02373	.02273	.02178	.02088	.02003	.01921
50	50	.04723	.04500	.04290	.04091	.03903	.03725	.03557	.03398	.03248	.03105	.02970	.02842	.02721	.02606	.02496	.02393	.02294	.02201	.02112	.02027
51	0	.00433	.00409	.00386	.00365	.00346	.00328	.00312	.00297	.00283	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00184	.00177
51	1	.00342	.00319	.00298	.00279	.00261	.00245	.00230	.00216	.00204	.00192	.00181	.00171	.00162	.00153	.00145	.00137	.00130	.00124	.00118	.00112
51	2	.00356	.00332	.00310	.00290	.00272	.00255	.00239	.00224	.00211	.00199	.00187	.00177	.00167	.00158	.00149	.00141	.00134	.00127	.00121	.00115
51	3	.00375	.00350	.00327	.00305	.00286	.00268	.00251	.00236	.00222	.00209	.00197	.00186	.00175	.00166	.00157	.00148	.00141	.00133	.00127	.00120
51	4	.00397	.00370	.00346	.00323	.00302	.00283	.00266	.00250	.00235	.00221	.00208	.00197	.00186	.00175	.00166	.00157	.00149	.00141	.00134	.00127
51	5	.00421	.00393	.00367	.00343	.00321	.00301	.00283	.00265	.00250	.00235	.00221	.00209	.00197	.00186	.00176	.00167	.00158	.00150	.00142	.00135
51	6	.00447	.00417	.00390	.00365	.00342	.00320	.00301	.00283	.00266	.00250	.00236	.00223	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00144
51	7	.00476	.00444	.00415	.00388	.00364	.00341	.00320	.00301	.00283	.00267	.00252	.00238	.00224	.00212	.00201	.00190	.00180	.00171	.00163	.00154
51	8	.00506	.00473	.00442	.00414	.00388	.00364	.00342	.00321	.00302	.00285	.00269	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00174	.00165
51	9	.00539	.00503	.00471	.00441	.00414	.00388	.00365	.00343	.00323	.00304	.00287	.00271	.00256	.00243	.00230	.00218	.00207	.00196	.00186	.00177
51	10	.00574	.00537	.00502	.00471	.00441	.00414	.00390	.00367	.00345	.00326	.00307	.00290	.00275	.00260	.00246	.00234	.00222	.00211	.00200	.00190
51	11	.00611	.00572	.00536	.00502	.00471	.00443	.00416	.00392	.00369	.00348	.00329	.00311	.00294	.00279	.00264	.00250	.00238	.00226	.00215	.00204
51	12	.00651	.00610	.00571	.00536	.00503	.00473	.00445	.00419	.00395	.00373	.00352	.00333	.00315	.00298	.00283	.00268	.00255	.00242	.00231	.00220
51	13	.00693	.00649	.00608	.00571	.00536	.00504	.00474	.00447	.00422	.00398	.00376	.00356	.00337	.00319	.00303	.00287	.00273	.00259	.00247	.00235
51	14	.00736	.00689	.00646	.00607	.00570	.00536	.00505	.00476	.00449	.00424	.00401	.00379	.00359	.00340	.00323	.00306	.00291	.00277	.00264	.00251
51	15	.00780	.00731	.00685	.00644	.00605	.00569	.00536	.00505	.00477	.00450	.00426	.00403	.00381	.00361	.00343	.00326	.00309	.00294	.00280	.00267
51	16	.00825	.00773	.00725	.00681	.00640	.00602	.00567	.00535	.00505	.00477	.00451	.00426	.00404	.00383	.00363	.00345	.00328	.00312	.00297	.00283
51	17	.00871	.00817	.00766	.00720	.00677	.00637	.00600	.00565	.00534	.00504	.00476	.00451	.00427	.00405	.00384	.00365	.00346	.00329	.00314	.00299
51	18	.00920	.00862	.00809	.00760	.00714	.00672	.00633	.00597	.00563	.00532	.00503	.00476	.00451	.00427	.00405	.00385	.00366	.00348	.00331	.00315
51	19	.00970	.00910	.00854	.00802	.00754	.00710	.00669	.00630	.00595	.00562	.00531	.00503	.00476	.00451	.00428	.00406	.00386	.00367	.00349	.00332
51	20	.01024	.00961	.00902	.00847	.00797	.00750	.00706	.00666	.00629	.00594	.00561	.00531	.00503	.00476	.00452	.00429	.00407	.00387	.00368	.00351
51	21	.01081	.01015	.00953	.00895	.00842	.00793	.00747	.00704	.00664	.00628	.00593	.00561	.00531	.00504	.00478	.00453	.00431	.00409	.00389	.00371
51	22	.01142	.01072	.01006	.00946	.00890	.00838	.00790	.00745	.00703	.00664	.00628	.00594	.00562	.00533	.00505	.00479	.00455	.00433	.00412	.00392
51	23	.01207	.01133	.01064	.01000	.00941	.00886	.00835	.00788	.00744	.00703	.00664	.00628	.00595	.00564	.00535	.00508	.00482	.00458	.00436	.00415

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
51	24	.01275	.01197	.01125	.01058	.00996	.00938	.00884	.00834	.00788	.00744	.00704	.00666	.00631	.00598	.00567	.00538	.00511	.00485	.00462	.00439
51	25	.01348	.01267	.01191	.01120	.01054	.00993	.00937	.00884	.00835	.00789	.00746	.00706	.00669	.00634	.00601	.00571	.00542	.00515	.00490	.00466
51	26	.01426	.01340	.01260	.01186	.01117	.01053	.00993	.00937	.00885	.00837	.00791	.00749	.00710	.00673	.00638	.00606	.00575	.00547	.00520	.00495
51	27	.01509	.01418	.01334	.01256	.01184	.01116	.01053	.00994	.00939	.00888	.00840	.00796	.00754	.00715	.00678	.00644	.00612	.00581	.00553	.00526
51	28	.01596	.01501	.01413	.01331	.01254	.01183	.01117	.01055	.00997	.00943	.00892	.00845	.00801	.00760	.00721	.00685	.00650	.00618	.00588	.00560
51	29	.01689	.01589	.01496	.01410	.01330	.01255	.01185	.01119	.01058	.01001	.00948	.00898	.00851	.00808	.00767	.00728	.00692	.00658	.00626	.00596
51	30	.01786	.01682	.01584	.01494	.01409	.01330	.01256	.01188	.01123	.01063	.01007	.00954	.00905	.00859	.00815	.00774	.00736	.00700	.00667	.00635
51	31	.01889	.01779	.01677	.01582	.01493	.01410	.01332	.01260	.01192	.01129	.01069	.01014	.00962	.00913	.00867	.00824	.00783	.00745	.00710	.00676
51	32	.01996	.01881	.01774	.01674	.01581	.01494	.01412	.01336	.01265	.01198	.01136	.01077	.01022	.00970	.00922	.00876	.00834	.00793	.00755	.00720
51	33	.02109	.01989	.01877	.01772	.01674	.01583	.01497	.01417	.01342	.01272	.01206	.01144	.01086	.01032	.00980	.00932	.00887	.00844	.00804	.00767
51	34	.02228	.02102	.01985	.01875	.01773	.01676	.01587	.01502	.01423	.01350	.01280	.01215	.01154	.01096	.01042	.00992	.00944	.00899	.00856	.00817
51	35	.02353	.02221	.02098	.01984	.01876	.01775	.01681	.01593	.01510	.01432	.01359	.01290	.01226	.01165	.01108	.01055	.01004	.00957	.00912	.00870
51	36	.02483	.02346	.02217	.02097	.01985	.01879	.01780	.01687	.01600	.01519	.01442	.01370	.01302	.01238	.01178	.01122	.01068	.01018	.00971	.00926
51	37	.02620	.02476	.02342	.02216	.02099	.01988	.01884	.01787	.01696	.01610	.01530	.01454	.01382	.01315	.01252	.01192	.01136	.01083	.01033	.00986
51	38	.02762	.02613	.02472	.02341	.02218	.02103	.01994	.01892	.01797	.01707	.01622	.01542	.01467	.01397	.01330	.01268	.01208	.01153	.01100	.01050
51	39	.02911	.02755	.02609	.02472	.02343	.02222	.02109	.02002	.01902	.01808	.01719	.01636	.01557	.01483	.01413	.01347	.01285	.01226	.01170	.01118
51	40	.03065	.02903	.02751	.02608	.02474	.02348	.02229	.02118	.02013	.01914	.01821	.01734	.01651	.01573	.01500	.01431	.01365	.01303	.01245	.01189
51	41	.03226	.03058	.02899	.02751	.02611	.02479	.02356	.02239	.02129	.02026	.01929	.01837	.01751	.01669	.01592	.01519	.01450	.01385	.01324	.01265
51	42	.03394	.03218	.03054	.02899	.02753	.02616	.02487	.02366	.02251	.02143	.02042	.01946	.01855	.01769	.01688	.01612	.01540	.01472	.01407	.01346
51	43	.03567	.03385	.03214	.03053	.02901	.02759	.02624	.02498	.02378	.02266	.02159	.02059	.01964	.01875	.01790	.01710	.01634	.01562	.01495	.01430
51	44	.03746	.03557	.03380	.03213	.03055	.02907	.02767	.02635	.02511	.02393	.02282	.02177	.02078	.01985	.01896	.01812	.01733	.01658	.01587	.01519
51	45	.03930	.03735	.03551	.03377	.03214	.03060	.02915	.02777	.02648	.02525	.02410	.02300	.02197	.02099	.02007	.01919	.01836	.01757	.01683	.01612
51	46	.04119	.03917	.03727	.03547	.03378	.03218	.03067	.02924	.02790	.02662	.02542	.02428	.02320	.02218	.02122	.02030	.01943	.01861	.01783	.01709
51	47	.04313	.04104	.03907	.03722	.03546	.03380	.03224	.03076	.02936	.02804	.02679	.02560	.02448	.02342	.02241	.02145	.02055	.01969	.01887	.01810
51	48	.04512	.04296	.04093	.03900	.03719	.03547	.03385	.03232	.03087	.02950	.02820	.02697	.02580	.02469	.02364	.02265	.02171	.02081	.01996	.01915
51	49	.04714	.04492	.04282	.04084	.03896	.03719	.03551	.03392	.03242	.03100	.02965	.02837	.02716	.02601	.02492	.02388	.02290	.02197	.02108	.02024
51	50	.04921	.04692	.04475	.04271	.04077	.03894	.03721	.03557	.03401	.03254	.03114	.02982	.02856	.02737	.02624	.02516	.02414	.02317	.02224	.02137
51	51	.05131	.04895	.04673	.04462	.04263	.04074	.03895	.03725	.03565	.03412	.03268	.03131	.03000	.02877	.02759	.02648	.02542	.02441	.02345	.02253
52	0	.00449	.00424	.00401	.00380	.00360	.00342	.00325	.00310	.00295	.00282	.00269	.00258	.00247	.00236	.00227	.00218	.00209	.00201	.00194	.00187
52	1	.00351	.00328	.00306	.00287	.00269	.00253	.00237	.00223	.00210	.00199	.00187	.00177	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117
52	2	.00365	.00341	.00319	.00298	.00280	.00262	.00246	.00232	.00218	.00206	.00194	.00183	.00173	.00164	.00155	.00147	.00140	.00133	.00126	.00120
52	3	.00385	.00359	.00336	.00314	.00294	.00276	.00259	.00244	.00229	.00216	.00204	.00192	.00182	.00172	.00163	.00154	.00146	.00139	.00132	.00125
52	4	.00407	.00380	.00355	.00332	.00311	.00292	.00274	.00258	.00243	.00229	.00216	.00203	.00192	.00182	.00172	.00163	.00155	.00147	.00140	.00133
52	5	.00432	.00403	.00377	.00353	.00331	.00310	.00291	.00274	.00258	.00243	.00229	.00216	.00204	.00193	.00183	.00174	.00165	.00156	.00148	.00141
52	6	.00459	.00428	.00401	.00375	.00352	.00330	.00310	.00292	.00274	.00259	.00244	.00230	.00218	.00206	.00195	.00185	.00176	.00167	.00158	.00151
52	7	.00488	.00456	.00426	.00399	.00375	.00352	.00330	.00311	.00293	.00276	.00260	.00246	.00233	.00220	.00209	.00198	.00188	.00178	.00169	.00161
52	8	.00519	.00485	.00454	.00425	.00399	.00375	.00352	.00332	.00312	.00295	.00278	.00263	.00249	.00235	.00223	.00211	.00201	.00191	.00181	.00172
52	9	.00553	.00517	.00484	.00454	.00426	.00400	.00376	.00354	.00334	.00315	.00297	.00281	.00266	.00252	.00239	.00227	.00215	.00204	.00194	.00185
52	10	.00589	.00551	.00516	.00484	.00455	.00427	.00402	.00379	.00357	.00337	.00318	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00209	.00199
52	11	.00628	.00588	.00551	.00517	.00485	.00456	.00430	.00405	.00382	.00361	.00341	.00322	.00305	.00289	.00274	.00261	.00248	.00235	.00224	.00213
52	12	.00669	.00626	.00587	.00551	.00518	.00487	.00459	.00433	.00408	.00386	.00365	.00345	.00327	.00310	.00294	.00279	.00266	.00253	.00241	.00229
52	13	.00712	.00667	.00626	.00588	.00552	.00520	.00490	.00462	.00436	.00412	.00390	.00369	.00350	.00332	.00315	.00299	.00284	.00271	.00258	.00246
52	14	.00756	.00709	.00665	.00625	.00588	.00553	.00521	.00492	.00464	.00439	.00415	.00393	.00373	.00353	.00336	.00319	.00303	.00289	.00275	.00262
52	15	.00801	.00751	.00705	.00663	.00623	.00587	.00553	.00522	.00493	.00466	.00441	.00418	.00396	.00376	.00357	.00339	.00322	.00307	.00292	.00279
52	16	.00847	.00795	.00746	.00701	.00660	.00621	.00586	.00553	.00522	.00494	.00467	.00442	.00419	.00398	.00378	.00359	.00342	.00325	.00310	.00295
52	17	.00895	.00839	.00788	.00741	.00697	.00657	.00619	.00584	.00552	.00522	.00494	.00468	.00443	.00420	.00399	.00379	.00361	.00343	.00327	.00312
52	18	.00944	.00886	.00832	.00782	.00736	.00693	.00654	.00617	.00583	.00551	.00521	.00494	.00468	.00444	.00421	.00400	.00381	.00362	.00345	.00329
52	19	.00996	.00935	.00878	.00826	.00777	.00732	.00690	.00651	.00615	.00581	.00550	.00521	.00494	.00468	.00445	.00422	.00402	.00382	.00364	.00347
52	20	.01052	.00987	.00927	.00872	.00821	.00773	.00729	.00688	.00650	.00614	.00581	.00550	.00521	.00495	.00469	.00446	.00424	.00403	.00384	.00366
52	21	.01110	.01042	.00980	.00921	.00867	.00817	.00770	.00727	.00687	.00649	.00614	.00582	.00551	.00523	.00496	.00471	.00448	.00426	.00406	.00387

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
52	22	.01173	.01101	.01035	.00974	.00917	.00864	.00815	.00769	.00726	.00687	.00650	.00615	.00583	.00553	.00525	.00498	.00474	.00451	.00429	.00409
52	23	.01239	.01164	.01094	.01030	.00970	.00914	.00862	.00814	.00769	.00727	.00688	.00651	.00617	.00585	.00555	.00528	.00501	.00477	.00454	.00432
52	24	.01310	.01231	.01157	.01089	.01026	.00967	.00912	.00861	.00814	.00770	.00728	.00690	.00654	.00620	.00589	.00559	.00531	.00505	.00481	.00458
52	25	.01385	.01302	.01225	.01153	.01086	.01024	.00967	.00913	.00863	.00816	.00772	.00732	.00693	.00658	.00624	.00593	.00564	.00536	.00510	.00486
52	26	.01465	.01378	.01297	.01221	.01151	.01086	.01025	.00968	.00915	.00866	.00819	.00776	.00736	.00698	.00663	.00630	.00599	.00569	.00542	.00516
52	27	.01550	.01459	.01373	.01294	.01220	.01151	.01087	.01027	.00971	.00919	.00870	.00825	.00782	.00742	.00704	.00669	.00636	.00605	.00576	.00549
52	28	.01641	.01544	.01455	.01371	.01293	.01221	.01153	.01090	.01031	.00976	.00924	.00876	.00831	.00789	.00749	.00712	.00677	.00644	.00613	.00584
52	29	.01736	.01635	.01541	.01453	.01371	.01295	.01223	.01157	.01095	.01036	.00982	.00931	.00883	.00838	.00796	.00757	.00720	.00685	.00653	.00622
52	30	.01837	.01731	.01632	.01539	.01453	.01373	.01298	.01228	.01162	.01101	.01043	.00989	.00939	.00892	.00847	.00805	.00766	.00729	.00695	.00662
52	31	.01943	.01832	.01728	.01631	.01540	.01456	.01377	.01303	.01234	.01169	.01108	.01052	.00998	.00948	.00901	.00857	.00816	.00776	.00740	.00705
52	32	.02055	.01938	.01829	.01727	.01632	.01543	.01460	.01382	.01310	.01241	.01177	.01117	.01061	.01008	.00959	.00912	.00868	.00827	.00788	.00751
52	33	.02172	.02050	.01936	.01829	.01729	.01636	.01548	.01467	.01390	.01318	.01251	.01187	.01128	.01072	.01020	.00970	.00924	.00880	.00839	.00800
52	34	.02295	.02167	.02048	.01936	.01831	.01733	.01642	.01556	.01475	.01399	.01328	.01262	.01199	.01140	.01085	.01032	.00983	.00937	.00894	.00852
52	35	.02425	.02291	.02166	.02049	.01939	.01836	.01740	.01650	.01565	.01485	.01411	.01340	.01274	.01212	.01154	.01099	.01047	.00998	.00952	.00908
52	36	.02561	.02421	.02290	.02167	.02052	.01945	.01844	.01749	.01660	.01576	.01497	.01423	.01354	.01288	.01227	.01169	.01114	.01062	.01014	.00968
52	37	.02703	.02557	.02420	.02292	.02171	.02058	.01953	.01853	.01760	.01672	.01589	.01511	.01438	.01369	.01304	.01243	.01185	.01131	.01079	.01031
52	38	.02851	.02699	.02556	.02422	.02296	.02178	.02067	.01963	.01865	.01773	.01686	.01604	.01527	.01455	.01386	.01322	.01261	.01204	.01149	.01098
52	39	.03006	.02848	.02698	.02559	.02427	.02304	.02188	.02078	.01976	.01879	.01788	.01702	.01621	.01545	.01473	.01405	.01341	.01281	.01223	.01169
52	40	.03168	.03003	.02847	.02701	.02564	.02435	.02314	.02200	.02092	.01991	.01895	.01805	.01721	.01641	.01565	.01494	.01426	.01362	.01302	.01245
52	41	.03337	.03165	.03003	.02851	.02708	.02573	.02446	.02327	.02214	.02108	.02008	.01914	.01825	.01741	.01662	.01587	.01516	.01449	.01385	.01325
52	42	.03512	.03333	.03165	.03006	.02857	.02717	.02585	.02460	.02342	.02232	.02127	.02028	.01935	.01847	.01764	.01685	.01610	.01540	.01473	.01410
52	43	.03694	.03508	.03333	.03168	.03013	.02867	.02729	.02599	.02476	.02360	.02251	.02148	.02050	.01958	.01871	.01788	.01710	.01636	.01566	.01499
52	44	.03882	.03689	.03507	.03336	.03175	.03023	.02879	.02744	.02616	.02495	.02381	.02273	.02171	.02074	.01983	.01896	.01814	.01737	.01663	.01593
52	45	.04076	.03876	.03687	.03510	.03342	.03184	.03035	.02894	.02760	.02634	.02515	.02403	.02296	.02195	.02100	.02009	.01924	.01842	.01765	.01692
52	46	.04275	.04068	.03873	.03689	.03515	.03351	.03195	.03049	.02910	.02779	.02655	.02538	.02427	.02321	.02222	.02127	.02037	.01952	.01872	.01795
52	47	.04479	.04265	.04063	.03873	.03692	.03522	.03361	.03209	.03065	.02929	.02800	.02678	.02562	.02452	.02348	.02249	.02156	.02067	.01982	.01902
52	48	.04689	.04468	.04259	.04062	.03875	.03699	.03532	.03374	.03225	.03083	.02949	.02822	.02702	.02587	.02479	.02376	.02278	.02185	.02097	.02013
52	49	.04903	.04675	.04459	.04255	.04063	.03880	.03707	.03544	.03389	.03242	.03103	.02971	.02846	.02727	.02614	.02507	.02405	.02309	.02217	.02129
52	50	.05121	.04886	.04664	.04454	.04255	.04066	.03888	.03718	.03558	.03406	.03262	.03125	.02995	.02872	.02754	.02643	.02537	.02436	.02340	.02249
52	51	.05344	.05102	.04873	.04656	.04451	.04256	.04072	.03897	.03731	.03574	.03425	.03283	.03148	.03020	.02899	.02783	.02673	.02568	.02468	.02373
52	52	.05569	.05321	.05085	.04862	.04651	.04450	.04260	.04080	.03909	.03746	.03592	.03445	.03305	.03173	.03047	.02927	.02813	.02704	.02600	.02502
53	0	.00464	.00439	.00416	.00395	.00375	.00356	.00339	.00323	.00309	.00295	.00282	.00270	.00259	.00248	.00238	.00229	.00220	.00212	.00204	.00197
53	1	.00360	.00336	.00315	.00295	.00277	.00260	.00245	.00231	.00218	.00205	.00194	.00184	.00174	.00165	.00156	.00149	.00141	.00134	.00128	.00122
53	2	.00375	.00350	.00327	.00307	.00288	.00270	.00254	.00239	.00225	.00212	.00201	.00190	.00179	.00170	.00161	.00153	.00145	.00138	.00131	.00125
53	3	.00394	.00368	.00344	.00323	.00303	.00284	.00267	.00251	.00237	.00223	.00211	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137	.00131
53	4	.00417	.00390	.00364	.00341	.00320	.00301	.00282	.00266	.00250	.00236	.00223	.00211	.00199	.00189	.00179	.00169	.00161	.00153	.00145	.00138
53	5	.00442	.00413	.00387	.00362	.00340	.00319	.00300	.00282	.00266	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00163	.00155	.00147
53	6	.00470	.00439	.00411	.00385	.00362	.00340	.00319	.00301	.00283	.00267	.00252	.00239	.00226	.00214	.00203	.00192	.00182	.00173	.00165	.00157
53	7	.00500	.00468	.00438	.00410	.00385	.00362	.00341	.00321	.00302	.00285	.00269	.00255	.00241	.00228	.00216	.00205	.00195	.00185	.00176	.00168
53	8	.00532	.00498	.00466	.00437	.00411	.00386	.00363	.00342	.00323	.00305	.00288	.00272	.00258	.00244	.00231	.00220	.00209	.00198	.00189	.00180
53	9	.00567	.00530	.00497	.00466	.00438	.00412	.00388	.00366	.00345	.00326	.00308	.00291	.00276	.00261	.00248	.00235	.00224	.00213	.00203	.00193
53	10	.00604	.00566	.00530	.00498	.00468	.00440	.00415	.00391	.00369	.00348	.00329	.00312	.00295	.00280	.00266	.00253	.00240	.00228	.00217	.00207
53	11	.00644	.00603	.00566	.00532	.00500	.00470	.00443	.00418	.00395	.00373	.00353	.00334	.00317	.00300	.00285	.00271	.00258	.00245	.00234	.00223
53	12	.00686	.00643	.00604	.00567	.00534	.00502	.00474	.00447	.00422	.00399	.00378	.00358	.00339	.00322	.00306	.00291	.00276	.00263	.00251	.00239
53	13	.00730	.00685	.00643	.00605	.00569	.00536	.00505	.00477	.00451	.00426	.00404	.00382	.00363	.00344	.00327	.00311	.00296	.00282	.00269	.00256
53	14	.00776	.00728	.00684	.00643	.00605	.00570	.00538	.00508	.00480	.00454	.00430	.00408	.00387	.00367	.00349	.00332	.00316	.00301	.00287	.00274
53	15	.00822	.00772	.00725	.00682	.00642	.00605	.00571	.00539	.00510	.00482	.00457	.00433	.00411	.00390	.00371	.00353	.00336	.00320	.00305	.00291
53	16	.00870	.00816	.00767	.00722	.00680	.00641	.00605	.00571	.00540	.00511	.00484	.00459	.00435	.00413	.00393	.00373	.00356	.00339	.00323	.00308
53	17	.00918	.00862	.00811	.00763	.00718	.00677	.00639	.00603	.00570	.00540	.00511	.00485	.00460	.00436	.00415	.00395	.00376	.00358	.00341	.00325
53	18	.00969	.00910	.00855	.00805	.00758	.00715	.00674	.00637	.00602	.00570	.00540	.00511	.00485	.00461	.00438	.00416	.00396	.00377	.00360	.00343

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
53	19	.01022	.00960	.00903	.00849	.00800	.00754	.00712	.00672	.00636	.00601	.00569	.00540	.00512	.00486	.00462	.00439	.00418	.00398	.00379	.00362
53	20	.01079	.01014	.00953	.00897	.00845	.00797	.00752	.00710	.00671	.00635	.00601	.00570	.00541	.00513	.00487	.00463	.00441	.00420	.00400	.00382
53	21	.01139	.01070	.01007	.00948	.00893	.00842	.00795	.00750	.00709	.00671	.00636	.00602	.00571	.00542	.00515	.00490	.00466	.00444	.00423	.00403
53	22	.01203	.01131	.01064	.01001	.00944	.00890	.00840	.00793	.00750	.00710	.00672	.00637	.00604	.00573	.00545	.00518	.00492	.00469	.00447	.00426
53	23	.01271	.01195	.01124	.01059	.00998	.00941	.00889	.00840	.00794	.00751	.00711	.00674	.00639	.00607	.00576	.00548	.00521	.00496	.00473	.00450
53	24	.01344	.01264	.01189	.01120	.01056	.00996	.00941	.00889	.00841	.00796	.00753	.00714	.00677	.00643	.00611	.00581	.00552	.00526	.00501	.00477
53	25	.01421	.01337	.01259	.01186	.01118	.01055	.00997	.00942	.00891	.00843	.00799	.00757	.00718	.00682	.00648	.00616	.00586	.00558	.00531	.00506
53	26	.01504	.01415	.01333	.01256	.01185	.01119	.01057	.00999	.00945	.00895	.00848	.00804	.00762	.00724	.00688	.00654	.00622	.00592	.00564	.00538
53	27	.01592	.01499	.01412	.01331	.01256	.01186	.01121	.01060	.01003	.00950	.00900	.00854	.00810	.00769	.00731	.00695	.00661	.00630	.00600	.00572
53	28	.01685	.01587	.01496	.01411	.01332	.01258	.01190	.01125	.01065	.01009	.00956	.00907	.00861	.00818	.00777	.00739	.00703	.00670	.00638	.00608
53	29	.01784	.01681	.01585	.01496	.01413	.01335	.01262	.01195	.01131	.01072	.01016	.00964	.00916	.00870	.00827	.00786	.00749	.00713	.00679	.00648
53	30	.01888	.01780	.01679	.01585	.01498	.01416	.01340	.01268	.01201	.01139	.01080	.01025	.00974	.00925	.00880	.00837	.00797	.00759	.00723	.00690
53	31	.01997	.01884	.01779	.01680	.01588	.01502	.01422	.01346	.01276	.01210	.01148	.01090	.01035	.00984	.00936	.00891	.00848	.00808	.00770	.00735
53	32	.02113	.01994	.01884	.01780	.01683	.01593	.01508	.01429	.01355	.01285	.01220	.01158	.01101	.01047	.00996	.00948	.00903	.00861	.00821	.00783
53	33	.02235	.02110	.01994	.01886	.01784	.01689	.01600	.01516	.01438	.01365	.01296	.01231	.01170	.01113	.01060	.01009	.00961	.00917	.00874	.00834
53	34	.02363	.02232	.02111	.01997	.01890	.01790	.01697	.01609	.01527	.01449	.01377	.01309	.01244	.01184	.01127	.01074	.01024	.00976	.00931	.00889
53	35	.02497	.02361	.02233	.02114	.02002	.01898	.01799	.01707	.01620	.01539	.01463	.01391	.01323	.01260	.01200	.01143	.01090	.01040	.00992	.00948
53	36	.02638	.02496	.02362	.02237	.02120	.02010	.01907	.01810	.01719	.01634	.01553	.01478	.01407	.01339	.01276	.01217	.01160	.01107	.01057	.01010
53	37	.02786	.02637	.02498	.02367	.02244	.02129	.02021	.01919	.01824	.01734	.01649	.01570	.01495	.01424	.01357	.01295	.01235	.01179	.01126	.01076
53	38	.02941	.02785	.02640	.02503	.02375	.02254	.02141	.02034	.01934	.01840	.01751	.01667	.01588	.01514	.01444	.01377	.01315	.01256	.01200	.01147
53	39	.03102	.02941	.02788	.02646	.02511	.02385	.02267	.02155	.02050	.01951	.01858	.01770	.01687	.01608	.01535	.01465	.01399	.01337	.01278	.01222
53	40	.03271	.03103	.02944	.02795	.02655	.02523	.02399	.02282	.02172	.02068	.01970	.01878	.01791	.01709	.01631	.01558	.01488	.01422	.01360	.01302
53	41	.03448	.03272	.03107	.02951	.02805	.02667	.02538	.02415	.02300	.02191	.02089	.01992	.01901	.01814	.01733	.01656	.01583	.01513	.01448	.01386
53	42	.03631	.03448	.03276	.03114	.02962	.02818	.02683	.02555	.02435	.02321	.02214	.02112	.02016	.01926	.01840	.01759	.01682	.01610	.01541	.01476
53	43	.03821	.03631	.03453	.03284	.03125	.02976	.02834	.02701	.02575	.02456	.02344	.02238	.02138	.02043	.01953	.01868	.01787	.01711	.01639	.01570
53	44	.04019	.03822	.03636	.03461	.03295	.03139	.02992	.02853	.02722	.02598	.02481	.02370	.02265	.02165	.02071	.01982	.01898	.01818	.01742	.01669
53	45	.04222	.04018	.03825	.03643	.03471	.03309	.03156	.03011	.02875	.02745	.02623	.02507	.02397	.02293	.02195	.02101	.02013	.01929	.01849	.01774
53	46	.04432	.04220	.04020	.03831	.03653	.03485	.03326	.03175	.03033	.02898	.02770	.02649	.02535	.02426	.02324	.02226	.02133	.02045	.01962	.01883
53	47	.04647	.04428	.04221	.04025	.03841	.03666	.03500	.03344	.03196	.03056	.02923	.02797	.02678	.02565	.02457	.02355	.02258	.02167	.02079	.01996
53	48	.04867	.04641	.04427	.04225	.04033	.03852	.03681	.03519	.03365	.03219	.03081	.02950	.02826	.02708	.02596	.02490	.02388	.02292	.02201	.02114
53	49	.05093	.04859	.04638	.04429	.04231	.04044	.03866	.03698	.03539	.03387	.03244	.03108	.02979	.02856	.02739	.02629	.02523	.02423	.02328	.02237
53	50	.05324	.05083	.04855	.04639	.04434	.04241	.04057	.03883	.03718	.03561	.03412	.03271	.03137	.03009	.02888	.02773	.02663	.02559	.02459	.02365
53	51	.05559	.05311	.05076	.04853	.04642	.04442	.04252	.04072	.03901	.03739	.03585	.03439	.03299	.03167	.03041	.02921	.02807	.02699	.02595	.02497
53	52	.05798	.05543	.05301	.05072	.04854	.04648	.04452	.04266	.04089	.03922	.03762	.03611	.03466	.03329	.03199	.03074	.02956	.02843	.02736	.02633
53	53	.06040	.05778	.05529	.05294	.05070	.04857	.04655	.04464	.04281	.04108	.03943	.03787	.03637	.03495	.03360	.03231	.03109	.02992	.02880	.02774
54	0	.00481	.00455	.00431	.00410	.00389	.00371	.00353	.00337	.00322	.00308	.00295	.00283	.00271	.00260	.00250	.00241	.00232	.00223	.00215	.00208
54	1	.00369	.00345	.00323	.00303	.00285	.00268	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171	.00162	.00154	.00147	.00140	.00133	.00127
54	2	.00384	.00359	.00336	.00315	.00296	.00278	.00262	.00246	.00232	.00219	.00207	.00196	.00186	.00176	.00167	.00159	.00151	.00143	.00137	.00130
54	3	.00404	.00377	.00353	.00331	.00311	.00292	.00275	.00259	.00244	.00230	.00218	.00206	.00195	.00185	.00175	.00166	.00158	.00150	.00143	.00136
54	4	.00427	.00399	.00374	.00351	.00329	.00309	.00291	.00274	.00258	.00244	.00230	.00218	.00206	.00195	.00185	.00176	.00167	.00159	.00151	.00144
54	5	.00453	.00424	.00397	.00372	.00349	.00328	.00309	.00291	.00274	.00259	.00245	.00232	.00219	.00208	.00197	.00187	.00178	.00169	.00161	.00153
54	6	.00481	.00450	.00422	.00396	.00372	.00349	.00329	.00310	.00292	.00276	.00261	.00247	.00234	.00221	.00210	.00199	.00189	.00180	.00171	.00163
54	7	.00512	.00479	.00449	.00422	.00396	.00372	.00351	.00331	.00312	.00294	.00278	.00263	.00250	.00237	.00224	.00213	.00203	.00193	.00183	.00175
54	8	.00545	.00511	.00479	.00449	.00422	.00397	.00374	.00353	.00333	.00315	.00297	.00282	.00267	.00253	.00240	.00228	.00217	.00206	.00196	.00187
54	9	.00581	.00544	.00510	.00479	.00451	.00424	.00400	.00377	.00356	.00336	.00318	.00301	.00286	.00271	.00257	.00244	.00232	.00221	.00211	.00201
54	10	.00619	.00580	.00545	.00512	.00481	.00453	.00427	.00403	.00381	.00360	.00341	.00323	.00306	.00290	.00276	.00262	.00250	.00238	.00226	.00216
54	11	.00660	.00619	.00581	.00546	.00514	.00484	.00457	.00431	.00408	.00385	.00365	.00346	.00328	.00311	.00296	.00281	.00268	.00255	.00243	.00232
54	12	.00704	.00660	.00620	.00583	.00549	.00518	.00488	.00461	.00436	.00413	.00391	.00370	.00352	.00334	.00317	.00302	.00288	.00274	.00261	.00249
54	13	.00749	.00703	.00661	.00622	.00586	.00552	.00521	.00492	.00466	.00441	.00418	.00396	.00376	.00357	.00340	.00323	.00308	.00294	.00280	.00267
54	14	.00796	.00747	.00703	.00661	.00623	.00588	.00555	.00524	.00496	.00470	.00445	.00422	.00401	.00381	.00362	.00345	.00329	.00313	.00299	.00286

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
54	15	.00843	.00792	.00745	.00702	.00661	.00624	.00589	.00557	.00527	.00499	.00473	.00449	.00426	.00405	.00385	.00367	.00349	.00333	.00318	.00304
54	16	.00892	.00838	.00788	.00742	.00700	.00660	.00623	.00589	.00558	.00528	.00501	.00475	.00451	.00429	.00408	.00388	.00370	.00353	.00337	.00321
54	17	.00942	.00885	.00833	.00784	.00739	.00698	.00659	.00623	.00589	.00558	.00529	.00502	.00476	.00453	.00431	.00410	.00391	.00372	.00355	.00339
54	18	.00994	.00934	.00879	.00828	.00780	.00736	.00695	.00657	.00622	.00589	.00558	.00529	.00503	.00478	.00454	.00432	.00412	.00393	.00375	.00358
54	19	.01048	.00985	.00927	.00873	.00823	.00777	.00734	.00694	.00656	.00621	.00589	.00559	.00530	.00504	.00479	.00456	.00434	.00414	.00395	.00377
54	20	.01106	.01040	.00979	.00922	.00869	.00820	.00775	.00732	.00693	.00656	.00622	.00590	.00560	.00532	.00506	.00481	.00458	.00437	.00416	.00397
54	21	.01168	.01098	.01034	.00974	.00918	.00867	.00819	.00774	.00732	.00693	.00657	.00623	.00592	.00562	.00534	.00508	.00484	.00461	.00440	.00420
54	22	.01234	.01160	.01092	.01029	.00971	.00916	.00866	.00818	.00774	.00733	.00695	.00659	.00626	.00594	.00565	.00537	.00512	.00487	.00465	.00443
54	23	.01303	.01226	.01155	.01088	.01027	.00969	.00916	.00866	.00819	.00776	.00735	.00697	.00662	.00629	.00598	.00569	.00541	.00516	.00492	.00469
54	24	.01378	.01297	.01222	.01152	.01086	.01026	.00969	.00917	.00868	.00822	.00779	.00739	.00701	.00666	.00633	.00602	.00573	.00546	.00521	.00497
54	25	.01458	.01372	.01293	.01219	.01151	.01087	.01027	.00971	.00920	.00871	.00826	.00783	.00744	.00706	.00672	.00639	.00608	.00579	.00552	.00527
54	26	.01542	.01453	.01369	.01292	.01219	.01152	.01089	.01030	.00975	.00924	.00876	.00831	.00789	.00750	.00713	.00678	.00646	.00615	.00587	.00560
54	27	.01633	.01539	.01451	.01369	.01293	.01222	.01155	.01093	.01036	.00981	.00931	.00883	.00839	.00797	.00758	.00721	.00687	.00654	.00624	.00595
54	28	.01729	.01630	.01538	.01451	.01371	.01296	.01226	.01161	.01100	.01042	.00989	.00939	.00892	.00847	.00806	.00767	.00731	.00696	.00664	.00633
54	29	.01831	.01727	.01629	.01539	.01454	.01375	.01302	.01233	.01168	.01108	.01051	.00998	.00948	.00901	.00858	.00816	.00778	.00741	.00707	.00674
54	30	.01938	.01829	.01727	.01632	.01543	.01459	.01382	.01309	.01241	.01177	.01117	.01061	.01008	.00959	.00912	.00869	.00828	.00789	.00753	.00718
54	31	.02052	.01937	.01830	.01729	.01636	.01548	.01466	.01390	.01318	.01251	.01187	.01128	.01072	.01020	.00971	.00925	.00881	.00840	.00802	.00765
54	32	.02171	.02051	.01938	.01833	.01735	.01642	.01556	.01476	.01400	.01329	.01262	.01200	.01141	.01085	.01033	.00984	.00938	.00895	.00854	.00815
54	33	.02297	.02171	.02053	.01942	.01839	.01742	.01652	.01566	.01487	.01412	.01342	.01275	.01213	.01155	.01100	.01048	.00999	.00953	.00910	.00869
54	34	.02429	.02297	.02174	.02058	.01949	.01848	.01752	.01663	.01579	.01500	.01426	.01356	.01291	.01229	.01171	.01116	.01064	.01016	.00970	.00926
54	35	.02569	.02431	.02301	.02180	.02066	.01959	.01859	.01765	.01676	.01593	.01515	.01442	.01373	.01307	.01246	.01188	.01134	.01082	.01034	.00988
54	36	.02715	.02571	.02435	.02308	.02188	.02076	.01971	.01872	.01779	.01692	.01610	.01533	.01460	.01391	.01326	.01265	.01207	.01153	.01102	.01053
54	37	.02869	.02718	.02576	.02443	.02318	.02200	.02090	.01986	.01888	.01797	.01710	.01629	.01552	.01479	.01411	.01347	.01286	.01228	.01174	.01123
54	38	.03030	.02872	.02724	.02584	.02453	.02330	.02215	.02106	.02003	.01907	.01816	.01730	.01650	.01573	.01501	.01433	.01369	.01308	.01251	.01197
54	39	.03198	.03033	.02879	.02733	.02596	.02467	.02346	.02232	.02125	.02023	.01928	.01838	.01753	.01673	.01597	.01525	.01457	.01393	.01333	.01275
54	40	.03374	.03203	.03041	.02889	.02746	.02611	.02484	.02365	.02252	.02146	.02046	.01951	.01862	.01778	.01698	.01622	.01551	.01484	.01420	.01359
54	41	.03558	.03379	.03211	.03052	.02903	.02762	.02630	.02505	.02387	.02275	.02170	.02071	.01977	.01889	.01805	.01725	.01650	.01579	.01512	.01448
54	42	.03750	.03564	.03388	.03223	.03067	.02920	.02782	.02651	.02528	.02411	.02301	.02197	.02099	.02006	.01918	.01834	.01755	.01681	.01610	.01542
54	43	.03949	.03755	.03573	.03401	.03238	.03085	.02941	.02804	.02675	.02553	.02438	.02329	.02226	.02129	.02036	.01949	.01866	.01787	.01713	.01642
54	44	.04156	.03955	.03765	.03586	.03417	.03257	.03107	.02964	.02830	.02702	.02582	.02468	.02360	.02258	.02161	.02069	.01982	.01900	.01821	.01747
54	45	.04369	.04160	.03963	.03777	.03602	.03436	.03279	.03130	.02990	.02857	.02731	.02612	.02500	.02393	.02291	.02195	.02104	.02017	.01935	.01857
54	46	.04589	.04373	.04168	.03975	.03793	.03620	.03457	.03303	.03156	.03018	.02887	.02763	.02645	.02533	.02427	.02327	.02231	.02140	.02054	.01972
54	47	.04815	.04591	.04379	.04179	.03990	.03811	.03641	.03481	.03329	.03185	.03048	.02919	.02796	.02679	.02568	.02463	.02363	.02269	.02178	.02092
54	48	.05047	.04816	.04596	.04389	.04193	.04007	.03831	.03665	.03507	.03357	.03215	.03080	.02952	.02831	.02715	.02605	.02501	.02402	.02307	.02218
54	49	.05285	.05046	.04819	.04605	.04402	.04209	.04027	.03854	.03690	.03535	.03387	.03247	.03114	.02987	.02867	.02753	.02644	.02540	.02442	.02348
54	50	.05528	.05281	.05048	.04826	.04616	.04417	.04229	.04050	.03880	.03718	.03565	.03419	.03281	.03149	.03024	.02905	.02792	.02684	.02581	.02483
54	51	.05777	.05522	.05281	.05053	.04836	.04630	.04435	.04250	.04074	.03907	.03748	.03597	.03454	.03317	.03187	.03063	.02945	.02833	.02726	.02624
54	52	.06029	.05767	.05519	.05284	.05060	.04848	.04647	.04455	.04273	.04100	.03936	.03780	.03631	.03489	.03354	.03225	.03103	.02986	.02875	.02769
54	53	.06286	.06016	.05761	.05519	.05289	.05070	.04862	.04665	.04477	.04298	.04128	.03966	.03812	.03666	.03526	.03392	.03265	.03144	.03028	.02918
54	54	.06545	.06269	.06007	.05758	.05521	.05296	.05082	.04878	.04685	.04500	.04325	.04158	.03998	.03846	.03702	.03564	.03432	.03306	.03186	.03072
55	0	.00497	.00471	.00447	.00425	.00405	.00386	.00368	.00351	.00336	.00322	.00308	.00296	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219
55	1	.00378	.00354	.00332	.00312	.00293	.00276	.00260	.00245	.00232	.00219	.00208	.00197	.00187	.00177	.00168	.00160	.00153	.00145	.00139	.00132
55	2	.00393	.00368	.00345	.00323	.00304	.00286	.00269	.00254	.00240	.00226	.00214	.00203	.00192	.00182	.00173	.00165	.00157	.00149	.00142	.00135
55	3	.00413	.00387	.00362	.00340	.00319	.00300	.00283	.00267	.00252	.00238	.00225	.00213	.00202	.00191	.00181	.00172	.00164	.00156	.00149	.00142
55	4	.00437	.00409	.00383	.00360	.00338	.00318	.00299	.00282	.00266	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00165	.00157	.00150
55	5	.00464	.00434	.00407	.00382	.00359	.00338	.00318	.00300	.00283	.00267	.00253	.00239	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159
55	6	.00493	.00462	.00433	.00406	.00382	.00359	.00338	.00319	.00301	.00285	.00269	.00255	.00242	.00229	.00218	.00207	.00197	.00187	.00178	.00170
55	7	.00524	.00491	.00461	.00433	.00407	.00383	.00361	.00340	.00322	.00304	.00288	.00272	.00258	.00245	.00233	.00221	.00210	.00200	.00191	.00182
55	8	.00558	.00523	.00491	.00461	.00434	.00409	.00385	.00363	.00343	.00325	.00307	.00291	.00276	.00262	.00249	.00237	.00225	.00214	.00204	.00195
55	9	.00595	.00558	.00524	.00492	.00463	.00436	.00412	.00388	.00367	.00347	.00329	.00312	.00296	.00281	.00267	.00254	.00241	.00230	.00219	.00209

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
55	10	.00634	.00595	.00559	.00526	.00495	.00466	.00440	.00416	.00393	.00372	.00352	.00334	.00317	.00301	.00286	.00272	.00259	.00247	.00236	.00225
55	11	.00676	.00635	.00597	.00561	.00529	.00499	.00471	.00445	.00421	.00398	.00377	.00358	.00340	.00323	.00307	.00292	.00278	.00265	.00253	.00242
55	12	.00721	.00677	.00637	.00599	.00565	.00533	.00503	.00476	.00450	.00426	.00404	.00383	.00364	.00346	.00329	.00314	.00299	.00285	.00272	.00260
55	13	.00768	.00722	.00679	.00639	.00603	.00569	.00537	.00508	.00481	.00456	.00432	.00410	.00390	.00370	.00353	.00336	.00320	.00305	.00292	.00279
55	14	.00816	.00767	.00722	.00680	.00641	.00605	.00572	.00541	.00512	.00485	.00460	.00437	.00415	.00395	.00376	.00358	.00342	.00326	.00311	.00298
55	15	.00865	.00813	.00765	.00721	.00680	.00642	.00607	.00574	.00544	.00515	.00489	.00464	.00441	.00420	.00400	.00381	.00363	.00347	.00331	.00316
55	16	.00915	.00860	.00810	.00763	.00720	.00680	.00643	.00608	.00576	.00546	.00518	.00492	.00467	.00445	.00423	.00403	.00385	.00367	.00350	.00335
55	17	.00966	.00908	.00855	.00806	.00760	.00718	.00679	.00642	.00608	.00577	.00547	.00519	.00494	.00469	.00447	.00426	.00406	.00387	.00370	.00354
55	18	.01019	.00958	.00902	.00851	.00802	.00758	.00716	.00678	.00642	.00608	.00577	.00548	.00521	.00495	.00471	.00449	.00428	.00408	.00390	.00372
55	19	.01074	.01011	.00952	.00897	.00847	.00800	.00756	.00715	.00677	.00642	.00609	.00578	.00549	.00522	.00497	.00473	.00451	.00430	.00411	.00392
55	20	.01134	.01067	.01005	.00947	.00894	.00844	.00798	.00755	.00715	.00677	.00643	.00610	.00580	.00551	.00524	.00499	.00476	.00454	.00433	.00414
55	21	.01197	.01127	.01061	.01001	.00944	.00892	.00843	.00798	.00755	.00716	.00679	.00645	.00612	.00582	.00554	.00527	.00503	.00479	.00457	.00437
55	22	.01264	.01190	.01121	.01057	.00998	.00943	.00891	.00843	.00799	.00757	.00718	.00681	.00647	.00615	.00585	.00557	.00531	.00506	.00483	.00461
55	23	.01336	.01258	.01185	.01118	.01055	.00997	.00943	.00892	.00845	.00801	.00759	.00721	.00685	.00651	.00619	.00590	.00562	.00536	.00511	.00488
55	24	.01412	.01330	.01254	.01183	.01117	.01055	.00998	.00945	.00895	.00848	.00804	.00764	.00725	.00690	.00656	.00625	.00595	.00567	.00541	.00517
55	25	.01494	.01408	.01327	.01252	.01183	.01118	.01057	.01001	.00948	.00899	.00853	.00810	.00769	.00731	.00696	.00662	.00631	.00602	.00574	.00548
55	26	.01581	.01490	.01406	.01327	.01254	.01185	.01121	.01062	.01006	.00954	.00905	.00859	.00817	.00776	.00739	.00703	.00670	.00639	.00610	.00582
55	27	.01674	.01579	.01490	.01407	.01329	.01257	.01190	.01127	.01068	.01013	.00961	.00913	.00868	.00825	.00785	.00748	.00713	.00679	.00648	.00619
55	28	.01773	.01673	.01579	.01492	.01410	.01334	.01263	.01196	.01134	.01076	.01022	.00970	.00922	.00877	.00835	.00795	.00758	.00723	.00690	.00659
55	29	.01878	.01772	.01674	.01582	.01496	.01416	.01341	.01271	.01205	.01144	.01086	.01032	.00981	.00933	.00889	.00846	.00807	.00770	.00734	.00701
55	30	.01989	.01878	.01774	.01678	.01587	.01503	.01424	.01350	.01280	.01215	.01154	.01097	.01044	.00993	.00946	.00901	.00859	.00819	.00782	.00747
55	31	.02105	.01989	.01880	.01779	.01684	.01595	.01511	.01433	.01360	.01292	.01227	.01167	.01110	.01057	.01007	.00959	.00915	.00873	.00833	.00796
55	32	.02229	.02107	.01993	.01886	.01786	.01692	.01605	.01522	.01445	.01373	.01305	.01241	.01181	.01125	.01071	.01021	.00974	.00930	.00888	.00848
55	33	.02359	.02231	.02111	.01999	.01894	.01796	.01703	.01617	.01535	.01459	.01387	.01320	.01257	.01197	.01141	.01088	.01038	.00991	.00946	.00904
55	34	.02496	.02362	.02236	.02119	.02008	.01905	.01808	.01717	.01631	.01551	.01475	.01404	.01337	.01274	.01214	.01158	.01106	.01056	.01009	.00964
55	35	.02641	.02500	.02368	.02245	.02129	.02020	.01918	.01823	.01733	.01648	.01568	.01493	.01422	.01356	.01293	.01234	.01178	.01125	.01075	.01028
55	36	.02792	.02645	.02507	.02378	.02257	.02143	.02035	.01935	.01840	.01751	.01667	.01588	.01513	.01443	.01377	.01314	.01255	.01199	.01147	.01097
55	37	.02952	.02798	.02654	.02518	.02391	.02271	.02159	.02053	.01953	.01860	.01771	.01688	.01609	.01535	.01465	.01399	.01337	.01278	.01222	.01169
55	38	.03119	.02958	.02807	.02666	.02532	.02407	.02289	.02178	.02073	.01975	.01882	.01794	.01712	.01633	.01560	.01490	.01424	.01362	.01303	.01247
55	39	.03294	.03126	.02969	.02820	.02681	.02550	.02426	.02310	.02200	.02096	.01999	.01907	.01820	.01737	.01660	.01586	.01517	.01451	.01389	.01330
55	40	.03477	.03302	.03138	.02983	.02837	.02700	.02570	.02448	.02333	.02225	.02122	.02025	.01934	.01847	.01766	.01688	.01615	.01546	.01480	.01418
55	41	.03669	.03487	.03315	.03153	.03001	.02857	.02722	.02594	.02474	.02360	.02252	.02151	.02055	.01964	.01878	.01796	.01719	.01646	.01577	.01511
55	42	.03869	.03679	.03500	.03332	.03173	.03023	.02881	.02748	.02621	.02502	.02390	.02283	.02182	.02087	.01996	.01911	.01830	.01753	.01680	.01610
55	43	.04077	.03880	.03693	.03518	.03352	.03195	.03048	.02908	.02776	.02651	.02533	.02422	.02316	.02216	.02121	.02031	.01946	.01865	.01788	.01715
55	44	.04293	.04088	.03894	.03711	.03539	.03376	.03222	.03076	.02938	.02808	.02684	.02567	.02457	.02352	.02252	.02158	.02068	.01983	.01903	.01826
55	45	.04516	.04303	.04102	.03912	.03733	.03563	.03402	.03250	.03107	.02970	.02842	.02719	.02604	.02494	.02389	.02291	.02197	.02107	.02023	.01942
55	46	.04747	.04526	.04317	.04120	.03933	.03757	.03590	.03432	.03282	.03140	.03005	.02878	.02757	.02642	.02533	.02429	.02331	.02237	.02148	.02064
55	47	.04984	.04755	.04539	.04334	.04141	.03957	.03783	.03619	.03463	.03315	.03175	.03042	.02915	.02796	.02682	.02573	.02470	.02373	.02279	.02191
55	48	.05228	.04991	.04767	.04555	.04354	.04164	.03984	.03813	.03651	.03497	.03351	.03212	.03080	.02955	.02836	.02723	.02616	.02513	.02416	.02323
55	49	.05478	.05233	.05002	.04782	.04574	.04377	.04190	.04013	.03844	.03684	.03533	.03388	.03251	.03121	.02997	.02879	.02767	.02660	.02558	.02461
55	50	.05734	.05482	.05242	.05015	.04800	.04596	.04402	.04219	.04044	.03878	.03720	.03571	.03428	.03292	.03163	.03041	.02924	.02812	.02706	.02605
55	51	.05996	.05735	.05489	.05254	.05032	.04821	.04621	.04430	.04250	.04078	.03914	.03759	.03611	.03470	.03336	.03208	.03086	.02970	.02859	.02754
55	52	.06262	.05994	.05740	.05498	.05269	.05051	.04844	.04647	.04460	.04282	.04113	.03952	.03798	.03652	.03513	.03380	.03253	.03133	.03017	.02907
55	53	.06533	.06258	.05996	.05747	.05511	.05286	.05072	.04869	.04676	.04492	.04317	.04150	.03991	.03839	.03695	.03557	.03426	.03300	.03180	.03066
55	54	.06808	.06525	.06256	.06000	.05757	.05525	.05305	.05096	.04896	.04706	.04525	.04353	.04188	.04031	.03882	.03739	.03603	.03473	.03348	.03229
55	55	.07086	.06795	.06519	.06256	.06006	.05768	.05542	.05326	.05121	.04925	.04738	.04560	.04390	.04228	.04073	.03925	.03784	.03649	.03521	.03397
56	0	.00514	.00488	.00463	.00441	.00420	.00401	.00383	.00366	.00350	.00336	.00322	.00309	.00297	.00286	.00275	.00265	.00256	.00247	.00239	.00231
56	1	.00387	.00363	.00340	.00320	.00301	.00284	.00268	.00253	.00239	.00226	.00214	.00203	.00193	.00184	.00175	.00166	.00158	.00151	.00144	.00138
56	2	.00402	.00377	.00353	.00332	.00312	.00294	.00277	.00261	.00247	.00234	.00221	.00210	.00199	.00189	.00179	.00171	.00162	.00155	.00148	.00141
56	3	.00423	.00396	.00371	.00349	.00328	.00309	.00291	.00274	.00259	.00245	.00232	.00220	.00208	.00198	.00188	.00179	.00170	.00162	.00154	.00147

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	4	.00447	.00419	.00393	.00369	.00347	.00327	.00308	.00290	.00274	.00259	.00245	.00232	.00220	.00209	.00199	.00189	.00180	.00171	.00163	.00155
56	5	.00474	.00445	.00417	.00392	.00368	.00347	.00327	.00309	.00291	.00276	.00261	.00247	.00234	.00222	.00211	.00201	.00191	.00182	.00173	.00165
56	6	.00504	.00473	.00444	.00417	.00392	.00369	.00348	.00329	.00310	.00294	.00278	.00263	.00250	.00237	.00225	.00214	.00204	.00194	.00185	.00177
56	7	.00537	.00503	.00472	.00444	.00418	.00394	.00371	.00351	.00331	.00313	.00297	.00281	.00267	.00253	.00241	.00229	.00218	.00208	.00198	.00189
56	8	.00571	.00536	.00504	.00473	.00446	.00420	.00396	.00374	.00354	.00335	.00317	.00301	.00285	.00271	.00258	.00245	.00234	.00223	.00212	.00203
56	9	.00609	.00572	.00537	.00505	.00476	.00449	.00424	.00400	.00378	.00358	.00339	.00322	.00306	.00290	.00276	.00263	.00250	.00239	.00228	.00218
56	10	.00650	.00610	.00573	.00540	.00509	.00480	.00453	.00428	.00405	.00384	.00364	.00345	.00328	.00312	.00297	.00282	.00269	.00257	.00245	.00234
56	11	.00693	.00651	.00612	.00577	.00544	.00513	.00485	.00458	.00434	.00411	.00390	.00370	.00352	.00334	.00318	.00303	.00289	.00276	.00263	.00252
56	12	.00739	.00694	.00654	.00616	.00581	.00548	.00518	.00490	.00464	.00440	.00418	.00397	.00377	.00359	.00342	.00325	.00310	.00296	.00283	.00271
56	13	.00787	.00740	.00697	.00657	.00620	.00585	.00553	.00524	.00496	.00470	.00447	.00424	.00403	.00384	.00366	.00349	.00333	.00318	.00304	.00290
56	14	.00836	.00787	.00741	.00699	.00659	.00623	.00589	.00558	.00529	.00501	.00476	.00452	.00430	.00410	.00390	.00372	.00355	.00339	.00324	.00310
56	15	.00886	.00834	.00786	.00741	.00700	.00661	.00625	.00592	.00561	.00532	.00506	.00480	.00457	.00435	.00415	.00395	.00377	.00360	.00345	.00330
56	16	.00937	.00882	.00831	.00784	.00740	.00700	.00662	.00627	.00594	.00564	.00535	.00509	.00484	.00461	.00439	.00419	.00399	.00382	.00365	.00349
56	17	.00989	.00931	.00878	.00828	.00782	.00739	.00699	.00662	.00628	.00595	.00565	.00537	.00511	.00486	.00463	.00442	.00422	.00403	.00385	.00368
56	18	.01044	.00983	.00926	.00874	.00825	.00780	.00738	.00698	.00662	.00628	.00596	.00567	.00539	.00513	.00489	.00466	.00444	.00424	.00405	.00388
56	19	.01101	.01036	.00977	.00922	.00870	.00822	.00778	.00737	.00698	.00662	.00629	.00597	.00568	.00541	.00515	.00491	.00468	.00447	.00427	.00408
56	20	.01161	.01094	.01031	.00973	.00919	.00868	.00821	.00778	.00737	.00699	.00664	.00630	.00599	.00570	.00543	.00518	.00494	.00471	.00450	.00430
56	21	.01226	.01155	.01089	.01027	.00970	.00917	.00868	.00822	.00779	.00739	.00701	.00666	.00633	.00602	.00574	.00547	.00521	.00498	.00475	.00454
56	22	.01295	.01220	.01150	.01085	.01025	.00969	.00917	.00868	.00823	.00781	.00741	.00704	.00669	.00637	.00606	.00578	.00551	.00526	.00502	.00480
56	23	.01368	.01289	.01216	.01148	.01084	.01025	.00970	.00919	.00871	.00826	.00784	.00745	.00708	.00674	.00641	.00611	.00583	.00556	.00531	.00507
56	24	.01446	.01363	.01286	.01214	.01147	.01085	.01027	.00973	.00922	.00874	.00830	.00789	.00750	.00713	.00679	.00647	.00617	.00589	.00562	.00537
56	25	.01530	.01443	.01361	.01286	.01215	.01149	.01088	.01031	.00977	.00927	.00880	.00836	.00795	.00756	.00720	.00686	.00654	.00624	.00596	.00569
56	26	.01619	.01528	.01442	.01362	.01288	.01218	.01154	.01093	.01037	.00984	.00934	.00888	.00844	.00803	.00765	.00729	.00695	.00663	.00633	.00605
56	27	.01715	.01618	.01528	.01444	.01366	.01293	.01224	.01160	.01101	.01045	.00992	.00943	.00897	.00854	.00813	.00775	.00739	.00705	.00673	.00643
56	28	.01817	.01715	.01620	.01532	.01449	.01372	.01300	.01232	.01169	.01110	.01054	.01002	.00954	.00908	.00865	.00824	.00786	.00750	.00716	.00684
56	29	.01925	.01818	.01718	.01625	.01538	.01456	.01380	.01309	.01242	.01180	.01121	.01066	.01014	.00966	.00920	.00877	.00837	.00798	.00762	.00729
56	30	.02039	.01926	.01821	.01723	.01632	.01546	.01466	.01391	.01320	.01254	.01192	.01134	.01079	.01028	.00979	.00934	.00891	.00850	.00812	.00776
56	31	.02159	.02041	.01931	.01828	.01731	.01641	.01557	.01477	.01403	.01333	.01268	.01206	.01148	.01094	.01042	.00994	.00949	.00906	.00865	.00827
56	32	.02286	.02163	.02047	.01938	.01837	.01742	.01653	.01569	.01491	.01417	.01348	.01283	.01222	.01164	.01110	.01059	.01011	.00965	.00922	.00882
56	33	.02421	.02291	.02169	.02056	.01949	.01849	.01755	.01667	.01584	.01507	.01434	.01365	.01300	.01239	.01182	.01128	.01077	.01029	.00983	.00940
56	34	.02562	.02426	.02299	.02179	.02067	.01962	.01863	.01771	.01684	.01602	.01525	.01452	.01384	.01319	.01259	.01201	.01147	.01096	.01048	.01003
56	35	.02712	.02569	.02436	.02310	.02192	.02082	.01978	.01881	.01789	.01703	.01621	.01545	.01473	.01405	.01341	.01280	.01223	.01169	.01118	.01070
56	36	.02869	.02720	.02580	.02448	.02325	.02209	.02100	.01997	.01901	.01810	.01724	.01643	.01567	.01495	.01428	.01364	.01303	.01246	.01192	.01141
56	37	.03034	.02878	.02731	.02594	.02464	.02342	.02228	.02120	.02019	.01923	.01833	.01748	.01668	.01592	.01520	.01453	.01389	.01328	.01271	.01217
56	38	.03207	.03044	.02891	.02747	.02611	.02483	.02363	.02250	.02143	.02043	.01948	.01859	.01774	.01694	.01619	.01547	.01480	.01416	.01356	.01298
56	39	.03389	.03219	.03059	.02908	.02766	.02632	.02506	.02387	.02275	.02170	.02070	.01976	.01887	.01803	.01723	.01648	.01577	.01509	.01446	.01385
56	40	.03580	.03402	.03235	.03077	.02928	.02788	.02656	.02532	.02415	.02304	.02199	.02100	.02006	.01918	.01834	.01755	.01680	.01609	.01541	.01477
56	41	.03779	.03594	.03419	.03255	.03099	.02953	.02815	.02684	.02561	.02445	.02335	.02231	.02133	.02040	.01952	.01868	.01789	.01714	.01643	.01575
56	42	.03988	.03794	.03612	.03441	.03278	.03126	.02981	.02845	.02716	.02594	.02479	.02370	.02266	.02169	.02076	.01988	.01905	.01826	.01751	.01680
56	43	.04205	.04004	.03814	.03635	.03466	.03306	.03155	.03013	.02878	.02750	.02630	.02515	.02407	.02304	.02207	.02115	.02027	.01944	.01865	.01790
56	44	.04430	.04221	.04024	.03837	.03661	.03495	.03337	.03188	.03047	.02914	.02788	.02668	.02554	.02447	.02345	.02248	.02156	.02068	.01985	.01907
56	45	.04664	.04447	.04242	.04048	.03864	.03691	.03527	.03371	.03224	.03085	.02953	.02827	.02709	.02596	.02489	.02387	.02291	.02199	.02112	.02029
56	46	.04905	.04680	.04467	.04265	.04075	.03894	.03723	.03561	.03408	.03263	.03125	.02994	.02870	.02752	.02640	.02533	.02432	.02336	.02244	.02157
56	47	.05154	.04920	.04699	.04490	.04292	.04105	.03927	.03758	.03599	.03447	.03303	.03167	.03037	.02914	.02797	.02685	.02579	.02478	.02383	.02291
56	48	.05409	.05168	.04939	.04722	.04517	.04322	.04137	.03962	.03796	.03638	.03488	.03346	.03211	.03082	.02960	.02843	.02733	.02627	.02527	.02431
56	49	.05672	.05422	.05185	.04961	.04748	.04546	.04354	.04173	.04000	.03836	.03680	.03532	.03391	.03257	.03129	.03008	.02892	.02782	.02677	.02577
56	50	.05941	.05683	.05438	.05206	.04986	.04777	.04578	.04390	.04211	.04040	.03878	.03724	.03578	.03438	.03305	.03179	.03058	.02943	.02833	.02729
56	51	.06217	.05950	.05698	.05458	.05230	.05014	.04809	.04613	.04427	.04251	.04083	.03923	.03770	.03625	.03487	.03355	.03230	.03110	.02996	.02886
56	52	.06497	.06223	.05963	.05715	.05480	.05257	.05044	.04842	.04650	.04467	.04293	.04127	.03969	.03818	.03675	.03538	.03407	.03282	.03163	.03049
56	53	.06783	.06501	.06233	.05978	.05735	.05505	.05286	.05077	.04878	.04689	.04509	.04337	.04173	.04017	.03868	.03725	.03590	.03460	.03336	.03218

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	54	.07073	.06783	.06507	.06245	.05995	.05758	.05532	.05316	.05111	.04916	.04729	.04551	.04382	.04220	.04066	.03918	.03777	.03643	.03514	.03391
56	55	.07367	.07069	.06786	.06516	.06260	.06015	.05782	.05560	.05349	.05147	.04955	.04771	.04596	.04429	.04269	.04116	.03970	.03831	.03697	.03570
56	56	.07665	.07359	.07069	.06792	.06528	.06277	.06037	.05809	.05591	.05383	.05185	.04995	.04815	.04642	.04477	.04319	.04168	.04023	.03885	.03753
57	0	.00531	.00505	.00480	.00457	.00436	.00416	.00398	.00381	.00365	.00350	.00336	.00323	.00311	.00299	.00289	.00278	.00269	.00260	.00251	.00243
57	1	.00396	.00371	.00349	.00328	.00309	.00292	.00275	.00260	.00246	.00233	.00221	.00210	.00200	.00190	.00181	.00172	.00164	.00157	.00150	.00143
57	2	.00411	.00385	.00362	.00340	.00320	.00302	.00285	.00269	.00254	.00241	.00228	.00216	.00205	.00195	.00186	.00177	.00168	.00160	.00153	.00146
57	3	.00432	.00405	.00380	.00358	.00336	.00317	.00299	.00282	.00267	.00252	.00239	.00227	.00215	.00204	.00194	.00185	.00176	.00168	.00160	.00153
57	4	.00457	.00429	.00402	.00378	.00356	.00335	.00316	.00299	.00282	.00267	.00253	.00240	.00227	.00216	.00205	.00195	.00186	.00177	.00169	.00161
57	5	.00485	.00455	.00427	.00402	.00378	.00356	.00336	.00317	.00300	.00284	.00269	.00255	.00242	.00230	.00218	.00208	.00198	.00189	.00180	.00172
57	6	.00516	.00484	.00454	.00427	.00402	.00379	.00358	.00338	.00320	.00302	.00287	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00192	.00183
57	7	.00549	.00515	.00484	.00455	.00429	.00404	.00382	.00361	.00341	.00323	.00306	.00290	.00276	.00262	.00249	.00237	.00226	.00215	.00206	.00196
57	8	.00585	.00549	.00516	.00486	.00458	.00432	.00407	.00385	.00364	.00345	.00327	.00311	.00295	.00280	.00267	.00254	.00242	.00231	.00220	.00210
57	9	.00623	.00585	.00551	.00518	.00489	.00461	.00436	.00412	.00390	.00369	.00350	.00333	.00316	.00300	.00286	.00272	.00260	.00248	.00237	.00226
57	10	.00665	.00625	.00588	.00554	.00522	.00493	.00466	.00441	.00417	.00396	.00375	.00357	.00339	.00322	.00307	.00293	.00279	.00266	.00254	.00243
57	11	.00709	.00667	.00628	.00592	.00558	.00527	.00499	.00472	.00447	.00424	.00403	.00382	.00364	.00346	.00330	.00314	.00300	.00286	.00274	.00262
57	12	.00756	.00712	.00670	.00632	.00597	.00564	.00533	.00505	.00479	.00454	.00431	.00410	.00390	.00371	.00354	.00338	.00322	.00308	.00294	.00282
57	13	.00806	.00759	.00715	.00674	.00637	.00602	.00570	.00540	.00512	.00486	.00461	.00439	.00417	.00398	.00379	.00362	.00345	.00330	.00316	.00302
57	14	.00856	.00806	.00760	.00717	.00678	.00641	.00607	.00575	.00545	.00518	.00492	.00468	.00445	.00424	.00404	.00386	.00369	.00352	.00337	.00323
57	15	.00908	.00855	.00806	.00761	.00719	.00680	.00644	.00610	.00579	.00550	.00522	.00497	.00473	.00451	.00430	.00410	.00392	.00375	.00358	.00343
57	16	.00960	.00904	.00853	.00805	.00761	.00720	.00681	.00646	.00613	.00582	.00553	.00526	.00501	.00477	.00455	.00434	.00415	.00396	.00379	.00363
57	17	.01013	.00955	.00900	.00850	.00803	.00760	.00720	.00682	.00647	.00614	.00584	.00555	.00529	.00504	.00480	.00458	.00438	.00418	.00400	.00383
57	18	.01069	.01007	.00950	.00897	.00847	.00802	.00759	.00719	.00682	.00648	.00616	.00585	.00557	.00531	.00506	.00483	.00461	.00441	.00421	.00403
57	19	.01127	.01062	.01002	.00946	.00894	.00846	.00801	.00759	.00720	.00683	.00649	.00617	.00587	.00559	.00533	.00509	.00486	.00464	.00444	.00424
57	20	.01189	.01120	.01057	.00998	.00943	.00892	.00845	.00801	.00759	.00721	.00685	.00651	.00620	.00590	.00562	.00536	.00512	.00489	.00468	.00447
57	21	.01255	.01183	.01116	.01054	.00996	.00942	.00892	.00846	.00802	.00761	.00723	.00688	.00654	.00623	.00594	.00566	.00540	.00516	.00493	.00472
57	22	.01325	.01249	.01179	.01113	.01053	.00996	.00943	.00894	.00848	.00805	.00764	.00727	.00691	.00658	.00627	.00598	.00571	.00545	.00521	.00498
57	23	.01400	.01320	.01246	.01177	.01113	.01053	.00997	.00945	.00897	.00851	.00808	.00769	.00731	.00696	.00663	.00633	.00604	.00576	.00551	.00527
57	24	.01480	.01396	.01318	.01245	.01178	.01115	.01056	.01001	.00949	.00901	.00856	.00814	.00774	.00737	.00703	.00670	.00639	.00610	.00583	.00557
57	25	.01566	.01478	.01395	.01319	.01247	.01181	.01119	.01060	.01006	.00955	.00908	.00863	.00821	.00782	.00745	.00710	.00678	.00647	.00618	.00591
57	26	.01658	.01565	.01478	.01397	.01322	.01252	.01186	.01125	.01067	.01014	.00963	.00916	.00872	.00830	.00791	.00754	.00720	.00687	.00656	.00628
57	27	.01756	.01658	.01567	.01482	.01402	.01328	.01259	.01194	.01133	.01076	.01023	.00973	.00926	.00882	.00841	.00802	.00765	.00731	.00698	.00667
57	28	.01860	.01757	.01661	.01572	.01488	.01410	.01337	.01268	.01204	.01144	.01087	.01035	.00985	.00938	.00894	.00853	.00814	.00777	.00743	.00710
57	29	.01971	.01863	.01762	.01668	.01579	.01497	.01420	.01347	.01280	.01216	.01156	.01100	.01048	.00998	.00952	.00908	.00867	.00828	.00791	.00756
57	30	.02088	.01975	.01868	.01769	.01676	.01589	.01508	.01432	.01360	.01293	.01230	.01170	.01115	.01062	.01013	.00967	.00923	.00882	.00843	.00806
57	31	.02212	.02093	.01981	.01877	.01779	.01687	.01602	.01521	.01446	.01375	.01308	.01245	.01186	.01131	.01079	.01029	.00983	.00939	.00898	.00859
57	32	.02343	.02218	.02101	.01991	.01888	.01792	.01701	.01616	.01536	.01462	.01391	.01325	.01263	.01204	.01149	.01096	.01047	.01001	.00957	.00916
57	33	.02482	.02350	.02227	.02112	.02004	.01902	.01807	.01717	.01633	.01554	.01480	.01410	.01344	.01282	.01223	.01168	.01116	.01067	.01020	.00976
57	34	.02628	.02490	.02361	.02240	.02126	.02019	.01919	.01825	.01736	.01653	.01574	.01500	.01431	.01365	.01303	.01245	.01189	.01137	.01088	.01041
57	35	.02782	.02638	.02502	.02375	.02256	.02143	.02038	.01939	.01845	.01758	.01675	.01597	.01523	.01454	.01388	.01327	.01268	.01213	.01161	.01111
57	36	.02945	.02794	.02651	.02518	.02393	.02275	.02164	.02060	.01961	.01869	.01781	.01699	.01622	.01548	.01479	.01414	.01352	.01293	.01238	.01186
57	37	.03116	.02957	.02809	.02669	.02537	.02413	.02297	.02187	.02084	.01986	.01895	.01808	.01726	.01649	.01576	.01507	.01441	.01379	.01321	.01265
57	38	.03296	.03130	.02974	.02828	.02690	.02560	.02438	.02322	.02214	.02111	.02015	.01923	.01837	.01755	.01678	.01605	.01536	.01471	.01409	.01350
57	39	.03484	.03311	.03148	.02995	.02850	.02714	.02586	.02465	.02351	.02243	.02142	.02046	.01955	.01869	.01787	.01710	.01638	.01568	.01503	.01441
57	40	.03682	.03501	.03331	.03171	.03020	.02877	.02743	.02616	.02496	.02383	.02276	.02175	.02079	.01989	.01903	.01822	.01745	.01672	.01603	.01538
57	41	.03889	.03701	.03523	.03356	.03198	.03049	.02908	.02775	.02649	.02531	.02418	.02312	.02212	.02116	.02026	.01941	.01860	.01783	.01710	.01641
57	42	.04106	.03910	.03724	.03549	.03384	.03229	.03081	.02942	.02811	.02686	.02568	.02457	.02351	.02251	.02156	.02066	.01981	.01900	.01823	.01750
57	43	.04332	.04127	.03934	.03752	.03580	.03417	.03263	.03118	.02980	.02850	.02726	.02609	.02498	.02393	.02294	.02199	.02109	.02024	.01943	.01866
57	44	.04567	.04355	.04154	.03964	.03784	.03614	.03454	.03301	.03157	.03021	.02892	.02769	.02653	.02543	.02438	.02339	.02244	.02155	.02069	.01988
57	45	.04811	.04590	.04381	.04183	.03996	.03819	.03652	.03493	.03343	.03200	.03065	.02937	.02815	.02699	.02590	.02485	.02386	.02292	.02202	.02117
57	46	.05063	.04834	.04617	.04411	.04217	.04032	.03858	.03692	.03535	.03387	.03245	.03111	.02984	.02863	.02748	.02639	.02535	.02436	.02342	.02252



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
57	47	.05323	.05085	.04860	.04647	.04444	.04253	.04071	.03899	.03735	.03580	.03433	.03293	.03160	.03033	.02913	.02799	.02690	.02586	.02487	.02393
57	48	.05591	.05344	.05111	.04890	.04680	.04481	.04292	.04113	.03943	.03781	.03627	.03481	.03343	.03211	.03085	.02965	.02851	.02743	.02640	.02541
57	49	.05866	.05611	.05369	.05140	.04923	.04716	.04520	.04334	.04157	.03989	.03829	.03677	.03532	.03395	.03264	.03139	.03020	.02906	.02798	.02695
57	50	.06149	.05885	.05635	.05398	.05173	.04959	.04756	.04562	.04379	.04204	.04038	.03880	.03729	.03586	.03449	.03319	.03195	.03076	.02963	.02855
57	51	.06438	.06166	.05908	.05663	.05430	.05209	.04998	.04798	.04607	.04426	.04254	.04089	.03933	.03783	.03641	.03505	.03376	.03253	.03135	.03022
57	52	.06734	.06453	.06187	.05934	.05693	.05464	.05247	.05040	.04842	.04654	.04475	.04305	.04142	.03987	.03839	.03698	.03563	.03435	.03312	.03195
57	53	.07034	.06746	.06472	.06211	.05962	.05726	.05501	.05287	.05083	.04889	.04703	.04526	.04358	.04197	.04043	.03897	.03757	.03623	.03495	.03373
57	54	.07340	.07044	.06761	.06493	.06237	.05993	.05761	.05540	.05329	.05128	.04937	.04754	.04579	.04412	.04253	.04101	.03956	.03817	.03684	.03557
57	55	.07651	.07346	.07056	.06779	.06516	.06265	.06026	.05798	.05581	.05373	.05175	.04986	.04806	.04633	.04468	.04311	.04160	.04016	.03878	.03746
57	56	.07965	.07652	.07355	.07071	.06800	.06542	.06296	.06061	.05837	.05623	.05419	.05224	.05038	.04859	.04689	.04526	.04370	.04221	.04078	.03941
57	57	.08283	.07962	.07657	.07366	.07088	.06823	.06570	.06329	.06098	.05878	.05668	.05467	.05274	.05090	.04914	.04746	.04585	.04430	.04282	.04141
58	0	.00549	.00522	.00497	.00474	.00452	.00433	.00414	.00397	.00380	.00365	.00351	.00338	.00325	.00313	.00302	.00292	.00282	.00273	.00264	.00255
58	1	.00405	.00380	.00358	.00337	.00317	.00300	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196	.00187	.00179	.00170	.00163	.00156	.00149
58	2	.00420	.00394	.00371	.00349	.00328	.00310	.00292	.00276	.00262	.00248	.00235	.00223	.00212	.00202	.00192	.00183	.00174	.00166	.00159	.00152
58	3	.00442	.00414	.00389	.00366	.00345	.00325	.00307	.00290	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158
58	4	.00467	.00438	.00412	.00387	.00365	.00344	.00325	.00307	.00290	.00275	.00261	.00247	.00235	.00223	.00212	.00202	.00193	.00184	.00175	.00167
58	5	.00496	.00465	.00437	.00411	.00388	.00366	.00345	.00326	.00309	.00292	.00277	.00263	.00250	.00237	.00226	.00215	.00205	.00195	.00186	.00178
58	6	.00527	.00495	.00465	.00438	.00413	.00389	.00368	.00347	.00329	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00219	.00209	.00199	.00190
58	7	.00561	.00527	.00496	.00467	.00440	.00415	.00392	.00371	.00351	.00333	.00315	.00299	.00285	.00271	.00258	.00245	.00234	.00223	.00213	.00204
58	8	.00598	.00562	.00528	.00498	.00469	.00443	.00419	.00396	.00375	.00356	.00337	.00320	.00305	.00290	.00276	.00263	.00251	.00239	.00229	.00218
58	9	.00637	.00599	.00564	.00531	.00501	.00474	.00448	.00424	.00401	.00381	.00361	.00343	.00326	.00311	.00296	.00282	.00269	.00257	.00246	.00235
58	10	.00680	.00640	.00602	.00568	.00536	.00507	.00479	.00454	.00430	.00408	.00387	.00368	.00350	.00333	.00318	.00303	.00289	.00276	.00264	.00253
58	11	.00726	.00683	.00644	.00607	.00573	.00542	.00513	.00486	.00461	.00437	.00415	.00395	.00376	.00358	.00341	.00326	.00311	.00297	.00284	.00272
58	12	.00774	.00729	.00687	.00649	.00613	.00580	.00549	.00520	.00493	.00468	.00445	.00423	.00403	.00384	.00366	.00350	.00334	.00319	.00306	.00293
58	13	.00825	.00777	.00733	.00692	.00654	.00619	.00586	.00556	.00527	.00501	.00476	.00453	.00432	.00411	.00393	.00375	.00358	.00343	.00328	.00314
58	14	.00877	.00826	.00779	.00736	.00696	.00659	.00624	.00592	.00562	.00534	.00508	.00483	.00460	.00439	.00419	.00400	.00382	.00366	.00350	.00336
58	15	.00929	.00876	.00827	.00781	.00739	.00699	.00663	.00628	.00597	.00567	.00539	.00513	.00489	.00466	.00445	.00425	.00406	.00389	.00372	.00357
58	16	.00983	.00926	.00874	.00826	.00781	.00740	.00701	.00665	.00631	.00600	.00571	.00543	.00518	.00494	.00471	.00450	.00430	.00412	.00394	.00377
58	17	.01037	.00978	.00923	.00872	.00825	.00781	.00740	.00702	.00667	.00633	.00603	.00574	.00546	.00521	.00497	.00475	.00454	.00434	.00416	.00398
58	18	.01093	.01031	.00973	.00920	.00870	.00824	.00781	.00740	.00703	.00668	.00635	.00605	.00576	.00549	.00524	.00500	.00478	.00457	.00438	.00419
58	19	.01153	.01087	.01026	.00970	.00917	.00869	.00823	.00781	.00741	.00704	.00669	.00637	.00607	.00578	.00552	.00527	.00503	.00481	.00461	.00441
58	20	.01216	.01147	.01083	.01023	.00968	.00917	.00868	.00824	.00782	.00743	.00706	.00672	.00640	.00610	.00582	.00555	.00531	.00507	.00485	.00464
58	21	.01284	.01211	.01143	.01081	.01022	.00968	.00917	.00870	.00826	.00784	.00746	.00710	.00676	.00644	.00614	.00586	.00560	.00535	.00512	.00490
58	22	.01355	.01279	.01208	.01142	.01080	.01023	.00969	.00919	.00872	.00829	.00788	.00750	.00714	.00680	.00649	.00619	.00591	.00565	.00540	.00517
58	23	.01432	.01351	.01276	.01207	.01142	.01081	.01025	.00972	.00923	.00876	.00833	.00793	.00755	.00719	.00686	.00654	.00625	.00597	.00571	.00546
58	24	.01514	.01429	.01350	.01277	.01208	.01144	.01085	.01029	.00977	.00928	.00882	.00839	.00799	.00762	.00726	.00693	.00662	.00632	.00604	.00578
58	25	.01602	.01512	.01429	.01352	.01280	.01212	.01149	.01090	.01035	.00984	.00935	.00890	.00847	.00807	.00770	.00735	.00701	.00670	.00641	.00613
58	26	.01696	.01602	.01514	.01432	.01356	.01285	.01219	.01156	.01098	.01044	.00992	.00944	.00899	.00857	.00817	.00780	.00745	.00712	.00680	.00651
58	27	.01796	.01697	.01605	.01519	.01439	.01364	.01293	.01228	.01166	.01108	.01054	.01003	.00956	.00911	.00869	.00829	.00792	.00757	.00723	.00692
58	28	.01903	.01799	.01702	.01612	.01527	.01448	.01373	.01304	.01239	.01178	.01121	.01067	.01016	.00969	.00924	.00882	.00842	.00805	.00770	.00736
58	29	.02017	.01908	.01806	.01710	.01621	.01537	.01459	.01386	.01317	.01252	.01192	.01135	.01081	.01031	.00983	.00939	.00897	.00857	.00820	.00784
58	30	.02138	.02023	.01915	.01815	.01721	.01632	.01550	.01472	.01400	.01332	.01268	.01207	.01151	.01097	.01047	.01000	.00955	.00913	.00873	.00836
58	31	.02265	.02144	.02031	.01926	.01826	.01734	.01647	.01565	.01488	.01416	.01348	.01285	.01225	.01168	.01115	.01065	.01017	.00973	.00931	.00891
58	32	.02400	.02273	.02154	.02043	.01939	.01841	.01749	.01663	.01582	.01506	.01434	.01367	.01304	.01244	.01187	.01134	.01084	.01037	.00992	.00950
58	33	.02543	.02409	.02285	.02168	.02058	.01955	.01858	.01768	.01682	.01602	.01526	.01455	.01388	.01325	.01265	.01209	.01156	.01105	.01058	.01013
58	34	.02693	.02554	.02423	.02300	.02184	.02076	.01974	.01879	.01789	.01704	.01624	.01549	.01478	.01411	.01348	.01288	.01232	.01179	.01128	.01081
58	35	.02853	.02706	.02569	.02440	.02319	.02205	.02098	.01997	.01902	.01813	.01728	.01649	.01574	.01503	.01436	.01373	.01314	.01257	.01204	.01153
58	36	.03020	.02867	.02723	.02587	.02460	.02341	.02228	.02122	.02022	.01928	.01839	.01755	.01676	.01601	.01531	.01464	.01401	.01341	.01285	.01231
58	37	.03197	.03036	.02885	.02743	.02610	.02484	.02366	.02254	.02149	.02050	.01956	.01868	.01785	.01706	.01631	.01561	.01494	.01431	.01371	.01314
58	38	.03383	.03215	.03057	.02908	.02768	.02636	.02512	.02395	.02284	.02180	.02081	.01988	.01900	.01817	.01738	.01664	.01593	.01526	.01463	.01403

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
58	39	.03578	.03402	.03237	.03081	.02935	.02797	.02666	.02543	.02427	.02317	.02213	.02115	.02023	.01935	.01852	.01773	.01699	.01628	.01561	.01497
58	40	.03783	.03600	.03427	.03264	.03111	.02966	.02829	.02700	.02578	.02463	.02353	.02250	.02153	.02060	.01973	.01890	.01811	.01737	.01666	.01599
58	41	.03998	.03807	.03626	.03456	.03296	.03144	.03001	.02865	.02737	.02616	.02502	.02393	.02291	.02193	.02101	.02014	.01931	.01852	.01777	.01706
58	42	.04224	.04024	.03836	.03658	.03490	.03331	.03181	.03040	.02906	.02779	.02658	.02544	.02437	.02334	.02237	.02145	.02058	.01975	.01896	.01821
58	43	.04459	.04251	.04054	.03869	.03694	.03528	.03371	.03223	.03082	.02949	.02823	.02704	.02590	.02483	.02381	.02284	.02192	.02105	.02021	.01942
58	44	.04704	.04487	.04283	.04089	.03907	.03734	.03570	.03415	.03268	.03129	.02996	.02871	.02752	.02640	.02532	.02431	.02334	.02242	.02154	.02071
58	45	.04958	.04733	.04520	.04319	.04128	.03948	.03777	.03615	.03461	.03316	.03178	.03046	.02922	.02804	.02691	.02584	.02483	.02386	.02294	.02206
58	46	.05221	.04987	.04766	.04557	.04358	.04171	.03992	.03823	.03663	.03511	.03367	.03229	.03099	.02975	.02857	.02745	.02639	.02537	.02440	.02348
58	47	.05492	.05250	.05020	.04803	.04597	.04401	.04216	.04040	.03873	.03714	.03563	.03420	.03284	.03154	.03031	.02913	.02802	.02695	.02594	.02497
58	48	.05772	.05521	.05283	.05057	.04843	.04640	.04447	.04264	.04090	.03925	.03768	.03618	.03476	.03340	.03211	.03089	.02972	.02860	.02754	.02652
58	49	.06060	.05800	.05554	.05320	.05098	.04887	.04687	.04496	.04315	.04143	.03979	.03824	.03675	.03534	.03399	.03271	.03149	.03032	.02921	.02815
58	50	.06356	.06088	.05833	.05591	.05360	.05142	.04934	.04736	.04548	.04369	.04199	.04037	.03882	.03735	.03595	.03461	.03333	.03211	.03095	.02984
58	51	.06660	.06383	.06119	.05869	.05631	.05404	.05189	.04984	.04789	.04603	.04426	.04258	.04097	.03943	.03797	.03658	.03525	.03397	.03276	.03160
58	52	.06970	.06684	.06412	.06154	.05908	.05673	.05451	.05238	.05036	.04844	.04660	.04485	.04318	.04158	.04006	.03861	.03723	.03590	.03463	.03342
58	53	.07287	.06992	.06712	.06445	.06191	.05949	.05719	.05499	.05290	.05090	.04900	.04719	.04545	.04380	.04222	.04071	.03927	.03789	.03657	.03531
58	54	.07608	.07305	.07017	.06742	.06480	.06231	.05993	.05766	.05550	.05344	.05147	.04959	.04779	.04608	.04444	.04287	.04137	.03994	.03857	.03726
58	55	.07936	.07624	.07327	.07044	.06775	.06518	.06273	.06039	.05816	.05602	.05399	.05205	.05019	.04841	.04671	.04509	.04354	.04205	.04063	.03926
58	56	.08267	.07947	.07643	.07352	.07075	.06810	.06558	.06317	.06087	.05867	.05657	.05456	.05264	.05081	.04905	.04737	.04576	.04422	.04274	.04133
58	57	.08603	.08275	.07962	.07664	.07379	.07108	.06848	.06600	.06363	.06137	.05920	.05713	.05515	.05325	.05144	.04970	.04803	.04644	.04491	.04345
58	58	.08941	.08606	.08285	.07980	.07688	.07409	.07142	.06887	.06644	.06411	.06188	.05974	.05770	.05575	.05387	.05208	.05036	.04871	.04713	.04561
59	0	.00567	.00539	.00514	.00491	.00469	.00449	.00430	.00412	.00396	.00380	.00366	.00352	.00340	.00328	.00316	.00306	.00295	.00286	.00277	.00268
59	1	.00414	.00389	.00366	.00345	.00326	.00308	.00291	.00275	.00261	.00248	.00235	.00224	.00213	.00203	.00194	.00185	.00176	.00169	.00161	.00155
59	2	.00429	.00403	.00379	.00357	.00337	.00318	.00300	.00284	.00269	.00255	.00242	.00230	.00219	.00208	.00198	.00189	.00180	.00172	.00165	.00157
59	3	.00451	.00424	.00398	.00375	.00353	.00333	.00315	.00298	.00282	.00267	.00254	.00241	.00229	.00218	.00207	.00198	.00188	.00180	.00172	.00164
59	4	.00477	.00448	.00421	.00397	.00374	.00353	.00333	.00315	.00298	.00283	.00268	.00255	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173
59	5	.00506	.00476	.00447	.00421	.00397	.00375	.00354	.00335	.00317	.00301	.00285	.00271	.00257	.00245	.00233	.00222	.00212	.00202	.00193	.00185
59	6	.00538	.00506	.00476	.00448	.00423	.00399	.00377	.00357	.00338	.00320	.00304	.00289	.00275	.00261	.00249	.00237	.00226	.00216	.00206	.00197
59	7	.00573	.00539	.00507	.00478	.00451	.00426	.00403	.00381	.00361	.00342	.00325	.00309	.00294	.00279	.00266	.00254	.00242	.00231	.00221	.00211
59	8	.00611	.00574	.00541	.00510	.00481	.00455	.00430	.00407	.00386	.00366	.00347	.00330	.00314	.00299	.00285	.00272	.00259	.00248	.00237	.00227
59	9	.00651	.00613	.00577	.00544	.00514	.00486	.00460	.00435	.00413	.00392	.00372	.00354	.00337	.00321	.00306	.00292	.00279	.00266	.00255	.00244
59	10	.00695	.00654	.00617	.00582	.00550	.00520	.00492	.00466	.00442	.00420	.00399	.00380	.00362	.00344	.00329	.00314	.00300	.00286	.00274	.00262
59	11	.00742	.00699	.00659	.00622	.00588	.00556	.00527	.00500	.00474	.00450	.00428	.00407	.00388	.00370	.00353	.00337	.00322	.00308	.00295	.00282
59	12	.00792	.00746	.00704	.00665	.00629	.00595	.00564	.00535	.00508	.00483	.00459	.00437	.00416	.00397	.00379	.00362	.00346	.00331	.00317	.00304
59	13	.00844	.00796	.00751	.00710	.00671	.00636	.00603	.00572	.00543	.00516	.00491	.00468	.00446	.00425	.00406	.00388	.00371	.00355	.00340	.00326
59	14	.00897	.00846	.00799	.00755	.00715	.00677	.00642	.00609	.00579	.00550	.00524	.00499	.00476	.00454	.00434	.00414	.00396	.00380	.00364	.00349
59	15	.00951	.00897	.00847	.00801	.00758	.00718	.00681	.00647	.00614	.00584	.00556	.00530	.00505	.00482	.00461	.00440	.00421	.00403	.00387	.00371
59	16	.01005	.00949	.00896	.00847	.00802	.00760	.00721	.00684	.00650	.00618	.00589	.00561	.00535	.00510	.00488	.00466	.00446	.00427	.00409	.00392
59	17	.01061	.01001	.00946	.00894	.00847	.00802	.00761	.00722	.00686	.00653	.00621	.00592	.00564	.00539	.00514	.00492	.00470	.00450	.00431	.00413
59	18	.01118	.01056	.00997	.00943	.00893	.00846	.00802	.00762	.00724	.00688	.00655	.00624	.00595	.00567	.00542	.00518	.00495	.00474	.00454	.00435
59	19	.01179	.01113	.01051	.00994	.00941	.00892	.00846	.00803	.00763	.00725	.00690	.00657	.00627	.00598	.00571	.00545	.00521	.00499	.00478	.00458
59	20	.01243	.01174	.01109	.01049	.00993	.00941	.00892	.00847	.00804	.00765	.00728	.00693	.00661	.00630	.00601	.00575	.00549	.00525	.00503	.00482
59	21	.01312	.01239	.01171	.01107	.01048	.00993	.00942	.00894	.00849	.00807	.00768	.00732	.00697	.00665	.00635	.00606	.00579	.00554	.00530	.00508
59	22	.01385	.01308	.01236	.01169	.01107	.01049	.00995	.00944	.00897	.00853	.00811	.00773	.00736	.00702	.00670	.00640	.00612	.00585	.00560	.00536
59	23	.01463	.01382	.01307	.01236	.01170	.01109	.01052	.00999	.00949	.00902	.00858	.00817	.00779	.00742	.00708	.00676	.00646	.00618	.00591	.00566
59	24	.01547	.01462	.01382	.01308	.01238	.01174	.01113	.01057	.01004	.00955	.00908	.00865	.00824	.00786	.00750	.00716	.00684	.00654	.00626	.00599
59	25	.01637	.01547	.01463	.01385	.01312	.01243	.01180	.01120	.01064	.01012	.00963	.00917	.00874	.00833	.00795	.00759	.00725	.00694	.00664	.00635
59	26	.01733	.01638	.01550	.01467	.01390	.01318	.01251	.01188	.01129	.01074	.01022	.00973	.00927	.00884	.00844	.00806	.00770	.00736	.00704	.00674
59	27	.01836	.01736	.01643	.01556	.01475	.01399	.01328	.01261	.01199	.01140	.01085	.01034	.00985	.00940	.00897	.00857	.00819	.00783	.00749	.00717
59	28	.01946	.01841	.01743	.01651	.01565	.01485	.01410	.01340	.01274	.01212	.01154	.01099	.01048	.00999	.00954	.00911	.00871	.00833	.00797	.00763
59	29	.02063	.01952	.01849	.01752	.01662	.01577	.01498	.01424	.01354	.01288	.01227	.01169	.01115	.01064	.01015	.00970	.00927	.00887	.00849	.00813

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
59	30	.02186	.02070	.01961	.01860	.01765	.01675	.01592	.01513	.01440	.01370	.01305	.01244	.01186	.01132	.01081	.01033	.00988	.00945	.00904	.00866
59	31	.02317	.02195	.02081	.01974	.01873	.01779	.01691	.01608	.01531	.01457	.01389	.01324	.01263	.01206	.01151	.01100	.01052	.01007	.00964	.00923
59	32	.02456	.02327	.02207	.02095	.01989	.01890	.01797	.01710	.01628	.01550	.01478	.01409	.01345	.01284	.01226	.01172	.01121	.01073	.01027	.00984
59	33	.02603	.02468	.02342	.02223	.02112	.02008	.01910	.01818	.01731	.01649	.01573	.01500	.01432	.01368	.01307	.01250	.01195	.01144	.01096	.01050
59	34	.02758	.02616	.02484	.02359	.02242	.02133	.02029	.01932	.01841	.01755	.01674	.01597	.01525	.01457	.01393	.01332	.01275	.01220	.01169	.01120
59	35	.02922	.02773	.02634	.02504	.02381	.02265	.02157	.02054	.01958	.01867	.01782	.01701	.01625	.01553	.01485	.01420	.01359	.01302	.01247	.01196
59	36	.03095	.02939	.02793	.02656	.02527	.02406	.02292	.02184	.02082	.01987	.01896	.01811	.01731	.01654	.01583	.01514	.01450	.01389	.01331	.01277
59	37	.03277	.03114	.02961	.02817	.02682	.02555	.02434	.02321	.02214	.02113	.02018	.01928	.01843	.01763	.01687	.01615	.01547	.01482	.01421	.01363
59	38	.03469	.03299	.03139	.02988	.02846	.02712	.02586	.02467	.02354	.02248	.02148	.02053	.01963	.01878	.01798	.01722	.01650	.01582	.01517	.01456
59	39	.03671	.03493	.03325	.03167	.03019	.02878	.02746	.02621	.02502	.02391	.02285	.02185	.02091	.02001	.01917	.01836	.01760	.01688	.01619	.01554
59	40	.03883	.03697	.03522	.03357	.03201	.03054	.02915	.02783	.02659	.02542	.02431	.02326	.02226	.02132	.02043	.01958	.01877	.01801	.01729	.01660
59	41	.04106	.03912	.03729	.03556	.03393	.03239	.03093	.02955	.02825	.02702	.02585	.02475	.02370	.02271	.02176	.02087	.02002	.01922	.01845	.01773
59	42	.04340	.04137	.03946	.03766	.03595	.03434	.03281	.03137	.03000	.02871	.02748	.02632	.02522	.02418	.02318	.02224	.02135	.02050	.01969	.01892
59	43	.04584	.04373	.04174	.03985	.03807	.03638	.03479	.03328	.03185	.03049	.02920	.02798	.02683	.02573	.02469	.02370	.02275	.02186	.02101	.02020
59	44	.04839	.04619	.04411	.04215	.04029	.03853	.03686	.03528	.03378	.03236	.03101	.02973	.02852	.02737	.02627	.02523	.02424	.02330	.02240	.02155
59	45	.05103	.04875	.04658	.04454	.04260	.04076	.03902	.03737	.03580	.03432	.03291	.03157	.03029	.02908	.02793	.02684	.02580	.02481	.02386	.02296
59	46	.05377	.05140	.04915	.04702	.04500	.04309	.04127	.03955	.03791	.03636	.03488	.03348	.03215	.03088	.02968	.02853	.02743	.02639	.02540	.02446
59	47	.05660	.05414	.05180	.04959	.04749	.04550	.04361	.04181	.04010	.03848	.03694	.03548	.03408	.03276	.03149	.03029	.02914	.02805	.02701	.02602
59	48	.05953	.05697	.05455	.05225	.05007	.04800	.04603	.04416	.04238	.04069	.03908	.03755	.03610	.03471	.03339	.03213	.03093	.02979	.02869	.02765
59	49	.06253	.05989	.05738	.05500	.05273	.05058	.04854	.04659	.04474	.04298	.04131	.03971	.03819	.03674	.03536	.03405	.03279	.03159	.03045	.02936
59	50	.06563	.06290	.06030	.05783	.05548	.05325	.05113	.04911	.04719	.04536	.04361	.04195	.04037	.03886	.03742	.03604	.03473	.03348	.03228	.03114
59	51	.06881	.06599	.06330	.06075	.05832	.05600	.05380	.05171	.04971	.04781	.04600	.04427	.04262	.04105	.03955	.03812	.03675	.03544	.03419	.03300
59	52	.07207	.06915	.06638	.06374	.06122	.05883	.05655	.05438	.05231	.05034	.04846	.04666	.04495	.04331	.04175	.04026	.03883	.03747	.03617	.03492
59	53	.07539	.07238	.06952	.06680	.06420	.06173	.05937	.05713	.05498	.05294	.05099	.04913	.04735	.04565	.04403	.04247	.04099	.03957	.03821	.03691
59	54	.07877	.07568	.07273	.06992	.06724	.06469	.06226	.05994	.05772	.05561	.05359	.05166	.04981	.04805	.04636	.04475	.04321	.04174	.04032	.03897
59	55	.08221	.07903	.07600	.07311	.07035	.06772	.06521	.06281	.06052	.05834	.05625	.05425	.05234	.05052	.04877	.04710	.04550	.04397	.04250	.04109
59	56	.08570	.08244	.07932	.07635	.07351	.07080	.06822	.06575	.06339	.06113	.05897	.05691	.05494	.05305	.05124	.04951	.04785	.04626	.04474	.04328
59	57	.08924	.08589	.08269	.07964	.07673	.07394	.07128	.06874	.06631	.06398	.06176	.05963	.05759	.05564	.05377	.05198	.05026	.04862	.04704	.04553
59	58	.09281	.08938	.08610	.08297	.07998	.07712	.07439	.07177	.06927	.06688	.06459	.06239	.06029	.05828	.05635	.05450	.05272	.05102	.04939	.04782
59	59	.09641	.09290	.08954	.08634	.08327	.08034	.07753	.07485	.07227	.06981	.06746	.06520	.06303	.06096	.05897	.05706	.05523	.05347	.05179	.05017
60	0	.00585	.00557	.00532	.00508	.00486	.00465	.00446	.00428	.00412	.00396	.00381	.00367	.00354	.00342	.00331	.00320	.00309	.00300	.00290	.00282
60	1	.00423	.00398	.00375	.00353	.00334	.00315	.00299	.00283	.00269	.00255	.00242	.00231	.00220	.00210	.00200	.00191	.00183	.00175	.00167	.00160
60	2	.00438	.00412	.00388	.00365	.00345	.00326	.00308	.00292	.00276	.00262	.00249	.00237	.00225	.00215	.00205	.00195	.00186	.00178	.00170	.00163
60	3	.00460	.00433	.00407	.00384	.00362	.00342	.00323	.00306	.00290	.00275	.00261	.00248	.00236	.00224	.00214	.00204	.00195	.00186	.00178	.00170
60	4	.00487	.00458	.00431	.00406	.00383	.00361	.00342	.00323	.00306	.00291	.00276	.00262	.00249	.00237	.00226	.00216	.00206	.00196	.00188	.00180
60	5	.00517	.00486	.00457	.00431	.00407	.00384	.00363	.00344	.00326	.00309	.00293	.00279	.00265	.00252	.00240	.00229	.00219	.00209	.00200	.00191
60	6	.00550	.00517	.00487	.00459	.00433	.00409	.00387	.00366	.00347	.00329	.00313	.00297	.00283	.00269	.00257	.00245	.00234	.00223	.00213	.00204
60	7	.00585	.00551	.00519	.00489	.00462	.00436	.00413	.00391	.00371	.00352	.00334	.00318	.00302	.00288	.00275	.00262	.00250	.00239	.00229	.00219
60	8	.00624	.00587	.00553	.00522	.00493	.00466	.00441	.00418	.00396	.00376	.00358	.00340	.00324	.00309	.00294	.00281	.00268	.00256	.00245	.00235
60	9	.00665	.00627	.00591	.00558	.00527	.00498	.00472	.00447	.00424	.00403	.00383	.00365	.00347	.00331	.00316	.00301	.00288	.00275	.00264	.00252
60	10	.00710	.00669	.00631	.00596	.00564	.00533	.00505	.00479	.00455	.00432	.00411	.00391	.00373	.00356	.00339	.00324	.00310	.00296	.00284	.00272
60	11	.00758	.00715	.00675	.00638	.00603	.00571	.00541	.00513	.00488	.00464	.00441	.00420	.00400	.00382	.00365	.00349	.00333	.00319	.00306	.00293
60	12	.00809	.00763	.00721	.00682	.00645	.00611	.00579	.00550	.00523	.00497	.00473	.00451	.00430	.00410	.00392	.00375	.00359	.00343	.00329	.00315
60	13	.00863	.00814	.00769	.00727	.00689	.00653	.00619	.00588	.00559	.00532	.00506	.00483	.00460	.00440	.00420	.00402	.00385	.00368	.00353	.00339
60	14	.00917	.00866	.00818	.00774	.00733	.00695	.00659	.00626	.00596	.00567	.00540	.00515	.00491	.00469	.00448	.00429	.00411	.00393	.00377	.00362
60	15	.00972	.00918	.00868	.00821	.00778	.00738	.00700	.00665	.00632	.00602	.00574	.00547	.00522	.00498	.00476	.00456	.00436	.00418	.00401	.00385
60	16	.01028	.00971	.00918	.00868	.00823	.00780	.00741	.00704	.00669	.00637	.00607	.00579	.00552	.00527	.00504	.00482	.00462	.00442	.00424	.00407
60	17	.01085	.01024	.00969	.00917	.00868	.00824	.00782	.00743	.00706	.00672	.00640	.00611	.00583	.00556	.00532	.00509	.00487	.00466	.00447	.00429
60	18	.01143	.01080	.01021	.00966	.00915	.00868	.00824	.00783	.00744	.00708	.00675	.00643	.00614	.00586	.00560	.00536	.00513	.00491	.00471	.00451
60	19	.01205	.01138	.01076	.01018	.00965	.00915	.00868	.00825	.00784	.00746	.00711	.00677	.00646	.00617	.00590	.00564	.00539	.00516	.00495	.00475

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
60	20	.01270	.01200	.01135	.01074	.01018	.00965	.00916	.00870	.00827	.00787	.00749	.00714	.00681	.00650	.00621	.00594	.00568	.00544	.00521	.00500
60	21	.01341	.01267	.01198	.01134	.01074	.01019	.00967	.00918	.00873	.00831	.00791	.00754	.00719	.00686	.00655	.00626	.00599	.00573	.00549	.00527
60	22	.01415	.01337	.01265	.01197	.01134	.01076	.01021	.00970	.00922	.00877	.00835	.00796	.00759	.00724	.00692	.00661	.00632	.00605	.00580	.00555
60	23	.01495	.01413	.01337	.01265	.01199	.01137	.01079	.01025	.00975	.00927	.00883	.00841	.00802	.00766	.00731	.00699	.00668	.00639	.00612	.00587
60	24	.01580	.01494	.01414	.01339	.01269	.01203	.01142	.01085	.01032	.00982	.00935	.00891	.00849	.00810	.00774	.00739	.00707	.00676	.00648	.00621
60	25	.01672	.01581	.01496	.01417	.01344	.01275	.01210	.01150	.01093	.01040	.00991	.00944	.00900	.00859	.00820	.00784	.00749	.00717	.00686	.00658
60	26	.01770	.01675	.01585	.01502	.01424	.01351	.01283	.01219	.01160	.01104	.01051	.01002	.00955	.00911	.00870	.00832	.00795	.00761	.00729	.00698
60	27	.01876	.01775	.01681	.01593	.01511	.01434	.01362	.01295	.01231	.01172	.01116	.01064	.01015	.00969	.00925	.00884	.00845	.00809	.00775	.00742
60	28	.01988	.01882	.01783	.01690	.01604	.01522	.01447	.01375	.01308	.01246	.01187	.01131	.01079	.01030	.00984	.00941	.00899	.00861	.00824	.00790
60	29	.02107	.01996	.01892	.01794	.01703	.01617	.01537	.01462	.01391	.01325	.01262	.01204	.01148	.01096	.01047	.01001	.00958	.00917	.00878	.00841
60	30	.02234	.02117	.02007	.01904	.01808	.01718	.01633	.01554	.01479	.01409	.01343	.01281	.01222	.01167	.01115	.01066	.01020	.00976	.00935	.00896
60	31	.02369	.02245	.02130	.02022	.01920	.01825	.01736	.01652	.01573	.01499	.01429	.01363	.01301	.01243	.01188	.01136	.01087	.01040	.00997	.00955
60	32	.02511	.02381	.02260	.02146	.02039	.01939	.01845	.01756	.01673	.01594	.01521	.01451	.01386	.01324	.01265	.01210	.01158	.01109	.01063	.01019
60	33	.02662	.02525	.02398	.02278	.02166	.02060	.01961	.01867	.01779	.01697	.01619	.01545	.01476	.01410	.01349	.01290	.01235	.01183	.01134	.01087
60	34	.02821	.02678	.02544	.02418	.02300	.02189	.02084	.01986	.01893	.01806	.01723	.01646	.01572	.01503	.01438	.01376	.01317	.01262	.01209	.01160
60	35	.02990	.02840	.02699	.02567	.02443	.02326	.02215	.02112	.02014	.01922	.01835	.01753	.01675	.01602	.01533	.01467	.01405	.01347	.01291	.01238
60	36	.03168	.03011	.02863	.02724	.02594	.02471	.02355	.02246	.02143	.02045	.01954	.01867	.01785	.01708	.01634	.01565	.01499	.01437	.01378	.01322
60	37	.03356	.03191	.03037	.02891	.02754	.02624	.02502	.02387	.02279	.02177	.02080	.01988	.01902	.01820	.01743	.01669	.01600	.01534	.01472	.01412
60	38	.03554	.03382	.03220	.03067	.02923	.02787	.02659	.02538	.02424	.02316	.02214	.02118	.02026	.01940	.01858	.01781	.01707	.01638	.01571	.01509
60	39	.03763	.03582	.03413	.03253	.03102	.02959	.02825	.02698	.02578	.02464	.02357	.02255	.02159	.02068	.01981	.01899	.01822	.01748	.01678	.01612
60	40	.03982	.03794	.03616	.03449	.03290	.03141	.03000	.02866	.02740	.02621	.02508	.02401	.02300	.02203	.02112	.02026	.01944	.01866	.01792	.01722
60	41	.04213	.04016	.03831	.03655	.03490	.03333	.03185	.03045	.02913	.02787	.02668	.02556	.02449	.02348	.02252	.02161	.02074	.01992	.01914	.01839
60	42	.04455	.04250	.04056	.03873	.03699	.03536	.03380	.03234	.03095	.02963	.02838	.02720	.02608	.02501	.02400	.02304	.02212	.02126	.02043	.01965
60	43	.04708	.04494	.04292	.04101	.03919	.03748	.03586	.03432	.03287	.03148	.03017	.02893	.02775	.02663	.02557	.02455	.02359	.02268	.02181	.02098
60	44	.04973	.04750	.04539	.04339	.04150	.03971	.03801	.03641	.03488	.03343	.03206	.03076	.02952	.02834	.02722	.02616	.02514	.02418	.02326	.02239
60	45	.05247	.05015	.04796	.04588	.04391	.04204	.04027	.03858	.03699	.03547	.03404	.03267	.03137	.03013	.02896	.02784	.02677	.02576	.02479	.02387
60	46	.05532	.05291	.05063	.04846	.04641	.04446	.04261	.04086	.03919	.03761	.03610	.03467	.03331	.03201	.03078	.02961	.02849	.02742	.02641	.02544
60	47	.05827	.05577	.05339	.05114	.04901	.04698	.04505	.04322	.04148	.03983	.03825	.03676	.03533	.03398	.03268	.03145	.03028	.02916	.02809	.02707
60	48	.06132	.05872	.05626	.05392	.05170	.04959	.04758	.04567	.04386	.04214	.04049	.03893	.03744	.03602	.03467	.03338	.03215	.03098	.02986	.02879
60	49	.06446	.06177	.05921	.05679	.05448	.05229	.05020	.04822	.04633	.04453	.04282	.04119	.03964	.03816	.03674	.03539	.03411	.03288	.03171	.03058
60	50	.06769	.06491	.06226	.05975	.05736	.05508	.05292	.05086	.04889	.04702	.04524	.04354	.04192	.04037	.03890	.03749	.03615	.03486	.03363	.03246
60	51	.07102	.06814	.06541	.06280	.06033	.05797	.05572	.05358	.05154	.04960	.04774	.04598	.04429	.04268	.04114	.03967	.03827	.03692	.03564	.03441
60	52	.07442	.07145	.06863	.06594	.06337	.06093	.05861	.05639	.05427	.05225	.05033	.04849	.04673	.04506	.04346	.04193	.04046	.03906	.03772	.03644
60	53	.07790	.07484	.07192	.06915	.06650	.06397	.06157	.05927	.05708	.05499	.05299	.05108	.04926	.04751	.04585	.04426	.04273	.04127	.03988	.03854
60	54	.08145	.07830	.07529	.07243	.06969	.06709	.06460	.06222	.05996	.05779	.05572	.05374	.05185	.05004	.04831	.04666	.04507	.04356	.04210	.04071
60	55	.08506	.08182	.07873	.07578	.07296	.07027	.06770	.06525	.06291	.06067	.05853	.05648	.05452	.05264	.05085	.04913	.04749	.04591	.04440	.04295
60	56	.08874	.08540	.08222	.07919	.07629	.07352	.07087	.06834	.06592	.06361	.06140	.05928	.05726	.05531	.05346	.05168	.04997	.04833	.04677	.04526
60	57	.09246	.08904	.08578	.08266	.07968	.07683	.07410	.07150	.06900	.06662	.06434	.06215	.06006	.05805	.05613	.05429	.05252	.05082	.04920	.04764
60	58	.09623	.09272	.08937	.08617	.08311	.08018	.07738	.07470	.07214	.06968	.06733	.06507	.06291	.06084	.05886	.05695	.05512	.05337	.05169	.05007
60	59	.10002	.09643	.09300	.08972	.08658	.08358	.08070	.07795	.07531	.07278	.07036	.06804	.06581	.06368	.06163	.05967	.05778	.05597	.05423	.05256
60	60	.10383	.10016	.09665	.09329	.09008	.08700	.08405	.08123	.07852	.07592	.07344	.07105	.06876	.06656	.06445	.06243	.06048	.05861	.05682	.05509
61	0	.00603	.00575	.00549	.00525	.00503	.00482	.00463	.00445	.00428	.00412	.00397	.00383	.00369	.00357	.00345	.00334	.00324	.00314	.00304	.00295
61	1	.00432	.00406	.00383	.00362	.00342	.00323	.00306	.00291	.00276	.00262	.00249	.00238	.00227	.00216	.00206	.00197	.00189	.00181	.00173	.00166
61	2	.00447	.00421	.00396	.00374	.00353	.00334	.00316	.00299	.00284	.00269	.00256	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00169
61	3	.00470	.00442	.00416	.00392	.00370	.00350	.00331	.00314	.00297	.00282	.00268	.00255	.00243	.00231	.00220	.00210	.00201	.00192	.00184	.00176
61	4	.00497	.00467	.00440	.00415	.00391	.00370	.00350	.00332	.00314	.00298	.00283	.00270	.00257	.00244	.00233	.00222	.00212	.00203	.00194	.00186
61	5	.00527	.00496	.00467	.00441	.00416	.00393	.00372	.00352	.00334	.00317	.00301	.00287	.00273	.00260	.00248	.00237	.00226	.00216	.00206	.00198
61	6	.00561	.00528	.00497	.00469	.00443	.00419	.00396	.00376	.00356	.00338	.00322	.00306	.00291	.00277	.00265	.00253	.00241	.00231	.00221	.00211
61	7	.00597	.00562	.00530	.00500	.00473	.00447	.00423	.00401	.00381	.00362	.00344	.00327	.00311	.00297	.00283	.00270	.00258	.00247	.00236	.00226
61	8	.00637	.00600	.00565	.00534	.00505	.00478	.00452	.00429	.00407	.00387	.00368	.00350	.00334	.00318	.00304	.00290	.00277	.00265	.00254	.00243

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	9	.00679	.00640	.00604	.00570	.00539	.00511	.00484	.00459	.00436	.00414	.00394	.00375	.00358	.00341	.00326	.00311	.00298	.00285	.00273	.00261
61	10	.00725	.00684	.00646	.00610	.00577	.00547	.00518	.00492	.00467	.00445	.00423	.00403	.00384	.00367	.00350	.00335	.00320	.00307	.00294	.00282
61	11	.00775	.00731	.00690	.00653	.00618	.00586	.00555	.00527	.00501	.00477	.00454	.00433	.00413	.00394	.00377	.00360	.00345	.00330	.00317	.00304
61	12	.00827	.00781	.00738	.00698	.00661	.00627	.00595	.00565	.00537	.00511	.00487	.00465	.00443	.00424	.00405	.00387	.00371	.00355	.00341	.00327
61	13	.00882	.00833	.00787	.00745	.00706	.00670	.00636	.00604	.00575	.00547	.00522	.00498	.00475	.00454	.00434	.00415	.00398	.00381	.00366	.00351
61	14	.00937	.00886	.00838	.00793	.00752	.00713	.00677	.00644	.00613	.00584	.00556	.00531	.00507	.00484	.00463	.00444	.00425	.00407	.00391	.00375
61	15	.00994	.00939	.00888	.00841	.00798	.00757	.00719	.00684	.00651	.00620	.00591	.00564	.00538	.00515	.00492	.00471	.00452	.00433	.00416	.00399
61	16	.01050	.00993	.00939	.00890	.00843	.00801	.00760	.00723	.00688	.00656	.00625	.00596	.00570	.00545	.00521	.00499	.00478	.00458	.00440	.00422
61	17	.01108	.01047	.00991	.00939	.00890	.00845	.00802	.00763	.00726	.00692	.00659	.00629	.00601	.00574	.00549	.00526	.00504	.00483	.00463	.00445
61	18	.01168	.01104	.01045	.00989	.00938	.00890	.00846	.00804	.00765	.00729	.00695	.00663	.00633	.00605	.00578	.00553	.00530	.00508	.00487	.00468
61	19	.01231	.01163	.01101	.01043	.00989	.00938	.00891	.00847	.00806	.00768	.00732	.00698	.00666	.00637	.00609	.00582	.00558	.00534	.00512	.00492
61	20	.01297	.01227	.01161	.01099	.01042	.00989	.00939	.00893	.00850	.00809	.00771	.00735	.00702	.00671	.00641	.00613	.00587	.00563	.00539	.00517
61	21	.01369	.01294	.01225	.01160	.01100	.01044	.00991	.00942	.00897	.00854	.00814	.00776	.00741	.00707	.00676	.00647	.00619	.00593	.00568	.00545
61	22	.01445	.01366	.01293	.01225	.01162	.01102	.01047	.00995	.00947	.00901	.00859	.00819	.00782	.00747	.00713	.00682	.00653	.00625	.00599	.00575
61	23	.01526	.01443	.01366	.01295	.01228	.01165	.01107	.01052	.01001	.00953	.00908	.00866	.00826	.00789	.00754	.00721	.00690	.00661	.00633	.00607
61	24	.01613	.01526	.01445	.01369	.01299	.01233	.01171	.01113	.01059	.01008	.00961	.00916	.00874	.00835	.00798	.00763	.00730	.00699	.00670	.00642
61	25	.01707	.01615	.01530	.01450	.01375	.01306	.01240	.01179	.01122	.01068	.01018	.00971	.00927	.00885	.00845	.00808	.00774	.00741	.00710	.00680
61	26	.01807	.01710	.01620	.01536	.01458	.01384	.01315	.01251	.01190	.01133	.01080	.01030	.00983	.00939	.00897	.00858	.00821	.00786	.00753	.00722
61	27	.01915	.01813	.01718	.01629	.01546	.01469	.01396	.01328	.01264	.01204	.01148	.01095	.01045	.00998	.00954	.00912	.00873	.00835	.00800	.00767
61	28	.02030	.01923	.01823	.01729	.01642	.01560	.01483	.01411	.01343	.01280	.01220	.01164	.01111	.01061	.01014	.00970	.00928	.00889	.00852	.00817
61	29	.02152	.02039	.01934	.01835	.01743	.01657	.01575	.01499	.01428	.01361	.01297	.01238	.01182	.01129	.01080	.01033	.00988	.00946	.00907	.00870
61	30	.02282	.02163	.02052	.01949	.01851	.01760	.01674	.01594	.01518	.01447	.01380	.01317	.01258	.01202	.01150	.01100	.01053	.01008	.00966	.00927
61	31	.02419	.02295	.02178	.02069	.01966	.01870	.01780	.01695	.01615	.01540	.01469	.01402	.01340	.01280	.01224	.01172	.01122	.01075	.01030	.00988
61	32	.02565	.02434	.02312	.02197	.02089	.01987	.01892	.01802	.01718	.01638	.01564	.01493	.01427	.01364	.01305	.01249	.01196	.01146	.01098	.01053
61	33	.02720	.02582	.02453	.02332	.02219	.02112	.02011	.01917	.01828	.01744	.01665	.01590	.01520	.01453	.01391	.01331	.01275	.01222	.01172	.01124
61	34	.02884	.02739	.02604	.02477	.02357	.02244	.02138	.02039	.01945	.01856	.01773	.01694	.01619	.01549	.01482	.01420	.01360	.01304	.01250	.01200
61	35	.03057	.02906	.02763	.02630	.02504	.02385	.02274	.02169	.02070	.01976	.01888	.01805	.01726	.01651	.01581	.01514	.01451	.01391	.01335	.01281
61	36	.03240	.03082	.02932	.02792	.02660	.02535	.02418	.02307	.02202	.02104	.02011	.01923	.01839	.01761	.01686	.01616	.01549	.01485	.01425	.01368
61	37	.03434	.03267	.03111	.02963	.02824	.02693	.02570	.02453	.02343	.02239	.02141	.02048	.01960	.01877	.01798	.01724	.01653	.01586	.01522	.01462
61	38	.03638	.03464	.03300	.03145	.02999	.02862	.02732	.02609	.02493	.02384	.02280	.02182	.02089	.02002	.01918	.01839	.01765	.01693	.01626	.01562
61	39	.03853	.03671	.03499	.03337	.03184	.03040	.02903	.02774	.02652	.02537	.02428	.02325	.02227	.02134	.02046	.01963	.01884	.01808	.01737	.01669
61	40	.04080	.03889	.03709	.03540	.03379	.03228	.03085	.02949	.02821	.02700	.02585	.02476	.02373	.02275	.02182	.02094	.02011	.01931	.01856	.01784
61	41	.04318	.04119	.03931	.03753	.03586	.03427	.03277	.03134	.03000	.02872	.02752	.02637	.02528	.02425	.02327	.02234	.02146	.02062	.01982	.01906
61	42	.04569	.04361	.04164	.03979	.03803	.03637	.03479	.03330	.03189	.03055	.02928	.02808	.02693	.02585	.02482	.02383	.02290	.02202	.02117	.02037
61	43	.04831	.04614	.04409	.04215	.04031	.03857	.03693	.03536	.03388	.03248	.03114	.02988	.02868	.02753	.02645	.02542	.02443	.02350	.02261	.02176
61	44	.05105	.04879	.04665	.04463	.04271	.04089	.03917	.03753	.03598	.03451	.03311	.03178	.03052	.02932	.02817	.02709	.02605	.02507	.02413	.02323
61	45	.05390	.05155	.04932	.04721	.04521	.04331	.04151	.03980	.03817	.03663	.03517	.03377	.03245	.03119	.02999	.02885	.02776	.02672	.02573	.02479
61	46	.05686	.05442	.05210	.04990	.04781	.04583	.04395	.04217	.04047	.03886	.03732	.03586	.03447	.03315	.03189	.03069	.02955	.02846	.02742	.02643
61	47	.05993	.05739	.05498	.05269	.05052	.04845	.04649	.04463	.04286	.04117	.03957	.03804	.03659	.03520	.03388	.03262	.03142	.03028	.02919	.02814
61	48	.06310	.06046	.05796	.05558	.05332	.05117	.04913	.04719	.04534	.04358	.04191	.04031	.03879	.03734	.03596	.03464	.03338	.03218	.03104	.02994
61	49	.06637	.06364	.06104	.05857	.05623	.05399	.05187	.04985	.04792	.04609	.04434	.04268	.04109	.03958	.03813	.03675	.03543	.03418	.03297	.03182
61	50	.06974	.06691	.06422	.06167	.05923	.05691	.05471	.05261	.05060	.04869	.04687	.04514	.04348	.04190	.04039	.03895	.03757	.03626	.03500	.03379
61	51	.07321	.07029	.06751	.06486	.06233	.05993	.05764	.05546	.05338	.05139	.04950	.04769	.04596	.04432	.04274	.04124	.03980	.03842	.03711	.03585
61	52	.07677	.07375	.07087	.06813	.06552	.06303	.06066	.05840	.05624	.05418	.05221	.05033	.04853	.04682	.04518	.04361	.04211	.04067	.03929	.03798
61	53	.08041	.07730	.07433	.07150	.06880	.06622	.06377	.06142	.05918	.05704	.05500	.05305	.05118	.04940	.04769	.04606	.04449	.04300	.04156	.04019
61	54	.08413	.08092	.07786	.07494	.07215	.06949	.06695	.06452	.06220	.05999	.05787	.05585	.05391	.05206	.05028	.04858	.04696	.04540	.04391	.04248
61	55	.08792	.08461	.08146	.07845	.07558	.07283	.07021	.06770	.06531	.06301	.06082	.05872	.05672	.05479	.05295	.05119	.04950	.04788	.04633	.04484
61	56	.09177	.08838	.08513	.08203	.07907	.07625	.07354	.07095	.06848	.06611	.06385	.06168	.05960	.05761	.05570	.05387	.05212	.05044	.04883	.04728
61	57	.09569	.09220	.08887	.08568	.08264	.07973	.07694	.07428	.07172	.06928	.06694	.06470	.06255	.06049	.05852	.05663	.05481	.05307	.05139	.04979
61	58	.09965	.09607	.09265	.08938	.08626	.08326	.08040	.07765	.07503	.07251	.07010	.06778	.06557	.06344	.06140	.05944	.05756	.05576	.05403	.05236

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	59	.10364	.09998	.09647	.09312	.08991	.08684	.08390	.08108	.07837	.07578	.07330	.07092	.06863	.06644	.06433	.06231	.06037	.05850	.05671	.05499
61	60	.10766	.10391	.10033	.09689	.09361	.09046	.08744	.08454	.08177	.07910	.07655	.07410	.07175	.06949	.06732	.06523	.06323	.06130	.05945	.05767
61	61	.11170	.10787	.10421	.10070	.09733	.09411	.09101	.08805	.08520	.08247	.07984	.07732	.07491	.07258	.07035	.06820	.06614	.06415	.06224	.06041
62	0	.00621	.00593	.00567	.00543	.00521	.00500	.00480	.00461	.00444	.00428	.00413	.00399	.00385	.00372	.00360	.00349	.00338	.00328	.00318	.00309
62	1	.00440	.00415	.00391	.00370	.00350	.00331	.00314	.00298	.00283	.00269	.00257	.00245	.00233	.00223	.00213	.00204	.00195	.00187	.00179	.00172
62	2	.00456	.00429	.00404	.00382	.00361	.00341	.00323	.00307	.00291	.00277	.00263	.00250	.00239	.00228	.00217	.00208	.00199	.00190	.00182	.00174
62	3	.00479	.00451	.00425	.00401	.00378	.00358	.00339	.00321	.00305	.00290	.00275	.00262	.00250	.00238	.00227	.00217	.00207	.00198	.00190	.00182
62	4	.00506	.00476	.00449	.00424	.00400	.00379	.00358	.00340	.00322	.00306	.00291	.00277	.00264	.00251	.00240	.00229	.00219	.00209	.00200	.00192
62	5	.00537	.00506	.00477	.00450	.00425	.00402	.00381	.00361	.00343	.00326	.00310	.00295	.00281	.00268	.00255	.00244	.00233	.00223	.00213	.00204
62	6	.00572	.00538	.00508	.00479	.00453	.00429	.00406	.00385	.00365	.00347	.00330	.00314	.00300	.00286	.00273	.00260	.00249	.00238	.00228	.00218
62	7	.00609	.00574	.00541	.00511	.00483	.00458	.00434	.00411	.00391	.00371	.00353	.00336	.00320	.00306	.00292	.00279	.00267	.00255	.00244	.00234
62	8	.00649	.00612	.00578	.00546	.00516	.00489	.00463	.00440	.00418	.00397	.00378	.00360	.00343	.00328	.00313	.00299	.00286	.00274	.00262	.00251
62	9	.00693	.00654	.00617	.00583	.00552	.00523	.00496	.00471	.00448	.00426	.00405	.00386	.00368	.00352	.00336	.00321	.00307	.00294	.00282	.00270
62	10	.00740	.00699	.00660	.00624	.00591	.00560	.00532	.00505	.00480	.00457	.00435	.00415	.00396	.00378	.00361	.00346	.00331	.00317	.00304	.00292
62	11	.00791	.00747	.00706	.00668	.00633	.00600	.00570	.00541	.00515	.00490	.00467	.00446	.00425	.00407	.00389	.00372	.00356	.00342	.00328	.00314
62	12	.00845	.00798	.00755	.00714	.00677	.00643	.00610	.00580	.00552	.00526	.00501	.00479	.00457	.00437	.00418	.00400	.00383	.00368	.00353	.00339
62	13	.00900	.00851	.00805	.00763	.00723	.00687	.00652	.00621	.00591	.00563	.00537	.00513	.00490	.00468	.00448	.00429	.00411	.00395	.00379	.00364
62	14	.00957	.00905	.00857	.00812	.00770	.00731	.00695	.00661	.00630	.00600	.00573	.00547	.00523	.00500	.00479	.00458	.00440	.00422	.00405	.00389
62	15	.01015	.00960	.00909	.00861	.00817	.00776	.00738	.00702	.00669	.00638	.00608	.00581	.00555	.00531	.00509	.00487	.00467	.00448	.00430	.00414
62	16	.01073	.01015	.00961	.00911	.00864	.00821	.00780	.00743	.00707	.00674	.00643	.00615	.00587	.00562	.00538	.00515	.00494	.00474	.00455	.00437
62	17	.01132	.01071	.01014	.00961	.00912	.00866	.00823	.00784	.00746	.00711	.00679	.00648	.00619	.00592	.00567	.00543	.00521	.00500	.00480	.00461
62	18	.01192	.01128	.01068	.01013	.00961	.00912	.00867	.00825	.00786	.00749	.00715	.00682	.00652	.00624	.00597	.00572	.00548	.00526	.00504	.00485
62	19	.01256	.01188	.01125	.01067	.01012	.00961	.00914	.00869	.00828	.00789	.00753	.00718	.00686	.00656	.00628	.00601	.00576	.00553	.00530	.00509
62	20	.01324	.01253	.01186	.01125	.01067	.01013	.00963	.00916	.00872	.00831	.00793	.00757	.00723	.00691	.00661	.00633	.00607	.00581	.00558	.00536
62	21	.01397	.01322	.01252	.01187	.01126	.01069	.01016	.00967	.00920	.00877	.00836	.00798	.00762	.00729	.00697	.00667	.00639	.00613	.00588	.00564
62	22	.01474	.01395	.01321	.01253	.01189	.01129	.01073	.01021	.00972	.00926	.00883	.00842	.00805	.00769	.00735	.00704	.00674	.00646	.00620	.00595
62	23	.01557	.01474	.01396	.01324	.01256	.01193	.01134	.01079	.01027	.00978	.00933	.00890	.00850	.00812	.00777	.00743	.00712	.00682	.00654	.00628
62	24	.01646	.01558	.01476	.01400	.01328	.01262	.01200	.01141	.01086	.01035	.00987	.00942	.00899	.00859	.00822	.00786	.00753	.00722	.00692	.00664
62	25	.01741	.01649	.01562	.01482	.01407	.01336	.01271	.01209	.01151	.01097	.01046	.00998	.00953	.00911	.00871	.00833	.00798	.00764	.00733	.00703
62	26	.01843	.01746	.01655	.01570	.01491	.01417	.01347	.01282	.01221	.01163	.01109	.01059	.01011	.00966	.00924	.00884	.00847	.00811	.00778	.00746
62	27	.01953	.01851	.01755	.01666	.01582	.01504	.01430	.01361	.01296	.01236	.01179	.01125	.01074	.01027	.00982	.00940	.00900	.00862	.00827	.00793
62	28	.02071	.01963	.01862	.01768	.01679	.01596	.01519	.01446	.01378	.01313	.01253	.01196	.01142	.01092	.01044	.01000	.00957	.00917	.00879	.00844
62	29	.02196	.02082	.01976	.01877	.01783	.01696	.01614	.01537	.01465	.01397	.01333	.01272	.01216	.01162	.01112	.01064	.01019	.00977	.00936	.00898
62	30	.02329	.02209	.02097	.01992	.01894	.01802	.01715	.01634	.01558	.01486	.01418	.01354	.01294	.01237	.01184	.01133	.01086	.01040	.00998	.00957
62	31	.02469	.02344	.02226	.02116	.02012	.01915	.01823	.01738	.01657	.01581	.01509	.01442	.01378	.01318	.01261	.01207	.01157	.01109	.01063	.01021
62	32	.02619	.02487	.02363	.02247	.02138	.02035	.01939	.01848	.01763	.01682	.01606	.01535	.01467	.01404	.01344	.01287	.01233	.01182	.01134	.01088
62	33	.02777	.02639	.02508	.02386	.02271	.02163	.02062	.01966	.01876	.01791	.01711	.01635	.01564	.01496	.01432	.01372	.01315	.01261	.01210	.01161
62	34	.02945	.02800	.02663	.02534	.02413	.02299	.02192	.02091	.01996	.01906	.01822	.01742	.01666	.01595	.01527	.01463	.01403	.01346	.01291	.01240
62	35	.03123	.02971	.02827	.02692	.02564	.02445	.02332	.02225	.02125	.02030	.01941	.01856	.01776	.01701	.01629	.01561	.01497	.01437	.01379	.01324
62	36	.03312	.03151	.03001	.02859	.02725	.02599	.02480	.02368	.02262	.02162	.02067	.01978	.01894	.01814	.01738	.01666	.01598	.01534	.01473	.01415
62	37	.03511	.03343	.03184	.03035	.02895	.02762	.02637	.02519	.02407	.02302	.02202	.02108	.02019	.01934	.01854	.01778	.01706	.01638	.01573	.01512
62	38	.03721	.03545	.03379	.03222	.03075	.02936	.02804	.02680	.02562	.02451	.02346	.02247	.02152	.02063	.01978	.01898	.01822	.01750	.01681	.01616
62	39	.03943	.03758	.03584	.03420	.03266	.03119	.02981	.02850	.02727	.02610	.02499	.02394	.02295	.02200	.02111	.02026	.01945	.01869	.01796	.01727
62	40	.04176	.03983	.03802	.03630	.03467	.03314	.03169	.03031	.02901	.02778	.02662	.02551	.02446	.02347	.02252	.02163	.02077	.01996	.01919	.01846
62	41	.04422	.04221	.04031	.03851	.03681	.03520	.03367	.03223	.03087	.02957	.02834	.02718	.02608	.02503	.02403	.02308	.02218	.02133	.02051	.01974
62	42	.04681	.04471	.04272	.04084	.03906	.03737	.03577	.03426	.03283	.03147	.03018	.02895	.02779	.02668	.02563	.02463	.02368	.02278	.02192	.02110
62	43	.04952	.04733	.04525	.04329	.04142	.03966	.03799	.03640	.03490	.03347	.03211	.03083	.02960	.02844	.02733	.02628	.02528	.02432	.02342	.02255
62	44	.05236	.05007	.04791	.04585	.04391	.04206	.04031	.03865	.03708	.03558	.03416	.03280	.03152	.03029	.02913	.02802	.02697	.02596	.02500	.02409
62	45	.05532	.05293	.05067	.04853	.04650	.04457	.04274	.04101	.03936	.03779	.03630	.03488	.03353	.03224	.03102	.02986	.02874	.02769	.02668	.02571
62	46	.05839	.05591	.05356	.05133	.04921	.04720	.04529	.04347	.04175	.04010	.03854	.03706	.03564	.03429	.03301	.03178	.03062	.02950	.02844	.02742

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
62	47	.06157	.05899	.05655	.05423	.05202	.04992	.04793	.04604	.04423	.04252	.04088	.03933	.03785	.03643	.03509	.03380	.03258	.03140	.03029	.02922
62	48	.06486	.06219	.05965	.05723	.05494	.05276	.05068	.04871	.04683	.04503	.04333	.04170	.04015	.03867	.03726	.03591	.03463	.03340	.03223	.03110
62	49	.06827	.06549	.06286	.06035	.05797	.05570	.05354	.05148	.04952	.04765	.04587	.04417	.04255	.04100	.03953	.03812	.03677	.03548	.03425	.03308
62	50	.07178	.06891	.06618	.06358	.06110	.05874	.05650	.05436	.05232	.05037	.04852	.04674	.04505	.04344	.04189	.04042	.03901	.03766	.03637	.03514
62	51	.07540	.07243	.06960	.06691	.06434	.06189	.05956	.05734	.05522	.05319	.05126	.04942	.04765	.04597	.04436	.04282	.04135	.03994	.03859	.03730
62	52	.07911	.07604	.07312	.07033	.06767	.06514	.06272	.06041	.05821	.05611	.05410	.05218	.05034	.04859	.04691	.04530	.04377	.04230	.04089	.03954
62	53	.08292	.07975	.07673	.07385	.07110	.06848	.06597	.06358	.06130	.05911	.05703	.05503	.05312	.05130	.04955	.04788	.04628	.04474	.04327	.04186
62	54	.08680	.08354	.08042	.07745	.07461	.07190	.06931	.06683	.06447	.06220	.06004	.05797	.05599	.05409	.05227	.05053	.04887	.04727	.04574	.04427
62	55	.09077	.08741	.08420	.08113	.07820	.07540	.07273	.07017	.06772	.06538	.06314	.06099	.05894	.05697	.05508	.05328	.05154	.04988	.04829	.04676
62	56	.09481	.09135	.08805	.08489	.08187	.07899	.07623	.07358	.07106	.06863	.06632	.06410	.06197	.05993	.05797	.05610	.05430	.05257	.05092	.04933
62	57	.09892	.09536	.09197	.08872	.08562	.08264	.07980	.07708	.07447	.07197	.06957	.06728	.06508	.06297	.06094	.05900	.05713	.05534	.05362	.05197
62	58	.10307	.09943	.09595	.09261	.08942	.08636	.08344	.08063	.07794	.07537	.07290	.07053	.06825	.06607	.06398	.06197	.06004	.05818	.05640	.05469
62	59	.10727	.10354	.09997	.09655	.09327	.09013	.08712	.08424	.08147	.07882	.07627	.07383	.07149	.06924	.06708	.06500	.06300	.06109	.05924	.05747
62	60	.11150	.10768	.10403	.10052	.09716	.09394	.09085	.08789	.08505	.08232	.07970	.07719	.07478	.07246	.07023	.06808	.06602	.06404	.06214	.06031
62	61	.11576	.11186	.10812	.10453	.10109	.09779	.09463	.09159	.08867	.08587	.08318	.08060	.07812	.07573	.07343	.07123	.06910	.06706	.06509	.06320
62	62	.12005	.11607	.11225	.10858	.10507	.10169	.09845	.09534	.09235	.08948	.08672	.08406	.08151	.07906	.07670	.07443	.07224	.07014	.06811	.06616
63	0	.00640	.00612	.00586	.00561	.00538	.00517	.00497	.00479	.00461	.00445	.00429	.00415	.00401	.00388	.00376	.00364	.00353	.00343	.00333	.00324
63	1	.00449	.00423	.00400	.00378	.00358	.00339	.00322	.00306	.00291	.00277	.00264	.00251	.00240	.00229	.00219	.00210	.00201	.00193	.00185	.00178
63	2	.00464	.00438	.00413	.00390	.00369	.00349	.00331	.00314	.00298	.00284	.00270	.00257	.00245	.00234	.00224	.00214	.00205	.00196	.00188	.00180
63	3	.00488	.00459	.00433	.00409	.00387	.00366	.00347	.00329	.00312	.00297	.00283	.00269	.00256	.00245	.00234	.00223	.00214	.00204	.00196	.00188
63	4	.00516	.00486	.00458	.00433	.00409	.00387	.00367	.00348	.00330	.00314	.00299	.00284	.00271	.00259	.00247	.00236	.00226	.00216	.00207	.00198
63	5	.00547	.00516	.00487	.00460	.00435	.00411	.00390	.00370	.00351	.00334	.00318	.00303	.00288	.00275	.00263	.00251	.00240	.00230	.00220	.00211
63	6	.00582	.00549	.00518	.00489	.00463	.00438	.00416	.00394	.00375	.00356	.00339	.00323	.00308	.00294	.00281	.00268	.00256	.00245	.00235	.00225
63	7	.00621	.00585	.00553	.00522	.00494	.00468	.00444	.00421	.00400	.00381	.00363	.00346	.00330	.00315	.00300	.00287	.00275	.00263	.00252	.00242
63	8	.00662	.00624	.00590	.00558	.00528	.00500	.00475	.00451	.00428	.00408	.00388	.00370	.00353	.00337	.00322	.00308	.00295	.00282	.00271	.00260
63	9	.00707	.00667	.00630	.00596	.00565	.00535	.00508	.00483	.00459	.00437	.00416	.00397	.00379	.00362	.00346	.00331	.00317	.00304	.00291	.00280
63	10	.00755	.00713	.00674	.00638	.00605	.00574	.00545	.00518	.00493	.00469	.00447	.00427	.00408	.00389	.00373	.00357	.00342	.00327	.00314	.00302
63	11	.00807	.00762	.00721	.00683	.00648	.00615	.00584	.00555	.00529	.00504	.00480	.00459	.00438	.00419	.00401	.00384	.00368	.00353	.00339	.00325
63	12	.00862	.00815	.00771	.00731	.00693	.00658	.00626	.00595	.00567	.00541	.00516	.00493	.00471	.00450	.00431	.00413	.00396	.00380	.00365	.00351
63	13	.00919	.00870	.00823	.00781	.00741	.00704	.00669	.00637	.00607	.00579	.00552	.00528	.00505	.00483	.00463	.00443	.00425	.00408	.00392	.00377
63	14	.00978	.00925	.00876	.00831	.00789	.00750	.00713	.00679	.00647	.00617	.00589	.00563	.00539	.00516	.00494	.00474	.00454	.00436	.00419	.00403
63	15	.01036	.00981	.00929	.00882	.00837	.00796	.00757	.00721	.00687	.00656	.00626	.00598	.00572	.00548	.00525	.00503	.00483	.00464	.00446	.00428
63	16	.01095	.01037	.00983	.00932	.00885	.00841	.00800	.00762	.00727	.00693	.00662	.00633	.00605	.00579	.00555	.00532	.00511	.00490	.00471	.00453
63	17	.01155	.01094	.01037	.00983	.00934	.00888	.00844	.00804	.00766	.00731	.00698	.00667	.00638	.00611	.00585	.00561	.00538	.00517	.00496	.00477
63	18	.01217	.01152	.01092	.01036	.00984	.00935	.00889	.00847	.00807	.00770	.00735	.00702	.00672	.00643	.00616	.00590	.00566	.00543	.00522	.00502
63	19	.01282	.01214	.01150	.01091	.01036	.00985	.00937	.00892	.00850	.00810	.00774	.00739	.00707	.00676	.00647	.00620	.00595	.00571	.00548	.00527
63	20	.01351	.01279	.01212	.01150	.01092	.01038	.00987	.00940	.00895	.00854	.00815	.00778	.00744	.00712	.00682	.00653	.00626	.00601	.00577	.00554
63	21	.01425	.01349	.01279	.01213	.01152	.01095	.01041	.00991	.00944	.00900	.00859	.00821	.00784	.00750	.00718	.00688	.00660	.00633	.00607	.00583
63	22	.01503	.01424	.01350	.01280	.01216	.01155	.01099	.01046	.00997	.00950	.00907	.00866	.00828	.00792	.00758	.00726	.00695	.00667	.00640	.00615
63	23	.01588	.01504	.01425	.01352	.01284	.01221	.01161	.01105	.01053	.01004	.00958	.00915	.00874	.00836	.00800	.00766	.00734	.00704	.00676	.00649
63	24	.01678	.01590	.01507	.01430	.01358	.01291	.01228	.01169	.01114	.01062	.01013	.00968	.00925	.00884	.00846	.00810	.00776	.00744	.00714	.00686
63	25	.01775	.01682	.01595	.01514	.01438	.01367	.01301	.01238	.01180	.01125	.01074	.01025	.00980	.00937	.00896	.00858	.00822	.00789	.00756	.00726
63	26	.01879	.01781	.01690	.01604	.01524	.01449	.01379	.01313	.01251	.01193	.01139	.01088	.01039	.00994	.00951	.00911	.00873	.00837	.00802	.00770
63	27	.01992	.01888	.01792	.01702	.01617	.01538	.01464	.01394	.01329	.01267	.01210	.01155	.01104	.01056	.01011	.00968	.00927	.00889	.00853	.00819
63	28	.02111	.02003	.01901	.01806	.01717	.01633	.01555	.01481	.01412	.01347	.01286	.01228	.01174	.01123	.01075	.01029	.00986	.00946	.00907	.00871
63	29	.02239	.02125	.02018	.01917	.01823	.01735	.01652	.01574	.01501	.01432	.01368	.01307	.01249	.01195	.01144	.01096	.01050	.01007	.00966	.00927
63	30	.02375	.02254	.02142	.02036	.01937	.01844	.01756	.01674	.01597	.01524	.01455	.01391	.01330	.01272	.01218	.01167	.01119	.01073	.01029	.00988
63	31	.02519	.02392	.02273	.02162	.02058	.01959	.01867	.01780	.01698	.01622	.01549	.01481	.01416	.01355	.01298	.01243	.01192	.01143	.01097	.01053
63	32	.02672	.02539	.02414	.02296	.02186	.02083	.01985	.01894	.01807	.01726	.01649	.01577	.01508	.01444	.01383	.01325	.01271	.01219	.01170	.01124
63	33	.02834	.02694	.02563	.02439	.02323	.02214	.02111	.02015	.01923	.01837	.01756	.01680	.01607	.01539	.01474	.01413	.01355	.01300	.01248	.01199

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
63	34	.03006	.02859	.02721	.02591	.02469	.02354	.02246	.02144	.02047	.01957	.01871	.01790	.01713	.01641	.01572	.01507	.01446	.01388	.01333	.01280
63	35	.03189	.03035	.02890	.02753	.02624	.02503	.02389	.02282	.02180	.02084	.01993	.01908	.01827	.01750	.01677	.01609	.01544	.01482	.01423	.01368
63	36	.03382	.03220	.03068	.02924	.02789	.02662	.02542	.02428	.02321	.02220	.02124	.02033	.01948	.01867	.01790	.01717	.01648	.01582	.01520	.01461
63	37	.03586	.03417	.03257	.03106	.02964	.02830	.02704	.02584	.02471	.02364	.02263	.02168	.02077	.01991	.01910	.01833	.01760	.01690	.01624	.01562
63	38	.03803	.03625	.03457	.03299	.03150	.03009	.02876	.02750	.02631	.02518	.02412	.02311	.02215	.02125	.02039	.01957	.01880	.01806	.01736	.01670
63	39	.04031	.03844	.03669	.03503	.03346	.03198	.03058	.02926	.02801	.02682	.02570	.02463	.02362	.02267	.02176	.02090	.02008	.01930	.01856	.01785
63	40	.04271	.04077	.03893	.03719	.03555	.03399	.03252	.03113	.02981	.02856	.02738	.02626	.02519	.02418	.02322	.02231	.02144	.02062	.01984	.01909
63	41	.04525	.04322	.04129	.03947	.03775	.03612	.03458	.03312	.03173	.03042	.02917	.02799	.02687	.02580	.02479	.02382	.02291	.02204	.02121	.02042
63	42	.04792	.04579	.04378	.04188	.04007	.03837	.03675	.03522	.03376	.03238	.03107	.02983	.02864	.02752	.02645	.02544	.02447	.02355	.02267	.02184
63	43	.05072	.04850	.04640	.04441	.04252	.04074	.03904	.03743	.03591	.03446	.03308	.03177	.03053	.02934	.02822	.02715	.02613	.02515	.02423	.02335
63	44	.05366	.05134	.04915	.04707	.04510	.04323	.04145	.03977	.03817	.03665	.03520	.03383	.03252	.03127	.03009	.02896	.02788	.02686	.02588	.02495
63	45	.05671	.05430	.05201	.04985	.04779	.04583	.04398	.04221	.04054	.03894	.03743	.03599	.03461	.03330	.03206	.03087	.02974	.02866	.02763	.02664
63	46	.05990	.05739	.05500	.05274	.05060	.04856	.04662	.04477	.04302	.04135	.03976	.03825	.03681	.03544	.03413	.03288	.03169	.03055	.02947	.02843
63	47	.06320	.06059	.05811	.05575	.05352	.05139	.04937	.04744	.04561	.04386	.04220	.04062	.03911	.03767	.03630	.03498	.03373	.03254	.03140	.03031
63	48	.06661	.06390	.06133	.05888	.05655	.05434	.05223	.05022	.04831	.04648	.04475	.04309	.04151	.04000	.03856	.03719	.03588	.03462	.03342	.03228
63	49	.07015	.06734	.06467	.06212	.05970	.05740	.05520	.05311	.05111	.04921	.04740	.04567	.04402	.04244	.04093	.03949	.03812	.03680	.03554	.03434
63	50	.07380	.07089	.06812	.06548	.06297	.06057	.05829	.05611	.05403	.05205	.05016	.04836	.04663	.04498	.04341	.04190	.04046	.03908	.03777	.03650
63	51	.07757	.07456	.07169	.06895	.06634	.06386	.06149	.05922	.05706	.05500	.05303	.05115	.04935	.04763	.04599	.04441	.04291	.04147	.04009	.03876
63	52	.08144	.07833	.07536	.07252	.06982	.06724	.06478	.06243	.06019	.05805	.05600	.05404	.05217	.05037	.04866	.04702	.04544	.04394	.04250	.04111
63	53	.08541	.08219	.07912	.07619	.07340	.07073	.06818	.06574	.06342	.06119	.05906	.05703	.05508	.05321	.05143	.04971	.04808	.04650	.04500	.04355
63	54	.08947	.08615	.08298	.07996	.07707	.07431	.07167	.06915	.06674	.06443	.06222	.06011	.05808	.05614	.05428	.05250	.05080	.04916	.04759	.04608
63	55	.09361	.09020	.08693	.08381	.08083	.07798	.07525	.07264	.07015	.06776	.06547	.06328	.06118	.05916	.05723	.05538	.05361	.05190	.05027	.04870
63	56	.09784	.09433	.09097	.08775	.08468	.08174	.07892	.07623	.07365	.07118	.06881	.06654	.06436	.06227	.06027	.05835	.05651	.05474	.05304	.05141
63	57	.10214	.09853	.09508	.09177	.08861	.08558	.08267	.07989	.07723	.07468	.07223	.06988	.06763	.06547	.06339	.06140	.05949	.05766	.05589	.05419
63	58	.10651	.10280	.09925	.09585	.09260	.08948	.08649	.08363	.08088	.07825	.07572	.07330	.07097	.06874	.06659	.06453	.06255	.06065	.05882	.05706
63	59	.11092	.10712	.10348	.09999	.09665	.09344	.09037	.08743	.08460	.08189	.07928	.07678	.07438	.07207	.06986	.06773	.06568	.06371	.06181	.05999
63	60	.11536	.11147	.10774	.10417	.10074	.09746	.09430	.09127	.08837	.08558	.08290	.08032	.07785	.07547	.07318	.07098	.06887	.06683	.06487	.06299
63	61	.11985	.11587	.11205	.10840	.10488	.10151	.09828	.09517	.09219	.08932	.08657	.08392	.08137	.07892	.07657	.07430	.07212	.07002	.06800	.06605
63	62	.12437	.12030	.11641	.11267	.10907	.10562	.10231	.09913	.09607	.09313	.09030	.08758	.08496	.08244	.08002	.07768	.07544	.07327	.07119	.06918
63	63	.12891	.12477	.12079	.11697	.11330	.10978	.10639	.10313	.10000	.09698	.09408	.09129	.08861	.08602	.08353	.08113	.07882	.07659	.07445	.07238
64	0	.00659	.00631	.00604	.00580	.00557	.00535	.00515	.00496	.00478	.00462	.00446	.00431	.00417	.00404	.00392	.00380	.00369	.00358	.00348	.00339
64	1	.00458	.00432	.00408	.00386	.00366	.00347	.00329	.00313	.00298	.00284	.00271	.00258	.00247	.00236	.00226	.00216	.00207	.00199	.00191	.00184
64	2	.00473	.00446	.00421	.00398	.00377	.00357	.00339	.00321	.00306	.00291	.00277	.00264	.00252	.00241	.00230	.00220	.00211	.00202	.00194	.00186
64	3	.00496	.00468	.00442	.00417	.00395	.00374	.00355	.00337	.00320	.00304	.00290	.00276	.00263	.00251	.00240	.00230	.00220	.00211	.00202	.00194
64	4	.00525	.00495	.00467	.00441	.00417	.00395	.00375	.00356	.00338	.00322	.00306	.00292	.00278	.00266	.00254	.00243	.00232	.00222	.00213	.00204
64	5	.00557	.00526	.00496	.00469	.00444	.00420	.00399	.00378	.00360	.00342	.00326	.00310	.00296	.00283	.00270	.00258	.00247	.00237	.00227	.00218
64	6	.00593	.00559	.00528	.00500	.00473	.00448	.00425	.00404	.00384	.00365	.00348	.00331	.00316	.00302	.00289	.00276	.00264	.00253	.00242	.00233
64	7	.00632	.00597	.00564	.00533	.00505	.00479	.00454	.00431	.00410	.00390	.00372	.00355	.00339	.00323	.00309	.00296	.00283	.00271	.00260	.00250
64	8	.00674	.00637	.00602	.00569	.00539	.00512	.00486	.00462	.00439	.00418	.00398	.00380	.00363	.00347	.00332	.00317	.00304	.00291	.00279	.00268
64	9	.00720	.00680	.00643	.00609	.00577	.00548	.00520	.00495	.00471	.00448	.00428	.00408	.00390	.00373	.00356	.00341	.00327	.00314	.00301	.00289
64	10	.00770	.00728	.00688	.00652	.00618	.00587	.00558	.00531	.00505	.00482	.00459	.00439	.00419	.00401	.00384	.00368	.00352	.00338	.00324	.00312
64	11	.00823	.00778	.00737	.00698	.00663	.00629	.00598	.00569	.00542	.00517	.00494	.00472	.00451	.00431	.00413	.00396	.00380	.00364	.00350	.00336
64	12	.00879	.00832	.00788	.00747	.00709	.00674	.00641	.00611	.00582	.00555	.00530	.00507	.00485	.00464	.00444	.00426	.00409	.00393	.00377	.00363
64	13	.00938	.00888	.00841	.00798	.00758	.00721	.00686	.00653	.00623	.00595	.00568	.00543	.00520	.00498	.00477	.00457	.00439	.00422	.00405	.00390
64	14	.00998	.00945	.00896	.00850	.00808	.00768	.00731	.00697	.00664	.00634	.00606	.00580	.00555	.00531	.00509	.00489	.00469	.00451	.00434	.00417
64	15	.01058	.01002	.00950	.00902	.00857	.00815	.00776	.00740	.00705	.00674	.00644	.00616	.00589	.00565	.00541	.00519	.00499	.00479	.00461	.00443
64	16	.01118	.01059	.01004	.00953	.00906	.00862	.00821	.00782	.00746	.00712	.00681	.00651	.00623	.00597	.00572	.00549	.00527	.00507	.00487	.00469
64	17	.01179	.01117	.01059	.01006	.00956	.00909	.00865	.00825	.00787	.00751	.00718	.00686	.00657	.00629	.00603	.00579	.00556	.00534	.00513	.00494
64	18	.01241	.01176	.01115	.01059	.01006	.00957	.00911	.00868	.00828	.00791	.00755	.00722	.00691	.00662	.00634	.00609	.00584	.00561	.00539	.00519
64	19	.01307	.01239	.01175	.01115	.01060	.01008	.00959	.00914	.00872	.00832	.00795	.00760	.00727	.00696	.00667	.00640	.00614	.00590	.00567	.00545



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
64	20	.01377	.01305	.01238	.01175	.01117	.01062	.01011	.00963	.00918	.00876	.00837	.00800	.00765	.00733	.00702	.00673	.00646	.00620	.00596	.00573
64	21	.01453	.01376	.01305	.01239	.01178	.01120	.01066	.01015	.00968	.00924	.00882	.00843	.00807	.00772	.00740	.00709	.00680	.00653	.00627	.00603
64	22	.01532	.01452	.01377	.01308	.01243	.01182	.01125	.01072	.01022	.00975	.00931	.00890	.00851	.00814	.00780	.00747	.00717	.00688	.00661	.00635
64	23	.01618	.01534	.01455	.01381	.01313	.01248	.01188	.01132	.01079	.01030	.00983	.00939	.00898	.00860	.00823	.00789	.00757	.00726	.00697	.00670
64	24	.01710	.01621	.01538	.01460	.01388	.01320	.01257	.01197	.01141	.01089	.01040	.00994	.00950	.00909	.00871	.00834	.00800	.00767	.00737	.00708
64	25	.01809	.01715	.01628	.01546	.01469	.01398	.01331	.01268	.01209	.01153	.01101	.01052	.01006	.00963	.00922	.00884	.00847	.00813	.00780	.00749
64	26	.01915	.01816	.01724	.01638	.01557	.01482	.01411	.01344	.01282	.01223	.01168	.01116	.01067	.01021	.00978	.00937	.00899	.00862	.00828	.00795
64	27	.02029	.01925	.01828	.01737	.01652	.01572	.01497	.01427	.01361	.01299	.01241	.01186	.01134	.01085	.01039	.00996	.00955	.00916	.00879	.00845
64	28	.02151	.02042	.01940	.01844	.01754	.01669	.01590	.01516	.01446	.01381	.01319	.01261	.01206	.01154	.01105	.01059	.01016	.00974	.00935	.00898
64	29	.02282	.02167	.02059	.01958	.01863	.01774	.01690	.01612	.01538	.01468	.01403	.01341	.01283	.01228	.01176	.01127	.01081	.01037	.00996	.00957
64	30	.02420	.02299	.02185	.02079	.01979	.01885	.01797	.01714	.01636	.01562	.01493	.01427	.01366	.01308	.01253	.01201	.01152	.01105	.01061	.01019
64	31	.02568	.02440	.02320	.02208	.02102	.02003	.01910	.01823	.01740	.01662	.01589	.01520	.01454	.01393	.01334	.01279	.01227	.01178	.01131	.01087
64	32	.02724	.02590	.02464	.02345	.02234	.02130	.02031	.01939	.01851	.01769	.01692	.01618	.01549	.01484	.01422	.01364	.01308	.01256	.01206	.01159
64	33	.02890	.02749	.02616	.02492	.02375	.02265	.02161	.02063	.01971	.01884	.01802	.01724	.01651	.01582	.01516	.01454	.01395	.01340	.01287	.01237
64	34	.03066	.02918	.02779	.02648	.02524	.02408	.02299	.02196	.02098	.02006	.01920	.01838	.01760	.01687	.01617	.01551	.01489	.01430	.01374	.01321
64	35	.03253	.03098	.02951	.02813	.02684	.02561	.02446	.02337	.02234	.02137	.02046	.01959	.01877	.01799	.01726	.01656	.01590	.01527	.01467	.01411
64	36	.03451	.03288	.03134	.02990	.02853	.02724	.02603	.02488	.02380	.02277	.02180	.02089	.02002	.01920	.01842	.01768	.01698	.01631	.01568	.01508
64	37	.03661	.03490	.03328	.03176	.03033	.02897	.02769	.02648	.02534	.02426	.02324	.02227	.02135	.02048	.01966	.01887	.01813	.01743	.01676	.01612
64	38	.03883	.03703	.03534	.03375	.03224	.03081	.02947	.02819	.02699	.02585	.02477	.02375	.02278	.02186	.02099	.02016	.01937	.01862	.01791	.01724
64	39	.04117	.03929	.03752	.03584	.03426	.03277	.03135	.03001	.02874	.02754	.02640	.02532	.02430	.02333	.02241	.02153	.02070	.01990	.01915	.01843
64	40	.04365	.04168	.03982	.03807	.03641	.03484	.03335	.03194	.03061	.02934	.02814	.02700	.02592	.02490	.02392	.02300	.02212	.02128	.02048	.01972
64	41	.04626	.04421	.04226	.04042	.03868	.03703	.03547	.03399	.03259	.03126	.02999	.02879	.02766	.02657	.02554	.02457	.02363	.02275	.02190	.02110
64	42	.04902	.04687	.04483	.04291	.04108	.03935	.03772	.03616	.03469	.03329	.03196	.03070	.02950	.02836	.02727	.02624	.02525	.02432	.02342	.02257
64	43	.05191	.04966	.04754	.04552	.04361	.04180	.04009	.03846	.03691	.03544	.03404	.03271	.03145	.03025	.02910	.02801	.02698	.02599	.02504	.02414
64	44	.05494	.05259	.05038	.04827	.04628	.04438	.04258	.04088	.03925	.03771	.03624	.03485	.03352	.03225	.03105	.02990	.02880	.02776	.02676	.02581
64	45	.05810	.05566	.05334	.05115	.04906	.04708	.04520	.04341	.04171	.04009	.03855	.03709	.03569	.03436	.03309	.03189	.03073	.02963	.02858	.02758
64	46	.06139	.05885	.05644	.05415	.05197	.04990	.04794	.04607	.04429	.04259	.04098	.03944	.03798	.03658	.03525	.03398	.03277	.03161	.03050	.02944
64	47	.06480	.06216	.05965	.05727	.05500	.05284	.05079	.04884	.04698	.04521	.04352	.04191	.04037	.03890	.03751	.03617	.03490	.03368	.03251	.03140
64	48	.06835	.06560	.06299	.06051	.05815	.05590	.05376	.05173	.04978	.04793	.04617	.04448	.04287	.04134	.03987	.03847	.03713	.03585	.03463	.03346
64	49	.07201	.06917	.06646	.06388	.06142	.05909	.05686	.05473	.05271	.05077	.04893	.04717	.04548	.04388	.04234	.04088	.03947	.03813	.03685	.03562
64	50	.07581	.07286	.07005	.06737	.06482	.06239	.06007	.05786	.05575	.05373	.05181	.04997	.04821	.04653	.04493	.04339	.04192	.04051	.03917	.03788
64	51	.07973	.07667	.07376	.07098	.06834	.06581	.06340	.06110	.05890	.05681	.05480	.05288	.05105	.04930	.04762	.04602	.04448	.04301	.04160	.04024
64	52	.08375	.08059	.07758	.07471	.07196	.06934	.06684	.06445	.06217	.05999	.05790	.05590	.05399	.05217	.05042	.04874	.04713	.04560	.04412	.04271
64	53	.08789	.08462	.08151	.07853	.07569	.07298	.07039	.06791	.06554	.06327	.06110	.05903	.05704	.05514	.05331	.05157	.04989	.04828	.04674	.04526
64	54	.09212	.08875	.08553	.08246	.07953	.07672	.07403	.07147	.06901	.06666	.06441	.06225	.06018	.05821	.05631	.05449	.05274	.05107	.04946	.04792
64	55	.09644	.09298	.08966	.08649	.08346	.08056	.07778	.07512	.07258	.07014	.06781	.06557	.06343	.06137	.05940	.05751	.05569	.05395	.05228	.05067
64	56	.10086	.09729	.09388	.09061	.08748	.08449	.08162	.07888	.07625	.07373	.07131	.06899	.06677	.06464	.06259	.06062	.05874	.05693	.05518	.05351
64	57	.10536	.10169	.09818	.09482	.09160	.08851	.08555	.08272	.08000	.07740	.07490	.07250	.07020	.06799	.06587	.06383	.06187	.05999	.05818	.05645
64	58	.10993	.10616	.10256	.09910	.09578	.09261	.08956	.08664	.08384	.08115	.07857	.07609	.07372	.07143	.06923	.06712	.06509	.06314	.06127	.05946
64	59	.11456	.11069	.10699	.10344	.10003	.09677	.09364	.09063	.08774	.08497	.08231	.07976	.07730	.07494	.07267	.07049	.06839	.06637	.06442	.06255
64	60	.11922	.11527	.11147	.10783	.10434	.10098	.09777	.09468	.09171	.08886	.08612	.08348	.08095	.07851	.07617	.07392	.07175	.06966	.06765	.06571
64	61	.12393	.11989	.11600	.11227	.10869	.10526	.10195	.09878	.09573	.09280	.08998	.08727	.08466	.08216	.07974	.07742	.07518	.07302	.07094	.06894
64	62	.12869	.12455	.12058	.11677	.11310	.10958	.10620	.10295	.09982	.09681	.09392	.09113	.08845	.08587	.08338	.08099	.07868	.07646	.07432	.07225
64	63	.13348	.12926	.12521	.12131	.11757	.11397	.11050	.10717	.10397	.10088	.09791	.09505	.09230	.08965	.08709	.08463	.08226	.07997	.07776	.07563
64	64	.13830	.13400	.12986	.12589	.12206	.11839	.11485	.11144	.10816	.10500	.10196	.09903	.09621	.09349	.09086	.08834	.08590	.08354	.08127	.07908
65	0	.00679	.00650	.00623	.00598	.00575	.00553	.00533	.00514	.00496	.00479	.00463	.00448	.00434	.00421	.00408	.00396	.00385	.00374	.00364	.00354
65	1	.00466	.00440	.00416	.00394	.00374	.00355	.00337	.00321	.00305	.00291	.00278	.00265	.00254	.00243	.00232	.00223	.00214	.00205	.00197	.00190
65	2	.00481	.00454	.00429	.00406	.00384	.00364	.00346	.00329	.00313	.00298	.00284	.00271	.00259	.00247	.00237	.00226	.00217	.00208	.00200	.00192
65	3	.00505	.00476	.00450	.00426	.00403	.00382	.00362	.00344	.00327	.00312	.00297	.00283	.00270	.00258	.00247	.00236	.00226	.00217	.00208	.00199
65	4	.00534	.00504	.00476	.00450	.00426	.00404	.00383	.00364	.00346	.00329	.00314	.00299	.00285	.00273	.00261	.00249	.00239	.00229	.00219	.00211

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	5	.00567	.00535	.00506	.00478	.00453	.00429	.00407	.00387	.00368	.00350	.00334	.00318	.00304	.00290	.00277	.00265	.00254	.00244	.00234	.00224
65	6	.00604	.00570	.00538	.00509	.00483	.00458	.00434	.00413	.00393	.00374	.00356	.00340	.00324	.00310	.00296	.00284	.00272	.00260	.00250	.00240
65	7	.00644	.00608	.00575	.00544	.00515	.00489	.00464	.00441	.00420	.00400	.00381	.00364	.00347	.00332	.00318	.00304	.00291	.00279	.00268	.00257
65	8	.00687	.00649	.00614	.00581	.00551	.00523	.00497	.00472	.00450	.00428	.00409	.00390	.00373	.00356	.00341	.00327	.00313	.00300	.00288	.00277
65	9	.00734	.00694	.00656	.00622	.00590	.00560	.00532	.00506	.00482	.00460	.00439	.00419	.00400	.00383	.00367	.00351	.00337	.00323	.00310	.00298
65	10	.00784	.00742	.00703	.00666	.00632	.00600	.00571	.00543	.00518	.00494	.00471	.00450	.00431	.00412	.00395	.00379	.00363	.00349	.00335	.00322
65	11	.00839	.00794	.00752	.00713	.00677	.00644	.00613	.00583	.00556	.00531	.00507	.00485	.00464	.00444	.00425	.00408	.00391	.00376	.00361	.00348
65	12	.00897	.00849	.00805	.00764	.00726	.00690	.00657	.00626	.00597	.00570	.00545	.00521	.00499	.00478	.00458	.00439	.00422	.00405	.00390	.00375
65	13	.00957	.00906	.00859	.00816	.00776	.00738	.00703	.00670	.00639	.00611	.00584	.00558	.00535	.00512	.00491	.00472	.00453	.00436	.00419	.00403
65	14	.01018	.00964	.00915	.00869	.00826	.00786	.00749	.00714	.00682	.00651	.00623	.00596	.00571	.00547	.00525	.00504	.00484	.00466	.00448	.00431
65	15	.01079	.01023	.00970	.00922	.00877	.00834	.00795	.00758	.00724	.00692	.00662	.00633	.00607	.00582	.00558	.00536	.00515	.00495	.00476	.00459
65	16	.01140	.01081	.01026	.00975	.00927	.00882	.00841	.00802	.00766	.00731	.00700	.00670	.00641	.00615	.00590	.00566	.00544	.00523	.00504	.00485
65	17	.01202	.01140	.01082	.01028	.00977	.00930	.00887	.00845	.00807	.00771	.00737	.00706	.00676	.00648	.00622	.00597	.00573	.00551	.00530	.00511
65	18	.01266	.01200	.01139	.01082	.01029	.00979	.00933	.00890	.00849	.00811	.00776	.00742	.00711	.00681	.00654	.00627	.00603	.00579	.00557	.00536
65	19	.01333	.01263	.01199	.01139	.01083	.01031	.00982	.00937	.00894	.00854	.00816	.00781	.00748	.00716	.00687	.00659	.00633	.00608	.00585	.00563
65	20	.01404	.01331	.01263	.01200	.01141	.01086	.01035	.00986	.00941	.00899	.00859	.00822	.00787	.00754	.00723	.00693	.00666	.00640	.00615	.00592
65	21	.01480	.01403	.01332	.01265	.01203	.01145	.01091	.01040	.00992	.00947	.00905	.00866	.00829	.00794	.00761	.00730	.00701	.00673	.00647	.00622
65	22	.01561	.01480	.01405	.01335	.01269	.01208	.01151	.01097	.01047	.00999	.00955	.00913	.00874	.00837	.00802	.00769	.00738	.00709	.00682	.00655
65	23	.01648	.01563	.01484	.01410	.01341	.01276	.01215	.01158	.01105	.01055	.01008	.00964	.00923	.00884	.00847	.00812	.00779	.00748	.00719	.00691
65	24	.01742	.01652	.01568	.01490	.01417	.01349	.01285	.01225	.01169	.01116	.01066	.01019	.00976	.00934	.00895	.00858	.00823	.00791	.00760	.00730
65	25	.01842	.01748	.01660	.01577	.01500	.01428	.01361	.01297	.01238	.01182	.01129	.01080	.01033	.00989	.00948	.00909	.00872	.00837	.00804	.00773
65	26	.01950	.01851	.01758	.01671	.01590	.01514	.01442	.01375	.01312	.01253	.01197	.01145	.01096	.01049	.01005	.00964	.00925	.00888	.00853	.00820
65	27	.02067	.01962	.01864	.01773	.01687	.01606	.01531	.01460	.01393	.01331	.01272	.01216	.01164	.01115	.01068	.01024	.00982	.00943	.00906	.00871
65	28	.02191	.02081	.01978	.01881	.01791	.01706	.01626	.01551	.01480	.01414	.01352	.01293	.01237	.01185	.01136	.01089	.01045	.01003	.00964	.00926
65	29	.02324	.02208	.02099	.01997	.01902	.01812	.01728	.01649	.01574	.01504	.01438	.01375	.01317	.01261	.01209	.01159	.01112	.01068	.01026	.00986
65	30	.02465	.02343	.02229	.02121	.02020	.01926	.01837	.01753	.01674	.01600	.01530	.01464	.01401	.01343	.01287	.01234	.01185	.01138	.01093	.01051
65	31	.02615	.02487	.02366	.02253	.02147	.02047	.01953	.01864	.01781	.01702	.01628	.01558	.01492	.01430	.01371	.01315	.01262	.01212	.01165	.01120
65	32	.02775	.02640	.02513	.02394	.02282	.02176	.02077	.01984	.01895	.01812	.01734	.01660	.01590	.01524	.01461	.01402	.01346	.01293	.01242	.01194
65	33	.02945	.02803	.02669	.02544	.02426	.02314	.02210	.02111	.02018	.01930	.01847	.01769	.01694	.01624	.01558	.01495	.01436	.01379	.01326	.01275
65	34	.03125	.02976	.02835	.02703	.02579	.02462	.02351	.02247	.02149	.02056	.01968	.01885	.01806	.01732	.01662	.01595	.01532	.01472	.01415	.01361
65	35	.03316	.03160	.03012	.02873	.02742	.02619	.02502	.02392	.02289	.02190	.02098	.02010	.01927	.01848	.01774	.01703	.01636	.01572	.01512	.01454
65	36	.03519	.03355	.03200	.03054	.02916	.02786	.02663	.02547	.02438	.02334	.02236	.02143	.02055	.01972	.01893	.01818	.01747	.01680	.01615	.01555
65	37	.03734	.03562	.03399	.03245	.03100	.02964	.02834	.02712	.02597	.02487	.02384	.02286	.02193	.02105	.02021	.01942	.01866	.01795	.01727	.01662
65	38	.03962	.03781	.03610	.03449	.03297	.03153	.03017	.02888	.02766	.02651	.02542	.02438	.02340	.02247	.02158	.02074	.01995	.01919	.01846	.01778
65	39	.04202	.04013	.03834	.03665	.03505	.03354	.03211	.03075	.02947	.02825	.02710	.02601	.02497	.02399	.02305	.02216	.02132	.02051	.01975	.01902
65	40	.04457	.04258	.04071	.03894	.03726	.03567	.03417	.03274	.03139	.03011	.02890	.02774	.02665	.02561	.02462	.02368	.02278	.02193	.02112	.02035
65	41	.04726	.04518	.04322	.04136	.03960	.03793	.03635	.03486	.03344	.03209	.03081	.02959	.02844	.02734	.02630	.02530	.02436	.02346	.02260	.02178
65	42	.05009	.04792	.04587	.04392	.04208	.04033	.03867	.03710	.03561	.03419	.03284	.03156	.03035	.02919	.02809	.02704	.02604	.02508	.02418	.02331
65	43	.05307	.05080	.04866	.04662	.04469	.04286	.04112	.03947	.03790	.03642	.03500	.03365	.03237	.03115	.02999	.02888	.02783	.02682	.02586	.02494
65	44	.05619	.05383	.05159	.04946	.04744	.04552	.04370	.04197	.04033	.03877	.03728	.03586	.03451	.03323	.03200	.03084	.02972	.02866	.02765	.02668
65	45	.05946	.05699	.05465	.05243	.05032	.04832	.04641	.04460	.04288	.04124	.03967	.03819	.03677	.03542	.03413	.03290	.03173	.03061	.02954	.02852
65	46	.06286	.06029	.05785	.05554	.05333	.05124	.04925	.04735	.04555	.04383	.04219	.04063	.03914	.03772	.03637	.03508	.03384	.03266	.03154	.03046
65	47	.06639	.06372	.06118	.05877	.05647	.05429	.05221	.05023	.04834	.04654	.04483	.04319	.04163	.04014	.03872	.03736	.03606	.03482	.03363	.03250
65	48	.07006	.06728	.06464	.06213	.05974	.05746	.05529	.05322	.05125	.04937	.04758	.04587	.04423	.04267	.04118	.03975	.03839	.03709	.03584	.03465
65	49	.07386	.07098	.06823	.06562	.06313	.06076	.05850	.05635	.05429	.05233	.05045	.04866	.04695	.04532	.04375	.04226	.04083	.03946	.03815	.03690
65	50	.07779	.07481	.07196	.06925	.06666	.06420	.06184	.05960	.05745	.05541	.05345	.05158	.04979	.04808	.04645	.04488	.04339	.04195	.04058	.03926
65	51	.08186	.07876	.07582	.07300	.07032	.06776	.06531	.06297	.06074	.05861	.05657	.05462	.05275	.05097	.04926	.04762	.04606	.04455	.04311	.04173
65	52	.08604	.08284	.07979	.07687	.07409	.07143	.06889	.06647	.06415	.06193	.05980	.05777	.05583	.05396	.05218	.05047	.04883	.04726	.04576	.04431
65	53	.09034	.08703	.08388	.08086	.07798	.07522	.07259	.07007	.06766	.06535	.06315	.06103	.05901	.05707	.05521	.05342	.05172	.05007	.04850	.04699
65	54	.09475	.09133	.08807	.08495	.08197	.07912	.07639	.07378	.07128	.06889	.06660	.06440	.06230	.06028	.05834	.05648	.05470	.05299	.05135	.04977

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	55	.09926	.09574	.09237	.08916	.08608	.08313	.08031	.07760	.07502	.07253	.07016	.06788	.06569	.06359	.06158	.05965	.05779	.05601	.05430	.05265
65	56	.10387	.10024	.09678	.09346	.09028	.08724	.08432	.08153	.07885	.07628	.07382	.07146	.06919	.06701	.06492	.06292	.06099	.05913	.05735	.05564
65	57	.10857	.10484	.10128	.09786	.09458	.09145	.08844	.08555	.08279	.08013	.07758	.07514	.07279	.07053	.06836	.06628	.06428	.06235	.06050	.05872
65	58	.11335	.10952	.10585	.10234	.09897	.09574	.09264	.08966	.08681	.08407	.08143	.07891	.07648	.07414	.07190	.06974	.06766	.06567	.06374	.06189
65	59	.11818	.11426	.11050	.10689	.10342	.10010	.09691	.09384	.09090	.08808	.08536	.08275	.08024	.07783	.07551	.07327	.07112	.06906	.06706	.06515
65	60	.12308	.11905	.11520	.11149	.10794	.10452	.10124	.09809	.09507	.09216	.08936	.08667	.08408	.08159	.07919	.07688	.07466	.07252	.07046	.06847
65	61	.12802	.12390	.11995	.11616	.11251	.10901	.10564	.10241	.09930	.09630	.09343	.09065	.08799	.08542	.08295	.08057	.07828	.07607	.07393	.07188
65	62	.13301	.12881	.12477	.12088	.11715	.11356	.11011	.10679	.10360	.10053	.09757	.09472	.09198	.08933	.08679	.08434	.08197	.07969	.07749	.07537
65	63	.13805	.13376	.12963	.12566	.12185	.11818	.11464	.11124	.10797	.10482	.10178	.09886	.09604	.09332	.09071	.08818	.08575	.08340	.08113	.07895
65	64	.14313	.13875	.13454	.13049	.12659	.12284	.11922	.11574	.11239	.10917	.10605	.10306	.10016	.09738	.09469	.09209	.08959	.08718	.08484	.08259
65	65	.14822	.14376	.13947	.13534	.13136	.12753	.12384	.12029	.11686	.11356	.11038	.10731	.10435	.10149	.09873	.09607	.09350	.09102	.08862	.08631
66	0	.00699	.00670	.00643	.00618	.00594	.00572	.00552	.00532	.00514	.00497	.00481	.00466	.00451	.00438	.00425	.00413	.00401	.00390	.00380	.00370
66	1	.00474	.00448	.00424	.00402	.00381	.00362	.00345	.00328	.00313	.00298	.00285	.00272	.00260	.00249	.00239	.00229	.00220	.00211	.00203	.00196
66	2	.00490	.00462	.00437	.00414	.00392	.00372	.00353	.00336	.00320	.00305	.00291	.00278	.00265	.00254	.00243	.00233	.00223	.00214	.00206	.00198
66	3	.00514	.00485	.00458	.00434	.00411	.00390	.00370	.00352	.00335	.00319	.00304	.00290	.00277	.00265	.00253	.00243	.00232	.00223	.00214	.00205
66	4	.00543	.00513	.00484	.00458	.00434	.00412	.00391	.00372	.00354	.00337	.00321	.00306	.00293	.00280	.00268	.00256	.00245	.00235	.00226	.00217
66	5	.00577	.00545	.00515	.00487	.00462	.00438	.00416	.00395	.00376	.00358	.00342	.00326	.00311	.00298	.00285	.00273	.00261	.00251	.00240	.00231
66	6	.00614	.00580	.00548	.00519	.00492	.00467	.00444	.00422	.00402	.00383	.00365	.00348	.00333	.00318	.00304	.00291	.00279	.00268	.00257	.00247
66	7	.00655	.00619	.00585	.00555	.00526	.00499	.00474	.00451	.00430	.00409	.00391	.00373	.00356	.00341	.00326	.00313	.00300	.00287	.00276	.00265
66	8	.00699	.00661	.00625	.00593	.00562	.00534	.00508	.00483	.00460	.00439	.00419	.00400	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00285
66	9	.00747	.00707	.00669	.00634	.00602	.00572	.00544	.00518	.00494	.00471	.00450	.00430	.00411	.00393	.00377	.00361	.00347	.00333	.00320	.00307
66	10	.00799	.00756	.00716	.00680	.00645	.00614	.00584	.00556	.00530	.00506	.00484	.00462	.00442	.00424	.00406	.00390	.00374	.00359	.00345	.00332
66	11	.00855	.00809	.00767	.00728	.00692	.00658	.00627	.00597	.00570	.00544	.00520	.00497	.00476	.00456	.00438	.00420	.00403	.00388	.00373	.00359
66	12	.00914	.00866	.00821	.00780	.00742	.00706	.00672	.00641	.00612	.00585	.00559	.00535	.00512	.00491	.00471	.00453	.00435	.00418	.00402	.00387
66	13	.00975	.00924	.00877	.00834	.00793	.00755	.00720	.00686	.00655	.00626	.00599	.00574	.00550	.00527	.00506	.00486	.00467	.00449	.00433	.00417
66	14	.01037	.00984	.00934	.00888	.00845	.00805	.00767	.00732	.00699	.00668	.00640	.00613	.00587	.00563	.00541	.00520	.00500	.00481	.00463	.00446
66	15	.01100	.01043	.00991	.00942	.00896	.00854	.00814	.00777	.00742	.00710	.00679	.00651	.00624	.00599	.00575	.00552	.00531	.00511	.00492	.00474
66	16	.01162	.01103	.01047	.00996	.00948	.00903	.00861	.00822	.00785	.00751	.00718	.00688	.00660	.00633	.00608	.00584	.00561	.00540	.00520	.00501
66	17	.01225	.01163	.01104	.01050	.00999	.00952	.00908	.00866	.00828	.00791	.00757	.00725	.00695	.00667	.00640	.00615	.00591	.00569	.00548	.00528
66	18	.01290	.01224	.01162	.01105	.01052	.01002	.00955	.00912	.00871	.00832	.00796	.00763	.00731	.00701	.00673	.00646	.00621	.00597	.00575	.00554
66	19	.01358	.01288	.01223	.01163	.01107	.01054	.01005	.00959	.00916	.00875	.00837	.00802	.00768	.00737	.00707	.00679	.00652	.00627	.00604	.00581
66	20	.01430	.01357	.01289	.01225	.01166	.01110	.01058	.01010	.00964	.00921	.00881	.00844	.00808	.00775	.00743	.00714	.00686	.00659	.00634	.00611
66	21	.01507	.01430	.01358	.01291	.01229	.01170	.01115	.01064	.01016	.00971	.00929	.00889	.00851	.00816	.00783	.00751	.00722	.00694	.00667	.00642
66	22	.01590	.01509	.01433	.01362	.01296	.01234	.01176	.01122	.01072	.01024	.00979	.00937	.00897	.00860	.00825	.00792	.00760	.00731	.00703	.00676
66	23	.01678	.01592	.01513	.01438	.01368	.01303	.01242	.01185	.01131	.01081	.01033	.00989	.00947	.00907	.00870	.00835	.00802	.00770	.00741	.00713
66	24	.01773	.01683	.01599	.01520	.01447	.01378	.01313	.01253	.01196	.01143	.01093	.01045	.01001	.00959	.00920	.00882	.00847	.00814	.00782	.00753
66	25	.01875	.01780	.01692	.01609	.01531	.01458	.01390	.01326	.01266	.01210	.01157	.01107	.01060	.01015	.00974	.00934	.00897	.00862	.00828	.00797
66	26	.01985	.01885	.01792	.01704	.01622	.01546	.01474	.01406	.01342	.01283	.01227	.01174	.01124	.01077	.01032	.00990	.00951	.00913	.00878	.00844
66	27	.02103	.01998	.01900	.01807	.01721	.01640	.01564	.01492	.01425	.01362	.01303	.01246	.01194	.01144	.01097	.01052	.01010	.00970	.00933	.00897
66	28	.02230	.02119	.02015	.01918	.01827	.01741	.01661	.01585	.01514	.01447	.01384	.01325	.01269	.01216	.01166	.01119	.01074	.01032	.00992	.00954
66	29	.02365	.02249	.02139	.02037	.01940	.01850	.01765	.01685	.01610	.01539	.01472	.01409	.01350	.01294	.01241	.01191	.01143	.01098	.01056	.01016
66	30	.02509	.02387	.02271	.02163	.02062	.01966	.01876	.01792	.01712	.01637	.01567	.01500	.01437	.01378	.01321	.01268	.01218	.01170	.01125	.01082
66	31	.02663	.02533	.02412	.02298	.02191	.02090	.01995	.01906	.01822	.01743	.01668	.01597	.01530	.01467	.01408	.01351	.01298	.01247	.01199	.01153
66	32	.02825	.02689	.02562	.02441	.02329	.02222	.02122	.02028	.01939	.01855	.01776	.01701	.01630	.01563	.01500	.01440	.01383	.01329	.01278	.01230
66	33	.02999	.02856	.02721	.02595	.02476	.02364	.02258	.02158	.02064	.01976	.01892	.01813	.01738	.01667	.01600	.01536	.01476	.01419	.01364	.01313
66	34	.03183	.03032	.02891	.02758	.02632	.02514	.02403	.02298	.02198	.02105	.02016	.01932	.01853	.01778	.01706	.01639	.01575	.01514	.01457	.01402
66	35	.03378	.03221	.03072	.02932	.02800	.02675	.02558	.02447	.02342	.02243	.02149	.02060	.01976	.01897	.01821	.01750	.01682	.01617	.01556	.01498
66	36	.03586	.03420	.03264	.03117	.02978	.02847	.02723	.02606	.02495	.02391	.02292	.02198	.02109	.02024	.01945	.01869	.01797	.01728	.01663	.01601
66	37	.03806	.03632	.03468	.03313	.03167	.03029	.02899	.02775	.02659	.02548	.02444	.02344	.02250	.02161	.02076	.01996	.01920	.01847	.01778	.01712
66	38	.04039	.03857	.03685	.03522	.03369	.03223	.03086	.02956	.02833	.02717	.02606	.02501	.02402	.02308	.02218	.02133	.02052	.01975	.01902	.01832

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
66	39	.04286	.04095	.03914	.03744	.03583	.03430	.03285	.03149	.03019	.02896	.02780	.02669	.02564	.02464	.02369	.02279	.02193	.02112	.02034	.01960
66	40	.04547	.04347	.04158	.03979	.03810	.03649	.03497	.03354	.03217	.03088	.02965	.02848	.02737	.02632	.02531	.02436	.02345	.02259	.02177	.02098
66	41	.04823	.04614	.04416	.04228	.04051	.03882	.03723	.03572	.03428	.03292	.03162	.03039	.02922	.02811	.02705	.02604	.02508	.02417	.02329	.02246
66	42	.05115	.04896	.04689	.04492	.04306	.04129	.03962	.03803	.03652	.03508	.03372	.03242	.03119	.03002	.02890	.02783	.02682	.02585	.02493	.02405
66	43	.05421	.05193	.04976	.04770	.04575	.04390	.04215	.04048	.03889	.03738	.03595	.03458	.03329	.03205	.03087	.02974	.02867	.02765	.02668	.02574
66	44	.05743	.05504	.05278	.05063	.04859	.04665	.04481	.04306	.04140	.03981	.03831	.03687	.03550	.03420	.03296	.03177	.03064	.02956	.02853	.02755
66	45	.06079	.05831	.05594	.05370	.05157	.04954	.04761	.04578	.04403	.04237	.04079	.03928	.03784	.03647	.03516	.03392	.03272	.03159	.03050	.02946
66	46	.06430	.06171	.05925	.05691	.05468	.05256	.05055	.04863	.04680	.04506	.04340	.04182	.04031	.03886	.03749	.03618	.03492	.03372	.03257	.03148
66	47	.06795	.06525	.06269	.06025	.05793	.05572	.05361	.05160	.04969	.04787	.04613	.04447	.04289	.04137	.03993	.03855	.03723	.03597	.03476	.03360
66	48	.07174	.06894	.06627	.06373	.06131	.05900	.05681	.05471	.05271	.05081	.04899	.04725	.04559	.04400	.04249	.04104	.03965	.03832	.03705	.03584
66	49	.07568	.07276	.06999	.06735	.06483	.06243	.06014	.05795	.05587	.05388	.05197	.05016	.04842	.04676	.04517	.04365	.04219	.04080	.03946	.03819
66	50	.07975	.07673	.07385	.07111	.06849	.06599	.06361	.06133	.05915	.05708	.05509	.05319	.05137	.04964	.04797	.04638	.04486	.04339	.04199	.04065
66	51	.08397	.08084	.07785	.07500	.07228	.06969	.06721	.06484	.06257	.06041	.05834	.05636	.05446	.05264	.05090	.04924	.04764	.04611	.04464	.04323
66	52	.08831	.08507	.08198	.07903	.07620	.07351	.07093	.06847	.06612	.06386	.06170	.05964	.05766	.05576	.05395	.05221	.05054	.04894	.04740	.04593
66	53	.09277	.08942	.08623	.08317	.08025	.07745	.07478	.07222	.06978	.06743	.06519	.06304	.06098	.05900	.05711	.05529	.05355	.05188	.05027	.04873
66	54	.09735	.09390	.09059	.08743	.08441	.08152	.07875	.07610	.07356	.07112	.06879	.06656	.06441	.06236	.06038	.05849	.05667	.05493	.05325	.05164
66	55	.10205	.09848	.09507	.09181	.08868	.08569	.08283	.08008	.07745	.07493	.07251	.07019	.06796	.06582	.06377	.06180	.05991	.05809	.05634	.05466
66	56	.10685	.10318	.09966	.09630	.09307	.08998	.08702	.08418	.08146	.07884	.07634	.07393	.07162	.06940	.06727	.06522	.06325	.06136	.05954	.05779
66	57	.11175	.10798	.10436	.10089	.09757	.09438	.09132	.08839	.08557	.08287	.08027	.07778	.07539	.07309	.07088	.06875	.06671	.06474	.06285	.06102
66	58	.11674	.11286	.10914	.10557	.10215	.09887	.09571	.09269	.08978	.08699	.08431	.08173	.07925	.07687	.07458	.07238	.07025	.06821	.06625	.06435
66	59	.12180	.11782	.11400	.11033	.10681	.10343	.10019	.09707	.09407	.09119	.08842	.08576	.08320	.08074	.07837	.07609	.07389	.07177	.06974	.06777
66	60	.12692	.12284	.11892	.11516	.11154	.10807	.10473	.10152	.09844	.09547	.09262	.08987	.08723	.08469	.08224	.07988	.07761	.07542	.07331	.07127
66	61	.13210	.12792	.12390	.12005	.11634	.11278	.10935	.10605	.10288	.09983	.09689	.09406	.09134	.08872	.08619	.08376	.08141	.07915	.07697	.07486
66	62	.13734	.13306	.12896	.12501	.12121	.11756	.11404	.11066	.10740	.10427	.10125	.09834	.09554	.09284	.09023	.08772	.08530	.08297	.08071	.07854
66	63	.14263	.13827	.13407	.13003	.12615	.12241	.11881	.11534	.11200	.10879	.10569	.10270	.09982	.09704	.09436	.09178	.08928	.08688	.08455	.08231
66	64	.14796	.14351	.13923	.13511	.13114	.12731	.12363	.12008	.11666	.11337	.11019	.10712	.10417	.10131	.09856	.09590	.09334	.09086	.08847	.08616
66	65	.15332	.14879	.14442	.14022	.13617	.13227	.12850	.12488	.12138	.11800	.11475	.11161	.10858	.10565	.10283	.10010	.09747	.09492	.09246	.09009
66	66	.15871	.15409	.14965	.14537	.14124	.13726	.13342	.12972	.12614	.12270	.11937	.11616	.11306	.11006	.10717	.10437	.10167	.09905	.09653	.09409
67	0	.00719	.00690	.00662	.00637	.00613	.00591	.00571	.00551	.00533	.00515	.00499	.00484	.00469	.00456	.00443	.00430	.00418	.00407	.00397	.00386
67	1	.00483	.00457	.00432	.00410	.00389	.00370	.00352	.00335	.00320	.00305	.00292	.00279	.00267	.00256	.00246	.00236	.00226	.00218	.00209	.00202
67	2	.00498	.00470	.00445	.00421	.00400	.00379	.00361	.00343	.00327	.00312	.00298	.00284	.00272	.00260	.00249	.00239	.00229	.00220	.00211	.00203
67	3	.00522	.00493	.00466	.00442	.00419	.00397	.00377	.00359	.00342	.00326	.00311	.00297	.00284	.00271	.00260	.00249	.00239	.00229	.00220	.00211
67	4	.00552	.00521	.00493	.00467	.00442	.00420	.00399	.00379	.00361	.00344	.00328	.00314	.00300	.00287	.00274	.00263	.00252	.00242	.00232	.00223
67	5	.00586	.00554	.00524	.00496	.00470	.00447	.00424	.00404	.00384	.00366	.00350	.00334	.00319	.00305	.00292	.00280	.00268	.00257	.00247	.00237
67	6	.00624	.00590	.00558	.00529	.00502	.00476	.00453	.00431	.00410	.00391	.00373	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00254
67	7	.00666	.00630	.00596	.00565	.00536	.00509	.00484	.00461	.00439	.00419	.00400	.00382	.00365	.00350	.00335	.00321	.00308	.00296	.00284	.00273
67	8	.00711	.00673	.00637	.00604	.00573	.00545	.00518	.00494	.00471	.00449	.00429	.00410	.00392	.00375	.00360	.00345	.00331	.00318	.00305	.00294
67	9	.00760	.00719	.00682	.00647	.00614	.00584	.00556	.00530	.00505	.00482	.00461	.00440	.00422	.00404	.00387	.00371	.00357	.00343	.00329	.00317
67	10	.00813	.00770	.00730	.00693	.00659	.00627	.00597	.00569	.00543	.00518	.00496	.00474	.00454	.00435	.00417	.00401	.00385	.00370	.00356	.00342
67	11	.00870	.00825	.00782	.00743	.00707	.00673	.00641	.00611	.00584	.00558	.00533	.00510	.00489	.00469	.00450	.00432	.00415	.00399	.00384	.00370
67	12	.00931	.00883	.00838	.00796	.00757	.00721	.00688	.00656	.00627	.00599	.00573	.00549	.00526	.00505	.00485	.00466	.00448	.00431	.00415	.00400
67	13	.00994	.00943	.00895	.00851	.00810	.00772	.00736	.00703	.00672	.00642	.00615	.00589	.00565	.00542	.00521	.00501	.00482	.00464	.00446	.00430
67	14	.01057	.01003	.00953	.00907	.00863	.00823	.00785	.00750	.00717	.00686	.00657	.00629	.00604	.00579	.00557	.00535	.00515	.00496	.00478	.00461
67	15	.01121	.01064	.01011	.00962	.00916	.00873	.00833	.00796	.00761	.00728	.00697	.00669	.00641	.00616	.00592	.00569	.00547	.00527	.00508	.00490
67	16	.01184	.01124	.01069	.01017	.00968	.00923	.00881	.00842	.00805	.00770	.00737	.00707	.00678	.00651	.00625	.00601	.00579	.00557	.00537	.00518
67	17	.01248	.01185	.01127	.01072	.01021	.00973	.00929	.00887	.00848	.00811	.00777	.00745	.00714	.00686	.00659	.00633	.00609	.00587	.00565	.00545
67	18	.01314	.01248	.01186	.01128	.01074	.01024	.00977	.00933	.00892	.00853	.00817	.00783	.00751	.00721	.00692	.00665	.00640	.00616	.00593	.00572
67	19	.01383	.01313	.01248	.01187	.01130	.01077	.01028	.00981	.00938	.00897	.00859	.00823	.00789	.00757	.00727	.00699	.00672	.00647	.00623	.00600
67	20	.01456	.01382	.01314	.01250	.01190	.01134	.01082	.01033	.00987	.00944	.00904	.00866	.00830	.00796	.00764	.00734	.00706	.00679	.00654	.00630
67	21	.01535	.01457	.01385	.01317	.01254	.01195	.01140	.01088	.01040	.00995	.00952	.00912	.00874	.00838	.00804	.00773	.00743	.00714	.00688	.00662

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
67	22	.01618	.01536	.01460	.01389	.01323	.01260	.01202	.01148	.01096	.01048	.01003	.00961	.00921	.00883	.00847	.00814	.00782	.00752	.00724	.00697
67	23	.01707	.01622	.01541	.01466	.01396	.01331	.01269	.01211	.01157	.01106	.01059	.01014	.00971	.00931	.00894	.00858	.00825	.00793	.00763	.00734
67	24	.01804	.01713	.01629	.01550	.01476	.01406	.01341	.01280	.01223	.01169	.01119	.01071	.01026	.00984	.00944	.00907	.00871	.00837	.00806	.00775
67	25	.01908	.01812	.01723	.01640	.01562	.01488	.01420	.01355	.01295	.01238	.01185	.01134	.01087	.01042	.01000	.00960	.00922	.00886	.00852	.00820
67	26	.02019	.01919	.01825	.01737	.01654	.01577	.01505	.01437	.01373	.01312	.01256	.01202	.01152	.01104	.01060	.01017	.00977	.00939	.00903	.00869
67	27	.02140	.02034	.01935	.01842	.01755	.01673	.01597	.01525	.01457	.01393	.01333	.01277	.01223	.01173	.01125	.01081	.01038	.00998	.00960	.00923
67	28	.02269	.02157	.02053	.01955	.01863	.01777	.01696	.01620	.01548	.01481	.01417	.01357	.01300	.01247	.01197	.01149	.01104	.01061	.01020	.00982
67	29	.02406	.02289	.02179	.02076	.01979	.01888	.01802	.01722	.01646	.01574	.01507	.01443	.01383	.01327	.01273	.01223	.01175	.01129	.01086	.01045
67	30	.02553	.02429	.02313	.02205	.02102	.02006	.01916	.01831	.01750	.01675	.01604	.01536	.01473	.01413	.01356	.01302	.01251	.01203	.01157	.01113
67	31	.02709	.02579	.02457	.02342	.02234	.02133	.02037	.01947	.01862	.01782	.01707	.01636	.01568	.01504	.01444	.01387	.01333	.01282	.01233	.01187
67	32	.02875	.02738	.02609	.02489	.02375	.02268	.02167	.02072	.01982	.01898	.01818	.01742	.01671	.01603	.01539	.01478	.01421	.01366	.01315	.01266
67	33	.03052	.02908	.02772	.02645	.02525	.02412	.02306	.02205	.02111	.02021	.01936	.01856	.01781	.01709	.01641	.01577	.01516	.01458	.01403	.01351
67	34	.03239	.03088	.02946	.02812	.02685	.02566	.02454	.02348	.02248	.02153	.02064	.01979	.01899	.01823	.01751	.01683	.01618	.01556	.01498	.01442
67	35	.03439	.03280	.03131	.02990	.02857	.02731	.02613	.02501	.02395	.02295	.02200	.02111	.02026	.01945	.01869	.01797	.01728	.01663	.01601	.01542
67	36	.03651	.03485	.03327	.03179	.03039	.02907	.02782	.02664	.02552	.02447	.02346	.02252	.02162	.02077	.01996	.01919	.01846	.01777	.01711	.01648
67	37	.03876	.03701	.03536	.03380	.03233	.03094	.02962	.02838	.02720	.02608	.02503	.02402	.02307	.02217	.02131	.02050	.01973	.01899	.01829	.01763
67	38	.04115	.03932	.03758	.03594	.03440	.03293	.03155	.03023	.02899	.02781	.02670	.02564	.02463	.02368	.02277	.02191	.02109	.02031	.01957	.01886
67	39	.04368	.04176	.03994	.03822	.03659	.03505	.03359	.03221	.03090	.02966	.02848	.02736	.02630	.02529	.02433	.02342	.02255	.02172	.02094	.02019
67	40	.04636	.04434	.04244	.04063	.03892	.03731	.03577	.03432	.03294	.03163	.03039	.02921	.02809	.02702	.02601	.02504	.02412	.02324	.02241	.02161
67	41	.04919	.04708	.04509	.04319	.04140	.03970	.03809	.03656	.03511	.03373	.03242	.03118	.03000	.02887	.02780	.02677	.02580	.02487	.02399	.02315
67	42	.05218	.04998	.04789	.04591	.04403	.04225	.04055	.03895	.03742	.03597	.03459	.03328	.03203	.03084	.02971	.02863	.02760	.02662	.02568	.02479
67	43	.05534	.05303	.05084	.04877	.04680	.04493	.04316	.04147	.03987	.03834	.03689	.03551	.03420	.03294	.03175	.03061	.02952	.02848	.02749	.02655
67	44	.05865	.05624	.05396	.05179	.04973	.04777	.04591	.04414	.04246	.04086	.03933	.03788	.03649	.03517	.03391	.03271	.03156	.03047	.02942	.02842
67	45	.06211	.05960	.05722	.05495	.05280	.05075	.04880	.04695	.04518	.04350	.04190	.04037	.03891	.03752	.03620	.03493	.03372	.03256	.03146	.03040
67	46	.06573	.06311	.06063	.05826	.05601	.05387	.05183	.04989	.04804	.04628	.04460	.04299	.04146	.04000	.03861	.03727	.03600	.03478	.03361	.03250
67	47	.06949	.06677	.06418	.06171	.05937	.05713	.05500	.05297	.05104	.04919	.04743	.04575	.04414	.04260	.04114	.03974	.03839	.03711	.03588	.03471
67	48	.07341	.07058	.06788	.06531	.06287	.06053	.05831	.05619	.05417	.05224	.05039	.04863	.04694	.04533	.04380	.04232	.04091	.03956	.03827	.03703
67	49	.07747	.07453	.07173	.06906	.06651	.06408	.06176	.05955	.05744	.05542	.05349	.05164	.04988	.04819	.04658	.04504	.04356	.04214	.04078	.03948
67	50	.08169	.07863	.07572	.07295	.07030	.06777	.06536	.06305	.06085	.05874	.05673	.05480	.05295	.05119	.04950	.04788	.04633	.04484	.04342	.04205
67	51	.08605	.08289	.07987	.07699	.07424	.07161	.06910	.06669	.06440	.06220	.06010	.05809	.05616	.05432	.05255	.05085	.04923	.04767	.04618	.04474
67	52	.09055	.08727	.08415	.08116	.07830	.07558	.07297	.07047	.06808	.06579	.06360	.06151	.05950	.05757	.05572	.05395	.05225	.05062	.04906	.04755
67	53	.09518	.09179	.08856	.08546	.08251	.07967	.07697	.07437	.07189	.06951	.06723	.06505	.06295	.06095	.05902	.05717	.05539	.05369	.05205	.05048
67	54	.09994	.09644	.09309	.08989	.08683	.08390	.08109	.07840	.07582	.07335	.07099	.06871	.06653	.06444	.06243	.06051	.05866	.05688	.05517	.05352
67	55	.10482	.10121	.09775	.09445	.09128	.08825	.08534	.08256	.07988	.07732	.07486	.07250	.07024	.06806	.06597	.06397	.06204	.06018	.05840	.05668
67	56	.10981	.10610	.10253	.09912	.09585	.09272	.08971	.08683	.08406	.08141	.07886	.07641	.07406	.07180	.06963	.06754	.06554	.06360	.06175	.05996
67	57	.11492	.11109	.10743	.10391	.10054	.09731	.09420	.09122	.08836	.08561	.08297	.08044	.07800	.07566	.07340	.07124	.06915	.06714	.06521	.06335
67	58	.12012	.11619	.11242	.10880	.10533	.10199	.09879	.09572	.09276	.08992	.08719	.08457	.08205	.07962	.07728	.07503	.07287	.07079	.06878	.06684
67	59	.12540	.12136	.11749	.11377	.11020	.10676	.10347	.10030	.09725	.09432	.09150	.08879	.08618	.08367	.08125	.07893	.07668	.07452	.07244	.07043
67	60	.13075	.12661	.12264	.11882	.11515	.11162	.10823	.10496	.10182	.09881	.09590	.09310	.09041	.08781	.08532	.08291	.08059	.07835	.07619	.07411
67	61	.13617	.13193	.12785	.12394	.12017	.11655	.11306	.10971	.10648	.10338	.10038	.09750	.09472	.09205	.08947	.08698	.08458	.08227	.08004	.07788
67	62	.14166	.13732	.13315	.12914	.12528	.12157	.11799	.11455	.11123	.10804	.10496	.10199	.09913	.09638	.09372	.09115	.08868	.08629	.08398	.08176
67	63	.14721	.14278	.13852	.13441	.13046	.12666	.12300	.11947	.11606	.11278	.10962	.10657	.10363	.10080	.09806	.09542	.09287	.09040	.08803	.08573
67	64	.15281	.14829	.14394	.13974	.13571	.13182	.12807	.12445	.12097	.11761	.11436	.11123	.10821	.10530	.10249	.09977	.09714	.09461	.09216	.08979
67	65	.15844	.15384	.14940	.14512	.14100	.13703	.13320	.12950	.12593	.12249	.11917	.11596	.11287	.10988	.10699	.10420	.10150	.09889	.09637	.09394
67	66	.16411	.15942	.15490	.15055	.14635	.14229	.13838	.13460	.13096	.12744	.12404	.12076	.11759	.11453	.11157	.10870	.10594	.10326	.10067	.09816
67	67	.16981	.16504	.16045	.15601	.15173	.14760	.14362	.13976	.13605	.13245	.12898	.12563	.12239	.11925	.11622	.11329	.11045	.10771	.10505	.10248
68	0	.00739	.00710	.00683	.00657	.00633	.00611	.00590	.00570	.00552	.00534	.00518	.00502	.00488	.00474	.00461	.00448	.00436	.00425	.00414	.00404
68	1	.00491	.00465	.00440	.00418	.00397	.00378	.00360	.00343	.00327	.00312	.00299	.00286	.00274	.00263	.00252	.00242	.00233	.00224	.00216	.00208
68	2	.00506	.00478	.00453	.00429	.00407	.00387	.00368	.00350	.00334	.00319	.00304	.00291	.00278	.00267	.00256	.00245	.00235	.00226	.00217	.00209
68	3	.00530	.00501	.00474	.00449	.00426	.00405	.00385	.00366	.00349	.00333	.00318	.00304	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00217

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	4	.00560	.00530	.00501	.00475	.00451	.00428	.00407	.00387	.00369	.00352	.00336	.00321	.00307	.00293	.00281	.00269	.00258	.00248	.00238	.00229
68	5	.00595	.00563	.00533	.00505	.00479	.00455	.00433	.00412	.00392	.00374	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00254	.00244
68	6	.00634	.00600	.00568	.00538	.00511	.00485	.00462	.00440	.00419	.00400	.00382	.00365	.00349	.00334	.00320	.00307	.00294	.00283	.00272	.00261
68	7	.00677	.00640	.00607	.00575	.00546	.00519	.00494	.00471	.00449	.00428	.00409	.00391	.00374	.00358	.00343	.00329	.00316	.00304	.00292	.00281
68	8	.00723	.00684	.00648	.00615	.00584	.00556	.00529	.00504	.00481	.00459	.00439	.00420	.00402	.00385	.00369	.00354	.00340	.00327	.00314	.00302
68	9	.00773	.00732	.00694	.00659	.00626	.00596	.00568	.00541	.00516	.00493	.00472	.00451	.00432	.00414	.00397	.00381	.00366	.00352	.00339	.00326
68	10	.00827	.00784	.00744	.00707	.00672	.00640	.00610	.00582	.00555	.00531	.00508	.00486	.00466	.00447	.00429	.00412	.00396	.00380	.00366	.00353
68	11	.00886	.00840	.00797	.00758	.00721	.00687	.00655	.00625	.00597	.00571	.00546	.00523	.00502	.00481	.00462	.00444	.00427	.00411	.00396	.00381
68	12	.00948	.00899	.00854	.00812	.00773	.00737	.00703	.00671	.00642	.00614	.00588	.00563	.00540	.00519	.00498	.00479	.00461	.00444	.00428	.00412
68	13	.01012	.00961	.00913	.00869	.00827	.00789	.00753	.00719	.00688	.00658	.00631	.00605	.00580	.00557	.00536	.00515	.00496	.00478	.00460	.00444
68	14	.01077	.01023	.00972	.00926	.00882	.00841	.00803	.00767	.00734	.00703	.00674	.00646	.00620	.00596	.00573	.00551	.00530	.00511	.00493	.00475
68	15	.01142	.01085	.01032	.00982	.00936	.00893	.00853	.00815	.00780	.00747	.00716	.00686	.00659	.00633	.00609	.00586	.00564	.00543	.00524	.00506
68	16	.01206	.01146	.01090	.01038	.00989	.00944	.00901	.00862	.00824	.00789	.00756	.00726	.00697	.00669	.00643	.00619	.00596	.00574	.00554	.00534
68	17	.01271	.01208	.01149	.01094	.01043	.00995	.00950	.00908	.00869	.00832	.00797	.00764	.00734	.00705	.00678	.00652	.00628	.00605	.00583	.00562
68	18	.01338	.01271	.01209	.01151	.01097	.01046	.00999	.00955	.00913	.00874	.00838	.00803	.00771	.00740	.00712	.00685	.00659	.00635	.00612	.00590
68	19	.01408	.01337	.01272	.01211	.01154	.01101	.01051	.01004	.00960	.00919	.00880	.00844	.00810	.00778	.00747	.00719	.00691	.00666	.00642	.00619
68	20	.01482	.01408	.01339	.01275	.01215	.01158	.01106	.01056	.01010	.00967	.00926	.00888	.00851	.00817	.00785	.00755	.00726	.00699	.00674	.00649
68	21	.01561	.01483	.01411	.01343	.01280	.01220	.01165	.01113	.01064	.01018	.00975	.00934	.00896	.00860	.00826	.00794	.00764	.00735	.00708	.00683
68	22	.01646	.01564	.01487	.01416	.01349	.01286	.01228	.01173	.01121	.01073	.01027	.00984	.00944	.00906	.00870	.00836	.00804	.00774	.00745	.00718
68	23	.01737	.01650	.01570	.01494	.01424	.01358	.01296	.01238	.01183	.01132	.01084	.01038	.00996	.00955	.00917	.00882	.00848	.00816	.00785	.00756
68	24	.01834	.01743	.01658	.01579	.01504	.01435	.01369	.01308	.01250	.01196	.01145	.01097	.01052	.01009	.00969	.00931	.00895	.00861	.00829	.00798
68	25	.01940	.01844	.01754	.01670	.01592	.01518	.01449	.01384	.01323	.01266	.01212	.01161	.01113	.01068	.01025	.00985	.00947	.00911	.00877	.00844
68	26	.02053	.01952	.01858	.01769	.01686	.01609	.01536	.01467	.01402	.01342	.01285	.01231	.01180	.01132	.01087	.01044	.01004	.00965	.00929	.00895
68	27	.02175	.02069	.01970	.01876	.01789	.01707	.01629	.01557	.01489	.01424	.01364	.01307	.01253	.01202	.01154	.01109	.01066	.01025	.00987	.00950
68	28	.02306	.02194	.02089	.01991	.01899	.01812	.01730	.01654	.01581	.01513	.01449	.01389	.01332	.01278	.01227	.01179	.01133	.01090	.01049	.01010
68	29	.02446	.02328	.02218	.02114	.02017	.01925	.01839	.01758	.01681	.01609	.01541	.01477	.01417	.01360	.01305	.01254	.01206	.01160	.01116	.01075
68	30	.02596	.02471	.02355	.02245	.02143	.02046	.01955	.01869	.01788	.01712	.01640	.01572	.01508	.01447	.01390	.01336	.01284	.01235	.01189	.01145
68	31	.02754	.02624	.02501	.02385	.02277	.02175	.02079	.01988	.01903	.01822	.01746	.01674	.01606	.01541	.01480	.01423	.01368	.01316	.01267	.01220
68	32	.02923	.02786	.02656	.02535	.02420	.02313	.02211	.02115	.02025	.01940	.01859	.01783	.01711	.01642	.01578	.01517	.01458	.01403	.01351	.01301
68	33	.03103	.02959	.02823	.02695	.02574	.02460	.02353	.02252	.02156	.02066	.01981	.01900	.01824	.01751	.01683	.01618	.01556	.01497	.01442	.01389
68	34	.03295	.03143	.03000	.02865	.02738	.02618	.02505	.02398	.02297	.02201	.02111	.02026	.01945	.01868	.01795	.01726	.01661	.01598	.01539	.01483
68	35	.03499	.03339	.03188	.03047	.02913	.02786	.02667	.02554	.02447	.02347	.02251	.02161	.02075	.01994	.01916	.01843	.01774	.01708	.01645	.01585
68	36	.03715	.03548	.03389	.03240	.03099	.02966	.02840	.02721	.02608	.02502	.02401	.02305	.02214	.02128	.02047	.01969	.01895	.01825	.01758	.01695
68	37	.03945	.03769	.03603	.03446	.03298	.03157	.03025	.02899	.02780	.02668	.02561	.02460	.02364	.02273	.02186	.02104	.02026	.01951	.01880	.01813
68	38	.04189	.04005	.03830	.03665	.03509	.03362	.03222	.03090	.02964	.02846	.02733	.02626	.02524	.02428	.02336	.02249	.02166	.02087	.02012	.01940
68	39	.04448	.04254	.04071	.03898	.03734	.03579	.03432	.03293	.03161	.03035	.02916	.02803	.02696	.02594	.02497	.02404	.02316	.02233	.02153	.02077
68	40	.04722	.04519	.04327	.04146	.03974	.03810	.03656	.03509	.03370	.03238	.03112	.02993	.02880	.02772	.02669	.02571	.02478	.02390	.02305	.02224
68	41	.05013	.04801	.04599	.04409	.04228	.04057	.03894	.03740	.03593	.03454	.03322	.03196	.03076	.02962	.02854	.02750	.02652	.02558	.02468	.02383
68	42	.05320	.05098	.04887	.04687	.04498	.04318	.04147	.03985	.03831	.03685	.03545	.03413	.03286	.03166	.03051	.02942	.02838	.02738	.02643	.02553
68	43	.05644	.05411	.05191	.04982	.04783	.04595	.04416	.04245	.04083	.03929	.03783	.03643	.03510	.03383	.03262	.03146	.03036	.02931	.02831	.02735
68	44	.05984	.05742	.05511	.05293	.05085	.04887	.04699	.04521	.04351	.04189	.04034	.03887	.03747	.03613	.03486	.03364	.03248	.03136	.03030	.02929
68	45	.06340	.06087	.05847	.05618	.05401	.05194	.04997	.04810	.04632	.04462	.04299	.04145	.03997	.03857	.03722	.03594	.03471	.03354	.03242	.03134
68	46	.06713	.06449	.06198	.05960	.05733	.05516	.05310	.05114	.04927	.04749	.04579	.04416	.04261	.04113	.03972	.03837	.03707	.03584	.03465	.03352
68	47	.07101	.06826	.06565	.06316	.06079	.05853	.05638	.05432	.05237	.05050	.04871	.04701	.04538	.04383	.04234	.04092	.03956	.03826	.03701	.03582
68	48	.07504	.07219	.06946	.06687	.06440	.06205	.05980	.05765	.05561	.05365	.05178	.05000	.04829	.04666	.04510	.04360	.04217	.04080	.03949	.03823
68	49	.07924	.07627	.07344	.07074	.06817	.06571	.06337	.06113	.05899	.05695	.05499	.05312	.05134	.04963	.04799	.04642	.04492	.04348	.04210	.04078
68	50	.08359	.08051	.07757	.07477	.07209	.06953	.06709	.06476	.06253	.06039	.05835	.05640	.05453	.05274	.05102	.04938	.04780	.04629	.04484	.04345
68	51	.08810	.08491	.08186	.07895	.07617	.07351	.07097	.06854	.06621	.06398	.06185	.05981	.05786	.05599	.05419	.05247	.05082	.04924	.04772	.04626
68	52	.09276	.08945	.08629	.08327	.08038	.07762	.07498	.07245	.07003	.06771	.06549	.06337	.06133	.05937	.05749	.05569	.05397	.05231	.05072	.04919
68	53	.09756	.09413	.09086	.08773	.08474	.08188	.07913	.07651	.07399	.07158	.06927	.06705	.06492	.06288	.06093	.05905	.05724	.05551	.05384	.05224

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	54	.10249	.09895	.09557	.09233	.08923	.08626	.08342	.08070	.07808	.07558	.07317	.07087	.06865	.06653	.06449	.06253	.06064	.05883	.05709	.05542
68	55	.10755	.10390	.10041	.09707	.09386	.09079	.08784	.08502	.08231	.07971	.07721	.07481	.07251	.07030	.06818	.06614	.06417	.06228	.06047	.05872
68	56	.11274	.10898	.10538	.10193	.09862	.09544	.09239	.08947	.08666	.08397	.08138	.07889	.07650	.07421	.07200	.06987	.06783	.06586	.06397	.06214
68	57	.11806	.11418	.11047	.10691	.10350	.10022	.09707	.09405	.09114	.08835	.08567	.08310	.08062	.07823	.07594	.07373	.07161	.06956	.06759	.06569
68	58	.12347	.11949	.11567	.11201	.10849	.10511	.10186	.09874	.09574	.09285	.09008	.08741	.08485	.08237	.08000	.07771	.07550	.07338	.07133	.06935
68	59	.12897	.12489	.12096	.11719	.11357	.11009	.10674	.10352	.10043	.09745	.09459	.09183	.08917	.08662	.08415	.08178	.07949	.07729	.07516	.07311
68	60	.13455	.13036	.12633	.12246	.11874	.11516	.11172	.10840	.10521	.10214	.09919	.09634	.09360	.09096	.08841	.08595	.08359	.08130	.07910	.07697
68	61	.14021	.13592	.13179	.12782	.12400	.12032	.11678	.11337	.11009	.10693	.10388	.10095	.09812	.09539	.09276	.09023	.08778	.08542	.08314	.08094
68	62	.14595	.14156	.13733	.13326	.12934	.12557	.12194	.11844	.11507	.11182	.10868	.10566	.10275	.09994	.09722	.09461	.09208	.08964	.08728	.08501
68	63	.15177	.14728	.14295	.13879	.13478	.13091	.12719	.12360	.12014	.11680	.11358	.11047	.10748	.10458	.10179	.09909	.09649	.09397	.09154	.08919
68	64	.15764	.15305	.14864	.14438	.14028	.13633	.13251	.12884	.12529	.12187	.11856	.11537	.11229	.10932	.10645	.10367	.10099	.09840	.09589	.09347
68	65	.16355	.15888	.15438	.15004	.14585	.14181	.13791	.13415	.13051	.12701	.12362	.12035	.11719	.11414	.11119	.10834	.10558	.10291	.10033	.09784
68	66	.16951	.16476	.16017	.15574	.15147	.14735	.14336	.13952	.13581	.13222	.12876	.12541	.12217	.11904	.11602	.11309	.11026	.10752	.10487	.10230
68	67	.17551	.17067	.16600	.16150	.15714	.15294	.14888	.14496	.14117	.13751	.13397	.13054	.12723	.12403	.12093	.11793	.11503	.11222	.10950	.10686
68	68	.18152	.17661	.17186	.16728	.16285	.15858	.15444	.15045	.14658	.14285	.13923	.13573	.13235	.12908	.12591	.12284	.11987	.11699	.11420	.11150
69	0	.00760	.00731	.00703	.00677	.00653	.00631	.00610	.00590	.00571	.00554	.00537	.00521	.00506	.00492	.00479	.00466	.00454	.00443	.00432	.00421
69	1	.00499	.00472	.00448	.00425	.00404	.00385	.00367	.00350	.00334	.00320	.00306	.00293	.00281	.00269	.00259	.00249	.00239	.00230	.00222	.00214
69	2	.00514	.00486	.00460	.00436	.00414	.00394	.00375	.00357	.00341	.00325	.00311	.00298	.00285	.00273	.00262	.00251	.00241	.00232	.00223	.00215
69	3	.00538	.00509	.00482	.00457	.00434	.00412	.00392	.00373	.00356	.00340	.00325	.00310	.00297	.00284	.00273	.00261	.00251	.00241	.00232	.00223
69	4	.00569	.00538	.00509	.00483	.00458	.00436	.00414	.00395	.00376	.00359	.00343	.00328	.00314	.00300	.00288	.00276	.00265	.00254	.00245	.00235
69	5	.00604	.00572	.00542	.00514	.00488	.00463	.00441	.00420	.00400	.00382	.00365	.00349	.00334	.00320	.00306	.00294	.00282	.00271	.00260	.00251
69	6	.00644	.00609	.00577	.00548	.00520	.00494	.00471	.00448	.00428	.00408	.00390	.00373	.00357	.00342	.00328	.00314	.00302	.00290	.00279	.00268
69	7	.00687	.00651	.00617	.00585	.00556	.00529	.00504	.00480	.00458	.00437	.00418	.00400	.00383	.00367	.00352	.00338	.00324	.00312	.00300	.00288
69	8	.00734	.00695	.00660	.00626	.00595	.00566	.00540	.00514	.00491	.00469	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00323	.00311
69	9	.00785	.00744	.00706	.00671	.00638	.00608	.00579	.00552	.00527	.00504	.00482	.00462	.00443	.00424	.00407	.00391	.00376	.00362	.00348	.00335
69	10	.00841	.00798	.00757	.00720	.00685	.00653	.00622	.00594	.00568	.00543	.00519	.00498	.00477	.00458	.00440	.00423	.00406	.00391	.00377	.00363
69	11	.00901	.00855	.00812	.00772	.00735	.00701	.00669	.00639	.00611	.00584	.00560	.00536	.00515	.00494	.00475	.00456	.00439	.00423	.00407	.00393
69	12	.00964	.00915	.00870	.00828	.00789	.00752	.00718	.00686	.00657	.00629	.00602	.00578	.00554	.00533	.00512	.00493	.00474	.00457	.00440	.00425
69	13	.01030	.00978	.00931	.00886	.00844	.00806	.00770	.00736	.00704	.00674	.00646	.00620	.00596	.00572	.00550	.00530	.00510	.00492	.00474	.00458
69	14	.01096	.01042	.00991	.00944	.00900	.00859	.00821	.00785	.00752	.00720	.00690	.00663	.00636	.00612	.00589	.00567	.00546	.00526	.00508	.00490
69	15	.01162	.01105	.01052	.01002	.00956	.00912	.00872	.00834	.00798	.00765	.00734	.00704	.00676	.00650	.00626	.00603	.00581	.00560	.00540	.00521
69	16	.01228	.01168	.01111	.01059	.01010	.00964	.00921	.00881	.00844	.00809	.00775	.00744	.00715	.00687	.00661	.00637	.00614	.00592	.00571	.00551
69	17	.01294	.01230	.01171	.01116	.01064	.01016	.00971	.00929	.00889	.00852	.00817	.00784	.00753	.00724	.00696	.00670	.00646	.00623	.00601	.00580
69	18	.01361	.01294	.01232	.01174	.01119	.01068	.01021	.00976	.00935	.00895	.00858	.00824	.00791	.00760	.00731	.00704	.00678	.00653	.00630	.00608
69	19	.01432	.01362	.01296	.01234	.01177	.01123	.01073	.01026	.00982	.00941	.00902	.00865	.00831	.00798	.00768	.00739	.00711	.00685	.00661	.00638
69	20	.01507	.01433	.01364	.01299	.01239	.01182	.01129	.01080	.01033	.00989	.00948	.00909	.00873	.00839	.00806	.00776	.00747	.00719	.00694	.00669
69	21	.01588	.01510	.01437	.01369	.01305	.01245	.01189	.01137	.01088	.01042	.00998	.00957	.00919	.00882	.00848	.00816	.00785	.00756	.00729	.00703
69	22	.01674	.01591	.01514	.01442	.01375	.01312	.01253	.01198	.01146	.01097	.01051	.01008	.00967	.00929	.00893	.00859	.00826	.00796	.00767	.00739
69	23	.01765	.01679	.01598	.01522	.01451	.01385	.01322	.01264	.01209	.01157	.01109	.01063	.01020	.00979	.00941	.00905	.00871	.00838	.00807	.00778
69	24	.01864	.01773	.01688	.01608	.01533	.01463	.01397	.01335	.01277	.01223	.01171	.01123	.01077	.01034	.00994	.00955	.00919	.00885	.00852	.00821
69	25	.01971	.01875	.01785	.01701	.01622	.01548	.01478	.01413	.01352	.01294	.01240	.01188	.01140	.01094	.01051	.01011	.00972	.00936	.00901	.00868
69	26	.02086	.01985	.01890	.01801	.01718	.01639	.01566	.01497	.01432	.01371	.01314	.01259	.01208	.01160	.01114	.01071	.01030	.00991	.00955	.00920
69	27	.02211	.02104	.02004	.01910	.01822	.01739	.01662	.01589	.01520	.01455	.01394	.01337	.01283	.01231	.01183	.01137	.01094	.01053	.01014	.00977
69	28	.02344	.02231	.02126	.02027	.01934	.01846	.01764	.01687	.01615	.01546	.01481	.01421	.01363	.01309	.01257	.01209	.01162	.01119	.01077	.01038
69	29	.02486	.02367	.02256	.02152	.02054	.01962	.01875	.01793	.01716	.01644	.01575	.01511	.01450	.01392	.01338	.01286	.01237	.01191	.01146	.01105
69	30	.02638	.02513	.02396	.02286	.02182	.02085	.01993	.01907	.01825	.01749	.01676	.01608	.01543	.01482	.01424	.01369	.01317	.01268	.01221	.01176
69	31	.02799	.02668	.02544	.02428	.02319	.02216	.02119	.02028	.01942	.01861	.01784	.01712	.01643	.01578	.01517	.01458	.01403	.01351	.01301	.01254
69	32	.02971	.02833	.02703	.02580	.02465	.02357	.02255	.02158	.02067	.01981	.01900	.01823	.01750	.01681	.01616	.01554	.01496	.01440	.01387	.01337
69	33	.03154	.03009	.02872	.02743	.02622	.02507	.02399	.02298	.02201	.02110	.02024	.01943	.01866	.01793	.01724	.01658	.01596	.01536	.01480	.01427
69	34	.03349	.03196	.03052	.02917	.02789	.02668	.02554	.02447	.02345	.02249	.02158	.02071	.01990	.01912	.01839	.01769	.01703	.01640	.01580	.01524

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
69	35	.03557	.03396	.03245	.03102	.02967	.02840	.02720	.02606	.02499	.02397	.02301	.02210	.02123	.02041	.01963	.01889	.01819	.01752	.01689	.01628
69	36	.03778	.03609	.03450	.03300	.03158	.03024	.02897	.02777	.02664	.02556	.02455	.02358	.02266	.02179	.02097	.02018	.01944	.01873	.01805	.01741
69	37	.04013	.03835	.03668	.03510	.03361	.03220	.03086	.02960	.02840	.02726	.02619	.02517	.02420	.02328	.02240	.02157	.02078	.02003	.01931	.01863
69	38	.04262	.04076	.03900	.03734	.03577	.03429	.03288	.03155	.03028	.02909	.02795	.02687	.02584	.02487	.02394	.02306	.02222	.02142	.02066	.01994
69	39	.04526	.04332	.04147	.03973	.03808	.03651	.03503	.03363	.03230	.03103	.02983	.02869	.02761	.02658	.02560	.02466	.02377	.02293	.02212	.02135
69	40	.04807	.04603	.04410	.04227	.04053	.03889	.03733	.03585	.03445	.03311	.03185	.03064	.02950	.02841	.02737	.02638	.02544	.02454	.02368	.02287
69	41	.05105	.04891	.04688	.04496	.04314	.04142	.03978	.03822	.03674	.03534	.03400	.03273	.03152	.03037	.02927	.02823	.02723	.02628	.02537	.02450
69	42	.05419	.05195	.04983	.04782	.04591	.04410	.04238	.04074	.03919	.03771	.03630	.03496	.03369	.03247	.03131	.03020	.02915	.02814	.02718	.02626
69	43	.05751	.05517	.05295	.05085	.04885	.04695	.04514	.04342	.04179	.04023	.03875	.03734	.03599	.03471	.03348	.03231	.03120	.03013	.02912	.02814
69	44	.06101	.05856	.05624	.05404	.05194	.04995	.04806	.04625	.04454	.04290	.04134	.03986	.03844	.03709	.03579	.03456	.03338	.03226	.03118	.03015
69	45	.06467	.06212	.05969	.05739	.05520	.05311	.05113	.04924	.04743	.04572	.04408	.04252	.04102	.03960	.03824	.03694	.03570	.03451	.03337	.03228
69	46	.06850	.06584	.06331	.06090	.05861	.05643	.05435	.05237	.05048	.04868	.04696	.04532	.04375	.04225	.04082	.03945	.03814	.03689	.03569	.03454
69	47	.07249	.06972	.06708	.06457	.06218	.05990	.05773	.05566	.05368	.05179	.04999	.04826	.04662	.04504	.04354	.04210	.04072	.03940	.03813	.03692
69	48	.07664	.07376	.07102	.06840	.06591	.06353	.06126	.05910	.05703	.05505	.05316	.05135	.04963	.04797	.04639	.04488	.04343	.04204	.04071	.03943
69	49	.08097	.07797	.07512	.07240	.06980	.06732	.06495	.06269	.06053	.05846	.05648	.05459	.05278	.05105	.04939	.04780	.04628	.04481	.04341	.04207
69	50	.08546	.08235	.07939	.07656	.07385	.07127	.06880	.06644	.06419	.06203	.05996	.05798	.05609	.05427	.05253	.05087	.04927	.04773	.04626	.04485
69	51	.09012	.08690	.08382	.08088	.07807	.07538	.07281	.07035	.06800	.06575	.06359	.06153	.05955	.05765	.05583	.05408	.05240	.05080	.04925	.04777
69	52	.09493	.09159	.08840	.08535	.08243	.07964	.07697	.07441	.07196	.06962	.06737	.06521	.06314	.06116	.05926	.05743	.05568	.05399	.05237	.05082
69	53	.09989	.09644	.09313	.08997	.08695	.08405	.08128	.07862	.07607	.07363	.07129	.06904	.06688	.06481	.06283	.06092	.05909	.05732	.05563	.05400
69	54	.10500	.10143	.09801	.09474	.09161	.08860	.08573	.08297	.08032	.07778	.07535	.07301	.07076	.06861	.06653	.06454	.06263	.06079	.05902	.05731
69	55	.11025	.10656	.10303	.09965	.09641	.09330	.09032	.08746	.08471	.08208	.07955	.07712	.07478	.07253	.07038	.06830	.06631	.06438	.06254	.06076
69	56	.11563	.11183	.10819	.10470	.10135	.09814	.09505	.09209	.08924	.08651	.08389	.08136	.07894	.07660	.07436	.07220	.07012	.06812	.06619	.06433
69	57	.12115	.11724	.11348	.10988	.10643	.10311	.09992	.09685	.09391	.09108	.08836	.08574	.08323	.08080	.07847	.07623	.07407	.07198	.06998	.06804
69	58	.12678	.12275	.11889	.11518	.11162	.10819	.10490	.10174	.09870	.09577	.09296	.09025	.08764	.08513	.08271	.08038	.07813	.07597	.07388	.07187
69	59	.13250	.12837	.12440	.12058	.11691	.11339	.11000	.10673	.10359	.10057	.09766	.09486	.09216	.08956	.08706	.08464	.08231	.08007	.07790	.07581
69	60	.13832	.13408	.13000	.12608	.12231	.11868	.11519	.11182	.10859	.10547	.10247	.09958	.09679	.09410	.09151	.08901	.08660	.08427	.08202	.07985
69	61	.14422	.13987	.13569	.13167	.12780	.12407	.12048	.11702	.11369	.11048	.10738	.10440	.10152	.09874	.09607	.09348	.09099	.08858	.08626	.08401
69	62	.15021	.14576	.14148	.13736	.13339	.12956	.12587	.12232	.11890	.11559	.11241	.10933	.10637	.10351	.10074	.09808	.09550	.09301	.09061	.08828
69	63	.15629	.15174	.14736	.14314	.13907	.13515	.13137	.12773	.12421	.12082	.11754	.11438	.11133	.10838	.10553	.10278	.10013	.09756	.09508	.09268
69	64	.16244	.15779	.15332	.14900	.14484	.14083	.13696	.13322	.12961	.12613	.12277	.11952	.11639	.11336	.11043	.10760	.10486	.10221	.09965	.09718
69	65	.16864	.16390	.15934	.15493	.15068	.14658	.14262	.13879	.13510	.13153	.12809	.12476	.12154	.11842	.11542	.11251	.10969	.10697	.10433	.10178
69	66	.17489	.17007	.16542	.16092	.15659	.15240	.14835	.14444	.14067	.13702	.13349	.13008	.12678	.12359	.12050	.11751	.11462	.11182	.10911	.10649
69	67	.18119	.17629	.17155	.16698	.16256	.15829	.15416	.15017	.14631	.14258	.13898	.13549	.13211	.12884	.12568	.12261	.11965	.11678	.11399	.11130
69	68	.18752	.18254	.17772	.17307	.16857	.16422	.16002	.15595	.15202	.14821	.14453	.14096	.13751	.13417	.13093	.12780	.12476	.12182	.11897	.11620
69	69	.19384	.18879	.18390	.17917	.17460	.17018	.16590	.16176	.15776	.15388	.15012	.14649	.14296	.13955	.13624	.13304	.12993	.12692	.12400	.12117
70	0	.00781	.00751	.00724	.00698	.00674	.00651	.00630	.00610	.00591	.00573	.00556	.00541	.00526	.00511	.00498	.00485	.00473	.00461	.00450	.00439
70	1	.00507	.00480	.00456	.00433	.00412	.00392	.00374	.00357	.00341	.00326	.00313	.00300	.00287	.00276	.00265	.00255	.00246	.00236	.00228	.00220
70	2	.00521	.00493	.00468	.00444	.00422	.00401	.00382	.00364	.00348	.00332	.00318	.00304	.00291	.00279	.00268	.00257	.00247	.00238	.00229	.00221
70	3	.00546	.00517	.00489	.00464	.00441	.00419	.00399	.00380	.00363	.00346	.00331	.00317	.00303	.00291	.00279	.00268	.00257	.00247	.00238	.00229
70	4	.00577	.00546	.00517	.00491	.00466	.00443	.00422	.00402	.00383	.00366	.00350	.00335	.00320	.00307	.00294	.00282	.00271	.00261	.00251	.00241
70	5	.00613	.00580	.00550	.00522	.00496	.00471	.00449	.00428	.00408	.00390	.00372	.00356	.00341	.00327	.00313	.00301	.00289	.00278	.00267	.00257
70	6	.00653	.00619	.00586	.00557	.00529	.00503	.00479	.00457	.00436	.00416	.00398	.00381	.00365	.00350	.00335	.00322	.00309	.00297	.00286	.00275
70	7	.00698	.00661	.00627	.00595	.00566	.00538	.00513	.00489	.00467	.00446	.00427	.00408	.00391	.00375	.00360	.00346	.00332	.00319	.00307	.00296
70	8	.00745	.00706	.00670	.00637	.00606	.00577	.00550	.00525	.00501	.00479	.00458	.00439	.00420	.00403	.00387	.00372	.00357	.00344	.00331	.00319
70	9	.00798	.00757	.00718	.00683	.00650	.00619	.00590	.00563	.00538	.00515	.00493	.00472	.00453	.00435	.00417	.00401	.00386	.00371	.00358	.00345
70	10	.00855	.00811	.00770	.00733	.00698	.00665	.00635	.00606	.00580	.00555	.00531	.00509	.00489	.00469	.00451	.00433	.00417	.00402	.00387	.00373
70	11	.00916	.00869	.00826	.00787	.00749	.00715	.00682	.00652	.00624	.00597	.00572	.00549	.00527	.00506	.00487	.00468	.00451	.00435	.00419	.00404
70	12	.00980	.00931	.00886	.00844	.00804	.00768	.00733	.00701	.00671	.00643	.00617	.00592	.00568	.00546	.00525	.00506	.00487	.00470	.00453	.00437
70	13	.01048	.00996	.00948	.00903	.00861	.00822	.00786	.00752	.00720	.00690	.00662	.00636	.00611	.00587	.00565	.00544	.00525	.00506	.00488	.00472
70	14	.01115	.01061	.01010	.00963	.00918	.00877	.00839	.00803	.00769	.00737	.00707	.00679	.00653	.00628	.00605	.00582	.00561	.00542	.00523	.00505



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	15	.01183	.01125	.01071	.01022	.00975	.00931	.00891	.00852	.00817	.00783	.00752	.00722	.00694	.00668	.00643	.00619	.00597	.00576	.00556	.00537
70	16	.01249	.01189	.01132	.01080	.01030	.00984	.00941	.00901	.00863	.00828	.00794	.00763	.00734	.00706	.00679	.00655	.00631	.00609	.00588	.00568
70	17	.01316	.01253	.01193	.01137	.01086	.01037	.00992	.00949	.00909	.00872	.00837	.00804	.00772	.00743	.00715	.00689	.00664	.00641	.00618	.00597
70	18	.01385	.01317	.01255	.01196	.01142	.01090	.01043	.00998	.00956	.00916	.00879	.00844	.00811	.00780	.00751	.00723	.00697	.00672	.00649	.00626
70	19	.01456	.01385	.01319	.01258	.01200	.01146	.01096	.01048	.01004	.00962	.00923	.00886	.00851	.00819	.00788	.00759	.00731	.00705	.00680	.00657
70	20	.01532	.01458	.01388	.01323	.01263	.01206	.01152	.01103	.01056	.01012	.00970	.00931	.00895	.00860	.00827	.00796	.00767	.00740	.00713	.00689
70	21	.01614	.01535	.01462	.01394	.01330	.01270	.01213	.01161	.01111	.01065	.01021	.00980	.00941	.00904	.00870	.00837	.00806	.00777	.00749	.00723
70	22	.01701	.01618	.01541	.01469	.01401	.01338	.01278	.01223	.01171	.01121	.01075	.01032	.00991	.00952	.00915	.00881	.00848	.00817	.00788	.00760
70	23	.01794	.01707	.01625	.01549	.01478	.01411	.01348	.01290	.01235	.01183	.01134	.01088	.01044	.01003	.00965	.00928	.00893	.00861	.00830	.00800
70	24	.01894	.01802	.01716	.01636	.01561	.01490	.01424	.01362	.01304	.01249	.01197	.01149	.01103	.01059	.01018	.00980	.00943	.00908	.00875	.00844
70	25	.02002	.01906	.01815	.01730	.01651	.01577	.01507	.01441	.01379	.01321	.01267	.01215	.01166	.01120	.01077	.01036	.00997	.00960	.00925	.00892
70	26	.02119	.02017	.01922	.01832	.01749	.01670	.01596	.01527	.01461	.01400	.01342	.01287	.01236	.01187	.01141	.01097	.01056	.01017	.00980	.00945
70	27	.02245	.02138	.02037	.01943	.01854	.01771	.01693	.01620	.01551	.01486	.01424	.01366	.01312	.01260	.01211	.01165	.01121	.01080	.01040	.01003
70	28	.02380	.02267	.02161	.02061	.01968	.01880	.01798	.01720	.01647	.01578	.01513	.01452	.01394	.01339	.01287	.01238	.01192	.01148	.01106	.01066
70	29	.02524	.02405	.02294	.02189	.02090	.01998	.01910	.01828	.01751	.01678	.01609	.01544	.01483	.01424	.01369	.01317	.01268	.01221	.01176	.01134
70	30	.02678	.02553	.02435	.02325	.02221	.02123	.02031	.01944	.01862	.01785	.01712	.01643	.01578	.01516	.01458	.01402	.01350	.01300	.01253	.01208
70	31	.02842	.02710	.02586	.02470	.02360	.02257	.02160	.02068	.01981	.01899	.01822	.01749	.01680	.01614	.01552	.01494	.01438	.01385	.01335	.01287
70	32	.03017	.02878	.02748	.02625	.02509	.02400	.02297	.02200	.02109	.02022	.01940	.01863	.01789	.01720	.01654	.01592	.01533	.01476	.01423	.01372
70	33	.03204	.03057	.02920	.02791	.02669	.02553	.02445	.02342	.02245	.02154	.02067	.01985	.01908	.01834	.01764	.01698	.01635	.01575	.01518	.01464
70	34	.03402	.03248	.03104	.02967	.02839	.02717	.02603	.02494	.02392	.02295	.02204	.02117	.02034	.01956	.01882	.01812	.01745	.01682	.01621	.01564
70	35	.03614	.03452	.03300	.03157	.03021	.02893	.02772	.02658	.02550	.02447	.02350	.02258	.02171	.02088	.02010	.01935	.01864	.01797	.01732	.01671
70	36	.03839	.03669	.03509	.03358	.03215	.03081	.02953	.02832	.02718	.02610	.02507	.02410	.02318	.02230	.02147	.02067	.01992	.01920	.01852	.01787
70	37	.04078	.03900	.03732	.03573	.03423	.03281	.03146	.03019	.02898	.02784	.02675	.02572	.02475	.02382	.02294	.02210	.02130	.02054	.01981	.01912
70	38	.04332	.04146	.03969	.03802	.03644	.03494	.03353	.03219	.03091	.02971	.02856	.02747	.02644	.02545	.02452	.02363	.02278	.02197	.02120	.02047
70	39	.04602	.04406	.04221	.04046	.03880	.03722	.03573	.03432	.03297	.03170	.03049	.02934	.02825	.02721	.02621	.02527	.02437	.02352	.02270	.02192
70	40	.04889	.04684	.04489	.04305	.04131	.03965	.03808	.03659	.03518	.03384	.03256	.03134	.03019	.02909	.02804	.02704	.02609	.02518	.02431	.02349
70	41	.05193	.04978	.04775	.04581	.04398	.04224	.04059	.03903	.03754	.03612	.03477	.03349	.03227	.03111	.03000	.02894	.02793	.02697	.02605	.02517
70	42	.05516	.05291	.05077	.04875	.04682	.04500	.04326	.04162	.04005	.03856	.03714	.03578	.03449	.03327	.03209	.03098	.02991	.02889	.02792	.02699
70	43	.05856	.05620	.05397	.05185	.04983	.04792	.04610	.04437	.04272	.04115	.03965	.03823	.03687	.03557	.03433	.03315	.03203	.03095	.02992	.02893
70	44	.06214	.05968	.05735	.05513	.05302	.05101	.04910	.04728	.04555	.04390	.04232	.04082	.03939	.03802	.03672	.03547	.03428	.03314	.03205	.03101
70	45	.06590	.06333	.06089	.05857	.05636	.05426	.05226	.05035	.04853	.04680	.04514	.04357	.04206	.04062	.03924	.03793	.03667	.03547	.03431	.03321
70	46	.06983	.06715	.06461	.06218	.05988	.05768	.05558	.05358	.05167	.04986	.04812	.04646	.04487	.04336	.04191	.04052	.03920	.03793	.03671	.03555
70	47	.07393	.07114	.06849	.06596	.06355	.06125	.05906	.05697	.05497	.05306	.05124	.04950	.04783	.04624	.04472	.04326	.04186	.04052	.03924	.03801
70	48	.07821	.07530	.07254	.06990	.06739	.06499	.06270	.06051	.05842	.05643	.05452	.05269	.05094	.04927	.04767	.04614	.04467	.04326	.04191	.04061
70	49	.08265	.07964	.07676	.07402	.07140	.06890	.06651	.06422	.06204	.05995	.05795	.05604	.05421	.05245	.05077	.04916	.04762	.04614	.04472	.04335
70	50	.08728	.08415	.08116	.07831	.07558	.07298	.07048	.06810	.06582	.06364	.06155	.05955	.05763	.05579	.05403	.05234	.05072	.04917	.04767	.04624
70	51	.09209	.08884	.08574	.08277	.07994	.07722	.07463	.07214	.06977	.06749	.06531	.06322	.06121	.05929	.05745	.05568	.05398	.05235	.05078	.04927
70	52	.09705	.09369	.09047	.08739	.08445	.08163	.07893	.07635	.07387	.07150	.06922	.06704	.06494	.06293	.06101	.05915	.05737	.05566	.05402	.05244
70	53	.10218	.09870	.09536	.09217	.08912	.08619	.08339	.08070	.07812	.07565	.07328	.07101	.06882	.06673	.06471	.06278	.06092	.05913	.05741	.05575
70	54	.10746	.10386	.10041	.09711	.09394	.09091	.08800	.08521	.08253	.07996	.07749	.07513	.07285	.07066	.06856	.06654	.06460	.06273	.06093	.05920
70	55	.11289	.10917	.10561	.10219	.09892	.09577	.09276	.08987	.08709	.08442	.08186	.07939	.07703	.07475	.07256	.07045	.06843	.06648	.06460	.06279
70	56	.11847	.11463	.11096	.10743	.10404	.10079	.09767	.09467	.09180	.08903	.08637	.08381	.08135	.07898	.07670	.07451	.07240	.07037	.06841	.06652
70	57	.12419	.12024	.11645	.11281	.10931	.10595	.10273	.09963	.09665	.09378	.09102	.08837	.08582	.08336	.08099	.07871	.07651	.07440	.07236	.07039
70	58	.13003	.12597	.12206	.11831	.11471	.11125	.10791	.10471	.10163	.09866	.09581	.09306	.09041	.08787	.08541	.08304	.08076	.07856	.07644	.07439
70	59	.13598	.13180	.12779	.12393	.12022	.11665	.11321	.10991	.10673	.10366	.10071	.09787	.09513	.09249	.08994	.08749	.08512	.08284	.08063	.07850
70	60	.14202	.13774	.13362	.12965	.12583	.12216	.11862	.11522	.11194	.10877	.10573	.10279	.09996	.09723	.09459	.09205	.08960	.08723	.08494	.08274
70	61	.14817	.14377	.13955	.13548	.13155	.12778	.12414	.12064	.11726	.11400	.11086	.10783	.10490	.10208	.09936	.09673	.09419	.09174	.08937	.08709
70	62	.15442	.14992	.14558	.14141	.13739	.13351	.12978	.12617	.12270	.11935	.11611	.11299	.10998	.10707	.10426	.10154	.09892	.09638	.09393	.09156
70	63	.16076	.15616	.15173	.14745	.14333	.13936	.13552	.13183	.12826	.12481	.12148	.11827	.11517	.11217	.10928	.10648	.10377	.10115	.09862	.09617
70	64	.16718	.16248	.15795	.15358	.14937	.14530	.14137	.13758	.13392	.13038	.12696	.12366	.12047	.11739	.11441	.11152	.10873	.10604	.10343	.10090

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	65	.17367	.16888	.16425	.15979	.15548	.15132	.14730	.14342	.13967	.13604	.13254	.12915	.12588	.12271	.11965	.11668	.11381	.11103	.10834	.10574
70	66	.18022	.17534	.17063	.16607	.16168	.15743	.15332	.14935	.14551	.14180	.13822	.13474	.13139	.12813	.12499	.12194	.11899	.11614	.11337	.11069
70	67	.18683	.18187	.17707	.17243	.16795	.16361	.15942	.15537	.15145	.14766	.14399	.14043	.13699	.13366	.13044	.12732	.12429	.12136	.11852	.11576
70	68	.19348	.18843	.18355	.17883	.17427	.16986	.16559	.16145	.15745	.15358	.14983	.14620	.14269	.13928	.13598	.13278	.12968	.12667	.12376	.12093
70	69	.20013	.19501	.19005	.18526	.18062	.17613	.17178	.16758	.16350	.15955	.15573	.15203	.14844	.14496	.14158	.13831	.13514	.13206	.12908	.12618
70	70	.20676	.20157	.19654	.19167	.18696	.18240	.17799	.17371	.16956	.16554	.16165	.15787	.15421	.15066	.14722	.14388	.14064	.13750	.13444	.13148
71	0	.00802	.00772	.00745	.00719	.00694	.00671	.00650	.00630	.00611	.00593	.00576	.00560	.00545	.00531	.00517	.00504	.00492	.00480	.00469	.00458
71	1	.00514	.00488	.00463	.00440	.00419	.00399	.00381	.00364	.00348	.00333	.00319	.00306	.00294	.00282	.00272	.00261	.00252	.00243	.00234	.00226
71	2	.00528	.00500	.00475	.00451	.00429	.00408	.00389	.00371	.00354	.00339	.00324	.00310	.00297	.00285	.00274	.00263	.00253	.00244	.00235	.00226
71	3	.00553	.00524	.00497	.00471	.00448	.00426	.00406	.00387	.00370	.00353	.00338	.00323	.00310	.00297	.00285	.00274	.00263	.00253	.00243	.00234
71	4	.00585	.00554	.00525	.00498	.00473	.00450	.00429	.00409	.00390	.00373	.00357	.00341	.00327	.00313	.00301	.00289	.00277	.00267	.00257	.00247
71	5	.00622	.00589	.00558	.00530	.00504	.00479	.00456	.00435	.00415	.00397	.00380	.00363	.00348	.00334	.00320	.00307	.00295	.00284	.00273	.00263
71	6	.00662	.00628	.00595	.00565	.00537	.00512	.00487	.00465	.00444	.00424	.00406	.00389	.00372	.00357	.00343	.00329	.00316	.00304	.00293	.00282
71	7	.00707	.00671	.00636	.00605	.00575	.00548	.00522	.00498	.00476	.00455	.00435	.00417	.00400	.00383	.00368	.00354	.00340	.00327	.00315	.00303
71	8	.00756	.00717	.00681	.00647	.00616	.00587	.00560	.00534	.00511	.00488	.00468	.00448	.00430	.00412	.00396	.00381	.00366	.00352	.00339	.00327
71	9	.00810	.00768	.00730	.00694	.00661	.00630	.00601	.00574	.00549	.00525	.00503	.00482	.00463	.00444	.00427	.00411	.00395	.00381	.00367	.00354
71	10	.00868	.00824	.00783	.00745	.00710	.00677	.00647	.00618	.00591	.00566	.00543	.00521	.00500	.00480	.00462	.00444	.00428	.00412	.00397	.00383
71	11	.00930	.00884	.00841	.00801	.00763	.00728	.00696	.00665	.00637	.00610	.00585	.00562	.00539	.00519	.00499	.00480	.00463	.00446	.00430	.00415
71	12	.00996	.00947	.00902	.00859	.00820	.00783	.00748	.00716	.00686	.00657	.00631	.00606	.00582	.00560	.00539	.00519	.00500	.00483	.00466	.00450
71	13	.01065	.01013	.00965	.00920	.00878	.00839	.00802	.00768	.00736	.00706	.00677	.00651	.00626	.00602	.00580	.00559	.00539	.00520	.00502	.00485
71	14	.01134	.01079	.01028	.00981	.00936	.00895	.00856	.00820	.00786	.00754	.00724	.00696	.00669	.00644	.00620	.00598	.00577	.00557	.00538	.00520
71	15	.01203	.01145	.01091	.01041	.00994	.00950	.00909	.00871	.00835	.00801	.00769	.00739	.00711	.00685	.00660	.00636	.00614	.00592	.00572	.00553
71	16	.01271	.01210	.01153	.01100	.01050	.01004	.00961	.00920	.00882	.00847	.00813	.00782	.00752	.00724	.00697	.00672	.00649	.00626	.00605	.00585
71	17	.01339	.01274	.01215	.01159	.01107	.01058	.01012	.00969	.00929	.00892	.00856	.00823	.00791	.00762	.00734	.00707	.00682	.00659	.00636	.00615
71	18	.01408	.01340	.01277	.01218	.01163	.01112	.01064	.01019	.00976	.00937	.00899	.00864	.00831	.00800	.00770	.00742	.00716	.00691	.00667	.00645
71	19	.01480	.01409	.01343	.01281	.01223	.01169	.01118	.01070	.01026	.00984	.00944	.00907	.00872	.00839	.00808	.00778	.00751	.00724	.00699	.00675
71	20	.01557	.01482	.01412	.01347	.01286	.01229	.01175	.01125	.01078	.01034	.00992	.00953	.00916	.00881	.00848	.00817	.00788	.00760	.00733	.00708
71	21	.01639	.01561	.01487	.01418	.01354	.01294	.01237	.01184	.01135	.01088	.01044	.01002	.00963	.00926	.00892	.00859	.00827	.00798	.00770	.00744
71	22	.01727	.01644	.01567	.01494	.01426	.01363	.01303	.01247	.01195	.01145	.01099	.01055	.01014	.00975	.00938	.00903	.00870	.00839	.00809	.00781
71	23	.01821	.01734	.01652	.01576	.01504	.01437	.01374	.01315	.01260	.01207	.01158	.01112	.01068	.01027	.00988	.00951	.00916	.00883	.00852	.00822
71	24	.01923	.01831	.01745	.01664	.01588	.01518	.01451	.01389	.01330	.01275	.01223	.01174	.01128	.01084	.01043	.01003	.00967	.00932	.00898	.00867
71	25	.02032	.01935	.01845	.01760	.01680	.01605	.01535	.01469	.01407	.01348	.01293	.01241	.01192	.01146	.01102	.01061	.01022	.00985	.00949	.00916
71	26	.02150	.02048	.01953	.01863	.01779	.01700	.01626	.01556	.01490	.01428	.01370	.01315	.01263	.01214	.01168	.01124	.01082	.01043	.01005	.00970
71	27	.02278	.02171	.02070	.01975	.01886	.01803	.01725	.01651	.01581	.01516	.01454	.01396	.01341	.01289	.01239	.01193	.01149	.01107	.01067	.01029
71	28	.02415	.02302	.02195	.02096	.02002	.01914	.01831	.01753	.01679	.01610	.01544	.01483	.01424	.01369	.01317	.01267	.01220	.01176	.01134	.01094
71	29	.02562	.02442	.02330	.02225	.02126	.02033	.01945	.01863	.01785	.01711	.01642	.01577	.01515	.01456	.01401	.01348	.01298	.01251	.01206	.01164
71	30	.02718	.02592	.02474	.02363	.02259	.02160	.02068	.01980	.01898	.01820	.01747	.01677	.01612	.01550	.01491	.01435	.01382	.01332	.01284	.01239
71	31	.02885	.02752	.02628	.02511	.02400	.02297	.02199	.02106	.02019	.01937	.01859	.01786	.01716	.01650	.01588	.01528	.01472	.01419	.01368	.01320
71	32	.03062	.02923	.02791	.02668	.02552	.02442	.02339	.02241	.02149	.02062	.01980	.01902	.01828	.01758	.01692	.01629	.01569	.01512	.01458	.01407
71	33	.03251	.03105	.02967	.02837	.02714	.02598	.02489	.02386	.02289	.02197	.02109	.02027	.01949	.01874	.01804	.01737	.01674	.01613	.01556	.01502
71	34	.03453	.03299	.03154	.03017	.02887	.02765	.02650	.02541	.02438	.02341	.02248	.02161	.02078	.01999	.01925	.01854	.01786	.01722	.01661	.01603
71	35	.03669	.03506	.03354	.03209	.03073	.02945	.02823	.02708	.02599	.02496	.02398	.02306	.02218	.02134	.02055	.01980	.01908	.01840	.01775	.01714
71	36	.03898	.03727	.03567	.03415	.03271	.03136	.03007	.02886	.02771	.02662	.02559	.02461	.02368	.02279	.02195	.02115	.02039	.01967	.01898	.01833
71	37	.04141	.03962	.03793	.03634	.03483	.03340	.03205	.03077	.02955	.02840	.02731	.02627	.02529	.02435	.02346	.02261	.02180	.02104	.02031	.01961
71	38	.04401	.04213	.04035	.03868	.03709	.03558	.03416	.03281	.03153	.03031	.02916	.02806	.02702	.02602	.02508	.02418	.02333	.02251	.02173	.02099
71	39	.04676	.04479	.04293	.04116	.03949	.03791	.03641	.03499	.03364	.03235	.03113	.02997	.02887	.02782	.02682	.02587	.02496	.02410	.02327	.02249
71	40	.04969	.04762	.04567	.04382	.04206	.04040	.03882	.03732	.03589	.03454	.03325	.03203	.03086	.02975	.02869	.02769	.02673	.02581	.02493	.02410
71	41	.05280	.05063	.04859	.04664	.04480	.04305	.04139	.03981	.03831	.03688	.03552	.03423	.03300	.03183	.03071	.02964	.02862	.02765	.02672	.02584
71	42	.05609	.05383	.05168	.04964	.04771	.04587	.04413	.04247	.04089	.03938	.03795	.03659	.03529	.03405	.03287	.03174	.03066	.02963	.02865	.02770
71	43	.05957	.05720	.05496	.05282	.05080	.04887	.04703	.04529	.04363	.04205	.04054	.03910	.03773	.03642	.03517	.03398	.03284	.03175	.03071	.02971

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
71	44	.06324	.06077	.05842	.05618	.05406	.05204	.05011	.04828	.04654	.04487	.04328	.04177	.04033	.03895	.03763	.03637	.03516	.03401	.03291	.03185
71	45	.06709	.06451	.06205	.05972	.05749	.05538	.05336	.05144	.04960	.04786	.04619	.04459	.04307	.04162	.04023	.03890	.03763	.03641	.03524	.03413
71	46	.07112	.06843	.06587	.06343	.06110	.05889	.05678	.05476	.05284	.05100	.04925	.04758	.04598	.04444	.04298	.04158	.04024	.03895	.03772	.03654
71	47	.07533	.07253	.06985	.06731	.06488	.06256	.06035	.05825	.05623	.05431	.05247	.05071	.04903	.04742	.04588	.04440	.04299	.04164	.04034	.03909
71	48	.07972	.07680	.07402	.07137	.06883	.06641	.06410	.06190	.05979	.05778	.05585	.05400	.05224	.05055	.04893	.04738	.04589	.04447	.04310	.04179
71	49	.08430	.08126	.07836	.07560	.07296	.07044	.06803	.06572	.06352	.06141	.05939	.05746	.05561	.05384	.05214	.05051	.04894	.04744	.04601	.04462
71	50	.08906	.08591	.08290	.08002	.07727	.07464	.07213	.06972	.06742	.06522	.06311	.06109	.05915	.05729	.05551	.05380	.05216	.05058	.04907	.04762
71	51	.09401	.09073	.08761	.08462	.08176	.07902	.07641	.07390	.07150	.06920	.06699	.06488	.06285	.06091	.05904	.05725	.05553	.05388	.05229	.05076
71	52	.09912	.09573	.09249	.08939	.08642	.08357	.08085	.07824	.07574	.07334	.07104	.06883	.06672	.06468	.06273	.06085	.05905	.05732	.05565	.05405
71	53	.10441	.10090	.09754	.09432	.09124	.08829	.08546	.08274	.08014	.07764	.07525	.07295	.07074	.06861	.06657	.06461	.06273	.06091	.05917	.05749
71	54	.10986	.10623	.10275	.09942	.09623	.09316	.09023	.08741	.08470	.08211	.07961	.07721	.07491	.07270	.07057	.06852	.06655	.06466	.06283	.06107
71	55	.11547	.11172	.10813	.10468	.10138	.09820	.09516	.09223	.08943	.08673	.08413	.08164	.07924	.07694	.07472	.07258	.07053	.06855	.06664	.06481
71	56	.12124	.11737	.11366	.11010	.10668	.10340	.10025	.09722	.09431	.09151	.08882	.08623	.08373	.08134	.07903	.07680	.07466	.07260	.07061	.06869
71	57	.12716	.12317	.11935	.11568	.11215	.10875	.10549	.10236	.09934	.09644	.09365	.09096	.08838	.08589	.08348	.08117	.07894	.07679	.07472	.07272
71	58	.13321	.12911	.12517	.12139	.11775	.11425	.11088	.10764	.10452	.10152	.09863	.09584	.09316	.09058	.08808	.08568	.08336	.08113	.07897	.07689
71	59	.13938	.13517	.13112	.12722	.12347	.11986	.11639	.11304	.10982	.10672	.10373	.10085	.09807	.09539	.09281	.09032	.08791	.08559	.08335	.08119
71	60	.14566	.14133	.13717	.13316	.12930	.12559	.12201	.11856	.11524	.11204	.10895	.10597	.10310	.10033	.09766	.09508	.09258	.09018	.08785	.08560
71	61	.15204	.14761	.14334	.13922	.13526	.13144	.12776	.12421	.12079	.11748	.11430	.11123	.10826	.10540	.10263	.09996	.09738	.09489	.09248	.09015
71	62	.15855	.15400	.14962	.14540	.14134	.13741	.13363	.12998	.12646	.12306	.11978	.11661	.11356	.11060	.10775	.10499	.10232	.09974	.09725	.09484
71	63	.16515	.16051	.15602	.15170	.14753	.14351	.13963	.13588	.13226	.12877	.12540	.12214	.11898	.11594	.11300	.11015	.10740	.10473	.10216	.09966
71	64	.17185	.16710	.16252	.15810	.15383	.14971	.14574	.14189	.13818	.13459	.13113	.12777	.12453	.12140	.11837	.11544	.11260	.10985	.10719	.10462
71	65	.17863	.17378	.16911	.16459	.16023	.15601	.15194	.14801	.14420	.14052	.13697	.13353	.13020	.12698	.12386	.12084	.11792	.11509	.11235	.10970
71	66	.18548	.18054	.17577	.17117	.16671	.16241	.15824	.15422	.15033	.14656	.14291	.13939	.13597	.13267	.12947	.12637	.12336	.12045	.11763	.11490
71	67	.19240	.18738	.18252	.17783	.17329	.16889	.16464	.16053	.15655	.15270	.14897	.14536	.14186	.13848	.13519	.13201	.12893	.12594	.12304	.12023
71	68	.19937	.19427	.18933	.18455	.17992	.17545	.17112	.16692	.16286	.15893	.15512	.15143	.14785	.14438	.14102	.13776	.13460	.13154	.12856	.12568
71	69	.20636	.20118	.19616	.19130	.18660	.18204	.17763	.17336	.16922	.16521	.16132	.15756	.15390	.15036	.14692	.14359	.14035	.13722	.13417	.13121
71	70	.21333	.20807	.20298	.19805	.19327	.18865	.18416	.17982	.17560	.17152	.16756	.16372	.15999	.15638	.15287	.14946	.14616	.14295	.13983	.13681
71	71	.22025	.21492	.20976	.20477	.19992	.19523	.19067	.18626	.18198	.17782	.17380	.16988	.16609	.16241	.15883	.15536	.15198	.14871	.14552	.14243
72	0	.00823	.00793	.00765	.00739	.00715	.00692	.00671	.00650	.00631	.00613	.00596	.00580	.00565	.00550	.00536	.00523	.00511	.00499	.00487	.00477
72	1	.00522	.00495	.00470	.00447	.00426	.00406	.00388	.00371	.00355	.00340	.00326	.00313	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00232
72	2	.00535	.00507	.00482	.00458	.00435	.00415	.00395	.00377	.00361	.00345	.00330	.00316	.00304	.00291	.00280	.00269	.00259	.00249	.00240	.00232
72	3	.00560	.00531	.00504	.00478	.00455	.00433	.00413	.00394	.00376	.00359	.00344	.00329	.00316	.00303	.00291	.00280	.00269	.00259	.00249	.00240
72	4	.00592	.00561	.00532	.00505	.00481	.00457	.00436	.00416	.00397	.00380	.00363	.00348	.00333	.00320	.00307	.00295	.00283	.00273	.00263	.00253
72	5	.00630	.00597	.00566	.00538	.00511	.00487	.00464	.00443	.00423	.00404	.00387	.00370	.00355	.00340	.00327	.00314	.00302	.00290	.00280	.00269
72	6	.00671	.00636	.00604	.00574	.00546	.00520	.00496	.00473	.00452	.00432	.00413	.00396	.00380	.00364	.00350	.00336	.00323	.00311	.00300	.00289
72	7	.00717	.00680	.00646	.00614	.00584	.00557	.00531	.00507	.00484	.00463	.00444	.00425	.00408	.00391	.00376	.00361	.00348	.00335	.00322	.00311
72	8	.00767	.00728	.00691	.00657	.00626	.00597	.00569	.00544	.00520	.00498	.00477	.00457	.00439	.00421	.00405	.00389	.00375	.00361	.00348	.00335
72	9	.00821	.00780	.00741	.00705	.00672	.00641	.00612	.00585	.00560	.00536	.00513	.00492	.00473	.00454	.00437	.00420	.00405	.00390	.00376	.00363
72	10	.00881	.00837	.00796	.00758	.00722	.00689	.00659	.00630	.00603	.00578	.00554	.00532	.00511	.00491	.00472	.00455	.00438	.00422	.00407	.00393
72	11	.00944	.00898	.00854	.00814	.00777	.00742	.00709	.00678	.00650	.00623	.00598	.00574	.00552	.00531	.00511	.00492	.00474	.00457	.00442	.00427
72	12	.01012	.00963	.00917	.00874	.00834	.00797	.00763	.00730	.00700	.00671	.00644	.00619	.00595	.00573	.00552	.00532	.00513	.00495	.00478	.00462
72	13	.01082	.01030	.00981	.00936	.00894	.00855	.00818	.00784	.00751	.00721	.00693	.00666	.00641	.00617	.00594	.00573	.00553	.00534	.00516	.00499
72	14	.01152	.01097	.01046	.00998	.00954	.00912	.00873	.00837	.00803	.00771	.00740	.00712	.00685	.00660	.00636	.00614	.00592	.00572	.00553	.00535
72	15	.01222	.01164	.01110	.01060	.01013	.00969	.00928	.00889	.00853	.00819	.00787	.00757	.00728	.00702	.00676	.00653	.00630	.00609	.00588	.00569
72	16	.01291	.01230	.01173	.01120	.01070	.01024	.00980	.00940	.00901	.00866	.00832	.00800	.00770	.00742	.00715	.00690	.00666	.00643	.00622	.00601
72	17	.01360	.01296	.01236	.01180	.01127	.01078	.01033	.00990	.00949	.00911	.00876	.00842	.00810	.00781	.00752	.00726	.00700	.00677	.00654	.00632
72	18	.01430	.01362	.01299	.01240	.01185	.01133	.01085	.01040	.00997	.00957	.00919	.00884	.00851	.00819	.00789	.00761	.00735	.00709	.00685	.00663
72	19	.01503	.01432	.01365	.01303	.01245	.01191	.01140	.01092	.01047	.01005	.00965	.00928	.00892	.00859	.00828	.00798	.00770	.00743	.00718	.00694
72	20	.01581	.01506	.01436	.01370	.01309	.01252	.01198	.01148	.01100	.01056	.01014	.00974	.00937	.00902	.00869	.00837	.00808	.00780	.00753	.00728
72	21	.01664	.01585	.01512	.01443	.01378	.01317	.01261	.01207	.01157	.01110	.01066	.01024	.00985	.00948	.00913	.00880	.00848	.00819	.00790	.00764

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	22	.01753	.01670	.01592	.01519	.01451	.01387	.01328	.01271	.01218	.01169	.01122	.01078	.01036	.00997	.00960	.00925	.00892	.00860	.00830	.00802
72	23	.01848	.01761	.01679	.01602	.01530	.01463	.01400	.01340	.01284	.01232	.01182	.01136	.01092	.01050	.01011	.00974	.00939	.00905	.00874	.00844
72	24	.01951	.01859	.01772	.01691	.01615	.01544	.01478	.01415	.01356	.01300	.01248	.01199	.01152	.01108	.01067	.01027	.00990	.00955	.00921	.00889
72	25	.02062	.01965	.01873	.01788	.01708	.01633	.01563	.01496	.01434	.01375	.01320	.01267	.01218	.01172	.01127	.01086	.01046	.01009	.00973	.00940
72	26	.02181	.02079	.01983	.01893	.01808	.01729	.01655	.01584	.01518	.01456	.01398	.01342	.01290	.01241	.01194	.01150	.01108	.01068	.01030	.00995
72	27	.02311	.02203	.02102	.02007	.01918	.01834	.01755	.01681	.01611	.01545	.01483	.01424	.01369	.01317	.01267	.01220	.01176	.01133	.01093	.01055
72	28	.02450	.02336	.02229	.02129	.02035	.01946	.01863	.01785	.01711	.01641	.01575	.01513	.01454	.01399	.01346	.01296	.01249	.01204	.01162	.01121
72	29	.02598	.02478	.02366	.02260	.02161	.02067	.01979	.01896	.01818	.01744	.01675	.01609	.01546	.01487	.01432	.01379	.01328	.01281	.01235	.01193
72	30	.02757	.02631	.02512	.02400	.02296	.02197	.02104	.02016	.01933	.01855	.01781	.01711	.01645	.01583	.01523	.01467	.01414	.01363	.01315	.01269
72	31	.02926	.02793	.02668	.02550	.02440	.02335	.02237	.02144	.02057	.01974	.01896	.01822	.01752	.01685	.01622	.01563	.01506	.01452	.01401	.01352
72	32	.03106	.02966	.02834	.02710	.02593	.02483	.02379	.02281	.02189	.02101	.02018	.01940	.01866	.01795	.01728	.01665	.01605	.01548	.01493	.01442
72	33	.03298	.03151	.03012	.02882	.02758	.02642	.02533	.02429	.02331	.02238	.02151	.02067	.01989	.01914	.01843	.01776	.01712	.01651	.01593	.01538
72	34	.03503	.03348	.03202	.03065	.02935	.02812	.02696	.02587	.02483	.02385	.02292	.02204	.02121	.02042	.01966	.01895	.01827	.01762	.01701	.01642
72	35	.03722	.03559	.03405	.03261	.03124	.02995	.02872	.02757	.02647	.02544	.02445	.02352	.02264	.02180	.02100	.02024	.01952	.01883	.01818	.01755
72	36	.03955	.03784	.03622	.03470	.03326	.03189	.03060	.02938	.02823	.02713	.02609	.02510	.02417	.02328	.02243	.02163	.02086	.02013	.01943	.01877
72	37	.04202	.04023	.03853	.03693	.03541	.03398	.03262	.03133	.03011	.02895	.02785	.02680	.02581	.02487	.02397	.02312	.02230	.02153	.02079	.02009
72	38	.04467	.04278	.04100	.03931	.03772	.03620	.03477	.03341	.03212	.03090	.02974	.02863	.02758	.02658	.02563	.02473	.02386	.02304	.02226	.02151
72	39	.04747	.04549	.04362	.04185	.04017	.03858	.03707	.03564	.03428	.03299	.03176	.03059	.02948	.02842	.02742	.02646	.02554	.02467	.02384	.02304
72	40	.05046	.04838	.04642	.04456	.04279	.04112	.03953	.03802	.03659	.03523	.03393	.03270	.03152	.03040	.02934	.02832	.02735	.02642	.02554	.02470
72	41	.05363	.05146	.04940	.04745	.04559	.04383	.04216	.04057	.03906	.03763	.03626	.03496	.03371	.03253	.03140	.03033	.02930	.02832	.02738	.02648
72	42	.05699	.05472	.05256	.05051	.04857	.04672	.04496	.04329	.04170	.04019	.03875	.03737	.03606	.03481	.03362	.03248	.03139	.03035	.02936	.02841
72	43	.06055	.05817	.05591	.05377	.05173	.04979	.04794	.04619	.04451	.04292	.04140	.03995	.03857	.03725	.03599	.03478	.03363	.03253	.03148	.03047
72	44	.06430	.06182	.05946	.05721	.05507	.05304	.05110	.04926	.04750	.04582	.04422	.04270	.04124	.03985	.03852	.03724	.03603	.03486	.03375	.03268
72	45	.06824	.06565	.06318	.06083	.05859	.05646	.05443	.05250	.05065	.04889	.04721	.04560	.04406	.04260	.04119	.03985	.03857	.03734	.03616	.03503
72	46	.07238	.06967	.06709	.06464	.06230	.06007	.05794	.05591	.05397	.05212	.05036	.04867	.04705	.04551	.04403	.04261	.04126	.03996	.03872	.03753
72	47	.07669	.07387	.07118	.06862	.06617	.06384	.06162	.05949	.05746	.05552	.05367	.05189	.05020	.04857	.04702	.04553	.04410	.04273	.04142	.04016
72	48	.08119	.07826	.07546	.07279	.07024	.06780	.06547	.06325	.06113	.05909	.05715	.05529	.05351	.05180	.05016	.04860	.04709	.04565	.04427	.04294
72	49	.08589	.08284	.07992	.07714	.07448	.07194	.06951	.06719	.06496	.06284	.06080	.05885	.05698	.05519	.05347	.05183	.05025	.04873	.04727	.04588
72	50	.09078	.08761	.08458	.08168	.07891	.07627	.07373	.07131	.06899	.06676	.06463	.06259	.06064	.05876	.05696	.05523	.05357	.05198	.05044	.04897
72	51	.09587	.09258	.08943	.08642	.08354	.08078	.07814	.07561	.07319	.07087	.06865	.06651	.06446	.06250	.06061	.05880	.05706	.05538	.05378	.05223
72	52	.10114	.09772	.09446	.09133	.08834	.08547	.08273	.08009	.07757	.07515	.07283	.07060	.06846	.06640	.06443	.06253	.06070	.05895	.05726	.05564
72	53	.10658	.10304	.09966	.09642	.09331	.09034	.08748	.08474	.08212	.07959	.07717	.07485	.07261	.07047	.06840	.06642	.06451	.06268	.06091	.05921
72	54	.11219	.10854	.10504	.10168	.09846	.09537	.09241	.08956	.08683	.08421	.08169	.07927	.07694	.07470	.07254	.07047	.06848	.06656	.06471	.06293
72	55	.11798	.11421	.11059	.10711	.10378	.10058	.09751	.09455	.09172	.08899	.08637	.08385	.08143	.07909	.07685	.07469	.07260	.07060	.06867	.06680
72	56	.12394	.12004	.11630	.11272	.10927	.10596	.10277	.09971	.09677	.09394	.09122	.08860	.08608	.08365	.08132	.07906	.07689	.07480	.07278	.07084
72	57	.13006	.12604	.12219	.11848	.11492	.11150	.10820	.10504	.10199	.09906	.09624	.09352	.09090	.08838	.08595	.08360	.08134	.07916	.07706	.07503
72	58	.13632	.13219	.12821	.12439	.12072	.11719	.11379	.11051	.10736	.10432	.10140	.09858	.09587	.09325	.09073	.08829	.08594	.08367	.08149	.07937
72	59	.14271	.13846	.13437	.13044	.12665	.12301	.11950	.11612	.11286	.10973	.10670	.10378	.10097	.09826	.09564	.09311	.09067	.08832	.08604	.08385
72	60	.14921	.14485	.14065	.13660	.13271	.12896	.12534	.12186	.11850	.11526	.11213	.10912	.10621	.10340	.10069	.09807	.09554	.09310	.09073	.08845
72	61	.15584	.15136	.14705	.14290	.13889	.13503	.13131	.12772	.12426	.12092	.11770	.11458	.11158	.10867	.10587	.10316	.10054	.09801	.09556	.09320
72	62	.16259	.15801	.15359	.14932	.14521	.14125	.13742	.13373	.13017	.12673	.12341	.12020	.11710	.11410	.11120	.10840	.10569	.10308	.10054	.09809
72	63	.16946	.16477	.16025	.15588	.15167	.14760	.14367	.13988	.13622	.13268	.12926	.12596	.12276	.11967	.11668	.11379	.11100	.10829	.10567	.10313
72	64	.17644	.17164	.16702	.16255	.15823	.15407	.15004	.14615	.14239	.13876	.13524	.13184	.12856	.12538	.12230	.11932	.11644	.11364	.11094	.10832
72	65	.18350	.17861	.17388	.16932	.16491	.16064	.15652	.15254	.14868	.14495	.14135	.13786	.13448	.13121	.12804	.12498	.12201	.11913	.11634	.11364
72	66	.19065	.18567	.18085	.17619	.17168	.16732	.16311	.15903	.15509	.15127	.14757	.14399	.14053	.13717	.13392	.13077	.12771	.12475	.12188	.11910
72	67	.19789	.19281	.18790	.18315	.17856	.17411	.16981	.16564	.16161	.15770	.15392	.15025	.14670	.14326	.13992	.13669	.13355	.13051	.12756	.12470
72	68	.20519	.20002	.19503	.19019	.18551	.18098	.17659	.17234	.16822	.16423	.16037	.15662	.15298	.14946	.14604	.14273	.13951	.13639	.13336	.13042
72	69	.21251	.20727	.20219	.19728	.19252	.18790	.18343	.17910	.17490	.17083	.16689	.16306	.15934	.15574	.15225	.14885	.14556	.14236	.13926	.13625
72	70	.21982	.21451	.20936	.20437	.19953	.19484	.19030	.18589	.18161	.17747	.17344	.16954	.16575	.16207	.15850	.15504	.15167	.14840	.14522	.14214
72	71	.22709	.22171	.21649	.21143	.20652	.20176	.19715	.19267	.18832	.18410	.18001	.17604	.17218	.16843	.16479	.16125	.15781	.15447	.15123	.14807

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	72	.23429	.22885	.22357	.21844	.21347	.20865	.20396	.19942	.19501	.19072	.18656	.18252	.17859	.17478	.17107	.16747	.16397	.16056	.15725	.15403
73	0	.00844	.00814	.00786	.00760	.00736	.00713	.00691	.00671	.00651	.00633	.00616	.00600	.00585	.00570	.00556	.00543	.00530	.00518	.00507	.00496
73	1	.00529	.00502	.00477	.00454	.00433	.00413	.00395	.00378	.00362	.00347	.00332	.00319	.00307	.00295	.00284	.00274	.00264	.00255	.00246	.00238
73	2	.00542	.00514	.00488	.00464	.00442	.00421	.00402	.00384	.00367	.00351	.00336	.00322	.00309	.00297	.00286	.00275	.00265	.00255	.00246	.00237
73	3	.00567	.00538	.00510	.00485	.00461	.00439	.00419	.00400	.00382	.00366	.00350	.00335	.00322	.00309	.00297	.00285	.00274	.00264	.00255	.00245
73	4	.00600	.00568	.00539	.00512	.00487	.00464	.00443	.00422	.00404	.00386	.00369	.00354	.00339	.00326	.00313	.00301	.00289	.00278	.00268	.00259
73	5	.00637	.00604	.00574	.00545	.00519	.00494	.00471	.00450	.00430	.00411	.00393	.00377	.00362	.00347	.00333	.00320	.00308	.00297	.00286	.00275
73	6	.00679	.00644	.00612	.00582	.00554	.00528	.00503	.00481	.00459	.00439	.00421	.00403	.00387	.00371	.00357	.00343	.00330	.00318	.00306	.00295
73	7	.00726	.00689	.00655	.00623	.00593	.00565	.00539	.00515	.00493	.00472	.00452	.00433	.00416	.00399	.00384	.00369	.00355	.00342	.00330	.00318
73	8	.00777	.00738	.00701	.00667	.00636	.00606	.00579	.00553	.00529	.00507	.00486	.00466	.00447	.00430	.00413	.00397	.00383	.00369	.00356	.00343
73	9	.00832	.00791	.00752	.00716	.00683	.00651	.00622	.00595	.00570	.00546	.00523	.00502	.00482	.00464	.00446	.00429	.00414	.00399	.00385	.00371
73	10	.00893	.00849	.00808	.00770	.00734	.00701	.00670	.00641	.00614	.00589	.00565	.00543	.00521	.00501	.00483	.00465	.00448	.00432	.00417	.00403
73	11	.00958	.00911	.00868	.00827	.00790	.00755	.00722	.00691	.00662	.00635	.00610	.00586	.00564	.00542	.00522	.00503	.00486	.00469	.00453	.00437
73	12	.01027	.00978	.00932	.00889	.00849	.00812	.00777	.00744	.00714	.00685	.00658	.00633	.00609	.00586	.00565	.00545	.00526	.00508	.00491	.00474
73	13	.01098	.01046	.00998	.00952	.00910	.00871	.00834	.00799	.00767	.00736	.00707	.00681	.00655	.00631	.00609	.00587	.00567	.00548	.00530	.00512
73	14	.01170	.01115	.01064	.01016	.00971	.00929	.00890	.00854	.00819	.00787	.00757	.00728	.00701	.00676	.00652	.00629	.00607	.00587	.00568	.00549
73	15	.01241	.01183	.01129	.01078	.01031	.00987	.00946	.00907	.00871	.00836	.00804	.00774	.00745	.00719	.00693	.00669	.00646	.00625	.00604	.00585
73	16	.01311	.01250	.01193	.01140	.01090	.01043	.00999	.00959	.00920	.00884	.00850	.00818	.00788	.00759	.00733	.00707	.00683	.00660	.00639	.00618
73	17	.01381	.01317	.01256	.01200	.01148	.01098	.01052	.01009	.00969	.00931	.00895	.00861	.00829	.00799	.00771	.00744	.00718	.00694	.00671	.00650
73	18	.01452	.01384	.01321	.01261	.01206	.01154	.01106	.01060	.01017	.00977	.00939	.00904	.00870	.00838	.00808	.00780	.00753	.00728	.00704	.00681
73	19	.01526	.01454	.01388	.01325	.01267	.01212	.01161	.01113	.01068	.01026	.00986	.00948	.00913	.00879	.00847	.00818	.00789	.00762	.00737	.00713
73	20	.01605	.01529	.01459	.01393	.01332	.01274	.01220	.01170	.01122	.01077	.01035	.00995	.00958	.00923	.00889	.00858	.00828	.00799	.00772	.00747
73	21	.01689	.01610	.01535	.01466	.01401	.01341	.01284	.01230	.01180	.01133	.01088	.01046	.01007	.00969	.00934	.00901	.00869	.00839	.00811	.00784
73	22	.01778	.01695	.01617	.01544	.01476	.01411	.01351	.01295	.01242	.01192	.01145	.01101	.01059	.01019	.00982	.00947	.00913	.00881	.00851	.00823
73	23	.01875	.01787	.01704	.01627	.01555	.01488	.01424	.01365	.01309	.01256	.01206	.01159	.01115	.01073	.01034	.00996	.00961	.00927	.00895	.00865
73	24	.01978	.01886	.01799	.01718	.01642	.01570	.01503	.01440	.01381	.01325	.01273	.01223	.01176	.01132	.01090	.01051	.01013	.00977	.00944	.00912
73	25	.02090	.01993	.01902	.01816	.01736	.01660	.01590	.01523	.01460	.01401	.01346	.01293	.01243	.01197	.01152	.01110	.01070	.01033	.00997	.00963
73	26	.02211	.02109	.02012	.01922	.01837	.01758	.01683	.01612	.01546	.01484	.01425	.01369	.01317	.01267	.01220	.01175	.01133	.01093	.01055	.01019
73	27	.02343	.02234	.02133	.02037	.01948	.01864	.01785	.01710	.01640	.01574	.01512	.01453	.01397	.01344	.01294	.01247	.01202	.01160	.01119	.01081
73	28	.02483	.02369	.02262	.02161	.02067	.01978	.01894	.01816	.01741	.01671	.01605	.01543	.01484	.01428	.01375	.01325	.01277	.01232	.01189	.01148
73	29	.02634	.02513	.02400	.02294	.02195	.02101	.02012	.01929	.01851	.01776	.01706	.01640	.01577	.01518	.01462	.01409	.01358	.01310	.01264	.01221
73	30	.02794	.02668	.02549	.02437	.02331	.02232	.02139	.02051	.01968	.01889	.01815	.01745	.01678	.01615	.01556	.01499	.01445	.01394	.01346	.01300
73	31	.02965	.02832	.02707	.02589	.02478	.02373	.02274	.02181	.02093	.02010	.01931	.01857	.01786	.01720	.01656	.01596	.01539	.01485	.01433	.01384
73	32	.03148	.03007	.02875	.02751	.02634	.02523	.02419	.02321	.02227	.02139	.02056	.01977	.01903	.01832	.01764	.01701	.01640	.01582	.01528	.01475
73	33	.03343	.03195	.03056	.02925	.02801	.02685	.02575	.02471	.02372	.02279	.02191	.02107	.02028	.01953	.01881	.01814	.01749	.01688	.01630	.01574
73	34	.03551	.03395	.03249	.03111	.02981	.02858	.02741	.02631	.02527	.02429	.02335	.02247	.02163	.02083	.02007	.01935	.01867	.01802	.01740	.01681
73	35	.03773	.03610	.03456	.03310	.03173	.03043	.02920	.02804	.02694	.02590	.02491	.02397	.02308	.02224	.02143	.02067	.01994	.01925	.01859	.01796
73	36	.04010	.03838	.03676	.03523	.03378	.03241	.03112	.02989	.02873	.02763	.02658	.02559	.02465	.02375	.02290	.02209	.02131	.02058	.01988	.01921
73	37	.04261	.04081	.03911	.03750	.03598	.03453	.03317	.03187	.03065	.02948	.02837	.02732	.02632	.02538	.02447	.02361	.02279	.02201	.02127	.02056
73	38	.04530	.04341	.04162	.03993	.03832	.03680	.03536	.03400	.03270	.03147	.03030	.02919	.02813	.02713	.02617	.02526	.02439	.02356	.02277	.02201
73	39	.04816	.04617	.04429	.04251	.04083	.03923	.03771	.03627	.03490	.03361	.03237	.03119	.03008	.02901	.02800	.02703	.02611	.02523	.02439	.02359
73	40	.05120	.04912	.04714	.04527	.04350	.04182	.04022	.03871	.03726	.03589	.03459	.03335	.03217	.03104	.02996	.02894	.02796	.02703	.02614	.02529
73	41	.05443	.05225	.05018	.04822	.04636	.04459	.04291	.04131	.03979	.03835	.03697	.03566	.03441	.03322	.03208	.03100	.02996	.02897	.02803	.02712
73	42	.05786	.05558	.05341	.05136	.04940	.04754	.04578	.04410	.04250	.04097	.03952	.03814	.03682	.03556	.03436	.03321	.03211	.03106	.03006	.02910
73	43	.06149	.05911	.05684	.05468	.05263	.05068	.04883	.04706	.04538	.04377	.04224	.04078	.03939	.03806	.03679	.03557	.03441	.03330	.03224	.03122
73	44	.06533	.06283	.06046	.05820	.05605	.05401	.05206	.05020	.04844	.04675	.04514	.04360	.04213	.04073	.03939	.03810	.03688	.03570	.03458	.03350
73	45	.06936	.06675	.06427	.06191	.05966	.05752	.05547	.05353	.05167	.04989	.04820	.04658	.04503	.04355	.04214	.04078	.03949	.03825	.03706	.03592
73	46	.07359	.07087	.06828	.06581	.06345	.06121	.05907	.05703	.05508	.05322	.05143	.04973	.04810	.04655	.04506	.04363	.04226	.04095	.03969	.03849
73	47	.07800	.07517	.07247	.06989	.06743	.06508	.06285	.06071	.05866	.05671	.05484	.05305	.05134	.04970	.04813	.04663	.04519	.04380	.04248	.04120
73	48	.08262	.07967	.07685	.07416	.07160	.06915	.06681	.06457	.06243	.06038	.05842	.05654	.05475	.05302	.05137	.04979	.04827	.04682	.04542	.04408

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
73	49	.08743	.08436	.08143	.07863	.07595	.07340	.07095	.06861	.06637	.06423	.06218	.06021	.05833	.05652	.05479	.05312	.05153	.04999	.04852	.04711
73	50	.09245	.08926	.08621	.08330	.08051	.07785	.07530	.07285	.07051	.06827	.06613	.06407	.06209	.06020	.05838	.05663	.05496	.05334	.05180	.05031
73	51	.09767	.09436	.09120	.08817	.08527	.08249	.07983	.07729	.07485	.07251	.07026	.06811	.06604	.06406	.06215	.06032	.05856	.05687	.05524	.05368
73	52	.10309	.09965	.09637	.09322	.09021	.08732	.08455	.08190	.07936	.07692	.07457	.07232	.07016	.06809	.06609	.06417	.06233	.06056	.05885	.05721
73	53	.10868	.10513	.10172	.09846	.09533	.09233	.08946	.08670	.08405	.08150	.07906	.07671	.07446	.07229	.07020	.06820	.06627	.06441	.06262	.06090
73	54	.11446	.11079	.10726	.10388	.10064	.09752	.09454	.09167	.08891	.08627	.08372	.08128	.07892	.07666	.07449	.07239	.07037	.06843	.06656	.06475
73	55	.12042	.11662	.11298	.10948	.10612	.10290	.09980	.09682	.09396	.09121	.08856	.08602	.08357	.08121	.07894	.07675	.07465	.07262	.07066	.06877
73	56	.12657	.12264	.11888	.11526	.11179	.10845	.10524	.10215	.09919	.09633	.09358	.09094	.08839	.08593	.08357	.08129	.07909	.07698	.07493	.07296
73	57	.13288	.12884	.12495	.12122	.11763	.11418	.11086	.10766	.10459	.10163	.09877	.09603	.09338	.09083	.08837	.08600	.08371	.08150	.07937	.07732
73	58	.13935	.13518	.13118	.12733	.12363	.12006	.11663	.11333	.11015	.10708	.10412	.10128	.09853	.09588	.09333	.09086	.08848	.08619	.08397	.08183
73	59	.14595	.14167	.13755	.13358	.12977	.12609	.12255	.11914	.11585	.11268	.10962	.10667	.10383	.10108	.09843	.09587	.09340	.09101	.08871	.08648
73	60	.15268	.14828	.14405	.13997	.13604	.13225	.12860	.12508	.12169	.11842	.11526	.11221	.10926	.10642	.10367	.10102	.09846	.09598	.09359	.09127
73	61	.15954	.15503	.15068	.14649	.14245	.13856	.13480	.13118	.12768	.12430	.12104	.11789	.11485	.11191	.10907	.10632	.10367	.10110	.09862	.09621
73	62	.16654	.16192	.15746	.15316	.14902	.14501	.14115	.13742	.13382	.13034	.12698	.12373	.12059	.11755	.11462	.11178	.10903	.10638	.10380	.10132
73	63	.17367	.16894	.16438	.15997	.15572	.15161	.14765	.14381	.14011	.13653	.13307	.12972	.12649	.12336	.12033	.11740	.11456	.11182	.10916	.10658
73	64	.18092	.17609	.17142	.16691	.16255	.15834	.15428	.15034	.14654	.14286	.13931	.13586	.13253	.12931	.12619	.12317	.12024	.11740	.11466	.11200
73	65	.18827	.18334	.17857	.17396	.16950	.16520	.16103	.15700	.15310	.14933	.14567	.14214	.13871	.13540	.13219	.12908	.12606	.12314	.12031	.11756
73	66	.19573	.19069	.18583	.18112	.17657	.17217	.16790	.16378	.15979	.15592	.15218	.14855	.14503	.14163	.13833	.13513	.13203	.12902	.12610	.12327
73	67	.20328	.19815	.19319	.18840	.18375	.17926	.17490	.17069	.16660	.16265	.15881	.15510	.15150	.14800	.14462	.14133	.13815	.13505	.13205	.12914
73	68	.21090	.20569	.20064	.19576	.19102	.18644	.18200	.17770	.17353	.16948	.16556	.16176	.15808	.15450	.15103	.14766	.14439	.14122	.13814	.13515
73	69	.21856	.21326	.20814	.20317	.19836	.19369	.18917	.18478	.18053	.17640	.17240	.16852	.16475	.16109	.15754	.15409	.15074	.14749	.14433	.14127
73	70	.22622	.22085	.21565	.21060	.20571	.20097	.19636	.19190	.18757	.18337	.17928	.17532	.17148	.16774	.16411	.16059	.15717	.15384	.15061	.14746
73	71	.23384	.22841	.22313	.21801	.21305	.20823	.20356	.19902	.19462	.19034	.18619	.18215	.17823	.17442	.17072	.16713	.16363	.16023	.15692	.15371
73	72	.24141	.23591	.23057	.22539	.22036	.21547	.21073	.20612	.20165	.19730	.19308	.18898	.18499	.18111	.17734	.17368	.17011	.16664	.16327	.15999
73	73	.24889	.24333	.23794	.23269	.22760	.22266	.21785	.21318	.20865	.20424	.19995	.19578	.19173	.18779	.18395	.18022	.17659	.17306	.16962	.16628
74	0	.00866	.00835	.00807	.00781	.00757	.00733	.00712	.00691	.00672	.00654	.00637	.00620	.00605	.00590	.00576	.00563	.00550	.00538	.00526	.00515
74	1	.00536	.00509	.00484	.00461	.00440	.00420	.00401	.00384	.00368	.00353	.00339	.00326	.00313	.00301	.00290	.00280	.00270	.00261	.00252	.00244
74	2	.00549	.00521	.00495	.00470	.00448	.00427	.00408	.00390	.00373	.00357	.00342	.00328	.00315	.00303	.00291	.00281	.00270	.00261	.00251	.00243
74	3	.00574	.00544	.00517	.00491	.00468	.00446	.00425	.00406	.00388	.00372	.00356	.00341	.00327	.00315	.00302	.00291	.00280	.00270	.00260	.00251
74	4	.00606	.00575	.00546	.00519	.00494	.00471	.00449	.00429	.00410	.00392	.00376	.00360	.00345	.00332	.00319	.00306	.00295	.00284	.00274	.00264
74	5	.00645	.00612	.00581	.00552	.00526	.00501	.00478	.00457	.00436	.00418	.00400	.00383	.00368	.00353	.00340	.00327	.00314	.00303	.00292	.00281
74	6	.00688	.00652	.00620	.00590	.00561	.00535	.00511	.00488	.00467	.00447	.00428	.00410	.00394	.00378	.00364	.00350	.00337	.00324	.00313	.00301
74	7	.00735	.00698	.00663	.00631	.00601	.00574	.00548	.00523	.00501	.00479	.00460	.00441	.00423	.00407	.00391	.00376	.00362	.00349	.00337	.00325
74	8	.00787	.00747	.00711	.00677	.00645	.00615	.00588	.00562	.00538	.00515	.00494	.00474	.00456	.00438	.00421	.00406	.00391	.00377	.00363	.00351
74	9	.00843	.00801	.00763	.00727	.00693	.00662	.00632	.00605	.00579	.00555	.00533	.00512	.00492	.00473	.00455	.00438	.00423	.00408	.00393	.00380
74	10	.00905	.00861	.00820	.00781	.00746	.00713	.00681	.00652	.00625	.00600	.00576	.00553	.00532	.00512	.00493	.00475	.00458	.00442	.00427	.00413
74	11	.00971	.00924	.00881	.00840	.00803	.00767	.00734	.00703	.00675	.00647	.00622	.00598	.00575	.00554	.00534	.00515	.00497	.00480	.00464	.00448
74	12	.01042	.00992	.00946	.00903	.00863	.00826	.00791	.00758	.00727	.00698	.00671	.00646	.00622	.00599	.00578	.00557	.00538	.00520	.00503	.00486
74	13	.01115	.01062	.01013	.00968	.00926	.00886	.00849	.00814	.00782	.00751	.00722	.00695	.00670	.00645	.00623	.00601	.00581	.00561	.00543	.00526
74	14	.01188	.01132	.01081	.01033	.00988	.00946	.00907	.00870	.00835	.00803	.00773	.00744	.00717	.00691	.00667	.00644	.00622	.00602	.00582	.00564
74	15	.01260	.01202	.01147	.01097	.01049	.01005	.00963	.00925	.00888	.00854	.00821	.00791	.00762	.00735	.00710	.00685	.00662	.00641	.00620	.00600
74	16	.01331	.01270	.01212	.01159	.01109	.01062	.01018	.00977	.00939	.00902	.00868	.00836	.00806	.00777	.00750	.00724	.00700	.00677	.00655	.00635
74	17	.01402	.01337	.01277	.01220	.01168	.01118	.01072	.01029	.00988	.00950	.00914	.00880	.00848	.00817	.00789	.00762	.00736	.00712	.00689	.00667
74	18	.01473	.01405	.01342	.01282	.01227	.01175	.01126	.01080	.01037	.00997	.00959	.00923	.00889	.00857	.00827	.00799	.00772	.00746	.00722	.00699
74	19	.01548	.01476	.01409	.01347	.01288	.01234	.01182	.01134	.01089	.01046	.01006	.00968	.00932	.00899	.00867	.00837	.00808	.00781	.00756	.00731
74	20	.01627	.01552	.01482	.01416	.01354	.01296	.01242	.01191	.01143	.01098	.01056	.01016	.00978	.00943	.00909	.00877	.00847	.00819	.00792	.00766
74	21	.01713	.01633	.01559	.01489	.01424	.01363	.01306	.01253	.01202	.01155	.01110	.01068	.01028	.00990	.00955	.00921	.00889	.00859	.00831	.00803
74	22	.01803	.01719	.01641	.01568	.01499	.01435	.01375	.01318	.01265	.01215	.01167	.01123	.01081	.01041	.01003	.00968	.00934	.00902	.00872	.00843
74	23	.01900	.01812	.01730	.01652	.01580	.01512	.01449	.01389	.01332	.01279	.01229	.01182	.01138	.01096	.01056	.01018	.00983	.00949	.00917	.00887
74	24	.02005	.01912	.01825	.01744	.01668	.01596	.01529	.01465	.01406	.01350	.01297	.01247	.01200	.01156	.01114	.01074	.01036	.01000	.00966	.00934

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
74	25	.02118	.02021	.01929	.01843	.01763	.01687	.01616	.01549	.01486	.01427	.01371	.01318	.01268	.01221	.01177	.01134	.01094	.01056	.01020	.00986
74	26	.02241	.02138	.02041	.01951	.01866	.01786	.01711	.01640	.01573	.01511	.01451	.01395	.01343	.01293	.01245	.01201	.01158	.01118	.01080	.01043
74	27	.02373	.02265	.02163	.02067	.01978	.01893	.01814	.01739	.01669	.01602	.01539	.01480	.01424	.01371	.01321	.01273	.01228	.01186	.01145	.01106
74	28	.02515	.02401	.02294	.02193	.02098	.02009	.01925	.01846	.01771	.01701	.01635	.01572	.01512	.01456	.01403	.01352	.01305	.01259	.01216	.01175
74	29	.02668	.02547	.02434	.02328	.02228	.02134	.02045	.01961	.01882	.01808	.01737	.01671	.01608	.01548	.01492	.01438	.01387	.01339	.01293	.01249
74	30	.02830	.02704	.02584	.02472	.02366	.02267	.02173	.02085	.02001	.01922	.01848	.01777	.01710	.01647	.01587	.01530	.01476	.01425	.01376	.01330
74	31	.03004	.02870	.02744	.02626	.02515	.02410	.02310	.02217	.02129	.02045	.01966	.01891	.01820	.01753	.01690	.01629	.01572	.01517	.01465	.01416
74	32	.03189	.03048	.02916	.02791	.02673	.02562	.02458	.02359	.02265	.02177	.02093	.02014	.01939	.01867	.01800	.01736	.01675	.01617	.01561	.01509
74	33	.03386	.03238	.03099	.02967	.02843	.02726	.02616	.02511	.02412	.02319	.02230	.02146	.02066	.01991	.01919	.01851	.01786	.01724	.01666	.01610
74	34	.03597	.03441	.03294	.03156	.03025	.02902	.02785	.02674	.02570	.02471	.02377	.02288	.02204	.02123	.02047	.01975	.01906	.01840	.01778	.01719
74	35	.03822	.03659	.03504	.03358	.03221	.03090	.02967	.02850	.02740	.02635	.02536	.02441	.02352	.02267	.02186	.02109	.02036	.01966	.01900	.01837
74	36	.04063	.03891	.03728	.03574	.03429	.03292	.03162	.03039	.02922	.02811	.02706	.02606	.02511	.02421	.02335	.02254	.02176	.02102	.02032	.01964
74	37	.04318	.04138	.03967	.03805	.03652	.03507	.03370	.03240	.03117	.03000	.02889	.02783	.02683	.02587	.02496	.02410	.02327	.02248	.02173	.02102
74	38	.04591	.04402	.04222	.04052	.03891	.03739	.03594	.03457	.03327	.03203	.03085	.02974	.02867	.02766	.02670	.02578	.02490	.02407	.02327	.02251
74	39	.04882	.04683	.04494	.04315	.04146	.03986	.03833	.03689	.03551	.03421	.03296	.03178	.03066	.02959	.02856	.02759	.02666	.02578	.02493	.02412
74	40	.05191	.04982	.04784	.04597	.04419	.04250	.04089	.03937	.03792	.03654	.03523	.03398	.03279	.03166	.03058	.02955	.02856	.02762	.02672	.02586
74	41	.05520	.05302	.05094	.04897	.04710	.04533	.04364	.04203	.04050	.03905	.03767	.03635	.03509	.03389	.03275	.03165	.03061	.02961	.02866	.02775
74	42	.05870	.05641	.05423	.05217	.05021	.04834	.04657	.04488	.04327	.04173	.04027	.03888	.03755	.03629	.03508	.03392	.03281	.03176	.03075	.02978
74	43	.06240	.06001	.05773	.05556	.05351	.05155	.04968	.04791	.04621	.04460	.04306	.04159	.04019	.03885	.03757	.03635	.03518	.03406	.03299	.03196
74	44	.06632	.06381	.06143	.05916	.05700	.05495	.05299	.05112	.04935	.04765	.04603	.04448	.04300	.04159	.04023	.03894	.03771	.03652	.03539	.03430
74	45	.07043	.06782	.06532	.06295	.06069	.05854	.05649	.05453	.05266	.05087	.04917	.04754	.04598	.04449	.04306	.04170	.04039	.03914	.03794	.03679
74	46	.07475	.07202	.06942	.06694	.06458	.06232	.06017	.05812	.05615	.05428	.05249	.05077	.04913	.04756	.04606	.04462	.04324	.04192	.04065	.03943
74	47	.07927	.07642	.07371	.07112	.06865	.06629	.06404	.06189	.05983	.05786	.05598	.05418	.05245	.05080	.04922	.04770	.04625	.04486	.04352	.04223
74	48	.08399	.08103	.07820	.07550	.07292	.07045	.06810	.06585	.06369	.06163	.05966	.05777	.05596	.05422	.05256	.05096	.04943	.04796	.04655	.04519
74	49	.08892	.08584	.08289	.08008	.07739	.07482	.07236	.07000	.06775	.06559	.06352	.06154	.05964	.05782	.05607	.05439	.05278	.05123	.04975	.04832
74	50	.09407	.09086	.08780	.08487	.08207	.07938	.07682	.07436	.07200	.06975	.06758	.06551	.06352	.06161	.05977	.05801	.05632	.05469	.05313	.05162
74	51	.09942	.09610	.09291	.08987	.08695	.08416	.08148	.07892	.07646	.07410	.07184	.06967	.06758	.06558	.06366	.06181	.06004	.05833	.05668	.05510
74	52	.10498	.10153	.09822	.09506	.09203	.08912	.08634	.08367	.08110	.07864	.07628	.07401	.07183	.06974	.06773	.06579	.06393	.06214	.06041	.05875
74	53	.11073	.10715	.10373	.10044	.09730	.09428	.09138	.08860	.08593	.08337	.08091	.07854	.07626	.07408	.07197	.06995	.06800	.06612	.06431	.06257
74	54	.11667	.11297	.10942	.10602	.10276	.09962	.09662	.09373	.09095	.08828	.08572	.08325	.08088	.07859	.07639	.07428	.07224	.07027	.06838	.06656
74	55	.12280	.11898	.11531	.11179	.10841	.10516	.10204	.09904	.09616	.09338	.09071	.08814	.08567	.08329	.08100	.07879	.07666	.07461	.07263	.07072
74	56	.12912	.12518	.12139	.11775	.11425	.11089	.10765	.10454	.10155	.09867	.09590	.09323	.09065	.08818	.08579	.08348	.08126	.07912	.07705	.07506
74	57	.13562	.13156	.12765	.12389	.12028	.11680	.11345	.11023	.10713	.10414	.10126	.09849	.09582	.09324	.09076	.08836	.08605	.08381	.08166	.07958
74	58	.14229	.13811	.13408	.13020	.12647	.12288	.11942	.11609	.11288	.10978	.10680	.10393	.10115	.09848	.09589	.09340	.09099	.08867	.08642	.08426
74	59	.14911	.14480	.14065	.13666	.13281	.12911	.12554	.12210	.11878	.11558	.11249	.10951	.10664	.10386	.10118	.09860	.09610	.09368	.09134	.08909
74	60	.15606	.15163	.14737	.14326	.13930	.13549	.13180	.12825	.12483	.12152	.11833	.11525	.11228	.10940	.10662	.10394	.10135	.09884	.09641	.09407
74	61	.16315	.15861	.15424	.15001	.14594	.14201	.13822	.13457	.13103	.12762	.12433	.12115	.11807	.11510	.11222	.10944	.10676	.10416	.10164	.09920
74	62	.17040	.16575	.16126	.15692	.15274	.14870	.14481	.14104	.13740	.13389	.13049	.12721	.12404	.12096	.11799	.11512	.11234	.10965	.10704	.10452
74	63	.17779	.17303	.16843	.16399	.15970	.15555	.15155	.14768	.14394	.14032	.13683	.13344	.13017	.12700	.12394	.12097	.11809	.11531	.11261	.11000
74	64	.18531	.18044	.17574	.17119	.16680	.16255	.15844	.15447	.15063	.14691	.14331	.13983	.13646	.13320	.13004	.12698	.12401	.12114	.11835	.11565
74	65	.19295	.18798	.18317	.17852	.17402	.16967	.16547	.16140	.15746	.15364	.14995	.14637	.14290	.13955	.13629	.13314	.13008	.12712	.12425	.12146
74	66	.20070	.19563	.19072	.18597	.18138	.17693	.17263	.16846	.16443	.16052	.15673	.15306	.14950	.14605	.14270	.13946	.13632	.13326	.13030	.12743
74	67	.20856	.20340	.19840	.19356	.18887	.18433	.17993	.17567	.17154	.16754	.16366	.15990	.15625	.15271	.14928	.14594	.14271	.13957	.13653	.13357
74	68	.21651	.21126	.20617	.20124	.19646	.19183	.18734	.18299	.17877	.17468	.17072	.16687	.16313	.15950	.15599	.15257	.14925	.14603	.14290	.13986
74	69	.22451	.21917	.21400	.20899	.20412	.19941	.19484	.19040	.18610	.18192	.17787	.17394	.17012	.16641	.16281	.15931	.15591	.15261	.14940	.14628
74	70	.23252	.22711	.22186	.21676	.21182	.20703	.20237	.19786	.19347	.18922	.18509	.18107	.17717	.17338	.16970	.16613	.16265	.15927	.15598	.15278
74	71	.24051	.23502	.22970	.22453	.21951	.21465	.20992	.20533	.20087	.19654	.19233	.18824	.18426	.18040	.17664	.17299	.16944	.16598	.16262	.15935
74	72	.24844	.24289	.23750	.23226	.22718	.22224	.21744	.21278	.20825	.20385	.19957	.19541	.19136	.18743	.18360	.17988	.17625	.17273	.16930	.16596
74	73	.25630	.25069	.24524	.23994	.23479	.22979	.22493	.22021	.21561	.21114	.20680	.20257	.19846	.19445	.19056	.18677	.18308	.17949	.17599	.17258
74	74	.26409	.25842	.25292	.24756	.24236	.23730	.23238	.22760	.22294	.21841	.21401	.20972	.20554	.20148	.19752	.19367	.18992	.18626	.18270	.17924

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	0	.00887	.00857	.00829	.00802	.00778	.00755	.00733	.00712	.00693	.00675	.00657	.00641	.00625	.00610	.00596	.00583	.00570	.00558	.00546	.00535
75	1	.00543	.00516	.00491	.00468	.00446	.00426	.00408	.00391	.00374	.00359	.00345	.00332	.00319	.00307	.00296	.00286	.00276	.00267	.00258	.00249
75	2	.00555	.00527	.00501	.00477	.00454	.00433	.00414	.00396	.00379	.00363	.00348	.00334	.00321	.00309	.00297	.00286	.00276	.00266	.00257	.00248
75	3	.00580	.00551	.00523	.00498	.00474	.00452	.00431	.00412	.00394	.00377	.00362	.00347	.00333	.00320	.00308	.00296	.00285	.00275	.00265	.00256
75	4	.00613	.00582	.00552	.00525	.00500	.00477	.00455	.00435	.00416	.00398	.00382	.00366	.00351	.00337	.00324	.00312	.00300	.00290	.00279	.00269
75	5	.00652	.00618	.00588	.00559	.00532	.00508	.00485	.00463	.00443	.00424	.00406	.00390	.00374	.00359	.00346	.00332	.00320	.00308	.00297	.00287
75	6	.00695	.00660	.00627	.00597	.00569	.00542	.00518	.00495	.00474	.00454	.00435	.00417	.00401	.00385	.00370	.00356	.00343	.00331	.00319	.00308
75	7	.00743	.00706	.00671	.00639	.00609	.00582	.00556	.00531	.00508	.00487	.00467	.00448	.00431	.00414	.00398	.00383	.00369	.00356	.00344	.00332
75	8	.00796	.00756	.00720	.00686	.00654	.00624	.00597	.00571	.00547	.00524	.00503	.00483	.00464	.00446	.00429	.00413	.00399	.00384	.00371	.00358
75	9	.00853	.00812	.00773	.00737	.00703	.00672	.00642	.00615	.00589	.00565	.00542	.00521	.00501	.00482	.00464	.00447	.00431	.00416	.00402	.00388
75	10	.00916	.00872	.00831	.00793	.00757	.00724	.00692	.00663	.00636	.00610	.00586	.00563	.00542	.00522	.00503	.00485	.00468	.00452	.00437	.00422
75	11	.00984	.00937	.00893	.00853	.00815	.00780	.00747	.00716	.00686	.00659	.00634	.00609	.00587	.00565	.00545	.00526	.00508	.00491	.00474	.00459
75	12	.01056	.01006	.00960	.00917	.00877	.00839	.00804	.00771	.00741	.00712	.00684	.00659	.00635	.00612	.00590	.00570	.00550	.00532	.00515	.00498
75	13	.01130	.01078	.01029	.00983	.00941	.00901	.00864	.00829	.00796	.00766	.00737	.00709	.00684	.00659	.00637	.00615	.00594	.00575	.00556	.00539
75	14	.01205	.01149	.01098	.01050	.01005	.00963	.00923	.00886	.00852	.00819	.00788	.00759	.00732	.00706	.00682	.00659	.00637	.00617	.00597	.00578
75	15	.01278	.01220	.01165	.01115	.01067	.01023	.00981	.00942	.00905	.00871	.00838	.00808	.00779	.00752	.00726	.00701	.00678	.00656	.00636	.00616
75	16	.01350	.01289	.01231	.01178	.01128	.01081	.01037	.00995	.00957	.00920	.00886	.00854	.00823	.00794	.00767	.00741	.00717	.00694	.00672	.00651
75	17	.01422	.01357	.01297	.01240	.01187	.01138	.01091	.01048	.01007	.00969	.00932	.00898	.00866	.00836	.00807	.00780	.00754	.00729	.00706	.00684
75	18	.01494	.01426	.01362	.01303	.01247	.01195	.01146	.01100	.01057	.01016	.00978	.00942	.00908	.00876	.00846	.00817	.00790	.00764	.00740	.00717
75	19	.01570	.01498	.01431	.01368	.01309	.01254	.01203	.01154	.01109	.01066	.01026	.00988	.00952	.00918	.00886	.00856	.00827	.00800	.00774	.00750
75	20	.01650	.01574	.01504	.01438	.01376	.01318	.01263	.01212	.01164	.01119	.01077	.01037	.00999	.00963	.00929	.00897	.00867	.00838	.00811	.00785
75	21	.01736	.01656	.01582	.01512	.01447	.01386	.01329	.01275	.01224	.01176	.01131	.01089	.01049	.01011	.00976	.00942	.00910	.00879	.00851	.00823
75	22	.01827	.01743	.01665	.01592	.01523	.01458	.01398	.01341	.01287	.01237	.01190	.01145	.01103	.01063	.01025	.00989	.00955	.00923	.00893	.00864
75	23	.01925	.01837	.01754	.01677	.01604	.01536	.01472	.01412	.01356	.01303	.01253	.01205	.01160	.01118	.01078	.01040	.01005	.00971	.00938	.00908
75	24	.02031	.01938	.01851	.01769	.01693	.01621	.01554	.01490	.01430	.01374	.01321	.01271	.01224	.01179	.01137	.01096	.01059	.01022	.00988	.00956
75	25	.02146	.02048	.01956	.01870	.01789	.01713	.01642	.01575	.01512	.01452	.01396	.01343	.01293	.01245	.01201	.01158	.01118	.01080	.01043	.01009
75	26	.02269	.02166	.02069	.01978	.01893	.01813	.01738	.01667	.01600	.01537	.01477	.01421	.01368	.01318	.01270	.01225	.01183	.01142	.01104	.01067
75	27	.02403	.02294	.02192	.02097	.02007	.01922	.01842	.01767	.01697	.01630	.01567	.01507	.01451	.01398	.01347	.01300	.01254	.01211	.01170	.01132
75	28	.02547	.02432	.02325	.02224	.02129	.02039	.01955	.01876	.01801	.01730	.01664	.01600	.01541	.01484	.01431	.01380	.01332	.01286	.01243	.01201
75	29	.02701	.02580	.02467	.02360	.02260	.02166	.02077	.01993	.01913	.01839	.01768	.01701	.01638	.01578	.01521	.01467	.01416	.01367	.01321	.01277
75	30	.02866	.02739	.02619	.02506	.02401	.02301	.02207	.02118	.02034	.01955	.01880	.01809	.01742	.01678	.01618	.01561	.01507	.01455	.01406	.01359
75	31	.03041	.02907	.02781	.02662	.02551	.02445	.02346	.02252	.02163	.02080	.02000	.01925	.01854	.01786	.01722	.01662	.01604	.01549	.01497	.01447
75	32	.03228	.03087	.02954	.02829	.02711	.02600	.02495	.02396	.02302	.02213	.02129	.02050	.01974	.01903	.01835	.01770	.01709	.01650	.01595	.01542
75	33	.03428	.03280	.03140	.03008	.02884	.02767	.02656	.02551	.02451	.02357	.02268	.02184	.02104	.02028	.01956	.01887	.01822	.01760	.01701	.01645
75	34	.03642	.03486	.03339	.03200	.03068	.02945	.02827	.02717	.02612	.02512	.02418	.02329	.02244	.02163	.02087	.02014	.01944	.01879	.01816	.01756
75	35	.03870	.03706	.03551	.03405	.03267	.03136	.03012	.02895	.02784	.02679	.02579	.02485	.02395	.02309	.02228	.02151	.02077	.02007	.01940	.01876
75	36	.04114	.03941	.03778	.03624	.03479	.03341	.03210	.03087	.02969	.02858	.02753	.02652	.02557	.02466	.02380	.02298	.02220	.02145	.02074	.02007
75	37	.04373	.04192	.04021	.03859	.03705	.03560	.03422	.03292	.03168	.03050	.02939	.02833	.02732	.02636	.02544	.02457	.02374	.02295	.02219	.02147
75	38	.04650	.04460	.04280	.04110	.03948	.03795	.03650	.03512	.03381	.03257	.03139	.03027	.02920	.02818	.02721	.02629	.02541	.02457	.02376	.02300
75	39	.04945	.04746	.04557	.04377	.04208	.04046	.03894	.03748	.03610	.03479	.03354	.03235	.03122	.03015	.02912	.02814	.02720	.02631	.02546	.02465
75	40	.05260	.05050	.04852	.04664	.04485	.04316	.04155	.04001	.03856	.03717	.03586	.03460	.03340	.03226	.03118	.03014	.02915	.02820	.02729	.02643
75	41	.05595	.05375	.05167	.04970	.04782	.04604	.04434	.04273	.04120	.03973	.03834	.03702	.03575	.03455	.03339	.03229	.03124	.03024	.02928	.02836
75	42	.05951	.05721	.05503	.05296	.05099	.04911	.04733	.04563	.04402	.04248	.04101	.03961	.03827	.03700	.03578	.03461	.03350	.03244	.03142	.03044
75	43	.06328	.06088	.05859	.05642	.05435	.05239	.05051	.04873	.04703	.04540	.04386	.04238	.04097	.03962	.03833	.03710	.03592	.03480	.03372	.03268
75	44	.06727	.06476	.06237	.06009	.05793	.05586	.05389	.05202	.05023	.04852	.04689	.04534	.04385	.04243	.04107	.03976	.03852	.03732	.03618	.03509
75	45	.07147	.06884	.06634	.06396	.06169	.05953	.05747	.05550	.05362	.05182	.05011	.04847	.04690	.04540	.04397	.04259	.04127	.04001	.03880	.03764
75	46	.07588	.07314	.07053	.06804	.06566	.06340	.06124	.05917	.05720	.05531	.05351	.05179	.05014	.04856	.04704	.04559	.04420	.04287	.04159	.04037
75	47	.08050	.07764	.07491	.07231	.06983	.06746	.06520	.06303	.06097	.05899	.05709	.05528	.05355	.05188	.05029	.04876	.04730	.04589	.04454	.04324
75	48	.08532	.08235	.07951	.07679	.07420	.07173	.06936	.06709	.06493	.06285	.06087	.05897	.05714	.05539	.05372	.05211	.05057	.04908	.04766	.04629
75	49	.09036	.08727	.08431	.08148	.07878	.07620	.07372	.07135	.06909	.06692	.06483	.06284	.06093	.05909	.05733	.05564	.05401	.05245	.05095	.04951



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	50	.09563	.09241	.08934	.08639	.08358	.08088	.07830	.07583	.07346	.07119	.06901	.06692	.06491	.06299	.06114	.05936	.05766	.05601	.05444	.05292
75	51	.10112	.09778	.09458	.09152	.08859	.08578	.08309	.08051	.07803	.07566	.07338	.07120	.06910	.06708	.06514	.06328	.06149	.05976	.05810	.05651
75	52	.10681	.10334	.10002	.09685	.09380	.09088	.08807	.08539	.08281	.08033	.07795	.07567	.07347	.07136	.06933	.06738	.06550	.06369	.06195	.06027
75	53	.11271	.10912	.10568	.10238	.09921	.09618	.09326	.09046	.08778	.08520	.08272	.08033	.07804	.07583	.07371	.07166	.06970	.06780	.06598	.06422
75	54	.11880	.11509	.11153	.10811	.10482	.10167	.09865	.09574	.09294	.09025	.08767	.08518	.08279	.08049	.07827	.07613	.07408	.07209	.07018	.06834
75	55	.12510	.12126	.11758	.11404	.11064	.10737	.10423	.10121	.09830	.09551	.09282	.09023	.08774	.08534	.08302	.08079	.07864	.07657	.07457	.07264
75	56	.13160	.12764	.12383	.12017	.11665	.11327	.11001	.10688	.10387	.10096	.09817	.09548	.09288	.09038	.08797	.08565	.08340	.08124	.07915	.07713
75	57	.13830	.13421	.13028	.12650	.12286	.11936	.11599	.11275	.10962	.10661	.10371	.10091	.09822	.09562	.09311	.09069	.08835	.08609	.08392	.08181
75	58	.14516	.14095	.13690	.13300	.12925	.12563	.12215	.11879	.11556	.11244	.10943	.10653	.10373	.10103	.09842	.09591	.09347	.09112	.08885	.08666
75	59	.15219	.14785	.14368	.13966	.13579	.13206	.12847	.12500	.12165	.11843	.11531	.11231	.10941	.10661	.10390	.10128	.09876	.09631	.09395	.09167
75	60	.15936	.15491	.15062	.14648	.14250	.13865	.13494	.13136	.12791	.12458	.12136	.11825	.11524	.11234	.10954	.10682	.10420	.10167	.09921	.09684
75	61	.16668	.16211	.15771	.15346	.14936	.14540	.14158	.13789	.13433	.13089	.12757	.12435	.12125	.11825	.11534	.11253	.10981	.10718	.10464	.10217
75	62	.17417	.16949	.16497	.16061	.15639	.15233	.14840	.14460	.14093	.13739	.13396	.13064	.12744	.12433	.12133	.11843	.11561	.11289	.11025	.10769
75	63	.18182	.17702	.17239	.16792	.16360	.15943	.15539	.15149	.14771	.14406	.14053	.13711	.13381	.13060	.12750	.12450	.12159	.11878	.11605	.11340
75	64	.18961	.18471	.17997	.17539	.17096	.16668	.16254	.15853	.15465	.15090	.14727	.14375	.14035	.13705	.13385	.13075	.12775	.12484	.12202	.11928
75	65	.19753	.19252	.18768	.18300	.17847	.17408	.16984	.16573	.16175	.15790	.15417	.15055	.14705	.14365	.14036	.13717	.13408	.13107	.12816	.12534
75	66	.20558	.20047	.19553	.19074	.18611	.18163	.17729	.17308	.16900	.16505	.16123	.15752	.15392	.15043	.14704	.14376	.14057	.13748	.13448	.13157
75	67	.21375	.20855	.20351	.19863	.19391	.18933	.18489	.18059	.17642	.17237	.16845	.16465	.16096	.15738	.15390	.15053	.14725	.14407	.14098	.13798
75	68	.22203	.21674	.21161	.20664	.20182	.19715	.19262	.18823	.18397	.17983	.17582	.17192	.16815	.16448	.16091	.15745	.15409	.15082	.14765	.14456
75	69	.23037	.22499	.21978	.21472	.20982	.20506	.20044	.19596	.19162	.18740	.18330	.17932	.17545	.17170	.16805	.16450	.16106	.15771	.15445	.15128
75	70	.23873	.23328	.22798	.22285	.21786	.21302	.20832	.20376	.19933	.19503	.19085	.18678	.18284	.17900	.17527	.17164	.16812	.16469	.16135	.15811
75	71	.24708	.24155	.23618	.23097	.22591	.22100	.21622	.21158	.20707	.20269	.19843	.19429	.19027	.18635	.18255	.17884	.17524	.17173	.16832	.16500
75	72	.25539	.24979	.24436	.23907	.23394	.22896	.22411	.21940	.21482	.21036	.20603	.20182	.19772	.19373	.18985	.18607	.18240	.17882	.17533	.17194
75	73	.26363	.25797	.25247	.24713	.24193	.23688	.23197	.22719	.22254	.21802	.21362	.20934	.20517	.20112	.19717	.19332	.18958	.18593	.18237	.17891
75	74	.27180	.26609	.26054	.25514	.24988	.24477	.23980	.23496	.23025	.22567	.22121	.21686	.21263	.20851	.20450	.20059	.19678	.19306	.18945	.18592
75	75	.27991	.27415	.26855	.26310	.25780	.25263	.24761	.24271	.23795	.23331	.22879	.22439	.22010	.21592	.21185	.20788	.20401	.20023	.19655	.19297
76	0	.00909	.00878	.00850	.00824	.00799	.00776	.00754	.00734	.00714	.00696	.00678	.00662	.00646	.00631	.00617	.00603	.00591	.00578	.00566	.00555
76	1	.00549	.00522	.00497	.00474	.00453	.00433	.00414	.00397	.00381	.00365	.00351	.00338	.00325	.00313	.00302	.00292	.00282	.00272	.00263	.00255
76	2	.00561	.00533	.00507	.00483	.00460	.00439	.00420	.00401	.00384	.00369	.00354	.00340	.00326	.00314	.00302	.00291	.00281	.00271	.00262	.00253
76	3	.00586	.00557	.00529	.00503	.00480	.00458	.00437	.00418	.00400	.00383	.00367	.00352	.00339	.00325	.00313	.00301	.00291	.00280	.00270	.00261
76	4	.00619	.00588	.00559	.00532	.00506	.00483	.00461	.00441	.00422	.00404	.00387	.00372	.00357	.00343	.00330	.00318	.00306	.00295	.00284	.00275
76	5	.00658	.00625	.00594	.00566	.00539	.00514	.00491	.00469	.00449	.00430	.00412	.00396	.00380	.00365	.00351	.00338	.00326	.00314	.00303	.00292
76	6	.00702	.00667	.00634	.00604	.00576	.00549	.00525	.00502	.00480	.00460	.00441	.00424	.00407	.00391	.00376	.00362	.00349	.00337	.00325	.00314
76	7	.00751	.00714	.00679	.00647	.00617	.00589	.00563	.00539	.00516	.00494	.00474	.00455	.00438	.00421	.00405	.00390	.00376	.00363	.00350	.00338
76	8	.00805	.00765	.00728	.00694	.00662	.00633	.00605	.00579	.00555	.00532	.00511	.00491	.00472	.00454	.00437	.00421	.00406	.00392	.00378	.00366
76	9	.00863	.00821	.00783	.00746	.00713	.00681	.00652	.00624	.00598	.00574	.00551	.00530	.00510	.00491	.00473	.00456	.00440	.00425	.00410	.00397
76	10	.00927	.00883	.00842	.00803	.00768	.00734	.00703	.00674	.00646	.00620	.00596	.00574	.00552	.00532	.00513	.00495	.00478	.00461	.00446	.00431
76	11	.00996	.00949	.00906	.00865	.00827	.00792	.00758	.00727	.00698	.00671	.00645	.00621	.00598	.00576	.00556	.00537	.00519	.00501	.00485	.00469
76	12	.01070	.01020	.00974	.00931	.00890	.00853	.00818	.00785	.00754	.00725	.00697	.00671	.00647	.00624	.00602	.00582	.00563	.00544	.00527	.00510
76	13	.01146	.01093	.01044	.00998	.00956	.00916	.00879	.00844	.00811	.00780	.00751	.00723	.00698	.00673	.00650	.00628	.00608	.00588	.00570	.00552
76	14	.01222	.01166	.01114	.01066	.01021	.00979	.00939	.00902	.00867	.00835	.00804	.00775	.00747	.00722	.00697	.00674	.00652	.00631	.00611	.00593
76	15	.01296	.01238	.01183	.01132	.01085	.01040	.00998	.00959	.00922	.00888	.00855	.00824	.00795	.00768	.00742	.00717	.00694	.00672	.00651	.00631
76	16	.01369	.01308	.01250	.01196	.01146	.01099	.01055	.01013	.00975	.00938	.00904	.00871	.00841	.00812	.00784	.00758	.00734	.00710	.00688	.00667
76	17	.01442	.01377	.01316	.01260	.01207	.01157	.01110	.01067	.01026	.00987	.00951	.00917	.00884	.00854	.00825	.00797	.00771	.00747	.00724	.00701
76	18	.01515	.01446	.01383	.01323	.01267	.01215	.01166	.01120	.01076	.01036	.00997	.00961	.00927	.00895	.00864	.00836	.00808	.00782	.00758	.00734
76	19	.01591	.01519	.01452	.01389	.01330	.01275	.01223	.01175	.01129	.01086	.01046	.01008	.00972	.00938	.00905	.00875	.00846	.00819	.00793	.00768
76	20	.01672	.01596	.01525	.01459	.01397	.01339	.01285	.01233	.01185	.01140	.01097	.01057	.01019	.00983	.00949	.00917	.00886	.00858	.00830	.00804
76	21	.01759	.01679	.01604	.01534	.01469	.01408	.01350	.01296	.01245	.01198	.01153	.01110	.01070	.01032	.00996	.00962	.00930	.00899	.00870	.00843
76	22	.01851	.01767	.01688	.01615	.01546	.01481	.01420	.01363	.01310	.01259	.01211	.01167	.01124	.01084	.01046	.01010	.00976	.00944	.00913	.00884
76	23	.01950	.01861	.01778	.01701	.01628	.01560	.01496	.01436	.01379	.01326	.01275	.01228	.01183	.01140	.01100	.01062	.01026	.00992	.00959	.00929

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	24	.02056	.01963	.01876	.01794	.01717	.01645	.01578	.01514	.01454	.01398	.01345	.01294	.01247	.01202	.01159	.01119	.01081	.01045	.01010	.00978
76	25	.02172	.02074	.01982	.01896	.01815	.01739	.01667	.01600	.01537	.01477	.01420	.01367	.01317	.01269	.01224	.01182	.01141	.01103	.01066	.01032
76	26	.02297	.02193	.02096	.02005	.01920	.01840	.01764	.01693	.01626	.01563	.01503	.01447	.01393	.01343	.01295	.01250	.01207	.01166	.01128	.01091
76	27	.02432	.02323	.02221	.02125	.02035	.01950	.01870	.01795	.01724	.01657	.01594	.01534	.01478	.01424	.01374	.01326	.01280	.01237	.01196	.01156
76	28	.02578	.02463	.02355	.02254	.02159	.02069	.01984	.01905	.01830	.01759	.01692	.01629	.01569	.01512	.01458	.01407	.01359	.01313	.01269	.01228
76	29	.02734	.02613	.02499	.02392	.02291	.02197	.02108	.02023	.01944	.01869	.01798	.01731	.01667	.01607	.01550	.01496	.01444	.01396	.01349	.01305
76	30	.02900	.02773	.02653	.02540	.02434	.02334	.02239	.02150	.02066	.01987	.01912	.01841	.01773	.01709	.01649	.01591	.01536	.01485	.01435	.01388
76	31	.03077	.02943	.02817	.02698	.02586	.02480	.02381	.02286	.02197	.02113	.02034	.01958	.01887	.01819	.01755	.01694	.01636	.01580	.01528	.01478
76	32	.03267	.03125	.02992	.02867	.02749	.02637	.02532	.02432	.02338	.02249	.02165	.02085	.02009	.01937	.01869	.01804	.01742	.01684	.01628	.01574
76	33	.03469	.03320	.03180	.03048	.02924	.02806	.02694	.02589	.02490	.02395	.02306	.02221	.02141	.02065	.01992	.01923	.01858	.01795	.01736	.01679
76	34	.03685	.03529	.03381	.03242	.03111	.02986	.02869	.02758	.02652	.02553	.02458	.02368	.02283	.02202	.02125	.02052	.01982	.01916	.01853	.01793
76	35	.03917	.03752	.03597	.03450	.03312	.03181	.03056	.02939	.02828	.02722	.02622	.02527	.02437	.02351	.02269	.02191	.02117	.02047	.01980	.01916
76	36	.04163	.03990	.03827	.03673	.03527	.03388	.03257	.03133	.03016	.02904	.02798	.02697	.02602	.02511	.02424	.02342	.02263	.02188	.02117	.02048
76	37	.04426	.04245	.04073	.03911	.03757	.03611	.03473	.03342	.03218	.03100	.02987	.02881	.02779	.02683	.02591	.02504	.02420	.02340	.02265	.02192
76	38	.04707	.04517	.04336	.04165	.04003	.03850	.03704	.03566	.03435	.03310	.03191	.03079	.02971	.02869	.02772	.02679	.02590	.02506	.02425	.02348
76	39	.05007	.04807	.04617	.04437	.04267	.04105	.03952	.03806	.03668	.03536	.03411	.03291	.03178	.03069	.02966	.02868	.02774	.02684	.02598	.02516
76	40	.05326	.05116	.04917	.04729	.04549	.04379	.04218	.04064	.03918	.03779	.03646	.03520	.03400	.03285	.03176	.03072	.02972	.02877	.02786	.02699
76	41	.05667	.05447	.05238	.05040	.04852	.04673	.04503	.04341	.04187	.04040	.03900	.03767	.03640	.03519	.03403	.03292	.03186	.03085	.02989	.02896
76	42	.06029	.05798	.05580	.05372	.05174	.04986	.04807	.04637	.04474	.04320	.04172	.04032	.03897	.03769	.03647	.03529	.03417	.03310	.03208	.03110
76	43	.06413	.06172	.05943	.05725	.05517	.05320	.05132	.04953	.04782	.04619	.04463	.04315	.04173	.04038	.03908	.03784	.03666	.03552	.03443	.03339
76	44	.06819	.06567	.06327	.06099	.05882	.05674	.05477	.05289	.05109	.04937	.04774	.04617	.04468	.04325	.04188	.04057	.03931	.03811	.03696	.03586
76	45	.07247	.06984	.06733	.06494	.06266	.06049	.05842	.05644	.05455	.05275	.05103	.04938	.04780	.04629	.04485	.04347	.04214	.04087	.03965	.03848
76	46	.07697	.07422	.07160	.06910	.06672	.06444	.06227	.06020	.05822	.05632	.05451	.05278	.05112	.04953	.04800	.04654	.04515	.04380	.04252	.04128
76	47	.08168	.07881	.07608	.07347	.07098	.06860	.06632	.06415	.06207	.06008	.05818	.05636	.05461	.05294	.05133	.04980	.04832	.04690	.04554	.04424
76	48	.08661	.08362	.08077	.07805	.07545	.07296	.07058	.06831	.06613	.06404	.06205	.06013	.05830	.05654	.05485	.05323	.05168	.05019	.04875	.04737
76	49	.09176	.08865	.08568	.08284	.08013	.07753	.07505	.07267	.07039	.06821	.06612	.06411	.06218	.06034	.05856	.05686	.05522	.05365	.05214	.05069
76	50	.09714	.09391	.09082	.08787	.08504	.08233	.07974	.07726	.07487	.07259	.07040	.06830	.06628	.06434	.06248	.06069	.05897	.05731	.05572	.05419
76	51	.10276	.09940	.09619	.09312	.09018	.08735	.08465	.08206	.07957	.07718	.07489	.07269	.07058	.06855	.06660	.06472	.06291	.06117	.05950	.05789
76	52	.10859	.10511	.10177	.09858	.09552	.09258	.08977	.08707	.08447	.08198	.07959	.07729	.07508	.07295	.07091	.06894	.06705	.06522	.06347	.06177
76	53	.11463	.11102	.10757	.10425	.10107	.09802	.09509	.09228	.08958	.08698	.08448	.08208	.07977	.07755	.07541	.07335	.07137	.06946	.06762	.06584
76	54	.12088	.11715	.11357	.11013	.10684	.10367	.10063	.09770	.09489	.09218	.08958	.08708	.08467	.08235	.08011	.07796	.07589	.07389	.07196	.07010
76	55	.12734	.12349	.11978	.11623	.11281	.10952	.10637	.10333	.10041	.09759	.09489	.09228	.08977	.08735	.08502	.08277	.08060	.07851	.07649	.07454
76	56	.13402	.13003	.12621	.12253	.11899	.11559	.11232	.10917	.10613	.10321	.10040	.09768	.09507	.09255	.09012	.08778	.08551	.08333	.08122	.07918
76	57	.14089	.13679	.13284	.12904	.12538	.12186	.11847	.11521	.11206	.10903	.10611	.10329	.10058	.09795	.09542	.09298	.09062	.08835	.08615	.08402
76	58	.14796	.14373	.13965	.13573	.13196	.12832	.12482	.12144	.11818	.11504	.11201	.10909	.10627	.10355	.10092	.09837	.09592	.09355	.09126	.08904
76	59	.15518	.15083	.14664	.14260	.13871	.13495	.13133	.12784	.12448	.12123	.11809	.11506	.11213	.10931	.10658	.10394	.10139	.09892	.09653	.09423
76	60	.16257	.15810	.15379	.14963	.14562	.14175	.13802	.13441	.13094	.12758	.12433	.12120	.11817	.11524	.11241	.10967	.10702	.10446	.10198	.09958
76	61	.17012	.16553	.16110	.15683	.15270	.14872	.14488	.14116	.13757	.13411	.13076	.12752	.12438	.12135	.11842	.11558	.11284	.11018	.10761	.10511
76	62	.17785	.17314	.16860	.16421	.15997	.15588	.15192	.14810	.14440	.14083	.13737	.13403	.13079	.12766	.12463	.12169	.11885	.11610	.11343	.11084
76	63	.18575	.18093	.17628	.17178	.16743	.16322	.15916	.15523	.15142	.14774	.14418	.14073	.13740	.13416	.13103	.12800	.12506	.12221	.11945	.11677
76	64	.19381	.18888	.18411	.17950	.17505	.17074	.16656	.16253	.15862	.15484	.15117	.14762	.14418	.14085	.13762	.13449	.13146	.12851	.12566	.12289
76	65	.20201	.19697	.19210	.18739	.18283	.17841	.17414	.17000	.16598	.16210	.15833	.15468	.15115	.14772	.14439	.14117	.13804	.13500	.13205	.12919
76	66	.21035	.20522	.20024	.19543	.19077	.18625	.18187	.17763	.17352	.16954	.16567	.16193	.15829	.15477	.15135	.14803	.14480	.14167	.13864	.13568
76	67	.21884	.21361	.20854	.20363	.19887	.19425	.18978	.18544	.18123	.17715	.17319	.16935	.16562	.16200	.15849	.15508	.15177	.14855	.14542	.14238
76	68	.22745	.22212	.21696	.21195	.20710	.20239	.19783	.19340	.18910	.18492	.18087	.17694	.17312	.16941	.16580	.16230	.15890	.15559	.15238	.14925
76	69	.23613	.23072	.22547	.22038	.21543	.21064	.20598	.20146	.19708	.19281	.18868	.18465	.18075	.17695	.17326	.16967	.16618	.16279	.15949	.15628
76	70	.24485	.23936	.23403	.22885	.22383	.21895	.21421	.20961	.20513	.20079	.19656	.19246	.18847	.18459	.18081	.17714	.17357	.17009	.16671	.16342
76	71	.25356	.24800	.24259	.23734	.23224	.22728	.22246	.21778	.21323	.20881	.20450	.20032	.19625	.19228	.18843	.18468	.18103	.17748	.17402	.17065
76	72	.26224	.25661	.25113	.24581	.24064	.23561	.23072	.22597	.22134	.21684	.21246	.20820	.20406	.20002	.19609	.19226	.18854	.18491	.18138	.17793
76	73	.27087	.26517	.25963	.25425	.24901	.24391	.23896	.23413	.22944	.22487	.22042	.21609	.21187	.20777	.20377	.19987	.19607	.19238	.18877	.18526

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	74	.27944	.27369	.26809	.26265	.25735	.25220	.24718	.24229	.23753	.23290	.22839	.22399	.21971	.21554	.21147	.20751	.20365	.19988	.19621	.19263
76	75	.28795	.28216	.27651	.27102	.26567	.26046	.25538	.25044	.24563	.24093	.23636	.23191	.22757	.22333	.21921	.21518	.21126	.20743	.20370	.20006
76	76	.29641	.29057	.28488	.27934	.27395	.26869	.26357	.25857	.25371	.24897	.24434	.23983	.23544	.23115	.22697	.22289	.21891	.21502	.21123	.20753
77	0	.00931	.00900	.00872	.00846	.00821	.00798	.00776	.00755	.00736	.00717	.00700	.00683	.00668	.00653	.00638	.00625	.00612	.00599	.00587	.00576
77	1	.00556	.00529	.00504	.00481	.00459	.00439	.00420	.00403	.00387	.00372	.00357	.00344	.00331	.00319	.00308	.00298	.00288	.00278	.00269	.00261
77	2	.00567	.00539	.00513	.00488	.00466	.00445	.00425	.00407	.00390	.00374	.00359	.00345	.00332	.00319	.00308	.00297	.00286	.00276	.00267	.00258
77	3	.00592	.00562	.00535	.00509	.00485	.00463	.00443	.00423	.00405	.00388	.00373	.00358	.00344	.00331	.00318	.00307	.00296	.00285	.00275	.00266
77	4	.00625	.00594	.00565	.00537	.00512	.00489	.00467	.00446	.00427	.00410	.00393	.00377	.00362	.00348	.00335	.00323	.00311	.00300	.00289	.00280
77	5	.00665	.00632	.00601	.00572	.00545	.00520	.00497	.00475	.00455	.00436	.00418	.00402	.00386	.00371	.00357	.00344	.00331	.00320	.00308	.00298
77	6	.00709	.00674	.00641	.00611	.00582	.00556	.00531	.00508	.00487	.00467	.00448	.00430	.00413	.00397	.00383	.00368	.00355	.00343	.00331	.00319
77	7	.00759	.00722	.00687	.00655	.00625	.00597	.00570	.00546	.00523	.00501	.00481	.00462	.00445	.00428	.00412	.00397	.00383	.00369	.00357	.00345
77	8	.00813	.00774	.00737	.00703	.00671	.00641	.00613	.00587	.00563	.00540	.00518	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00373
77	9	.00873	.00831	.00792	.00756	.00722	.00690	.00661	.00633	.00607	.00583	.00560	.00539	.00518	.00499	.00481	.00464	.00448	.00433	.00418	.00405
77	10	.00938	.00894	.00852	.00814	.00778	.00744	.00713	.00684	.00656	.00630	.00606	.00583	.00562	.00541	.00522	.00504	.00487	.00471	.00455	.00440
77	11	.01008	.00961	.00918	.00877	.00839	.00803	.00770	.00739	.00709	.00682	.00656	.00632	.00609	.00587	.00567	.00547	.00529	.00512	.00495	.00480
77	12	.01083	.01033	.00987	.00944	.00904	.00866	.00830	.00797	.00766	.00737	.00710	.00684	.00659	.00636	.00615	.00594	.00574	.00556	.00538	.00522
77	13	.01161	.01108	.01059	.01013	.00970	.00930	.00893	.00858	.00825	.00794	.00765	.00737	.00711	.00687	.00664	.00642	.00621	.00601	.00583	.00565
77	14	.01238	.01182	.01130	.01082	.01037	.00994	.00955	.00918	.00883	.00850	.00819	.00790	.00762	.00736	.00712	.00689	.00667	.00646	.00626	.00607
77	15	.01314	.01255	.01200	.01149	.01102	.01057	.01015	.00976	.00939	.00904	.00871	.00840	.00811	.00784	.00758	.00733	.00710	.00688	.00667	.00647
77	16	.01388	.01326	.01268	.01214	.01164	.01117	.01073	.01031	.00992	.00956	.00921	.00888	.00858	.00829	.00801	.00775	.00750	.00727	.00705	.00684
77	17	.01461	.01396	.01335	.01279	.01225	.01176	.01129	.01085	.01044	.01005	.00969	.00935	.00902	.00871	.00842	.00815	.00789	.00764	.00741	.00718
77	18	.01535	.01466	.01402	.01343	.01287	.01234	.01185	.01139	.01096	.01055	.01016	.00980	.00946	.00913	.00883	.00854	.00826	.00800	.00775	.00752
77	19	.01612	.01540	.01472	.01409	.01350	.01295	.01243	.01195	.01149	.01106	.01065	.01027	.00991	.00957	.00924	.00894	.00865	.00837	.00811	.00786
77	20	.01693	.01617	.01547	.01480	.01418	.01360	.01305	.01254	.01206	.01160	.01117	.01077	.01039	.01003	.00969	.00936	.00906	.00877	.00849	.00823
77	21	.01781	.01701	.01626	.01556	.01491	.01429	.01372	.01318	.01267	.01219	.01173	.01131	.01090	.01052	.01016	.00982	.00950	.00919	.00890	.00862
77	22	.01874	.01790	.01711	.01637	.01568	.01503	.01442	.01385	.01331	.01281	.01233	.01188	.01145	.01105	.01067	.01031	.00997	.00964	.00933	.00904
77	23	.01973	.01885	.01802	.01724	.01651	.01583	.01519	.01458	.01402	.01348	.01297	.01250	.01205	.01162	.01122	.01084	.01047	.01013	.00980	.00949
77	24	.02081	.01988	.01900	.01818	.01742	.01669	.01602	.01538	.01478	.01421	.01368	.01317	.01270	.01224	.01182	.01141	.01103	.01067	.01032	.00999
77	25	.02198	.02099	.02007	.01921	.01840	.01764	.01692	.01625	.01561	.01501	.01445	.01391	.01341	.01293	.01248	.01205	.01164	.01126	.01089	.01054
77	26	.02324	.02220	.02123	.02032	.01946	.01866	.01790	.01719	.01652	.01588	.01528	.01472	.01418	.01368	.01320	.01274	.01231	.01190	.01151	.01114
77	27	.02461	.02352	.02249	.02153	.02063	.01978	.01897	.01822	.01751	.01684	.01620	.01560	.01504	.01450	.01399	.01351	.01305	.01262	.01220	.01181
77	28	.02608	.02492	.02384	.02283	.02188	.02098	.02013	.01933	.01858	.01787	.01720	.01656	.01596	.01539	.01485	.01434	.01385	.01339	.01295	.01253
77	29	.02765	.02644	.02530	.02423	.02322	.02227	.02138	.02053	.01974	.01898	.01827	.01760	.01696	.01636	.01578	.01524	.01472	.01423	.01377	.01332
77	30	.02933	.02805	.02685	.02572	.02466	.02366	.02271	.02182	.02098	.02018	.01943	.01871	.01804	.01739	.01679	.01621	.01566	.01514	.01464	.01417
77	31	.03112	.02978	.02851	.02732	.02620	.02514	.02414	.02320	.02231	.02146	.02066	.01991	.01919	.01851	.01786	.01725	.01667	.01611	.01558	.01508
77	32	.03304	.03162	.03029	.02903	.02785	.02673	.02567	.02468	.02373	.02284	.02199	.02119	.02043	.01971	.01902	.01837	.01775	.01716	.01660	.01607
77	33	.03509	.03360	.03219	.03087	.02962	.02844	.02732	.02627	.02527	.02432	.02343	.02258	.02177	.02100	.02028	.01959	.01893	.01830	.01770	.01713
77	34	.03727	.03570	.03423	.03283	.03151	.03027	.02909	.02797	.02692	.02592	.02497	.02407	.02321	.02240	.02163	.02089	.02019	.01953	.01889	.01829
77	35	.03961	.03797	.03641	.03494	.03355	.03224	.03099	.02981	.02870	.02764	.02663	.02568	.02477	.02391	.02309	.02231	.02157	.02086	.02018	.01954
77	36	.04211	.04038	.03874	.03719	.03573	.03434	.03303	.03179	.03061	.02949	.02842	.02741	.02645	.02554	.02467	.02384	.02305	.02230	.02158	.02089
77	37	.04478	.04296	.04123	.03961	.03806	.03660	.03522	.03390	.03266	.03147	.03035	.02928	.02826	.02729	.02637	.02549	.02465	.02385	.02309	.02236
77	38	.04762	.04571	.04390	.04219	.04057	.03903	.03757	.03618	.03486	.03361	.03242	.03129	.03021	.02919	.02821	.02727	.02638	.02553	.02472	.02395
77	39	.05066	.04865	.04675	.04495	.04324	.04162	.04009	.03862	.03723	.03591	.03465	.03346	.03231	.03123	.03019	.02920	.02826	.02735	.02649	.02567
77	40	.05390	.05180	.04980	.04791	.04611	.04441	.04279	.04125	.03978	.03838	.03705	.03579	.03458	.03343	.03233	.03128	.03028	.02932	.02841	.02753
77	41	.05736	.05515	.05306	.05107	.04919	.04739	.04569	.04406	.04252	.04104	.03964	.03830	.03703	.03581	.03464	.03353	.03247	.03145	.03048	.02955
77	42	.06104	.05873	.05653	.05445	.05247	.05058	.04879	.04708	.04545	.04390	.04242	.04100	.03965	.03837	.03713	.03596	.03483	.03375	.03272	.03173
77	43	.06494	.06253	.06023	.05804	.05596	.05398	.05210	.05030	.04858	.04695	.04539	.04390	.04247	.04111	.03981	.03856	.03737	.03623	.03514	.03409
77	44	.06908	.06655	.06415	.06186	.05968	.05760	.05562	.05373	.05192	.05020	.04856	.04698	.04548	.04404	.04267	.04135	.04009	.03888	.03772	.03661
77	45	.07344	.07079	.06828	.06588	.06360	.06142	.05934	.05736	.05546	.05365	.05192	.05026	.04868	.04716	.04571	.04432	.04299	.04171	.04048	.03931
77	46	.07802	.07526	.07263	.07013	.06774	.06546	.06328	.06119	.05920	.05730	.05548	.05374	.05207	.05047	.04894	.04747	.04607	.04472	.04342	.04217

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
77	47	.08282	.07994	.07720	.07458	.07208	.06970	.06741	.06523	.06314	.06115	.05924	.05740	.05565	.05397	.05235	.05081	.04932	.04790	.04653	.04521
77	48	.08785	.08485	.08199	.07926	.07665	.07415	.07177	.06948	.06730	.06520	.06319	.06127	.05943	.05766	.05596	.05433	.05277	.05126	.04982	.04843
77	49	.09310	.08999	.08701	.08416	.08144	.07883	.07634	.07395	.07166	.06947	.06736	.06535	.06341	.06155	.05977	.05805	.05641	.05482	.05330	.05184
77	50	.09860	.09536	.09226	.08930	.08646	.08374	.08114	.07864	.07625	.07396	.07175	.06964	.06761	.06566	.06379	.06199	.06025	.05859	.05699	.05544
77	51	.10434	.10098	.09776	.09467	.09172	.08888	.08617	.08356	.08106	.07867	.07636	.07415	.07203	.06998	.06802	.06613	.06431	.06256	.06087	.05925
77	52	.11030	.10681	.10347	.10026	.09719	.09424	.09141	.08870	.08609	.08359	.08118	.07887	.07665	.07451	.07245	.07047	.06856	.06672	.06495	.06325
77	53	.11648	.11287	.10940	.10607	.10288	.09982	.09687	.09405	.09133	.08872	.08621	.08380	.08147	.07924	.07708	.07501	.07301	.07109	.06923	.06744
77	54	.12289	.11914	.11555	.11210	.10879	.10561	.10255	.09961	.09679	.09407	.09145	.08893	.08651	.08417	.08192	.07975	.07766	.07565	.07370	.07182
77	55	.12951	.12564	.12192	.11835	.11492	.11162	.10845	.10539	.10246	.09963	.09690	.09428	.09175	.08932	.08697	.08470	.08252	.08041	.07838	.07641
77	56	.13635	.13236	.12852	.12482	.12127	.11785	.11456	.11139	.10834	.10541	.10257	.09985	.09721	.09468	.09223	.08987	.08759	.08538	.08326	.08120
77	57	.14341	.13929	.13532	.13151	.12784	.12430	.12089	.11761	.11445	.11140	.10846	.10562	.10289	.10025	.09770	.09524	.09286	.09056	.08834	.08620
77	58	.15067	.14642	.14233	.13839	.13460	.13094	.12742	.12403	.12075	.11759	.11454	.11160	.10876	.10601	.10336	.10080	.09833	.09594	.09362	.09139
77	59	.15809	.15372	.14951	.14546	.14154	.13777	.13413	.13062	.12723	.12396	.12081	.11776	.11481	.11196	.10921	.10655	.10398	.10149	.09908	.09675
77	60	.16569	.16120	.15687	.15269	.14866	.14477	.14102	.13740	.13390	.13052	.12725	.12409	.12104	.11809	.11524	.11248	.10980	.10722	.10472	.10229
77	61	.17347	.16885	.16441	.16011	.15597	.15196	.14809	.14436	.14075	.13726	.13388	.13062	.12746	.12441	.12145	.11859	.11582	.11314	.11054	.10802
77	62	.18143	.17670	.17214	.16773	.16347	.15935	.15537	.15152	.14780	.14420	.14072	.13735	.13409	.13093	.12788	.12491	.12205	.11927	.11657	.11396
77	63	.18958	.18474	.18006	.17554	.17117	.16694	.16285	.15889	.15506	.15135	.14777	.14429	.14093	.13767	.13451	.13145	.12848	.12561	.12282	.12011
77	64	.19790	.19295	.18816	.18353	.17904	.17471	.17051	.16645	.16251	.15870	.15501	.15143	.14796	.14460	.14134	.13818	.13512	.13215	.12926	.12646
77	65	.20638	.20132	.19642	.19169	.18710	.18265	.17835	.17418	.17014	.16623	.16243	.15875	.15519	.15173	.14837	.14511	.14195	.13888	.13590	.13301
77	66	.21502	.20986	.20486	.20001	.19532	.19078	.18637	.18210	.17796	.17395	.17005	.16627	.16261	.15905	.15560	.15224	.14899	.14582	.14275	.13977
77	67	.22382	.21856	.21346	.20852	.20373	.19908	.19458	.19021	.18597	.18186	.17787	.17399	.17023	.16658	.16303	.15958	.15623	.15298	.14982	.14674
77	68	.23275	.22739	.22220	.21717	.21228	.20755	.20295	.19848	.19415	.18994	.18586	.18189	.17803	.17429	.17065	.16711	.16367	.16033	.15708	.15391
77	69	.24177	.23633	.23105	.22593	.22096	.21613	.21144	.20689	.20246	.19816	.19399	.18993	.18599	.18215	.17842	.17480	.17127	.16784	.16450	.16125
77	70	.25085	.24532	.23996	.23476	.22970	.22479	.22001	.21537	.21086	.20648	.20222	.19808	.19404	.19012	.18631	.18260	.17899	.17547	.17205	.16872
77	71	.25993	.25433	.24889	.24361	.23847	.23348	.22863	.22391	.21932	.21485	.21051	.20629	.20217	.19817	.19428	.19048	.18679	.18319	.17969	.17628
77	72	.26899	.26332	.25781	.25246	.24725	.24218	.23726	.23246	.22780	.22326	.21884	.21453	.21035	.20627	.20229	.19842	.19465	.19098	.18740	.18391
77	73	.27800	.27227	.26670	.26128	.25600	.25087	.24587	.24101	.23627	.23166	.22717	.22280	.21854	.21439	.21034	.20640	.20256	.19881	.19516	.19160
77	74	.28697	.28118	.27556	.27008	.26474	.25955	.25449	.24956	.24476	.24008	.23553	.23109	.22676	.22254	.21843	.21442	.21051	.20669	.20297	.19934
77	75	.29590	.29006	.28438	.27885	.27346	.26821	.26310	.25811	.25326	.24852	.24390	.23940	.23501	.23073	.22656	.22249	.21851	.21463	.21085	.20716
77	76	.30478	.29890	.29318	.28760	.28217	.27687	.27170	.26667	.26176	.25697	.25230	.24774	.24330	.23896	.23473	.23060	.22657	.22263	.21879	.21504
77	77	.31358	.30767	.30191	.29629	.29082	.28548	.28027	.27519	.27023	.26540	.26068	.25608	.25158	.24719	.24291	.23873	.23464	.23065	.22676	.22295
78	0	.00953	.00923	.00894	.00868	.00843	.00820	.00798	.00777	.00758	.00739	.00722	.00705	.00689	.00674	.00660	.00646	.00633	.00621	.00609	.00598
78	1	.00562	.00535	.00510	.00487	.00465	.00445	.00427	.00409	.00393	.00378	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00284	.00275	.00266
78	2	.00573	.00544	.00518	.00494	.00471	.00450	.00431	.00413	.00395	.00379	.00364	.00350	.00337	.00325	.00313	.00302	.00291	.00281	.00272	.00263
78	3	.00598	.00568	.00540	.00515	.00491	.00469	.00448	.00429	.00410	.00394	.00378	.00363	.00349	.00336	.00323	.00312	.00301	.00290	.00280	.00271
78	4	.00631	.00599	.00570	.00543	.00518	.00494	.00472	.00452	.00433	.00415	.00398	.00382	.00367	.00353	.00340	.00328	.00316	.00305	.00294	.00284
78	5	.00671	.00638	.00607	.00578	.00551	.00526	.00503	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00362	.00349	.00337	.00325	.00314	.00303
78	6	.00716	.00681	.00648	.00617	.00589	.00562	.00538	.00515	.00493	.00473	.00454	.00436	.00419	.00403	.00388	.00374	.00361	.00348	.00336	.00325
78	7	.00766	.00729	.00694	.00662	.00632	.00603	.00577	.00553	.00530	.00508	.00488	.00469	.00451	.00434	.00418	.00403	.00389	.00376	.00363	.00351
78	8	.00821	.00782	.00745	.00710	.00678	.00649	.00621	.00595	.00570	.00547	.00526	.00506	.00487	.00469	.00452	.00436	.00420	.00406	.00392	.00379
78	9	.00882	.00840	.00801	.00764	.00730	.00699	.00669	.00642	.00616	.00591	.00568	.00547	.00526	.00507	.00489	.00472	.00456	.00441	.00426	.00412
78	10	.00948	.00904	.00862	.00824	.00788	.00754	.00723	.00693	.00666	.00640	.00616	.00593	.00571	.00551	.00531	.00513	.00496	.00479	.00464	.00449
78	11	.01020	.00973	.00929	.00888	.00850	.00814	.00781	.00750	.00720	.00693	.00667	.00642	.00619	.00598	.00577	.00558	.00539	.00522	.00505	.00490
78	12	.01096	.01046	.01000	.00957	.00916	.00878	.00843	.00810	.00779	.00749	.00722	.00696	.00671	.00648	.00626	.00606	.00586	.00567	.00550	.00533
78	13	.01175	.01122	.01073	.01027	.00984	.00944	.00907	.00872	.00839	.00808	.00778	.00751	.00725	.00700	.00677	.00655	.00634	.00614	.00595	.00577
78	14	.01254	.01198	.01146	.01098	.01052	.01010	.00970	.00933	.00898	.00865	.00834	.00805	.00777	.00751	.00726	.00703	.00681	.00660	.00640	.00621
78	15	.01331	.01272	.01217	.01166	.01118	.01073	.01031	.00992	.00955	.00920	.00887	.00856	.00827	.00800	.00774	.00749	.00725	.00703	.00682	.00662
78	16	.01406	.01344	.01286	.01232	.01182	.01135	.01090	.01049	.01010	.00973	.00938	.00905	.00875	.00845	.00818	.00792	.00767	.00743	.00721	.00700
78	17	.01480	.01415	.01354	.01297	.01244	.01194	.01147	.01103	.01062	.01023	.00987	.00952	.00920	.00889	.00860	.00832	.00806	.00781	.00758	.00735
78	18	.01554	.01486	.01422	.01362	.01306	.01253	.01204	.01158	.01114	.01073	.01035	.00998	.00964	.00932	.00901	.00872	.00844	.00818	.00793	.00769

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	19	.01632	.01560	.01492	.01429	.01370	.01315	.01263	.01214	.01168	.01125	.01084	.01046	.01010	.00975	.00943	.00912	.00883	.00856	.00829	.00804
78	20	.01714	.01638	.01567	.01501	.01439	.01380	.01325	.01274	.01226	.01180	.01137	.01097	.01058	.01022	.00988	.00955	.00925	.00896	.00868	.00841
78	21	.01802	.01722	.01648	.01578	.01512	.01450	.01393	.01338	.01287	.01239	.01194	.01151	.01111	.01072	.01036	.01002	.00969	.00939	.00909	.00881
78	22	.01896	.01812	.01733	.01659	.01590	.01525	.01464	.01407	.01353	.01302	.01254	.01209	.01166	.01126	.01087	.01051	.01017	.00984	.00953	.00924
78	23	.01996	.01908	.01825	.01747	.01674	.01605	.01541	.01481	.01424	.01370	.01319	.01271	.01226	.01184	.01143	.01105	.01068	.01034	.01001	.00970
78	24	.02105	.02012	.01924	.01842	.01765	.01693	.01625	.01561	.01501	.01444	.01390	.01340	.01292	.01247	.01204	.01163	.01125	.01088	.01053	.01020
78	25	.02223	.02124	.02032	.01946	.01864	.01788	.01716	.01649	.01585	.01525	.01468	.01415	.01364	.01316	.01271	.01228	.01187	.01148	.01111	.01076
78	26	.02350	.02246	.02149	.02058	.01972	.01891	.01815	.01744	.01677	.01613	.01553	.01496	.01443	.01392	.01344	.01298	.01255	.01214	.01175	.01137
78	27	.02488	.02379	.02276	.02180	.02089	.02004	.01924	.01848	.01777	.01710	.01646	.01586	.01529	.01475	.01424	.01376	.01330	.01286	.01245	.01205
78	28	.02636	.02521	.02413	.02311	.02216	.02126	.02041	.01961	.01886	.01814	.01747	.01683	.01623	.01566	.01512	.01460	.01411	.01365	.01321	.01279
78	29	.02795	.02674	.02560	.02453	.02352	.02257	.02167	.02083	.02003	.01927	.01856	.01788	.01724	.01664	.01606	.01552	.01500	.01450	.01404	.01359
78	30	.02965	.02837	.02717	.02604	.02497	.02397	.02302	.02213	.02128	.02048	.01973	.01901	.01833	.01769	.01708	.01650	.01595	.01543	.01493	.01445
78	31	.03146	.03012	.02885	.02766	.02653	.02547	.02447	.02352	.02263	.02178	.02098	.02022	.01950	.01882	.01817	.01756	.01697	.01642	.01588	.01538
78	32	.03340	.03198	.03064	.02939	.02820	.02708	.02602	.02502	.02407	.02318	.02233	.02153	.02076	.02004	.01935	.01870	.01807	.01748	.01692	.01638
78	33	.03547	.03397	.03257	.03124	.02999	.02881	.02769	.02663	.02563	.02468	.02378	.02293	.02212	.02135	.02062	.01993	.01927	.01864	.01804	.01747
78	34	.03767	.03611	.03463	.03323	.03191	.03066	.02948	.02836	.02730	.02630	.02535	.02444	.02359	.02277	.02200	.02126	.02056	.01989	.01925	.01864
78	35	.04004	.03839	.03683	.03536	.03397	.03265	.03141	.03023	.02911	.02805	.02704	.02608	.02517	.02431	.02348	.02270	.02195	.02124	.02056	.01992
78	36	.04257	.04083	.03920	.03765	.03618	.03479	.03347	.03223	.03104	.02992	.02885	.02784	.02688	.02596	.02509	.02425	.02346	.02270	.02198	.02129
78	37	.04527	.04344	.04172	.04009	.03854	.03708	.03569	.03437	.03312	.03194	.03081	.02973	.02871	.02774	.02681	.02593	.02509	.02429	.02352	.02279
78	38	.04815	.04624	.04442	.04271	.04108	.03954	.03807	.03669	.03536	.03411	.03292	.03178	.03070	.02967	.02869	.02775	.02685	.02600	.02519	.02441
78	39	.05123	.04922	.04731	.04551	.04380	.04217	.04063	.03916	.03777	.03644	.03518	.03398	.03284	.03174	.03070	.02971	.02876	.02785	.02699	.02616
78	40	.05451	.05240	.05041	.04851	.04671	.04500	.04337	.04183	.04036	.03896	.03763	.03636	.03514	.03399	.03288	.03183	.03082	.02986	.02894	.02806
78	41	.05802	.05581	.05371	.05172	.04983	.04803	.04632	.04469	.04314	.04167	.04026	.03892	.03763	.03641	.03524	.03413	.03306	.03204	.03106	.03013
78	42	.06175	.05944	.05724	.05515	.05317	.05128	.04948	.04776	.04613	.04457	.04309	.04167	.04031	.03902	.03778	.03660	.03547	.03439	.03335	.03236
78	43	.06572	.06330	.06100	.05881	.05672	.05474	.05285	.05104	.04932	.04768	.04611	.04462	.04319	.04182	.04051	.03926	.03806	.03692	.03582	.03476
78	44	.06993	.06740	.06499	.06269	.06050	.05842	.05643	.05454	.05273	.05100	.04935	.04777	.04626	.04482	.04344	.04211	.04085	.03963	.03847	.03735
78	45	.07436	.07171	.06919	.06679	.06450	.06231	.06023	.05824	.05634	.05452	.05278	.05112	.04953	.04801	.04655	.04515	.04381	.04252	.04129	.04011
78	46	.07902	.07626	.07363	.07112	.06872	.06643	.06424	.06215	.06016	.05825	.05642	.05467	.05300	.05139	.04985	.04838	.04696	.04560	.04430	.04305
78	47	.08391	.08103	.07828	.07566	.07315	.07076	.06847	.06628	.06418	.06218	.06026	.05842	.05666	.05497	.05334	.05179	.05030	.04886	.04749	.04616
78	48	.08903	.08603	.08317	.08043	.07781	.07531	.07291	.07062	.06842	.06632	.06431	.06238	.06052	.05875	.05704	.05540	.05383	.05232	.05086	.04947
78	49	.09439	.09127	.08829	.08543	.08270	.08008	.07758	.07518	.07289	.07068	.06857	.06655	.06460	.06273	.06094	.05922	.05756	.05597	.05444	.05296
78	50	.10001	.09676	.09365	.09068	.08783	.08510	.08249	.07999	.07758	.07528	.07307	.07094	.06890	.06694	.06506	.06325	.06151	.05983	.05822	.05667
78	51	.10586	.10249	.09926	.09617	.09320	.09036	.08764	.08502	.08251	.08010	.07779	.07557	.07343	.07138	.06940	.06750	.06567	.06391	.06221	.06058
78	52	.11195	.10845	.10510	.10188	.09880	.09584	.09301	.09028	.08766	.08515	.08273	.08041	.07817	.07602	.07395	.07196	.07004	.06819	.06641	.06469
78	53	.11827	.11465	.11117	.10783	.10463	.10155	.09860	.09576	.09303	.09041	.08789	.08546	.08313	.08088	.07871	.07662	.07461	.07268	.07081	.06900
78	54	.12482	.12107	.11746	.11400	.11068	.10749	.10442	.10147	.09863	.09590	.09327	.09073	.08830	.08595	.08368	.08150	.07940	.07737	.07541	.07352
78	55	.13160	.12772	.12399	.12041	.11696	.11365	.11046	.10740	.10445	.10160	.09887	.09623	.09369	.09124	.08888	.08660	.08440	.08227	.08022	.07825
78	56	.13861	.13460	.13075	.12704	.12347	.12004	.11674	.11356	.11049	.10754	.10470	.10195	.09930	.09675	.09429	.09191	.08961	.08740	.08525	.08318
78	57	.14584	.14171	.13773	.13390	.13021	.12666	.12324	.11995	.11677	.11370	.11075	.10790	.10514	.10249	.09992	.09744	.09505	.09274	.09050	.08834
78	58	.15328	.14902	.14492	.14097	.13716	.13349	.12995	.12654	.12325	.12007	.11701	.11405	.11119	.10843	.10576	.10318	.10069	.09828	.09595	.09369
78	59	.16091	.15652	.15230	.14823	.14430	.14051	.13685	.13333	.12992	.12663	.12346	.12039	.11742	.11456	.11179	.10911	.10652	.10401	.10158	.09923
78	60	.16871	.16421	.15986	.15567	.15162	.14771	.14394	.14030	.13678	.13338	.13010	.12692	.12385	.12088	.11800	.11522	.11253	.10993	.10740	.10496
78	61	.17670	.17208	.16761	.16330	.15914	.15511	.15123	.14747	.14384	.14033	.13694	.13365	.13047	.12740	.12442	.12154	.11875	.11604	.11342	.11088
78	62	.18490	.18015	.17557	.17114	.16686	.16273	.15873	.15486	.15112	.14750	.14399	.14060	.13732	.13414	.13106	.12808	.12518	.12238	.11966	.11703
78	63	.19329	.18844	.18374	.17920	.17480	.17055	.16644	.16246	.15861	.15488	.15127	.14778	.14439	.14110	.13792	.13484	.13185	.12894	.12613	.12340
78	64	.20187	.19690	.19209	.18744	.18294	.17858	.17436	.17027	.16631	.16248	.15876	.15516	.15167	.14828	.14500	.14181	.13872	.13572	.13281	.12998
78	65	.21063	.20555	.20063	.19587	.19126	.18679	.18247	.17827	.17421	.17027	.16645	.16274	.15915	.15566	.15228	.14899	.14581	.14271	.13970	.13678
78	66	.21955	.21437	.20935	.20448	.19977	.19520	.19077	.18647	.18231	.17827	.17434	.17054	.16684	.16326	.15978	.15639	.15311	.14992	.14682	.14380
78	67	.22866	.22338	.21826	.21329	.20848	.20381	.19928	.19488	.19062	.18648	.18246	.17855	.17476	.17108	.16750	.16402	.16064	.15736	.15416	.15106
78	68	.23791	.23254	.22732	.22226	.21735	.21259	.20796	.20347	.19911	.19487	.19076	.18676	.18287	.17909	.17542	.17185	.16838	.16500	.16172	.15852

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	69	.24728	.24181	.23651	.23136	.22636	.22150	.21679	.21220	.20775	.20342	.19921	.19512	.19115	.18728	.18352	.17986	.17630	.17283	.16946	.16617
78	70	.25670	.25116	.24577	.24054	.23545	.23051	.22571	.22104	.21650	.21208	.20779	.20361	.19955	.19559	.19174	.18799	.18435	.18079	.17734	.17397
78	71	.26615	.26053	.25506	.24975	.24459	.23957	.23468	.22993	.22531	.22081	.21643	.21217	.20803	.20399	.20006	.19623	.19250	.18886	.18532	.18187
78	72	.27559	.26990	.26436	.25898	.25374	.24864	.24368	.23886	.23416	.22958	.22513	.22079	.21656	.21245	.20843	.20453	.20072	.19701	.19339	.18986
78	73	.28499	.27924	.27364	.26819	.26288	.25772	.25269	.24779	.24302	.23837	.23384	.22943	.22513	.22094	.21686	.21287	.20899	.20520	.20151	.19791
78	74	.29436	.28855	.28289	.27738	.27202	.26679	.26170	.25673	.25190	.24719	.24259	.23811	.23374	.22948	.22533	.22128	.21733	.21347	.20970	.20603
78	75	.30371	.29785	.29214	.28658	.28115	.27587	.27072	.26570	.26080	.25603	.25138	.24683	.24240	.23808	.23386	.22975	.22573	.22181	.21798	.21424
78	76	.31302	.30711	.30136	.29575	.29028	.28495	.27975	.27468	.26973	.26490	.26019	.25559	.25111	.24673	.24245	.23827	.23420	.23022	.22633	.22253
78	77	.32226	.31632	.31053	.30488	.29938	.29400	.28876	.28364	.27864	.27377	.26901	.26436	.25982	.25539	.25106	.24683	.24270	.23867	.23472	.23087
78	78	.33139	.32542	.31961	.31393	.30839	.30298	.29770	.29254	.28751	.28259	.27779	.27310	.26851	.26404	.25966	.25539	.25121	.24712	.24313	.23922
79	0	.00975	.00945	.00917	.00890	.00865	.00842	.00820	.00800	.00780	.00762	.00744	.00727	.00712	.00697	.00682	.00669	.00655	.00643	.00631	.00620
79	1	.00568	.00541	.00516	.00493	.00471	.00451	.00433	.00415	.00399	.00383	.00369	.00356	.00343	.00331	.00320	.00309	.00299	.00290	.00280	.00272
79	2	.00578	.00550	.00524	.00499	.00477	.00456	.00436	.00418	.00401	.00385	.00370	.00355	.00342	.00330	.00318	.00307	.00296	.00286	.00277	.00268
79	3	.00603	.00573	.00545	.00520	.00496	.00474	.00453	.00434	.00416	.00399	.00383	.00368	.00354	.00341	.00328	.00316	.00305	.00295	.00285	.00275
79	4	.00636	.00605	.00575	.00548	.00523	.00499	.00478	.00457	.00438	.00420	.00403	.00387	.00372	.00358	.00345	.00333	.00321	.00310	.00299	.00289
79	5	.00677	.00643	.00612	.00583	.00557	.00532	.00508	.00487	.00466	.00447	.00429	.00412	.00397	.00382	.00368	.00354	.00342	.00330	.00319	.00308
79	6	.00722	.00687	.00654	.00623	.00595	.00568	.00544	.00521	.00499	.00479	.00460	.00442	.00425	.00409	.00394	.00380	.00366	.00354	.00342	.00330
79	7	.00773	.00736	.00701	.00668	.00638	.00610	.00584	.00559	.00536	.00515	.00494	.00475	.00457	.00440	.00424	.00409	.00395	.00381	.00369	.00356
79	8	.00829	.00789	.00752	.00718	.00686	.00656	.00628	.00602	.00577	.00554	.00533	.00513	.00493	.00475	.00458	.00442	.00427	.00413	.00399	.00386
79	9	.00890	.00848	.00809	.00773	.00739	.00707	.00677	.00650	.00624	.00599	.00576	.00555	.00534	.00515	.00497	.00480	.00464	.00448	.00433	.00420
79	10	.00958	.00913	.00872	.00833	.00797	.00764	.00732	.00703	.00675	.00649	.00625	.00602	.00580	.00559	.00540	.00522	.00504	.00488	.00472	.00458
79	11	.01031	.00984	.00940	.00899	.00861	.00825	.00792	.00760	.00731	.00703	.00677	.00653	.00630	.00608	.00587	.00568	.00549	.00532	.00515	.00499
79	12	.01109	.01059	.01012	.00969	.00928	.00890	.00855	.00822	.00791	.00761	.00734	.00708	.00683	.00660	.00638	.00617	.00597	.00579	.00561	.00544
79	13	.01189	.01136	.01087	.01041	.00998	.00958	.00920	.00885	.00852	.00821	.00791	.00764	.00738	.00713	.00690	.00668	.00647	.00627	.00608	.00590
79	14	.01269	.01213	.01161	.01113	.01067	.01025	.00985	.00948	.00913	.00880	.00848	.00819	.00791	.00765	.00740	.00717	.00695	.00674	.00654	.00635
79	15	.01347	.01288	.01234	.01182	.01134	.01090	.01047	.01008	.00971	.00936	.00903	.00872	.00843	.00815	.00789	.00764	.00740	.00718	.00697	.00677
79	16	.01423	.01361	.01303	.01249	.01199	.01152	.01107	.01066	.01026	.00989	.00955	.00922	.00891	.00862	.00834	.00808	.00783	.00759	.00737	.00715
79	17	.01498	.01433	.01372	.01315	.01262	.01212	.01165	.01121	.01080	.01041	.01004	.00970	.00937	.00906	.00877	.00849	.00823	.00798	.00774	.00752
79	18	.01573	.01505	.01441	.01381	.01324	.01272	.01223	.01176	.01133	.01092	.01053	.01016	.00982	.00949	.00919	.00889	.00862	.00835	.00810	.00787
79	19	.01651	.01579	.01512	.01448	.01389	.01334	.01282	.01233	.01187	.01144	.01103	.01065	.01028	.00994	.00961	.00930	.00901	.00873	.00847	.00822
79	20	.01734	.01658	.01587	.01521	.01458	.01400	.01345	.01294	.01245	.01199	.01156	.01116	.01077	.01041	.01007	.00974	.00943	.00914	.00886	.00860
79	21	.01823	.01743	.01668	.01598	.01532	.01471	.01413	.01359	.01307	.01259	.01214	.01171	.01130	.01092	.01056	.01021	.00989	.00958	.00928	.00900
79	22	.01917	.01833	.01754	.01680	.01611	.01546	.01485	.01428	.01374	.01323	.01275	.01229	.01186	.01146	.01108	.01071	.01037	.01004	.00973	.00943
79	23	.02019	.01930	.01847	.01769	.01696	.01627	.01563	.01502	.01445	.01391	.01341	.01293	.01247	.01204	.01164	.01125	.01089	.01054	.01021	.00990
79	24	.02128	.02035	.01947	.01865	.01788	.01715	.01647	.01583	.01523	.01466	.01412	.01362	.01314	.01268	.01225	.01185	.01146	.01109	.01074	.01041
79	25	.02247	.02148	.02056	.01969	.01888	.01811	.01740	.01672	.01608	.01548	.01491	.01437	.01387	.01339	.01293	.01250	.01209	.01170	.01133	.01098
79	26	.02375	.02271	.02174	.02082	.01997	.01916	.01840	.01768	.01701	.01637	.01577	.01520	.01466	.01415	.01367	.01321	.01278	.01237	.01197	.01160
79	27	.02514	.02405	.02302	.02206	.02115	.02030	.01950	.01874	.01802	.01735	.01671	.01611	.01554	.01500	.01449	.01400	.01354	.01310	.01269	.01229
79	28	.02664	.02549	.02440	.02339	.02243	.02153	.02068	.01988	.01912	.01841	.01773	.01709	.01649	.01592	.01537	.01486	.01437	.01390	.01346	.01304
79	29	.02825	.02703	.02589	.02482	.02380	.02285	.02195	.02111	.02031	.01955	.01884	.01816	.01752	.01691	.01633	.01579	.01527	.01477	.01430	.01385
79	30	.02996	.02868	.02748	.02634	.02528	.02427	.02332	.02243	.02158	.02078	.02002	.01930	.01862	.01798	.01737	.01678	.01623	.01571	.01520	.01473
79	31	.03179	.03044	.02917	.02798	.02685	.02579	.02479	.02384	.02294	.02209	.02129	.02053	.01981	.01912	.01847	.01786	.01727	.01671	.01618	.01567
79	32	.03374	.03232	.03098	.02972	.02854	.02741	.02635	.02535	.02440	.02351	.02266	.02185	.02108	.02036	.01967	.01901	.01839	.01779	.01723	.01669
79	33	.03583	.03434	.03293	.03160	.03035	.02916	.02804	.02698	.02598	.02503	.02413	.02327	.02246	.02169	.02096	.02026	.01960	.01897	.01837	.01779
79	34	.03806	.03649	.03501	.03361	.03229	.03104	.02985	.02873	.02767	.02667	.02571	.02481	.02395	.02313	.02235	.02161	.02091	.02024	.01959	.01898
79	35	.04045	.03880	.03724	.03577	.03437	.03305	.03181	.03062	.02950	.02844	.02743	.02647	.02555	.02469	.02386	.02308	.02233	.02161	.02093	.02028
79	36	.04301	.04127	.03963	.03808	.03661	.03522	.03390	.03265	.03146	.03034	.02927	.02825	.02729	.02637	.02549	.02465	.02386	.02310	.02238	.02168
79	37	.04573	.04391	.04218	.04055	.03900	.03754	.03614	.03483	.03357	.03238	.03125	.03017	.02915	.02817	.02725	.02636	.02551	.02471	.02394	.02320
79	38	.04865	.04674	.04492	.04320	.04157	.04003	.03856	.03717	.03585	.03459	.03339	.03225	.03117	.03013	.02915	.02821	.02731	.02645	.02563	.02485
79	39	.05177	.04975	.04785	.04604	.04433	.04270	.04115	.03968	.03829	.03696	.03569	.03449	.03334	.03224	.03120	.03020	.02925	.02834	.02747	.02664

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
79	40	.05509	.05298	.05098	.04908	.04728	.04557	.04394	.04239	.04092	.03951	.03818	.03690	.03569	.03453	.03342	.03236	.03135	.03039	.02946	.02858
79	41	.05865	.05644	.05434	.05234	.05045	.04865	.04693	.04530	.04375	.04226	.04085	.03951	.03822	.03699	.03582	.03470	.03363	.03260	.03162	.03068
79	42	.06244	.06012	.05792	.05583	.05384	.05194	.05014	.04842	.04678	.04522	.04373	.04231	.04095	.03965	.03841	.03722	.03609	.03500	.03396	.03296
79	43	.06647	.06404	.06173	.05954	.05745	.05546	.05356	.05176	.05003	.04839	.04681	.04531	.04388	.04251	.04119	.03994	.03874	.03758	.03648	.03542
79	44	.07074	.06820	.06579	.06349	.06130	.05921	.05722	.05532	.05350	.05177	.05011	.04853	.04701	.04557	.04418	.04285	.04158	.04036	.03919	.03806
79	45	.07524	.07259	.07006	.06766	.06536	.06317	.06108	.05908	.05718	.05535	.05361	.05194	.05035	.04882	.04735	.04595	.04460	.04331	.04207	.04089
79	46	.07998	.07721	.07458	.07206	.06966	.06736	.06517	.06308	.06107	.05916	.05732	.05557	.05389	.05228	.05073	.04925	.04783	.04646	.04515	.04390
79	47	.08495	.08207	.07931	.07668	.07417	.07177	.06948	.06728	.06518	.06317	.06124	.05940	.05763	.05593	.05430	.05274	.05124	.04980	.04842	.04708
79	48	.09017	.08716	.08429	.08154	.07892	.07641	.07401	.07171	.06951	.06740	.06538	.06344	.06158	.05979	.05808	.05644	.05485	.05334	.05187	.05047
79	49	.09563	.09250	.08951	.08664	.08391	.08129	.07878	.07637	.07407	.07186	.06974	.06770	.06575	.06387	.06207	.06034	.05868	.05708	.05554	.05405
79	50	.10134	.09809	.09498	.09200	.08914	.08641	.08379	.08128	.07887	.07655	.07433	.07220	.07015	.06818	.06629	.06447	.06272	.06104	.05942	.05786
79	51	.10732	.10394	.10070	.09760	.09463	.09178	.08905	.08642	.08391	.08149	.07917	.07693	.07479	.07273	.07074	.06883	.06699	.06522	.06352	.06187
79	52	.11353	.11002	.10666	.10344	.10035	.09738	.09454	.09180	.08917	.08665	.08422	.08189	.07964	.07748	.07540	.07340	.07147	.06961	.06782	.06609
79	53	.11998	.11635	.11286	.10952	.10631	.10322	.10026	.09741	.09467	.09204	.08951	.08707	.08473	.08247	.08029	.07819	.07617	.07422	.07234	.07053
79	54	.12667	.12291	.11930	.11583	.11250	.10929	.10621	.10325	.10040	.09766	.09502	.09248	.09003	.08767	.08539	.08320	.08108	.07904	.07707	.07517
79	55	.13360	.12971	.12597	.12238	.11893	.11560	.11241	.10933	.10637	.10351	.10077	.09812	.09556	.09310	.09073	.08843	.08622	.08409	.08202	.08003
79	56	.14077	.13675	.13289	.12917	.12560	.12216	.11884	.11565	.11257	.10961	.10675	.10399	.10133	.09876	.09629	.09390	.09159	.08936	.08720	.08512
79	57	.14818	.14403	.14004	.13620	.13250	.12894	.12551	.12220	.11901	.11593	.11296	.11010	.10733	.10466	.10208	.09959	.09718	.09485	.09260	.09042
79	58	.15580	.15153	.14741	.14345	.13963	.13595	.13240	.12897	.12566	.12247	.11939	.11642	.11355	.11077	.10809	.10549	.10299	.10056	.09821	.09594
79	59	.16361	.15922	.15498	.15089	.14695	.14315	.13948	.13594	.13252	.12922	.12603	.12294	.11996	.11708	.11429	.11160	.10899	.10646	.10402	.10165
79	60	.17162	.16710	.16274	.15853	.15447	.15055	.14677	.14311	.13958	.13616	.13286	.12967	.12658	.12359	.12070	.11790	.11519	.11257	.11002	.10756
79	61	.17982	.17518	.17070	.16638	.16220	.15816	.15426	.15049	.14684	.14331	.13990	.13660	.13340	.13031	.12731	.12441	.12160	.11888	.11624	.11368
79	62	.18824	.18348	.17888	.17444	.17015	.16599	.16198	.15809	.15433	.15070	.14717	.14376	.14046	.13726	.13416	.13116	.12825	.12542	.12269	.12003
79	63	.19687	.19200	.18729	.18273	.17832	.17405	.16993	.16593	.16206	.15831	.15468	.15116	.14776	.14445	.14125	.13814	.13513	.13221	.12937	.12662
79	64	.20570	.20072	.19589	.19122	.18670	.18233	.17809	.17398	.17000	.16615	.16241	.15879	.15527	.15187	.14856	.14535	.14224	.13922	.13628	.13343
79	65	.21472	.20963	.20469	.19992	.19529	.19080	.18646	.18224	.17816	.17420	.17036	.16663	.16301	.15950	.15609	.15279	.14957	.14645	.14342	.14048
79	66	.22393	.21873	.21370	.20881	.20408	.19949	.19504	.19072	.18653	.18247	.17852	.17469	.17098	.16737	.16386	.16045	.15714	.15392	.15080	.14776
79	67	.23334	.22804	.22290	.21792	.21308	.20839	.20384	.19942	.19514	.19097	.18693	.18300	.17918	.17547	.17187	.16836	.16496	.16164	.15842	.15529
79	68	.24291	.23752	.23228	.22720	.22227	.21749	.21284	.20832	.20394	.19968	.19553	.19151	.18760	.18379	.18009	.17650	.17300	.16959	.16628	.16305
79	69	.25261	.24713	.24180	.23663	.23161	.22673	.22199	.21738	.21291	.20855	.20432	.20020	.19620	.19230	.18851	.18482	.18123	.17773	.17433	.17101
79	70	.26238	.25682	.25141	.24616	.24105	.23609	.23126	.22656	.22200	.21755	.21323	.20902	.20493	.20095	.19707	.19329	.18961	.18603	.18254	.17913
79	71	.27219	.26655	.26107	.25573	.25055	.24550	.24059	.23581	.23116	.22664	.22223	.21794	.21376	.20969	.20573	.20187	.19810	.19444	.19086	.18738
79	72	.28201	.27630	.27074	.26533	.26007	.25495	.24996	.24511	.24038	.23578	.23129	.22692	.22266	.21851	.21447	.21053	.20669	.20294	.19928	.19572
79	73	.29180	.28602	.28040	.27493	.26960	.26441	.25935	.25442	.24962	.24495	.24039	.23594	.23161	.22739	.22327	.21925	.21533	.21151	.20778	.20414
79	74	.30157	.29574	.29006	.28453	.27913	.27388	.26876	.26377	.25890	.25416	.24953	.24502	.24061	.23632	.23213	.22804	.22405	.22016	.21635	.21264
79	75	.31133	.30545	.29972	.29413	.28869	.28338	.27820	.27315	.26822	.26341	.25872	.25415	.24968	.24532	.24107	.23691	.23286	.22890	.22503	.22125
79	76	.32107	.31515	.30937	.30374	.29825	.29289	.28766	.28255	.27757	.27271	.26797	.26333	.25881	.25439	.25008	.24586	.24175	.23772	.23379	.22995
79	77	.33076	.32480	.31899	.31332	.30778	.30238	.29711	.29196	.28693	.28202	.27723	.27254	.26797	.26350	.25913	.25486	.25069	.24661	.24262	.23873
79	78	.34034	.33436	.32852	.32282	.31725	.31181	.30650	.30131	.29625	.29130	.28646	.28173	.27711	.27259	.26818	.26386	.25964	.25551	.25148	.24753
79	79	.34976	.34376	.33790	.33217	.32658	.32111	.31577	.31055	.30545	.30047	.29559	.29083	.28617	.28161	.27716	.27280	.26854	.26436	.26028	.25629
80	0	.00997	.00967	.00939	.00913	.00888	.00865	.00843	.00822	.00802	.00784	.00766	.00750	.00734	.00719	.00705	.00691	.00678	.00665	.00653	.00642
80	1	.00574	.00547	.00522	.00499	.00477	.00457	.00438	.00421	.00404	.00389	.00375	.00361	.00349	.00337	.00325	.00315	.00305	.00295	.00286	.00277
80	2	.00583	.00555	.00529	.00504	.00482	.00461	.00441	.00423	.00406	.00390	.00375	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00282	.00273
80	3	.00608	.00578	.00550	.00525	.00501	.00479	.00458	.00438	.00420	.00403	.00387	.00373	.00358	.00345	.00333	.00321	.00310	.00299	.00289	.00280
80	4	.00641	.00610	.00580	.00553	.00528	.00504	.00482	.00462	.00443	.00425	.00408	.00392	.00377	.00363	.00350	.00337	.00325	.00314	.00304	.00294
80	5	.00682	.00648	.00617	.00589	.00562	.00537	.00513	.00492	.00471	.00452	.00434	.00417	.00401	.00387	.00372	.00359	.00346	.00335	.00323	.00313
80	6	.00728	.00692	.00660	.00629	.00600	.00574	.00549	.00526	.00504	.00484	.00465	.00447	.00430	.00414	.00399	.00385	.00371	.00359	.00347	.00335
80	7	.00779	.00742	.00707	.00675	.00644	.00616	.00590	.00565	.00542	.00521	.00500	.00481	.00463	.00446	.00430	.00415	.00401	.00387	.00374	.00362
80	8	.00836	.00796	.00759	.00725	.00693	.00663	.00635	.00609	.00584	.00561	.00540	.00519	.00500	.00482	.00465	.00449	.00433	.00419	.00405	.00392
80	9	.00898	.00856	.00817	.00781	.00747	.00715	.00685	.00657	.00631	.00607	.00584	.00562	.00542	.00522	.00504	.00487	.00471	.00455	.00441	.00427

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	10	.00967	.00923	.00881	.00842	.00806	.00773	.00741	.00712	.00684	.00658	.00633	.00610	.00588	.00568	.00549	.00530	.00513	.00496	.00481	.00466
80	11	.01041	.00994	.00950	.00909	.00871	.00835	.00802	.00770	.00741	.00713	.00687	.00663	.00639	.00617	.00597	.00577	.00559	.00541	.00524	.00508
80	12	.01120	.01070	.01024	.00980	.00940	.00902	.00866	.00833	.00802	.00772	.00745	.00719	.00694	.00671	.00649	.00628	.00608	.00589	.00572	.00555
80	13	.01202	.01149	.01100	.01054	.01011	.00971	.00933	.00898	.00865	.00834	.00804	.00776	.00750	.00725	.00702	.00680	.00659	.00639	.00620	.00602
80	14	.01283	.01228	.01176	.01127	.01082	.01039	.00999	.00962	.00927	.00894	.00862	.00833	.00805	.00779	.00754	.00731	.00708	.00687	.00667	.00648
80	15	.01363	.01304	.01249	.01198	.01150	.01105	.01063	.01023	.00986	.00951	.00918	.00887	.00858	.00830	.00804	.00779	.00755	.00733	.00711	.00691
80	16	.01440	.01378	.01320	.01266	.01215	.01168	.01124	.01082	.01043	.01006	.00971	.00938	.00907	.00878	.00850	.00823	.00798	.00775	.00752	.00731
80	17	.01516	.01450	.01389	.01332	.01279	.01229	.01182	.01138	.01097	.01058	.01021	.00986	.00954	.00923	.00893	.00866	.00839	.00814	.00790	.00768
80	18	.01591	.01523	.01459	.01399	.01342	.01290	.01240	.01194	.01150	.01109	.01070	.01034	.00999	.00967	.00936	.00906	.00879	.00852	.00827	.00803
80	19	.01670	.01598	.01530	.01467	.01408	.01352	.01300	.01251	.01205	.01162	.01121	.01083	.01046	.01012	.00979	.00948	.00919	.00891	.00864	.00839
80	20	.01754	.01678	.01606	.01540	.01477	.01419	.01364	.01312	.01264	.01218	.01175	.01134	.01096	.01059	.01025	.00992	.00961	.00932	.00904	.00877
80	21	.01843	.01763	.01688	.01618	.01552	.01490	.01433	.01378	.01327	.01278	.01233	.01190	.01149	.01111	.01074	.01040	.01007	.00976	.00947	.00919
80	22	.01938	.01854	.01775	.01701	.01631	.01566	.01505	.01448	.01394	.01343	.01294	.01249	.01206	.01165	.01127	.01091	.01056	.01023	.00992	.00962
80	23	.02040	.01951	.01868	.01790	.01717	.01648	.01584	.01523	.01466	.01412	.01361	.01313	.01268	.01225	.01184	.01145	.01109	.01074	.01041	.01010
80	24	.02150	.02057	.01969	.01887	.01810	.01737	.01669	.01605	.01544	.01487	.01434	.01383	.01335	.01289	.01246	.01205	.01167	.01130	.01095	.01061
80	25	.02270	.02171	.02079	.01992	.01911	.01834	.01762	.01694	.01630	.01570	.01513	.01459	.01408	.01360	.01315	.01271	.01230	.01191	.01154	.01119
80	26	.02399	.02295	.02198	.02106	.02020	.01939	.01863	.01792	.01724	.01660	.01600	.01543	.01489	.01438	.01390	.01344	.01300	.01259	.01219	.01182
80	27	.02540	.02430	.02327	.02231	.02140	.02055	.01974	.01898	.01827	.01759	.01696	.01635	.01578	.01524	.01472	.01424	.01378	.01334	.01292	.01252
80	28	.02690	.02575	.02467	.02365	.02269	.02179	.02094	.02014	.01938	.01866	.01799	.01735	.01674	.01617	.01562	.01511	.01461	.01415	.01370	.01328
80	29	.02852	.02731	.02617	.02509	.02408	.02313	.02223	.02138	.02058	.01982	.01910	.01843	.01778	.01717	.01659	.01605	.01552	.01503	.01456	.01411
80	30	.03025	.02897	.02777	.02663	.02557	.02456	.02361	.02271	.02186	.02106	.02030	.01958	.01890	.01825	.01764	.01706	.01650	.01598	.01547	.01500
80	31	.03210	.03075	.02948	.02828	.02716	.02609	.02509	.02414	.02324	.02239	.02159	.02083	.02010	.01942	.01876	.01815	.01756	.01700	.01646	.01595
80	32	.03407	.03265	.03131	.03005	.02886	.02773	.02667	.02567	.02472	.02382	.02297	.02216	.02139	.02067	.01997	.01932	.01869	.01809	.01753	.01699
80	33	.03618	.03468	.03327	.03194	.03069	.02950	.02838	.02732	.02632	.02536	.02446	.02360	.02279	.02202	.02128	.02059	.01992	.01929	.01868	.01811
80	34	.03843	.03686	.03537	.03397	.03265	.03140	.03021	.02909	.02803	.02702	.02606	.02516	.02429	.02347	.02269	.02195	.02125	.02057	.01993	.01932
80	35	.04084	.03919	.03763	.03615	.03476	.03344	.03219	.03100	.02988	.02881	.02780	.02684	.02592	.02505	.02423	.02344	.02269	.02197	.02129	.02064
80	36	.04342	.04168	.04004	.03849	.03702	.03562	.03430	.03305	.03186	.03074	.02967	.02865	.02768	.02676	.02588	.02504	.02424	.02348	.02275	.02206
80	37	.04618	.04435	.04262	.04099	.03944	.03797	.03658	.03526	.03400	.03281	.03167	.03060	.02957	.02859	.02766	.02677	.02592	.02511	.02434	.02360
80	38	.04913	.04721	.04539	.04367	.04204	.04049	.03902	.03763	.03630	.03504	.03384	.03270	.03162	.03058	.02959	.02865	.02775	.02689	.02607	.02528
80	39	.05228	.05026	.04836	.04655	.04483	.04320	.04165	.04018	.03878	.03745	.03618	.03497	.03382	.03272	.03167	.03067	.02972	.02881	.02793	.02710
80	40	.05564	.05353	.05153	.04963	.04782	.04611	.04448	.04292	.04145	.04004	.03870	.03742	.03620	.03504	.03393	.03287	.03186	.03089	.02996	.02907
80	41	.05925	.05703	.05493	.05293	.05103	.04923	.04751	.04588	.04432	.04284	.04142	.04007	.03878	.03755	.03637	.03525	.03418	.03315	.03216	.03122
80	42	.06308	.06077	.05856	.05647	.05447	.05257	.05077	.04905	.04740	.04584	.04435	.04292	.04156	.04026	.03901	.03782	.03668	.03559	.03454	.03354
80	43	.06717	.06474	.06243	.06023	.05814	.05615	.05425	.05244	.05071	.04906	.04748	.04598	.04454	.04316	.04185	.04059	.03938	.03822	.03711	.03605
80	44	.07150	.06896	.06654	.06424	.06205	.05996	.05796	.05606	.05424	.05250	.05084	.04925	.04773	.04628	.04489	.04356	.04228	.04105	.03988	.03875
80	45	.07607	.07342	.07089	.06848	.06618	.06399	.06189	.05989	.05798	.05615	.05440	.05273	.05113	.04960	.04813	.04672	.04537	.04407	.04283	.04163
80	46	.08089	.07812	.07548	.07295	.07055	.06825	.06605	.06395	.06195	.06003	.05819	.05643	.05474	.05312	.05157	.05009	.04866	.04729	.04597	.04471
80	47	.08594	.08305	.08029	.07766	.07514	.07274	.07044	.06824	.06613	.06411	.06218	.06033	.05855	.05685	.05522	.05365	.05215	.05070	.04931	.04797
80	48	.09124	.08823	.08535	.08261	.07998	.07746	.07505	.07275	.07054	.06843	.06640	.06446	.06259	.06080	.05908	.05743	.05584	.05432	.05285	.05144
80	49	.09680	.09366	.09066	.08780	.08506	.08243	.07991	.07750	.07519	.07298	.07085	.06881	.06685	.06497	.06316	.06142	.05975	.05814	.05660	.05511
80	50	.10262	.09936	.09624	.09325	.09039	.08765	.08503	.08251	.08009	.07777	.07554	.07341	.07135	.06938	.06748	.06565	.06389	.06220	.06057	.05900
80	51	.10870	.10531	.10207	.09897	.09599	.09313	.09039	.08776	.08524	.08281	.08048	.07824	.07609	.07402	.07203	.07011	.06826	.06648	.06477	.06312
80	52	.11503	.11152	.10815	.10492	.10183	.09885	.09600	.09326	.09062	.08809	.08565	.08331	.08106	.07889	.07680	.07479	.07285	.07099	.06918	.06745
80	53	.12161	.11797	.11448	.11113	.10791	.10482	.10184	.09899	.09624	.09360	.09106	.08862	.08626	.08399	.08181	.07970	.07767	.07571	.07382	.07200
80	54	.12843	.12466	.12105	.11757	.11423	.11102	.10793	.10496	.10210	.09935	.09670	.09415	.09169	.08932	.08704	.08483	.08271	.08066	.07868	.07676
80	55	.13551	.13161	.12787	.12427	.12080	.11747	.11427	.11118	.10821	.10535	.10259	.09993	.09736	.09489	.09251	.09020	.08798	.08583	.08376	.08176
80	56	.14283	.13881	.13494	.13121	.12763	.12417	.12085	.11765	.11456	.11159	.10872	.10595	.10328	.10070	.09821	.09581	.09349	.09125	.08908	.08698
80	57	.15040	.14625	.14225	.13840	.13470	.13112	.12768	.12436	.12116	.11807	.11509	.11221	.10944	.10675	.10416	.10166	.09924	.09690	.09463	.09244
80	58	.15819	.15392	.14979	.14582	.14199	.13830	.13474	.13130	.12798	.12478	.12169	.11870	.11582	.11303	.11033	.10773	.10521	.10277	.10041	.09812
80	59	.16619	.16179	.15754	.15345	.14950	.14568	.14200	.13845	.13502	.13170	.12850	.12540	.12241	.11951	.11671	.11400	.11138	.10884	.10638	.10400



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	60	.17439	.16986	.16549	.16128	.15721	.15327	.14948	.14581	.14226	.13883	.13552	.13231	.12921	.12621	.12330	.12049	.11776	.11512	.11256	.11009
80	61	.18280	.17815	.17366	.16932	.16513	.16108	.15717	.15338	.14972	.14618	.14275	.13944	.13623	.13312	.13011	.12719	.12436	.12162	.11897	.11639
80	62	.19143	.18666	.18205	.17760	.17329	.16913	.16510	.16120	.15743	.15377	.15024	.14681	.14349	.14028	.13716	.13414	.13121	.12837	.12561	.12294
80	63	.20029	.19541	.19069	.18612	.18170	.17742	.17327	.16926	.16538	.16161	.15797	.15443	.15101	.14769	.14447	.14134	.13831	.13537	.13251	.12974
80	64	.20937	.20437	.19954	.19485	.19032	.18593	.18168	.17755	.17356	.16969	.16593	.16229	.15876	.15533	.15201	.14878	.14565	.14261	.13965	.13678
80	65	.21865	.21354	.20859	.20380	.19916	.19466	.19030	.18607	.18197	.17799	.17413	.17038	.16675	.16322	.15979	.15646	.15323	.15009	.14703	.14407
80	66	.22813	.22292	.21787	.21297	.20822	.20362	.19915	.19482	.19061	.18653	.18256	.17871	.17498	.17134	.16782	.16439	.16106	.15782	.15467	.15160
80	67	.23783	.23252	.22737	.22237	.21752	.21281	.20824	.20381	.19950	.19531	.19125	.18730	.18346	.17973	.17610	.17258	.16915	.16581	.16257	.15941
80	68	.24771	.24230	.23706	.23196	.22701	.22221	.21754	.21301	.20860	.20432	.20016	.19611	.19218	.18835	.18463	.18101	.17748	.17405	.17071	.16746
80	69	.25773	.25224	.24690	.24172	.23668	.23178	.22702	.22239	.21789	.21352	.20926	.20512	.20109	.19717	.19336	.18964	.18602	.18250	.17907	.17573
80	70	.26785	.26227	.25685	.25158	.24646	.24147	.23662	.23191	.22732	.22285	.21851	.21428	.21016	.20615	.20225	.19844	.19474	.19112	.18761	.18418
80	71	.27802	.27236	.26686	.26151	.25631	.25124	.24631	.24151	.23684	.23229	.22786	.22354	.21934	.21524	.21125	.20736	.20357	.19988	.19627	.19276
80	72	.28820	.28248	.27690	.27148	.26620	.26106	.25605	.25117	.24642	.24179	.23728	.23289	.22860	.22442	.22035	.21638	.21251	.20873	.20505	.20145
80	73	.29837	.29258	.28695	.28145	.27610	.27089	.26581	.26087	.25604	.25134	.24675	.24228	.23792	.23367	.22952	.22547	.22152	.21767	.21391	.21023
80	74	.30854	.30270	.29700	.29145	.28604	.28076	.27562	.27060	.26571	.26094	.25629	.25175	.24731	.24299	.23877	.23465	.23063	.22670	.22287	.21912
80	75	.31871	.31282	.30707	.30147	.29600	.29067	.28547	.28039	.27544	.27061	.26589	.26128	.25679	.25240	.24811	.24393	.23984	.23584	.23194	.22812
80	76	.32888	.32295	.31715	.31150	.30599	.30061	.29535	.29023	.28522	.28033	.27556	.27090	.26634	.26189	.25754	.25330	.24915	.24509	.24112	.23724
80	77	.33901	.33304	.32721	.32152	.31597	.31055	.30525	.30008	.29502	.29008	.28526	.28055	.27594	.27144	.26704	.26273	.25853	.25441	.25039	.24645
80	78	.34906	.34306	.33720	.33148	.32590	.32044	.31510	.30989	.30480	.29982	.29495	.29019	.28554	.28099	.27654	.27219	.26793	.26377	.25969	.25571
80	79	.35894	.35293	.34705	.34131	.33569	.33021	.32484	.31960	.31447	.30946	.30456	.29976	.29507	.29048	.28599	.28159	.27729	.27308	.26896	.26493
80	80	.36859	.36256	.35667	.35091	.34528	.33978	.33439	.32912	.32397	.31893	.31399	.30917	.30444	.29982	.29529	.29086	.28653	.28228	.27812	.27405
81	0	.01019	.00989	.00961	.00935	.00910	.00887	.00865	.00844	.00825	.00806	.00789	.00772	.00756	.00741	.00727	.00713	.00700	.00687	.00675	.00664
81	1	.00579	.00552	.00527	.00504	.00483	.00463	.00444	.00426	.00410	.00395	.00380	.00367	.00354	.00342	.00331	.00320	.00310	.00300	.00291	.00283
81	2	.00588	.00560	.00534	.00509	.00487	.00466	.00446	.00428	.00410	.00394	.00379	.00365	.00352	.00339	.00327	.00316	.00306	.00296	.00286	.00277
81	3	.00613	.00583	.00555	.00529	.00505	.00483	.00462	.00443	.00425	.00408	.00392	.00377	.00363	.00350	.00337	.00325	.00314	.00304	.00294	.00284
81	4	.00646	.00614	.00585	.00558	.00533	.00509	.00487	.00466	.00447	.00429	.00412	.00396	.00382	.00367	.00354	.00342	.00330	.00319	.00308	.00298
81	5	.00687	.00653	.00622	.00593	.00567	.00542	.00518	.00496	.00476	.00457	.00439	.00422	.00406	.00391	.00377	.00364	.00351	.00339	.00328	.00317
81	6	.00733	.00698	.00665	.00634	.00606	.00579	.00554	.00531	.00509	.00489	.00470	.00452	.00435	.00419	.00404	.00390	.00376	.00364	.00351	.00340
81	7	.00785	.00748	.00713	.00680	.00650	.00622	.00596	.00571	.00548	.00526	.00506	.00487	.00469	.00452	.00436	.00420	.00406	.00392	.00379	.00367
81	8	.00843	.00803	.00766	.00731	.00699	.00669	.00641	.00615	.00590	.00567	.00546	.00525	.00506	.00488	.00471	.00455	.00439	.00425	.00411	.00398
81	9	.00906	.00864	.00825	.00788	.00754	.00722	.00692	.00665	.00638	.00614	.00591	.00569	.00549	.00529	.00511	.00494	.00477	.00462	.00447	.00433
81	10	.00976	.00931	.00890	.00851	.00815	.00781	.00749	.00720	.00692	.00666	.00641	.00618	.00596	.00576	.00556	.00538	.00521	.00504	.00488	.00473
81	11	.01051	.01004	.00960	.00919	.00880	.00845	.00811	.00780	.00750	.00723	.00696	.00672	.00649	.00627	.00606	.00586	.00568	.00550	.00533	.00517
81	12	.01132	.01082	.01035	.00992	.00951	.00913	.00877	.00844	.00813	.00783	.00755	.00729	.00705	.00681	.00659	.00638	.00618	.00600	.00582	.00565
81	13	.01215	.01162	.01112	.01066	.01023	.00983	.00946	.00910	.00877	.00846	.00816	.00788	.00762	.00737	.00714	.00692	.00671	.00651	.00632	.00613
81	14	.01297	.01241	.01189	.01141	.01095	.01053	.01013	.00975	.00940	.00907	.00876	.00846	.00819	.00792	.00767	.00744	.00721	.00700	.00680	.00661
81	15	.01378	.01319	.01264	.01213	.01165	.01120	.01078	.01038	.01001	.00966	.00933	.00902	.00872	.00844	.00818	.00793	.00769	.00747	.00725	.00705
81	16	.01456	.01394	.01336	.01282	.01231	.01184	.01139	.01097	.01058	.01021	.00986	.00953	.00922	.00893	.00865	.00839	.00814	.00790	.00767	.00746
81	17	.01532	.01467	.01406	.01349	.01296	.01246	.01199	.01155	.01113	.01074	.01037	.01003	.00970	.00939	.00909	.00882	.00855	.00830	.00806	.00783
81	18	.01609	.01540	.01476	.01416	.01360	.01307	.01257	.01211	.01167	.01126	.01087	.01051	.01016	.00983	.00952	.00923	.00895	.00869	.00843	.00819
81	19	.01688	.01616	.01548	.01485	.01426	.01370	.01318	.01269	.01223	.01179	.01138	.01100	.01063	.01029	.00996	.00965	.00936	.00908	.00881	.00856
81	20	.01772	.01696	.01625	.01558	.01496	.01437	.01382	.01331	.01282	.01236	.01193	.01152	.01114	.01077	.01043	.01010	.00979	.00949	.00921	.00895
81	21	.01862	.01782	.01707	.01637	.01571	.01509	.01451	.01397	.01345	.01297	.01251	.01208	.01168	.01129	.01093	.01058	.01025	.00994	.00965	.00936
81	22	.01958	.01873	.01794	.01720	.01651	.01586	.01525	.01467	.01413	.01362	.01314	.01268	.01225	.01184	.01146	.01109	.01075	.01042	.01010	.00981
81	23	.02060	.01971	.01888	.01810	.01737	.01668	.01604	.01543	.01486	.01432	.01381	.01333	.01287	.01244	.01203	.01165	.01128	.01093	.01060	.01028
81	24	.02171	.02078	.01990	.01908	.01830	.01758	.01690	.01625	.01565	.01508	.01454	.01403	.01355	.01309	.01266	.01225	.01186	.01149	.01114	.01081
81	25	.02292	.02193	.02100	.02014	.01932	.01856	.01784	.01716	.01652	.01591	.01534	.01480	.01429	.01381	.01335	.01292	.01251	.01212	.01175	.01139
81	26	.02422	.02318	.02220	.02129	.02043	.01962	.01886	.01814	.01746	.01682	.01622	.01565	.01511	.01460	.01411	.01365	.01322	.01280	.01241	.01203
81	27	.02564	.02454	.02351	.02255	.02164	.02078	.01998	.01922	.01850	.01783	.01719	.01658	.01601	.01547	.01495	.01446	.01400	.01356	.01314	.01274
81	28	.02716	.02600	.02492	.02390	.02294	.02204	.02118	.02038	.01962	.01891	.01823	.01759	.01698	.01641	.01586	.01534	.01485	.01438	.01394	.01351

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	29	.02879	.02757	.02643	.02535	.02434	.02339	.02249	.02164	.02084	.02008	.01936	.01868	.01804	.01743	.01685	.01630	.01577	.01527	.01480	.01435
81	30	.03053	.02925	.02805	.02691	.02584	.02483	.02388	.02298	.02214	.02133	.02057	.01985	.01917	.01852	.01791	.01732	.01677	.01624	.01573	.01525
81	31	.03239	.03104	.02977	.02857	.02745	.02638	.02538	.02443	.02353	.02268	.02187	.02111	.02038	.01970	.01904	.01842	.01783	.01727	.01673	.01622
81	32	.03438	.03295	.03162	.03035	.02916	.02804	.02698	.02597	.02502	.02412	.02327	.02246	.02169	.02096	.02027	.01961	.01898	.01838	.01781	.01727
81	33	.03650	.03501	.03360	.03227	.03101	.02982	.02870	.02764	.02663	.02568	.02478	.02392	.02310	.02233	.02159	.02089	.02023	.01959	.01899	.01841
81	34	.03877	.03720	.03572	.03432	.03299	.03174	.03055	.02943	.02837	.02736	.02640	.02549	.02463	.02380	.02302	.02228	.02157	.02090	.02025	.01964
81	35	.04121	.03956	.03800	.03652	.03512	.03380	.03255	.03136	.03024	.02917	.02815	.02719	.02628	.02540	.02458	.02378	.02303	.02231	.02163	.02097
81	36	.04382	.04208	.04043	.03888	.03740	.03601	.03469	.03344	.03225	.03112	.03004	.02902	.02805	.02713	.02625	.02541	.02461	.02385	.02312	.02242
81	37	.04660	.04477	.04304	.04140	.03985	.03838	.03699	.03566	.03441	.03321	.03208	.03100	.02997	.02899	.02805	.02716	.02631	.02550	.02473	.02399
81	38	.04958	.04766	.04584	.04412	.04248	.04093	.03946	.03807	.03674	.03548	.03428	.03313	.03204	.03100	.03001	.02907	.02817	.02730	.02648	.02569
81	39	.05276	.05074	.04883	.04702	.04530	.04367	.04212	.04065	.03925	.03791	.03664	.03543	.03428	.03318	.03213	.03113	.03017	.02925	.02838	.02754
81	40	.05616	.05405	.05204	.05014	.04833	.04662	.04498	.04343	.04195	.04054	.03920	.03792	.03670	.03553	.03442	.03336	.03234	.03137	.03044	.02955
81	41	.05981	.05759	.05549	.05349	.05159	.04978	.04806	.04642	.04486	.04338	.04196	.04061	.03931	.03808	.03690	.03577	.03470	.03366	.03268	.03173
81	42	.06369	.06137	.05917	.05707	.05507	.05317	.05136	.04964	.04799	.04643	.04493	.04350	.04214	.04083	.03958	.03839	.03725	.03615	.03510	.03410
81	43	.06783	.06540	.06309	.06089	.05879	.05680	.05489	.05308	.05135	.04970	.04812	.04661	.04517	.04379	.04247	.04120	.03999	.03883	.03772	.03665
81	44	.07222	.06968	.06726	.06495	.06276	.06066	.05866	.05676	.05493	.05319	.05153	.04994	.04842	.04696	.04557	.04423	.04295	.04172	.04054	.03941
81	45	.07686	.07420	.07167	.06925	.06695	.06476	.06266	.06065	.05874	.05691	.05516	.05348	.05187	.05034	.04886	.04745	.04610	.04480	.04355	.04235
81	46	.08174	.07897	.07632	.07380	.07139	.06909	.06689	.06479	.06277	.06085	.05901	.05724	.05555	.05393	.05238	.05088	.04945	.04808	.04676	.04549
81	47	.08687	.08398	.08122	.07858	.07606	.07365	.07135	.06914	.06703	.06501	.06307	.06122	.05944	.05773	.05609	.05452	.05301	.05156	.05016	.04882
81	48	.09225	.08924	.08636	.08361	.08098	.07846	.07605	.07374	.07152	.06941	.06737	.06542	.06355	.06176	.06003	.05837	.05678	.05525	.05378	.05236
81	49	.09790	.09476	.09176	.08889	.08614	.08351	.08099	.07858	.07626	.07404	.07191	.06986	.06790	.06601	.06420	.06245	.06078	.05916	.05761	.05611
81	50	.10381	.10055	.09743	.09444	.09158	.08883	.08620	.08368	.08125	.07893	.07670	.07455	.07249	.07051	.06860	.06677	.06501	.06331	.06167	.06010
81	51	.11000	.10661	.10337	.10026	.09727	.09441	.09167	.08903	.08650	.08407	.08174	.07949	.07733	.07525	.07326	.07133	.06948	.06769	.06597	.06431
81	52	.11645	.11293	.10956	.10633	.10322	.10025	.09738	.09464	.09200	.08946	.08702	.08467	.08241	.08023	.07814	.07612	.07417	.07230	.07049	.06875
81	53	.12315	.11950	.11601	.11265	.10942	.10633	.10335	.10049	.09774	.09509	.09254	.09009	.08773	.08545	.08326	.08114	.07910	.07714	.07524	.07341
81	54	.13010	.12633	.12270	.11922	.11588	.11266	.10957	.10659	.10372	.10096	.09831	.09575	.09328	.09090	.08861	.08640	.08426	.08220	.08021	.07829
81	55	.13731	.13341	.12966	.12605	.12258	.11925	.11604	.11294	.10996	.10709	.10433	.10166	.09909	.09660	.09421	.09190	.08967	.08751	.08543	.08341
81	56	.14478	.14075	.13687	.13314	.12955	.12609	.12276	.11955	.11646	.11348	.11060	.10782	.10514	.10256	.10006	.09765	.09531	.09306	.09088	.08878
81	57	.15251	.14835	.14435	.14049	.13678	.13320	.12975	.12642	.12321	.12011	.11712	.11424	.11145	.10876	.10616	.10364	.10121	.09886	.09658	.09438
81	58	.16047	.15618	.15205	.14807	.14424	.14054	.13697	.13352	.13020	.12699	.12388	.12089	.11799	.11519	.11249	.10987	.10733	.10488	.10251	.10022
81	59	.16864	.16423	.15998	.15587	.15192	.14809	.14441	.14084	.13740	.13408	.13086	.12776	.12475	.12184	.11903	.11631	.11368	.11112	.10865	.10626
81	60	.17702	.17249	.16811	.16389	.15981	.15587	.15206	.14838	.14482	.14138	.13806	.13484	.13173	.12871	.12579	.12297	.12023	.11758	.11501	.11252
81	61	.18562	.18097	.17647	.17212	.16793	.16387	.15994	.15615	.15248	.14892	.14549	.14216	.13893	.13581	.13279	.12986	.12702	.12426	.12159	.11900
81	62	.19446	.18969	.18507	.18061	.17629	.17212	.16808	.16417	.16038	.15672	.15317	.14973	.14640	.14317	.14004	.13701	.13406	.13121	.12844	.12575
81	63	.20355	.19866	.19392	.18935	.18491	.18062	.17647	.17245	.16855	.16477	.16111	.15757	.15413	.15079	.14756	.14442	.14137	.13841	.13554	.13275
81	64	.21286	.20785	.20301	.19831	.19377	.18937	.18510	.18097	.17696	.17308	.16931	.16565	.16211	.15866	.15532	.15208	.14893	.14587	.14290	.14002
81	65	.22238	.21727	.21231	.20751	.20286	.19835	.19397	.18973	.18561	.18162	.17775	.17398	.17033	.16679	.16334	.16000	.15675	.15359	.15052	.14753
81	66	.23213	.22691	.22185	.21694	.21218	.20757	.20309	.19874	.19452	.19042	.18644	.18257	.17882	.17517	.17162	.16818	.16483	.16157	.15840	.15532
81	67	.24211	.23679	.23163	.22662	.22176	.21704	.21246	.20801	.20368	.19948	.19540	.19143	.18758	.18383	.18018	.17664	.17319	.16983	.16657	.16339
81	68	.25229	.24687	.24162	.23651	.23155	.22674	.22205	.21751	.21308	.20879	.20461	.20054	.19659	.19274	.18900	.18536	.18181	.17836	.17500	.17173
81	69	.26263	.25713	.25178	.24658	.24153	.23662	.23185	.22720	.22269	.21829	.21402	.20986	.20581	.20187	.19804	.19430	.19066	.18712	.18366	.18030
81	70	.27308	.26749	.26206	.25678	.25164	.24664	.24178	.23705	.23244	.22796	.22359	.21934	.21520	.21117	.20725	.20342	.19969	.19606	.19252	.18906
81	71	.28359	.27793	.27242	.26705	.26183	.25675	.25181	.24699	.24230	.23773	.23328	.22895	.22472	.22061	.21659	.21268	.20886	.20514	.20152	.19798
81	72	.29413	.28840	.28282	.27738	.27209	.26693	.26190	.25701	.25224	.24759	.24306	.23865	.23434	.23014	.22604	.22205	.21815	.21435	.21064	.20701
81	73	.30468	.29888	.29323	.28773	.28236	.27714	.27204	.26708	.26223	.25751	.25290	.24841	.24403	.23975	.23558	.23150	.22753	.22365	.21986	.21616
81	74	.31524	.30938	.30367	.29811	.29268	.28739	.28223	.27720	.27229	.26750	.26282	.25826	.25380	.24945	.24521	.24106	.23701	.23306	.22920	.22542
81	75	.32581	.31991	.31415	.30853	.30305	.29771	.29249	.28739	.28242	.27757	.27283	.26820	.26368	.25926	.25495	.25074	.24662	.24260	.23866	.23482
81	76	.33640	.33046	.32466	.31899	.31347	.30807	.30280	.29765	.29262	.28771	.28292	.27823	.27365	.26918	.26480	.26053	.25635	.25226	.24826	.24435
81	77	.34697	.34099	.33516	.32946	.32389	.31845	.31313	.30794	.30287	.29791	.29306	.28832	.28369	.27916	.27473	.27040	.26616	.26202	.25796	.25400
81	78	.35747	.35147	.34560	.33987	.33427	.32880	.32344	.31821	.31310	.30810	.30321	.29843	.29375	.28917	.28469	.28031	.27602	.27183	.26772	.26370

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	79	.36782	.36180	.35591	.35016	.34454	.33903	.33365	.32839	.32324	.31821	.31328	.30846	.30374	.29913	.29461	.29018	.28585	.28161	.27746	.27339
81	80	.37794	.37191	.36601	.36024	.35460	.34908	.34367	.33839	.33322	.32815	.32320	.31834	.31359	.30894	.30439	.29993	.29556	.29128	.28709	.28298
81	81	.38776	.38173	.37582	.37004	.36439	.35885	.35344	.34813	.34294	.33786	.33288	.32800	.32323	.31855	.31396	.30947	.30507	.30076	.29653	.29239
82	0	.01041	.01011	.00983	.00957	.00932	.00909	.00887	.00866	.00847	.00828	.00811	.00794	.00778	.00763	.00749	.00735	.00722	.00710	.00698	.00686
82	1	.00585	.00558	.00533	.00510	.00488	.00468	.00449	.00432	.00415	.00400	.00386	.00372	.00359	.00347	.00336	.00325	.00315	.00306	.00297	.00288
82	2	.00593	.00565	.00538	.00514	.00491	.00470	.00451	.00432	.00415	.00399	.00384	.00370	.00356	.00344	.00332	.00321	.00310	.00300	.00291	.00282
82	3	.00617	.00587	.00559	.00534	.00510	.00487	.00467	.00447	.00429	.00412	.00396	.00381	.00367	.00354	.00341	.00330	.00318	.00308	.00298	.00288
82	4	.00650	.00619	.00589	.00562	.00537	.00513	.00491	.00471	.00451	.00433	.00417	.00401	.00386	.00372	.00358	.00346	.00334	.00323	.00312	.00302
82	5	.00691	.00658	.00627	.00598	.00571	.00546	.00523	.00501	.00480	.00461	.00443	.00426	.00410	.00395	.00381	.00368	.00355	.00343	.00332	.00321
82	6	.00738	.00703	.00670	.00639	.00611	.00584	.00559	.00536	.00514	.00494	.00475	.00457	.00440	.00424	.00409	.00394	.00381	.00368	.00356	.00344
82	7	.00791	.00753	.00718	.00686	.00655	.00627	.00601	.00576	.00553	.00531	.00511	.00492	.00474	.00457	.00441	.00425	.00411	.00397	.00384	.00372
82	8	.00849	.00809	.00772	.00737	.00705	.00675	.00647	.00621	.00596	.00573	.00552	.00531	.00512	.00494	.00477	.00460	.00445	.00430	.00417	.00403
82	9	.00913	.00871	.00831	.00795	.00761	.00729	.00699	.00671	.00645	.00621	.00597	.00576	.00555	.00536	.00518	.00500	.00484	.00468	.00454	.00439
82	10	.00984	.00939	.00897	.00859	.00823	.00789	.00757	.00728	.00700	.00674	.00649	.00626	.00604	.00583	.00564	.00545	.00528	.00511	.00495	.00480
82	11	.01060	.01013	.00969	.00928	.00890	.00854	.00820	.00789	.00759	.00731	.00705	.00681	.00657	.00635	.00615	.00595	.00576	.00558	.00542	.00526
82	12	.01142	.01092	.01045	.01002	.00961	.00923	.00888	.00854	.00823	.00793	.00766	.00739	.00715	.00691	.00669	.00648	.00628	.00609	.00591	.00574
82	13	.01226	.01174	.01124	.01078	.01035	.00995	.00957	.00922	.00889	.00857	.00828	.00800	.00774	.00749	.00725	.00703	.00682	.00662	.00643	.00624
82	14	.01310	.01255	.01202	.01154	.01108	.01066	.01026	.00988	.00953	.00920	.00889	.00859	.00831	.00805	.00780	.00756	.00734	.00713	.00692	.00673
82	15	.01392	.01333	.01278	.01227	.01179	.01134	.01092	.01052	.01015	.00980	.00947	.00915	.00886	.00858	.00832	.00807	.00783	.00760	.00739	.00718
82	16	.01471	.01409	.01351	.01297	.01246	.01199	.01154	.01112	.01073	.01036	.01001	.00968	.00937	.00908	.00880	.00853	.00828	.00804	.00782	.00760
82	17	.01548	.01483	.01422	.01365	.01311	.01261	.01214	.01170	.01129	.01090	.01053	.01018	.00985	.00954	.00925	.00897	.00870	.00845	.00821	.00798
82	18	.01625	.01556	.01492	.01432	.01376	.01323	.01274	.01227	.01183	.01142	.01103	.01067	.01032	.00999	.00968	.00939	.00911	.00884	.00859	.00835
82	19	.01705	.01633	.01565	.01502	.01442	.01387	.01335	.01286	.01240	.01196	.01155	.01116	.01080	.01045	.01012	.00981	.00952	.00924	.00897	.00872
82	20	.01790	.01713	.01642	.01576	.01513	.01455	.01400	.01348	.01299	.01253	.01210	.01169	.01131	.01094	.01060	.01027	.00996	.00966	.00938	.00911
82	21	.01880	.01800	.01725	.01655	.01589	.01527	.01469	.01415	.01363	.01315	.01269	.01226	.01185	.01147	.01110	.01075	.01043	.01011	.00982	.00953
82	22	.01976	.01892	.01813	.01739	.01669	.01604	.01543	.01485	.01431	.01380	.01332	.01286	.01243	.01202	.01164	.01127	.01092	.01059	.01028	.00998
82	23	.02080	.01991	.01907	.01829	.01756	.01687	.01623	.01562	.01505	.01451	.01399	.01351	.01306	.01263	.01222	.01183	.01146	.01111	.01078	.01047
82	24	.02191	.02097	.02010	.01927	.01850	.01778	.01709	.01645	.01584	.01527	.01473	.01422	.01374	.01329	.01285	.01244	.01205	.01168	.01133	.01100
82	25	.02312	.02214	.02121	.02034	.01953	.01876	.01804	.01736	.01672	.01612	.01555	.01501	.01450	.01401	.01355	.01312	.01271	.01231	.01194	.01159
82	26	.02443	.02339	.02242	.02150	.02064	.01983	.01907	.01835	.01767	.01704	.01643	.01586	.01532	.01481	.01432	.01386	.01342	.01301	.01261	.01223
82	27	.02586	.02477	.02374	.02277	.02186	.02101	.02020	.01944	.01872	.01805	.01741	.01680	.01623	.01569	.01517	.01468	.01422	.01377	.01335	.01295
82	28	.02739	.02624	.02515	.02413	.02317	.02227	.02142	.02062	.01986	.01914	.01846	.01782	.01721	.01664	.01609	.01557	.01508	.01461	.01416	.01374
82	29	.02904	.02782	.02668	.02560	.02459	.02363	.02273	.02188	.02108	.02032	.01960	.01892	.01828	.01767	.01709	.01653	.01601	.01551	.01504	.01459
82	30	.03079	.02951	.02831	.02717	.02610	.02509	.02414	.02324	.02239	.02159	.02083	.02011	.01942	.01877	.01816	.01757	.01702	.01649	.01598	.01550
82	31	.03267	.03132	.03005	.02885	.02772	.02666	.02565	.02470	.02380	.02295	.02214	.02138	.02065	.01996	.01931	.01869	.01810	.01753	.01700	.01648
82	32	.03467	.03325	.03191	.03065	.02945	.02833	.02727	.02626	.02531	.02441	.02355	.02274	.02197	.02124	.02055	.01989	.01926	.01866	.01809	.01755
82	33	.03681	.03532	.03391	.03258	.03132	.03013	.02901	.02794	.02694	.02598	.02508	.02422	.02340	.02263	.02189	.02119	.02052	.01988	.01928	.01870
82	34	.03910	.03753	.03604	.03464	.03331	.03206	.03087	.02975	.02869	.02768	.02672	.02581	.02494	.02412	.02334	.02259	.02188	.02120	.02056	.01994
82	35	.04156	.03990	.03834	.03686	.03547	.03414	.03289	.03170	.03058	.02951	.02849	.02753	.02661	.02574	.02491	.02412	.02336	.02264	.02195	.02130
82	36	.04419	.04244	.04080	.03924	.03777	.03638	.03505	.03380	.03261	.03148	.03040	.02938	.02841	.02748	.02660	.02576	.02496	.02419	.02346	.02276
82	37	.04699	.04516	.04343	.04179	.04024	.03877	.03738	.03605	.03479	.03360	.03246	.03138	.03035	.02937	.02843	.02754	.02669	.02587	.02510	.02435
82	38	.05000	.04808	.04626	.04454	.04290	.04135	.03988	.03848	.03715	.03589	.03468	.03354	.03245	.03141	.03041	.02947	.02856	.02770	.02687	.02608
82	39	.05321	.05119	.04928	.04747	.04575	.04412	.04257	.04109	.03969	.03835	.03708	.03587	.03471	.03361	.03256	.03155	.03059	.02968	.02880	.02796
82	40	.05665	.05454	.05253	.05062	.04882	.04710	.04546	.04391	.04243	.04101	.03967	.03839	.03717	.03600	.03488	.03382	.03280	.03182	.03089	.03000
82	41	.06033	.05812	.05601	.05401	.05211	.05030	.04858	.04694	.04538	.04389	.04247	.04111	.03982	.03858	.03740	.03627	.03519	.03416	.03317	.03222
82	42	.06426	.06194	.05973	.05763	.05564	.05373	.05192	.05020	.04855	.04698	.04548	.04405	.04268	.04138	.04012	.03893	.03778	.03669	.03563	.03463
82	43	.06845	.06602	.06370	.06150	.05941	.05741	.05550	.05369	.05195	.05030	.04872	.04721	.04576	.04438	.04306	.04179	.04058	.03941	.03830	.03723
82	44	.07290	.07035	.06793	.06562	.06343	.06133	.05933	.05742	.05559	.05385	.05218	.05059	.04906	.04760	.04621	.04487	.04358	.04235	.04117	.04003
82	45	.07759	.07493	.07240	.06998	.06768	.06548	.06338	.06137	.05946	.05762	.05587	.05419	.05258	.05104	.04956	.04815	.04679	.04548	.04423	.04303
82	46	.08254	.07977	.07712	.07459	.07218	.06988	.06768	.06557	.06356	.06163	.05978	.05801	.05632	.05470	.05314	.05164	.05021	.04883	.04750	.04623

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
82	47	.08774	.08485	.08208	.07944	.07692	.07451	.07220	.07000	.06788	.06586	.06392	.06206	.06028	.05856	.05692	.05535	.05383	.05238	.05098	.04963
82	48	.09320	.09019	.08731	.08455	.08192	.07939	.07698	.07467	.07245	.07033	.06829	.06634	.06446	.06266	.06094	.05927	.05768	.05614	.05466	.05324
82	49	.09893	.09579	.09279	.08992	.08717	.08453	.08201	.07959	.07727	.07504	.07291	.07086	.06889	.06700	.06518	.06343	.06175	.06013	.05857	.05707
82	50	.10494	.10168	.09855	.09556	.09269	.08994	.08731	.08478	.08235	.08002	.07779	.07564	.07357	.07159	.06968	.06784	.06607	.06436	.06272	.06114
82	51	.11123	.10784	.10459	.10147	.09849	.09562	.09287	.09024	.08770	.08527	.08293	.08067	.07851	.07643	.07442	.07249	.07063	.06884	.06711	.06545
82	52	.11778	.11426	.11089	.10765	.10454	.10156	.09870	.09594	.09330	.09076	.08831	.08596	.08369	.08151	.07941	.07738	.07543	.07355	.07173	.06998
82	53	.12459	.12095	.11745	.11408	.11086	.10776	.10477	.10191	.09915	.09650	.09394	.09149	.08912	.08684	.08464	.08251	.08047	.07850	.07659	.07475
82	54	.13167	.12789	.12426	.12078	.11743	.11421	.11111	.10813	.10526	.10249	.09983	.09726	.09479	.09241	.09011	.08789	.08575	.08368	.08168	.07975
82	55	.13901	.13510	.13135	.12774	.12427	.12093	.11771	.11461	.11163	.10875	.10598	.10330	.10072	.09823	.09583	.09351	.09127	.08911	.08702	.08500
82	56	.14662	.14259	.13871	.13497	.13138	.12791	.12458	.12136	.11826	.11527	.11238	.10960	.10691	.10432	.10182	.09940	.09706	.09479	.09261	.09049
82	57	.15449	.15033	.14633	.14247	.13875	.13516	.13171	.12837	.12516	.12205	.11906	.11616	.11337	.11067	.10806	.10553	.10309	.10073	.09845	.09624
82	58	.16261	.15832	.15419	.15021	.14637	.14266	.13908	.13563	.13230	.12908	.12597	.12297	.12006	.11725	.11454	.11191	.10937	.10691	.10453	.10222
82	59	.17095	.16654	.16228	.15817	.15421	.15038	.14669	.14312	.13967	.13633	.13311	.13000	.12698	.12407	.12125	.11851	.11587	.11331	.11083	.10842
82	60	.17951	.17497	.17059	.16636	.16227	.15833	.15451	.15083	.14726	.14381	.14048	.13725	.13413	.13110	.12818	.12534	.12259	.11993	.11735	.11485
82	61	.18829	.18363	.17913	.17478	.17058	.16651	.16258	.15878	.15510	.15154	.14809	.14475	.14152	.13838	.13535	.13241	.12956	.12679	.12411	.12151
82	62	.19733	.19255	.18793	.18346	.17914	.17496	.17091	.16699	.16320	.15952	.15597	.15252	.14917	.14593	.14279	.13975	.13679	.13392	.13114	.12844
82	63	.20663	.20173	.19699	.19241	.18797	.18367	.17951	.17548	.17157	.16779	.16412	.16056	.15711	.15376	.15051	.14736	.14430	.14133	.13845	.13564
82	64	.21616	.21115	.20630	.20160	.19705	.19264	.18836	.18422	.18020	.17631	.17253	.16886	.16530	.16185	.15850	.15524	.15208	.14900	.14602	.14312
82	65	.22592	.22080	.21584	.21103	.20637	.20185	.19747	.19322	.18909	.18509	.18120	.17743	.17376	.17020	.16675	.16339	.16012	.15695	.15386	.15086
82	66	.23592	.23070	.22563	.22072	.21595	.21132	.20683	.20248	.19824	.19413	.19014	.18626	.18250	.17883	.17527	.17181	.16845	.16517	.16199	.15889
82	67	.24617	.24085	.23568	.23066	.22579	.22107	.21647	.21201	.20768	.20347	.19937	.19539	.19152	.18776	.18410	.18054	.17707	.17370	.17042	.16722
82	68	.25664	.25122	.24596	.24084	.23588	.23105	.22636	.22180	.21736	.21305	.20886	.20478	.20081	.19695	.19319	.18953	.18597	.18250	.17913	.17584
82	69	.26729	.26178	.25642	.25122	.24616	.24124	.23645	.23180	.22727	.22286	.21858	.21440	.21034	.20638	.20253	.19877	.19512	.19156	.18808	.18470
82	70	.27806	.27246	.26702	.26173	.25659	.25158	.24670	.24196	.23734	.23285	.22847	.22420	.22005	.21600	.21205	.20821	.20446	.20081	.19725	.19377
82	71	.28890	.28323	.27772	.27234	.26712	.26203	.25707	.25224	.24754	.24295	.23849	.23414	.22990	.22576	.22173	.21780	.21396	.21022	.20657	.20301
82	72	.29979	.29405	.28846	.28302	.27772	.27255	.26751	.26261	.25782	.25316	.24861	.24418	.23986	.23564	.23152	.22751	.22359	.21977	.21603	.21239
82	73	.31070	.30490	.29924	.29373	.28836	.28312	.27801	.27303	.26818	.26344	.25881	.25430	.24990	.24561	.24141	.23732	.23332	.22942	.22561	.22188
82	74	.32163	.31578	.31006	.30449	.29906	.29375	.28858	.28354	.27861	.27380	.26911	.26453	.26006	.25569	.25142	.24725	.24318	.23920	.23532	.23152
82	75	.33261	.32670	.32094	.31531	.30982	.30446	.29923	.29413	.28914	.28427	.27951	.27486	.27033	.26589	.26156	.25732	.25318	.24913	.24517	.24131
82	76	.34361	.33766	.33186	.32619	.32065	.31524	.30996	.30480	.29976	.29483	.29002	.28531	.28071	.27622	.27182	.26752	.26332	.25921	.25518	.25125
82	77	.35461	.34863	.34279	.33708	.33151	.32606	.32073	.31552	.31043	.30546	.30060	.29584	.29119	.28664	.28218	.27783	.27357	.26940	.26532	.26132
82	78	.36556	.35955	.35368	.34795	.34234	.33685	.33149	.32625	.32112	.31610	.31119	.30639	.30169	.29710	.29260	.28819	.28388	.27966	.27552	.27148
82	79	.37637	.37035	.36446	.35870	.35307	.34756	.34217	.33689	.33173	.32668	.32174	.31690	.31216	.30752	.30298	.29853	.29417	.28991	.28573	.28163
82	80	.38695	.38092	.37502	.36925	.36360	.35807	.35266	.34736	.34218	.33710	.33212	.32725	.32248	.31781	.31323	.30875	.30435	.30005	.29583	.29169
82	81	.39724	.39121	.38531	.37953	.37387	.36833	.36290	.35759	.35238	.34728	.34228	.33739	.33259	.32789	.32329	.31877	.31435	.31001	.30576	.30159
82	82	.40720	.40117	.39527	.38949	.38382	.37828	.37284	.36752	.36230	.35718	.35217	.34726	.34245	.33772	.33310	.32856	.32411	.31974	.31546	.31126
83	0	.01062	.01032	.01004	.00978	.00953	.00930	.00909	.00888	.00869	.00850	.00833	.00816	.00800	.00785	.00771	.00757	.00744	.00732	.00720	.00708
83	1	.00590	.00563	.00538	.00515	.00493	.00473	.00454	.00437	.00420	.00405	.00391	.00377	.00364	.00352	.00341	.00330	.00320	.00311	.00302	.00293
83	2	.00597	.00569	.00543	.00518	.00496	.00475	.00455	.00437	.00419	.00403	.00388	.00374	.00361	.00348	.00336	.00325	.00314	.00304	.00295	.00286
83	3	.00621	.00591	.00563	.00538	.00514	.00491	.00471	.00451	.00433	.00416	.00400	.00385	.00371	.00358	.00345	.00333	.00322	.00312	.00302	.00292
83	4	.00655	.00623	.00594	.00566	.00541	.00517	.00495	.00475	.00455	.00437	.00420	.00405	.00390	.00375	.00362	.00350	.00338	.00326	.00316	.00306
83	5	.00696	.00662	.00631	.00602	.00575	.00550	.00527	.00505	.00485	.00465	.00447	.00430	.00414	.00399	.00385	.00372	.00359	.00347	.00336	.00325
83	6	.00743	.00707	.00674	.00644	.00615	.00588	.00564	.00540	.00519	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00372	.00360	.00349
83	7	.00796	.00758	.00723	.00691	.00660	.00632	.00606	.00581	.00558	.00536	.00516	.00497	.00478	.00461	.00445	.00430	.00416	.00402	.00389	.00377
83	8	.00854	.00814	.00777	.00743	.00711	.00681	.00653	.00626	.00602	.00579	.00557	.00536	.00517	.00499	.00482	.00466	.00450	.00436	.00422	.00408
83	9	.00919	.00877	.00838	.00801	.00767	.00735	.00705	.00678	.00651	.00627	.00604	.00582	.00561	.00542	.00524	.00506	.00490	.00474	.00459	.00445
83	10	.00991	.00946	.00905	.00866	.00830	.00796	.00764	.00735	.00707	.00681	.00656	.00633	.00611	.00590	.00571	.00552	.00535	.00518	.00502	.00487
83	11	.01069	.01021	.00977	.00936	.00898	.00862	.00828	.00797	.00767	.00740	.00713	.00689	.00665	.00643	.00623	.00603	.00584	.00566	.00550	.00534
83	12	.01152	.01102	.01055	.01012	.00971	.00933	.00897	.00864	.00833	.00803	.00775	.00749	.00724	.00701	.00679	.00658	.00638	.00619	.00601	.00584
83	13	.01238	.01185	.01135	.01089	.01046	.01006	.00968	.00933	.00900	.00868	.00839	.00811	.00784	.00760	.00736	.00714	.00692	.00672	.00653	.00635

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	14	.01323	.01267	.01215	.01166	.01121	.01078	.01038	.01001	.00965	.00932	.00901	.00871	.00843	.00817	.00792	.00768	.00746	.00724	.00704	.00685
83	15	.01406	.01347	.01292	.01240	.01192	.01147	.01105	.01065	.01028	.00993	.00960	.00929	.00899	.00871	.00845	.00820	.00796	.00773	.00752	.00731
83	16	.01485	.01423	.01365	.01311	.01261	.01213	.01169	.01127	.01087	.01050	.01015	.00982	.00951	.00922	.00894	.00867	.00842	.00818	.00795	.00774
83	17	.01563	.01498	.01437	.01380	.01327	.01276	.01229	.01185	.01144	.01105	.01068	.01033	.01000	.00969	.00939	.00912	.00885	.00860	.00836	.00813
83	18	.01641	.01572	.01508	.01448	.01391	.01339	.01289	.01243	.01199	.01158	.01119	.01082	.01047	.01015	.00983	.00954	.00926	.00899	.00874	.00850
83	19	.01721	.01649	.01581	.01518	.01459	.01403	.01351	.01302	.01256	.01212	.01171	.01132	.01096	.01061	.01028	.00997	.00968	.00940	.00913	.00888
83	20	.01806	.01730	.01659	.01592	.01530	.01471	.01416	.01364	.01316	.01270	.01226	.01186	.01147	.01110	.01076	.01043	.01012	.00982	.00954	.00927
83	21	.01897	.01817	.01742	.01672	.01606	.01544	.01486	.01432	.01380	.01332	.01286	.01243	.01202	.01163	.01127	.01092	.01059	.01028	.00998	.00970
83	22	.01994	.01910	.01830	.01756	.01687	.01622	.01561	.01503	.01449	.01397	.01349	.01304	.01260	.01220	.01181	.01144	.01109	.01076	.01045	.01015
83	23	.02098	.02009	.01926	.01847	.01774	.01705	.01641	.01580	.01523	.01468	.01417	.01369	.01324	.01280	.01240	.01201	.01164	.01129	.01096	.01064
83	24	.02210	.02116	.02029	.01946	.01869	.01796	.01728	.01664	.01603	.01546	.01492	.01441	.01393	.01347	.01304	.01263	.01224	.01186	.01151	.01118
83	25	.02332	.02233	.02141	.02054	.01972	.01896	.01823	.01755	.01691	.01631	.01574	.01520	.01469	.01420	.01374	.01331	.01289	.01250	.01213	.01177
83	26	.02464	.02360	.02262	.02171	.02085	.02004	.01927	.01855	.01788	.01724	.01663	.01606	.01552	.01500	.01452	.01406	.01362	.01320	.01281	.01243
83	27	.02608	.02498	.02395	.02298	.02208	.02122	.02041	.01965	.01894	.01826	.01762	.01701	.01644	.01589	.01538	.01489	.01442	.01398	.01356	.01316
83	28	.02762	.02646	.02538	.02436	.02340	.02249	.02164	.02084	.02008	.01936	.01868	.01804	.01743	.01685	.01631	.01579	.01529	.01482	.01438	.01395
83	29	.02927	.02806	.02691	.02584	.02482	.02387	.02297	.02212	.02131	.02055	.01983	.01915	.01851	.01790	.01732	.01676	.01624	.01574	.01526	.01481
83	30	.03104	.02976	.02856	.02742	.02635	.02534	.02439	.02349	.02264	.02183	.02107	.02035	.01967	.01902	.01840	.01781	.01726	.01672	.01622	.01574
83	31	.03293	.03158	.03031	.02911	.02798	.02692	.02591	.02496	.02406	.02321	.02240	.02163	.02091	.02022	.01956	.01894	.01835	.01778	.01725	.01673
83	32	.03494	.03352	.03218	.03092	.02973	.02860	.02754	.02653	.02558	.02468	.02382	.02301	.02224	.02151	.02082	.02015	.01952	.01892	.01835	.01781
83	33	.03710	.03561	.03420	.03287	.03161	.03042	.02930	.02823	.02722	.02627	.02536	.02450	.02369	.02291	.02217	.02147	.02080	.02016	.01955	.01897
83	34	.03941	.03784	.03635	.03495	.03362	.03237	.03118	.03006	.02899	.02798	.02702	.02611	.02524	.02442	.02363	.02289	.02218	.02150	.02085	.02023
83	35	.04189	.04023	.03867	.03719	.03579	.03447	.03321	.03203	.03090	.02983	.02881	.02785	.02693	.02605	.02522	.02443	.02367	.02295	.02227	.02161
83	36	.04453	.04279	.04115	.03959	.03812	.03672	.03540	.03414	.03295	.03182	.03074	.02972	.02875	.02782	.02694	.02609	.02529	.02452	.02379	.02309
83	37	.04736	.04553	.04380	.04216	.04061	.03914	.03774	.03642	.03516	.03396	.03282	.03174	.03071	.02972	.02879	.02789	.02704	.02623	.02545	.02470
83	38	.05039	.04847	.04665	.04493	.04329	.04174	.04027	.03887	.03754	.03627	.03507	.03392	.03283	.03179	.03080	.02985	.02894	.02807	.02725	.02646
83	39	.05363	.05162	.04971	.04789	.04617	.04454	.04299	.04151	.04011	.03877	.03749	.03628	.03512	.03402	.03297	.03196	.03100	.03008	.02920	.02836
83	40	.05711	.05499	.05298	.05108	.04927	.04755	.04591	.04436	.04287	.04146	.04012	.03883	.03761	.03644	.03532	.03425	.03323	.03226	.03132	.03043
83	41	.06083	.05861	.05650	.05450	.05260	.05079	.04906	.04742	.04586	.04437	.04295	.04159	.04030	.03906	.03788	.03674	.03566	.03462	.03363	.03268
83	42	.06480	.06247	.06027	.05817	.05617	.05426	.05245	.05072	.04908	.04750	.04600	.04457	.04320	.04189	.04064	.03944	.03829	.03719	.03614	.03513
83	43	.06903	.06660	.06428	.06208	.05998	.05798	.05608	.05426	.05252	.05087	.04928	.04777	.04632	.04494	.04361	.04235	.04113	.03996	.03885	.03777
83	44	.07353	.07098	.06856	.06625	.06405	.06195	.05995	.05804	.05621	.05447	.05280	.05120	.04968	.04821	.04681	.04547	.04418	.04295	.04176	.04063
83	45	.07828	.07562	.07309	.07067	.06836	.06616	.06406	.06205	.06013	.05830	.05654	.05486	.05325	.05170	.05022	.04880	.04744	.04614	.04488	.04368
83	46	.08329	.08052	.07787	.07534	.07293	.07062	.06842	.06631	.06429	.06236	.06051	.05874	.05705	.05542	.05386	.05236	.05092	.04954	.04821	.04694
83	47	.08856	.08566	.08290	.08026	.07773	.07532	.07301	.07080	.06869	.06666	.06472	.06285	.06107	.05935	.05771	.05613	.05461	.05315	.05175	.05040
83	48	.09409	.09108	.08819	.08544	.08280	.08028	.07786	.07554	.07333	.07120	.06916	.06720	.06533	.06352	.06179	.06013	.05853	.05699	.05550	.05408
83	49	.09990	.09676	.09376	.09088	.08813	.08549	.08297	.08054	.07822	.07599	.07386	.07180	.06983	.06793	.06611	.06436	.06267	.06105	.05949	.05799
83	50	.10600	.10273	.09960	.09661	.09374	.09099	.08835	.08582	.08339	.08106	.07882	.07667	.07460	.07261	.07069	.06885	.06708	.06537	.06372	.06214
83	51	.11238	.10899	.10573	.10262	.09963	.09676	.09401	.09137	.08883	.08639	.08405	.08179	.07963	.07754	.07553	.07359	.07173	.06993	.06820	.06653
83	52	.11903	.11551	.11213	.10889	.10578	.10280	.09993	.09718	.09453	.09198	.08953	.08717	.08490	.08272	.08061	.07858	.07663	.07474	.07292	.07116
83	53	.12595	.12230	.11880	.11544	.11221	.10910	.10612	.10325	.10049	.09783	.09527	.09281	.09044	.08815	.08595	.08382	.08177	.07979	.07788	.07603
83	54	.13314	.12936	.12574	.12225	.11890	.11567	.11257	.10958	.10671	.10394	.10127	.09870	.09622	.09383	.09153	.08930	.08716	.08508	.08308	.08115
83	55	.14061	.13670	.13295	.12933	.12586	.12251	.11929	.11619	.11320	.11032	.10754	.10486	.10228	.09978	.09737	.09505	.09280	.09063	.08854	.08651
83	56	.14835	.14432	.14043	.13670	.13310	.12963	.12629	.12307	.11996	.11697	.11408	.11129	.10860	.10600	.10349	.10106	.09871	.09645	.09425	.09213
83	57	.15637	.15220	.14819	.14433	.14061	.13702	.13356	.13022	.12700	.12389	.12089	.11799	.11519	.11248	.10987	.10734	.10489	.10252	.10023	.09801
83	58	.16463	.16034	.15621	.15222	.14838	.14467	.14109	.13763	.13429	.13107	.12795	.12494	.12203	.11922	.11649	.11386	.11131	.10884	.10645	.10414
83	59	.17313	.16871	.16445	.16034	.15638	.15254	.14884	.14527	.14182	.13848	.13525	.13213	.12911	.12618	.12335	.12062	.11796	.11539	.11290	.11049
83	60	.18185	.17731	.17293	.16870	.16461	.16066	.15684	.15314	.14957	.14612	.14278	.13955	.13642	.13338	.13045	.12760	.12485	.12217	.11958	.11707
83	61	.19081	.18615	.18165	.17729	.17308	.16901	.16508	.16127	.15758	.15402	.15056	.14722	.14398	.14084	.13779	.13484	.13198	.12921	.12651	.12390
83	62	.20004	.19526	.19063	.18616	.18184	.17765	.17360	.16967	.16587	.16219	.15862	.15517	.15182	.14857	.14542	.14236	.13940	.13652	.13372	.13101
83	63	.20953	.20464	.19989	.19531	.19086	.18656	.18239	.17836	.17444	.17065	.16697	.16341	.15995	.15659	.15333	.15017	.14710	.14412	.14122	.13841

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	64	.21928	.21427	.20941	.20471	.20016	.19574	.19146	.18731	.18329	.17938	.17559	.17192	.16835	.16489	.16152	.15826	.15508	.15200	.14900	.14609
83	65	.22927	.22415	.21918	.21437	.20971	.20518	.20079	.19653	.19240	.18839	.18449	.18071	.17703	.17346	.17000	.16662	.16335	.16016	.15707	.15405
83	66	.23951	.23428	.22921	.22430	.21952	.21489	.21040	.20603	.20179	.19767	.19367	.18978	.18601	.18233	.17876	.17529	.17191	.16862	.16543	.16231
83	67	.25002	.24469	.23952	.23450	.22963	.22489	.22029	.21583	.21148	.20726	.20316	.19917	.19529	.19151	.18784	.18427	.18079	.17740	.17411	.17090
83	68	.26076	.25534	.25008	.24496	.23999	.23515	.23046	.22589	.22145	.21713	.21292	.20883	.20485	.20098	.19721	.19354	.18996	.18648	.18309	.17978
83	69	.27170	.26619	.26083	.25563	.25056	.24563	.24084	.23618	.23164	.22723	.22293	.21874	.21467	.21070	.20683	.20307	.19939	.19582	.19233	.18893
83	70	.28278	.27719	.27174	.26645	.26130	.25628	.25140	.24665	.24202	.23752	.23313	.22885	.22468	.22062	.21666	.21280	.20904	.20537	.20180	.19831
83	71	.29395	.28828	.28276	.27738	.27215	.26705	.26209	.25725	.25254	.24795	.24347	.23911	.23485	.23070	.22666	.22271	.21886	.21510	.21144	.20786
83	72	.30518	.29944	.29384	.28840	.28309	.27791	.27287	.26796	.26316	.25849	.25393	.24949	.24515	.24092	.23679	.23276	.22882	.22498	.22123	.21757
83	73	.31643	.31063	.30497	.29946	.29408	.28884	.28372	.27873	.27387	.26912	.26448	.25996	.25555	.25124	.24703	.24292	.23890	.23498	.23115	.22741
83	74	.32774	.32188	.31616	.31059	.30515	.29984	.29466	.28961	.28467	.27985	.27515	.27055	.26607	.26168	.25740	.25322	.24913	.24513	.24122	.23741
83	75	.33909	.33319	.32742	.32179	.31630	.31094	.30570	.30058	.29559	.29070	.28594	.28128	.27672	.27227	.26792	.26367	.25951	.25544	.25146	.24758
83	76	.35050	.34455	.33875	.33307	.32753	.32212	.31683	.31166	.30661	.30168	.29685	.29213	.28752	.28300	.27859	.27427	.27005	.26592	.26188	.25792
83	77	.36192	.35595	.35010	.34440	.33882	.33336	.32803	.32282	.31772	.31273	.30785	.30308	.29842	.29385	.28938	.28501	.28073	.27654	.27244	.26842
83	78	.37331	.36731	.36144	.35570	.35009	.34461	.33924	.33399	.32885	.32382	.31890	.31409	.30937	.30476	.30024	.29582	.29149	.28724	.28309	.27902
83	79	.38457	.37856	.37267	.36692	.36128	.35577	.35037	.34509	.33992	.33486	.32990	.32505	.32030	.31564	.31108	.30662	.30224	.29796	.29375	.28964
83	80	.39562	.38960	.38370	.37793	.37228	.36675	.36134	.35603	.35084	.34575	.34076	.33588	.33110	.32641	.32181	.31731	.31290	.30857	.30433	.30017
83	81	.40638	.40036	.39446	.38868	.38302	.37748	.37205	.36673	.36152	.35641	.35140	.34650	.34169	.33697	.33235	.32782	.32337	.31901	.31474	.31054
83	82	.41680	.41078	.40489	.39911	.39345	.38791	.38247	.37714	.37192	.36679	.36177	.35685	.35202	.34729	.34264	.33808	.33361	.32923	.32493	.32070
83	83	.42687	.42087	.41498	.40921	.40356	.39801	.39258	.38724	.38201	.37689	.37186	.36692	.36208	.35733	.35267	.34810	.34361	.33920	.33488	.33063
84	0	.01083	.01054	.01026	.00999	.00975	.00952	.00930	.00910	.00890	.00872	.00855	.00838	.00822	.00807	.00793	.00779	.00766	.00754	.00742	.00730
84	1	.00595	.00568	.00543	.00520	.00498	.00478	.00459	.00442	.00425	.00410	.00396	.00382	.00369	.00357	.00346	.00335	.00325	.00316	.00306	.00298
84	2	.00601	.00573	.00547	.00522	.00500	.00479	.00459	.00441	.00424	.00407	.00392	.00378	.00365	.00352	.00340	.00329	.00319	.00309	.00299	.00290
84	3	.00625	.00595	.00567	.00542	.00518	.00495	.00475	.00455	.00437	.00420	.00404	.00389	.00375	.00362	.00349	.00337	.00326	.00315	.00305	.00296
84	4	.00658	.00627	.00597	.00570	.00545	.00521	.00499	.00478	.00459	.00441	.00424	.00408	.00393	.00379	.00366	.00353	.00341	.00330	.00319	.00309
84	5	.00700	.00666	.00635	.00606	.00579	.00554	.00531	.00509	.00488	.00469	.00451	.00434	.00418	.00403	.00389	.00376	.00363	.00351	.00340	.00329
84	6	.00747	.00711	.00678	.00648	.00619	.00593	.00568	.00544	.00523	.00502	.00483	.00465	.00448	.00432	.00417	.00403	.00389	.00376	.00364	.00352
84	7	.00800	.00763	.00728	.00695	.00665	.00637	.00610	.00586	.00562	.00541	.00520	.00501	.00483	.00466	.00450	.00434	.00420	.00406	.00393	.00381
84	8	.00859	.00819	.00782	.00748	.00716	.00686	.00658	.00631	.00607	.00584	.00562	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00426	.00413
84	9	.00925	.00883	.00844	.00807	.00773	.00741	.00711	.00683	.00657	.00632	.00609	.00588	.00567	.00548	.00529	.00512	.00495	.00480	.00465	.00451
84	10	.00998	.00953	.00912	.00873	.00837	.00803	.00771	.00741	.00714	.00687	.00663	.00640	.00618	.00597	.00577	.00559	.00541	.00525	.00509	.00494
84	11	.01077	.01029	.00985	.00944	.00906	.00870	.00836	.00805	.00775	.00747	.00721	.00696	.00673	.00651	.00630	.00611	.00592	.00574	.00557	.00541
84	12	.01161	.01111	.01064	.01021	.00980	.00942	.00906	.00873	.00842	.00812	.00784	.00758	.00733	.00710	.00687	.00666	.00646	.00627	.00609	.00592
84	13	.01248	.01195	.01146	.01100	.01057	.01016	.00979	.00943	.00910	.00879	.00849	.00821	.00795	.00770	.00746	.00724	.00703	.00682	.00663	.00645
84	14	.01334	.01279	.01227	.01178	.01132	.01090	.01050	.01012	.00977	.00944	.00912	.00883	.00855	.00828	.00803	.00780	.00757	.00736	.00715	.00696
84	15	.01418	.01360	.01305	.01253	.01205	.01160	.01118	.01078	.01041	.01006	.00973	.00941	.00912	.00884	.00857	.00832	.00808	.00786	.00764	.00744
84	16	.01499	.01437	.01379	.01325	.01274	.01227	.01182	.01140	.01101	.01064	.01029	.00996	.00965	.00935	.00907	.00881	.00855	.00831	.00809	.00787
84	17	.01578	.01512	.01451	.01394	.01341	.01291	.01244	.01200	.01158	.01119	.01082	.01047	.01014	.00983	.00954	.00926	.00899	.00874	.00850	.00827
84	18	.01656	.01587	.01523	.01463	.01406	.01354	.01304	.01258	.01214	.01172	.01134	.01097	.01062	.01029	.00998	.00969	.00941	.00914	.00889	.00865
84	19	.01736	.01664	.01596	.01533	.01474	.01418	.01366	.01317	.01271	.01227	.01186	.01148	.01111	.01076	.01043	.01012	.00983	.00955	.00928	.00902
84	20	.01822	.01746	.01675	.01608	.01546	.01487	.01432	.01380	.01331	.01285	.01242	.01201	.01163	.01126	.01091	.01058	.01027	.00998	.00969	.00943
84	21	.01914	.01833	.01758	.01688	.01622	.01561	.01502	.01448	.01396	.01348	.01302	.01259	.01218	.01179	.01143	.01108	.01075	.01044	.01014	.00986
84	22	.02011	.01926	.01847	.01773	.01704	.01639	.01577	.01520	.01465	.01414	.01366	.01320	.01277	.01236	.01197	.01161	.01126	.01093	.01061	.01031
84	23	.02115	.02026	.01943	.01865	.01792	.01723	.01658	.01597	.01540	.01486	.01435	.01386	.01341	.01297	.01257	.01218	.01181	.01146	.01112	.01081
84	24	.02228	.02134	.02046	.01964	.01887	.01814	.01746	.01681	.01621	.01564	.01510	.01459	.01410	.01365	.01321	.01280	.01241	.01204	.01169	.01135
84	25	.02350	.02252	.02159	.02072	.01991	.01914	.01842	.01774	.01710	.01649	.01592	.01538	.01487	.01439	.01393	.01349	.01308	.01268	.01231	.01195
84	26	.02483	.02379	.02282	.02190	.02104	.02023	.01947	.01875	.01807	.01743	.01682	.01625	.01571	.01520	.01471	.01425	.01381	.01339	.01299	.01261
84	27	.02628	.02518	.02415	.02319	.02228	.02142	.02062	.01985	.01914	.01846	.01782	.01721	.01664	.01609	.01558	.01509	.01462	.01418	.01375	.01335
84	28	.02783	.02668	.02559	.02457	.02361	.02271	.02185	.02105	.02029	.01957	.01889	.01825	.01764	.01706	.01652	.01599	.01550	.01503	.01458	.01415
84	29	.02950	.02828	.02714	.02606	.02505	.02409	.02319	.02234	.02154	.02078	.02006	.01937	.01873	.01812	.01753	.01698	.01646	.01596	.01548	.01503

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	30	.03128	.03000	.02879	.02766	.02659	.02558	.02462	.02372	.02287	.02207	.02131	.02058	.01990	.01925	.01863	.01804	.01748	.01695	.01645	.01596
84	31	.03318	.03183	.03056	.02936	.02823	.02716	.02616	.02520	.02430	.02345	.02264	.02188	.02115	.02046	.01981	.01918	.01859	.01802	.01749	.01697
84	32	.03520	.03378	.03244	.03118	.02999	.02886	.02780	.02679	.02584	.02494	.02408	.02327	.02250	.02177	.02107	.02041	.01978	.01918	.01861	.01806
84	33	.03738	.03588	.03447	.03314	.03188	.03069	.02957	.02851	.02750	.02654	.02564	.02477	.02396	.02318	.02244	.02174	.02107	.02043	.01982	.01924
84	34	.03970	.03813	.03664	.03524	.03391	.03266	.03147	.03034	.02928	.02827	.02731	.02639	.02553	.02470	.02392	.02317	.02246	.02178	.02113	.02051
84	35	.04219	.04054	.03897	.03750	.03610	.03477	.03352	.03233	.03120	.03013	.02912	.02815	.02723	.02636	.02552	.02473	.02397	.02325	.02256	.02190
84	36	.04486	.04312	.04147	.03992	.03844	.03705	.03572	.03447	.03327	.03214	.03106	.03004	.02907	.02814	.02725	.02641	.02561	.02484	.02411	.02341
84	37	.04771	.04588	.04415	.04251	.04096	.03948	.03809	.03676	.03550	.03430	.03316	.03208	.03105	.03006	.02913	.02823	.02738	.02656	.02578	.02504
84	38	.05076	.04884	.04702	.04530	.04366	.04211	.04064	.03924	.03791	.03664	.03544	.03429	.03320	.03215	.03116	.03021	.02930	.02843	.02760	.02681
84	39	.05403	.05202	.05010	.04829	.04657	.04493	.04338	.04190	.04050	.03916	.03789	.03667	.03551	.03441	.03335	.03235	.03138	.03046	.02958	.02874
84	40	.05753	.05542	.05341	.05151	.04969	.04797	.04634	.04478	.04330	.04188	.04054	.03925	.03803	.03686	.03574	.03467	.03365	.03267	.03173	.03084
84	41	.06129	.05907	.05696	.05496	.05306	.05125	.04952	.04788	.04632	.04483	.04340	.04205	.04075	.03951	.03832	.03719	.03611	.03507	.03408	.03312
84	42	.06530	.06297	.06077	.05866	.05667	.05476	.05295	.05122	.04957	.04800	.04650	.04506	.04369	.04238	.04112	.03992	.03877	.03767	.03662	.03560
84	43	.06957	.06714	.06483	.06262	.06052	.05852	.05662	.05480	.05306	.05140	.04982	.04830	.04686	.04547	.04414	.04287	.04165	.04049	.03937	.03829
84	44	.07412	.07158	.06915	.06684	.06464	.06254	.06054	.05863	.05680	.05505	.05338	.05178	.05026	.04879	.04739	.04604	.04475	.04352	.04233	.04119
84	45	.07892	.07626	.07373	.07131	.06901	.06680	.06470	.06269	.06077	.05893	.05717	.05549	.05388	.05233	.05085	.04943	.04807	.04676	.04550	.04429
84	46	.08400	.08122	.07857	.07604	.07363	.07132	.06912	.06701	.06499	.06306	.06121	.05943	.05773	.05611	.05454	.05304	.05160	.05022	.04889	.04761
84	47	.08933	.08643	.08366	.08102	.07850	.07608	.07377	.07156	.06944	.06741	.06547	.06361	.06182	.06010	.05845	.05687	.05535	.05389	.05248	.05113
84	48	.09493	.09191	.08903	.08627	.08363	.08111	.07869	.07637	.07415	.07202	.06998	.06802	.06614	.06434	.06260	.06094	.05933	.05779	.05631	.05488
84	49	.10081	.09767	.09466	.09179	.08903	.08640	.08387	.08145	.07912	.07689	.07475	.07270	.07072	.06882	.06700	.06524	.06355	.06193	.06036	.05885
84	50	.10699	.10372	.10059	.09760	.09473	.09198	.08934	.08680	.08437	.08204	.07979	.07764	.07557	.07357	.07166	.06981	.06803	.06632	.06467	.06308
84	51	.11346	.11007	.10681	.10370	.10071	.09784	.09508	.09244	.08990	.08746	.08511	.08285	.08068	.07859	.07658	.07464	.07278	.07098	.06924	.06757
84	52	.12020	.11668	.11331	.11007	.10696	.10397	.10110	.09834	.09569	.09314	.09069	.08833	.08606	.08387	.08176	.07972	.07776	.07587	.07405	.07229
84	53	.12723	.12358	.12008	.11671	.11348	.11037	.10739	.10452	.10175	.09909	.09653	.09407	.09169	.08940	.08719	.08506	.08301	.08102	.07911	.07726
84	54	.13453	.13075	.12712	.12363	.12028	.11705	.11395	.11096	.10808	.10531	.10264	.10007	.09759	.09519	.09288	.09065	.08850	.08642	.08442	.08248
84	55	.14211	.13820	.13445	.13084	.12736	.12401	.12079	.11768	.11469	.11181	.10902	.10634	.10375	.10126	.09884	.09651	.09426	.09209	.08999	.08795
84	56	.14998	.14594	.14206	.13832	.13472	.13125	.12791	.12469	.12158	.11858	.11569	.11290	.11020	.10760	.10508	.10265	.10030	.09802	.09583	.09370
84	57	.15813	.15397	.14996	.14609	.14237	.13878	.13532	.13197	.12875	.12564	.12263	.11973	.11692	.11421	.11159	.10906	.10660	.10423	.10193	.09971
84	58	.16654	.16225	.15811	.15413	.15028	.14657	.14298	.13952	.13618	.13295	.12984	.12682	.12391	.12109	.11836	.11572	.11316	.11069	.10829	.10597
84	59	.17518	.17077	.16651	.16240	.15843	.15459	.15089	.14731	.14386	.14051	.13728	.13415	.13113	.12820	.12537	.12262	.11996	.11739	.11489	.11247
84	60	.18406	.17952	.17514	.17091	.16682	.16286	.15904	.15535	.15177	.14832	.14497	.14173	.13859	.13556	.13262	.12976	.12700	.12432	.12173	.11921
84	61	.19319	.18853	.18403	.17967	.17546	.17139	.16745	.16364	.15995	.15638	.15292	.14957	.14632	.14317	.14012	.13717	.13430	.13152	.12882	.12620
84	62	.20260	.19782	.19319	.18872	.18439	.18020	.17615	.17222	.16841	.16473	.16116	.15769	.15434	.15108	.14793	.14486	.14189	.13900	.13620	.13348
84	63	.21228	.20738	.20264	.19805	.19361	.18931	.18513	.18109	.17718	.17338	.16969	.16612	.16266	.15929	.15603	.15286	.14978	.14679	.14389	.14107
84	64	.22223	.21722	.21237	.20766	.20310	.19869	.19440	.19025	.18622	.18231	.17852	.17484	.17126	.16779	.16442	.16115	.15796	.15487	.15187	.14894
84	65	.23244	.22732	.22235	.21754	.21287	.20834	.20395	.19969	.19555	.19153	.18763	.18384	.18016	.17658	.17311	.16973	.16644	.16325	.16014	.15712
84	66	.24291	.23768	.23262	.22770	.22292	.21829	.21379	.20942	.20517	.20105	.19704	.19315	.18936	.18568	.18210	.17862	.17523	.17194	.16873	.16561
84	67	.25367	.24834	.24317	.23815	.23327	.22854	.22393	.21946	.21511	.21089	.20678	.20278	.19889	.19511	.19143	.18784	.18436	.18096	.17765	.17443
84	68	.26468	.25926	.25399	.24887	.24390	.23906	.23436	.22979	.22534	.22102	.21681	.21271	.20872	.20484	.20106	.19738	.19379	.19030	.18689	.18358
84	69	.27590	.27039	.26503	.25982	.25476	.24983	.24503	.24036	.23582	.23140	.22709	.22290	.21882	.21484	.21096	.20719	.20351	.19992	.19642	.19301
84	70	.28727	.28168	.27624	.27094	.26579	.26077	.25589	.25113	.24650	.24199	.23759	.23331	.22913	.22506	.22109	.21722	.21345	.20977	.20618	.20267
84	71	.29875	.29308	.28757	.28219	.27696	.27186	.26689	.26205	.25733	.25273	.24825	.24388	.23961	.23545	.23140	.22744	.22358	.21981	.21613	.21254
84	72	.31030	.30457	.29898	.29353	.28822	.28305	.27800	.27308	.26828	.26360	.25904	.25458	.25024	.24599	.24185	.23781	.23386	.23001	.22625	.22257
84	73	.32190	.31610	.31045	.30493	.29956	.29431	.28919	.28420	.27933	.27457	.26993	.26540	.26097	.25665	.25243	.24831	.24429	.24035	.23651	.23275
84	74	.33356	.32771	.32199	.31642	.31098	.30567	.30049	.29543	.29049	.28566	.28095	.27635	.27185	.26746	.26316	.25897	.25487	.25086	.24694	.24310
84	75	.34529	.33939	.33363	.32800	.32251	.31714	.31190	.30678	.30178	.29690	.29212	.28745	.28289	.27843	.27406	.26980	.26562	.26154	.25755	.25365
84	76	.35709	.35115	.34535	.33968	.33414	.32873	.32344	.31827	.31321	.30827	.30343	.29871	.29408	.28956	.28513	.28080	.27657	.27242	.26837	.26439
84	77	.36893	.36296	.35713	.35142	.34584	.34039	.33506	.32984	.32474	.31974	.31486	.31008	.30540	.30083	.29635	.29196	.28767	.28346	.27934	.27531
84	78	.38075	.37476	.36890	.36317	.35756	.35207	.34670	.34145	.33631	.33128	.32635	.32153	.31680	.31218	.30765	.30321	.29887	.29461	.29044	.28635
84	79	.39247	.38646	.38058	.37483	.36920	.36369	.35830	.35301	.34784	.34277	.33781	.33295	.32819	.32352	.31895	.31447	.31008	.30578	.30156	.29743

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	80	.40397	.39796	.39208	.38631	.38067	.37514	.36973	.36442	.35922	.35413	.34914	.34425	.33946	.33476	.33016	.32564	.32121	.31687	.31261	.30844
84	81	.41519	.40918	.40330	.39753	.39188	.38634	.38091	.37560	.37038	.36527	.36026	.35535	.35053	.34580	.34117	.33663	.33217	.32779	.32350	.31929
84	82	.42608	.42008	.41420	.40844	.40278	.39724	.39181	.38648	.38126	.37614	.37111	.36618	.36135	.35660	.35195	.34738	.34290	.33850	.33418	.32994
84	83	.43663	.43064	.42477	.41901	.41337	.40783	.40240	.39707	.39184	.38671	.38168	.37674	.37190	.36714	.36247	.35788	.35338	.34896	.34462	.34036
84	84	.44685	.44089	.43503	.42929	.42366	.41813	.41271	.40739	.40216	.39703	.39200	.38706	.38220	.37744	.37276	.36817	.36365	.35922	.35487	.35059
85	0	.01104	.01075	.01047	.01021	.00996	.00973	.00952	.00931	.00912	.00894	.00876	.00860	.00844	.00829	.00815	.00801	.00788	.00776	.00764	.00752
85	1	.00600	.00573	.00548	.00524	.00503	.00483	.00464	.00447	.00430	.00415	.00400	.00387	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00303
85	2	.00605	.00577	.00551	.00526	.00504	.00483	.00463	.00445	.00428	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00323	.00313	.00303	.00294
85	3	.00629	.00599	.00571	.00545	.00521	.00499	.00478	.00459	.00441	.00424	.00408	.00393	.00379	.00365	.00353	.00341	.00330	.00319	.00309	.00299
85	4	.00662	.00630	.00601	.00574	.00548	.00525	.00503	.00482	.00463	.00445	.00428	.00412	.00397	.00383	.00369	.00357	.00345	.00334	.00323	.00313
85	5	.00703	.00670	.00639	.00610	.00583	.00558	.00534	.00512	.00492	.00473	.00455	.00438	.00422	.00407	.00393	.00379	.00366	.00354	.00343	.00332
85	6	.00751	.00715	.00682	.00651	.00623	.00596	.00571	.00548	.00526	.00506	.00487	.00469	.00452	.00436	.00421	.00406	.00393	.00380	.00368	.00356
85	7	.00805	.00767	.00732	.00699	.00669	.00641	.00614	.00590	.00566	.00545	.00524	.00505	.00487	.00470	.00454	.00438	.00424	.00410	.00397	.00385
85	8	.00864	.00824	.00787	.00753	.00720	.00690	.00662	.00636	.00611	.00588	.00566	.00546	.00527	.00508	.00491	.00475	.00459	.00445	.00431	.00418
85	9	.00930	.00888	.00849	.00812	.00778	.00746	.00717	.00689	.00662	.00638	.00615	.00593	.00572	.00553	.00534	.00517	.00500	.00485	.00470	.00456
85	10	.01004	.00959	.00918	.00879	.00843	.00809	.00777	.00748	.00720	.00694	.00669	.00646	.00624	.00603	.00583	.00565	.00547	.00531	.00515	.00500
85	11	.01084	.01037	.00993	.00952	.00913	.00877	.00844	.00812	.00783	.00755	.00728	.00704	.00680	.00658	.00637	.00618	.00599	.00581	.00564	.00548
85	12	.01170	.01120	.01073	.01029	.00989	.00951	.00915	.00882	.00850	.00821	.00793	.00766	.00742	.00718	.00696	.00675	.00655	.00636	.00618	.00601
85	13	.01258	.01205	.01156	.01110	.01067	.01026	.00989	.00953	.00920	.00888	.00859	.00831	.00805	.00780	.00756	.00734	.00712	.00692	.00673	.00655
85	14	.01346	.01290	.01238	.01189	.01143	.01101	.01061	.01023	.00988	.00955	.00923	.00894	.00866	.00839	.00814	.00791	.00768	.00747	.00726	.00707
85	15	.01431	.01372	.01317	.01265	.01217	.01172	.01130	.01090	.01053	.01018	.00985	.00954	.00924	.00896	.00869	.00844	.00820	.00798	.00776	.00756
85	16	.01512	.01450	.01392	.01338	.01287	.01240	.01195	.01153	.01114	.01077	.01042	.01009	.00978	.00948	.00920	.00893	.00868	.00844	.00822	.00800
85	17	.01591	.01526	.01465	.01408	.01355	.01304	.01257	.01213	.01172	.01133	.01096	.01061	.01028	.00997	.00967	.00939	.00913	.00887	.00863	.00840
85	18	.01670	.01601	.01537	.01477	.01421	.01368	.01318	.01272	.01228	.01187	.01148	.01111	.01076	.01043	.01012	.00983	.00955	.00928	.00903	.00878
85	19	.01751	.01679	.01611	.01548	.01489	.01433	.01381	.01332	.01285	.01242	.01201	.01162	.01125	.01091	.01058	.01027	.00997	.00969	.00942	.00917
85	20	.01837	.01761	.01690	.01623	.01561	.01502	.01447	.01395	.01346	.01301	.01257	.01216	.01178	.01141	.01106	.01073	.01042	.01013	.00984	.00957
85	21	.01929	.01849	.01774	.01704	.01638	.01576	.01518	.01463	.01412	.01363	.01318	.01274	.01234	.01195	.01158	.01124	.01091	.01059	.01029	.01001
85	22	.02027	.01942	.01863	.01789	.01720	.01655	.01593	.01536	.01481	.01430	.01382	.01336	.01293	.01252	.01213	.01177	.01142	.01109	.01077	.01047
85	23	.02131	.02042	.01959	.01881	.01808	.01739	.01674	.01614	.01556	.01502	.01451	.01403	.01357	.01314	.01273	.01234	.01197	.01162	.01129	.01097
85	24	.02245	.02151	.02063	.01981	.01904	.01831	.01763	.01698	.01638	.01581	.01527	.01475	.01427	.01381	.01338	.01297	.01258	.01221	.01185	.01152
85	25	.02368	.02269	.02177	.02090	.02008	.01932	.01860	.01792	.01727	.01667	.01610	.01556	.01504	.01456	.01410	.01366	.01325	.01286	.01248	.01213
85	26	.02501	.02397	.02300	.02208	.02122	.02041	.01965	.01893	.01825	.01761	.01701	.01643	.01589	.01538	.01489	.01443	.01399	.01357	.01317	.01279
85	27	.02647	.02537	.02434	.02338	.02247	.02161	.02081	.02005	.01933	.01865	.01801	.01740	.01683	.01628	.01577	.01528	.01481	.01437	.01394	.01354
85	28	.02803	.02688	.02579	.02477	.02381	.02291	.02206	.02125	.02049	.01977	.01909	.01845	.01784	.01726	.01671	.01619	.01570	.01523	.01478	.01435
85	29	.02971	.02849	.02735	.02627	.02526	.02430	.02340	.02255	.02175	.02099	.02027	.01959	.01894	.01833	.01774	.01719	.01666	.01616	.01569	.01523
85	30	.03150	.03022	.02901	.02788	.02681	.02580	.02485	.02395	.02309	.02229	.02153	.02080	.02012	.01947	.01885	.01826	.01770	.01717	.01667	.01618
85	31	.03341	.03206	.03079	.02959	.02846	.02740	.02639	.02544	.02454	.02368	.02288	.02211	.02138	.02069	.02004	.01941	.01882	.01825	.01772	.01720
85	32	.03545	.03403	.03269	.03143	.03024	.02911	.02805	.02704	.02609	.02518	.02433	.02351	.02274	.02201	.02131	.02065	.02002	.01942	.01885	.01830
85	33	.03764	.03614	.03473	.03340	.03214	.03095	.02983	.02877	.02776	.02680	.02589	.02503	.02422	.02344	.02270	.02199	.02132	.02069	.02008	.01949
85	34	.03997	.03840	.03691	.03551	.03419	.03293	.03174	.03062	.02955	.02854	.02758	.02667	.02580	.02497	.02419	.02344	.02273	.02205	.02140	.02078
85	35	.04248	.04083	.03927	.03779	.03639	.03506	.03381	.03262	.03149	.03042	.02941	.02844	.02752	.02664	.02581	.02502	.02426	.02354	.02285	.02219
85	36	.04517	.04343	.04178	.04022	.03875	.03735	.03603	.03477	.03358	.03245	.03137	.03035	.02937	.02844	.02756	.02672	.02591	.02514	.02441	.02371
85	37	.04804	.04621	.04448	.04284	.04128	.03981	.03841	.03709	.03583	.03463	.03349	.03241	.03137	.03039	.02945	.02855	.02770	.02688	.02610	.02536
85	38	.05111	.04919	.04737	.04565	.04401	.04246	.04099	.03959	.03826	.03699	.03578	.03464	.03354	.03250	.03150	.03055	.02964	.02877	.02795	.02715
85	39	.05441	.05239	.05048	.04866	.04694	.04531	.04375	.04228	.04087	.03953	.03826	.03704	.03588	.03478	.03372	.03271	.03175	.03083	.02994	.02910
85	40	.05794	.05582	.05381	.05191	.05010	.04837	.04674	.04518	.04370	.04228	.04093	.03965	.03842	.03725	.03613	.03506	.03404	.03306	.03212	.03122
85	41	.06172	.05950	.05740	.05539	.05349	.05168	.04996	.04831	.04675	.04526	.04383	.04247	.04118	.03994	.03875	.03762	.03653	.03549	.03450	.03354
85	42	.06577	.06344	.06123	.05913	.05713	.05523	.05342	.05169	.05004	.04846	.04696	.04552	.04415	.04284	.04159	.04038	.03923	.03813	.03707	.03606
85	43	.07008	.06765	.06534	.06313	.06103	.05903	.05713	.05531	.05357	.05191	.05032	.04881	.04736	.04597	.04464	.04337	.04215	.04098	.03986	.03879
85	44	.07468	.07213	.06971	.06740	.06520	.06310	.06109	.05918	.05735	.05560	.05393	.05233	.05080	.04934	.04793	.04659	.04530	.04406	.04287	.04173



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
85	45	.07953	.07687	.07433	.07192	.06961	.06741	.06530	.06329	.06137	.05953	.05777	.05609	.05447	.05293	.05144	.05002	.04866	.04735	.04609	.04488
85	46	.08466	.08188	.07923	.07670	.07429	.07198	.06977	.06766	.06564	.06371	.06186	.06009	.05839	.05676	.05519	.05369	.05225	.05086	.04953	.04825
85	47	.09004	.08715	.08438	.08174	.07921	.07680	.07449	.07228	.07016	.06813	.06618	.06432	.06253	.06081	.05916	.05758	.05605	.05459	.05318	.05183
85	48	.09571	.09269	.08981	.08705	.08441	.08189	.07947	.07715	.07493	.07280	.07076	.06880	.06692	.06511	.06337	.06170	.06010	.05855	.05707	.05564
85	49	.10166	.09852	.09552	.09264	.08989	.08725	.08472	.08230	.07997	.07774	.07560	.07354	.07156	.06966	.06784	.06608	.06439	.06276	.06119	.05968
85	50	.10792	.10465	.10152	.09853	.09566	.09290	.09026	.08773	.08530	.08296	.08072	.07856	.07649	.07449	.07257	.07072	.06895	.06723	.06558	.06399
85	51	.11447	.11108	.10783	.10471	.10172	.09885	.09610	.09345	.09091	.08847	.08612	.08386	.08169	.07959	.07758	.07564	.07377	.07197	.07023	.06855
85	52	.12131	.11779	.11441	.11117	.10806	.10507	.10220	.09944	.09679	.09424	.09179	.08942	.08715	.08496	.08284	.08081	.07885	.07695	.07513	.07336
85	53	.12843	.12478	.12128	.11791	.11468	.11158	.10859	.10571	.10295	.10029	.09773	.09526	.09288	.09059	.08837	.08624	.08418	.08220	.08028	.07843
85	54	.13583	.13206	.12843	.12494	.12158	.11836	.11525	.11226	.10938	.10661	.10394	.10136	.09888	.09648	.09417	.09194	.08978	.08770	.08569	.08375
85	55	.14353	.13962	.13587	.13225	.12877	.12543	.12220	.11910	.11610	.11322	.11043	.10775	.10516	.10266	.10024	.09791	.09565	.09348	.09137	.08933
85	56	.15152	.14748	.14360	.13986	.13626	.13279	.12945	.12622	.12311	.12011	.11722	.11442	.11172	.10911	.10660	.10416	.10181	.09953	.09733	.09519
85	57	.15979	.15563	.15162	.14776	.14403	.14044	.13698	.13364	.13041	.12730	.12429	.12138	.11857	.11586	.11323	.11069	.10824	.10586	.10356	.10133
85	58	.16834	.16405	.15991	.15593	.15208	.14837	.14478	.14132	.13798	.13475	.13163	.12861	.12569	.12287	.12014	.11749	.11493	.11246	.11005	.10773
85	59	.17713	.17271	.16845	.16434	.16037	.15654	.15283	.14925	.14579	.14245	.13921	.13609	.13306	.13012	.12729	.12454	.12187	.11929	.11679	.11437
85	60	.18615	.18162	.17723	.17300	.16891	.16496	.16113	.15744	.15386	.15040	.14705	.14381	.14067	.13763	.13468	.13183	.12906	.12638	.12378	.12125
85	61	.19544	.19078	.18628	.18192	.17771	.17364	.16970	.16589	.16220	.15862	.15516	.15181	.14856	.14541	.14235	.13939	.13652	.13373	.13103	.12840
85	62	.20502	.20024	.19561	.19114	.18681	.18262	.17857	.17464	.17083	.16714	.16357	.16010	.15674	.15348	.15032	.14725	.14428	.14138	.13858	.13585
85	63	.21488	.20999	.20525	.20066	.19621	.19191	.18774	.18369	.17977	.17597	.17229	.16871	.16524	.16187	.15860	.15543	.15235	.14935	.14644	.14361
85	64	.22502	.22001	.21516	.21046	.20590	.20148	.19720	.19304	.18901	.18510	.18131	.17762	.17404	.17057	.16719	.16391	.16072	.15762	.15461	.15168
85	65	.23544	.23032	.22536	.22054	.21588	.21135	.20695	.20269	.19855	.19453	.19062	.18683	.18314	.17956	.17608	.17270	.16940	.16620	.16309	.16006
85	66	.24613	.24091	.23584	.23092	.22615	.22151	.21701	.21264	.20840	.20427	.20026	.19636	.19257	.18888	.18530	.18181	.17841	.17511	.17190	.16877
85	67	.25713	.25180	.24664	.24162	.23674	.23200	.22740	.22293	.21858	.21435	.21023	.20623	.20234	.19855	.19486	.19127	.18778	.18437	.18106	.17783
85	68	.26839	.26297	.25771	.25259	.24762	.24279	.23808	.23351	.22906	.22473	.22052	.21642	.21242	.20854	.20475	.20106	.19747	.19397	.19055	.18723
85	69	.27988	.27438	.26902	.26382	.25875	.25382	.24903	.24436	.23981	.23539	.23108	.22688	.22279	.21881	.21493	.21114	.20745	.20386	.20035	.19693
85	70	.29154	.28595	.28052	.27523	.27007	.26506	.26017	.25542	.25078	.24627	.24187	.23758	.23340	.22932	.22534	.22147	.21769	.21400	.21040	.20689
85	71	.30332	.29766	.29215	.28677	.28154	.27644	.27148	.26664	.26192	.25731	.25283	.24845	.24418	.24002	.23595	.23199	.22812	.22434	.22065	.21705
85	72	.31519	.30946	.30387	.29843	.29312	.28795	.28290	.27798	.27318	.26850	.26393	.25947	.25512	.25087	.24673	.24268	.23872	.23486	.23108	.22740
85	73	.32711	.32132	.31567	.31016	.30479	.29955	.29443	.28944	.28456	.27980	.27516	.27062	.26619	.26187	.25764	.25351	.24947	.24553	.24168	.23791
85	74	.33912	.33327	.32757	.32200	.31656	.31126	.30607	.30102	.29607	.29125	.28653	.28192	.27742	.27302	.26872	.26452	.26040	.25638	.25245	.24861
85	75	.35121	.34532	.33957	.33395	.32846	.32310	.31786	.31274	.30774	.30285	.29807	.29340	.28883	.28436	.27999	.27571	.27153	.26744	.26344	.25952
85	76	.36340	.35747	.35168	.34602	.34048	.33507	.32978	.32461	.31956	.31461	.30977	.30504	.30041	.29589	.29145	.28712	.28287	.27872	.27465	.27066
85	77	.37565	.36969	.36386	.35817	.35259	.34715	.34181	.33660	.33150	.32650	.32162	.31684	.31215	.30757	.30308	.29869	.29439	.29017	.28604	.28200
85	78	.38789	.38191	.37606	.37034	.36474	.35926	.35390	.34865	.34351	.33847	.33354	.32872	.32399	.31936	.31482	.31038	.30603	.30176	.29758	.29348
85	79	.40005	.39406	.38819	.38245	.37683	.37133	.36594	.36066	.35549	.35042	.34546	.34060	.33583	.33116	.32659	.32210	.31770	.31339	.30916	.30501
85	80	.41201	.40602	.40015	.39440	.38876	.38324	.37784	.37254	.36734	.36225	.35726	.35237	.34757	.34287	.33826	.33374	.32930	.32495	.32068	.31650
85	81	.42369	.41770	.41183	.40608	.40044	.39492	.38950	.38418	.37898	.37387	.36886	.36394	.35912	.35440	.34976	.34521	.34074	.33636	.33206	.32783
85	82	.43505	.42907	.42321	.41746	.41182	.40629	.40087	.39555	.39034	.38522	.38019	.37527	.37043	.36568	.36102	.35645	.35196	.34755	.34322	.33897
85	83	.44606	.44010	.43425	.42852	.42289	.41736	.41194	.40663	.40141	.39628	.39125	.38632	.38147	.37671	.37204	.36745	.36294	.35851	.35416	.34989
85	84	.45677	.45083	.44500	.43928	.43366	.42815	.42274	.41743	.41222	.40710	.40207	.39713	.39228	.38751	.38283	.37823	.37372	.36928	.36491	.36063
85	85	.46716	.46125	.45545	.44976	.44416	.43867	.43328	.42798	.42278	.41766	.41264	.40771	.40286	.39810	.39341	.38881	.38429	.37985	.37548	.37118
86	0	.01125	.01096	.01068	.01042	.01018	.00995	.00973	.00953	.00934	.00916	.00898	.00882	.00866	.00851	.00837	.00824	.00811	.00798	.00786	.00775
86	1	.00604	.00577	.00552	.00529	.00507	.00487	.00469	.00451	.00435	.00420	.00405	.00392	.00379	.00367	.00356	.00345	.00335	.00325	.00316	.00307
86	2	.00609	.00581	.00555	.00530	.00508	.00487	.00467	.00449	.00431	.00415	.00400	.00386	.00373	.00360	.00348	.00337	.00326	.00316	.00307	.00298
86	3	.00632	.00602	.00574	.00549	.00525	.00502	.00482	.00462	.00444	.00427	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00322	.00312	.00303
86	4	.00665	.00633	.00604	.00577	.00552	.00528	.00506	.00485	.00466	.00448	.00431	.00415	.00400	.00386	.00373	.00360	.00348	.00337	.00326	.00316
86	5	.00707	.00673	.00642	.00613	.00586	.00561	.00538	.00516	.00495	.00476	.00458	.00441	.00425	.00410	.00396	.00382	.00370	.00358	.00346	.00335
86	6	.00754	.00719	.00686	.00655	.00626	.00600	.00575	.00552	.00530	.00509	.00490	.00472	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359
86	7	.00808	.00771	.00736	.00703	.00673	.00645	.00618	.00593	.00570	.00549	.00528	.00509	.00491	.00474	.00457	.00442	.00428	.00414	.00401	.00388
86	8	.00868	.00828	.00791	.00757	.00725	.00695	.00667	.00640	.00616	.00592	.00571	.00550	.00531	.00513	.00495	.00479	.00463	.00449	.00435	.00422

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	9	.00935	.00893	.00854	.00817	.00783	.00751	.00721	.00693	.00667	.00643	.00619	.00598	.00577	.00557	.00539	.00522	.00505	.00489	.00475	.00460
86	10	.01010	.00965	.00924	.00885	.00849	.00815	.00783	.00753	.00725	.00699	.00675	.00651	.00629	.00609	.00589	.00570	.00553	.00536	.00520	.00505
86	11	.01091	.01043	.00999	.00958	.00920	.00884	.00850	.00819	.00789	.00761	.00735	.00710	.00687	.00665	.00644	.00624	.00605	.00588	.00571	.00555
86	12	.01178	.01128	.01081	.01037	.00997	.00959	.00923	.00890	.00858	.00828	.00801	.00774	.00749	.00726	.00704	.00683	.00663	.00644	.00626	.00608
86	13	.01267	.01214	.01165	.01119	.01076	.01036	.00998	.00962	.00929	.00898	.00868	.00840	.00814	.00789	.00765	.00743	.00721	.00701	.00682	.00664
86	14	.01356	.01300	.01248	.01199	.01154	.01111	.01071	.01034	.00998	.00965	.00934	.00904	.00876	.00850	.00825	.00801	.00778	.00757	.00737	.00717
86	15	.01442	.01383	.01328	.01277	.01229	.01184	.01142	.01102	.01065	.01029	.00996	.00965	.00935	.00907	.00881	.00856	.00832	.00809	.00788	.00767
86	16	.01524	.01462	.01404	.01350	.01300	.01252	.01208	.01166	.01126	.01089	.01054	.01021	.00990	.00960	.00932	.00906	.00881	.00857	.00834	.00812
86	17	.01604	.01539	.01478	.01421	.01367	.01317	.01270	.01226	.01185	.01146	.01109	.01074	.01041	.01010	.00980	.00952	.00926	.00900	.00876	.00853
86	18	.01683	.01614	.01550	.01490	.01434	.01381	.01332	.01285	.01241	.01200	.01161	.01124	.01090	.01057	.01026	.00996	.00968	.00941	.00916	.00892
86	19	.01765	.01692	.01625	.01562	.01502	.01447	.01395	.01346	.01299	.01256	.01215	.01176	.01139	.01105	.01072	.01041	.01011	.00983	.00956	.00931
86	20	.01851	.01775	.01704	.01637	.01575	.01516	.01461	.01409	.01361	.01315	.01271	.01231	.01192	.01155	.01121	.01088	.01056	.01027	.00998	.00972
86	21	.01944	.01864	.01789	.01718	.01653	.01591	.01533	.01478	.01427	.01378	.01332	.01289	.01248	.01210	.01173	.01138	.01105	.01074	.01044	.01016
86	22	.02042	.01957	.01878	.01804	.01735	.01670	.01608	.01551	.01496	.01445	.01397	.01351	.01308	.01267	.01228	.01192	.01157	.01124	.01092	.01062
86	23	.02147	.02058	.01975	.01897	.01823	.01755	.01690	.01629	.01572	.01518	.01467	.01418	.01373	.01329	.01288	.01249	.01213	.01177	.01144	.01112
86	24	.02261	.02167	.02079	.01997	.01920	.01847	.01779	.01714	.01654	.01597	.01543	.01492	.01443	.01397	.01354	.01313	.01274	.01237	.01201	.01168
86	25	.02385	.02286	.02193	.02107	.02025	.01948	.01876	.01808	.01744	.01684	.01626	.01572	.01521	.01473	.01427	.01383	.01342	.01302	.01265	.01229
86	26	.02519	.02415	.02317	.02226	.02139	.02058	.01982	.01910	.01842	.01778	.01718	.01661	.01606	.01555	.01506	.01460	.01416	.01374	.01334	.01297
86	27	.02665	.02555	.02453	.02356	.02265	.02179	.02099	.02023	.01951	.01883	.01819	.01758	.01701	.01646	.01595	.01546	.01499	.01455	.01412	.01372
86	28	.02822	.02707	.02598	.02496	.02400	.02310	.02225	.02144	.02068	.01996	.01928	.01864	.01803	.01745	.01690	.01638	.01589	.01542	.01497	.01454
86	29	.02991	.02869	.02755	.02647	.02546	.02450	.02360	.02275	.02195	.02119	.02047	.01978	.01914	.01852	.01794	.01739	.01686	.01636	.01589	.01543
86	30	.03171	.03043	.02922	.02809	.02702	.02601	.02506	.02416	.02330	.02250	.02174	.02101	.02033	.01968	.01906	.01847	.01791	.01738	.01687	.01639
86	31	.03363	.03228	.03101	.02981	.02868	.02762	.02661	.02566	.02476	.02391	.02310	.02233	.02160	.02091	.02026	.01963	.01904	.01847	.01793	.01742
86	32	.03568	.03426	.03292	.03166	.03047	.02934	.02828	.02727	.02632	.02541	.02456	.02375	.02298	.02224	.02155	.02088	.02025	.01965	.01908	.01853
86	33	.03788	.03639	.03497	.03364	.03239	.03120	.03007	.02901	.02800	.02705	.02614	.02528	.02446	.02368	.02294	.02224	.02157	.02093	.02032	.01973
86	34	.04023	.03866	.03717	.03577	.03444	.03319	.03200	.03088	.02981	.02880	.02784	.02692	.02606	.02523	.02445	.02370	.02299	.02231	.02166	.02104
86	35	.04276	.04110	.03954	.03806	.03666	.03534	.03408	.03289	.03177	.03070	.02968	.02871	.02779	.02692	.02608	.02529	.02453	.02381	.02312	.02246
86	36	.04545	.04371	.04207	.04051	.03904	.03764	.03632	.03506	.03387	.03274	.03166	.03063	.02966	.02873	.02785	.02700	.02620	.02543	.02469	.02399
86	37	.04834	.04651	.04478	.04314	.04159	.04012	.03872	.03739	.03613	.03494	.03380	.03271	.03168	.03069	.02975	.02886	.02800	.02719	.02640	.02566
86	38	.05144	.04952	.04770	.04598	.04434	.04279	.04131	.03991	.03858	.03732	.03611	.03496	.03387	.03282	.03183	.03087	.02997	.02910	.02827	.02747
86	39	.05475	.05274	.05083	.04901	.04729	.04566	.04410	.04263	.04122	.03988	.03861	.03739	.03623	.03512	.03407	.03306	.03209	.03117	.03029	.02944
86	40	.05831	.05619	.05419	.05228	.05047	.04875	.04711	.04555	.04407	.04266	.04131	.04002	.03880	.03762	.03650	.03543	.03441	.03343	.03249	.03159
86	41	.06212	.05991	.05780	.05580	.05389	.05208	.05036	.04872	.04715	.04566	.04424	.04288	.04158	.04034	.03915	.03802	.03693	.03589	.03489	.03394
86	42	.06620	.06388	.06167	.05957	.05757	.05567	.05385	.05212	.05047	.04890	.04740	.04596	.04459	.04328	.04202	.04082	.03967	.03856	.03750	.03649
86	43	.07056	.06812	.06581	.06361	.06151	.05951	.05760	.05578	.05404	.05238	.05080	.04928	.04783	.04644	.04511	.04384	.04262	.04145	.04033	.03925
86	44	.07519	.07265	.07022	.06792	.06571	.06361	.06161	.05970	.05787	.05612	.05445	.05285	.05132	.04985	.04845	.04710	.04581	.04457	.04338	.04224
86	45	.08009	.07743	.07490	.07248	.07017	.06797	.06587	.06386	.06193	.06010	.05834	.05665	.05504	.05349	.05200	.05058	.04921	.04790	.04664	.04543
86	46	.08527	.08249	.07984	.07732	.07490	.07259	.07039	.06828	.06626	.06433	.06247	.06070	.05900	.05737	.05580	.05430	.05285	.05147	.05013	.04885
86	47	.09071	.08782	.08505	.08241	.07988	.07747	.07516	.07295	.07083	.06880	.06685	.06498	.06319	.06147	.05982	.05824	.05671	.05525	.05384	.05248
86	48	.09644	.09342	.09054	.08778	.08514	.08262	.08020	.07788	.07566	.07353	.07149	.06953	.06764	.06584	.06410	.06243	.06082	.05927	.05779	.05635
86	49	.10246	.09932	.09631	.09344	.09068	.08805	.08552	.08309	.08077	.07854	.07639	.07433	.07236	.07046	.06863	.06687	.06518	.06355	.06198	.06046
86	50	.10878	.10552	.10239	.09940	.09653	.09377	.09113	.08860	.08617	.08383	.08158	.07943	.07735	.07535	.07343	.07158	.06980	.06809	.06643	.06484
86	51	.11542	.11202	.10877	.10566	.10267	.09980	.09704	.09440	.09186	.08941	.08706	.08480	.08263	.08054	.07852	.07658	.07471	.07290	.07116	.06948
86	52	.12234	.11882	.11544	.11220	.10909	.10611	.10324	.10048	.09782	.09527	.09282	.09045	.08818	.08598	.08387	.08183	.07987	.07797	.07614	.07438
86	53	.12955	.12590	.12240	.11904	.11581	.11270	.10971	.10684	.10407	.10141	.09885	.09638	.09400	.09170	.08949	.08735	.08529	.08331	.08139	.07953
86	54	.13705	.13327	.12965	.12616	.12281	.11958	.11647	.11348	.11060	.10783	.10516	.10258	.10009	.09770	.09538	.09315	.09099	.08891	.08689	.08495
86	55	.14485	.14095	.13719	.13358	.13010	.12675	.12353	.12042	.11743	.11454	.11176	.10907	.10648	.10398	.10156	.09922	.09697	.09479	.09268	.09064
86	56	.15295	.14892	.14504	.14130	.13770	.13423	.13089	.12766	.12455	.12155	.11865	.11586	.11316	.11055	.10803	.10559	.10323	.10095	.09875	.09661
86	57	.16135	.15719	.15318	.14932	.14559	.14200	.13854	.13520	.13197	.12886	.12585	.12294	.12013	.11741	.11479	.11224	.10979	.10741	.10510	.10287
86	58	.17002	.16573	.16160	.15761	.15377	.15005	.14647	.14301	.13967	.13644	.13331	.13029	.12738	.12455	.12182	.11917	.11661	.11413	.11172	.10939

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	59	.17894	.17453	.17027	.16616	.16219	.15836	.15466	.15108	.14762	.14427	.14104	.13791	.13488	.13194	.12910	.12635	.12368	.12110	.11860	.11617
86	60	.18811	.18358	.17920	.17496	.17088	.16692	.16310	.15940	.15583	.15237	.14902	.14577	.14263	.13959	.13664	.13378	.13101	.12833	.12572	.12319
86	61	.19755	.19289	.18839	.18404	.17983	.17576	.17182	.16800	.16431	.16074	.15727	.15392	.15067	.14752	.14446	.14149	.13862	.13583	.13312	.13049
86	62	.20728	.20251	.19789	.19342	.18909	.18490	.18084	.17692	.17311	.16942	.16584	.16238	.15902	.15575	.15259	.14952	.14654	.14364	.14083	.13810
86	63	.21732	.21243	.20769	.20310	.19866	.19436	.19019	.18614	.18223	.17842	.17474	.17116	.16769	.16432	.16104	.15787	.15478	.15178	.14887	.14603
86	64	.22764	.22264	.21779	.21309	.20853	.20412	.19983	.19568	.19165	.18774	.18394	.18025	.17667	.17319	.16981	.16653	.16334	.16024	.15722	.15428
86	65	.23825	.23314	.22818	.22337	.21870	.21418	.20979	.20552	.20138	.19736	.19345	.18966	.18597	.18239	.17890	.17551	.17222	.16901	.16589	.16286
86	66	.24915	.24394	.23887	.23396	.22919	.22456	.22006	.21569	.21144	.20731	.20330	.19940	.19561	.19192	.18833	.18484	.18144	.17813	.17491	.17177
86	67	.26037	.25506	.24989	.24488	.24001	.23527	.23067	.22620	.22185	.21762	.21350	.20950	.20560	.20181	.19812	.19453	.19103	.18762	.18430	.18107
86	68	.27188	.26647	.26121	.25610	.25113	.24630	.24160	.23703	.23258	.22825	.22403	.21993	.21593	.21204	.20825	.20456	.20096	.19746	.19404	.19071
86	69	.28363	.27813	.27278	.26758	.26252	.25760	.25280	.24814	.24359	.23917	.23486	.23066	.22657	.22258	.21869	.21491	.21121	.20761	.20410	.20067
86	70	.29556	.28998	.28455	.27927	.27412	.26911	.26423	.25947	.25484	.25032	.24592	.24163	.23745	.23337	.22939	.22551	.22172	.21803	.21442	.21090
86	71	.30763	.30198	.29647	.29110	.28588	.28078	.27582	.27098	.26626	.26166	.25717	.25279	.24852	.24436	.24029	.23632	.23244	.22866	.22497	.22136
86	72	.31980	.31407	.30850	.30306	.29776	.29259	.28755	.28263	.27784	.27315	.26858	.26412	.25977	.25552	.25137	.24731	.24335	.23949	.23571	.23201
86	73	.33203	.32625	.32061	.31511	.30974	.30451	.29939	.29440	.28953	.28478	.28013	.27559	.27116	.26683	.26260	.25847	.25443	.25048	.24662	.24284
86	74	.34437	.33853	.33284	.32728	.32185	.31655	.31138	.30632	.30138	.29656	.29184	.28723	.28273	.27833	.27402	.26981	.26570	.26167	.25773	.25388
86	75	.35681	.35093	.34519	.33958	.33410	.32875	.32352	.31840	.31340	.30851	.30374	.29906	.29449	.29002	.28565	.28137	.27719	.27309	.26908	.26516
86	76	.36937	.36346	.35768	.35203	.34650	.34110	.33582	.33065	.32560	.32066	.31582	.31109	.30646	.30193	.29750	.29316	.28891	.28474	.28067	.27668
86	77	.38201	.37607	.37026	.36458	.35902	.35358	.34825	.34304	.33795	.33296	.32807	.32329	.31861	.31402	.30953	.30514	.30083	.29661	.29247	.28842
86	78	.39467	.38871	.38288	.37717	.37158	.36611	.36076	.35552	.35038	.34535	.34043	.33560	.33087	.32624	.32171	.31726	.31290	.30863	.30444	.30033
86	79	.40726	.40129	.39545	.38972	.38412	.37862	.37324	.36797	.36281	.35775	.35279	.34793	.34317	.33850	.33392	.32943	.32503	.32071	.31647	.31232
86	80	.41967	.41370	.40785	.40212	.39650	.39099	.38560	.38031	.37512	.37004	.36505	.36016	.35537	.35067	.34606	.34153	.33709	.33274	.32846	.32427
86	81	.43181	.42584	.41999	.41426	.40864	.40313	.39772	.39242	.38722	.38212	.37712	.37221	.36739	.36267	.35803	.35348	.34901	.34462	.34032	.33609
86	82	.44363	.43767	.43183	.42611	.42049	.41498	.40957	.40427	.39906	.39395	.38894	.38401	.37918	.37444	.36978	.36520	.36071	.35630	.35197	.34771
86	83	.45511	.44917	.44335	.43764	.43203	.42653	.42112	.41582	.41061	.40550	.40048	.39555	.39071	.38595	.38128	.37670	.37219	.36776	.36341	.35913
86	84	.46628	.46037	.45458	.44888	.44329	.43780	.43241	.42712	.42192	.41681	.41179	.40686	.40202	.39726	.39258	.38799	.38347	.37903	.37466	.37037
86	85	.47716	.47129	.46552	.45985	.45428	.44882	.44344	.43816	.43298	.42788	.42287	.41795	.41311	.40835	.40368	.39908	.39456	.39012	.38574	.38145
86	86	.48764	.48181	.47607	.47044	.46490	.45946	.45411	.44885	.44369	.43861	.43361	.42870	.42388	.41913	.41446	.40987	.40535	.40091	.39654	.39224
87	0	.01146	.01116	.01089	.01063	.01039	.01016	.00994	.00974	.00955	.00937	.00920	.00903	.00888	.00873	.00859	.00845	.00833	.00820	.00808	.00797
87	1	.00608	.00582	.00557	.00533	.00512	.00492	.00473	.00456	.00439	.00424	.00410	.00396	.00383	.00371	.00360	.00349	.00339	.00330	.00321	.00312
87	2	.00613	.00584	.00558	.00534	.00511	.00490	.00471	.00452	.00435	.00419	.00404	.00390	.00376	.00364	.00352	.00341	.00330	.00320	.00311	.00302
87	3	.00635	.00605	.00578	.00552	.00528	.00506	.00485	.00465	.00447	.00430	.00414	.00399	.00385	.00372	.00359	.00348	.00336	.00326	.00316	.00306
87	4	.00668	.00637	.00607	.00580	.00555	.00531	.00509	.00488	.00469	.00451	.00434	.00418	.00403	.00389	.00376	.00363	.00351	.00340	.00329	.00319
87	5	.00710	.00676	.00645	.00616	.00589	.00564	.00541	.00519	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00373	.00361	.00349	.00338
87	6	.00757	.00722	.00689	.00658	.00630	.00603	.00578	.00555	.00533	.00513	.00493	.00475	.00458	.00442	.00427	.00413	.00399	.00386	.00374	.00363
87	7	.00812	.00774	.00739	.00707	.00676	.00648	.00622	.00597	.00574	.00552	.00531	.00512	.00494	.00477	.00461	.00445	.00431	.00417	.00404	.00392
87	8	.00872	.00832	.00795	.00761	.00728	.00698	.00670	.00644	.00619	.00596	.00574	.00554	.00535	.00516	.00499	.00483	.00467	.00453	.00439	.00425
87	9	.00940	.00898	.00858	.00822	.00788	.00756	.00726	.00698	.00672	.00647	.00624	.00602	.00581	.00562	.00543	.00526	.00509	.00494	.00479	.00465
87	10	.01015	.00970	.00929	.00890	.00854	.00820	.00788	.00759	.00731	.00704	.00680	.00656	.00635	.00614	.00594	.00576	.00558	.00541	.00525	.00510
87	11	.01097	.01050	.01006	.00964	.00926	.00890	.00857	.00825	.00795	.00768	.00741	.00717	.00693	.00671	.00650	.00630	.00612	.00594	.00577	.00561
87	12	.01185	.01135	.01088	.01045	.01004	.00966	.00930	.00897	.00865	.00836	.00808	.00782	.00757	.00733	.00711	.00690	.00670	.00651	.00633	.00616
87	13	.01276	.01223	.01173	.01127	.01084	.01044	.01006	.00971	.00937	.00906	.00877	.00849	.00822	.00797	.00774	.00751	.00730	.00710	.00690	.00672
87	14	.01366	.01310	.01258	.01209	.01164	.01121	.01081	.01043	.01008	.00975	.00944	.00914	.00886	.00860	.00834	.00811	.00788	.00767	.00746	.00727
87	15	.01453	.01394	.01339	.01287	.01239	.01194	.01152	.01113	.01075	.01040	.01007	.00976	.00946	.00918	.00892	.00866	.00843	.00820	.00798	.00778
87	16	.01536	.01474	.01416	.01362	.01311	.01264	.01219	.01177	.01138	.01101	.01066	.01033	.01001	.00972	.00944	.00917	.00892	.00868	.00845	.00824
87	17	.01616	.01551	.01490	.01433	.01380	.01330	.01283	.01238	.01197	.01158	.01121	.01086	.01053	.01022	.00992	.00964	.00938	.00912	.00888	.00865
87	18	.01696	.01627	.01563	.01503	.01447	.01394	.01344	.01298	.01254	.01213	.01174	.01137	.01102	.01069	.01038	.01009	.00981	.00954	.00929	.00904
87	19	.01778	.01705	.01638	.01575	.01515	.01460	.01408	.01359	.01312	.01269	.01228	.01189	.01152	.01118	.01085	.01054	.01024	.00996	.00969	.00944
87	20	.01864	.01788	.01717	.01651	.01588	.01530	.01475	.01423	.01374	.01328	.01285	.01244	.01205	.01169	.01134	.01101	.01070	.01040	.01012	.00985
87	21	.01957	.01877	.01802	.01732	.01666	.01604	.01546	.01492	.01440	.01392	.01346	.01303	.01262	.01223	.01187	.01152	.01119	.01088	.01058	.01029

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	22	.02056	.01971	.01892	.01818	.01749	.01684	.01622	.01565	.01511	.01459	.01411	.01365	.01322	.01281	.01243	.01206	.01171	.01138	.01106	.01076
87	23	.02161	.02072	.01989	.01911	.01838	.01769	.01705	.01644	.01586	.01532	.01481	.01433	.01387	.01344	.01303	.01264	.01227	.01192	.01159	.01127
87	24	.02275	.02182	.02094	.02012	.01935	.01862	.01794	.01729	.01669	.01612	.01558	.01507	.01458	.01412	.01369	.01328	.01289	.01252	.01216	.01183
87	25	.02400	.02301	.02209	.02122	.02040	.01964	.01892	.01824	.01760	.01699	.01642	.01588	.01537	.01488	.01442	.01398	.01357	.01318	.01280	.01244
87	26	.02535	.02431	.02333	.02242	.02156	.02075	.01998	.01926	.01859	.01795	.01734	.01677	.01622	.01571	.01522	.01476	.01432	.01390	.01351	.01313
87	27	.02682	.02572	.02469	.02373	.02282	.02196	.02116	.02040	.01968	.01900	.01836	.01775	.01718	.01663	.01612	.01562	.01516	.01471	.01429	.01389
87	28	.02839	.02724	.02616	.02514	.02418	.02327	.02242	.02162	.02086	.02014	.01946	.01882	.01821	.01763	.01708	.01656	.01606	.01559	.01514	.01472
87	29	.03009	.02888	.02773	.02666	.02564	.02469	.02379	.02294	.02213	.02137	.02065	.01997	.01932	.01871	.01813	.01758	.01705	.01655	.01607	.01562
87	30	.03190	.03062	.02942	.02828	.02721	.02620	.02525	.02435	.02350	.02270	.02193	.02121	.02052	.01987	.01925	.01867	.01811	.01758	.01707	.01658
87	31	.03383	.03248	.03121	.03002	.02889	.02782	.02682	.02586	.02496	.02411	.02330	.02254	.02181	.02112	.02046	.01984	.01924	.01868	.01814	.01762
87	32	.03589	.03447	.03314	.03187	.03068	.02956	.02849	.02749	.02653	.02563	.02478	.02396	.02319	.02246	.02176	.02110	.02047	.01987	.01929	.01874
87	33	.03811	.03661	.03520	.03387	.03261	.03143	.03030	.02924	.02823	.02727	.02637	.02551	.02469	.02391	.02317	.02247	.02179	.02115	.02054	.01996
87	34	.04047	.03889	.03741	.03601	.03468	.03343	.03224	.03112	.03005	.02904	.02808	.02716	.02630	.02547	.02469	.02394	.02322	.02254	.02190	.02128
87	35	.04301	.04135	.03979	.03831	.03691	.03559	.03434	.03315	.03202	.03095	.02993	.02896	.02804	.02717	.02634	.02554	.02478	.02406	.02337	.02271
87	36	.04572	.04398	.04234	.04078	.03931	.03791	.03659	.03533	.03414	.03300	.03193	.03090	.02993	.02900	.02811	.02727	.02646	.02570	.02496	.02426
87	37	.04862	.04680	.04507	.04343	.04187	.04040	.03901	.03768	.03642	.03522	.03408	.03300	.03196	.03098	.03004	.02914	.02829	.02747	.02669	.02594
87	38	.05174	.04982	.04800	.04628	.04464	.04309	.04162	.04022	.03889	.03762	.03641	.03526	.03417	.03312	.03213	.03118	.03027	.02940	.02857	.02777
87	39	.05507	.05306	.05115	.04934	.04761	.04598	.04443	.04295	.04154	.04020	.03893	.03771	.03655	.03545	.03439	.03338	.03242	.03149	.03061	.02976
87	40	.05865	.05654	.05453	.05263	.05082	.04910	.04746	.04590	.04442	.04300	.04166	.04037	.03914	.03797	.03685	.03578	.03476	.03377	.03284	.03194
87	41	.06249	.06028	.05817	.05617	.05427	.05246	.05073	.04909	.04753	.04603	.04461	.04325	.04195	.04071	.03952	.03839	.03730	.03626	.03526	.03431
87	42	.06661	.06428	.06207	.05997	.05798	.05607	.05426	.05253	.05088	.04930	.04780	.04636	.04499	.04368	.04242	.04122	.04007	.03896	.03790	.03689
87	43	.07099	.06856	.06625	.06405	.06195	.05995	.05804	.05622	.05448	.05282	.05124	.04972	.04827	.04688	.04555	.04428	.04306	.04189	.04076	.03969
87	44	.07567	.07312	.07070	.06839	.06619	.06409	.06209	.06017	.05835	.05660	.05493	.05333	.05180	.05033	.04892	.04758	.04628	.04504	.04385	.04271
87	45	.08061	.07795	.07542	.07300	.07069	.06849	.06639	.06438	.06246	.06062	.05886	.05717	.05556	.05401	.05252	.05110	.04973	.04842	.04716	.04595
87	46	.08583	.08306	.08041	.07788	.07547	.07316	.07096	.06885	.06683	.06489	.06304	.06127	.05957	.05793	.05637	.05486	.05342	.05203	.05070	.04941
87	47	.09133	.08843	.08567	.08303	.08050	.07809	.07578	.07357	.07145	.06942	.06747	.06560	.06381	.06209	.06044	.05886	.05733	.05586	.05445	.05310
87	48	.09711	.09410	.09121	.08846	.08582	.08329	.08088	.07856	.07634	.07421	.07216	.07020	.06832	.06651	.06477	.06310	.06149	.05994	.05846	.05702
87	49	.10319	.10005	.09705	.09417	.09142	.08878	.08625	.08383	.08150	.07927	.07713	.07507	.07309	.07119	.06936	.06760	.06591	.06428	.06271	.06119
87	50	.10958	.10632	.10319	.10020	.09733	.09458	.09194	.08940	.08697	.08463	.08239	.08023	.07815	.07616	.07424	.07239	.07060	.06889	.06723	.06564
87	51	.11629	.11290	.10965	.10653	.10354	.10068	.09792	.09528	.09273	.09029	.08794	.08568	.08351	.08141	.07939	.07745	.07558	.07377	.07203	.07035
87	52	.12329	.11977	.11639	.11316	.11005	.10706	.10419	.10143	.09878	.09623	.09377	.09141	.08913	.08694	.08482	.08278	.08082	.07892	.07709	.07532
87	53	.13058	.12694	.12344	.12008	.11685	.11374	.11075	.10788	.10511	.10245	.09989	.09742	.09504	.09274	.09053	.08839	.08633	.08434	.08242	.08056
87	54	.13817	.13440	.13077	.12729	.12394	.12071	.11761	.11462	.11174	.10896	.10629	.10371	.10123	.09883	.09651	.09428	.09212	.09003	.08802	.08607
87	55	.14607	.14217	.13842	.13481	.13133	.12798	.12476	.12165	.11866	.11577	.11299	.11030	.10771	.10521	.10279	.10045	.09820	.09601	.09390	.09186
87	56	.15427	.15025	.14637	.14263	.13903	.13557	.13222	.12900	.12589	.12289	.11999	.11720	.11449	.11188	.10936	.10692	.10457	.10228	.10008	.09794
87	57	.16278	.15863	.15462	.15076	.14704	.14345	.13999	.13665	.13342	.13031	.12730	.12439	.12158	.11886	.11624	.11369	.11123	.10885	.10655	.10431
87	58	.17157	.16729	.16316	.15918	.15533	.15162	.14804	.14458	.14124	.13801	.13489	.13187	.12895	.12612	.12339	.12074	.11818	.11569	.11329	.11096
87	59	.18062	.17621	.17196	.16785	.16389	.16006	.15635	.15278	.14932	.14597	.14274	.13961	.13657	.13364	.13080	.12805	.12538	.12279	.12029	.11786
87	60	.18992	.18539	.18102	.17679	.17270	.16875	.16493	.16124	.15766	.15420	.15085	.14761	.14447	.14142	.13847	.13561	.13284	.13015	.12754	.12501
87	61	.19950	.19485	.19035	.18600	.18180	.17773	.17379	.16998	.16629	.16271	.15925	.15589	.15264	.14949	.14643	.14346	.14059	.13779	.13508	.13245
87	62	.20938	.20461	.20000	.19553	.19121	.18702	.18297	.17904	.17523	.17154	.16797	.16450	.16114	.15788	.15471	.15164	.14866	.14576	.14294	.14021
87	63	.21958	.21469	.20996	.20538	.20094	.19664	.19247	.18843	.18451	.18071	.17702	.17344	.16997	.16660	.16333	.16015	.15706	.15406	.15114	.14831
87	64	.23007	.22507	.22023	.21553	.21098	.20657	.20229	.19814	.19411	.19019	.18640	.18271	.17913	.17565	.17227	.16898	.16579	.16269	.15967	.15673
87	65	.24086	.23575	.23080	.22600	.22134	.21681	.21242	.20816	.20402	.20000	.19610	.19230	.18861	.18503	.18154	.17815	.17486	.17165	.16853	.16549
87	66	.25196	.24675	.24169	.23678	.23202	.22739	.22289	.21852	.21428	.21015	.20614	.20224	.19845	.19476	.19117	.18768	.18428	.18097	.17774	.17460
87	67	.26339	.25808	.25293	.24792	.24305	.23832	.23372	.22925	.22490	.22067	.21656	.21256	.20866	.20487	.20118	.19758	.19408	.19067	.18735	.18411
87	68	.27512	.26972	.26447	.25937	.25440	.24958	.24488	.24031	.23586	.23154	.22732	.22322	.21923	.21533	.21154	.20785	.20425	.20074	.19732	.19398
87	69	.28711	.28163	.27629	.27109	.26604	.26112	.25633	.25167	.24713	.24270	.23840	.23420	.23011	.22612	.22223	.21844	.21475	.21114	.20763	.20420
87	70	.29931	.29374	.28832	.28304	.27790	.27289	.26802	.26326	.25863	.25412	.24972	.24543	.24125	.23717	.23319	.22931	.22552	.22182	.21821	.21469
87	71	.31164	.30600	.30050	.29515	.28993	.28484	.27988	.27505	.27033	.26574	.26125	.25687	.25260	.24844	.24437	.24040	.23652	.23273	.22904	.22543

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	72	.32409	.31838	.31282	.30739	.30210	.29694	.29190	.28699	.28220	.27752	.27295	.26849	.26414	.25989	.25574	.25168	.24772	.24385	.24007	.23637
87	73	.33663	.33086	.32523	.31974	.31438	.30915	.30405	.29906	.29420	.28945	.28480	.28027	.27584	.27151	.26728	.26314	.25910	.25515	.25128	.24751
87	74	.34928	.34346	.33777	.33223	.32681	.32152	.31635	.31130	.30637	.30155	.29683	.29223	.28773	.28332	.27902	.27481	.27069	.26666	.26272	.25887
87	75	.36205	.35619	.35046	.34487	.33940	.33405	.32883	.32372	.31873	.31385	.30907	.30440	.29983	.29536	.29099	.28671	.28252	.27843	.27441	.27049
87	76	.37497	.36907	.36330	.35767	.35216	.34677	.34149	.33634	.33129	.32635	.32152	.31680	.31217	.30764	.30321	.29886	.29461	.29045	.28637	.28238
87	77	.38798	.38206	.37627	.37060	.36505	.35962	.35431	.34911	.34402	.33904	.33416	.32938	.32470	.32012	.31563	.31124	.30693	.30271	.29857	.29451
87	78	.40104	.39510	.38929	.38360	.37802	.37257	.36722	.36199	.35687	.35185	.34693	.34211	.33738	.33276	.32822	.32377	.31941	.31514	.31095	.30684
87	79	.41405	.40810	.40227	.39657	.39098	.38550	.38014	.37488	.36973	.36467	.35972	.35487	.35011	.34544	.34087	.33638	.33198	.32766	.32342	.31927
87	80	.42688	.42094	.41511	.40940	.40380	.39831	.39293	.38765	.38248	.37741	.37243	.36755	.36276	.35807	.35346	.34894	.34450	.34014	.33587	.33167
87	81	.43946	.43352	.42770	.42199	.41639	.41090	.40551	.40022	.39504	.38995	.38496	.38006	.37525	.37053	.36589	.36135	.35688	.35249	.34819	.34396
87	82	.45173	.44580	.43999	.43429	.42870	.42321	.41782	.41253	.40734	.40224	.39724	.39233	.38750	.38277	.37812	.37355	.36906	.36465	.36032	.35606
87	83	.46366	.45776	.45197	.44628	.44070	.43522	.42984	.42455	.41936	.41427	.40926	.40434	.39951	.39477	.39010	.38552	.38102	.37659	.37224	.36796
87	84	.47530	.46943	.46366	.45800	.45244	.44697	.44161	.43633	.43115	.42606	.42106	.41614	.41131	.40656	.40189	.39731	.39279	.38836	.38400	.37971
87	85	.48665	.48082	.47508	.46945	.46391	.45847	.45313	.44787	.44271	.43763	.43264	.42773	.42291	.41816	.41350	.40891	.40440	.39996	.39559	.39129
87	86	.49761	.49182	.48612	.48052	.47502	.46961	.46429	.45906	.45392	.44886	.44389	.43899	.43418	.42945	.42479	.42021	.41570	.41127	.40690	.40261
87	87	.50805	.50230	.49665	.49109	.48563	.48025	.47496	.46976	.46465	.45961	.45466	.44979	.44500	.44028	.43564	.43107	.42657	.42214	.41779	.41350
88	0	.01165	.01136	.01109	.01083	.01059	.01036	.01015	.00995	.00976	.00958	.00941	.00924	.00909	.00894	.00880	.00867	.00854	.00842	.00830	.00819
88	1	.00613	.00586	.00561	.00538	.00516	.00496	.00477	.00460	.00444	.00428	.00414	.00400	.00388	.00376	.00364	.00354	.00344	.00334	.00325	.00316
88	2	.00616	.00588	.00562	.00537	.00515	.00494	.00474	.00456	.00438	.00422	.00407	.00393	.00380	.00367	.00355	.00344	.00334	.00324	.00314	.00305
88	3	.00638	.00608	.00581	.00555	.00531	.00509	.00488	.00469	.00450	.00433	.00417	.00402	.00388	.00375	.00362	.00351	.00339	.00329	.00319	.00309
88	4	.00671	.00639	.00610	.00583	.00557	.00534	.00512	.00491	.00472	.00454	.00437	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332	.00322
88	5	.00712	.00679	.00648	.00619	.00592	.00567	.00543	.00522	.00501	.00482	.00464	.00447	.00431	.00416	.00402	.00388	.00376	.00363	.00352	.00341
88	6	.00760	.00725	.00692	.00661	.00632	.00606	.00581	.00558	.00536	.00516	.00496	.00478	.00461	.00445	.00430	.00416	.00402	.00389	.00377	.00365
88	7	.00815	.00777	.00742	.00710	.00679	.00651	.00625	.00600	.00577	.00555	.00535	.00515	.00497	.00480	.00464	.00449	.00434	.00420	.00407	.00395
88	8	.00876	.00836	.00799	.00764	.00732	.00702	.00674	.00647	.00623	.00600	.00578	.00557	.00538	.00520	.00502	.00486	.00471	.00456	.00442	.00429
88	9	.00944	.00901	.00862	.00826	.00791	.00760	.00730	.00702	.00676	.00651	.00628	.00606	.00585	.00566	.00547	.00530	.00513	.00498	.00483	.00469
88	10	.01020	.00975	.00933	.00895	.00858	.00825	.00793	.00763	.00735	.00709	.00684	.00661	.00639	.00618	.00599	.00580	.00563	.00546	.00530	.00515
88	11	.01103	.01055	.01011	.00970	.00932	.00896	.00862	.00831	.00801	.00773	.00747	.00722	.00699	.00677	.00656	.00636	.00617	.00599	.00582	.00566
88	12	.01192	.01141	.01095	.01051	.01011	.00973	.00937	.00904	.00872	.00842	.00815	.00788	.00763	.00740	.00718	.00697	.00677	.00658	.00639	.00622
88	13	.01283	.01231	.01181	.01135	.01092	.01052	.01014	.00979	.00945	.00914	.00884	.00856	.00830	.00805	.00781	.00759	.00738	.00718	.00698	.00680
88	14	.01374	.01319	.01267	.01218	.01172	.01130	.01090	.01052	.01017	.00984	.00953	.00923	.00895	.00869	.00843	.00820	.00797	.00776	.00755	.00736
88	15	.01462	.01404	.01349	.01297	.01249	.01204	.01162	.01123	.01085	.01050	.01017	.00986	.00956	.00928	.00902	.00876	.00853	.00830	.00808	.00788
88	16	.01546	.01484	.01426	.01372	.01322	.01274	.01230	.01188	.01149	.01111	.01076	.01043	.01012	.00983	.00955	.00928	.00903	.00879	.00856	.00834
88	17	.01627	.01562	.01501	.01444	.01391	.01341	.01294	.01250	.01208	.01169	.01132	.01097	.01064	.01033	.01004	.00976	.00949	.00924	.00900	.00877
88	18	.01707	.01639	.01574	.01514	.01458	.01406	.01356	.01310	.01266	.01225	.01186	.01149	.01114	.01081	.01050	.01021	.00993	.00966	.00940	.00916
88	19	.01789	.01717	.01650	.01587	.01527	.01472	.01420	.01371	.01325	.01281	.01240	.01201	.01165	.01130	.01097	.01066	.01036	.01008	.00981	.00956
88	20	.01877	.01801	.01730	.01663	.01601	.01542	.01487	.01435	.01387	.01341	.01297	.01257	.01218	.01181	.01147	.01114	.01082	.01053	.01024	.00998
88	21	.01970	.01890	.01815	.01745	.01679	.01617	.01559	.01505	.01453	.01405	.01359	.01316	.01275	.01236	.01200	.01165	.01132	.01101	.01071	.01042
88	22	.02069	.01984	.01905	.01831	.01762	.01697	.01636	.01578	.01524	.01473	.01424	.01379	.01335	.01295	.01256	.01219	.01184	.01151	.01119	.01089
88	23	.02174	.02086	.02003	.01925	.01851	.01783	.01718	.01657	.01600	.01546	.01495	.01446	.01401	.01357	.01317	.01278	.01241	.01206	.01172	.01140
88	24	.02289	.02196	.02108	.02026	.01949	.01876	.01808	.01743	.01683	.01626	.01572	.01521	.01472	.01426	.01383	.01342	.01303	.01266	.01230	.01197
88	25	.02414	.02315	.02223	.02136	.02055	.01978	.01906	.01838	.01774	.01714	.01656	.01602	.01551	.01503	.01457	.01413	.01372	.01332	.01295	.01259
88	26	.02549	.02445	.02348	.02256	.02170	.02089	.02013	.01941	.01874	.01810	.01749	.01692	.01638	.01586	.01537	.01491	.01447	.01405	.01366	.01328
88	27	.02697	.02588	.02485	.02388	.02297	.02212	.02131	.02055	.01984	.01916	.01852	.01791	.01734	.01679	.01627	.01578	.01532	.01487	.01445	.01405
88	28	.02856	.02740	.02632	.02530	.02434	.02344	.02259	.02178	.02102	.02031	.01963	.01898	.01837	.01780	.01725	.01673	.01623	.01576	.01531	.01488
88	29	.03026	.02905	.02790	.02683	.02582	.02486	.02396	.02311	.02231	.02155	.02083	.02014	.01950	.01889	.01830	.01775	.01722	.01672	.01624	.01579
88	30	.03208	.03080	.02960	.02846	.02739	.02638	.02543	.02453	.02368	.02288	.02211	.02139	.02071	.02006	.01944	.01885	.01829	.01776	.01725	.01677
88	31	.03402	.03267	.03140	.03021	.02908	.02801	.02701	.02606	.02516	.02430	.02349	.02273	.02200	.02131	.02065	.02003	.01944	.01887	.01833	.01782
88	32	.03609	.03467	.03333	.03207	.03088	.02976	.02869	.02769	.02674	.02583	.02498	.02416	.02339	.02266	.02196	.02130	.02067	.02007	.01949	.01895
88	33	.03831	.03682	.03541	.03408	.03282	.03164	.03051	.02945	.02844	.02749	.02658	.02572	.02490	.02412	.02338	.02268	.02201	.02137	.02076	.02017

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	34	.04069	.03911	.03763	.03623	.03490	.03365	.03246	.03134	.03027	.02926	.02830	.02739	.02652	.02570	.02491	.02416	.02345	.02277	.02212	.02150
88	35	.04324	.04158	.04002	.03855	.03715	.03582	.03457	.03338	.03226	.03118	.03017	.02920	.02828	.02741	.02657	.02578	.02502	.02430	.02360	.02294
88	36	.04597	.04423	.04258	.04103	.03955	.03816	.03683	.03558	.03439	.03325	.03218	.03115	.03018	.02925	.02836	.02752	.02671	.02595	.02521	.02451
88	37	.04888	.04706	.04533	.04369	.04214	.04067	.03927	.03794	.03668	.03548	.03435	.03326	.03223	.03124	.03030	.02941	.02855	.02773	.02695	.02620
88	38	.05202	.05010	.04828	.04656	.04492	.04337	.04190	.04050	.03917	.03790	.03669	.03555	.03445	.03341	.03241	.03146	.03055	.02968	.02885	.02805
88	39	.05537	.05336	.05144	.04963	.04791	.04628	.04473	.04325	.04184	.04050	.03923	.03801	.03685	.03575	.03469	.03368	.03272	.03179	.03091	.03006
88	40	.05897	.05686	.05485	.05295	.05114	.04942	.04778	.04622	.04474	.04332	.04198	.04069	.03946	.03829	.03717	.03610	.03508	.03410	.03316	.03226
88	41	.06284	.06062	.05851	.05651	.05461	.05280	.05108	.04944	.04787	.04638	.04496	.04360	.04230	.04106	.03987	.03873	.03765	.03661	.03561	.03465
88	42	.06697	.06465	.06245	.06035	.05835	.05644	.05463	.05290	.05125	.04968	.04818	.04674	.04537	.04405	.04280	.04159	.04044	.03934	.03828	.03726
88	43	.07139	.06896	.06665	.06445	.06235	.06035	.05844	.05662	.05489	.05323	.05164	.05013	.04868	.04729	.04596	.04468	.04346	.04229	.04117	.04009
88	44	.07610	.07356	.07114	.06883	.06663	.06453	.06253	.06062	.05879	.05704	.05537	.05377	.05224	.05077	.04937	.04802	.04673	.04548	.04429	.04315
88	45	.08108	.07843	.07589	.07348	.07117	.06897	.06687	.06486	.06294	.06110	.05934	.05765	.05604	.05449	.05300	.05158	.05021	.04890	.04764	.04643
88	46	.08635	.08358	.08093	.07840	.07599	.07368	.07148	.06937	.06735	.06542	.06357	.06179	.06009	.05846	.05689	.05539	.05394	.05255	.05122	.04994
88	47	.09189	.08900	.08624	.08360	.08107	.07866	.07635	.07414	.07202	.06999	.06804	.06618	.06438	.06267	.06101	.05943	.05790	.05644	.05502	.05367
88	48	.09773	.09471	.09183	.08908	.08644	.08392	.08150	.07918	.07696	.07483	.07279	.07083	.06894	.06713	.06540	.06372	.06212	.06057	.05908	.05764
88	49	.10386	.10072	.09772	.09485	.09210	.08946	.08693	.08451	.08218	.07995	.07781	.07575	.07377	.07187	.07004	.06828	.06659	.06496	.06339	.06187
88	50	.11031	.10705	.10393	.10094	.09807	.09532	.09268	.09014	.08771	.08538	.08313	.08097	.07890	.07690	.07498	.07313	.07135	.06963	.06797	.06638
88	51	.11709	.11370	.11045	.10734	.10435	.10148	.09873	.09609	.09354	.09110	.08875	.08649	.08432	.08222	.08021	.07826	.07639	.07458	.07284	.07116
88	52	.12416	.12064	.11727	.11403	.11093	.10794	.10507	.10232	.09966	.09711	.09466	.09229	.09002	.08782	.08571	.08367	.08170	.07981	.07797	.07621
88	53	.13153	.12789	.12439	.12103	.11780	.11470	.11171	.10884	.10608	.10342	.10085	.09838	.09600	.09371	.09149	.08936	.08730	.08531	.08338	.08152
88	54	.13921	.13544	.13181	.12833	.12498	.12176	.11865	.11566	.11279	.11001	.10734	.10476	.10228	.09988	.09756	.09533	.09317	.09108	.08907	.08712
88	55	.14719	.14330	.13955	.13594	.13246	.12912	.12590	.12279	.11980	.11692	.11413	.11145	.10885	.10635	.10393	.10160	.09934	.09715	.09504	.09300
88	56	.15549	.15147	.14759	.14386	.14026	.13680	.13346	.13024	.12713	.12413	.12123	.11844	.11574	.11313	.11060	.10817	.10581	.10352	.10132	.09918
88	57	.16411	.15996	.15595	.15210	.14838	.14479	.14133	.13799	.13477	.13165	.12865	.12574	.12293	.12021	.11758	.11504	.11258	.11020	.10789	.10566
88	58	.17301	.16873	.16460	.16062	.15678	.15308	.14950	.14604	.14270	.13947	.13635	.13333	.13041	.12758	.12485	.12220	.11964	.11715	.11475	.11241
88	59	.18217	.17777	.17352	.16942	.16545	.16163	.15793	.15435	.15089	.14755	.14432	.14118	.13815	.13522	.13238	.12963	.12696	.12437	.12186	.11943
88	60	.19160	.18707	.18270	.17847	.17439	.17044	.16663	.16293	.15936	.15590	.15255	.14931	.14617	.14313	.14018	.13732	.13454	.13185	.12925	.12671
88	61	.20130	.19665	.19216	.18782	.18362	.17955	.17561	.17181	.16812	.16454	.16108	.15773	.15448	.15132	.14827	.14530	.14242	.13963	.13692	.13428
88	62	.21132	.20656	.20195	.19748	.19316	.18898	.18493	.18101	.17720	.17352	.16994	.16648	.16312	.15986	.15669	.15362	.15063	.14774	.14492	.14219
88	63	.22166	.21678	.21206	.20748	.20305	.19875	.19459	.19055	.18663	.18283	.17915	.17557	.17210	.16873	.16546	.16228	.15919	.15619	.15327	.15043
88	64	.23232	.22732	.22249	.21780	.21325	.20884	.20457	.20042	.19639	.19248	.18869	.18500	.18142	.17794	.17456	.17128	.16808	.16498	.16196	.15902
88	65	.24327	.23817	.23323	.22843	.22378	.21926	.21487	.21061	.20648	.20246	.19856	.19476	.19108	.18749	.18401	.18062	.17732	.17411	.17099	.16795
88	66	.25455	.24935	.24430	.23940	.23464	.23002	.22553	.22116	.21692	.21280	.20879	.20489	.20110	.19741	.19382	.19033	.18693	.18362	.18039	.17725
88	67	.26618	.26088	.25574	.25073	.24587	.24115	.23656	.23209	.22775	.22352	.21941	.21541	.21151	.20772	.20403	.20044	.19694	.19352	.19020	.18696
88	68	.27813	.27274	.26750	.26240	.25744	.25262	.24793	.24337	.23892	.23460	.23039	.22629	.22230	.21841	.21462	.21092	.20732	.20381	.20039	.19706
88	69	.29035	.28487	.27954	.27435	.26931	.26440	.25961	.25496	.25042	.24600	.24170	.23750	.23341	.22943	.22554	.22175	.21806	.21445	.21093	.20750
88	70	.30278	.29722	.29181	.28654	.28141	.27641	.27154	.26680	.26217	.25767	.25327	.24898	.24480	.24073	.23675	.23287	.22908	.22538	.22177	.21825
88	71	.31537	.30974	.30425	.29891	.29370	.28862	.28367	.27884	.27413	.26954	.26506	.26069	.25642	.25226	.24819	.24422	.24034	.23656	.23286	.22925
88	72	.32809	.32239	.31684	.31142	.30614	.30099	.29596	.29106	.28627	.28160	.27704	.27258	.26823	.26399	.25984	.25578	.25182	.24795	.24417	.24047
88	73	.34090	.33515	.32953	.32405	.31871	.31349	.30839	.30342	.29856	.29381	.28918	.28465	.28022	.27589	.27166	.26753	.26349	.25954	.25567	.25189
88	74	.35384	.34804	.34237	.33684	.33143	.32615	.32099	.31595	.31103	.30622	.30151	.29691	.29241	.28801	.28371	.27950	.27539	.27136	.26742	.26356
88	75	.36693	.36109	.35538	.34979	.34434	.33901	.33379	.32870	.32371	.31884	.31407	.30941	.30484	.30038	.29601	.29173	.28755	.28345	.27944	.27551
88	76	.38018	.37430	.36856	.36294	.35744	.35206	.34680	.34166	.33662	.33169	.32687	.32215	.31753	.31300	.30857	.30423	.29999	.29582	.29175	.28775
88	77	.39356	.38765	.38188	.37623	.37070	.36528	.35999	.35480	.34972	.34475	.33988	.33511	.33044	.32586	.32138	.31698	.31267	.30845	.30432	.30026
88	78	.40699	.40108	.39528	.38961	.38406	.37862	.37329	.36807	.36296	.35795	.35304	.34823	.34351	.33889	.33436	.32992	.32556	.32129	.31710	.31299
88	79	.42040	.41447	.40867	.40299	.39742	.39196	.38661	.38137	.37623	.37119	.36625	.36141	.35666	.35200	.34743	.34294	.33855	.33423	.33000	.32584
88	80	.43364	.42773	.42192	.41624	.41066	.40519	.39983	.39457	.38941	.38435	.37939	.37452	.36974	.36505	.36045	.35594	.35151	.34715	.34288	.33869
88	81	.44665	.44074	.43494	.42926	.42368	.41821	.41285	.40758	.40241	.39734	.39236	.38747	.38267	.37796	.37334	.36880	.36434	.35996	.35565	.35143
88	82	.45934	.45345	.44767	.44200	.43643	.43096	.42560	.42033	.41516	.41008	.40509	.40020	.39539	.39066	.38602	.38146	.37698	.37257	.36825	.36399
88	83	.47171	.46585	.46009	.45444	.44888	.44343	.43807	.43281	.42764	.42257	.41758	.41268	.40786	.40313	.39847	.39390	.38941	.38499	.38064	.37637

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	84	.48380	.47797	.47224	.46661	.46108	.45565	.45031	.44506	.43990	.43483	.42985	.42495	.42014	.41540	.41075	.40617	.40167	.39724	.39289	.38860
88	85	.49562	.48983	.48413	.47854	.47303	.46763	.46231	.45708	.45195	.44689	.44192	.43703	.43223	.42750	.42285	.41827	.41377	.40934	.40499	.40070
88	86	.50705	.50130	.49565	.49009	.48462	.47925	.47396	.46876	.46365	.45862	.45367	.44880	.44401	.43929	.43465	.43008	.42559	.42117	.41681	.41252
88	87	.51796	.51226	.50665	.50114	.49571	.49037	.48512	.47995	.47487	.46986	.46494	.46009	.45532	.45062	.44600	.44145	.43697	.43255	.42821	.42393
88	88	.52832	.52268	.51712	.51165	.50627	.50097	.49576	.49063	.48558	.48061	.47571	.47089	.46614	.46147	.45687	.45234	.44787	.44347	.43914	.43488
89	0	.01185	.01155	.01128	.01103	.01079	.01056	.01035	.01015	.00996	.00978	.00961	.00945	.00930	.00915	.00901	.00888	.00875	.00863	.00851	.00840
89	1	.00616	.00590	.00565	.00541	.00520	.00500	.00481	.00464	.00448	.00432	.00418	.00404	.00392	.00380	.00368	.00358	.00348	.00338	.00329	.00320
89	2	.00619	.00591	.00565	.00540	.00518	.00497	.00477	.00459	.00442	.00426	.00411	.00396	.00383	.00370	.00359	.00347	.00337	.00327	.00317	.00308
89	3	.00641	.00611	.00583	.00558	.00534	.00511	.00491	.00471	.00453	.00436	.00420	.00405	.00391	.00378	.00365	.00353	.00342	.00332	.00322	.00312
89	4	.00674	.00642	.00613	.00585	.00560	.00536	.00514	.00494	.00475	.00457	.00440	.00424	.00409	.00395	.00381	.00369	.00357	.00345	.00335	.00325
89	5	.00715	.00681	.00650	.00621	.00595	.00569	.00546	.00524	.00504	.00485	.00466	.00450	.00434	.00418	.00404	.00391	.00378	.00366	.00355	.00344
89	6	.00763	.00727	.00694	.00664	.00635	.00608	.00584	.00560	.00539	.00518	.00499	.00481	.00464	.00448	.00433	.00418	.00405	.00392	.00380	.00368
89	7	.00818	.00780	.00745	.00713	.00682	.00654	.00628	.00603	.00580	.00558	.00537	.00518	.00500	.00483	.00467	.00451	.00437	.00423	.00410	.00398
89	8	.00879	.00839	.00802	.00767	.00735	.00705	.00677	.00651	.00626	.00603	.00581	.00560	.00541	.00523	.00506	.00489	.00474	.00459	.00445	.00432
89	9	.00947	.00905	.00866	.00829	.00795	.00763	.00733	.00705	.00679	.00654	.00631	.00609	.00589	.00569	.00551	.00533	.00517	.00501	.00486	.00472
89	10	.01024	.00979	.00938	.00899	.00863	.00829	.00797	.00767	.00740	.00713	.00689	.00665	.00643	.00623	.00603	.00584	.00567	.00550	.00534	.00519
89	11	.01108	.01060	.01016	.00975	.00937	.00901	.00867	.00836	.00806	.00778	.00752	.00727	.00704	.00682	.00661	.00641	.00622	.00604	.00587	.00571
89	12	.01198	.01148	.01101	.01057	.01017	.00979	.00943	.00910	.00878	.00849	.00821	.00794	.00770	.00746	.00724	.00703	.00683	.00664	.00646	.00628
89	13	.01291	.01238	.01188	.01142	.01099	.01059	.01021	.00986	.00953	.00921	.00892	.00864	.00837	.00812	.00789	.00766	.00745	.00725	.00706	.00687
89	14	.01383	.01327	.01275	.01226	.01181	.01138	.01098	.01061	.01025	.00992	.00961	.00931	.00903	.00877	.00852	.00828	.00805	.00784	.00764	.00744
89	15	.01471	.01413	.01358	.01306	.01259	.01214	.01171	.01132	.01094	.01059	.01026	.00995	.00965	.00937	.00911	.00886	.00862	.00839	.00818	.00797
89	16	.01556	.01494	.01436	.01382	.01332	.01284	.01240	.01198	.01159	.01121	.01086	.01053	.01022	.00993	.00965	.00938	.00913	.00889	.00866	.00844
89	17	.01638	.01572	.01511	.01455	.01401	.01351	.01304	.01260	.01219	.01180	.01143	.01108	.01075	.01044	.01014	.00986	.00960	.00934	.00910	.00887
89	18	.01718	.01649	.01585	.01525	.01469	.01416	.01367	.01320	.01277	.01236	.01197	.01160	.01125	.01092	.01061	.01032	.01004	.00977	.00952	.00927
89	19	.01801	.01728	.01661	.01598	.01539	.01483	.01431	.01382	.01336	.01292	.01251	.01213	.01176	.01141	.01108	.01077	.01048	.01020	.00993	.00967
89	20	.01888	.01812	.01741	.01674	.01612	.01554	.01499	.01447	.01398	.01352	.01309	.01268	.01230	.01193	.01158	.01125	.01094	.01065	.01036	.01009
89	21	.01982	.01902	.01827	.01757	.01691	.01629	.01571	.01517	.01465	.01417	.01371	.01328	.01287	.01248	.01212	.01177	.01144	.01113	.01083	.01054
89	22	.02080	.01996	.01917	.01843	.01774	.01709	.01648	.01590	.01536	.01485	.01437	.01391	.01348	.01307	.01268	.01231	.01197	.01163	.01132	.01102
89	23	.02187	.02098	.02015	.01937	.01864	.01795	.01731	.01670	.01612	.01558	.01507	.01459	.01413	.01370	.01329	.01290	.01253	.01218	.01185	.01153
89	24	.02302	.02208	.02121	.02039	.01961	.01889	.01821	.01756	.01696	.01639	.01585	.01534	.01485	.01439	.01396	.01355	.01316	.01279	.01243	.01210
89	25	.02427	.02329	.02236	.02150	.02068	.01992	.01919	.01851	.01787	.01727	.01670	.01616	.01565	.01516	.01470	.01427	.01385	.01346	.01308	.01272
89	26	.02563	.02459	.02362	.02270	.02184	.02103	.02027	.01955	.01888	.01824	.01763	.01706	.01652	.01600	.01551	.01505	.01461	.01419	.01380	.01342
89	27	.02711	.02602	.02499	.02403	.02312	.02226	.02146	.02070	.01998	.01930	.01866	.01806	.01748	.01694	.01642	.01593	.01546	.01502	.01460	.01419
89	28	.02871	.02755	.02647	.02545	.02449	.02359	.02274	.02193	.02118	.02046	.01978	.01914	.01853	.01795	.01740	.01688	.01638	.01591	.01546	.01504
89	29	.03042	.02920	.02806	.02699	.02597	.02502	.02412	.02327	.02247	.02171	.02099	.02031	.01966	.01905	.01846	.01791	.01738	.01688	.01641	.01595
89	30	.03225	.03097	.02976	.02863	.02756	.02655	.02560	.02470	.02385	.02305	.02228	.02156	.02088	.02023	.01961	.01902	.01846	.01793	.01742	.01694
89	31	.03419	.03285	.03158	.03038	.02925	.02819	.02718	.02623	.02533	.02448	.02367	.02291	.02218	.02149	.02083	.02021	.01961	.01905	.01851	.01799
89	32	.03627	.03486	.03352	.03226	.03107	.02994	.02888	.02787	.02692	.02602	.02516	.02435	.02358	.02285	.02215	.02149	.02086	.02026	.01968	.01913
89	33	.03851	.03701	.03560	.03427	.03302	.03183	.03071	.02964	.02864	.02768	.02678	.02591	.02510	.02432	.02358	.02288	.02220	.02156	.02095	.02037
89	34	.04089	.03932	.03783	.03643	.03511	.03385	.03267	.03154	.03048	.02947	.02851	.02760	.02673	.02590	.02512	.02437	.02366	.02298	.02233	.02171
89	35	.04345	.04180	.04024	.03876	.03736	.03604	.03479	.03360	.03247	.03140	.03039	.02942	.02850	.02762	.02679	.02600	.02524	.02452	.02382	.02316
89	36	.04619	.04445	.04281	.04125	.03978	.03839	.03706	.03581	.03462	.03348	.03241	.03138	.03041	.02948	.02860	.02775	.02695	.02618	.02544	.02474
89	37	.04912	.04730	.04557	.04393	.04238	.04091	.03951	.03819	.03693	.03573	.03459	.03350	.03247	.03149	.03055	.02965	.02880	.02798	.02720	.02645
89	38	.05227	.05035	.04853	.04681	.04518	.04363	.04215	.04076	.03942	.03816	.03695	.03581	.03471	.03367	.03267	.03172	.03081	.02994	.02911	.02831
89	39	.05564	.05363	.05172	.04991	.04819	.04655	.04500	.04352	.04212	.04078	.03951	.03829	.03713	.03602	.03497	.03396	.03299	.03207	.03119	.03034
89	40	.05926	.05715	.05514	.05324	.05143	.04971	.04807	.04652	.04503	.04362	.04227	.04099	.03976	.03859	.03747	.03640	.03537	.03439	.03345	.03255
89	41	.06315	.06093	.05883	.05683	.05493	.05312	.05139	.04975	.04819	.04670	.04527	.04392	.04262	.04138	.04019	.03905	.03797	.03693	.03593	.03497
89	42	.06731	.06499	.06278	.06069	.05869	.05679	.05497	.05324	.05160	.05002	.04852	.04708	.04571	.04440	.04314	.04194	.04079	.03968	.03862	.03761
89	43	.07176	.06933	.06702	.06482	.06272	.06072	.05882	.05700	.05526	.05360	.05202	.05050	.04905	.04766	.04633	.04506	.04384	.04267	.04154	.04047
89	44	.07650	.07396	.07154	.06923	.06703	.06494	.06293	.06102	.05919	.05745	.05578	.05418	.05265	.05118	.04977	.04843	.04713	.04589	.04470	.04356

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
89	45	.08152	.07886	.07633	.07392	.07161	.06941	.06731	.06530	.06338	.06154	.05978	.05810	.05648	.05493	.05345	.05202	.05066	.04934	.04808	.04687
89	46	.08682	.08405	.08141	.07888	.07647	.07416	.07196	.06985	.06783	.06590	.06405	.06228	.06057	.05894	.05738	.05587	.05443	.05304	.05170	.05042
89	47	.09241	.08952	.08676	.08412	.08159	.07918	.07687	.07466	.07254	.07052	.06857	.06670	.06491	.06319	.06154	.05996	.05843	.05696	.05555	.05419
89	48	.09829	.09528	.09240	.08964	.08701	.08449	.08207	.07975	.07753	.07541	.07336	.07140	.06952	.06771	.06597	.06430	.06269	.06114	.05965	.05822
89	49	.10447	.10134	.09834	.09547	.09272	.09008	.08756	.08513	.08281	.08058	.07844	.07638	.07440	.07250	.07067	.06891	.06722	.06559	.06401	.06250
89	50	.11098	.10772	.10460	.10161	.09875	.09600	.09336	.09083	.08840	.08606	.08382	.08166	.07958	.07759	.07567	.07382	.07203	.07031	.06866	.06706
89	51	.11782	.11443	.11119	.10808	.10509	.10222	.09947	.09683	.09429	.09185	.08950	.08724	.08507	.08297	.08096	.07901	.07714	.07533	.07359	.07191
89	52	.12496	.12144	.11807	.11484	.11173	.10875	.10588	.10313	.10048	.09793	.09547	.09311	.09083	.08864	.08653	.08449	.08252	.08062	.07879	.07702
89	53	.13240	.12876	.12527	.12191	.11868	.11558	.11260	.10973	.10697	.10431	.10174	.09927	.09689	.09460	.09239	.09025	.08819	.08620	.08427	.08242
89	54	.14015	.13639	.13277	.12929	.12594	.12272	.11961	.11663	.11375	.11098	.10831	.10573	.10325	.10085	.09854	.09630	.09414	.09206	.09004	.08809
89	55	.14822	.14433	.14058	.13698	.13351	.13017	.12695	.12384	.12085	.11797	.11519	.11250	.10991	.10741	.10499	.10265	.10040	.09821	.09610	.09406
89	56	.15661	.15259	.14872	.14499	.14140	.13794	.13460	.13138	.12827	.12527	.12238	.11958	.11688	.11428	.11175	.10932	.10696	.10468	.10247	.10033
89	57	.16532	.16118	.15718	.15333	.14961	.14603	.14257	.13923	.13601	.13290	.12989	.12698	.12418	.12146	.11883	.11629	.11383	.11145	.10914	.10691
89	58	.17433	.17005	.16593	.16195	.15812	.15441	.15084	.14738	.14404	.14082	.13770	.13468	.13176	.12894	.12620	.12356	.12099	.11851	.11610	.11377
89	59	.18360	.17920	.17495	.17086	.16690	.16307	.15938	.15580	.15235	.14901	.14578	.14265	.13962	.13668	.13384	.13109	.12842	.12584	.12333	.12090
89	60	.19313	.18861	.18425	.18003	.17595	.17200	.16819	.16450	.16093	.15748	.15413	.15089	.14775	.14471	.14176	.13890	.13613	.13344	.13083	.12830
89	61	.20296	.19832	.19383	.18949	.18529	.18123	.17730	.17350	.16981	.16624	.16278	.15943	.15618	.15303	.14997	.14701	.14413	.14134	.13863	.13599
89	62	.21310	.20835	.20374	.19929	.19497	.19079	.18675	.18283	.17903	.17535	.17177	.16831	.16495	.16169	.15853	.15545	.15247	.14957	.14676	.14403
89	63	.22358	.21871	.21399	.20942	.20499	.20070	.19654	.19251	.18860	.18480	.18112	.17754	.17408	.17071	.16744	.16426	.16117	.15817	.15525	.15241
89	64	.23438	.22940	.22457	.21989	.21535	.21094	.20667	.20253	.19850	.19460	.19081	.18712	.18355	.18007	.17669	.17341	.17021	.16711	.16409	.16115
89	65	.24550	.24041	.23547	.23068	.22603	.22152	.21714	.21288	.20875	.20474	.20084	.19705	.19336	.18978	.18630	.18291	.17961	.17640	.17328	.17024
89	66	.25695	.25175	.24671	.24182	.23707	.23245	.22796	.22360	.21937	.21525	.21124	.20735	.20356	.19987	.19629	.19280	.18940	.18609	.18286	.17972
89	67	.26876	.26347	.25833	.25334	.24848	.24377	.23918	.23472	.23038	.22616	.22205	.21806	.21417	.21038	.20669	.20310	.19960	.19618	.19286	.18962
89	68	.28090	.27552	.27029	.26520	.26025	.25544	.25076	.24620	.24176	.23744	.23324	.22914	.22515	.22127	.21748	.21379	.21019	.20668	.20326	.19992
89	69	.29333	.28787	.28255	.27737	.27233	.26743	.26266	.25801	.25348	.24906	.24476	.24057	.23649	.23251	.22862	.22484	.22114	.21754	.21402	.21059
89	70	.30599	.30044	.29505	.28979	.28467	.27968	.27482	.27008	.26546	.26096	.25657	.25229	.24811	.24404	.24006	.23619	.23240	.22870	.22510	.22157
89	71	.31882	.31320	.30773	.30239	.29720	.29213	.28719	.28237	.27767	.27308	.26861	.26424	.25998	.25582	.25175	.24779	.24391	.24013	.23643	.23282
89	72	.33178	.32610	.32056	.31516	.30989	.30475	.29973	.29484	.29006	.28539	.28084	.27639	.27205	.26781	.26366	.25961	.25565	.25178	.24800	.24430
89	73	.34486	.33912	.33352	.32806	.32272	.31752	.31243	.30747	.30262	.29788	.29325	.28873	.28431	.27998	.27576	.27163	.26759	.26364	.25978	.25600
89	74	.35807	.35229	.34664	.34112	.33573	.33046	.32532	.32029	.31537	.31057	.30587	.30128	.29679	.29239	.28810	.28389	.27978	.27576	.27182	.26796
89	75	.37146	.36563	.35994	.35437	.34893	.34362	.33842	.33333	.32836	.32350	.31874	.31408	.30953	.30507	.30070	.29643	.29225	.28816	.28415	.28022
89	76	.38502	.37917	.37344	.36784	.36236	.35699	.35175	.34662	.34159	.33668	.33187	.32715	.32254	.31802	.31360	.30927	.30502	.30086	.29679	.29280
89	77	.39873	.39285	.38710	.38147	.37596	.37056	.36528	.36011	.35504	.35008	.34522	.34047	.33580	.33123	.32676	.32237	.31807	.31385	.30972	.30567
89	78	.41253	.40664	.40087	.39522	.38969	.38426	.37895	.37375	.36865	.36366	.35876	.35396	.34926	.34464	.34012	.33569	.33134	.32707	.32289	.31878
89	79	.42631	.42042	.41464	.40898	.40343	.39800	.39267	.38744	.38232	.37730	.37237	.36754	.36280	.35815	.35359	.34912	.34473	.34042	.33619	.33204
89	80	.43995	.43406	.42829	.42263	.41708	.41163	.40629	.40105	.39591	.39087	.38592	.38107	.37630	.37163	.36704	.36253	.35811	.35376	.34950	.34531
89	81	.45336	.44748	.44172	.43606	.43051	.42507	.41973	.41448	.40933	.40428	.39932	.39445	.38966	.38497	.38035	.37582	.37137	.36700	.36270	.35848
89	82	.46647	.46061	.45487	.44923	.44369	.43825	.43291	.42766	.42252	.41746	.41249	.40761	.40281	.39810	.39347	.38893	.38446	.38006	.37574	.37150
89	83	.47927	.47344	.46772	.46209	.45657	.45115	.44582	.44059	.43544	.43039	.42542	.42054	.41574	.41102	.40638	.40183	.39734	.39293	.38860	.38434
89	84	.49179	.48600	.48031	.47472	.46922	.46382	.45851	.45329	.44816	.44311	.43815	.43328	.42848	.42377	.41913	.41457	.41008	.40566	.40132	.39705
89	85	.50406	.49831	.49265	.48710	.48163	.47626	.47098	.46578	.46067	.45565	.45070	.44584	.44105	.43635	.43171	.42716	.42267	.41825	.41391	.40963
89	86	.51594	.51024	.50463	.49912	.49369	.48836	.48311	.47794	.47286	.46786	.46293	.45809	.45332	.44863	.44401	.43946	.43499	.43058	.42624	.42197
89	87	.52731	.52166	.51610	.51063	.50525	.49995	.49474	.48961	.48456	.47959	.47469	.46988	.46513	.46046	.45586	.45133	.44687	.44247	.43814	.43388
89	88	.53813	.53254	.52703	.52161	.51628	.51103	.50586	.50076	.49575	.49081	.48595	.48116	.47645	.47180	.46723	.46272	.45827	.45390	.44959	.44534
89	89	.54838	.54285	.53740	.53204	.52675	.52155	.51642	.51138	.50640	.50150	.49668	.49192	.48724	.48262	.47808	.47359	.46918	.46482	.46053	.45630
90	0	.01203	.01174	.01147	.01122	.01098	.01075	.01054	.01035	.01016	.00998	.00981	.00965	.00950	.00935	.00921	.00908	.00895	.00883	.00872	.00861
90	1	.00620	.00593	.00568	.00545	.00524	.00504	.00485	.00468	.00451	.00436	.00422	.00408	.00396	.00384	.00372	.00362	.00352	.00342	.00333	.00324
90	2	.00622	.00594	.00568	.00543	.00521	.00500	.00480	.00462	.00445	.00429	.00414	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311
90	3	.00643	.00614	.00586	.00560	.00536	.00514	.00493	.00474	.00456	.00439	.00423	.00408	.00394	.00381	.00368	.00356	.00345	.00334	.00324	.00315
90	4	.00676	.00644	.00615	.00588	.00562	.00539	.00517	.00496	.00477	.00459	.00442	.00426	.00411	.00397	.00384	.00371	.00359	.00348	.00337	.00327



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	5	.00717	.00684	.00653	.00624	.00597	.00572	.00548	.00527	.00506	.00487	.00469	.00452	.00436	.00421	.00407	.00393	.00381	.00368	.00357	.00346
90	6	.00765	.00730	.00697	.00666	.00637	.00611	.00586	.00563	.00541	.00521	.00501	.00483	.00466	.00450	.00435	.00421	.00407	.00394	.00382	.00370
90	7	.00820	.00783	.00748	.00715	.00685	.00656	.00630	.00605	.00582	.00560	.00540	.00521	.00502	.00485	.00469	.00454	.00439	.00426	.00413	.00400
90	8	.00881	.00841	.00804	.00770	.00738	.00708	.00680	.00653	.00629	.00605	.00584	.00563	.00544	.00526	.00508	.00492	.00476	.00462	.00448	.00434
90	9	.00950	.00908	.00869	.00832	.00798	.00766	.00736	.00708	.00682	.00658	.00634	.00613	.00592	.00572	.00554	.00537	.00520	.00504	.00489	.00475
90	10	.01028	.00983	.00941	.00903	.00866	.00833	.00801	.00771	.00743	.00717	.00692	.00669	.00647	.00626	.00607	.00588	.00570	.00554	.00538	.00523
90	11	.01112	.01065	.01021	.00980	.00941	.00905	.00872	.00840	.00811	.00783	.00757	.00732	.00708	.00686	.00665	.00646	.00627	.00609	.00592	.00576
90	12	.01203	.01153	.01106	.01063	.01022	.00984	.00949	.00915	.00884	.00854	.00826	.00800	.00775	.00752	.00729	.00708	.00688	.00669	.00651	.00634
90	13	.01297	.01244	.01195	.01149	.01106	.01066	.01028	.00993	.00959	.00928	.00898	.00870	.00844	.00819	.00795	.00773	.00752	.00731	.00712	.00694
90	14	.01390	.01334	.01282	.01234	.01188	.01146	.01106	.01068	.01033	.01000	.00968	.00939	.00911	.00885	.00859	.00836	.00813	.00792	.00771	.00752
90	15	.01480	.01421	.01366	.01315	.01267	.01222	.01180	.01140	.01103	.01068	.01035	.01004	.00974	.00946	.00920	.00894	.00871	.00848	.00826	.00806
90	16	.01565	.01503	.01445	.01391	.01341	.01293	.01249	.01207	.01168	.01131	.01096	.01063	.01032	.01002	.00974	.00948	.00922	.00898	.00876	.00854
90	17	.01647	.01582	.01521	.01464	.01411	.01361	.01314	.01270	.01229	.01189	.01153	.01118	.01085	.01054	.01024	.00996	.00970	.00944	.00920	.00897
90	18	.01728	.01659	.01595	.01535	.01479	.01426	.01377	.01331	.01287	.01246	.01207	.01170	.01135	.01103	.01071	.01042	.01014	.00987	.00962	.00938
90	19	.01811	.01739	.01671	.01608	.01549	.01493	.01441	.01392	.01346	.01303	.01262	.01223	.01187	.01152	.01119	.01088	.01058	.01030	.01003	.00978
90	20	.01898	.01823	.01752	.01685	.01623	.01564	.01509	.01458	.01409	.01363	.01320	.01279	.01240	.01204	.01169	.01136	.01105	.01075	.01047	.01020
90	21	.01992	.01912	.01838	.01768	.01702	.01640	.01582	.01528	.01476	.01428	.01382	.01339	.01298	.01260	.01223	.01188	.01155	.01124	.01094	.01066
90	22	.02092	.02007	.01928	.01855	.01785	.01720	.01659	.01602	.01547	.01496	.01448	.01402	.01359	.01318	.01280	.01243	.01208	.01175	.01143	.01113
90	23	.02198	.02109	.02026	.01948	.01875	.01807	.01742	.01681	.01624	.01570	.01519	.01471	.01425	.01382	.01341	.01302	.01265	.01230	.01197	.01165
90	24	.02313	.02220	.02132	.02050	.01973	.01901	.01833	.01768	.01708	.01651	.01597	.01546	.01497	.01452	.01408	.01367	.01328	.01291	.01255	.01222
90	25	.02439	.02341	.02248	.02162	.02080	.02004	.01932	.01864	.01800	.01739	.01682	.01628	.01577	.01529	.01483	.01439	.01398	.01358	.01321	.01285
90	26	.02575	.02472	.02374	.02283	.02197	.02116	.02040	.01968	.01900	.01836	.01776	.01719	.01665	.01613	.01564	.01518	.01474	.01432	.01393	.01355
90	27	.02724	.02615	.02512	.02416	.02325	.02240	.02159	.02083	.02012	.01944	.01880	.01819	.01762	.01707	.01656	.01607	.01560	.01515	.01473	.01433
90	28	.02884	.02769	.02661	.02559	.02463	.02373	.02288	.02208	.02132	.02060	.01992	.01928	.01867	.01809	.01754	.01702	.01653	.01606	.01561	.01518
90	29	.03056	.02935	.02821	.02713	.02612	.02517	.02427	.02342	.02261	.02186	.02114	.02045	.01981	.01920	.01861	.01806	.01753	.01703	.01656	.01610
90	30	.03240	.03112	.02992	.02878	.02771	.02671	.02576	.02486	.02401	.02320	.02244	.02172	.02103	.02038	.01976	.01918	.01862	.01809	.01758	.01710
90	31	.03435	.03301	.03174	.03054	.02942	.02835	.02735	.02640	.02550	.02464	.02384	.02307	.02234	.02165	.02100	.02037	.01978	.01921	.01868	.01816
90	32	.03644	.03502	.03369	.03243	.03124	.03011	.02905	.02804	.02709	.02619	.02534	.02452	.02375	.02302	.02233	.02166	.02103	.02043	.01986	.01931
90	33	.03868	.03719	.03578	.03445	.03320	.03201	.03089	.02982	.02882	.02786	.02696	.02610	.02528	.02450	.02376	.02306	.02239	.02175	.02114	.02055
90	34	.04107	.03950	.03802	.03662	.03530	.03404	.03286	.03173	.03067	.02966	.02870	.02779	.02692	.02609	.02531	.02456	.02385	.02317	.02252	.02190
90	35	.04365	.04199	.04043	.03896	.03756	.03624	.03499	.03380	.03267	.03160	.03059	.02962	.02870	.02783	.02699	.02620	.02544	.02472	.02403	.02337
90	36	.04640	.04466	.04302	.04146	.03999	.03860	.03727	.03602	.03483	.03370	.03262	.03160	.03062	.02969	.02881	.02797	.02716	.02639	.02566	.02495
90	37	.04934	.04751	.04579	.04415	.04260	.04113	.03973	.03841	.03715	.03595	.03481	.03373	.03270	.03171	.03077	.02988	.02902	.02821	.02742	.02668
90	38	.05250	.05058	.04877	.04705	.04541	.04386	.04239	.04099	.03966	.03840	.03719	.03604	.03495	.03391	.03291	.03196	.03105	.03018	.02935	.02856
90	39	.05589	.05387	.05197	.05016	.04844	.04680	.04525	.04378	.04237	.04103	.03976	.03855	.03739	.03628	.03522	.03421	.03325	.03233	.03144	.03060
90	40	.05952	.05741	.05541	.05350	.05170	.04998	.04834	.04679	.04530	.04389	.04254	.04126	.04003	.03886	.03774	.03667	.03565	.03467	.03373	.03283
90	41	.06343	.06122	.05911	.05712	.05522	.05341	.05168	.05004	.04848	.04699	.04557	.04421	.04291	.04167	.04048	.03935	.03826	.03722	.03622	.03527
90	42	.06762	.06530	.06309	.06100	.05900	.05710	.05529	.05356	.05191	.05034	.04884	.04740	.04603	.04471	.04346	.04226	.04110	.04000	.03894	.03792
90	43	.07209	.06966	.06735	.06515	.06306	.06106	.05916	.05734	.05560	.05394	.05236	.05084	.04939	.04801	.04668	.04540	.04418	.04301	.04189	.04081
90	44	.07686	.07432	.07190	.06960	.06740	.06530	.06330	.06139	.05956	.05782	.05615	.05455	.05302	.05155	.05015	.04880	.04751	.04627	.04508	.04393
90	45	.08191	.07926	.07673	.07432	.07201	.06981	.06771	.06570	.06378	.06195	.06019	.05850	.05689	.05534	.05386	.05243	.05107	.04975	.04849	.04728
90	46	.08726	.08449	.08184	.07932	.07691	.07460	.07240	.07029	.06828	.06634	.06449	.06272	.06102	.05939	.05782	.05632	.05487	.05348	.05215	.05087
90	47	.09288	.08999	.08723	.08459	.08207	.07966	.07735	.07514	.07303	.07100	.06905	.06719	.06540	.06368	.06203	.06044	.05892	.05745	.05604	.05468
90	48	.09880	.09579	.09291	.09016	.08753	.08501	.08259	.08028	.07806	.07593	.07389	.07193	.07005	.06824	.06650	.06483	.06322	.06167	.06018	.05875
90	49	.10503	.10190	.09890	.09603	.09329	.09065	.08813	.08571	.08338	.08115	.07901	.07695	.07498	.07308	.07125	.06949	.06780	.06616	.06459	.06308
90	50	.11159	.10834	.10522	.10223	.09936	.09662	.09398	.09145	.08902	.08669	.08444	.08229	.08021	.07822	.07630	.07445	.07266	.07095	.06929	.06769
90	51	.11848	.11510	.11186	.10875	.10577	.10290	.10015	.09751	.09497	.09253	.09019	.08793	.08575	.08366	.08165	.07970	.07783	.07602	.07428	.07260
90	52	.12568	.12217	.11881	.11558	.11247	.10949	.10663	.10387	.10122	.09868	.09622	.09386	.09159	.08939	.08728	.08524	.08328	.08138	.07955	.07778
90	53	.13319	.12956	.12607	.12271	.11949	.11639	.11341	.11054	.10778	.10512	.10256	.10009	.09771	.09542	.09321	.09107	.08901	.08702	.08510	.08324
90	54	.14102	.13725	.13364	.13016	.12681	.12360	.12050	.11751	.11464	.11187	.10920	.10662	.10414	.10174	.09943	.09720	.09504	.09295	.09094	.08899

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	55	.14916	.14527	.14153	.13793	.13446	.13112	.12791	.12481	.12182	.11893	.11615	.11347	.11088	.10838	.10596	.10363	.10137	.09919	.09708	.09503
90	56	.15764	.15362	.14975	.14603	.14244	.13898	.13564	.13242	.12932	.12632	.12343	.12064	.11794	.11533	.11281	.11038	.10802	.10574	.10353	.10139
90	57	.16643	.16229	.15830	.15445	.15074	.14716	.14370	.14037	.13715	.13404	.13104	.12813	.12532	.12261	.11998	.11744	.11498	.11260	.11030	.10806
90	58	.17553	.17126	.16715	.16317	.15934	.15564	.15207	.14861	.14528	.14206	.13894	.13592	.13301	.13018	.12745	.12481	.12224	.11976	.11736	.11502
90	59	.18490	.18051	.17627	.17217	.16822	.16440	.16071	.15714	.15369	.15035	.14712	.14399	.14097	.13804	.13520	.13245	.12978	.12719	.12469	.12226
90	60	.19454	.19003	.18566	.18145	.17738	.17344	.16963	.16594	.16238	.15892	.15558	.15234	.14921	.14617	.14322	.14036	.13759	.13490	.13230	.12976
90	61	.20447	.19984	.19536	.19103	.18683	.18278	.17885	.17505	.17137	.16780	.16435	.16100	.15775	.15460	.15155	.14858	.14571	.14292	.14021	.13757
90	62	.21474	.20999	.20539	.20094	.19663	.19246	.18842	.18450	.18071	.17703	.17346	.17000	.16664	.16338	.16022	.15715	.15417	.15128	.14846	.14573
90	63	.22534	.22048	.21577	.21120	.20678	.20249	.19834	.19431	.19040	.18661	.18293	.17936	.17590	.17253	.16926	.16609	.16300	.16000	.15708	.15425
90	64	.23627	.23130	.22648	.22180	.21727	.21287	.20861	.20447	.20045	.19655	.19276	.18908	.18551	.18203	.17866	.17538	.17219	.16908	.16606	.16313
90	65	.24753	.24245	.23752	.23274	.22810	.22359	.21922	.21497	.21085	.20684	.20294	.19916	.19548	.19190	.18842	.18503	.18174	.17853	.17541	.17237
90	66	.25914	.25396	.24892	.24404	.23929	.23468	.23020	.22585	.22162	.21751	.21351	.20962	.20583	.20215	.19857	.19508	.19168	.18837	.18515	.18201
90	67	.27112	.26584	.26071	.25573	.25088	.24617	.24159	.23714	.23281	.22859	.22449	.22050	.21661	.21283	.20914	.20556	.20206	.19865	.19533	.19209
90	68	.28345	.27808	.27285	.26778	.26284	.25803	.25336	.24881	.24438	.24007	.23587	.23178	.22779	.22391	.22013	.21644	.21284	.20934	.20592	.20258
90	69	.29607	.29062	.28531	.28015	.27512	.27023	.26546	.26082	.25630	.25189	.24760	.24341	.23933	.23536	.23148	.22769	.22400	.22040	.21689	.21346
90	70	.30894	.30341	.29802	.29278	.28767	.28269	.27784	.27311	.26850	.26400	.25962	.25535	.25118	.24711	.24314	.23926	.23548	.23179	.22818	.22466
90	71	.32198	.31638	.31093	.30561	.30042	.29536	.29043	.28562	.28093	.27635	.27189	.26753	.26327	.25912	.25506	.25110	.24723	.24345	.23975	.23614
90	72	.33518	.32952	.32399	.31861	.31335	.30822	.30322	.29833	.29356	.28891	.28436	.27992	.27559	.27135	.26721	.26316	.25921	.25535	.25157	.24787
90	73	.34850	.34278	.33720	.33175	.32643	.32124	.31616	.31121	.30637	.30164	.29702	.29251	.28810	.28378	.27957	.27544	.27141	.26746	.26361	.25983
90	74	.36197	.35621	.35057	.34507	.33970	.33444	.32931	.32430	.31939	.31460	.30991	.30533	.30085	.29646	.29217	.28798	.28387	.27985	.27591	.27206
90	75	.37563	.36983	.36415	.35861	.35318	.34788	.34270	.33763	.33267	.32781	.32307	.31842	.31387	.30942	.30507	.30080	.29663	.29254	.28853	.28461
90	76	.38949	.38366	.37795	.37237	.36691	.36156	.35633	.35121	.34621	.34130	.33650	.33180	.32720	.32269	.31828	.31395	.30971	.30556	.30149	.29750
90	77	.40352	.39766	.39193	.38632	.38083	.37546	.37019	.36503	.35999	.35504	.35019	.34545	.34079	.33624	.33177	.32739	.32310	.31889	.31476	.31071
90	78	.41765	.41179	.40604	.40042	.39490	.38950	.38421	.37903	.37395	.36897	.36409	.35930	.35461	.35001	.34549	.34107	.33673	.33247	.32829	.32419
90	79	.43179	.42593	.42018	.41454	.40902	.40360	.39830	.39309	.38799	.38298	.37807	.37325	.36853	.36389	.35934	.35488	.35050	.34620	.34198	.33784
90	80	.44581	.43995	.43420	.42857	.42304	.41762	.41231	.40709	.40197	.39695	.39202	.38718	.38243	.37777	.37319	.36869	.36428	.35995	.35569	.35151
90	81	.45960	.45376	.44802	.44240	.43688	.43146	.42614	.42092	.41579	.41076	.40582	.40096	.39620	.39152	.38692	.38240	.37796	.37360	.36932	.36511
90	82	.47310	.46728	.46157	.45596	.45045	.44504	.43973	.43451	.42939	.42435	.41941	.41455	.40977	.40508	.40046	.39593	.39147	.38709	.38279	.37855
90	83	.48630	.48051	.47483	.46924	.46375	.45836	.45306	.44786	.44274	.43771	.43277	.42791	.42313	.41843	.41381	.40927	.40480	.40041	.39609	.39183
90	84	.49924	.49349	.48784	.48229	.47683	.47146	.46618	.46100	.45589	.45088	.44594	.44109	.43632	.43162	.42700	.42246	.41799	.41359	.40926	.40500
90	85	.51194	.50624	.50063	.49511	.48969	.48435	.47910	.47394	.46886	.46387	.45895	.45411	.44936	.44467	.44006	.43552	.43106	.42666	.42233	.41807
90	86	.52427	.51862	.51306	.50759	.50220	.49691	.49169	.48656	.48152	.47655	.47166	.46684	.46210	.45744	.45284	.44832	.44386	.43947	.43515	.43089
90	87	.53608	.53048	.52498	.51955	.51422	.50897	.50379	.49870	.49369	.48875	.48389	.47911	.47439	.46975	.46518	.46067	.45623	.45186	.44755	.44330
90	88	.54734	.54181	.53636	.53099	.52570	.52050	.51537	.51033	.50535	.50045	.49563	.49087	.48619	.48158	.47703	.47255	.46813	.46378	.45949	.45526
90	89	.55804	.55256	.54717	.54186	.53663	.53148	.52640	.52140	.51647	.51162	.50683	.50211	.49747	.49288	.48837	.48391	.47952	.47520	.47093	.46672
90	90	.56813	.56272	.55739	.55214	.54697	.54187	.53684	.53189	.52701	.52220	.51745	.51278	.50817	.50362	.49914	.49472	.49036	.48606	.48182	.47764
91	0	.01221	.01192	.01165	.01140	.01116	.01094	.01073	.01053	.01035	.01017	.01000	.00984	.00969	.00955	.00941	.00928	.00915	.00903	.00892	.00880
91	1	.00623	.00597	.00572	.00549	.00527	.00507	.00489	.00471	.00455	.00440	.00425	.00412	.00399	.00387	.00376	.00365	.00355	.00346	.00337	.00328
91	2	.00625	.00597	.00570	.00546	.00523	.00502	.00483	.00465	.00447	.00431	.00416	.00402	.00389	.00376	.00365	.00353	.00343	.00333	.00323	.00314
91	3	.00646	.00616	.00588	.00563	.00539	.00516	.00496	.00476	.00458	.00441	.00425	.00410	.00396	.00383	.00370	.00359	.00347	.00337	.00327	.00317
91	4	.00678	.00646	.00617	.00590	.00565	.00541	.00519	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00386	.00373	.00361	.00350	.00339	.00329
91	5	.00719	.00686	.00655	.00626	.00599	.00574	.00551	.00529	.00508	.00489	.00471	.00454	.00438	.00423	.00409	.00395	.00383	.00371	.00359	.00348
91	6	.00767	.00732	.00699	.00668	.00640	.00613	.00588	.00565	.00543	.00523	.00503	.00485	.00468	.00452	.00437	.00423	.00409	.00396	.00384	.00373
91	7	.00822	.00785	.00750	.00717	.00687	.00659	.00632	.00608	.00584	.00563	.00542	.00523	.00505	.00488	.00471	.00456	.00442	.00428	.00415	.00402
91	8	.00884	.00844	.00807	.00772	.00740	.00710	.00682	.00656	.00631	.00608	.00586	.00566	.00546	.00528	.00511	.00494	.00479	.00464	.00450	.00437
91	9	.00953	.00911	.00872	.00835	.00801	.00769	.00739	.00711	.00685	.00660	.00637	.00615	.00595	.00575	.00557	.00539	.00523	.00507	.00492	.00478
91	10	.01031	.00986	.00945	.00906	.00870	.00836	.00804	.00775	.00747	.00720	.00696	.00672	.00650	.00630	.00610	.00591	.00574	.00557	.00541	.00526
91	11	.01116	.01069	.01025	.00984	.00945	.00909	.00876	.00844	.00815	.00787	.00761	.00736	.00712	.00690	.00669	.00650	.00631	.00613	.00596	.00580
91	12	.01208	.01158	.01111	.01068	.01027	.00989	.00954	.00920	.00889	.00859	.00831	.00805	.00780	.00757	.00734	.00713	.00693	.00674	.00656	.00639
91	13	.01303	.01250	.01201	.01155	.01112	.01072	.01034	.00998	.00965	.00934	.00904	.00876	.00850	.00825	.00801	.00779	.00758	.00737	.00718	.00700

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	14	.01397	.01341	.01289	.01240	.01195	.01152	.01113	.01075	.01040	.01007	.00975	.00946	.00918	.00892	.00866	.00843	.00820	.00799	.00778	.00759
91	15	.01487	.01428	.01374	.01322	.01275	.01230	.01188	.01148	.01111	.01076	.01043	.01011	.00982	.00954	.00927	.00902	.00878	.00856	.00834	.00814
91	16	.01573	.01511	.01453	.01399	.01349	.01302	.01257	.01215	.01176	.01139	.01104	.01071	.01040	.01011	.00983	.00956	.00931	.00907	.00884	.00862
91	17	.01656	.01591	.01530	.01473	.01420	.01370	.01323	.01279	.01237	.01198	.01162	.01127	.01094	.01063	.01033	.01005	.00979	.00953	.00929	.00907
91	18	.01737	.01668	.01604	.01544	.01488	.01436	.01386	.01340	.01296	.01255	.01216	.01179	.01145	.01112	.01081	.01051	.01023	.00997	.00971	.00947
91	19	.01820	.01748	.01680	.01617	.01558	.01503	.01451	.01402	.01356	.01312	.01271	.01233	.01196	.01162	.01129	.01098	.01068	.01040	.01013	.00988
91	20	.01908	.01832	.01761	.01695	.01632	.01574	.01519	.01468	.01419	.01373	.01330	.01289	.01250	.01214	.01179	.01146	.01115	.01086	.01057	.01030
91	21	.02002	.01922	.01847	.01777	.01712	.01650	.01592	.01538	.01486	.01438	.01392	.01349	.01309	.01270	.01233	.01199	.01166	.01134	.01105	.01076
91	22	.02102	.02017	.01939	.01865	.01796	.01731	.01669	.01612	.01558	.01507	.01458	.01413	.01370	.01329	.01290	.01254	.01219	.01186	.01154	.01124
91	23	.02208	.02120	.02037	.01959	.01886	.01817	.01753	.01692	.01635	.01581	.01530	.01482	.01436	.01393	.01352	.01313	.01276	.01241	.01208	.01176
91	24	.02324	.02231	.02143	.02061	.01984	.01911	.01843	.01779	.01719	.01662	.01608	.01557	.01508	.01463	.01419	.01378	.01339	.01302	.01267	.01233
91	25	.02450	.02352	.02259	.02173	.02091	.02015	.01943	.01875	.01811	.01751	.01694	.01640	.01588	.01540	.01494	.01451	.01409	.01370	.01332	.01297
91	26	.02587	.02483	.02386	.02294	.02208	.02128	.02051	.01980	.01912	.01848	.01788	.01730	.01676	.01625	.01576	.01530	.01486	.01444	.01405	.01367
91	27	.02736	.02627	.02524	.02428	.02337	.02252	.02171	.02095	.02024	.01956	.01892	.01831	.01774	.01720	.01668	.01619	.01572	.01528	.01486	.01445
91	28	.02897	.02782	.02673	.02572	.02476	.02386	.02301	.02220	.02144	.02073	.02005	.01941	.01880	.01822	.01767	.01715	.01666	.01619	.01574	.01531
91	29	.03069	.02948	.02834	.02726	.02625	.02530	.02440	.02355	.02275	.02199	.02127	.02059	.01994	.01933	.01875	.01820	.01767	.01717	.01669	.01624
91	30	.03253	.03126	.03005	.02892	.02785	.02685	.02590	.02500	.02415	.02334	.02258	.02186	.02118	.02053	.01991	.01932	.01876	.01823	.01772	.01724
91	31	.03450	.03315	.03188	.03069	.02956	.02850	.02749	.02654	.02564	.02479	.02399	.02322	.02249	.02180	.02115	.02053	.01993	.01937	.01883	.01831
91	32	.03659	.03517	.03384	.03258	.03139	.03027	.02920	.02820	.02725	.02635	.02549	.02468	.02391	.02318	.02248	.02182	.02119	.02059	.02001	.01947
91	33	.03884	.03735	.03594	.03461	.03336	.03217	.03105	.02999	.02898	.02803	.02712	.02626	.02544	.02467	.02393	.02322	.02255	.02191	.02130	.02072
91	34	.04124	.03967	.03819	.03679	.03547	.03421	.03303	.03191	.03084	.02983	.02887	.02796	.02709	.02627	.02548	.02474	.02402	.02334	.02270	.02208
91	35	.04382	.04217	.04061	.03914	.03774	.03642	.03517	.03398	.03286	.03179	.03077	.02980	.02889	.02801	.02718	.02638	.02563	.02490	.02421	.02355
91	36	.04658	.04485	.04320	.04165	.04018	.03879	.03747	.03621	.03502	.03389	.03281	.03179	.03082	.02989	.02900	.02816	.02736	.02659	.02585	.02515
91	37	.04954	.04771	.04599	.04435	.04280	.04133	.03994	.03861	.03735	.03616	.03502	.03393	.03290	.03192	.03098	.03008	.02923	.02841	.02763	.02688
91	38	.05271	.05079	.04898	.04726	.04563	.04408	.04261	.04121	.03988	.03861	.03741	.03626	.03517	.03412	.03313	.03218	.03127	.03040	.02957	.02877
91	39	.05611	.05410	.05219	.05038	.04866	.04703	.04548	.04400	.04260	.04126	.03999	.03878	.03762	.03651	.03546	.03445	.03348	.03256	.03168	.03083
91	40	.05976	.05765	.05565	.05375	.05194	.05022	.04859	.04703	.04555	.04414	.04279	.04151	.04028	.03911	.03799	.03692	.03589	.03491	.03398	.03308
91	41	.06369	.06147	.05937	.05737	.05547	.05367	.05195	.05031	.04874	.04725	.04583	.04447	.04318	.04194	.04075	.03961	.03853	.03749	.03649	.03553
91	42	.06789	.06558	.06337	.06128	.05928	.05738	.05557	.05384	.05219	.05062	.04912	.04769	.04631	.04500	.04375	.04254	.04139	.04029	.03923	.03821
91	43	.07239	.06997	.06766	.06546	.06336	.06137	.05946	.05764	.05591	.05425	.05267	.05115	.04970	.04832	.04699	.04572	.04450	.04333	.04220	.04112
91	44	.07719	.07465	.07223	.06993	.06773	.06564	.06364	.06173	.05990	.05815	.05649	.05489	.05336	.05189	.05049	.04914	.04785	.04661	.04542	.04427
91	45	.08227	.07961	.07709	.07467	.07237	.07018	.06808	.06607	.06415	.06231	.06055	.05887	.05726	.05571	.05423	.05280	.05144	.05012	.04886	.04765
91	46	.08764	.08487	.08223	.07971	.07730	.07500	.07280	.07069	.06867	.06674	.06489	.06312	.06142	.05979	.05822	.05672	.05528	.05389	.05256	.05127
91	47	.09330	.09041	.08766	.08502	.08250	.08009	.07778	.07558	.07346	.07143	.06949	.06762	.06584	.06412	.06247	.06088	.05936	.05789	.05648	.05512
91	48	.09926	.09625	.09338	.09063	.08800	.08548	.08306	.08075	.07853	.07641	.07437	.07241	.07053	.06872	.06698	.06531	.06370	.06216	.06067	.05923
91	49	.10554	.10241	.09941	.09654	.09380	.09116	.08864	.08622	.08390	.08167	.07953	.07748	.07550	.07360	.07177	.07001	.06832	.06669	.06512	.06361
91	50	.11214	.10889	.10577	.10279	.09992	.09718	.09454	.09201	.08959	.08725	.08501	.08286	.08078	.07879	.07687	.07502	.07324	.07152	.06987	.06827
91	51	.11908	.11570	.11246	.10936	.10638	.10351	.10077	.09813	.09559	.09315	.09081	.08855	.08638	.08429	.08227	.08033	.07846	.07665	.07491	.07323
91	52	.12634	.12283	.11947	.11624	.11314	.11016	.10730	.10454	.10190	.09935	.09690	.09454	.09227	.09007	.08796	.08592	.08396	.08206	.08023	.07846
91	53	.13391	.13028	.12679	.12344	.12021	.11712	.11414	.11127	.10851	.10586	.10330	.10083	.09845	.09616	.09395	.09182	.08976	.08777	.08585	.08399
91	54	.14180	.13804	.13442	.13095	.12761	.12439	.12129	.11831	.11544	.11267	.11000	.10743	.10495	.10255	.10024	.09801	.09585	.09377	.09175	.08980
91	55	.15001	.14612	.14239	.13879	.13532	.13199	.12877	.12568	.12269	.11981	.11703	.11435	.11176	.10926	.10685	.10451	.10226	.10008	.09797	.09592
91	56	.15856	.15455	.15068	.14696	.14337	.13992	.13659	.13337	.13027	.12728	.12439	.12160	.11890	.11629	.11378	.11134	.10898	.10670	.10450	.10236
91	57	.16744	.16330	.15931	.15546	.15176	.14818	.14473	.14140	.13818	.13507	.13207	.12917	.12637	.12365	.12103	.11849	.11603	.11365	.11135	.10911
91	58	.17662	.17235	.16824	.16427	.16045	.15675	.15318	.14973	.14640	.14318	.14006	.13705	.13414	.13132	.12859	.12594	.12338	.12090	.11850	.11617
91	59	.18608	.18169	.17745	.17337	.16942	.16560	.16191	.15835	.15490	.15157	.14834	.14522	.14219	.13926	.13643	.13368	.13101	.12843	.12592	.12349
91	60	.19581	.19130	.18695	.18274	.17867	.17474	.17093	.16725	.16369	.16024	.15690	.15366	.15053	.14749	.14455	.14169	.13892	.13624	.13363	.13110
91	61	.20584	.20121	.19674	.19241	.18823	.18418	.18025	.17646	.17278	.16922	.16577	.16242	.15918	.15603	.15298	.15002	.14714	.14435	.14165	.13901
91	62	.21621	.21147	.20688	.20243	.19813	.19397	.18993	.18602	.18223	.17855	.17499	.17153	.16818	.16493	.16177	.15870	.15572	.15283	.15002	.14728
91	63	.22693	.22207	.21737	.21281	.20840	.20412	.19997	.19595	.19204	.18826	.18458	.18102	.17755	.17419	.17093	.16775	.16467	.16167	.15876	.15592

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	64	.23799	.23302	.22820	.22354	.21901	.21462	.21036	.20623	.20221	.19832	.19454	.19086	.18729	.18382	.18045	.17717	.17398	.17088	.16786	.16493
91	65	.24937	.24430	.23938	.23461	.22997	.22548	.22111	.21687	.21275	.20874	.20485	.20107	.19740	.19382	.19034	.18696	.18367	.18047	.17735	.17431
91	66	.26112	.25595	.25093	.24605	.24131	.23671	.23224	.22789	.22367	.21956	.21557	.21168	.20790	.20422	.20064	.19716	.19376	.19046	.18724	.18410
91	67	.27326	.26799	.26287	.25789	.25306	.24836	.24379	.23934	.23502	.23081	.22671	.22273	.21884	.21506	.21138	.20780	.20430	.20090	.19758	.19435
91	68	.28575	.28039	.27518	.27011	.26518	.26039	.25572	.25118	.24676	.24245	.23826	.23418	.23020	.22632	.22254	.21886	.21527	.21176	.20835	.20502
91	69	.29855	.29311	.28782	.28267	.27765	.27277	.26801	.26338	.25886	.25446	.25018	.24600	.24193	.23796	.23408	.23030	.22662	.22302	.21951	.21608
91	70	.31161	.30609	.30072	.29549	.29039	.28542	.28058	.27586	.27126	.26678	.26240	.25813	.25397	.24991	.24595	.24208	.23830	.23461	.23101	.22749
91	71	.32486	.31927	.31383	.30852	.30335	.29830	.29339	.28859	.28390	.27934	.27488	.27053	.26628	.26213	.25808	.25412	.25026	.24648	.24279	.23919
91	72	.33827	.33262	.32711	.32174	.31650	.31138	.30639	.30151	.29676	.29211	.28757	.28314	.27881	.27459	.27045	.26641	.26247	.25861	.25483	.25114
91	73	.35181	.34610	.34054	.33511	.32980	.32462	.31956	.31462	.30979	.30508	.30047	.29596	.29156	.28725	.28304	.27893	.27490	.27096	.26711	.26334
91	74	.36552	.35977	.35415	.34867	.34331	.33807	.33296	.32795	.32306	.31828	.31360	.30903	.30456	.30018	.29590	.29171	.28761	.28360	.27967	.27582
91	75	.37943	.37364	.36799	.36246	.35705	.35177	.34660	.34154	.33660	.33176	.32702	.32239	.31785	.31341	.30906	.30481	.30064	.29656	.29256	.28864
91	76	.39356	.38775	.38206	.37650	.37105	.36573	.36051	.35541	.35042	.34553	.34074	.33605	.33146	.32697	.32256	.31824	.31401	.30987	.30581	.30183
91	77	.40788	.40205	.39634	.39075	.38528	.37992	.37467	.36954	.36450	.35957	.35474	.35001	.34537	.34082	.33636	.33200	.32771	.32351	.31939	.31535
91	78	.42232	.41648	.41076	.40516	.39967	.39429	.38902	.38386	.37879	.37383	.36896	.36419	.35951	.35492	.35042	.34601	.34168	.33743	.33326	.32917
91	79	.43679	.43096	.42523	.41962	.41413	.40873	.40345	.39826	.39318	.38819	.38330	.37850	.37379	.36917	.36463	.36018	.35581	.35152	.34731	.34318
91	80	.45116	.44533	.43961	.43401	.42851	.42311	.41782	.41262	.40753	.40252	.39761	.39279	.38806	.38341	.37885	.37437	.36997	.36565	.36140	.35723
91	81	.46530	.45950	.45379	.44820	.44271	.43732	.43202	.42683	.42172	.41671	.41179	.40696	.40221	.39755	.39296	.38846	.38404	.37969	.37542	.37122
91	82	.47918	.47339	.46771	.46214	.45666	.45128	.44600	.44081	.43571	.43070	.42577	.42093	.41618	.41150	.40691	.40239	.39795	.39359	.38929	.38507
91	83	.49275	.48700	.48136	.47581	.47035	.46499	.45972	.45455	.44946	.44445	.43953	.43470	.42994	.42526	.42066	.41614	.41169	.40731	.40301	.39877
91	84	.50609	.50038	.49477	.48925	.48383	.47850	.47325	.46810	.46303	.45804	.45313	.44830	.44355	.43888	.43429	.42976	.42531	.42093	.41662	.41237
91	85	.51919	.51353	.50797	.50249	.49711	.49181	.48660	.48147	.47643	.47146	.46657	.46177	.45703	.45237	.44779	.44327	.43883	.43445	.43014	.42589
91	86	.53194	.52634	.52082	.51540	.51006	.50480	.49963	.49454	.48952	.48459	.47973	.47494	.47023	.46559	.46102	.45652	.45209	.44773	.44343	.43919
91	87	.54417	.53863	.53317	.52780	.52251	.51730	.51217	.50712	.50214	.49725	.49242	.48767	.48298	.47837	.47382	.46935	.46493	.46058	.45630	.45207
91	88	.55586	.55038	.54498	.53967	.53443	.52927	.52419	.51919	.51426	.50940	.50461	.49989	.49524	.49066	.48614	.48169	.47730	.47298	.46871	.46451
91	89	.56697	.56156	.55623	.55097	.54580	.54070	.53567	.53071	.52583	.52101	.51627	.51159	.50698	.50243	.49795	.49353	.48917	.48487	.48063	.47645
91	90	.57748	.57214	.56687	.56168	.55656	.55152	.54655	.54164	.53681	.53204	.52734	.52271	.51814	.51363	.50919	.50480	.50048	.49621	.49200	.48785
91	91	.58724	.58196	.57676	.57164	.56658	.56159	.55668	.55183	.54704	.54233	.53768	.53309	.52856	.52409	.51969	.51534	.51105	.50682	.50264	.49852
92	0	.01237	.01209	.01182	.01157	.01133	.01111	.01090	.01071	.01052	.01034	.01018	.01002	.00987	.00973	.00959	.00946	.00934	.00922	.00910	.00899
92	1	.00627	.00600	.00575	.00552	.00530	.00510	.00492	.00474	.00458	.00443	.00429	.00415	.00402	.00390	.00379	.00369	.00359	.00349	.00340	.00331
92	2	.00627	.00599	.00573	.00549	.00526	.00505	.00485	.00467	.00450	.00434	.00419	.00405	.00391	.00379	.00367	.00356	.00345	.00335	.00326	.00317
92	3	.00648	.00618	.00590	.00565	.00541	.00519	.00498	.00479	.00460	.00443	.00428	.00413	.00398	.00385	.00373	.00361	.00350	.00339	.00329	.00320
92	4	.00680	.00648	.00619	.00592	.00567	.00543	.00521	.00500	.00481	.00463	.00446	.00430	.00415	.00401	.00388	.00375	.00363	.00352	.00341	.00331
92	5	.00721	.00688	.00657	.00628	.00601	.00576	.00552	.00531	.00510	.00491	.00473	.00456	.00440	.00425	.00411	.00397	.00385	.00373	.00361	.00350
92	6	.00769	.00734	.00701	.00670	.00641	.00615	.00590	.00567	.00545	.00525	.00505	.00487	.00470	.00454	.00439	.00425	.00411	.00398	.00386	.00375
92	7	.00824	.00787	.00752	.00719	.00689	.00661	.00634	.00610	.00586	.00565	.00544	.00525	.00507	.00490	.00473	.00458	.00444	.00430	.00417	.00404
92	8	.00886	.00846	.00809	.00774	.00742	.00712	.00684	.00658	.00633	.00610	.00588	.00568	.00548	.00530	.00513	.00497	.00481	.00466	.00452	.00439
92	9	.00956	.00913	.00874	.00837	.00803	.00771	.00742	.00714	.00687	.00663	.00640	.00618	.00597	.00578	.00559	.00542	.00525	.00510	.00495	.00480
92	10	.01034	.00989	.00948	.00909	.00873	.00839	.00807	.00777	.00750	.00723	.00699	.00675	.00653	.00633	.00613	.00594	.00577	.00560	.00544	.00529
92	11	.01120	.01072	.01028	.00987	.00949	.00913	.00879	.00848	.00818	.00790	.00764	.00739	.00716	.00694	.00673	.00653	.00634	.00617	.00600	.00583
92	12	.01212	.01162	.01116	.01072	.01032	.00994	.00958	.00924	.00893	.00863	.00836	.00809	.00784	.00761	.00739	.00718	.00698	.00679	.00660	.00643
92	13	.01308	.01255	.01206	.01160	.01117	.01077	.01039	.01004	.00970	.00939	.00910	.00882	.00855	.00830	.00807	.00784	.00763	.00743	.00724	.00705
92	14	.01403	.01347	.01295	.01246	.01201	.01159	.01119	.01081	.01046	.01013	.00982	.00952	.00924	.00898	.00873	.00849	.00826	.00805	.00785	.00765
92	15	.01494	.01435	.01380	.01329	.01281	.01236	.01194	.01155	.01118	.01083	.01050	.01018	.00989	.00961	.00934	.00909	.00885	.00863	.00841	.00821
92	16	.01580	.01518	.01461	.01407	.01356	.01309	.01265	.01223	.01184	.01147	.01112	.01079	.01048	.01018	.00990	.00964	.00939	.00915	.00892	.00870
92	17	.01663	.01598	.01538	.01481	.01428	.01378	.01331	.01287	.01245	.01206	.01170	.01135	.01102	.01071	.01041	.01013	.00987	.00962	.00938	.00915
92	18	.01745	.01676	.01612	.01552	.01496	.01444	.01395	.01348	.01304	.01263	.01225	.01188	.01153	.01120	.01089	.01060	.01032	.01005	.00980	.00956
92	19	.01828	.01756	.01689	.01626	.01567	.01511	.01459	.01410	.01364	.01321	.01280	.01241	.01205	.01170	.01138	.01106	.01077	.01049	.01022	.00997
92	20	.01916	.01841	.01770	.01703	.01641	.01583	.01528	.01476	.01428	.01382	.01339	.01298	.01259	.01223	.01188	.01155	.01124	.01095	.01066	.01040
92	21	.02011	.01931	.01856	.01786	.01721	.01659	.01601	.01547	.01496	.01447	.01402	.01359	.01318	.01279	.01243	.01208	.01175	.01144	.01114	.01085

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	22	.02110	.02026	.01948	.01874	.01805	.01740	.01679	.01621	.01567	.01516	.01468	.01422	.01379	.01338	.01300	.01263	.01228	.01195	.01164	.01134
92	23	.02217	.02129	.02046	.01968	.01895	.01827	.01762	.01701	.01644	.01590	.01539	.01491	.01446	.01402	.01361	.01323	.01286	.01251	.01217	.01186
92	24	.02333	.02240	.02153	.02071	.01994	.01921	.01853	.01789	.01728	.01671	.01617	.01566	.01518	.01473	.01429	.01388	.01349	.01312	.01277	.01243
92	25	.02460	.02361	.02269	.02183	.02101	.02025	.01953	.01885	.01821	.01761	.01704	.01650	.01599	.01550	.01504	.01461	.01419	.01380	.01343	.01307
92	26	.02597	.02493	.02396	.02305	.02219	.02138	.02062	.01990	.01922	.01859	.01798	.01741	.01687	.01636	.01587	.01541	.01497	.01455	.01415	.01378
92	27	.02747	.02637	.02535	.02439	.02348	.02263	.02182	.02106	.02035	.01967	.01903	.01843	.01785	.01731	.01679	.01630	.01583	.01539	.01497	.01457
92	28	.02908	.02793	.02684	.02583	.02487	.02397	.02312	.02232	.02156	.02084	.02016	.01952	.01891	.01834	.01779	.01727	.01677	.01630	.01585	.01543
92	29	.03081	.02960	.02846	.02738	.02637	.02542	.02452	.02367	.02287	.02211	.02139	.02071	.02007	.01945	.01887	.01832	.01779	.01729	.01682	.01636
92	30	.03266	.03138	.03018	.02904	.02798	.02697	.02602	.02512	.02427	.02347	.02271	.02199	.02130	.02065	.02004	.01945	.01889	.01836	.01785	.01737
92	31	.03462	.03328	.03201	.03082	.02969	.02863	.02762	.02668	.02578	.02493	.02412	.02335	.02263	.02194	.02128	.02066	.02007	.01950	.01896	.01845
92	32	.03673	.03531	.03397	.03272	.03153	.03040	.02934	.02834	.02739	.02649	.02563	.02482	.02405	.02332	.02263	.02196	.02133	.02073	.02016	.01961
92	33	.03898	.03749	.03608	.03476	.03350	.03232	.03120	.03013	.02913	.02817	.02727	.02641	.02559	.02482	.02408	.02337	.02270	.02206	.02146	.02087
92	34	.04139	.03982	.03834	.03694	.03562	.03437	.03318	.03206	.03100	.02999	.02903	.02812	.02725	.02643	.02564	.02489	.02418	.02350	.02285	.02223
92	35	.04398	.04233	.04077	.03930	.03790	.03658	.03533	.03414	.03302	.03195	.03093	.02997	.02905	.02818	.02734	.02655	.02579	.02507	.02438	.02372
92	36	.04675	.04501	.04337	.04182	.04035	.03896	.03764	.03638	.03519	.03406	.03299	.03196	.03099	.03006	.02918	.02834	.02753	.02676	.02603	.02533
92	37	.04971	.04789	.04616	.04453	.04298	.04151	.04012	.03879	.03753	.03634	.03520	.03412	.03309	.03210	.03116	.03027	.02941	.02860	.02782	.02707
92	38	.05290	.05098	.04917	.04745	.04581	.04427	.04280	.04140	.04007	.03881	.03760	.03645	.03536	.03432	.03332	.03237	.03147	.03060	.02977	.02897
92	39	.05631	.05430	.05239	.05058	.04886	.04723	.04568	.04421	.04280	.04147	.04020	.03898	.03782	.03672	.03566	.03465	.03369	.03277	.03189	.03104
92	40	.05997	.05786	.05586	.05396	.05215	.05044	.04880	.04725	.04577	.04436	.04301	.04173	.04050	.03933	.03821	.03714	.03612	.03514	.03420	.03330
92	41	.06391	.06170	.05960	.05760	.05571	.05390	.05218	.05054	.04898	.04749	.04607	.04471	.04341	.04217	.04099	.03985	.03877	.03773	.03673	.03577
92	42	.06814	.06582	.06362	.06152	.05953	.05763	.05582	.05409	.05245	.05088	.04937	.04794	.04657	.04526	.04400	.04280	.04165	.04055	.03949	.03847
92	43	.07266	.07023	.06792	.06573	.06363	.06164	.05973	.05792	.05618	.05453	.05294	.05143	.04998	.04860	.04727	.04599	.04478	.04361	.04248	.04140
92	44	.07748	.07494	.07253	.07022	.06803	.06593	.06393	.06202	.06020	.05845	.05679	.05519	.05366	.05219	.05079	.04944	.04815	.04691	.04572	.04458
92	45	.08258	.07993	.07740	.07499	.07269	.07050	.06840	.06639	.06447	.06264	.06088	.05920	.05759	.05604	.05456	.05313	.05177	.05046	.04920	.04798
92	46	.08799	.08522	.08258	.08006	.07765	.07535	.07315	.07104	.06903	.06710	.06525	.06348	.06178	.06015	.05859	.05708	.05564	.05425	.05292	.05163
92	47	.09367	.09079	.08803	.08540	.08288	.08047	.07817	.07596	.07385	.07182	.06988	.06802	.06623	.06451	.06286	.06128	.05975	.05829	.05688	.05552
92	48	.09967	.09667	.09379	.09104	.08841	.08590	.08348	.08117	.07896	.07683	.07479	.07283	.07095	.06915	.06741	.06574	.06413	.06259	.06110	.05966
92	49	.10598	.10285	.09986	.09699	.09425	.09162	.08910	.08668	.08436	.08213	.08000	.07794	.07597	.07407	.07224	.07048	.06879	.06716	.06559	.06408
92	50	.11263	.10938	.10626	.10328	.10042	.09767	.09504	.09252	.09009	.08776	.08552	.08336	.08129	.07930	.07738	.07553	.07375	.07203	.07038	.06878
92	51	.11962	.11624	.11300	.10990	.10692	.10406	.10131	.09868	.09614	.09370	.09136	.08910	.08693	.08484	.08283	.08089	.07902	.07721	.07547	.07379
92	52	.12692	.12342	.12005	.11683	.11373	.11075	.10789	.10514	.10250	.09995	.09750	.09514	.09287	.09068	.08857	.08654	.08457	.08268	.08085	.07908
92	53	.13454	.13091	.12743	.12408	.12086	.11777	.11479	.11193	.10917	.10651	.10396	.10149	.09912	.09683	.09462	.09248	.09042	.08844	.08652	.08466
92	54	.14249	.13873	.13512	.13165	.12831	.12510	.12200	.11902	.11615	.11339	.11072	.10815	.10567	.10328	.10097	.09873	.09658	.09450	.09248	.09053
92	55	.15076	.14688	.14315	.13955	.13609	.13276	.12955	.12645	.12347	.12059	.11781	.11513	.11255	.11005	.10764	.10530	.10305	.10087	.09876	.09672
92	56	.15938	.15537	.15151	.14779	.14421	.14076	.13743	.13422	.13112	.12813	.12524	.12245	.11976	.11715	.11464	.11220	.10985	.10757	.10536	.10323
92	57	.16833	.16419	.16021	.15637	.15266	.14909	.14564	.14232	.13910	.13600	.13300	.13010	.12730	.12459	.12197	.11943	.11697	.11460	.11229	.11006
92	58	.17758	.17333	.16922	.16526	.16143	.15774	.15417	.15073	.14740	.14418	.14107	.13806	.13515	.13233	.12961	.12696	.12441	.12193	.11952	.11719
92	59	.18712	.18274	.17851	.17443	.17048	.16667	.16299	.15943	.15599	.15265	.14943	.14631	.14329	.14036	.13753	.13478	.13212	.12954	.12703	.12461
92	60	.19694	.19244	.18809	.18389	.17982	.17589	.17209	.16842	.16486	.16141	.15808	.15485	.15171	.14868	.14574	.14289	.14012	.13744	.13483	.13230
92	61	.20706	.20244	.19797	.19365	.18947	.18543	.18151	.17772	.17404	.17049	.16704	.16370	.16046	.15731	.15426	.15131	.14843	.14565	.14294	.14031
92	62	.21753	.21279	.20821	.20377	.19947	.19531	.19128	.18738	.18359	.17992	.17636	.17291	.16956	.16631	.16315	.16009	.15711	.15422	.15141	.14868
92	63	.22835	.22350	.21880	.21425	.20984	.20557	.20143	.19741	.19351	.18973	.18606	.18250	.17904	.17568	.17242	.16925	.16617	.16317	.16026	.15743
92	64	.23951	.23455	.22975	.22509	.22057	.21618	.21193	.20780	.20379	.19990	.19613	.19246	.18889	.18543	.18206	.17878	.17560	.17250	.16948	.16655
92	65	.25102	.24595	.24104	.23627	.23165	.22716	.22280	.21856	.21445	.21045	.20657	.20279	.19912	.19555	.19208	.18870	.18541	.18221	.17909	.17606
92	66	.26289	.25773	.25271	.24784	.24312	.23852	.23406	.22972	.22550	.22140	.21741	.21353	.20976	.20608	.20251	.19903	.19564	.19233	.18912	.18598
92	67	.27516	.26990	.26480	.25983	.25500	.25031	.24575	.24131	.23699	.23279	.22870	.22472	.22084	.21707	.21339	.20981	.20632	.20292	.19961	.19637
92	68	.28780	.28246	.27726	.27220	.26728	.26250	.25784	.25331	.24889	.24459	.24041	.23633	.23236	.22848	.22471	.22103	.21745	.21395	.21054	.20721
92	69	.30077	.29534	.29006	.28492	.27991	.27504	.27029	.26567	.26116	.25677	.25249	.24832	.24426	.24029	.23642	.23265	.22897	.22538	.22187	.21845
92	70	.31400	.30850	.30314	.29791	.29283	.28787	.28304	.27833	.27374	.26926	.26490	.26064	.25648	.25243	.24847	.24461	.24083	.23715	.23355	.23004
92	71	.32743	.32186	.31643	.31113	.30597	.30094	.29603	.29124	.28657	.28201	.27756	.27322	.26898	.26484	.26080	.25685	.25299	.24922	.24553	.24193

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	72	.34103	.33540	.32990	.32454	.31931	.31421	.30923	.30437	.29962	.29499	.29046	.28604	.28172	.27750	.27337	.26934	.26540	.26155	.25778	.25409
92	73	.35477	.34908	.34353	.33812	.33283	.32766	.32261	.31769	.31287	.30816	.30357	.29907	.29468	.29038	.28618	.28207	.27805	.27412	.27027	.26651
92	74	.36869	.36296	.35736	.35189	.34655	.34133	.33623	.33124	.32636	.32159	.31692	.31236	.30790	.30353	.29926	.29508	.29099	.28698	.28306	.27922
92	75	.38283	.37706	.37143	.36592	.36053	.35526	.35010	.34506	.34013	.33530	.33058	.32596	.32143	.31700	.31267	.30842	.30426	.30018	.29619	.29228
92	76	.39720	.39141	.38575	.38020	.37478	.36947	.36427	.35919	.35421	.34933	.34456	.33988	.33530	.33082	.32642	.32212	.31790	.31376	.30971	.30573
92	77	.41179	.40598	.40029	.39473	.38927	.38394	.37871	.37359	.36857	.36365	.35884	.35412	.34949	.34496	.34051	.33615	.33188	.32769	.32358	.31955
92	78	.42652	.42070	.41501	.40943	.40396	.39860	.39335	.38820	.38316	.37821	.37336	.36860	.36394	.35937	.35488	.35048	.34616	.34192	.33776	.33368
92	79	.44129	.43548	.42978	.42420	.41872	.41335	.40809	.40293	.39786	.39289	.38802	.38323	.37854	.37393	.36941	.36497	.36062	.35634	.35214	.34802
92	80	.45597	.45017	.44448	.43890	.43343	.42806	.42279	.41762	.41254	.40756	.40267	.39786	.39315	.38852	.38397	.37951	.37512	.37081	.36658	.36242
92	81	.47044	.46467	.45900	.45343	.44797	.44260	.43734	.43216	.42708	.42210	.41720	.41238	.40765	.40301	.39844	.39396	.38955	.38521	.38095	.37677
92	82	.48465	.47890	.47326	.46772	.46227	.45692	.45166	.44650	.44142	.43644	.43154	.42672	.42198	.41733	.41275	.40825	.40383	.39948	.39520	.39099
92	83	.49858	.49287	.48725	.48174	.47632	.47099	.46575	.46060	.45554	.45056	.44567	.44085	.43612	.43147	.42689	.42238	.41795	.41359	.40930	.40508
92	84	.51227	.50661	.50103	.49555	.49017	.48487	.47966	.47453	.46949	.46453	.45965	.45485	.45012	.44547	.44090	.43640	.43197	.42760	.42331	.41908
92	85	.52575	.52014	.51462	.50918	.50383	.49857	.49340	.48830	.48329	.47836	.47350	.46872	.46401	.45938	.45481	.45032	.44590	.44154	.43725	.43302
92	86	.53889	.53333	.52786	.52248	.51718	.51197	.50683	.50178	.49680	.49190	.48707	.48231	.47763	.47302	.46848	.46400	.45959	.45525	.45097	.44675
92	87	.55151	.54602	.54061	.53528	.53004	.52487	.51978	.51477	.50984	.50497	.50018	.49546	.49081	.48623	.48171	.47726	.47287	.46855	.46428	.46008
92	88	.56359	.55817	.55282	.54756	.54237	.53726	.53222	.52726	.52237	.51755	.51280	.50812	.50350	.49895	.49447	.49004	.48568	.48138	.47714	.47296
92	89	.57510	.56975	.56447	.55927	.55414	.54909	.54411	.53920	.53436	.52959	.52488	.52025	.51567	.51116	.50671	.50232	.49799	.49372	.48951	.48536
92	90	.58600	.58072	.57551	.57038	.56532	.56033	.55540	.55055	.54576	.54104	.53639	.53179	.52726	.52279	.51838	.51403	.50974	.50551	.50133	.49721
92	91	.59614	.59093	.58579	.58072	.57573	.57080	.56593	.56114	.55641	.55174	.54713	.54259	.53810	.53368	.52931	.52500	.52075	.51655	.51241	.50831
92	92	.60540	.60026	.59518	.59018	.58525	.58038	.57557	.57083	.56615	.56153	.55698	.55248	.54804	.54366	.53933	.53507	.53085	.52669	.52258	.51852
93	0	.01253	.01224	.01197	.01172	.01149	.01127	.01106	.01087	.01068	.01051	.01034	.01019	.01004	.00989	.00976	.00963	.00951	.00939	.00927	.00916
93	1	.00629	.00602	.00578	.00555	.00533	.00513	.00495	.00477	.00461	.00446	.00432	.00418	.00405	.00394	.00382	.00372	.00362	.00352	.00343	.00334
93	2	.00629	.00601	.00575	.00551	.00528	.00507	.00488	.00469	.00452	.00436	.00421	.00407	.00394	.00381	.00370	.00358	.00348	.00338	.00328	.00319
93	3	.00650	.00620	.00592	.00567	.00543	.00521	.00500	.00480	.00462	.00445	.00430	.00415	.00400	.00387	.00375	.00363	.00352	.00341	.00331	.00322
93	4	.00682	.00650	.00621	.00594	.00568	.00545	.00523	.00502	.00483	.00465	.00448	.00432	.00417	.00403	.00390	.00377	.00365	.00354	.00343	.00333
93	5	.00723	.00689	.00658	.00629	.00603	.00577	.00554	.00532	.00512	.00493	.00475	.00458	.00442	.00427	.00413	.00399	.00386	.00374	.00363	.00352
93	6	.00771	.00735	.00702	.00672	.00643	.00617	.00592	.00568	.00547	.00526	.00507	.00489	.00472	.00456	.00441	.00426	.00413	.00400	.00388	.00376
93	7	.00826	.00788	.00753	.00721	.00691	.00662	.00636	.00611	.00588	.00566	.00546	.00527	.00508	.00491	.00475	.00460	.00445	.00432	.00419	.00406
93	8	.00888	.00848	.00811	.00776	.00744	.00714	.00686	.00660	.00635	.00612	.00590	.00570	.00550	.00532	.00515	.00498	.00483	.00468	.00454	.00441
93	9	.00958	.00915	.00876	.00840	.00805	.00774	.00744	.00716	.00690	.00665	.00642	.00620	.00599	.00580	.00561	.00544	.00527	.00512	.00497	.00483
93	10	.01036	.00992	.00950	.00911	.00875	.00841	.00810	.00780	.00752	.00726	.00701	.00678	.00656	.00635	.00616	.00597	.00579	.00563	.00547	.00531
93	11	.01123	.01075	.01031	.00990	.00952	.00916	.00882	.00851	.00821	.00794	.00767	.00743	.00719	.00697	.00676	.00656	.00638	.00620	.00603	.00586
93	12	.01216	.01166	.01119	.01076	.01035	.00997	.00962	.00928	.00897	.00867	.00839	.00813	.00788	.00765	.00743	.00722	.00702	.00683	.00664	.00647
93	13	.01312	.01260	.01210	.01165	.01122	.01081	.01044	.01008	.00975	.00944	.00914	.00886	.00860	.00835	.00811	.00789	.00768	.00748	.00728	.00710
93	14	.01408	.01352	.01300	.01252	.01206	.01164	.01124	.01087	.01051	.01018	.00987	.00958	.00930	.00903	.00878	.00855	.00832	.00811	.00790	.00771
93	15	.01500	.01441	.01386	.01335	.01287	.01243	.01201	.01161	.01124	.01089	.01056	.01025	.00995	.00967	.00941	.00916	.00892	.00869	.00848	.00827
93	16	.01587	.01525	.01467	.01413	.01363	.01316	.01271	.01230	.01190	.01153	.01119	.01086	.01055	.01025	.00997	.00971	.00945	.00922	.00899	.00877
93	17	.01670	.01605	.01544	.01488	.01435	.01385	.01338	.01294	.01253	.01214	.01177	.01142	.01109	.01078	.01049	.01021	.00994	.00969	.00945	.00922
93	18	.01752	.01683	.01619	.01560	.01504	.01451	.01402	.01356	.01312	.01271	.01232	.01195	.01161	.01128	.01097	.01068	.01040	.01013	.00988	.00964
93	19	.01836	.01764	.01696	.01633	.01574	.01519	.01467	.01418	.01372	.01329	.01288	.01249	.01213	.01178	.01145	.01114	.01085	.01057	.01030	.01005
93	20	.01924	.01848	.01777	.01711	.01649	.01591	.01536	.01484	.01436	.01390	.01347	.01306	.01267	.01231	.01196	.01164	.01132	.01103	.01075	.01048
93	21	.02019	.01939	.01864	.01794	.01729	.01667	.01609	.01555	.01504	.01455	.01410	.01367	.01326	.01287	.01251	.01216	.01183	.01152	.01122	.01094
93	22	.02118	.02034	.01956	.01882	.01813	.01748	.01687	.01630	.01575	.01524	.01476	.01431	.01388	.01347	.01308	.01272	.01237	.01204	.01172	.01142
93	23	.02226	.02137	.02054	.01977	.01904	.01835	.01771	.01710	.01653	.01599	.01548	.01500	.01454	.01411	.01370	.01331	.01295	.01260	.01226	.01195
93	24	.02342	.02249	.02161	.02079	.02002	.01930	.01862	.01798	.01737	.01680	.01626	.01575	.01527	.01481	.01438	.01397	.01358	.01321	.01286	.01252
93	25	.02468	.02370	.02278	.02191	.02110	.02034	.01962	.01894	.01830	.01770	.01713	.01659	.01608	.01559	.01514	.01470	.01429	.01389	.01352	.01316
93	26	.02606	.02502	.02405	.02314	.02228	.02147	.02071	.01999	.01932	.01868	.01808	.01751	.01696	.01645	.01597	.01550	.01506	.01465	.01425	.01387
93	27	.02756	.02647	.02544	.02448	.02358	.02272	.02192	.02116	.02045	.01977	.01913	.01852	.01795	.01741	.01689	.01640	.01594	.01549	.01507	.01467
93	28	.02918	.02803	.02694	.02593	.02497	.02407	.02322	.02242	.02166	.02095	.02027	.01963	.01902	.01844	.01789	.01737	.01688	.01641	.01596	.01553

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	29	.03091	.02970	.02856	.02749	.02648	.02553	.02463	.02378	.02298	.02222	.02150	.02082	.02018	.01956	.01898	.01843	.01791	.01741	.01693	.01647
93	30	.03276	.03149	.03029	.02916	.02809	.02708	.02613	.02524	.02439	.02358	.02282	.02210	.02142	.02077	.02015	.01957	.01901	.01848	.01797	.01749
93	31	.03474	.03339	.03213	.03093	.02981	.02875	.02774	.02679	.02590	.02505	.02424	.02348	.02275	.02206	.02141	.02078	.02019	.01962	.01909	.01857
93	32	.03685	.03543	.03410	.03284	.03165	.03053	.02947	.02846	.02751	.02661	.02576	.02495	.02418	.02345	.02275	.02209	.02146	.02086	.02029	.01974
93	33	.03911	.03762	.03621	.03488	.03363	.03245	.03133	.03026	.02926	.02831	.02740	.02654	.02573	.02495	.02421	.02351	.02284	.02220	.02159	.02101
93	34	.04152	.03995	.03847	.03708	.03575	.03450	.03332	.03220	.03113	.03012	.02917	.02826	.02739	.02657	.02578	.02504	.02432	.02364	.02300	.02238
93	35	.04412	.04247	.04091	.03944	.03804	.03672	.03547	.03429	.03316	.03210	.03108	.03012	.02920	.02832	.02749	.02670	.02594	.02522	.02453	.02387
93	36	.04690	.04516	.04352	.04197	.04050	.03911	.03779	.03654	.03535	.03422	.03314	.03212	.03115	.03022	.02934	.02849	.02769	.02692	.02619	.02549
93	37	.04987	.04804	.04632	.04469	.04314	.04167	.04028	.03895	.03770	.03650	.03536	.03428	.03325	.03227	.03133	.03043	.02958	.02876	.02798	.02724
93	38	.05306	.05115	.04933	.04761	.04598	.04444	.04297	.04157	.04024	.03898	.03777	.03663	.03554	.03449	.03350	.03255	.03164	.03077	.02994	.02915
93	39	.05648	.05447	.05257	.05076	.04904	.04741	.04586	.04439	.04299	.04165	.04038	.03917	.03801	.03690	.03585	.03484	.03388	.03296	.03207	.03123
93	40	.06016	.05805	.05605	.05415	.05235	.05063	.04900	.04744	.04596	.04455	.04321	.04192	.04070	.03953	.03841	.03734	.03632	.03534	.03440	.03350
93	41	.06411	.06190	.05980	.05781	.05591	.05411	.05239	.05075	.04919	.04770	.04628	.04492	.04362	.04239	.04120	.04007	.03898	.03794	.03694	.03599
93	42	.06836	.06604	.06384	.06174	.05975	.05785	.05604	.05432	.05267	.05110	.04960	.04817	.04680	.04549	.04423	.04303	.04188	.04078	.03972	.03870
93	43	.07289	.07047	.06816	.06597	.06387	.06188	.05998	.05816	.05643	.05477	.05319	.05168	.05023	.04884	.04752	.04624	.04503	.04386	.04273	.04166
93	44	.07773	.07520	.07278	.07048	.06829	.06620	.06420	.06229	.06046	.05872	.05705	.05546	.05393	.05246	.05106	.04972	.04843	.04719	.04600	.04485
93	45	.08286	.08021	.07769	.07528	.07298	.07078	.06869	.06668	.06476	.06293	.06117	.05949	.05788	.05633	.05485	.05343	.05206	.05075	.04949	.04828
93	46	.08829	.08553	.08289	.08037	.07796	.07566	.07346	.07136	.06935	.06742	.06557	.06380	.06210	.06047	.05891	.05741	.05596	.05458	.05324	.05196
93	47	.09401	.09112	.08837	.08574	.08322	.08081	.07851	.07631	.07419	.07217	.07023	.06836	.06658	.06486	.06321	.06163	.06010	.05864	.05723	.05587
93	48	.10003	.09703	.09416	.09141	.08878	.08627	.08386	.08155	.07933	.07721	.07517	.07321	.07133	.06953	.06779	.06612	.06452	.06297	.06148	.06005
93	49	.10638	.10325	.10026	.09740	.09465	.09203	.08951	.08709	.08477	.08255	.08041	.07835	.07638	.07448	.07266	.07090	.06921	.06758	.06601	.06450
93	50	.11306	.10981	.10670	.10372	.10086	.09812	.09549	.09296	.09054	.08821	.08597	.08382	.08175	.07975	.07784	.07599	.07421	.07249	.07084	.06925
93	51	.12009	.11671	.11348	.11038	.10740	.10454	.10180	.09916	.09663	.09420	.09185	.08960	.08743	.08534	.08333	.08139	.07952	.07771	.07597	.07429
93	52	.12743	.12393	.12058	.11735	.11426	.11128	.10843	.10568	.10303	.10049	.09804	.09569	.09341	.09123	.08912	.08708	.08512	.08322	.08140	.07963
93	53	.13511	.13148	.12800	.12465	.12144	.11834	.11537	.11251	.10975	.10710	.10455	.10208	.09971	.09742	.09521	.09308	.09102	.08904	.08712	.08526
93	54	.14310	.13935	.13574	.13227	.12894	.12573	.12264	.11966	.11679	.11403	.11136	.10880	.10632	.10392	.10162	.09939	.09723	.09515	.09314	.09119
93	55	.15143	.14755	.14382	.14023	.13677	.13344	.13024	.12714	.12416	.12129	.11851	.11584	.11325	.11076	.10834	.10601	.10376	.10158	.09947	.09744
93	56	.16011	.15610	.15225	.14853	.14495	.14150	.13818	.13497	.13187	.12889	.12600	.12322	.12052	.11792	.11541	.11297	.11062	.10834	.10614	.10401
93	57	.16912	.16499	.16101	.15717	.15347	.14991	.14646	.14314	.13993	.13683	.13383	.13093	.12813	.12543	.12281	.12027	.11782	.11544	.11314	.11091
93	58	.17845	.17419	.17009	.16613	.16231	.15862	.15506	.15162	.14830	.14508	.14197	.13897	.13606	.13324	.13052	.12788	.12532	.12284	.12044	.11811
93	59	.18806	.18368	.17946	.17538	.17144	.16763	.16395	.16039	.15695	.15363	.15041	.14729	.14427	.14135	.13852	.13577	.13311	.13053	.12803	.12560
93	60	.19795	.19345	.18911	.18491	.18085	.17693	.17313	.16946	.16590	.16246	.15913	.15590	.15278	.14974	.14681	.14396	.14119	.13851	.13591	.13338
93	61	.20815	.20353	.19907	.19476	.19058	.18654	.18263	.17884	.17517	.17162	.16818	.16484	.16160	.15846	.15542	.15246	.14959	.14681	.14410	.14148
93	62	.21870	.21397	.20939	.20496	.20067	.19652	.19249	.18859	.18481	.18114	.17759	.17414	.17079	.16755	.16439	.16133	.15836	.15547	.15266	.14994
93	63	.22961	.22477	.22008	.21554	.21113	.20687	.20273	.19872	.19482	.19105	.18738	.18382	.18037	.17702	.17376	.17059	.16751	.16452	.16161	.15878
93	64	.24087	.23592	.23112	.22647	.22196	.21758	.21333	.20921	.20521	.20132	.19755	.19389	.19032	.18686	.18350	.18023	.17705	.17395	.17094	.16801
93	65	.25248	.24743	.24252	.23776	.23314	.22866	.22431	.22008	.21597	.21198	.20810	.20433	.20066	.19710	.19363	.19025	.18697	.18377	.18066	.17763
93	66	.26447	.25931	.25431	.24945	.24473	.24014	.23569	.23135	.22714	.22305	.21906	.21519	.21142	.20775	.20418	.20070	.19732	.19402	.19081	.18768
93	67	.27686	.27162	.26652	.26156	.25674	.25206	.24750	.24307	.23876	.23457	.23048	.22651	.22264	.21887	.21520	.21162	.20814	.20474	.20143	.19820
93	68	.28964	.28430	.27911	.27407	.26916	.26438	.25973	.25521	.25080	.24651	.24233	.23826	.23429	.23043	.22666	.22299	.21940	.21591	.21250	.20918
93	69	.30275	.29733	.29206	.28693	.28194	.27707	.27233	.26772	.26322	.25884	.25457	.25041	.24635	.24239	.23853	.23476	.23108	.22750	.22399	.22058
93	70	.31613	.31064	.30530	.30009	.29501	.29007	.28524	.28055	.27596	.27150	.26714	.26289	.25874	.25469	.25074	.24688	.24311	.23944	.23585	.23234
93	71	.32973	.32417	.31875	.31347	.30832	.30330	.29841	.29363	.28897	.28442	.27998	.27564	.27141	.26728	.26324	.25930	.25544	.25168	.24800	.24441
93	72	.34350	.33788	.33240	.32706	.32184	.31675	.31178	.30693	.30220	.29757	.29305	.28864	.28433	.28012	.27600	.27198	.26804	.26419	.26043	.25675
93	73	.35742	.35175	.34621	.34081	.33554	.33038	.32535	.32044	.31563	.31094	.30635	.30186	.29748	.29319	.28900	.28490	.28088	.27696	.27312	.26936
93	74	.37153	.36582	.36024	.35479	.34946	.34425	.33916	.33418	.32932	.32456	.31991	.31536	.31091	.30655	.30229	.29811	.29403	.29003	.28612	.28228
93	75	.38587	.38013	.37451	.36902	.36364	.35839	.35325	.34822	.34331	.33849	.33378	.32917	.32466	.32024	.31591	.31167	.30752	.30346	.29947	.29557
93	76	.40047	.39470	.38905	.38353	.37812	.37283	.36765	.36258	.35762	.35276	.34800	.34333	.33877	.33429	.32991	.32561	.32140	.31727	.31323	.30926
93	77	.41529	.40951	.40384	.39830	.39286	.38754	.38233	.37723	.37223	.36733	.36253	.35782	.35321	.34869	.34425	.33991	.33564	.33146	.32736	.32334
93	78	.43028	.42449	.41882	.41326	.40781	.40248	.39724	.39212	.38709	.38216	.37732	.37258	.36793	.36337	.35890	.35451	.35020	.34597	.34183	.33775

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	79	.44533	.43955	.43387	.42831	.42286	.41751	.41227	.40713	.40208	.39713	.39227	.38751	.38283	.37824	.37373	.36930	.36496	.36070	.35651	.35239
93	80	.46030	.45453	.44887	.44331	.43787	.43252	.42727	.42212	.41707	.41210	.40723	.40245	.39775	.39313	.38860	.38415	.37978	.37548	.37126	.36711
93	81	.47507	.46933	.46368	.45815	.45271	.44737	.44213	.43698	.43193	.42696	.42208	.41729	.41258	.40795	.40340	.39893	.39453	.39022	.38597	.38180
93	82	.48959	.48387	.47826	.47275	.46733	.46201	.45678	.45164	.44659	.44163	.43675	.43195	.42724	.42260	.41805	.41356	.40916	.40482	.40056	.39636
93	83	.50383	.49816	.49258	.48709	.48171	.47641	.47120	.46608	.46104	.45609	.45122	.44643	.44172	.43708	.43253	.42804	.42363	.41928	.41501	.41080
93	84	.51786	.51223	.50669	.50125	.49590	.49063	.48545	.48036	.47534	.47041	.46556	.46078	.45608	.45146	.44690	.44242	.43801	.43366	.42939	.42518
93	85	.53169	.52611	.52063	.51523	.50992	.50470	.49956	.49449	.48951	.48461	.47978	.47502	.47034	.46574	.46120	.45673	.45232	.44799	.44372	.43951
93	86	.54518	.53967	.53424	.52890	.52364	.51846	.51336	.50834	.50340	.49853	.49373	.48901	.48436	.47977	.47526	.47081	.46642	.46210	.45784	.45365
93	87	.55816	.55272	.54736	.54207	.53687	.53175	.52670	.52173	.51683	.51200	.50724	.50255	.49793	.49338	.48889	.48446	.48010	.47580	.47157	.46739
93	88	.57061	.56523	.55994	.55472	.54958	.54451	.53952	.53460	.52975	.52497	.52025	.51561	.51102	.50651	.50205	.49766	.49333	.48905	.48484	.48068
93	89	.58249	.57719	.57196	.56681	.56174	.55673	.55180	.54693	.54214	.53740	.53274	.52814	.52360	.51912	.51471	.51035	.50605	.50181	.49763	.49350
93	90	.59375	.58853	.58338	.57830	.57329	.56835	.56348	.55867	.55393	.54925	.54464	.54009	.53559	.53116	.52679	.52247	.51822	.51401	.50986	.50577
93	91	.60425	.59910	.59402	.58901	.58407	.57919	.57438	.56964	.56495	.56033	.55577	.55127	.54683	.54244	.53811	.53384	.52962	.52546	.52135	.51729
93	92	.61384	.60876	.60376	.59881	.59394	.58912	.58438	.57969	.57506	.57049	.56598	.56153	.55714	.55280	.54852	.54429	.54011	.53599	.53191	.52789
93	93	.62259	.61759	.61265	.60777	.60296	.59820	.59351	.58888	.58431	.57979	.57534	.57093	.56659	.56229	.55805	.55387	.54973	.54564	.54161	.53762
94	0	.01267	.01238	.01212	.01187	.01164	.01142	.01121	.01102	.01083	.01066	.01050	.01034	.01019	.01005	.00992	.00979	.00967	.00955	.00944	.00933
94	1	.00632	.00605	.00580	.00557	.00536	.00516	.00497	.00480	.00464	.00449	.00434	.00421	.00408	.00396	.00385	.00374	.00364	.00355	.00346	.00337
94	2	.00631	.00603	.00577	.00553	.00530	.00509	.00490	.00471	.00454	.00438	.00423	.00409	.00396	.00383	.00372	.00361	.00350	.00340	.00331	.00322
94	3	.00651	.00622	.00594	.00568	.00545	.00522	.00502	.00482	.00464	.00447	.00431	.00416	.00402	.00389	.00377	.00365	.00354	.00343	.00333	.00323
94	4	.00683	.00652	.00622	.00595	.00570	.00546	.00524	.00504	.00485	.00467	.00450	.00434	.00419	.00405	.00391	.00379	.00367	.00356	.00345	.00335
94	5	.00724	.00691	.00660	.00631	.00604	.00579	.00556	.00534	.00513	.00494	.00476	.00459	.00443	.00428	.00414	.00401	.00388	.00376	.00365	.00354
94	6	.00772	.00737	.00704	.00673	.00645	.00618	.00593	.00570	.00548	.00528	.00509	.00491	.00474	.00457	.00442	.00428	.00414	.00402	.00389	.00378
94	7	.00827	.00790	.00755	.00722	.00692	.00664	.00637	.00613	.00590	.00568	.00547	.00528	.00510	.00493	.00477	.00461	.00447	.00433	.00420	.00408
94	8	.00889	.00849	.00812	.00778	.00746	.00716	.00688	.00661	.00637	.00614	.00592	.00571	.00552	.00534	.00516	.00500	.00485	.00470	.00456	.00443
94	9	.00959	.00917	.00878	.00841	.00807	.00775	.00746	.00718	.00691	.00667	.00644	.00622	.00601	.00582	.00563	.00546	.00529	.00514	.00499	.00484
94	10	.01038	.00994	.00952	.00914	.00877	.00844	.00812	.00782	.00754	.00728	.00703	.00680	.00658	.00637	.00618	.00599	.00582	.00565	.00549	.00534
94	11	.01125	.01078	.01034	.00993	.00955	.00919	.00885	.00854	.00824	.00796	.00770	.00745	.00722	.00700	.00679	.00659	.00640	.00622	.00605	.00589
94	12	.01219	.01169	.01123	.01079	.01039	.01001	.00965	.00932	.00900	.00871	.00843	.00817	.00792	.00768	.00746	.00725	.00705	.00686	.00668	.00651
94	13	.01316	.01264	.01215	.01169	.01126	.01086	.01048	.01013	.00979	.00948	.00918	.00891	.00864	.00839	.00816	.00793	.00772	.00752	.00733	.00714
94	14	.01413	.01357	.01305	.01257	.01211	.01169	.01129	.01092	.01056	.01023	.00992	.00963	.00935	.00908	.00883	.00860	.00837	.00816	.00795	.00776
94	15	.01505	.01447	.01392	.01341	.01293	.01248	.01206	.01167	.01129	.01094	.01061	.01030	.01001	.00973	.00946	.00921	.00898	.00875	.00853	.00833
94	16	.01593	.01531	.01473	.01419	.01369	.01322	.01277	.01236	.01196	.01160	.01125	.01092	.01061	.01031	.01003	.00977	.00952	.00928	.00905	.00883
94	17	.01676	.01611	.01551	.01494	.01441	.01391	.01344	.01300	.01259	.01220	.01183	.01149	.01116	.01085	.01055	.01027	.01001	.00976	.00952	.00929
94	18	.01758	.01690	.01626	.01566	.01510	.01458	.01409	.01362	.01319	.01278	.01239	.01202	.01168	.01135	.01104	.01074	.01047	.01020	.00995	.00971
94	19	.01842	.01770	.01703	.01640	.01581	.01526	.01474	.01425	.01379	.01336	.01295	.01256	.01220	.01185	.01153	.01121	.01092	.01064	.01037	.01012
94	20	.01931	.01855	.01784	.01718	.01656	.01598	.01543	.01491	.01443	.01397	.01354	.01313	.01275	.01238	.01204	.01171	.01140	.01110	.01082	.01055
94	21	.02026	.01946	.01871	.01801	.01736	.01674	.01617	.01562	.01511	.01463	.01417	.01374	.01334	.01295	.01258	.01224	.01191	.01160	.01130	.01102
94	22	.02126	.02042	.01963	.01889	.01820	.01755	.01694	.01637	.01583	.01532	.01484	.01438	.01395	.01355	.01316	.01279	.01245	.01212	.01180	.01150
94	23	.02233	.02145	.02062	.01984	.01911	.01843	.01778	.01718	.01660	.01607	.01556	.01508	.01462	.01419	.01378	.01339	.01303	.01268	.01234	.01203
94	24	.02349	.02256	.02169	.02087	.02010	.01938	.01870	.01806	.01745	.01688	.01634	.01583	.01535	.01490	.01446	.01405	.01366	.01329	.01294	.01260
94	25	.02476	.02378	.02286	.02199	.02118	.02042	.01970	.01902	.01838	.01778	.01721	.01667	.01616	.01568	.01522	.01478	.01437	.01398	.01360	.01325
94	26	.02614	.02510	.02413	.02322	.02236	.02156	.02080	.02008	.01940	.01877	.01816	.01759	.01705	.01654	.01605	.01559	.01515	.01473	.01434	.01396
94	27	.02765	.02655	.02553	.02457	.02366	.02281	.02201	.02125	.02053	.01986	.01922	.01861	.01804	.01750	.01698	.01649	.01603	.01558	.01516	.01476
94	28	.02926	.02811	.02703	.02602	.02506	.02416	.02331	.02251	.02175	.02104	.02036	.01972	.01911	.01854	.01799	.01747	.01697	.01650	.01606	.01563
94	29	.03101	.02979	.02865	.02758	.02657	.02562	.02472	.02388	.02307	.02232	.02160	.02092	.02028	.01966	.01908	.01853	.01801	.01751	.01703	.01658
94	30	.03286	.03159	.03039	.02926	.02819	.02718	.02623	.02534	.02449	.02369	.02293	.02221	.02152	.02087	.02026	.01967	.01911	.01858	.01808	.01759
94	31	.03484	.03350	.03223	.03104	.02991	.02885	.02785	.02690	.02600	.02515	.02435	.02358	.02286	.02217	.02152	.02089	.02030	.01974	.01920	.01868
94	32	.03695	.03554	.03421	.03295	.03176	.03064	.02958	.02858	.02763	.02673	.02587	.02506	.02429	.02356	.02287	.02221	.02158	.02098	.02040	.01986
94	33	.03922	.03773	.03633	.03500	.03375	.03256	.03144	.03038	.02938	.02842	.02752	.02666	.02585	.02507	.02433	.02363	.02296	.02232	.02171	.02113
94	34	.04164	.04007	.03859	.03720	.03588	.03463	.03344	.03232	.03126	.03025	.02929	.02838	.02752	.02669	.02591	.02516	.02445	.02377	.02312	.02251



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	35	.04425	.04260	.04104	.03957	.03817	.03685	.03560	.03442	.03330	.03223	.03121	.03025	.02933	.02846	.02763	.02683	.02608	.02536	.02467	.02401
94	36	.04703	.04529	.04366	.04210	.04064	.03924	.03793	.03667	.03548	.03435	.03328	.03226	.03129	.03036	.02948	.02863	.02783	.02706	.02633	.02563
94	37	.05001	.04819	.04646	.04483	.04328	.04181	.04042	.03910	.03784	.03665	.03551	.03443	.03340	.03242	.03148	.03058	.02973	.02891	.02813	.02739
94	38	.05321	.05130	.04948	.04777	.04614	.04459	.04312	.04172	.04040	.03913	.03793	.03678	.03569	.03465	.03366	.03271	.03180	.03093	.03010	.02931
94	39	.05664	.05463	.05273	.05092	.04920	.04758	.04603	.04455	.04315	.04182	.04054	.03933	.03818	.03707	.03602	.03501	.03405	.03312	.03224	.03140
94	40	.06033	.05822	.05622	.05432	.05252	.05080	.04917	.04762	.04614	.04473	.04338	.04210	.04088	.03971	.03859	.03752	.03650	.03552	.03458	.03368
94	41	.06429	.06209	.05999	.05799	.05610	.05429	.05257	.05094	.04937	.04789	.04647	.04511	.04381	.04258	.04139	.04026	.03917	.03813	.03714	.03618
94	42	.06855	.06624	.06404	.06194	.05995	.05805	.05624	.05452	.05288	.05131	.04981	.04837	.04700	.04569	.04444	.04324	.04209	.04099	.03993	.03891
94	43	.07310	.07068	.06838	.06618	.06409	.06210	.06020	.05838	.05665	.05499	.05341	.05190	.05045	.04907	.04774	.04647	.04525	.04408	.04296	.04188
94	44	.07796	.07543	.07302	.07072	.06852	.06643	.06443	.06253	.06070	.05896	.05729	.05570	.05417	.05271	.05131	.04996	.04867	.04743	.04624	.04510
94	45	.08311	.08046	.07794	.07553	.07324	.07104	.06895	.06694	.06503	.06319	.06144	.05976	.05814	.05660	.05512	.05370	.05233	.05102	.04976	.04855
94	46	.08856	.08580	.08316	.08065	.07824	.07594	.07375	.07164	.06963	.06770	.06586	.06409	.06239	.06076	.05920	.05770	.05625	.05487	.05354	.05225
94	47	.09430	.09142	.08867	.08604	.08353	.08112	.07882	.07661	.07450	.07248	.07054	.06868	.06689	.06518	.06353	.06194	.06042	.05896	.05755	.05619
94	48	.10036	.09736	.09449	.09174	.08912	.08660	.08419	.08188	.07967	.07755	.07551	.07356	.07168	.06987	.06814	.06647	.06486	.06332	.06183	.06040
94	49	.10673	.10361	.10062	.09776	.09502	.09239	.08987	.08746	.08514	.08292	.08078	.07873	.07676	.07486	.07303	.07128	.06959	.06796	.06639	.06488
94	50	.11345	.11020	.10709	.10411	.10126	.09852	.09589	.09336	.09094	.08861	.08638	.08422	.08215	.08016	.07825	.07640	.07462	.07291	.07126	.06966
94	51	.12051	.11714	.11391	.11081	.10783	.10498	.10224	.09960	.09707	.09464	.09230	.09005	.08788	.08579	.08378	.08184	.07997	.07817	.07643	.07475
94	52	.12790	.12440	.12104	.11782	.11473	.11176	.10890	.10616	.10352	.10097	.09853	.09617	.09390	.09172	.08961	.08757	.08561	.08372	.08189	.08013
94	53	.13561	.13199	.12851	.12516	.12195	.11886	.11589	.11303	.11028	.10763	.10508	.10262	.10024	.09796	.09575	.09362	.09156	.08958	.08766	.08580
94	54	.14365	.13990	.13630	.13283	.12950	.12629	.12320	.12023	.11737	.11460	.11194	.10938	.10690	.10451	.10220	.09997	.09782	.09574	.09373	.09178
94	55	.15203	.14816	.14443	.14084	.13739	.13406	.13086	.12777	.12479	.12192	.11914	.11647	.11389	.11139	.10898	.10665	.10440	.10223	.10012	.09808
94	56	.16076	.15676	.15291	.14920	.14562	.14218	.13885	.13565	.13256	.12957	.12669	.12390	.12122	.11862	.11610	.11367	.11132	.10905	.10684	.10471
94	57	.16983	.16571	.16173	.15790	.15420	.15064	.14720	.14388	.14067	.13757	.13458	.13168	.12889	.12618	.12356	.12103	.11858	.11620	.11390	.11167
94	58	.17922	.17497	.17087	.16692	.16310	.15942	.15586	.15242	.14910	.14589	.14279	.13978	.13688	.13406	.13134	.12870	.12615	.12367	.12127	.11895
94	59	.18889	.18452	.18030	.17623	.17229	.16849	.16482	.16126	.15783	.15450	.15129	.14817	.14516	.14224	.13941	.13667	.13401	.13143	.12893	.12651
94	60	.19885	.19436	.19002	.18583	.18178	.17786	.17407	.17040	.16685	.16341	.16008	.15686	.15373	.15071	.14777	.14492	.14216	.13948	.13688	.13436
94	61	.20912	.20452	.20006	.19575	.19158	.18755	.18364	.17986	.17619	.17264	.16920	.16587	.16263	.15950	.15646	.15350	.15064	.14786	.14515	.14253
94	62	.21975	.21503	.21046	.20603	.20175	.19760	.19358	.18968	.18591	.18225	.17870	.17525	.17191	.16866	.16552	.16246	.15949	.15660	.15380	.15107
94	63	.23075	.22591	.22123	.21669	.21229	.20803	.20390	.19989	.19601	.19224	.18858	.18502	.18157	.17822	.17497	.17180	.16873	.16574	.16283	.16001
94	64	.24209	.23715	.23236	.22771	.22321	.21884	.21460	.21048	.20648	.20260	.19884	.19518	.19162	.18816	.18480	.18153	.17836	.17527	.17226	.16933
94	65	.25380	.24875	.24385	.23910	.23449	.23002	.22567	.22145	.21735	.21336	.20949	.20572	.20206	.19850	.19503	.19166	.18838	.18519	.18208	.17905
94	66	.26589	.26074	.25574	.25089	.24618	.24160	.23715	.23283	.22862	.22453	.22056	.21669	.21292	.20926	.20569	.20222	.19884	.19555	.19234	.18921
94	67	.27839	.27315	.26806	.26312	.25831	.25363	.24909	.24466	.24036	.23617	.23209	.22813	.22426	.22050	.21683	.21326	.20978	.20639	.20308	.19985
94	68	.29129	.28597	.28079	.27575	.27085	.26608	.26144	.25692	.25253	.24824	.24407	.24001	.23605	.23219	.22842	.22475	.22118	.21769	.21429	.21097
94	69	.30453	.29913	.29387	.28875	.28376	.27891	.27418	.26957	.26509	.26071	.25645	.25229	.24824	.24429	.24043	.23667	.23300	.22942	.22592	.22251
94	70	.31806	.31258	.30724	.30205	.29698	.29205	.28724	.28255	.27797	.27351	.26916	.26492	.26078	.25674	.25279	.24894	.24518	.24151	.23792	.23442
94	71	.33180	.32625	.32085	.31558	.31045	.30544	.30055	.29578	.29113	.28659	.28216	.27783	.27361	.26948	.26545	.26152	.25767	.25392	.25024	.24665
94	72	.34572	.34012	.33466	.32933	.32412	.31905	.31409	.30925	.30452	.29991	.29540	.29100	.28670	.28249	.27838	.27437	.27044	.26660	.26284	.25917
94	73	.35981	.35415	.34864	.34325	.33799	.33285	.32783	.32292	.31813	.31345	.30887	.30439	.30002	.29574	.29156	.28746	.28346	.27954	.27571	.27196
94	74	.37409	.36840	.36283	.35740	.35209	.34689	.34182	.33685	.33200	.32726	.32261	.31807	.31363	.30928	.30503	.30087	.29679	.29280	.28889	.28507
94	75	.38862	.38289	.37729	.37182	.36646	.36122	.35610	.35109	.34618	.34138	.33668	.33208	.32758	.32317	.31886	.31463	.31049	.30643	.30245	.29856
94	76	.40342	.39767	.39204	.38654	.38115	.37587	.37071	.36566	.36071	.35586	.35111	.34646	.34191	.33744	.33307	.32878	.32458	.32047	.31643	.31247
94	77	.41846	.41270	.40705	.40153	.39611	.39081	.38562	.38053	.37555	.37066	.36588	.36118	.35658	.35208	.34765	.34332	.33907	.33490	.33080	.32679
94	78	.43369	.42792	.42227	.41673	.41131	.40599	.40078	.39567	.39066	.38574	.38092	.37620	.37156	.36702	.36255	.35818	.35388	.34967	.34553	.34147
94	79	.44899	.44323	.43758	.43205	.42662	.42129	.41607	.41094	.40591	.40098	.39614	.39139	.38673	.38215	.37766	.37325	.36892	.36467	.36049	.35639
94	80	.46422	.45848	.45284	.44732	.44189	.43657	.43134	.42621	.42118	.41624	.41138	.40662	.40194	.39734	.39282	.38839	.38403	.37975	.37554	.37140
94	81	.47927	.47355	.46794	.46243	.45702	.45171	.44649	.44137	.43633	.43139	.42653	.42175	.41706	.41245	.40792	.40347	.39909	.39478	.39055	.38639
94	82	.49407	.48839	.48281	.47732	.47193	.46664	.46144	.45632	.45130	.44636	.44150	.43673	.43203	.42742	.42288	.41841	.41402	.40971	.40546	.40128
94	83	.50861	.50297	.49742	.49197	.48661	.48134	.47616	.47107	.46606	.46113	.45629	.45152	.44683	.44222	.43768	.43321	.42882	.42449	.42024	.41605
94	84	.52294	.51735	.51185	.50644	.50112	.49589	.49074	.48567	.48069	.47578	.47095	.46620	.46153	.45692	.45239	.44793	.44354	.43922	.43496	.43076

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	85	.53709	.53156	.52611	.52075	.51548	.51029	.50518	.50015	.49520	.49032	.48552	.48080	.47614	.47156	.46704	.46260	.45822	.45390	.44965	.44546
94	86	.55091	.54545	.54006	.53476	.52954	.52440	.51934	.51435	.50944	.50460	.49984	.49514	.49052	.48596	.48147	.47705	.47268	.46839	.46415	.45998
94	87	.56424	.55884	.55352	.54828	.54312	.53804	.53303	.52809	.52323	.51843	.51371	.50905	.50446	.49994	.49548	.49108	.48675	.48247	.47826	.47410
94	88	.57703	.57170	.56646	.56128	.55619	.55116	.54621	.54133	.53652	.53177	.52709	.52248	.51793	.51345	.50902	.50466	.50036	.49611	.49192	.48779
94	89	.58925	.58400	.57883	.57373	.56870	.56374	.55885	.55403	.54927	.54458	.53996	.53539	.53089	.52645	.52206	.51774	.51347	.50926	.50511	.50101
94	90	.60086	.59569	.59060	.58557	.58061	.57572	.57090	.56614	.56144	.55680	.55223	.54772	.54327	.53887	.53453	.53025	.52603	.52186	.51774	.51367
94	91	.61169	.60660	.60158	.59663	.59174	.58692	.58216	.57746	.57282	.56825	.56373	.55927	.55487	.55053	.54624	.54200	.53782	.53369	.52961	.52558
94	92	.62160	.61659	.61164	.60676	.60194	.59718	.59249	.58785	.58327	.57875	.57429	.56989	.56554	.56124	.55700	.55281	.54867	.54458	.54054	.53655
94	93	.63065	.62572	.62084	.61602	.61127	.60658	.60194	.59737	.59285	.58838	.58397	.57962	.57532	.57107	.56687	.56273	.55863	.55458	.55059	.54664
94	94	.63900	.63413	.62932	.62457	.61988	.61525	.61067	.60615	.60169	.59728	.59292	.58862	.58437	.58016	.57601	.57191	.56786	.56385	.55989	.55598
95	0	.01280	.01252	.01225	.01201	.01178	.01156	.01135	.01116	.01098	.01081	.01064	.01049	.01034	.01020	.01007	.00994	.00982	.00970	.00959	.00948
95	1	.00634	.00607	.00583	.00560	.00538	.00518	.00500	.00482	.00466	.00451	.00437	.00423	.00411	.00399	.00388	.00377	.00367	.00357	.00348	.00340
95	2	.00633	.00605	.00579	.00555	.00532	.00511	.00492	.00473	.00456	.00440	.00425	.00411	.00398	.00385	.00374	.00363	.00352	.00342	.00333	.00324
95	3	.00653	.00623	.00596	.00570	.00546	.00524	.00503	.00484	.00466	.00449	.00433	.00418	.00404	.00391	.00378	.00366	.00355	.00345	.00335	.00325
95	4	.00685	.00653	.00624	.00597	.00571	.00548	.00526	.00505	.00486	.00468	.00451	.00435	.00420	.00406	.00393	.00380	.00368	.00357	.00347	.00336
95	5	.00726	.00692	.00661	.00632	.00605	.00580	.00557	.00535	.00515	.00496	.00478	.00461	.00445	.00430	.00416	.00402	.00389	.00377	.00366	.00355
95	6	.00773	.00738	.00705	.00674	.00646	.00619	.00595	.00571	.00550	.00529	.00510	.00492	.00475	.00459	.00444	.00429	.00416	.00403	.00391	.00379
95	7	.00829	.00791	.00756	.00724	.00694	.00665	.00639	.00614	.00591	.00569	.00549	.00530	.00511	.00494	.00478	.00463	.00448	.00435	.00422	.00409
95	8	.00891	.00851	.00814	.00779	.00747	.00717	.00689	.00663	.00638	.00615	.00593	.00573	.00553	.00535	.00518	.00502	.00486	.00471	.00457	.00444
95	9	.00961	.00919	.00880	.00843	.00809	.00777	.00747	.00719	.00693	.00669	.00645	.00623	.00603	.00583	.00565	.00548	.00531	.00515	.00500	.00486
95	10	.01040	.00996	.00954	.00915	.00879	.00846	.00814	.00784	.00756	.00730	.00705	.00682	.00660	.00640	.00620	.00601	.00584	.00567	.00551	.00536
95	11	.01128	.01080	.01036	.00995	.00957	.00921	.00888	.00856	.00827	.00799	.00773	.00748	.00724	.00702	.00681	.00662	.00643	.00625	.00608	.00592
95	12	.01222	.01172	.01126	.01082	.01042	.01004	.00968	.00935	.00903	.00874	.00846	.00820	.00795	.00772	.00749	.00728	.00708	.00689	.00671	.00654
95	13	.01320	.01267	.01218	.01172	.01129	.01089	.01052	.01016	.00983	.00952	.00922	.00894	.00868	.00843	.00820	.00797	.00776	.00756	.00737	.00718
95	14	.01417	.01361	.01309	.01261	.01216	.01173	.01133	.01096	.01061	.01028	.00997	.00967	.00939	.00913	.00888	.00864	.00842	.00820	.00800	.00780
95	15	.01510	.01451	.01397	.01346	.01298	.01253	.01211	.01172	.01134	.01099	.01066	.01035	.01006	.00978	.00952	.00927	.00903	.00880	.00859	.00838
95	16	.01598	.01536	.01479	.01425	.01374	.01327	.01283	.01241	.01202	.01165	.01130	.01097	.01066	.01037	.01009	.00983	.00958	.00934	.00911	.00889
95	17	.01682	.01617	.01557	.01500	.01447	.01397	.01350	.01306	.01265	.01226	.01189	.01155	.01122	.01091	.01062	.01034	.01007	.00982	.00958	.00935
95	18	.01764	.01696	.01632	.01572	.01516	.01464	.01415	.01368	.01325	.01284	.01245	.01209	.01174	.01141	.01110	.01081	.01053	.01026	.01001	.00977
95	19	.01848	.01776	.01709	.01646	.01587	.01532	.01480	.01431	.01386	.01342	.01301	.01263	.01226	.01192	.01159	.01128	.01099	.01071	.01044	.01019
95	20	.01937	.01862	.01791	.01724	.01662	.01604	.01549	.01498	.01449	.01404	.01361	.01320	.01281	.01245	.01210	.01178	.01147	.01117	.01089	.01062
95	21	.02032	.01952	.01878	.01808	.01743	.01681	.01623	.01569	.01518	.01470	.01424	.01381	.01340	.01302	.01265	.01231	.01198	.01167	.01137	.01109
95	22	.02132	.02048	.01970	.01896	.01827	.01762	.01701	.01644	.01590	.01539	.01491	.01445	.01402	.01362	.01323	.01286	.01252	.01219	.01187	.01157
95	23	.02240	.02151	.02069	.01991	.01918	.01850	.01785	.01725	.01668	.01614	.01563	.01515	.01469	.01426	.01385	.01347	.01310	.01275	.01242	.01210
95	24	.02356	.02263	.02176	.02094	.02017	.01945	.01877	.01813	.01752	.01695	.01642	.01591	.01543	.01497	.01454	.01413	.01374	.01337	.01301	.01268
95	25	.02483	.02385	.02293	.02207	.02126	.02049	.01977	.01910	.01846	.01786	.01729	.01675	.01624	.01575	.01530	.01486	.01445	.01406	.01368	.01333
95	26	.02621	.02518	.02421	.02329	.02244	.02163	.02087	.02016	.01948	.01884	.01824	.01767	.01713	.01662	.01613	.01567	.01523	.01481	.01442	.01404
95	27	.02772	.02663	.02561	.02465	.02374	.02289	.02209	.02133	.02061	.01994	.01930	.01870	.01812	.01758	.01706	.01657	.01611	.01567	.01525	.01484
95	28	.02935	.02820	.02712	.02610	.02515	.02425	.02340	.02260	.02184	.02112	.02045	.01981	.01920	.01862	.01808	.01756	.01706	.01659	.01614	.01572
95	29	.03109	.02988	.02874	.02767	.02666	.02571	.02481	.02396	.02316	.02241	.02169	.02101	.02037	.01975	.01917	.01862	.01810	.01760	.01712	.01667
95	30	.03295	.03168	.03048	.02935	.02828	.02728	.02633	.02543	.02458	.02378	.02302	.02230	.02162	.02097	.02035	.01977	.01921	.01868	.01817	.01769
95	31	.03494	.03359	.03233	.03114	.03001	.02895	.02795	.02700	.02610	.02525	.02445	.02368	.02296	.02227	.02162	.02099	.02040	.01984	.01930	.01879
95	32	.03705	.03564	.03431	.03305	.03186	.03074	.02968	.02868	.02773	.02683	.02598	.02517	.02440	.02367	.02297	.02231	.02168	.02108	.02051	.01996
95	33	.03932	.03784	.03643	.03511	.03385	.03267	.03155	.03049	.02949	.02853	.02763	.02677	.02596	.02518	.02444	.02374	.02307	.02243	.02183	.02124
95	34	.04175	.04018	.03870	.03731	.03599	.03474	.03355	.03243	.03137	.03036	.02941	.02850	.02763	.02681	.02603	.02528	.02457	.02389	.02324	.02262
95	35	.04436	.04271	.04116	.03968	.03829	.03697	.03572	.03454	.03341	.03235	.03133	.03037	.02945	.02858	.02775	.02696	.02620	.02548	.02479	.02413
95	36	.04715	.04542	.04378	.04223	.04076	.03937	.03805	.03680	.03561	.03448	.03341	.03239	.03142	.03049	.02961	.02876	.02796	.02719	.02646	.02576
95	37	.05013	.04831	.04659	.04496	.04341	.04195	.04055	.03923	.03798	.03678	.03565	.03456	.03353	.03255	.03162	.03072	.02987	.02905	.02827	.02753
95	38	.05334	.05143	.04962	.04790	.04627	.04473	.04326	.04186	.04054	.03927	.03807	.03693	.03584	.03479	.03380	.03285	.03195	.03108	.03025	.02946
95	39	.05678	.05477	.05287	.05107	.04935	.04772	.04617	.04470	.04330	.04197	.04070	.03948	.03833	.03722	.03617	.03516	.03420	.03328	.03240	.03155

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	40	.06048	.05837	.05637	.05448	.05267	.05096	.04933	.04777	.04630	.04489	.04354	.04226	.04104	.03987	.03875	.03768	.03666	.03568	.03474	.03385
95	41	.06446	.06225	.06015	.05816	.05626	.05446	.05274	.05111	.04955	.04806	.04664	.04528	.04399	.04275	.04157	.04043	.03935	.03831	.03732	.03636
95	42	.06873	.06641	.06421	.06212	.06013	.05823	.05643	.05470	.05306	.05149	.04999	.04856	.04719	.04588	.04463	.04343	.04228	.04118	.04012	.03911
95	43	.07329	.07087	.06857	.06638	.06429	.06229	.06039	.05858	.05685	.05519	.05361	.05210	.05066	.04927	.04794	.04667	.04546	.04429	.04317	.04209
95	44	.07817	.07564	.07323	.07093	.06874	.06665	.06465	.06274	.06092	.05918	.05751	.05592	.05439	.05293	.05153	.05018	.04889	.04766	.04647	.04533
95	45	.08334	.08069	.07817	.07576	.07347	.07127	.06918	.06718	.06526	.06343	.06167	.05999	.05838	.05684	.05536	.05394	.05258	.05127	.05001	.04880
95	46	.08881	.08605	.08341	.08090	.07849	.07620	.07400	.07190	.06989	.06796	.06612	.06435	.06265	.06102	.05946	.05796	.05652	.05513	.05380	.05252
95	47	.09457	.09169	.08894	.08632	.08380	.08140	.07910	.07689	.07478	.07276	.07082	.06896	.06718	.06546	.06382	.06223	.06071	.05925	.05784	.05649
95	48	.10065	.09765	.09479	.09204	.08942	.08690	.08450	.08219	.07998	.07786	.07582	.07387	.07199	.07019	.06845	.06678	.06518	.06364	.06215	.06072
95	49	.10705	.10393	.10094	.09808	.09535	.09272	.09020	.08779	.08548	.08325	.08112	.07907	.07710	.07520	.07338	.07162	.06993	.06831	.06674	.06523
95	50	.11380	.11056	.10745	.10447	.10162	.09888	.09625	.09373	.09131	.08898	.08674	.08459	.08253	.08054	.07862	.07678	.07500	.07329	.07163	.07004
95	51	.12090	.11753	.11430	.11120	.10823	.10537	.10263	.10000	.09747	.09504	.09270	.09045	.08828	.08620	.08419	.08225	.08038	.07858	.07684	.07517
95	52	.12832	.12482	.12147	.11825	.11516	.11219	.10934	.10659	.10395	.10141	.09897	.09662	.09435	.09216	.09006	.08802	.08606	.08417	.08235	.08058
95	53	.13607	.13245	.12897	.12563	.12242	.11933	.11636	.11351	.11076	.10811	.10556	.10310	.10073	.09844	.09624	.09411	.09205	.09007	.08815	.08630
95	54	.14415	.14040	.13680	.13334	.13001	.12681	.12372	.12075	.11789	.11513	.11247	.10990	.10743	.10504	.10273	.10051	.09836	.09628	.09427	.09232
95	55	.15258	.14870	.14498	.14140	.13794	.13462	.13142	.12833	.12536	.12249	.11972	.11704	.11446	.11197	.10956	.10724	.10499	.10281	.10071	.09867
95	56	.16135	.15736	.15351	.14980	.14623	.14279	.13947	.13626	.13317	.13019	.12731	.12453	.12185	.11925	.11674	.11431	.11196	.10969	.10749	.10535
95	57	.17048	.16636	.16238	.15856	.15486	.15130	.14787	.14455	.14134	.13825	.13526	.13237	.12957	.12687	.12425	.12172	.11927	.11690	.11460	.11238
95	58	.17992	.17568	.17158	.16763	.16382	.16014	.15659	.15315	.14984	.14663	.14353	.14053	.13762	.13481	.13209	.12946	.12691	.12443	.12204	.11971
95	59	.18965	.18529	.18107	.17700	.17307	.16928	.16561	.16206	.15862	.15530	.15209	.14898	.14597	.14305	.14022	.13748	.13483	.13226	.12976	.12734
95	60	.19968	.19519	.19086	.18667	.18262	.17871	.17492	.17126	.16771	.16428	.16095	.15773	.15461	.15158	.14865	.14581	.14305	.14037	.13778	.13525
95	61	.21001	.20541	.20096	.19666	.19249	.18846	.18456	.18078	.17712	.17358	.17014	.16681	.16358	.16045	.15741	.15446	.15160	.14882	.14612	.14350
95	62	.22071	.21599	.21143	.20701	.20273	.19859	.19457	.19068	.18691	.18325	.17971	.17627	.17293	.16969	.16654	.16349	.16052	.15764	.15484	.15212
95	63	.23178	.22695	.22227	.21774	.21335	.20910	.20497	.20097	.19709	.19332	.18967	.18612	.18267	.17932	.17607	.17291	.16984	.16686	.16396	.16113
95	64	.24320	.23827	.23348	.22885	.22435	.21998	.21575	.21164	.20765	.20377	.20001	.19636	.19280	.18935	.18599	.18273	.17956	.17647	.17346	.17054
95	65	.25499	.24995	.24507	.24032	.23572	.23125	.22691	.22269	.21860	.21462	.21075	.20699	.20333	.19978	.19632	.19295	.18967	.18649	.18338	.18036
95	66	.26717	.26204	.25705	.25221	.24750	.24293	.23849	.23417	.22997	.22589	.22192	.21806	.21430	.21064	.20708	.20361	.20023	.19694	.19374	.19062
95	67	.27978	.27456	.26947	.26454	.25974	.25507	.25053	.24611	.24182	.23763	.23357	.22960	.22574	.22199	.21833	.21476	.21128	.20790	.20459	.20137
95	68	.29279	.28748	.28231	.27728	.27239	.26763	.26300	.25849	.25410	.24982	.24566	.24160	.23765	.23379	.23004	.22637	.22280	.21932	.21592	.21260
95	69	.30616	.30076	.29551	.29040	.28543	.28058	.27586	.27127	.26679	.26242	.25816	.25402	.24997	.24602	.24218	.23842	.23476	.23118	.22769	.22428
95	70	.31981	.31434	.30902	.30383	.29878	.29385	.28905	.28437	.27981	.27536	.27102	.26678	.26265	.25861	.25468	.25083	.24708	.24341	.23983	.23634
95	71	.33369	.32815	.32276	.31751	.31238	.30738	.30251	.29775	.29311	.28858	.28416	.27984	.27562	.27151	.26749	.26356	.25972	.25597	.25230	.24872
95	72	.34775	.34217	.33672	.33140	.32621	.32114	.31620	.31137	.30665	.30205	.29755	.29316	.28887	.28467	.28057	.27656	.27264	.26881	.26506	.26139
95	73	.36199	.35635	.35085	.34547	.34022	.33510	.33009	.32520	.32042	.31575	.31118	.30671	.30235	.29808	.29390	.28982	.28582	.28191	.27809	.27434
95	74	.37643	.37075	.36521	.35979	.35449	.34931	.34425	.33930	.33446	.32972	.32509	.32056	.31613	.31180	.30755	.30340	.29933	.29535	.29145	.28763
95	75	.39113	.38542	.37984	.37438	.36904	.36382	.35871	.35371	.34882	.34403	.33934	.33476	.33027	.32587	.32156	.31734	.31321	.30916	.30520	.30131
95	76	.40612	.40039	.39478	.38929	.38392	.37866	.37351	.36847	.36354	.35870	.35397	.34933	.34479	.34034	.33598	.33170	.32751	.32340	.31938	.31543
95	77	.42136	.41562	.40999	.40449	.39909	.39381	.38863	.38356	.37859	.37372	.36895	.36427	.35969	.35519	.35078	.34646	.34222	.33806	.33397	.32997
95	78	.43681	.43106	.42543	.41992	.41451	.40921	.40402	.39892	.39393	.38903	.38423	.37952	.37490	.37037	.36592	.36155	.35727	.35307	.34894	.34489
95	79	.45234	.44660	.44098	.43547	.43006	.42475	.41955	.41445	.40944	.40452	.39970	.39497	.39032	.38576	.38128	.37688	.37257	.36833	.36416	.36007
95	80	.46782	.46210	.45649	.45099	.44559	.44029	.43509	.42998	.42496	.42004	.41520	.41046	.40579	.40121	.39671	.39229	.38795	.38368	.37949	.37536
95	81	.48312	.47743	.47185	.46637	.46098	.45569	.45050	.44540	.44039	.43546	.43062	.42587	.42120	.41660	.41209	.40765	.40329	.39900	.39479	.39064
95	82	.49819	.49254	.48698	.48153	.47617	.47090	.46572	.46064	.45563	.45072	.44588	.44113	.43646	.43186	.42734	.42289	.41852	.41422	.40999	.40582
95	83	.51300	.50739	.50188	.49646	.49113	.48589	.48074	.47567	.47069	.46579	.46096	.45622	.45155	.44696	.44244	.43800	.43362	.42931	.42507	.42090
95	84	.52762	.52206	.51660	.51122	.50593	.50073	.49561	.49058	.48562	.48074	.47594	.47121	.46656	.46198	.45747	.45303	.44866	.44436	.44012	.43594
95	85	.54207	.53658	.53117	.52584	.52061	.51545	.51037	.50537	.50045	.49561	.49083	.48613	.48151	.47695	.47246	.46803	.46368	.45938	.45515	.45098
95	86	.55621	.55078	.54544	.54018	.53499	.52989	.52486	.51991	.51503	.51023	.50549	.50083	.49623	.49170	.48723	.48283	.47850	.47422	.47001	.46586
95	87	.56985	.56450	.55922	.55403	.54891	.54386	.53889	.53399	.52916	.52440	.51971	.51508	.51053	.50603	.50160	.49723	.49292	.48867	.48448	.48035
95	88	.58296	.57769	.57249	.56736	.56231	.55733	.55242	.54757	.54280	.53809	.53345	.52887	.52435	.51990	.51550	.51117	.50690	.50268	.49852	.49441
95	89	.59552	.59032	.58520	.58015	.57516	.57025	.56540	.56062	.55591	.55126	.54667	.54214	.53767	.53326	.52891	.52462	.52038	.51620	.51208	.50800

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	90	.60746	.60234	.59730	.59233	.58742	.58257	.57779	.57308	.56843	.56383	.55930	.55483	.55041	.54606	.54176	.53751	.53332	.52918	.52509	.52105
95	91	.61861	.61358	.60861	.60371	.59888	.59411	.58940	.58475	.58016	.57563	.57116	.56674	.56238	.55807	.55382	.54962	.54548	.54138	.53734	.53334
95	92	.62882	.62387	.61898	.61416	.60940	.60469	.60005	.59547	.59094	.58647	.58205	.57769	.57338	.56913	.56493	.56078	.55668	.55262	.54862	.54467
95	93	.63816	.63329	.62848	.62372	.61903	.61439	.60981	.60529	.60082	.59641	.59205	.58774	.58349	.57928	.57513	.57102	.56697	.56296	.55900	.55509
95	94	.64678	.64198	.63724	.63255	.62792	.62335	.61883	.61437	.60996	.60560	.60130	.59704	.59284	.58869	.58458	.58052	.57651	.57255	.56863	.56475
95	95	.65483	.65010	.64542	.64080	.63624	.63173	.62728	.62287	.61852	.61422	.60997	.60577	.60161	.59751	.59345	.58944	.58547	.58155	.57767	.57384
96	0	.01293	.01265	.01238	.01214	.01191	.01169	.01149	.01130	.01112	.01094	.01078	.01063	.01048	.01034	.01021	.01008	.00996	.00985	.00974	.00963
96	1	.00636	.00610	.00585	.00562	.00541	.00521	.00502	.00485	.00469	.00453	.00439	.00426	.00413	.00401	.00390	.00379	.00369	.00360	.00351	.00342
96	2	.00635	.00607	.00581	.00556	.00534	.00513	.00493	.00475	.00458	.00442	.00427	.00413	.00400	.00387	.00376	.00364	.00354	.00344	.00334	.00326
96	3	.00654	.00625	.00597	.00571	.00548	.00525	.00505	.00485	.00467	.00450	.00435	.00420	.00406	.00392	.00380	.00368	.00357	.00346	.00336	.00327
96	4	.00686	.00654	.00625	.00598	.00573	.00549	.00527	.00507	.00487	.00469	.00453	.00437	.00422	.00408	.00394	.00382	.00370	.00359	.00348	.00338
96	5	.00727	.00693	.00662	.00633	.00607	.00582	.00558	.00536	.00516	.00497	.00479	.00462	.00446	.00431	.00417	.00403	.00391	.00379	.00367	.00356
96	6	.00775	.00739	.00706	.00676	.00647	.00621	.00596	.00573	.00551	.00530	.00511	.00493	.00476	.00460	.00445	.00431	.00417	.00404	.00392	.00380
96	7	.00830	.00792	.00757	.00725	.00695	.00667	.00640	.00615	.00592	.00571	.00550	.00531	.00513	.00496	.00479	.00464	.00450	.00436	.00423	.00410
96	8	.00892	.00852	.00815	.00781	.00748	.00718	.00690	.00664	.00640	.00616	.00595	.00574	.00555	.00536	.00519	.00503	.00487	.00473	.00459	.00445
96	9	.00962	.00920	.00881	.00845	.00810	.00779	.00749	.00721	.00695	.00670	.00647	.00625	.00604	.00585	.00566	.00549	.00533	.00517	.00502	.00488
96	10	.01042	.00997	.00956	.00917	.00881	.00847	.00816	.00786	.00758	.00732	.00707	.00684	.00662	.00641	.00622	.00603	.00585	.00569	.00553	.00538
96	11	.01130	.01083	.01039	.00998	.00959	.00923	.00890	.00858	.00829	.00801	.00775	.00750	.00727	.00705	.00684	.00664	.00645	.00627	.00610	.00594
96	12	.01225	.01175	.01128	.01085	.01044	.01007	.00971	.00938	.00906	.00877	.00849	.00823	.00798	.00774	.00752	.00731	.00711	.00692	.00674	.00657
96	13	.01323	.01271	.01222	.01176	.01133	.01093	.01055	.01020	.00986	.00955	.00926	.00898	.00872	.00847	.00823	.00801	.00779	.00759	.00740	.00722
96	14	.01421	.01365	.01313	.01265	.01220	.01177	.01137	.01100	.01065	.01032	.01001	.00971	.00943	.00917	.00892	.00868	.00846	.00824	.00804	.00785
96	15	.01514	.01456	.01401	.01350	.01302	.01258	.01216	.01176	.01139	.01104	.01071	.01040	.01011	.00983	.00956	.00931	.00908	.00885	.00863	.00843
96	16	.01603	.01541	.01484	.01430	.01379	.01332	.01288	.01246	.01207	.01170	.01135	.01103	.01072	.01042	.01014	.00988	.00963	.00939	.00916	.00895
96	17	.01687	.01622	.01562	.01505	.01452	.01402	.01356	.01312	.01270	.01232	.01195	.01160	.01127	.01096	.01067	.01039	.01013	.00988	.00964	.00941
96	18	.01770	.01701	.01637	.01578	.01522	.01470	.01420	.01374	.01331	.01290	.01251	.01214	.01180	.01147	.01116	.01087	.01059	.01032	.01007	.00983
96	19	.01854	.01782	.01715	.01652	.01593	.01538	.01486	.01437	.01391	.01348	.01307	.01269	.01232	.01198	.01165	.01134	.01105	.01077	.01050	.01025
96	20	.01943	.01867	.01797	.01730	.01668	.01610	.01555	.01504	.01455	.01410	.01367	.01326	.01288	.01251	.01217	.01184	.01153	.01123	.01095	.01068
96	21	.02038	.01958	.01884	.01814	.01749	.01687	.01629	.01575	.01524	.01476	.01430	.01387	.01347	.01308	.01272	.01237	.01204	.01173	.01143	.01115
96	22	.02138	.02054	.01976	.01902	.01833	.01768	.01708	.01650	.01596	.01545	.01497	.01452	.01409	.01368	.01330	.01293	.01258	.01225	.01194	.01164
96	23	.02246	.02158	.02075	.01997	.01924	.01856	.01792	.01731	.01674	.01620	.01569	.01521	.01476	.01433	.01392	.01353	.01317	.01282	.01248	.01217
96	24	.02363	.02269	.02182	.02100	.02023	.01951	.01883	.01819	.01759	.01702	.01648	.01597	.01549	.01504	.01461	.01420	.01381	.01344	.01308	.01275
96	25	.02490	.02392	.02300	.02213	.02132	.02056	.01984	.01916	.01853	.01792	.01735	.01682	.01631	.01582	.01537	.01493	.01452	.01413	.01375	.01340
96	26	.02628	.02524	.02427	.02336	.02251	.02170	.02094	.02023	.01955	.01891	.01831	.01774	.01720	.01669	.01620	.01574	.01530	.01489	.01449	.01411
96	27	.02779	.02670	.02568	.02472	.02381	.02296	.02216	.02140	.02069	.02001	.01937	.01877	.01820	.01765	.01714	.01665	.01619	.01574	.01532	.01492
96	28	.02942	.02827	.02719	.02618	.02522	.02432	.02347	.02267	.02192	.02120	.02052	.01988	.01928	.01870	.01815	.01764	.01714	.01667	.01622	.01580
96	29	.03117	.02996	.02882	.02775	.02674	.02579	.02489	.02404	.02324	.02249	.02177	.02109	.02045	.01984	.01926	.01871	.01818	.01768	.01721	.01675
96	30	.03303	.03176	.03056	.02943	.02836	.02736	.02641	.02552	.02467	.02387	.02311	.02239	.02170	.02106	.02044	.01985	.01930	.01877	.01826	.01778
96	31	.03502	.03368	.03241	.03122	.03010	.02904	.02803	.02709	.02619	.02534	.02454	.02377	.02305	.02236	.02171	.02109	.02049	.01993	.01939	.01888
96	32	.03714	.03573	.03440	.03314	.03195	.03083	.02977	.02877	.02782	.02692	.02607	.02526	.02449	.02376	.02307	.02241	.02178	.02118	.02061	.02006
96	33	.03942	.03793	.03653	.03520	.03395	.03277	.03165	.03059	.02958	.02863	.02773	.02687	.02606	.02528	.02455	.02384	.02317	.02254	.02193	.02135
96	34	.04185	.04028	.03880	.03741	.03609	.03484	.03366	.03254	.03147	.03047	.02951	.02860	.02774	.02692	.02613	.02539	.02468	.02400	.02335	.02273
96	35	.04446	.04282	.04126	.03979	.03840	.03708	.03583	.03465	.03352	.03246	.03144	.03048	.02956	.02869	.02786	.02707	.02631	.02559	.02490	.02425
96	36	.04726	.04553	.04389	.04234	.04087	.03948	.03816	.03691	.03573	.03460	.03352	.03250	.03153	.03061	.02972	.02888	.02808	.02731	.02658	.02588
96	37	.05025	.04843	.04671	.04508	.04353	.04206	.04067	.03935	.03810	.03690	.03577	.03469	.03366	.03268	.03174	.03085	.02999	.02918	.02840	.02765
96	38	.05347	.05155	.04974	.04803	.04640	.04485	.04339	.04199	.04067	.03940	.03820	.03706	.03597	.03493	.03393	.03298	.03208	.03121	.03038	.02959
96	39	.05691	.05490	.05300	.05120	.04948	.04786	.04631	.04484	.04344	.04210	.04083	.03962	.03847	.03736	.03631	.03530	.03434	.03342	.03254	.03169
96	40	.06062	.05851	.05651	.05462	.05281	.05110	.04947	.04792	.04644	.04503	.04369	.04241	.04118	.04002	.03890	.03783	.03681	.03583	.03489	.03400
96	41	.06461	.06240	.06030	.05831	.05641	.05461	.05289	.05126	.04970	.04821	.04679	.04544	.04415	.04291	.04173	.04059	.03951	.03847	.03748	.03652
96	42	.06889	.06657	.06438	.06228	.06029	.05840	.05659	.05487	.05323	.05166	.05016	.04873	.04736	.04605	.04480	.04360	.04245	.04135	.04029	.03928
96	43	.07347	.07105	.06874	.06655	.06446	.06247	.06057	.05876	.05703	.05538	.05380	.05228	.05084	.04946	.04813	.04686	.04564	.04447	.04335	.04228

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	44	.07836	.07583	.07342	.07112	.06893	.06684	.06484	.06294	.06112	.05938	.05771	.05612	.05459	.05313	.05173	.05039	.04910	.04786	.04667	.04553
96	45	.08354	.08090	.07838	.07597	.07368	.07149	.06939	.06739	.06548	.06364	.06189	.06021	.05860	.05706	.05558	.05416	.05280	.05149	.05023	.04902
96	46	.08903	.08627	.08364	.08113	.07872	.07643	.07423	.07213	.07012	.06820	.06635	.06458	.06289	.06126	.05970	.05820	.05676	.05538	.05405	.05276
96	47	.09482	.09194	.08919	.08656	.08405	.08165	.07935	.07715	.07504	.07302	.07108	.06922	.06744	.06572	.06408	.06250	.06098	.05951	.05811	.05675
96	48	.10092	.09792	.09505	.09231	.08969	.08718	.08477	.08247	.08026	.07813	.07610	.07415	.07227	.07047	.06874	.06707	.06547	.06392	.06244	.06101
96	49	.10734	.10422	.10124	.09838	.09564	.09302	.09050	.08809	.08578	.08356	.08142	.07937	.07740	.07551	.07369	.07193	.07025	.06862	.06705	.06554
96	50	.11412	.11087	.10777	.10479	.10194	.09920	.09658	.09406	.09164	.08931	.08708	.08493	.08286	.08088	.07896	.07712	.07534	.07363	.07198	.07039
96	51	.12124	.11787	.11465	.11155	.10858	.10573	.10299	.10036	.09784	.09540	.09307	.09082	.08865	.08657	.08456	.08262	.08076	.07896	.07722	.07554
96	52	.12869	.12520	.12185	.11864	.11555	.11258	.10973	.10699	.10435	.10181	.09937	.09702	.09475	.09257	.09046	.08843	.08647	.08458	.08276	.08099
96	53	.13648	.13286	.12939	.12605	.12284	.11976	.11679	.11394	.11119	.10854	.10599	.10354	.10117	.09889	.09668	.09455	.09250	.09052	.08860	.08675
96	54	.14460	.14086	.13726	.13380	.13047	.12727	.12419	.12122	.11836	.11560	.11294	.11038	.10791	.10552	.10322	.10099	.09884	.09677	.09476	.09282
96	55	.15307	.14920	.14548	.14190	.13845	.13513	.13193	.12884	.12587	.12300	.12024	.11757	.11499	.11250	.11009	.10777	.10552	.10335	.10124	.09921
96	56	.16189	.15789	.15405	.15035	.14678	.14334	.14002	.13682	.13374	.13076	.12788	.12510	.12242	.11982	.11731	.11489	.11254	.11027	.10807	.10594
96	57	.17106	.16694	.16298	.15915	.15546	.15190	.14847	.14516	.14196	.13886	.13588	.13299	.13020	.12750	.12488	.12235	.11991	.11754	.11524	.11301
96	58	.18055	.17631	.17223	.16828	.16447	.16080	.15725	.15382	.15050	.14730	.14420	.14120	.13830	.13549	.13278	.13014	.12759	.12512	.12273	.12041
96	59	.19034	.18598	.18177	.17771	.17378	.16999	.16632	.16277	.15935	.15603	.15282	.14971	.14670	.14379	.14096	.13823	.13558	.13300	.13051	.12809
96	60	.20042	.19594	.19161	.18743	.18338	.17947	.17569	.17203	.16849	.16506	.16174	.15852	.15540	.15238	.14945	.14661	.14386	.14118	.13859	.13607
96	61	.21081	.20622	.20177	.19747	.19331	.18929	.18539	.18162	.17796	.17442	.17099	.16766	.16444	.16131	.15827	.15533	.15247	.14969	.14699	.14438
96	62	.22157	.21686	.21230	.20789	.20362	.19948	.19547	.19158	.18782	.18417	.18062	.17719	.17385	.17062	.16748	.16442	.16146	.15858	.15578	.15306
96	63	.23271	.22789	.22322	.21869	.21431	.21006	.20594	.20194	.19807	.19431	.19066	.18711	.18367	.18033	.17708	.17392	.17086	.16788	.16498	.16216
96	64	.24421	.23928	.23450	.22987	.22538	.22102	.21679	.21269	.20870	.20484	.20108	.19743	.19388	.19043	.18708	.18382	.18065	.17757	.17457	.17164
96	65	.25608	.25105	.24616	.24143	.23683	.23237	.22804	.22383	.21974	.21576	.21190	.20814	.20449	.20094	.19749	.19412	.19085	.18767	.18457	.18154
96	66	.26834	.26321	.25823	.25340	.24870	.24414	.23970	.23539	.23120	.22712	.22316	.21930	.21555	.21190	.20834	.20488	.20150	.19822	.19502	.19190
96	67	.28104	.27582	.27075	.26582	.26103	.25637	.25184	.24743	.24314	.23897	.23490	.23095	.22709	.22334	.21969	.21612	.21265	.20927	.20597	.20276
96	68	.29415	.28885	.28369	.27867	.27379	.26904	.26442	.25991	.25553	.25126	.24710	.24305	.23911	.23526	.23151	.22785	.22428	.22080	.21741	.21410
96	69	.30763	.30224	.29700	.29190	.28694	.28210	.27739	.27280	.26833	.26397	.25973	.25558	.25155	.24761	.24376	.24001	.23636	.23279	.22930	.22590
96	70	.32139	.31594	.31063	.30545	.30041	.29550	.29070	.28603	.28148	.27704	.27270	.26848	.26435	.26032	.25639	.25256	.24881	.24515	.24157	.23808
96	71	.33540	.32988	.32450	.31926	.31414	.30916	.30429	.29954	.29491	.29039	.28598	.28167	.27746	.27335	.26934	.26542	.26158	.25784	.25418	.25060
96	72	.34960	.34402	.33858	.33328	.32810	.32305	.31811	.31330	.30859	.30400	.29951	.29513	.29084	.28666	.28256	.27856	.27465	.27082	.26708	.26342
96	73	.36397	.35834	.35285	.34749	.34226	.33715	.33215	.32727	.32250	.31784	.31328	.30883	.30447	.30021	.29605	.29197	.28798	.28408	.28026	.27653
96	74	.37856	.37289	.36736	.36195	.35667	.35151	.34646	.34152	.33669	.33197	.32735	.32283	.31841	.31409	.30985	.30571	.30165	.29767	.29378	.28997
96	75	.39341	.38772	.38215	.37671	.37139	.36618	.36108	.35610	.35122	.34644	.34177	.33719	.33271	.32833	.32403	.31982	.31570	.31166	.30770	.30383
96	76	.40857	.40285	.39726	.39179	.38644	.38119	.37606	.37104	.36612	.36130	.35658	.35195	.34742	.34298	.33863	.33437	.33019	.32609	.32207	.31813
96	77	.42400	.41827	.41267	.40718	.40180	.39654	.39138	.38632	.38137	.37651	.37176	.36709	.36252	.35803	.35364	.34932	.34510	.34095	.33688	.33288
96	78	.43964	.43392	.42831	.42281	.41743	.41215	.40697	.40190	.39692	.39204	.38725	.38256	.37795	.37343	.36900	.36464	.36037	.35618	.35207	.34803
96	79	.45539	.44968	.44408	.43858	.43320	.42791	.42273	.41764	.41265	.40776	.40295	.39823	.39360	.38906	.38459	.38021	.37591	.37168	.36753	.36345
96	80	.47109	.46540	.45982	.45434	.44896	.44368	.43850	.43342	.42842	.42352	.41870	.41397	.40932	.40476	.40028	.39587	.39154	.38729	.38311	.37900
96	81	.48664	.48098	.47542	.46996	.46460	.45934	.45417	.44909	.44410	.43919	.43437	.42964	.42499	.42041	.41591	.41149	.40715	.40287	.39867	.39454
96	82	.50195	.49633	.49080	.48537	.48004	.47480	.46965	.46458	.45960	.45471	.44990	.44517	.44051	.43594	.43143	.42701	.42265	.41837	.41415	.41000
96	83	.51701	.51144	.50595	.50056	.49526	.49005	.48493	.47989	.47493	.47005	.46525	.46053	.45589	.45132	.44682	.44239	.43803	.43374	.42952	.42537
96	84	.53190	.52638	.52094	.51560	.51034	.50517	.50008	.49507	.49014	.48529	.48052	.47581	.47119	.46663	.46214	.45772	.45337	.44909	.44487	.44071
96	85	.54663	.54117	.53580	.53051	.52531	.52018	.51514	.51017	.50528	.50046	.49572	.49104	.48644	.48191	.47744	.47304	.46870	.46443	.46022	.45607
96	86	.56106	.55567	.55037	.54514	.54000	.53493	.52994	.52502	.52017	.51540	.51069	.50605	.50148	.49698	.49254	.48817	.48385	.47960	.47541	.47128
96	87	.57500	.56969	.56446	.55930	.55422	.54921	.54428	.53942	.53462	.52989	.52523	.52064	.51611	.51164	.50724	.50290	.49862	.49439	.49022	.48612
96	88	.58842	.58319	.57803	.57295	.56794	.56300	.55813	.55332	.54858	.54391	.53930	.53476	.53027	.52585	.52149	.51718	.51294	.50875	.50461	.50053
96	89	.60128	.59614	.59106	.58605	.58112	.57625	.57144	.56670	.56203	.55741	.55286	.54837	.54394	.53956	.53524	.53098	.52678	.52263	.51853	.51448
96	90	.61353	.60847	.60348	.59855	.59369	.58890	.58416	.57949	.57488	.57033	.56584	.56140	.55703	.55270	.54844	.54422	.54006	.53596	.53190	.52789
96	91	.62499	.62001	.61510	.61026	.60547	.60075	.59609	.59149	.58694	.58246	.57802	.57365	.56933	.56506	.56085	.55668	.55257	.54851	.54450	.54054
96	92	.63549	.63060	.62577	.62100	.61629	.61164	.60705	.60251	.59803	.59361	.58924	.58492	.58066	.57644	.57228	.56817	.56411	.56009	.55612	.55220
96	93	.64511	.64029	.63554	.63085	.62621	.62163	.61710	.61263	.60821	.60385	.59954	.59528	.59107	.58691	.58279	.57873	.57471	.57075	.56682	.56294

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	94	.65399	.64925	.64457	.63994	.63537	.63086	.62640	.62199	.61763	.61333	.60907	.60487	.60071	.59660	.59254	.58853	.58456	.58064	.57676	.57292
96	95	.66229	.65762	.65301	.64846	.64396	.63951	.63511	.63076	.62647	.62222	.61802	.61387	.60977	.60571	.60170	.59773	.59381	.58993	.58610	.58231
96	96	.66998	.66539	.66085	.65636	.65193	.64754	.64321	.63892	.63468	.63049	.62635	.62225	.61820	.61419	.61023	.60631	.60243	.59860	.59481	.59106
97	0	.01305	.01277	.01250	.01226	.01203	.01182	.01161	.01142	.01124	.01107	.01091	.01076	.01061	.01048	.01034	.01022	.01010	.00998	.00987	.00977
97	1	.00638	.00612	.00587	.00564	.00543	.00523	.00504	.00487	.00471	.00456	.00441	.00428	.00415	.00403	.00392	.00382	.00372	.00362	.00353	.00345
97	2	.00636	.00608	.00582	.00558	.00536	.00515	.00495	.00477	.00460	.00444	.00429	.00415	.00401	.00389	.00377	.00366	.00356	.00346	.00336	.00327
97	3	.00656	.00626	.00598	.00573	.00549	.00527	.00506	.00487	.00469	.00452	.00436	.00421	.00407	.00394	.00381	.00369	.00358	.00348	.00338	.00328
97	4	.00687	.00656	.00626	.00599	.00574	.00550	.00528	.00508	.00489	.00471	.00454	.00438	.00423	.00409	.00396	.00383	.00371	.00360	.00349	.00339
97	5	.00728	.00694	.00663	.00635	.00608	.00583	.00559	.00538	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00405	.00392	.00380	.00369	.00358
97	6	.00776	.00740	.00707	.00677	.00648	.00622	.00597	.00574	.00552	.00531	.00512	.00494	.00477	.00461	.00446	.00432	.00418	.00405	.00393	.00382
97	7	.00831	.00793	.00759	.00726	.00696	.00668	.00641	.00617	.00593	.00572	.00551	.00532	.00514	.00497	.00481	.00465	.00451	.00437	.00424	.00412
97	8	.00893	.00853	.00816	.00782	.00750	.00720	.00692	.00665	.00641	.00618	.00596	.00575	.00556	.00538	.00520	.00504	.00489	.00474	.00460	.00447
97	9	.00964	.00922	.00882	.00846	.00812	.00780	.00750	.00722	.00696	.00671	.00648	.00626	.00606	.00586	.00568	.00550	.00534	.00518	.00503	.00489
97	10	.01044	.00999	.00957	.00919	.00883	.00849	.00817	.00788	.00760	.00733	.00709	.00686	.00664	.00643	.00623	.00605	.00587	.00570	.00554	.00539
97	11	.01132	.01084	.01040	.00999	.00961	.00925	.00892	.00860	.00831	.00803	.00777	.00752	.00729	.00707	.00686	.00666	.00647	.00629	.00612	.00596
97	12	.01227	.01177	.01131	.01087	.01047	.01009	.00973	.00940	.00909	.00879	.00851	.00825	.00800	.00777	.00755	.00734	.00714	.00695	.00676	.00659
97	13	.01326	.01274	.01224	.01179	.01136	.01096	.01058	.01023	.00990	.00958	.00929	.00901	.00875	.00850	.00826	.00804	.00783	.00762	.00743	.00725
97	14	.01424	.01369	.01317	.01268	.01223	.01181	.01141	.01104	.01069	.01035	.01004	.00975	.00947	.00921	.00896	.00872	.00850	.00828	.00808	.00788
97	15	.01518	.01460	.01405	.01354	.01306	.01262	.01220	.01180	.01143	.01108	.01075	.01044	.01015	.00987	.00961	.00936	.00912	.00889	.00868	.00847
97	16	.01607	.01545	.01488	.01434	.01384	.01337	.01292	.01251	.01212	.01175	.01140	.01107	.01076	.01047	.01019	.00993	.00968	.00944	.00921	.00899
97	17	.01692	.01627	.01566	.01510	.01457	.01407	.01360	.01317	.01275	.01236	.01200	.01165	.01132	.01101	.01072	.01044	.01018	.00993	.00969	.00946
97	18	.01774	.01706	.01642	.01583	.01527	.01475	.01425	.01379	.01336	.01295	.01256	.01219	.01185	.01152	.01121	.01092	.01064	.01038	.01012	.00988
97	19	.01859	.01787	.01720	.01657	.01598	.01543	.01491	.01442	.01397	.01353	.01313	.01274	.01238	.01203	.01171	.01140	.01110	.01082	.01056	.01030
97	20	.01948	.01872	.01802	.01736	.01674	.01615	.01561	.01509	.01461	.01415	.01372	.01332	.01293	.01257	.01222	.01190	.01158	.01129	.01101	.01074
97	21	.02043	.01964	.01889	.01819	.01754	.01693	.01635	.01581	.01530	.01481	.01436	.01393	.01352	.01314	.01278	.01243	.01210	.01179	.01149	.01121
97	22	.02144	.02060	.01981	.01908	.01839	.01774	.01713	.01656	.01602	.01551	.01503	.01458	.01415	.01374	.01335	.01299	.01264	.01231	.01200	.01170
97	23	.02251	.02163	.02080	.02003	.01930	.01862	.01797	.01737	.01680	.01626	.01575	.01527	.01482	.01439	.01398	.01359	.01323	.01288	.01254	.01223
97	24	.02368	.02275	.02188	.02106	.02029	.01957	.01889	.01825	.01765	.01708	.01654	.01603	.01555	.01510	.01467	.01426	.01387	.01350	.01315	.01281
97	25	.02496	.02398	.02306	.02219	.02138	.02062	.01990	.01923	.01859	.01799	.01742	.01688	.01637	.01589	.01543	.01500	.01458	.01419	.01382	.01346
97	26	.02634	.02531	.02434	.02342	.02257	.02176	.02100	.02029	.01961	.01898	.01837	.01781	.01727	.01675	.01627	.01581	.01537	.01495	.01456	.01418
97	27	.02786	.02677	.02574	.02478	.02388	.02303	.02222	.02147	.02075	.02008	.01944	.01884	.01827	.01772	.01721	.01672	.01625	.01581	.01539	.01499
97	28	.02948	.02834	.02726	.02624	.02529	.02439	.02354	.02274	.02199	.02127	.02059	.01995	.01935	.01877	.01823	.01771	.01721	.01674	.01630	.01587
97	29	.03124	.03003	.02889	.02782	.02681	.02586	.02496	.02412	.02332	.02256	.02184	.02117	.02052	.01991	.01933	.01878	.01826	.01776	.01728	.01683
97	30	.03311	.03183	.03063	.02950	.02844	.02743	.02649	.02559	.02475	.02394	.02318	.02247	.02178	.02114	.02052	.01993	.01938	.01885	.01834	.01786
97	31	.03510	.03375	.03249	.03130	.03018	.02912	.02811	.02717	.02627	.02542	.02462	.02386	.02313	.02244	.02179	.02117	.02058	.02001	.01948	.01896
97	32	.03722	.03581	.03448	.03322	.03204	.03092	.02986	.02886	.02791	.02701	.02616	.02535	.02458	.02385	.02316	.02250	.02187	.02127	.02070	.02015
97	33	.03950	.03801	.03661	.03529	.03404	.03285	.03174	.03068	.02967	.02872	.02782	.02696	.02615	.02537	.02464	.02393	.02327	.02263	.02202	.02144
97	34	.04194	.04037	.03889	.03750	.03618	.03493	.03375	.03263	.03157	.03056	.02960	.02870	.02783	.02701	.02623	.02548	.02477	.02410	.02345	.02283
97	35	.04456	.04291	.04135	.03988	.03849	.03718	.03593	.03474	.03362	.03256	.03154	.03058	.02966	.02879	.02796	.02717	.02642	.02569	.02501	.02435
97	36	.04736	.04563	.04399	.04244	.04097	.03958	.03827	.03702	.03583	.03470	.03363	.03261	.03164	.03071	.02983	.02899	.02819	.02742	.02669	.02599
97	37	.05035	.04853	.04681	.04518	.04364	.04217	.04078	.03946	.03821	.03701	.03588	.03480	.03377	.03279	.03185	.03096	.03011	.02929	.02851	.02777
97	38	.05357	.05166	.04985	.04814	.04651	.04497	.04350	.04211	.04078	.03952	.03832	.03717	.03608	.03504	.03405	.03310	.03220	.03133	.03050	.02971
97	39	.05703	.05502	.05312	.05132	.04960	.04798	.04643	.04496	.04356	.04223	.04096	.03974	.03859	.03749	.03643	.03543	.03447	.03355	.03267	.03182
97	40	.06074	.05864	.05664	.05474	.05294	.05123	.04960	.04805	.04657	.04516	.04382	.04254	.04132	.04015	.03903	.03797	.03694	.03597	.03503	.03413
97	41	.06474	.06253	.06044	.05844	.05655	.05475	.05303	.05140	.04984	.04835	.04694	.04558	.04429	.04305	.04187	.04074	.03965	.03862	.03762	.03667
97	42	.06903	.06672	.06452	.06243	.06044	.05855	.05674	.05502	.05338	.05181	.05031	.04888	.04751	.04621	.04495	.04375	.04261	.04150	.04045	.03944
97	43	.07362	.07120	.06890	.06671	.06462	.06263	.06073	.05892	.05719	.05554	.05396	.05245	.05100	.04962	.04830	.04703	.04581	.04464	.04352	.04245
97	44	.07853	.07600	.07359	.07129	.06910	.06701	.06502	.06311	.06129	.05955	.05789	.05630	.05477	.05331	.05191	.05057	.04928	.04804	.04686	.04572
97	45	.08373	.08108	.07856	.07616	.07387	.07167	.06958	.06758	.06567	.06384	.06209	.06041	.05880	.05726	.05578	.05436	.05300	.05169	.05043	.04922
97	46	.08923	.08648	.08384	.08133	.07893	.07663	.07444	.07234	.07033	.06841	.06656	.06480	.06310	.06148	.05992	.05842	.05698	.05560	.05426	.05298

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	47	.09503	.09216	.08941	.08679	.08428	.08187	.07958	.07738	.07527	.07325	.07131	.06945	.06767	.06596	.06431	.06273	.06121	.05975	.05834	.05699
97	48	.10116	.09816	.09529	.09255	.08993	.08742	.08502	.08271	.08051	.07839	.07635	.07440	.07253	.07073	.06899	.06733	.06573	.06418	.06270	.06127
97	49	.10760	.10448	.10150	.09864	.09591	.09329	.09077	.08836	.08605	.08383	.08170	.07965	.07768	.07579	.07397	.07222	.07053	.06890	.06734	.06583
97	50	.11440	.11116	.10806	.10508	.10223	.09950	.09687	.09435	.09194	.08961	.08738	.08523	.08317	.08118	.07927	.07743	.07565	.07394	.07229	.07070
97	51	.12155	.11819	.11496	.11187	.10890	.10605	.10332	.10069	.09816	.09573	.09340	.09115	.08899	.08690	.08489	.08296	.08109	.07930	.07756	.07588
97	52	.12903	.12554	.12220	.11898	.11590	.11293	.11008	.10734	.10471	.10217	.09973	.09738	.09511	.09293	.09083	.08880	.08684	.08495	.08313	.08137
97	53	.13685	.13324	.12976	.12643	.12322	.12014	.11718	.11433	.11158	.10894	.10639	.10393	.10157	.09928	.09708	.09496	.09290	.09092	.08901	.08716
97	54	.14500	.14126	.13767	.13421	.13089	.12769	.12461	.12164	.11878	.11603	.11337	.11081	.10834	.10596	.10366	.10143	.09928	.09721	.09520	.09326
97	55	.15351	.14964	.14592	.14235	.13890	.13558	.13239	.12931	.12633	.12347	.12071	.11804	.11546	.11297	.11057	.10825	.10600	.10383	.10173	.09969
97	56	.16237	.15838	.15454	.15084	.14727	.14384	.14052	.13733	.13424	.13127	.12839	.12561	.12293	.12034	.11783	.11541	.11306	.11079	.10860	.10647
97	57	.17158	.16747	.16351	.15969	.15600	.15245	.14902	.14570	.14251	.13942	.13643	.13355	.13076	.12806	.12545	.12292	.12048	.11811	.11581	.11359
97	58	.18112	.17689	.17280	.16886	.16506	.16139	.15784	.15441	.15110	.14790	.14480	.14181	.13891	.13611	.13339	.13076	.12822	.12575	.12335	.12103
97	59	.19096	.18660	.18240	.17834	.17442	.17063	.16696	.16342	.16000	.15668	.15348	.15037	.14737	.14445	.14163	.13890	.13625	.13368	.13119	.12877
97	60	.20109	.19661	.19229	.18811	.18407	.18017	.17639	.17273	.16919	.16577	.16245	.15924	.15612	.15310	.15018	.14734	.14459	.14192	.13932	.13681
97	61	.21154	.20694	.20250	.19821	.19406	.19004	.18614	.18237	.17872	.17519	.17176	.16844	.16521	.16209	.15906	.15611	.15326	.15048	.14779	.14517
97	62	.22235	.21765	.21309	.20869	.20442	.20029	.19628	.19240	.18864	.18499	.18145	.17802	.17469	.17146	.16832	.16527	.16231	.15944	.15664	.15392
97	63	.23355	.22873	.22407	.21955	.21517	.21093	.20681	.20282	.19895	.19520	.19155	.18801	.18457	.18123	.17799	.17484	.17178	.16880	.16590	.16308
97	64	.24511	.24019	.23542	.23080	.22631	.22196	.21774	.21364	.20966	.20579	.20204	.19839	.19485	.19141	.18806	.18481	.18164	.17856	.17556	.17264
97	65	.25705	.25203	.24715	.24243	.23783	.23338	.22905	.22485	.22076	.21680	.21294	.20919	.20554	.20199	.19854	.19519	.19192	.18874	.18564	.18262
97	66	.26939	.26427	.25930	.25447	.24978	.24523	.24080	.23649	.23231	.22824	.22428	.22043	.21668	.21303	.20948	.20602	.20265	.19937	.19617	.19306
97	67	.28218	.27697	.27190	.26698	.26220	.25755	.25302	.24862	.24434	.24017	.23611	.23216	.22831	.22457	.22092	.21736	.21389	.21052	.20722	.20401
97	68	.29538	.29008	.28493	.27993	.27505	.27031	.26569	.26120	.25682	.25256	.24841	.24437	.24042	.23658	.23284	.22919	.22562	.22215	.21876	.21546
97	69	.30895	.30358	.29835	.29326	.28830	.28348	.27877	.27419	.26973	.26538	.26114	.25700	.25297	.24904	.24520	.24146	.23781	.23424	.23076	.22736
97	70	.32283	.31738	.31208	.30692	.30188	.29698	.29220	.28754	.28299	.27856	.27423	.27001	.26589	.26187	.25795	.25412	.25038	.24672	.24315	.23967
97	71	.33694	.33144	.32607	.32084	.31573	.31076	.30590	.30116	.29654	.29203	.28762	.28332	.27912	.27502	.27102	.26710	.26328	.25954	.25588	.25231
97	72	.35126	.34570	.34027	.33498	.32981	.32477	.31985	.31504	.31035	.30576	.30128	.29691	.29263	.28845	.28437	.28038	.27647	.27265	.26892	.26527
97	73	.36575	.36014	.35467	.34932	.34410	.33900	.33401	.32915	.32439	.31974	.31519	.31074	.30640	.30215	.29799	.29392	.28994	.28605	.28224	.27851
97	74	.38047	.37483	.36931	.36392	.35865	.35349	.34846	.34353	.33872	.33401	.32940	.32489	.32048	.31616	.31194	.30780	.30375	.29979	.29590	.29210
97	75	.39547	.38980	.38424	.37882	.37351	.36831	.36323	.35826	.35339	.34863	.34397	.33940	.33494	.33056	.32627	.32207	.31796	.31393	.30998	.30611
97	76	.41078	.40509	.39951	.39406	.38872	.38349	.37837	.37336	.36846	.36365	.35894	.35433	.34981	.34538	.34104	.33679	.33262	.32853	.32452	.32059
97	77	.42638	.42067	.41509	.40961	.40426	.39901	.39386	.38882	.38388	.37904	.37430	.36965	.36509	.36062	.35623	.35193	.34771	.34357	.33951	.33553
97	78	.44221	.43650	.43092	.42544	.42007	.41481	.40965	.40459	.39963	.39477	.38999	.38531	.38072	.37621	.37179	.36745	.36319	.35901	.35491	.35088
97	79	.45815	.45246	.44688	.44141	.43604	.43078	.42561	.42055	.41557	.41069	.40590	.40120	.39659	.39206	.38761	.38324	.37895	.37473	.37059	.36652
97	80	.47406	.46840	.46284	.45738	.45202	.44677	.44161	.43654	.43156	.42668	.42188	.41717	.41254	.40799	.40352	.39913	.39481	.39057	.38640	.38231
97	81	.48982	.48419	.47866	.47322	.46789	.46265	.45750	.45244	.44747	.44259	.43779	.43307	.42843	.42388	.41940	.41499	.41066	.40640	.40222	.39810
97	82	.50536	.49977	.49427	.48887	.48356	.47834	.47321	.46817	.46322	.45834	.45355	.44884	.44421	.43965	.43516	.43075	.42642	.42215	.41795	.41381
97	83	.52066	.51511	.50966	.50430	.49902	.49384	.48874	.48372	.47879	.47394	.46916	.46446	.45984	.45529	.45081	.44640	.44206	.43779	.43358	.42944
97	84	.53579	.53030	.52490	.51959	.51436	.50921	.50415	.49917	.49427	.48944	.48469	.48001	.47540	.47087	.46640	.46201	.45767	.45341	.44921	.44507
97	85	.55078	.54536	.54002	.53476	.52959	.52450	.51948	.51454	.50968	.50489	.50017	.49552	.49094	.48643	.48199	.47761	.47330	.46904	.46485	.46072
97	86	.56548	.56013	.55486	.54967	.54456	.53953	.53457	.52968	.52486	.52011	.51544	.51083	.50629	.50181	.49739	.49304	.48875	.48452	.48035	.47624
97	87	.57970	.57443	.56924	.56412	.55907	.55410	.54920	.54437	.53961	.53491	.53028	.52572	.52122	.51678	.51240	.50809	.50383	.49963	.49549	.49140
97	88	.59340	.58821	.58310	.57806	.57308	.56818	.56335	.55858	.55388	.54924	.54466	.54015	.53569	.53130	.52697	.52269	.51847	.51431	.51020	.50614
97	89	.60655	.60145	.59642	.59146	.58656	.58173	.57697	.57226	.56763	.56305	.55853	.55407	.54967	.54533	.54105	.53682	.53264	.52852	.52444	.52043
97	90	.61909	.61408	.60913	.60425	.59944	.59469	.58999	.58536	.58079	.57628	.57183	.56743	.56309	.55880	.55457	.55039	.54626	.54218	.53815	.53418
97	91	.63083	.62591	.62105	.61625	.61151	.60684	.60222	.59766	.59316	.58872	.58433	.57999	.57571	.57148	.56730	.56317	.55909	.55507	.55109	.54715
97	92	.64160	.63677	.63199	.62727	.62261	.61801	.61347	.60898	.60455	.60017	.59584	.59156	.58734	.58317	.57904	.57497	.57094	.56696	.56303	.55914
97	93	.65147	.64672	.64202	.63738	.63280	.62827	.62379	.61937	.61500	.61069	.60642	.60220	.59803	.59392	.58984	.58582	.58184	.57791	.57402	.57018
97	94	.66059	.65592	.65130	.64673	.64222	.63776	.63335	.62900	.62469	.62043	.61623	.61207	.60796	.60389	.59987	.59590	.59197	.58808	.58424	.58044
97	95	.66913	.66453	.65999	.65549	.65105	.64666	.64232	.63802	.63378	.62959	.62544	.62134	.61728	.61327	.60930	.60538	.60150	.59766	.59387	.59011
97	96	.67706	.67253	.66806	.66363	.65926	.65493	.65065	.64642	.64224	.63810	.63401	.62997	.62596	.62201	.61809	.61422	.61038	.60659	.60284	.59913

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	97	.68434	.67989	.67548	.67112	.66681	.66255	.65833	.65416	.65003	.64595	.64191	.63792	.63397	.63006	.62620	.62237	.61858	.61484	.61113	.60746
98	0	.01316	.01288	.01262	.01237	.01215	.01193	.01173	.01154	.01136	.01119	.01103	.01088	.01074	.01060	.01047	.01034	.01023	.01011	.01000	.00990
98	1	.00640	.00614	.00589	.00566	.00545	.00525	.00506	.00489	.00473	.00458	.00443	.00430	.00417	.00406	.00394	.00384	.00374	.00364	.00355	.00347
98	2	.00638	.00610	.00584	.00559	.00537	.00516	.00497	.00478	.00461	.00445	.00430	.00416	.00403	.00391	.00379	.00368	.00357	.00347	.00338	.00329
98	3	.00657	.00627	.00600	.00574	.00550	.00528	.00507	.00488	.00470	.00453	.00437	.00422	.00408	.00395	.00383	.00371	.00360	.00349	.00339	.00330
98	4	.00688	.00657	.00627	.00600	.00575	.00551	.00529	.00509	.00490	.00472	.00455	.00439	.00424	.00410	.00397	.00384	.00372	.00361	.00350	.00340
98	5	.00729	.00695	.00664	.00636	.00609	.00584	.00560	.00539	.00518	.00499	.00481	.00464	.00448	.00433	.00419	.00406	.00393	.00381	.00370	.00359
98	6	.00777	.00741	.00708	.00678	.00649	.00623	.00598	.00575	.00553	.00533	.00513	.00495	.00478	.00462	.00447	.00433	.00419	.00406	.00394	.00383
98	7	.00832	.00794	.00760	.00727	.00697	.00669	.00642	.00618	.00594	.00573	.00552	.00533	.00515	.00498	.00482	.00466	.00452	.00438	.00425	.00413
98	8	.00894	.00854	.00817	.00783	.00751	.00721	.00693	.00666	.00642	.00619	.00597	.00576	.00557	.00539	.00521	.00505	.00490	.00475	.00461	.00448
98	9	.00965	.00923	.00883	.00847	.00813	.00781	.00751	.00723	.00697	.00672	.00649	.00627	.00607	.00587	.00569	.00552	.00535	.00519	.00504	.00490
98	10	.01045	.01000	.00959	.00920	.00884	.00850	.00819	.00789	.00761	.00735	.00710	.00687	.00665	.00644	.00625	.00606	.00588	.00572	.00556	.00541
98	11	.01133	.01086	.01042	.01001	.00963	.00927	.00894	.00862	.00833	.00805	.00779	.00754	.00730	.00708	.00688	.00668	.00649	.00631	.00614	.00598
98	12	.01229	.01179	.01133	.01090	.01049	.01011	.00976	.00942	.00911	.00881	.00854	.00827	.00803	.00779	.00757	.00736	.00716	.00697	.00679	.00662
98	13	.01329	.01276	.01227	.01181	.01139	.01098	.01061	.01025	.00992	.00961	.00932	.00904	.00877	.00853	.00829	.00807	.00785	.00765	.00746	.00728
98	14	.01427	.01372	.01320	.01272	.01226	.01184	.01144	.01107	.01072	.01039	.01008	.00978	.00950	.00924	.00899	.00876	.00853	.00832	.00811	.00792
98	15	.01522	.01463	.01409	.01358	.01310	.01265	.01224	.01184	.01147	.01112	.01079	.01048	.01019	.00991	.00965	.00940	.00916	.00893	.00872	.00851
98	16	.01611	.01549	.01492	.01438	.01388	.01341	.01297	.01255	.01216	.01179	.01144	.01112	.01081	.01051	.01023	.00997	.00972	.00948	.00925	.00904
98	17	.01696	.01631	.01571	.01514	.01461	.01411	.01365	.01321	.01280	.01241	.01204	.01170	.01137	.01106	.01077	.01049	.01022	.00997	.00973	.00951
98	18	.01779	.01711	.01647	.01587	.01531	.01479	.01430	.01384	.01340	.01299	.01261	.01224	.01190	.01157	.01126	.01097	.01069	.01042	.01017	.00993
98	19	.01863	.01792	.01725	.01662	.01603	.01548	.01496	.01447	.01401	.01358	.01318	.01279	.01243	.01208	.01176	.01145	.01115	.01087	.01061	.01035
98	20	.01953	.01877	.01807	.01740	.01678	.01620	.01566	.01514	.01466	.01420	.01377	.01337	.01298	.01262	.01227	.01195	.01164	.01134	.01106	.01079
98	21	.02048	.01969	.01894	.01824	.01759	.01698	.01640	.01586	.01535	.01487	.01441	.01398	.01358	.01319	.01283	.01248	.01216	.01184	.01155	.01126
98	22	.02149	.02065	.01986	.01913	.01844	.01779	.01718	.01661	.01607	.01556	.01508	.01463	.01420	.01379	.01341	.01304	.01270	.01237	.01205	.01175
98	23	.02257	.02168	.02086	.02008	.01935	.01867	.01803	.01742	.01685	.01631	.01581	.01533	.01487	.01444	.01404	.01365	.01328	.01293	.01260	.01228
98	24	.02373	.02280	.02193	.02111	.02035	.01962	.01895	.01831	.01770	.01714	.01660	.01609	.01561	.01516	.01472	.01431	.01393	.01356	.01320	.01287
98	25	.02501	.02403	.02311	.02225	.02144	.02067	.01996	.01928	.01864	.01804	.01747	.01694	.01643	.01594	.01549	.01505	.01464	.01425	.01388	.01352
98	26	.02639	.02536	.02439	.02348	.02263	.02182	.02106	.02035	.01967	.01904	.01843	.01786	.01733	.01681	.01633	.01587	.01543	.01502	.01462	.01424
98	27	.02791	.02682	.02580	.02484	.02394	.02309	.02228	.02153	.02081	.02014	.01950	.01890	.01833	.01779	.01727	.01678	.01632	.01588	.01546	.01505
98	28	.02954	.02840	.02732	.02630	.02535	.02445	.02360	.02280	.02205	.02134	.02066	.02002	.01941	.01884	.01829	.01777	.01728	.01681	.01636	.01594
98	29	.03130	.03009	.02895	.02788	.02688	.02593	.02503	.02418	.02338	.02263	.02191	.02123	.02059	.01998	.01940	.01885	.01833	.01783	.01735	.01690
98	30	.03317	.03190	.03070	.02957	.02851	.02750	.02656	.02566	.02482	.02401	.02326	.02254	.02185	.02121	.02059	.02001	.01945	.01892	.01842	.01793
98	31	.03517	.03382	.03256	.03137	.03025	.02919	.02819	.02724	.02635	.02550	.02469	.02393	.02321	.02252	.02187	.02125	.02065	.02009	.01955	.01904
98	32	.03730	.03588	.03455	.03330	.03211	.03099	.02993	.02893	.02798	.02709	.02623	.02543	.02466	.02393	.02324	.02258	.02195	.02135	.02078	.02023
98	33	.03958	.03809	.03669	.03537	.03412	.03293	.03182	.03076	.02975	.02880	.02790	.02704	.02623	.02546	.02472	.02402	.02335	.02271	.02211	.02153
98	34	.04202	.04045	.03898	.03758	.03626	.03501	.03383	.03271	.03165	.03065	.02969	.02878	.02792	.02710	.02632	.02557	.02486	.02418	.02354	.02292
98	35	.04464	.04300	.04144	.03997	.03858	.03726	.03602	.03483	.03371	.03265	.03163	.03067	.02976	.02889	.02806	.02726	.02651	.02579	.02510	.02444
98	36	.04745	.04572	.04408	.04253	.04107	.03968	.03836	.03711	.03592	.03480	.03372	.03271	.03173	.03081	.02993	.02909	.02829	.02752	.02679	.02609
98	37	.05045	.04863	.04691	.04528	.04373	.04227	.04088	.03956	.03831	.03711	.03598	.03490	.03387	.03289	.03195	.03106	.03021	.02940	.02862	.02787
98	38	.05367	.05176	.04996	.04824	.04661	.04507	.04360	.04221	.04089	.03963	.03842	.03728	.03619	.03515	.03416	.03321	.03231	.03144	.03061	.02982
98	39	.05713	.05513	.05323	.05142	.04971	.04809	.04654	.04507	.04367	.04234	.04107	.03986	.03870	.03760	.03655	.03554	.03458	.03366	.03278	.03194
98	40	.06085	.05875	.05675	.05486	.05306	.05134	.04972	.04817	.04669	.04528	.04394	.04266	.04144	.04027	.03915	.03809	.03707	.03609	.03515	.03426
98	41	.06486	.06265	.06056	.05857	.05667	.05487	.05316	.05152	.04997	.04848	.04706	.04571	.04442	.04318	.04200	.04087	.03979	.03875	.03775	.03680
98	42	.06916	.06685	.06465	.06256	.06057	.05868	.05688	.05515	.05351	.05195	.05045	.04902	.04765	.04635	.04509	.04390	.04275	.04165	.04059	.03958
98	43	.07376	.07134	.06904	.06685	.06477	.06278	.06088	.05907	.05734	.05569	.05411	.05260	.05116	.04977	.04845	.04718	.04596	.04480	.04368	.04260
98	44	.07868	.07615	.07374	.07145	.06926	.06717	.06518	.06328	.06146	.05972	.05805	.05646	.05494	.05348	.05208	.05074	.04945	.04821	.04703	.04588
98	45	.08389	.08125	.07873	.07633	.07404	.07185	.06976	.06776	.06584	.06401	.06226	.06059	.05898	.05744	.05596	.05454	.05318	.05187	.05061	.04941
98	46	.08942	.08666	.08403	.08152	.07912	.07682	.07463	.07253	.07052	.06860	.06676	.06499	.06330	.06167	.06011	.05862	.05718	.05580	.05447	.05319
98	47	.09523	.09236	.08961	.08699	.08448	.08208	.07978	.07758	.07548	.07346	.07152	.06967	.06788	.06617	.06453	.06295	.06143	.05997	.05856	.05721
98	48	.10137	.09838	.09551	.09278	.09016	.08765	.08524	.08294	.08073	.07862	.07658	.07463	.07276	.07096	.06923	.06756	.06596	.06442	.06294	.06151



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
98	49	.10784	.10472	.10174	.09889	.09615	.09353	.09102	.08861	.08630	.08408	.08195	.07990	.07794	.07604	.07422	.07247	.07079	.06916	.06760	.06609
98	50	.11466	.11142	.10832	.10535	.10250	.09976	.09714	.09463	.09221	.08989	.08766	.08551	.08345	.08146	.07955	.07771	.07593	.07422	.07257	.07098
98	51	.12183	.11847	.11525	.11216	.10919	.10634	.10361	.10098	.09846	.09603	.09370	.09145	.08929	.08721	.08520	.08327	.08140	.07961	.07787	.07620
98	52	.12934	.12585	.12251	.11930	.11621	.11325	.11040	.10767	.10503	.10250	.10006	.09771	.09545	.09327	.09116	.08914	.08718	.08529	.08347	.08171
98	53	.13719	.13358	.13011	.12677	.12357	.12049	.11753	.11468	.11194	.10929	.10675	.10429	.10193	.09965	.09745	.09532	.09327	.09129	.08938	.08753
98	54	.14537	.14163	.13804	.13459	.13127	.12807	.12499	.12203	.11917	.11642	.11377	.11121	.10874	.10636	.10406	.10183	.09969	.09761	.09561	.09367
98	55	.15391	.15005	.14633	.14276	.13931	.13600	.13281	.12973	.12676	.12390	.12113	.11847	.11589	.11341	.11101	.10869	.10644	.10427	.10217	.10014
98	56	.16281	.15882	.15498	.15129	.14772	.14429	.14098	.13779	.13470	.13173	.12886	.12608	.12340	.12081	.11831	.11589	.11354	.11128	.10908	.10696
98	57	.17206	.16795	.16399	.16017	.15649	.15294	.14951	.14621	.14301	.13993	.13694	.13406	.13127	.12858	.12597	.12345	.12100	.11864	.11634	.11412
98	58	.18164	.17741	.17333	.16939	.16559	.16193	.15838	.15496	.15165	.14845	.14536	.14237	.13947	.13667	.13396	.13133	.12879	.12632	.12393	.12161
98	59	.19152	.18717	.18297	.17891	.17500	.17121	.16755	.16401	.16059	.15728	.15408	.15098	.14797	.14507	.14225	.13952	.13687	.13430	.13181	.12940
98	60	.20170	.19723	.19291	.18874	.18470	.18080	.17703	.17337	.16984	.16642	.16310	.15989	.15678	.15377	.15084	.14801	.14526	.14259	.14000	.13749
98	61	.21219	.20761	.20317	.19889	.19474	.19072	.18683	.18307	.17942	.17589	.17246	.16914	.16592	.16280	.15977	.15683	.15398	.15121	.14852	.14591
98	62	.22306	.21836	.21382	.20941	.20515	.20102	.19702	.19315	.18939	.18575	.18221	.17878	.17546	.17223	.16909	.16605	.16309	.16022	.15743	.15471
98	63	.23432	.22951	.22485	.22034	.21596	.21173	.20762	.20363	.19976	.19601	.19237	.18883	.18540	.18207	.17883	.17568	.17262	.16964	.16675	.16394
98	64	.24594	.24103	.23626	.23164	.22716	.22282	.21860	.21450	.21053	.20667	.20292	.19928	.19574	.19231	.18896	.18571	.18255	.17947	.17648	.17356
98	65	.25794	.25293	.24806	.24334	.23875	.23430	.22998	.22578	.22171	.21774	.21389	.21014	.20650	.20296	.19951	.19616	.19290	.18972	.18663	.18361
98	66	.27035	.26524	.26028	.25546	.25077	.24622	.24180	.23750	.23332	.22926	.22530	.22146	.21772	.21407	.21053	.20707	.20371	.20043	.19724	.19413
98	67	.28322	.27801	.27296	.26804	.26327	.25862	.25410	.24971	.24543	.24127	.23722	.23327	.22943	.22569	.22205	.21850	.21504	.21166	.20837	.20516
98	68	.29650	.29121	.28607	.28107	.27621	.27147	.26686	.26238	.25801	.25375	.24961	.24557	.24163	.23780	.23406	.23041	.22686	.22339	.22001	.21670
98	69	.31016	.30480	.29958	.29450	.28955	.28473	.28004	.27547	.27101	.26667	.26244	.25831	.25428	.25036	.24653	.24279	.23914	.23558	.23211	.22871
98	70	.32414	.31870	.31341	.30826	.30323	.29834	.29357	.28891	.28437	.27995	.27563	.27142	.26731	.26330	.25938	.25555	.25182	.24817	.24461	.24113
98	71	.33835	.33286	.32750	.32228	.31719	.31222	.30738	.30265	.29804	.29353	.28914	.28484	.28065	.27656	.27256	.26865	.26483	.26110	.25745	.25389
98	72	.35278	.34723	.34182	.33654	.33138	.32635	.32144	.31664	.31196	.30738	.30291	.29855	.29428	.29011	.28603	.28205	.27815	.27434	.27061	.26696
98	73	.36739	.36179	.35633	.35100	.34579	.34070	.33573	.33087	.32612	.32148	.31694	.31251	.30817	.30393	.29978	.29572	.29175	.28786	.28406	.28033
98	74	.38223	.37660	.37110	.36572	.36046	.35532	.35030	.34538	.34058	.33588	.33128	.32678	.32238	.31808	.31386	.30973	.30569	.30173	.29786	.29406
98	75	.39736	.39170	.38616	.38075	.37545	.37027	.36521	.36025	.35539	.35064	.34599	.34144	.33698	.33261	.32834	.32415	.32004	.31602	.31208	.30822
98	76	.41281	.40713	.40158	.39614	.39081	.38560	.38050	.37550	.37061	.36581	.36112	.35652	.35201	.34759	.34326	.33902	.33486	.33078	.32678	.32286
98	77	.42856	.42288	.41731	.41185	.40651	.40128	.39615	.39112	.38620	.38137	.37664	.37200	.36746	.36300	.35862	.35433	.35013	.34600	.34195	.33797
98	78	.44456	.43888	.43331	.42785	.42250	.41726	.41211	.40707	.40213	.39728	.39252	.38785	.38327	.37878	.37437	.37004	.36580	.36163	.35753	.35351
98	79	.46069	.45502	.44946	.44401	.43866	.43342	.42827	.42322	.41826	.41340	.40863	.40394	.39934	.39482	.39039	.38603	.38175	.37755	.37342	.36937
98	80	.47680	.47115	.46561	.46018	.45484	.44961	.44447	.43942	.43446	.42959	.42481	.42011	.41550	.41097	.40651	.40214	.39784	.39361	.38945	.38537
98	81	.49276	.48715	.48164	.47623	.47092	.46570	.46057	.45553	.45058	.44572	.44094	.43624	.43162	.42708	.42262	.41823	.41391	.40967	.40549	.40139
98	82	.50850	.50294	.49746	.49209	.48680	.48161	.47651	.47149	.46655	.46170	.45693	.45224	.44762	.44308	.43862	.43422	.42990	.42565	.42146	.41734
98	83	.52402	.51850	.51308	.50774	.50250	.49734	.49226	.48727	.48236	.47753	.47277	.46809	.46349	.45896	.45450	.45011	.44579	.44153	.43735	.43322
98	84	.53938	.53392	.52855	.52327	.51807	.51295	.50791	.50296	.49808	.49328	.48855	.48389	.47931	.47480	.47035	.46597	.46166	.45741	.45323	.44911
98	85	.55461	.54922	.54392	.53869	.53355	.52849	.52350	.51859	.51375	.50899	.50429	.49967	.49512	.49063	.48621	.48185	.47756	.47333	.46915	.46504
98	86	.56957	.56425	.55902	.55386	.54879	.54378	.53885	.53399	.52921	.52449	.51984	.51526	.51074	.50629	.50190	.49757	.49330	.48910	.48495	.48086
98	87	.58405	.57882	.57366	.56858	.56357	.55863	.55376	.54896	.54423	.53957	.53497	.53043	.52596	.52155	.51720	.51291	.50867	.50450	.50038	.49631
98	88	.59801	.59287	.58779	.58279	.57786	.57299	.56819	.56346	.55879	.55418	.54964	.54516	.54073	.53637	.53206	.52781	.52362	.51948	.51540	.51136
98	89	.61143	.60638	.60139	.59647	.59161	.58682	.58210	.57743	.57283	.56829	.56381	.55938	.55501	.55070	.54645	.54225	.53810	.53400	.52996	.52596
98	90	.62425	.61928	.61438	.60955	.60478	.60007	.59542	.59083	.58629	.58182	.57740	.57304	.56873	.56448	.56028	.55613	.55203	.54798	.54399	.54004
98	91	.63625	.63138	.62657	.62182	.61713	.61250	.60793	.60342	.59896	.59455	.59020	.58590	.58166	.57746	.57332	.56922	.56518	.56118	.55723	.55333
98	92	.64729	.64250	.63778	.63311	.62850	.62395	.61945	.61501	.61062	.60628	.60199	.59776	.59357	.58944	.58535	.58131	.57732	.57337	.56947	.56562
98	93	.65740	.65270	.64806	.64347	.63894	.63446	.63003	.62566	.62134	.61707	.61284	.60867	.60454	.60046	.59643	.59245	.58851	.58461	.58076	.57695
98	94	.66675	.66214	.65757	.65306	.64860	.64420	.63984	.63553	.63128	.62707	.62291	.61879	.61472	.61070	.60672	.60279	.59890	.59505	.59125	.58749
98	95	.67552	.67098	.66649	.66206	.65767	.65333	.64905	.64481	.64061	.63647	.63237	.62831	.62430	.62034	.61641	.61253	.60869	.60490	.60114	.59742
98	96	.68366	.67920	.67478	.67042	.66610	.66184	.65761	.65344	.64931	.64522	.64118	.63719	.63323	.62932	.62545	.62162	.61783	.61408	.61037	.60670
98	97	.69115	.68676	.68242	.67812	.67387	.66967	.66551	.66139	.65732	.65330	.64931	.64537	.64147	.63761	.63379	.63001	.62627	.62257	.61890	.61528
98	98	.69815	.69383	.68955	.68532	.68113	.67699	.67289	.66884	.66483	.66086	.65693	.65304	.64919	.64538	.64161	.63788	.63418	.63053	.62691	.62332

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	0	.01327	.01299	.01273	.01249	.01226	.01205	.01185	.01166	.01148	.01131	.01115	.01100	.01086	.01072	.01059	.01047	.01035	.01024	.01013	.01002
99	1	.00642	.00615	.00591	.00568	.00546	.00527	.00508	.00491	.00475	.00459	.00445	.00432	.00419	.00408	.00396	.00386	.00376	.00366	.00357	.00349
99	2	.00639	.00611	.00585	.00561	.00538	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00405	.00392	.00380	.00369	.00359	.00349	.00339	.00330
99	3	.00658	.00628	.00601	.00575	.00551	.00529	.00509	.00489	.00471	.00454	.00438	.00424	.00410	.00396	.00384	.00372	.00361	.00350	.00340	.00331
99	4	.00689	.00658	.00628	.00601	.00576	.00552	.00531	.00510	.00491	.00473	.00456	.00440	.00425	.00411	.00398	.00385	.00373	.00362	.00352	.00341
99	5	.00730	.00696	.00665	.00637	.00610	.00585	.00561	.00540	.00519	.00500	.00482	.00465	.00449	.00434	.00420	.00407	.00394	.00382	.00371	.00360
99	6	.00778	.00742	.00709	.00679	.00650	.00624	.00599	.00576	.00554	.00533	.00514	.00496	.00479	.00463	.00448	.00434	.00420	.00407	.00395	.00384
99	7	.00833	.00795	.00760	.00728	.00698	.00670	.00643	.00618	.00595	.00574	.00553	.00534	.00516	.00499	.00483	.00467	.00453	.00439	.00426	.00414
99	8	.00895	.00855	.00818	.00784	.00752	.00722	.00694	.00667	.00643	.00620	.00598	.00577	.00558	.00540	.00522	.00506	.00491	.00476	.00462	.00449
99	9	.00966	.00924	.00884	.00848	.00814	.00782	.00752	.00724	.00698	.00674	.00650	.00629	.00608	.00589	.00570	.00553	.00536	.00520	.00506	.00491
99	10	.01046	.01002	.00960	.00921	.00885	.00851	.00820	.00790	.00762	.00736	.00712	.00688	.00666	.00646	.00626	.00607	.00590	.00573	.00557	.00542
99	11	.01135	.01088	.01044	.01003	.00964	.00929	.00895	.00864	.00834	.00806	.00780	.00755	.00732	.00710	.00689	.00669	.00651	.00633	.00616	.00600
99	12	.01231	.01181	.01135	.01092	.01051	.01013	.00978	.00944	.00913	.00883	.00856	.00829	.00805	.00781	.00759	.00738	.00718	.00699	.00681	.00664
99	13	.01331	.01279	.01230	.01184	.01141	.01101	.01063	.01028	.00995	.00964	.00934	.00906	.00880	.00855	.00832	.00809	.00788	.00768	.00749	.00731
99	14	.01430	.01375	.01323	.01275	.01229	.01187	.01147	.01110	.01075	.01042	.01011	.00981	.00954	.00927	.00902	.00879	.00856	.00835	.00815	.00795
99	15	.01525	.01467	.01412	.01361	.01314	.01269	.01227	.01188	.01151	.01116	.01083	.01052	.01022	.00995	.00968	.00943	.00920	.00897	.00875	.00855
99	16	.01615	.01553	.01496	.01442	.01392	.01345	.01300	.01259	.01220	.01183	.01148	.01116	.01085	.01055	.01027	.01001	.00976	.00952	.00930	.00908
99	17	.01700	.01635	.01575	.01518	.01465	.01416	.01369	.01325	.01284	.01245	.01209	.01174	.01141	.01110	.01081	.01053	.01027	.01002	.00978	.00955
99	18	.01783	.01715	.01651	.01592	.01536	.01483	.01434	.01388	.01345	.01304	.01265	.01229	.01194	.01162	.01131	.01101	.01074	.01047	.01022	.00998
99	19	.01868	.01796	.01729	.01666	.01607	.01552	.01501	.01452	.01406	.01363	.01322	.01284	.01247	.01213	.01180	.01149	.01120	.01092	.01065	.01040
99	20	.01957	.01882	.01811	.01745	.01683	.01625	.01570	.01519	.01471	.01425	.01382	.01341	.01303	.01267	.01232	.01200	.01169	.01139	.01111	.01084
99	21	.02053	.01973	.01899	.01829	.01764	.01702	.01645	.01591	.01540	.01491	.01446	.01403	.01363	.01324	.01288	.01253	.01221	.01189	.01160	.01132
99	22	.02153	.02070	.01991	.01918	.01849	.01784	.01723	.01666	.01612	.01561	.01513	.01468	.01425	.01384	.01346	.01310	.01275	.01242	.01211	.01181
99	23	.02261	.02173	.02090	.02013	.01940	.01872	.01808	.01747	.01690	.01637	.01586	.01538	.01492	.01450	.01409	.01370	.01333	.01299	.01265	.01234
99	24	.02378	.02285	.02198	.02116	.02040	.01968	.01900	.01836	.01776	.01719	.01665	.01614	.01566	.01521	.01478	.01437	.01398	.01361	.01326	.01292
99	25	.02506	.02408	.02316	.02230	.02149	.02073	.02001	.01933	.01870	.01810	.01753	.01699	.01648	.01600	.01554	.01511	.01470	.01430	.01393	.01358
99	26	.02645	.02541	.02444	.02353	.02268	.02187	.02112	.02040	.01973	.01909	.01849	.01792	.01738	.01687	.01639	.01593	.01549	.01507	.01468	.01430
99	27	.02797	.02688	.02586	.02490	.02399	.02314	.02234	.02159	.02087	.02020	.01956	.01896	.01839	.01784	.01733	.01684	.01638	.01594	.01552	.01512
99	28	.02960	.02845	.02738	.02636	.02541	.02451	.02366	.02286	.02211	.02140	.02072	.02008	.01947	.01890	.01835	.01784	.01734	.01687	.01643	.01600
99	29	.03136	.03015	.02901	.02794	.02694	.02599	.02509	.02425	.02345	.02269	.02198	.02130	.02066	.02005	.01947	.01892	.01839	.01789	.01742	.01697
99	30	.03323	.03196	.03076	.02964	.02857	.02757	.02662	.02573	.02488	.02408	.02332	.02260	.02192	.02128	.02066	.02008	.01952	.01899	.01849	.01800
99	31	.03523	.03389	.03263	.03144	.03032	.02926	.02826	.02731	.02641	.02557	.02476	.02400	.02328	.02259	.02194	.02132	.02073	.02016	.01963	.01911
99	32	.03736	.03595	.03462	.03337	.03218	.03106	.03001	.02900	.02806	.02716	.02631	.02550	.02473	.02401	.02331	.02265	.02202	.02143	.02085	.02031
99	33	.03965	.03816	.03676	.03544	.03419	.03301	.03189	.03083	.02983	.02888	.02798	.02712	.02631	.02554	.02480	.02410	.02343	.02279	.02219	.02161
99	34	.04209	.04053	.03905	.03766	.03634	.03509	.03391	.03279	.03173	.03073	.02977	.02887	.02800	.02718	.02640	.02566	.02495	.02427	.02362	.02301
99	35	.04472	.04308	.04152	.04005	.03866	.03735	.03610	.03492	.03380	.03273	.03172	.03076	.02984	.02897	.02814	.02735	.02660	.02588	.02519	.02453
99	36	.04753	.04580	.04416	.04262	.04115	.03976	.03845	.03720	.03601	.03489	.03381	.03280	.03183	.03090	.03002	.02918	.02838	.02761	.02688	.02618
99	37	.05054	.04872	.04700	.04537	.04383	.04236	.04097	.03965	.03840	.03721	.03607	.03499	.03397	.03299	.03205	.03116	.03031	.02949	.02872	.02797
99	38	.05377	.05186	.05005	.04834	.04671	.04517	.04370	.04231	.04098	.03972	.03853	.03738	.03629	.03525	.03426	.03331	.03241	.03154	.03072	.02993
99	39	.05723	.05523	.05333	.05152	.04981	.04819	.04664	.04517	.04377	.04244	.04117	.03996	.03881	.03771	.03666	.03565	.03469	.03377	.03289	.03205
99	40	.06096	.05886	.05686	.05497	.05317	.05145	.04983	.04828	.04680	.04539	.04405	.04277	.04155	.04039	.03927	.03820	.03718	.03621	.03527	.03438
99	41	.06497	.06277	.06067	.05868	.05679	.05499	.05328	.05164	.05009	.04860	.04718	.04583	.04454	.04330	.04212	.04099	.03991	.03887	.03788	.03693
99	42	.06928	.06697	.06478	.06269	.06070	.05881	.05700	.05528	.05364	.05208	.05058	.04915	.04778	.04648	.04523	.04403	.04288	.04178	.04073	.03972
99	43	.07389	.07148	.06918	.06699	.06490	.06291	.06102	.05921	.05748	.05583	.05425	.05274	.05130	.04992	.04859	.04733	.04611	.04494	.04382	.04275
99	44	.07882	.07630	.07389	.07159	.06941	.06732	.06533	.06343	.06161	.05987	.05821	.05662	.05509	.05363	.05223	.05089	.04961	.04837	.04718	.04604
99	45	.08405	.08141	.07889	.07649	.07420	.07201	.06992	.06792	.06601	.06418	.06243	.06075	.05915	.05761	.05613	.05471	.05335	.05204	.05079	.04958
99	46	.08959	.08683	.08420	.08169	.07929	.07700	.07481	.07271	.07070	.06878	.06694	.06518	.06348	.06186	.06030	.05880	.05737	.05598	.05465	.05338
99	47	.09542	.09254	.08980	.08718	.08467	.08227	.07998	.07778	.07567	.07366	.07172	.06986	.06808	.06637	.06473	.06315	.06163	.06017	.05877	.05742
99	48	.10157	.09858	.09572	.09298	.09036	.08786	.08545	.08315	.08095	.07883	.07680	.07485	.07298	.07118	.06945	.06779	.06619	.06465	.06316	.06173
99	49	.10806	.10494	.10196	.09911	.09638	.09376	.09125	.08884	.08653	.08432	.08219	.08014	.07817	.07628	.07447	.07272	.07103	.06941	.06784	.06634

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	50	.11490	.11166	.10856	.10559	.10274	.10001	.09739	.09488	.09246	.09014	.08791	.08577	.08371	.08172	.07981	.07797	.07620	.07449	.07284	.07125
99	51	.12210	.11874	.11552	.11243	.10946	.10662	.10389	.10126	.09874	.09631	.09398	.09174	.08957	.08749	.08549	.08356	.08169	.07990	.07816	.07649
99	52	.12963	.12614	.12280	.11959	.11651	.11355	.11070	.10797	.10534	.10280	.10037	.09802	.09576	.09358	.09148	.08945	.08750	.08561	.08379	.08203
99	53	.13750	.13389	.13043	.12710	.12390	.12082	.11786	.11501	.11227	.10963	.10708	.10463	.10227	.09999	.09779	.09567	.09362	.09164	.08973	.08788
99	54	.14572	.14198	.13839	.13494	.13162	.12843	.12535	.12239	.11954	.11679	.11414	.11158	.10911	.10673	.10443	.10221	.10007	.09799	.09599	.09405
99	55	.15428	.15043	.14671	.14314	.13970	.13639	.13320	.13012	.12716	.12430	.12154	.11887	.11630	.11382	.11142	.10910	.10686	.10469	.10259	.10056
99	56	.16322	.15923	.15540	.15170	.14815	.14472	.14141	.13822	.13514	.13217	.12930	.12653	.12385	.12126	.11876	.11634	.11400	.11173	.10954	.10741
99	57	.17251	.16840	.16445	.16063	.15695	.15341	.14998	.14668	.14348	.14040	.13742	.13454	.13176	.12906	.12646	.12394	.12150	.11913	.11684	.11462
99	58	.18213	.17790	.17383	.16989	.16610	.16243	.15889	.15547	.15217	.14897	.14588	.14289	.14000	.13720	.13449	.13187	.12932	.12686	.12447	.12216
99	59	.19205	.18770	.18351	.17946	.17554	.17176	.16810	.16457	.16115	.15784	.15464	.15155	.14855	.14564	.14283	.14010	.13745	.13489	.13240	.12999
99	60	.20227	.19780	.19349	.18932	.18529	.18139	.17762	.17397	.17044	.16703	.16372	.16051	.15740	.15439	.15147	.14864	.14589	.14322	.14064	.13812
99	61	.21281	.20823	.20380	.19952	.19537	.19136	.18748	.18372	.18007	.17654	.17312	.16981	.16659	.16347	.16045	.15751	.15466	.15190	.14921	.14660
99	62	.22373	.21903	.21449	.21010	.20584	.20171	.19772	.19385	.19009	.18646	.18293	.17950	.17618	.17295	.16982	.16678	.16383	.16096	.15817	.15546
99	63	.23503	.23023	.22558	.22107	.21670	.21247	.20837	.20439	.20052	.19678	.19314	.18961	.18618	.18285	.17961	.17647	.17341	.17044	.16755	.16474
99	64	.24671	.24181	.23705	.23243	.22796	.22362	.21941	.21532	.21135	.20750	.20375	.20012	.19658	.19315	.18981	.18656	.18340	.18033	.17734	.17443
99	65	.25878	.25377	.24891	.24419	.23961	.23517	.23085	.22666	.22259	.21863	.21479	.21104	.20741	.20387	.20043	.19708	.19382	.19065	.18756	.18455
99	66	.27125	.26615	.26119	.25638	.25170	.24716	.24274	.23845	.23428	.23022	.22627	.22243	.21869	.21505	.21151	.20806	.20470	.20143	.19824	.19514
99	67	.28419	.27899	.27394	.26904	.26427	.25963	.25512	.25073	.24646	.24231	.23826	.23432	.23049	.22675	.22311	.21957	.21611	.21274	.20946	.20625
99	68	.29755	.29227	.28714	.28215	.27729	.27256	.26796	.26348	.25912	.25487	.25074	.24670	.24278	.23895	.23521	.23157	.22802	.22456	.22118	.21788
99	69	.31130	.30595	.30074	.29566	.29073	.28592	.28123	.27667	.27222	.26788	.26366	.25953	.25552	.25160	.24777	.24404	.24040	.23685	.23338	.22999
99	70	.32537	.31994	.31466	.30952	.30450	.29962	.29485	.29021	.28568	.28126	.27695	.27275	.26864	.26464	.26073	.25691	.25318	.24954	.24598	.24251
99	71	.33968	.33420	.32885	.32364	.31856	.31360	.30877	.30405	.29944	.29495	.29056	.28628	.28209	.27801	.27402	.27012	.26630	.26258	.25894	.25538
99	72	.35421	.34867	.34327	.33800	.33286	.32784	.32294	.31815	.31348	.30891	.30445	.30009	.29583	.29167	.28760	.28363	.27974	.27593	.27221	.26857
99	73	.36893	.36334	.35789	.35257	.34737	.34230	.33734	.33249	.32775	.32312	.31859	.31417	.30984	.30561	.30147	.29742	.29345	.28957	.28578	.28206
99	74	.38388	.37827	.37277	.36741	.36217	.35704	.35203	.34713	.34233	.33764	.33306	.32857	.32418	.31988	.31567	.31156	.30752	.30358	.29971	.29592
99	75	.39914	.39349	.38797	.38257	.37729	.37212	.36707	.36212	.35728	.35254	.34790	.34336	.33891	.33456	.33029	.32611	.32202	.31800	.31407	.31022
99	76	.41472	.40906	.40352	.39809	.39278	.38759	.38250	.37751	.37263	.36785	.36317	.35858	.35409	.34968	.34536	.34113	.33698	.33291	.32892	.32501
99	77	.43062	.42495	.41940	.41396	.40864	.40342	.39831	.39330	.38839	.38357	.37886	.37423	.36970	.36525	.36089	.35661	.35241	.34830	.34426	.34029
99	78	.44678	.44112	.43557	.43013	.42479	.41957	.41444	.40941	.40448	.39965	.39491	.39025	.38569	.38121	.37681	.37250	.36826	.36411	.36002	.35601
99	79	.46308	.45743	.45190	.44646	.44114	.43591	.43078	.42575	.42081	.41596	.41120	.40653	.40195	.39744	.39302	.38868	.38441	.38022	.37611	.37206
99	80	.47937	.47375	.46824	.46282	.45751	.45229	.44717	.44214	.43720	.43235	.42759	.42291	.41831	.41379	.40935	.40499	.40070	.39649	.39235	.38828
99	81	.49553	.48994	.48446	.47907	.47378	.46858	.46348	.45846	.45353	.44868	.44392	.43924	.43464	.43012	.42567	.42130	.41700	.41277	.40861	.40452
99	82	.51147	.50593	.50049	.49514	.48988	.48471	.47962	.47463	.46971	.46488	.46013	.45546	.45086	.44634	.44189	.43752	.43321	.42898	.42481	.42070
99	83	.52720	.52171	.51631	.51100	.50578	.50065	.49560	.49063	.48574	.48093	.47620	.47154	.46696	.46245	.45801	.45364	.44934	.44510	.44093	.43682
99	84	.54278	.53735	.53201	.52675	.52158	.51649	.51148	.50655	.50170	.49692	.49222	.48758	.48302	.47853	.47411	.46975	.46546	.46123	.45706	.45296
99	85	.55824	.55289	.54761	.54242	.53731	.53227	.52732	.52243	.51762	.51289	.50822	.50362	.49909	.49462	.49023	.48589	.48162	.47741	.47326	.46917
99	86	.57345	.56817	.56297	.55785	.55280	.54783	.54293	.53810	.53334	.52865	.52403	.51948	.51498	.51056	.50619	.50189	.49764	.49346	.48933	.48526
99	87	.58818	.58298	.57787	.57282	.56785	.56294	.55811	.55334	.54864	.54401	.53944	.53493	.53049	.52610	.52178	.51751	.51330	.50915	.50505	.50101
99	88	.60240	.59730	.59226	.58730	.58240	.57757	.57281	.56811	.56348	.55890	.55439	.54994	.54555	.54121	.53693	.53271	.52854	.52443	.52037	.51636
99	89	.61609	.61107	.60613	.60125	.59643	.59168	.58700	.58237	.57780	.57330	.56885	.56446	.56012	.55584	.55162	.54744	.54333	.53926	.53524	.53128
99	90	.62917	.62425	.61940	.61461	.60988	.60521	.60060	.59605	.59156	.58712	.58274	.57841	.57414	.56992	.56575	.56164	.55757	.55355	.54958	.54566
99	91	.64144	.63662	.63186	.62716	.62251	.61793	.61340	.60892	.60451	.60014	.59583	.59157	.58736	.58320	.57909	.57503	.57102	.56706	.56314	.55927
99	92	.65272	.64799	.64332	.63870	.63414	.62964	.62519	.62079	.61644	.61215	.60790	.60371	.59956	.59547	.59142	.58741	.58346	.57954	.57568	.57185
99	93	.66308	.65843	.65385	.64931	.64483	.64040	.63602	.63170	.62742	.62319	.61902	.61488	.61080	.60676	.60277	.59882	.59492	.59106	.58724	.58347
99	94	.67266	.66810	.66359	.65914	.65473	.65038	.64608	.64182	.63761	.63345	.62933	.62526	.62124	.61726	.61333	.60943	.60558	.60177	.59801	.59428
99	95	.68165	.67717	.67274	.66836	.66404	.65975	.65552	.65133	.64719	.64309	.63904	.63504	.63107	.62715	.62327	.61943	.61564	.61188	.60816	.60448
99	96	.69000	.68561	.68125	.67695	.67269	.66848	.66432	.66020	.65612	.65209	.64810	.64415	.64024	.63638	.63255	.62877	.62503	.62132	.61765	.61402
99	97	.69770	.69337	.68909	.68486	.68067	.67653	.67243	.66837	.66435	.66038	.65645	.65256	.64871	.64490	.64113	.63739	.63370	.63004	.62642	.62284
99	98	.70489	.70064	.69643	.69226	.68814	.68406	.68002	.67602	.67207	.66815	.66428	.66044	.65665	.65289	.64917	.64549	.64184	.63823	.63465	.63112
99	99	.71183	.70764	.70350	.69940	.69534	.69133	.68735	.68342	.67952	.67567	.67185	.66807	.66433	.66062	.65695	.65332	.64972	.64616	.64263	.63914

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	0	.01337	.01309	.01284	.01259	.01237	.01216	.01196	.01177	.01159	.01143	.01127	.01112	.01098	.01084	.01071	.01059	.01047	.01036	.01025	.01015
100	1	.00644	.00617	.00592	.00569	.00548	.00528	.00510	.00493	.00476	.00461	.00447	.00434	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00351
100	2	.00641	.00612	.00586	.00562	.00540	.00519	.00499	.00481	.00464	.00448	.00433	.00419	.00406	.00394	.00382	.00371	.00360	.00350	.00341	.00332
100	3	.00659	.00629	.00602	.00576	.00553	.00530	.00510	.00490	.00472	.00456	.00440	.00425	.00411	.00398	.00385	.00373	.00362	.00352	.00342	.00332
100	4	.00690	.00659	.00629	.00602	.00577	.00553	.00532	.00511	.00492	.00474	.00457	.00441	.00426	.00412	.00399	.00386	.00375	.00363	.00353	.00343
100	5	.00731	.00697	.00666	.00637	.00611	.00586	.00562	.00541	.00520	.00501	.00483	.00466	.00450	.00435	.00421	.00408	.00395	.00383	.00372	.00361
100	6	.00778	.00743	.00710	.00679	.00651	.00624	.00600	.00576	.00555	.00534	.00515	.00497	.00480	.00464	.00449	.00435	.00421	.00408	.00396	.00385
100	7	.00834	.00796	.00761	.00729	.00699	.00670	.00644	.00619	.00596	.00574	.00554	.00535	.00517	.00500	.00483	.00468	.00454	.00440	.00427	.00415
100	8	.00896	.00856	.00819	.00785	.00752	.00722	.00694	.00668	.00644	.00620	.00599	.00578	.00559	.00541	.00523	.00507	.00492	.00477	.00463	.00450
100	9	.00967	.00925	.00885	.00849	.00815	.00783	.00753	.00725	.00699	.00675	.00651	.00630	.00609	.00590	.00571	.00554	.00537	.00521	.00507	.00492
100	10	.01047	.01003	.00961	.00923	.00886	.00853	.00821	.00791	.00764	.00737	.00713	.00689	.00668	.00647	.00627	.00609	.00591	.00574	.00558	.00543
100	11	.01136	.01089	.01045	.01004	.00966	.00930	.00897	.00865	.00836	.00808	.00782	.00757	.00734	.00712	.00691	.00671	.00652	.00634	.00617	.00601
100	12	.01233	.01183	.01137	.01093	.01053	.01015	.00980	.00946	.00915	.00885	.00858	.00831	.00807	.00783	.00761	.00740	.00720	.00701	.00683	.00666
100	13	.01334	.01281	.01232	.01186	.01143	.01103	.01066	.01030	.00997	.00966	.00937	.00909	.00883	.00858	.00834	.00812	.00791	.00771	.00751	.00733
100	14	.01433	.01378	.01326	.01277	.01232	.01190	.01150	.01113	.01078	.01045	.01014	.00984	.00957	.00930	.00905	.00882	.00859	.00838	.00818	.00798
100	15	.01528	.01470	.01416	.01365	.01317	.01272	.01230	.01191	.01154	.01119	.01086	.01055	.01026	.00998	.00972	.00947	.00923	.00901	.00879	.00859
100	16	.01618	.01557	.01499	.01446	.01395	.01348	.01304	.01263	.01224	.01187	.01152	.01119	.01088	.01059	.01031	.01005	.00980	.00956	.00933	.00912
100	17	.01704	.01639	.01579	.01522	.01469	.01420	.01373	.01329	.01288	.01249	.01213	.01178	.01145	.01115	.01085	.01057	.01031	.01006	.00982	.00959
100	18	.01787	.01719	.01655	.01596	.01540	.01488	.01438	.01392	.01349	.01308	.01269	.01233	.01199	.01166	.01135	.01106	.01078	.01052	.01026	.01002
100	19	.01872	.01800	.01733	.01670	.01612	.01557	.01505	.01456	.01410	.01367	.01327	.01288	.01252	.01217	.01185	.01154	.01124	.01097	.01070	.01045
100	20	.01961	.01886	.01815	.01749	.01687	.01629	.01575	.01523	.01475	.01429	.01387	.01346	.01308	.01271	.01237	.01204	.01173	.01144	.01116	.01089
100	21	.02057	.01977	.01903	.01833	.01768	.01707	.01649	.01595	.01544	.01496	.01451	.01408	.01367	.01329	.01293	.01258	.01225	.01194	.01165	.01136
100	22	.02158	.02074	.01996	.01922	.01853	.01789	.01728	.01671	.01617	.01566	.01518	.01473	.01430	.01389	.01351	.01314	.01280	.01247	.01216	.01186
100	23	.02266	.02178	.02095	.02017	.01945	.01877	.01812	.01752	.01695	.01641	.01591	.01543	.01497	.01454	.01414	.01375	.01338	.01304	.01270	.01239
100	24	.02383	.02290	.02203	.02121	.02044	.01972	.01904	.01841	.01780	.01724	.01670	.01619	.01571	.01526	.01483	.01442	.01403	.01366	.01331	.01297
100	25	.02511	.02413	.02321	.02235	.02154	.02078	.02006	.01938	.01875	.01815	.01758	.01704	.01653	.01605	.01559	.01516	.01475	.01436	.01398	.01363
100	26	.02649	.02546	.02449	.02358	.02273	.02192	.02117	.02045	.01978	.01914	.01854	.01797	.01743	.01692	.01644	.01598	.01554	.01513	.01473	.01435
100	27	.02802	.02693	.02591	.02495	.02405	.02320	.02239	.02164	.02093	.02025	.01962	.01901	.01844	.01790	.01739	.01690	.01643	.01599	.01557	.01517
100	28	.02965	.02851	.02743	.02642	.02546	.02457	.02372	.02292	.02217	.02145	.02078	.02014	.01953	.01896	.01841	.01789	.01740	.01693	.01649	.01606
100	29	.03141	.03021	.02907	.02800	.02699	.02605	.02515	.02431	.02351	.02275	.02204	.02136	.02072	.02011	.01953	.01898	.01845	.01796	.01748	.01703
100	30	.03329	.03202	.03082	.02970	.02863	.02763	.02668	.02579	.02494	.02414	.02339	.02267	.02199	.02134	.02073	.02014	.01958	.01906	.01855	.01807
100	31	.03529	.03395	.03269	.03150	.03038	.02932	.02832	.02737	.02648	.02563	.02483	.02407	.02335	.02266	.02201	.02139	.02080	.02023	.01970	.01918
100	32	.03743	.03602	.03469	.03343	.03225	.03113	.03007	.02907	.02813	.02723	.02638	.02557	.02480	.02408	.02338	.02272	.02210	.02150	.02093	.02038
100	33	.03972	.03823	.03683	.03551	.03426	.03308	.03196	.03091	.02990	.02895	.02805	.02720	.02638	.02561	.02487	.02417	.02351	.02287	.02226	.02168
100	34	.04216	.04060	.03913	.03773	.03641	.03517	.03399	.03287	.03181	.03080	.02985	.02894	.02808	.02726	.02648	.02573	.02503	.02435	.02370	.02309
100	35	.04480	.04315	.04160	.04013	.03874	.03743	.03618	.03500	.03388	.03281	.03180	.03084	.02993	.02905	.02823	.02743	.02668	.02596	.02527	.02462
100	36	.04761	.04588	.04424	.04270	.04123	.03985	.03853	.03728	.03610	.03497	.03390	.03288	.03191	.03099	.03011	.02927	.02847	.02770	.02697	.02627
100	37	.05062	.04880	.04708	.04545	.04391	.04245	.04106	.03974	.03849	.03730	.03616	.03508	.03406	.03308	.03214	.03125	.03040	.02959	.02881	.02806
100	38	.05386	.05195	.05014	.04843	.04680	.04526	.04379	.04240	.04108	.03982	.03862	.03748	.03639	.03535	.03436	.03341	.03251	.03164	.03082	.03002
100	39	.05732	.05532	.05342	.05162	.04991	.04828	.04674	.04527	.04387	.04254	.04127	.04007	.03891	.03781	.03676	.03576	.03479	.03388	.03300	.03215
100	40	.06106	.05895	.05696	.05507	.05327	.05156	.04993	.04838	.04690	.04550	.04416	.04288	.04166	.04049	.03938	.03831	.03729	.03632	.03538	.03449
100	41	.06508	.06287	.06078	.05879	.05690	.05510	.05339	.05175	.05020	.04871	.04730	.04595	.04465	.04342	.04224	.04111	.04003	.03899	.03800	.03705
100	42	.06939	.06708	.06489	.06280	.06082	.05892	.05712	.05540	.05376	.05220	.05070	.04927	.04791	.04660	.04535	.04415	.04301	.04191	.04085	.03984
100	43	.07402	.07160	.06930	.06711	.06503	.06304	.06114	.05934	.05761	.05596	.05438	.05287	.05143	.05005	.04873	.04746	.04625	.04508	.04396	.04289
100	44	.07896	.07643	.07402	.07173	.06954	.06746	.06547	.06357	.06175	.06001	.05835	.05676	.05524	.05378	.05238	.05104	.04975	.04852	.04733	.04619
100	45	.08419	.08155	.07904	.07664	.07435	.07216	.07007	.06807	.06616	.06434	.06259	.06091	.05930	.05777	.05629	.05487	.05351	.05221	.05095	.04974
100	46	.08974	.08699	.08436	.08185	.07945	.07716	.07497	.07288	.07087	.06895	.06711	.06535	.06366	.06203	.06047	.05898	.05754	.05616	.05483	.05355
100	47	.09559	.09272	.08998	.08735	.08485	.08245	.08016	.07796	.07586	.07384	.07191	.07005	.06827	.06656	.06492	.06334	.06183	.06037	.05896	.05761
100	48	.10176	.09877	.09591	.09318	.09056	.08805	.08565	.08335	.08115	.07903	.07700	.07505	.07318	.07138	.06966	.06799	.06639	.06486	.06337	.06195
100	49	.10826	.10515	.10217	.09932	.09659	.09397	.09147	.08906	.08675	.08454	.08241	.08036	.07840	.07651	.07469	.07294	.07126	.06964	.06807	.06657

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	50	.11512	.11189	.10879	.10582	.10298	.10025	.09763	.09512	.09270	.09038	.08815	.08601	.08395	.08197	.08006	.07822	.07645	.07474	.07309	.07151
100	51	.12234	.11898	.11577	.11268	.10972	.10687	.10414	.10152	.09900	.09658	.09424	.09200	.08984	.08776	.08576	.08383	.08197	.08017	.07844	.07677
100	52	.12990	.12642	.12307	.11987	.11679	.11383	.11099	.10825	.10562	.10309	.10066	.09831	.09605	.09387	.09178	.08975	.08780	.08591	.08409	.08233
100	53	.13780	.13419	.13073	.12740	.12420	.12112	.11817	.11532	.11258	.10994	.10740	.10495	.10259	.10031	.09812	.09600	.09395	.09197	.09006	.08821
100	54	.14604	.14230	.13872	.13527	.13195	.12876	.12569	.12273	.11988	.11713	.11448	.11193	.10946	.10708	.10479	.10257	.10042	.09835	.09635	.09441
100	55	.15463	.15078	.14707	.14350	.14006	.13675	.13356	.13049	.12753	.12467	.12191	.11925	.11668	.11420	.11180	.10949	.10724	.10508	.10298	.10095
100	56	.16360	.15962	.15579	.15210	.14854	.14511	.14181	.13862	.13554	.13258	.12971	.12694	.12426	.12168	.11918	.11676	.11442	.11216	.10997	.10784
100	57	.17292	.16882	.16487	.16106	.15739	.15384	.15042	.14712	.14393	.14085	.13787	.13499	.13221	.12952	.12692	.12440	.12196	.11960	.11731	.11509
100	58	.18258	.17836	.17429	.17036	.16657	.16290	.15937	.15595	.15265	.14946	.14637	.14338	.14050	.13770	.13499	.13237	.12983	.12737	.12498	.12267
100	59	.19254	.18820	.18401	.17996	.17605	.17227	.16862	.16509	.16168	.15837	.15518	.15208	.14909	.14618	.14337	.14065	.13800	.13544	.13296	.13055
100	60	.20280	.19834	.19403	.18987	.18584	.18195	.17818	.17454	.17101	.16760	.16429	.16109	.15798	.15497	.15206	.14923	.14648	.14382	.14124	.13873
100	61	.21339	.20881	.20439	.20011	.19597	.19196	.18808	.18433	.18069	.17716	.17375	.17043	.16722	.16411	.16109	.15815	.15531	.15254	.14986	.14725
100	62	.22435	.21966	.21513	.21073	.20648	.20236	.19837	.19451	.19076	.18712	.18360	.18018	.17686	.17364	.17051	.16747	.16452	.16166	.15887	.15616
100	63	.23571	.23091	.22626	.22176	.21740	.21317	.20907	.20510	.20124	.19750	.19386	.19034	.18691	.18359	.18035	.17721	.17416	.17119	.16831	.16550
100	64	.24744	.24254	.23779	.23318	.22871	.22438	.22017	.21609	.21212	.20827	.20454	.20090	.19737	.19394	.19061	.18737	.18421	.18114	.17816	.17525
100	65	.25956	.25455	.24970	.24499	.24042	.23598	.23167	.22749	.22342	.21947	.21563	.21189	.20826	.20473	.20129	.19795	.19469	.19152	.18844	.18543
100	66	.27209	.26700	.26205	.25724	.25257	.24803	.24363	.23934	.23517	.23112	.22718	.22334	.21961	.21598	.21244	.20900	.20564	.20237	.19919	.19609
100	67	.28510	.27991	.27487	.26997	.26521	.26058	.25608	.25169	.24743	.24328	.23924	.23531	.23148	.22775	.22412	.22058	.21712	.21376	.21048	.20728
100	68	.29854	.29327	.28814	.28316	.27831	.27359	.26900	.26452	.26017	.25593	.25180	.24777	.24385	.24003	.23630	.23266	.22912	.22566	.22229	.21900
100	69	.31237	.30702	.30182	.29676	.29183	.28703	.28235	.27779	.27335	.26902	.26480	.26069	.25668	.25277	.24895	.24522	.24159	.23804	.23458	.23119
100	70	.32652	.32111	.31584	.31070	.30570	.30082	.29606	.29143	.28691	.28250	.27819	.27400	.26990	.26590	.26200	.25819	.25447	.25083	.24728	.24381
100	71	.34093	.33545	.33012	.32492	.31985	.31490	.31007	.30537	.30077	.29628	.29190	.28763	.28345	.27937	.27539	.27150	.26769	.26398	.26034	.25679
100	72	.35555	.35003	.34464	.33938	.33425	.32924	.32435	.31957	.31491	.31035	.30590	.30155	.29730	.29315	.28909	.28512	.28123	.27744	.27372	.27009
100	73	.37037	.36480	.35936	.35405	.34887	.34380	.33885	.33402	.32929	.32467	.32015	.31574	.31142	.30719	.30306	.29902	.29507	.29119	.28741	.28370
100	74	.38544	.37983	.37435	.36900	.36377	.35866	.35366	.34877	.34399	.33931	.33473	.33026	.32587	.32159	.31739	.31328	.30926	.30532	.30146	.29768
100	75	.40081	.39517	.38967	.38428	.37901	.37386	.36882	.36388	.35906	.35433	.34970	.34517	.34073	.33639	.33213	.32796	.32388	.31988	.31595	.31211
100	76	.41652	.41087	.40535	.39994	.39464	.38946	.38438	.37942	.37455	.36978	.36511	.36053	.35605	.35166	.34735	.34313	.33899	.33493	.33095	.32705
100	77	.43256	.42691	.42137	.41595	.41064	.40544	.40034	.39535	.39045	.38565	.38095	.37633	.37181	.36738	.36303	.35876	.35458	.35047	.34644	.34249
100	78	.44887	.44322	.43769	.43227	.42696	.42174	.41664	.41162	.40671	.40189	.39716	.39252	.38797	.38351	.37912	.37482	.37060	.36645	.36238	.35838
100	79	.46534	.45971	.45419	.44878	.44347	.43826	.43315	.42813	.42321	.41838	.41364	.40898	.40441	.39993	.39552	.39119	.38694	.38276	.37866	.37462
100	80	.48180	.47620	.47071	.46532	.46002	.45483	.44972	.44471	.43979	.43496	.43021	.42555	.42097	.41647	.41205	.40770	.40343	.39923	.39510	.39104
100	81	.49814	.49258	.48712	.48176	.47649	.47131	.46623	.46123	.45632	.45149	.44675	.44209	.43751	.43300	.42857	.42421	.41993	.41571	.41157	.40749
100	82	.51428	.50877	.50335	.49802	.49278	.48764	.48258	.47760	.47271	.46790	.46317	.45852	.45394	.44944	.44501	.44065	.43636	.43214	.42799	.42390
100	83	.53020	.52474	.51937	.51409	.50890	.50379	.49876	.49382	.48895	.48417	.47946	.47482	.47026	.46577	.46135	.45699	.45271	.44849	.44434	.44025
100	84	.54599	.54060	.53529	.53006	.52492	.51985	.51487	.50997	.50514	.50038	.49570	.49109	.48655	.48208	.47768	.47334	.46907	.46486	.46071	.45663
100	85	.56169	.55636	.55112	.54596	.54088	.53587	.53094	.52609	.52130	.51659	.51195	.50738	.50287	.49843	.49405	.48974	.48549	.48130	.47717	.47310
100	86	.57713	.57188	.56672	.56163	.55662	.55167	.54681	.54201	.53728	.53262	.52802	.52349	.51903	.51463	.51029	.50600	.50178	.49762	.49352	.48947
100	87	.59210	.58695	.58186	.57685	.57191	.56704	.56224	.55751	.55284	.54824	.54370	.53922	.53480	.53044	.52615	.52191	.51772	.51359	.50952	.50550
100	88	.60658	.60151	.59652	.59159	.58673	.58194	.57721	.57255	.56794	.56340	.55892	.55450	.55014	.54583	.54158	.53739	.53325	.52916	.52513	.52115
100	89	.62052	.61555	.61064	.60581	.60103	.59632	.59167	.58708	.58255	.57808	.57366	.56931	.56500	.56075	.55656	.55242	.54833	.54429	.54030	.53636
100	90	.63386	.62899	.62418	.61943	.61475	.61012	.60555	.60104	.59659	.59219	.58784	.58355	.57931	.57513	.57099	.56691	.56287	.55889	.55495	.55106
100	91	.64639	.64162	.63691	.63225	.62765	.62311	.61863	.61419	.60982	.60549	.60122	.59700	.59283	.58870	.58463	.58060	.57663	.57269	.56881	.56497
100	92	.65792	.65324	.64862	.64405	.63954	.63508	.63068	.62632	.62202	.61777	.61357	.60941	.60531	.60125	.59724	.59327	.58935	.58547	.58164	.57785
100	93	.66851	.66392	.65939	.65490	.65047	.64610	.64177	.63749	.63326	.62907	.62494	.62085	.61681	.61281	.60886	.60495	.60108	.59726	.59348	.58974
100	94	.67832	.67382	.66937	.66497	.66061	.65631	.65206	.64785	.64369	.63958	.63551	.63148	.62750	.62357	.61967	.61582	.61201	.60824	.60451	.60082
100	95	.68753	.68311	.67874	.67442	.67015	.66592	.66174	.65760	.65351	.64947	.64546	.64150	.63758	.63371	.62987	.62608	.62232	.61861	.61493	.61129
100	96	.69610	.69176	.68747	.68322	.67903	.67487	.67076	.66670	.66267	.65869	.65475	.65085	.64700	.64318	.63940	.63566	.63196	.62830	.62467	.62108
100	97	.70399	.69973	.69551	.69134	.68721	.68313	.67908	.67508	.67112	.66721	.66333	.65949	.65569	.65193	.64820	.64452	.64087	.63725	.63368	.63014
100	98	.71137	.70719	.70304	.69894	.69488	.69086	.68688	.68295	.67905	.67519	.67137	.66759	.66384	.66014	.65647	.65283	.64923	.64567	.64214	.63864
100	99	.71850	.71438	.71031	.70628	.70229	.69833	.69442	.69055	.68671	.68291	.67915	.67543	.67174	.66809	.66447	.66089	.65734	.65383	.65035	.64690

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	100	.72536	.72132	.71732	.71335	.70943	.70554	.70169	.69788	.69411	.69037	.68667	.68300	.67937	.67577	.67221	.66868	.66518	.66172	.65829	.65489
101	0	.01348	.01320	.01294	.01270	.01248	.01227	.01207	.01188	.01171	.01154	.01138	.01124	.01109	.01096	.01083	.01071	.01059	.01048	.01038	.01027
101	1	.00645	.00619	.00594	.00571	.00550	.00530	.00512	.00494	.00478	.00463	.00449	.00436	.00423	.00411	.00400	.00390	.00380	.00370	.00361	.00353
101	2	.00642	.00614	.00588	.00563	.00541	.00520	.00501	.00483	.00465	.00450	.00435	.00421	.00407	.00395	.00383	.00372	.00362	.00352	.00342	.00333
101	3	.00660	.00630	.00603	.00577	.00554	.00531	.00511	.00492	.00474	.00457	.00441	.00426	.00412	.00399	.00386	.00374	.00363	.00353	.00343	.00333
101	4	.00691	.00659	.00630	.00603	.00578	.00554	.00533	.00512	.00493	.00475	.00458	.00442	.00427	.00413	.00400	.00387	.00376	.00364	.00354	.00344
101	5	.00732	.00698	.00667	.00638	.00612	.00587	.00563	.00541	.00521	.00502	.00484	.00467	.00451	.00436	.00422	.00409	.00396	.00384	.00373	.00362
101	6	.00779	.00744	.00711	.00680	.00652	.00625	.00600	.00577	.00556	.00535	.00516	.00498	.00481	.00465	.00450	.00436	.00422	.00409	.00397	.00386
101	7	.00834	.00797	.00762	.00730	.00699	.00671	.00645	.00620	.00597	.00575	.00555	.00536	.00518	.00500	.00484	.00469	.00455	.00441	.00428	.00415
101	8	.00897	.00857	.00820	.00785	.00753	.00723	.00695	.00669	.00644	.00621	.00600	.00579	.00560	.00541	.00524	.00508	.00492	.00478	.00464	.00451
101	9	.00968	.00925	.00886	.00850	.00816	.00784	.00754	.00726	.00700	.00675	.00652	.00630	.00610	.00590	.00572	.00555	.00538	.00522	.00508	.00493
101	10	.01048	.01004	.00962	.00924	.00887	.00854	.00822	.00792	.00765	.00738	.00714	.00691	.00669	.00648	.00628	.00610	.00592	.00575	.00559	.00544
101	11	.01138	.01090	.01046	.01006	.00967	.00931	.00898	.00867	.00837	.00809	.00783	.00758	.00735	.00713	.00692	.00672	.00654	.00636	.00619	.00603
101	12	.01235	.01185	.01138	.01095	.01055	.01017	.00981	.00948	.00917	.00887	.00859	.00833	.00808	.00785	.00763	.00742	.00722	.00703	.00685	.00668
101	13	.01336	.01283	.01234	.01188	.01146	.01106	.01068	.01033	.01000	.00968	.00939	.00911	.00885	.00860	.00837	.00814	.00793	.00773	.00754	.00735
101	14	.01436	.01380	.01328	.01280	.01235	.01193	.01153	.01116	.01081	.01048	.01017	.00987	.00959	.00933	.00908	.00885	.00862	.00841	.00821	.00801
101	15	.01531	.01473	.01419	.01368	.01320	.01275	.01233	.01194	.01157	.01122	.01089	.01058	.01029	.01001	.00975	.00950	.00926	.00904	.00882	.00862
101	16	.01622	.01560	.01503	.01449	.01399	.01352	.01308	.01266	.01227	.01190	.01156	.01123	.01092	.01063	.01035	.01009	.00984	.00960	.00937	.00916
101	17	.01707	.01643	.01582	.01526	.01473	.01423	.01377	.01333	.01292	.01253	.01217	.01182	.01149	.01118	.01089	.01061	.01035	.01010	.00986	.00963
101	18	.01791	.01722	.01659	.01599	.01544	.01491	.01442	.01396	.01353	.01312	.01273	.01237	.01203	.01170	.01139	.01110	.01082	.01056	.01031	.01007
101	19	.01876	.01804	.01737	.01674	.01616	.01561	.01509	.01460	.01414	.01371	.01331	.01292	.01256	.01222	.01189	.01158	.01129	.01101	.01074	.01049
101	20	.01965	.01890	.01819	.01753	.01691	.01633	.01579	.01528	.01479	.01434	.01391	.01350	.01312	.01276	.01241	.01209	.01178	.01148	.01120	.01094
101	21	.02061	.01982	.01907	.01838	.01772	.01711	.01654	.01599	.01549	.01500	.01455	.01412	.01372	.01333	.01297	.01263	.01230	.01199	.01169	.01141
101	22	.02162	.02078	.02000	.01926	.01858	.01793	.01732	.01675	.01621	.01570	.01523	.01477	.01434	.01394	.01355	.01319	.01284	.01252	.01220	.01190
101	23	.02270	.02182	.02099	.02022	.01949	.01881	.01817	.01756	.01700	.01646	.01595	.01547	.01502	.01459	.01418	.01380	.01343	.01308	.01275	.01244
101	24	.02387	.02294	.02207	.02126	.02049	.01977	.01909	.01845	.01785	.01728	.01675	.01624	.01576	.01531	.01488	.01447	.01408	.01371	.01336	.01302
101	25	.02515	.02417	.02325	.02239	.02158	.02082	.02011	.01943	.01879	.01819	.01763	.01709	.01658	.01610	.01564	.01521	.01480	.01441	.01404	.01368
101	26	.02654	.02551	.02454	.02363	.02278	.02197	.02122	.02050	.01983	.01919	.01859	.01802	.01748	.01697	.01649	.01603	.01559	.01518	.01478	.01441
101	27	.02807	.02698	.02596	.02500	.02409	.02325	.02244	.02169	.02098	.02030	.01967	.01906	.01849	.01795	.01744	.01695	.01649	.01605	.01563	.01523
101	28	.02970	.02856	.02748	.02647	.02552	.02462	.02377	.02297	.02222	.02151	.02083	.02019	.01959	.01901	.01847	.01795	.01746	.01699	.01654	.01612
101	29	.03147	.03026	.02912	.02806	.02705	.02610	.02521	.02436	.02356	.02281	.02209	.02142	.02077	.02016	.01959	.01904	.01851	.01802	.01754	.01709
101	30	.03335	.03208	.03088	.02975	.02869	.02769	.02674	.02585	.02500	.02420	.02345	.02273	.02205	.02140	.02079	.02020	.01965	.01912	.01861	.01813
101	31	.03535	.03401	.03275	.03156	.03044	.02938	.02838	.02744	.02654	.02570	.02489	.02413	.02341	.02272	.02207	.02145	.02086	.02030	.01976	.01925
101	32	.03749	.03608	.03475	.03350	.03231	.03119	.03014	.02914	.02819	.02729	.02644	.02564	.02487	.02414	.02345	.02279	.02216	.02157	.02100	.02045
101	33	.03978	.03830	.03690	.03558	.03433	.03315	.03203	.03097	.02997	.02902	.02812	.02727	.02645	.02568	.02495	.02425	.02358	.02294	.02234	.02176
101	34	.04223	.04067	.03919	.03780	.03648	.03524	.03406	.03294	.03188	.03088	.02992	.02902	.02815	.02733	.02655	.02581	.02510	.02442	.02378	.02316
101	35	.04487	.04322	.04167	.04020	.03881	.03750	.03625	.03507	.03395	.03289	.03188	.03092	.03000	.02913	.02830	.02751	.02676	.02604	.02535	.02470
101	36	.04768	.04595	.04432	.04277	.04131	.03992	.03861	.03736	.03618	.03505	.03398	.03296	.03199	.03107	.03019	.02935	.02855	.02779	.02705	.02636
101	37	.05070	.04888	.04716	.04553	.04399	.04253	.04114	.03982	.03857	.03738	.03625	.03517	.03414	.03316	.03223	.03134	.03049	.02967	.02890	.02815
101	38	.05394	.05203	.05022	.04851	.04689	.04534	.04388	.04249	.04117	.03991	.03871	.03757	.03648	.03544	.03445	.03350	.03260	.03174	.03091	.03012
101	39	.05741	.05541	.05351	.05171	.05000	.04838	.04683	.04536	.04397	.04264	.04137	.04016	.03901	.03791	.03686	.03585	.03489	.03397	.03310	.03225
101	40	.06115	.05905	.05705	.05516	.05336	.05165	.05003	.04848	.04700	.04560	.04426	.04298	.04176	.04059	.03948	.03842	.03740	.03642	.03549	.03459
101	41	.06517	.06297	.06088	.05889	.05700	.05520	.05349	.05186	.05030	.04882	.04740	.04605	.04476	.04353	.04235	.04122	.04014	.03910	.03811	.03716
101	42	.06950	.06719	.06500	.06291	.06093	.05904	.05723	.05551	.05388	.05231	.05082	.04939	.04802	.04672	.04547	.04427	.04313	.04203	.04097	.03996
101	43	.07413	.07172	.06942	.06723	.06515	.06316	.06127	.05946	.05773	.05608	.05451	.05300	.05156	.05018	.04886	.04759	.04637	.04521	.04409	.04302
101	44	.07908	.07656	.07415	.07186	.06967	.06759	.06560	.06370	.06188	.06015	.05849	.05690	.05537	.05392	.05252	.05118	.04989	.04866	.04748	.04634
101	45	.08433	.08169	.07918	.07678	.07449	.07230	.07021	.06822	.06631	.06448	.06273	.06106	.05945	.05792	.05644	.05502	.05366	.05236	.05110	.04990
101	46	.08989	.08714	.08451	.08200	.07961	.07732	.07513	.07304	.07103	.06911	.06727	.06551	.06382	.06220	.06064	.05914	.05771	.05633	.05500	.05372
101	47	.09575	.09288	.09014	.08752	.08502	.08262	.08033	.07813	.07603	.07401	.07208	.07023	.06845	.06674	.06510	.06352	.06201	.06055	.05915	.05780
101	48	.10194	.09895	.09609	.09336	.09074	.08824	.08584	.08354	.08134	.07922	.07719	.07525	.07338	.07158	.06985	.06819	.06659	.06506	.06357	.06215

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	49	.10846	.10535	.10237	.09952	.09679	.09418	.09167	.08926	.08696	.08474	.08262	.08057	.07861	.07672	.07491	.07316	.07147	.06985	.06829	.06679
101	50	.11533	.11210	.10901	.10604	.10320	.10047	.09785	.09534	.09293	.09061	.08838	.08624	.08418	.08220	.08029	.07845	.07668	.07498	.07333	.07175
101	51	.12257	.11922	.11600	.11292	.10996	.10711	.10439	.10177	.09925	.09682	.09449	.09225	.09010	.08802	.08602	.08409	.08223	.08043	.07870	.07703
101	52	.13015	.12667	.12333	.12013	.11705	.11409	.11125	.10852	.10589	.10336	.10093	.09859	.09633	.09415	.09206	.09003	.08808	.08620	.08438	.08262
101	53	.13807	.13447	.13101	.12768	.12449	.12141	.11846	.11561	.11288	.11024	.10770	.10525	.10289	.10062	.09842	.09630	.09426	.09228	.09037	.08853
101	54	.14634	.14261	.13903	.13558	.13227	.12908	.12601	.12305	.12020	.11745	.11481	.11225	.10979	.10742	.10512	.10290	.10076	.09869	.09669	.09476
101	55	.15497	.15111	.14741	.14384	.14041	.13710	.13391	.13084	.12788	.12503	.12227	.11961	.11704	.11456	.11217	.10985	.10761	.10545	.10336	.10133
101	56	.16396	.15998	.15615	.15247	.14891	.14549	.14219	.13900	.13593	.13296	.13010	.12733	.12466	.12208	.11958	.11716	.11483	.11256	.11038	.10825
101	57	.17332	.16922	.16527	.16146	.15779	.15425	.15083	.14753	.14435	.14127	.13830	.13542	.13264	.12996	.12735	.12484	.12240	.12004	.11776	.11554
101	58	.18301	.17879	.17473	.17080	.16701	.16335	.15982	.15641	.15311	.14992	.14683	.14385	.14097	.13817	.13547	.13285	.13031	.12785	.12547	.12316
101	59	.19301	.18867	.18448	.18044	.17653	.17276	.16911	.16559	.16217	.15887	.15568	.15259	.14960	.14670	.14389	.14117	.13853	.13597	.13349	.13108
101	60	.20331	.19885	.19455	.19039	.18637	.18248	.17871	.17507	.17155	.16814	.16484	.16164	.15854	.15553	.15262	.14979	.14705	.14439	.14181	.13930
101	61	.21393	.20936	.20494	.20067	.19653	.19253	.18866	.18490	.18127	.17775	.17434	.17103	.16782	.16471	.16169	.15876	.15592	.15316	.15047	.14787
101	62	.22494	.22026	.21573	.21134	.20709	.20298	.19899	.19513	.19139	.18776	.18423	.18082	.17750	.17429	.17116	.16813	.16518	.16232	.15954	.15683
101	63	.23634	.23155	.22691	.22241	.21806	.21384	.20974	.20577	.20192	.19818	.19455	.19103	.18761	.18429	.18106	.17792	.17487	.17191	.16903	.16622
101	64	.24812	.24323	.23848	.23388	.22942	.22509	.22089	.21681	.21285	.20901	.20528	.20165	.19813	.19470	.19137	.18813	.18498	.18192	.17893	.17603
101	65	.26030	.25530	.25045	.24575	.24119	.23675	.23245	.22827	.22421	.22026	.21643	.21270	.20907	.20554	.20211	.19877	.19552	.19235	.18927	.18627
101	66	.27289	.26780	.26286	.25806	.25340	.24887	.24446	.24018	.23602	.23198	.22804	.22421	.22048	.21686	.21332	.20989	.20654	.20327	.20009	.19699
101	67	.28596	.28078	.27575	.27086	.26610	.26148	.25698	.25261	.24835	.24421	.24017	.23625	.23242	.22870	.22507	.22154	.21809	.21473	.21146	.20826
101	68	.29947	.29421	.28909	.28412	.27927	.27456	.26998	.26551	.26117	.25693	.25281	.24879	.24487	.24105	.23733	.23370	.23016	.22671	.22334	.22006
101	69	.31338	.30804	.30285	.29780	.29287	.28808	.28341	.27886	.27443	.27011	.26590	.26179	.25779	.25388	.25007	.24635	.24272	.23918	.23572	.23234
101	70	.32761	.32221	.31695	.31182	.30683	.30196	.29721	.29259	.28807	.28367	.27938	.27519	.27110	.26711	.26321	.25941	.25569	.25206	.24852	.24506
101	71	.34211	.33665	.33132	.32613	.32107	.31613	.31132	.30662	.30203	.29755	.29318	.28892	.28475	.28068	.27670	.27282	.26902	.26531	.26168	.25813
101	72	.35683	.35131	.34594	.34069	.33557	.33057	.32569	.32092	.31627	.31172	.30728	.30294	.29870	.29455	.29050	.28654	.28266	.27888	.27517	.27154
101	73	.37174	.36618	.36076	.35546	.35029	.34523	.34030	.33547	.33075	.32614	.32164	.31723	.31292	.30871	.30459	.30055	.29660	.29274	.28896	.28526
101	74	.38691	.38132	.37586	.37052	.36530	.36020	.35521	.35033	.34556	.34089	.33633	.33186	.32749	.32321	.31903	.31493	.31091	.30698	.30313	.29936
101	75	.40239	.39677	.39128	.38591	.38066	.37552	.37049	.36557	.36075	.35603	.35142	.34690	.34247	.33814	.33389	.32973	.32566	.32167	.31775	.31392
101	76	.41823	.41259	.40708	.40169	.39641	.39124	.38618	.38123	.37637	.37162	.36696	.36240	.35792	.35354	.34924	.34503	.34091	.33686	.33289	.32899
101	77	.43440	.42876	.42325	.41784	.41255	.40736	.40228	.39730	.39242	.38763	.38294	.37834	.37383	.36941	.36507	.36082	.35664	.35255	.34853	.34459
101	78	.45086	.44523	.43972	.43431	.42901	.42382	.41873	.41373	.40884	.40403	.39932	.39469	.39016	.38570	.38133	.37704	.37283	.36870	.36464	.36065
101	79	.46748	.46188	.45638	.45099	.44569	.44050	.43541	.43041	.42551	.42069	.41597	.41133	.40677	.40230	.39790	.39359	.38935	.38519	.38110	.37708
101	80	.48412	.47854	.47307	.46770	.46243	.45725	.45217	.44717	.44227	.43746	.43273	.42808	.42352	.41903	.41462	.41029	.40603	.40185	.39773	.39369
101	81	.50064	.49510	.48966	.48432	.47907	.47392	.46886	.46388	.45899	.45418	.44946	.44481	.44025	.43576	.43135	.42701	.42274	.41854	.41441	.41035
101	82	.51696	.51147	.50608	.50077	.49556	.49044	.48540	.48045	.47558	.47079	.46608	.46145	.45689	.45240	.44799	.44365	.43938	.43518	.43104	.42697
101	83	.53308	.52764	.52230	.51705	.51188	.50679	.50179	.49687	.49203	.48727	.48258	.47796	.47342	.46895	.46455	.46022	.45595	.45175	.44761	.44354
101	84	.54907	.54370	.53842	.53322	.52811	.52307	.51812	.51324	.50843	.50370	.49905	.49446	.48994	.48549	.48111	.47680	.47254	.46835	.46423	.46016
101	85	.56498	.55969	.55448	.54935	.54430	.53932	.53442	.52959	.52484	.52015	.51553	.51098	.50650	.50208	.49773	.49344	.48921	.48504	.48093	.47688
101	86	.58065	.57545	.57031	.56526	.56028	.55537	.55053	.54576	.54106	.53643	.53186	.52736	.52292	.51854	.51423	.50997	.50577	.50163	.49755	.49352
101	87	.59587	.59075	.58570	.58073	.57582	.57099	.56622	.56152	.55688	.55231	.54779	.54335	.53896	.53463	.53036	.52614	.52198	.51788	.51383	.50984
101	88	.61059	.60556	.60061	.59572	.59090	.58614	.58145	.57682	.57225	.56774	.56329	.55890	.55457	.55029	.54607	.54191	.53780	.53374	.52973	.52577
101	89	.62478	.61985	.61499	.61019	.60546	.60079	.59617	.59162	.58713	.58269	.57831	.57399	.56972	.56550	.56134	.55722	.55316	.54915	.54519	.54128
101	90	.63838	.63356	.62879	.62409	.61945	.61486	.61033	.60586	.60144	.59708	.59278	.58852	.58432	.58017	.57606	.57201	.56801	.56405	.56014	.55628
101	91	.65117	.64644	.64178	.63717	.63262	.62812	.62368	.61929	.61495	.61067	.60643	.60225	.59812	.59403	.58999	.58600	.58206	.57816	.57431	.57050
101	92	.66294	.65832	.65374	.64923	.64476	.64035	.63599	.63168	.62742	.62321	.61905	.61494	.61087	.60685	.60288	.59895	.59506	.59122	.58742	.58367
101	93	.67376	.66923	.66475	.66032	.65594	.65161	.64733	.64310	.63891	.63477	.63068	.62664	.62264	.61868	.61477	.61090	.60707	.60329	.59954	.59584
101	94	.68380	.67935	.67496	.67061	.66631	.66206	.65786	.65370	.64959	.64552	.64150	.63752	.63359	.62969	.62584	.62203	.61826	.61453	.61084	.60719
101	95	.69322	.68887	.68455	.68029	.67607	.67190	.66777	.66369	.65965	.65565	.65170	.64779	.64391	.64008	.63629	.63254	.62883	.62515	.62152	.61792
101	96	.70200	.69773	.69350	.68931	.68517	.68108	.67702	.67301	.66904	.66511	.66122	.65738	.65357	.64980	.64606	.64237	.63871	.63509	.63151	.62796
101	97	.71009	.70590	.70175	.69764	.69357	.68954	.68556	.68162	.67771	.67385	.67002	.66623	.66248	.65877	.65510	.65146	.64786	.64429	.64076	.63726
101	98	.71767	.71355	.70947	.70543	.70144	.69748	.69356	.68968	.68584	.68204	.67828	.67455	.67086	.66720	.66358	.66000	.65645	.65293	.64945	.64600

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	99	.72499	.72094	.71694	.71297	.70904	.70516	.70131	.69749	.69372	.68998	.68627	.68260	.67897	.67537	.67181	.66828	.66478	.66131	.65788	.65448
101	100	.73204	.72807	.72414	.72024	.71639	.71256	.70878	.70503	.70132	.69764	.69400	.69039	.68682	.68327	.67977	.67629	.67284	.66943	.66605	.66270
101	101	.73891	.73501	.73115	.72733	.72354	.71979	.71608	.71239	.70875	.70513	.70155	.69800	.69449	.69100	.68755	.68413	.68074	.67738	.67405	.67075
102	0	.01358	.01330	.01305	.01281	.01258	.01237	.01218	.01199	.01182	.01165	.01150	.01135	.01121	.01108	.01095	.01083	.01071	.01060	.01050	.01040
102	1	.00647	.00620	.00596	.00573	.00552	.00532	.00513	.00496	.00480	.00465	.00451	.00437	.00425	.00413	.00402	.00391	.00381	.00372	.00363	.00355
102	2	.00643	.00615	.00589	.00565	.00542	.00521	.00502	.00484	.00467	.00451	.00436	.00422	.00409	.00396	.00385	.00373	.00363	.00353	.00344	.00335
102	3	.00661	.00632	.00604	.00578	.00555	.00533	.00512	.00493	.00475	.00458	.00442	.00427	.00413	.00400	.00387	.00376	.00364	.00354	.00344	.00335
102	4	.00692	.00660	.00631	.00604	.00579	.00555	.00533	.00513	.00494	.00476	.00459	.00443	.00428	.00414	.00401	.00388	.00377	.00365	.00355	.00345
102	5	.00732	.00699	.00668	.00639	.00612	.00587	.00564	.00542	.00522	.00503	.00485	.00468	.00452	.00437	.00423	.00410	.00397	.00385	.00374	.00363
102	6	.00780	.00744	.00712	.00681	.00653	.00626	.00601	.00578	.00556	.00536	.00517	.00499	.00482	.00466	.00451	.00436	.00423	.00410	.00398	.00386
102	7	.00835	.00798	.00763	.00730	.00700	.00672	.00646	.00621	.00598	.00576	.00556	.00536	.00518	.00501	.00485	.00470	.00455	.00442	.00429	.00416
102	8	.00897	.00857	.00820	.00786	.00754	.00724	.00696	.00670	.00645	.00622	.00600	.00580	.00561	.00542	.00525	.00509	.00493	.00479	.00465	.00451
102	9	.00968	.00926	.00887	.00851	.00817	.00785	.00755	.00727	.00701	.00676	.00653	.00631	.00611	.00591	.00573	.00555	.00539	.00523	.00508	.00494
102	10	.01049	.01005	.00963	.00925	.00888	.00855	.00823	.00793	.00766	.00739	.00715	.00692	.00670	.00649	.00629	.00611	.00593	.00576	.00561	.00545
102	11	.01139	.01092	.01048	.01007	.00969	.00933	.00899	.00868	.00838	.00810	.00784	.00760	.00736	.00714	.00693	.00674	.00655	.00637	.00620	.00604
102	12	.01236	.01186	.01140	.01097	.01056	.01018	.00983	.00950	.00918	.00889	.00861	.00835	.00810	.00787	.00765	.00744	.00724	.00705	.00687	.00669
102	13	.01338	.01285	.01236	.01190	.01148	.01108	.01070	.01035	.01002	.00970	.00941	.00913	.00887	.00862	.00839	.00816	.00795	.00775	.00756	.00738
102	14	.01438	.01383	.01331	.01283	.01237	.01195	.01156	.01118	.01083	.01050	.01019	.00990	.00962	.00936	.00911	.00887	.00865	.00844	.00823	.00804
102	15	.01534	.01476	.01421	.01371	.01323	.01278	.01236	.01197	.01160	.01125	.01093	.01062	.01032	.01004	.00978	.00953	.00930	.00907	.00886	.00865
102	16	.01625	.01563	.01506	.01452	.01402	.01355	.01311	.01269	.01230	.01194	.01159	.01126	.01095	.01066	.01038	.01012	.00987	.00963	.00941	.00919
102	17	.01711	.01646	.01586	.01529	.01476	.01427	.01380	.01337	.01295	.01257	.01220	.01186	.01153	.01122	.01093	.01065	.01039	.01014	.00990	.00967
102	18	.01794	.01726	.01662	.01603	.01547	.01495	.01446	.01400	.01357	.01316	.01277	.01241	.01207	.01174	.01143	.01114	.01086	.01060	.01035	.01011
102	19	.01879	.01808	.01741	.01678	.01619	.01564	.01513	.01464	.01418	.01375	.01335	.01296	.01260	.01226	.01193	.01162	.01133	.01105	.01079	.01053
102	20	.01969	.01894	.01823	.01757	.01695	.01637	.01583	.01532	.01483	.01438	.01395	.01354	.01316	.01280	.01245	.01213	.01182	.01153	.01125	.01098
102	21	.02065	.01986	.01911	.01842	.01776	.01715	.01658	.01604	.01553	.01505	.01459	.01417	.01376	.01338	.01301	.01267	.01234	.01203	.01174	.01146
102	22	.02166	.02082	.02004	.01930	.01862	.01797	.01736	.01679	.01625	.01575	.01527	.01482	.01439	.01398	.01360	.01323	.01289	.01256	.01225	.01195
102	23	.02274	.02186	.02103	.02026	.01953	.01885	.01821	.01761	.01704	.01650	.01600	.01552	.01506	.01464	.01423	.01384	.01348	.01313	.01280	.01248
102	24	.02391	.02298	.02211	.02130	.02053	.01981	.01913	.01850	.01789	.01733	.01679	.01629	.01581	.01535	.01492	.01451	.01413	.01376	.01341	.01307
102	25	.02519	.02421	.02330	.02244	.02163	.02087	.02015	.01948	.01884	.01824	.01767	.01714	.01663	.01615	.01569	.01526	.01485	.01446	.01408	.01373
102	26	.02658	.02555	.02458	.02368	.02282	.02202	.02126	.02055	.01988	.01924	.01864	.01807	.01753	.01702	.01654	.01608	.01564	.01523	.01483	.01446
102	27	.02811	.02702	.02600	.02504	.02414	.02329	.02249	.02174	.02103	.02035	.01972	.01911	.01854	.01800	.01749	.01700	.01654	.01610	.01568	.01528
102	28	.02975	.02861	.02753	.02652	.02557	.02467	.02382	.02302	.02227	.02156	.02088	.02024	.01964	.01907	.01852	.01800	.01751	.01704	.01660	.01617
102	29	.03152	.03031	.02918	.02811	.02710	.02615	.02526	.02441	.02362	.02286	.02215	.02147	.02083	.02022	.01964	.01909	.01857	.01807	.01760	.01715
102	30	.03340	.03213	.03093	.02981	.02874	.02774	.02680	.02590	.02506	.02426	.02350	.02279	.02211	.02146	.02085	.02026	.01971	.01918	.01867	.01819
102	31	.03541	.03407	.03281	.03162	.03050	.02944	.02844	.02750	.02660	.02575	.02495	.02419	.02347	.02278	.02213	.02151	.02092	.02036	.01982	.01931
102	32	.03755	.03614	.03481	.03355	.03237	.03125	.03020	.02920	.02825	.02736	.02651	.02570	.02494	.02421	.02352	.02286	.02223	.02163	.02106	.02052
102	33	.03984	.03836	.03696	.03564	.03439	.03321	.03209	.03104	.03004	.02909	.02819	.02733	.02652	.02575	.02501	.02431	.02365	.02301	.02241	.02183
102	34	.04230	.04073	.03926	.03787	.03655	.03530	.03413	.03301	.03195	.03095	.02999	.02909	.02822	.02740	.02662	.02588	.02517	.02450	.02385	.02324
102	35	.04493	.04329	.04174	.04027	.03888	.03757	.03632	.03514	.03402	.03296	.03195	.03099	.03008	.02921	.02838	.02759	.02684	.02612	.02543	.02478
102	36	.04775	.04603	.04439	.04285	.04138	.04000	.03868	.03744	.03625	.03513	.03406	.03304	.03207	.03115	.03027	.02943	.02863	.02787	.02714	.02644
102	37	.05077	.04896	.04724	.04561	.04407	.04261	.04122	.03990	.03865	.03746	.03633	.03525	.03422	.03325	.03231	.03142	.03057	.02976	.02898	.02824
102	38	.05402	.05211	.05030	.04859	.04697	.04543	.04396	.04257	.04125	.03999	.03879	.03765	.03656	.03553	.03454	.03359	.03269	.03182	.03100	.03021
102	39	.05749	.05549	.05359	.05179	.05009	.04846	.04692	.04545	.04405	.04273	.04146	.04025	.03910	.03800	.03695	.03595	.03499	.03407	.03319	.03235
102	40	.06124	.05914	.05714	.05525	.05345	.05174	.05012	.04857	.04710	.04569	.04435	.04308	.04186	.04069	.03958	.03851	.03750	.03652	.03559	.03469
102	41	.06527	.06307	.06098	.05899	.05710	.05530	.05359	.05196	.05040	.04892	.04751	.04616	.04487	.04363	.04245	.04132	.04024	.03921	.03822	.03727
102	42	.06960	.06729	.06510	.06302	.06103	.05914	.05734	.05562	.05398	.05242	.05093	.04950	.04814	.04683	.04558	.04439	.04324	.04214	.04109	.04008
102	43	.07424	.07183	.06953	.06734	.06526	.06327	.06138	.05957	.05785	.05620	.05463	.05312	.05168	.05030	.04898	.04771	.04650	.04533	.04422	.04314
102	44	.07920	.07668	.07427	.07198	.06980	.06771	.06572	.06382	.06201	.06027	.05861	.05703	.05550	.05405	.05265	.05131	.05003	.04879	.04761	.04647
102	45	.08446	.08182	.07931	.07691	.07462	.07244	.07035	.06836	.06645	.06462	.06287	.06120	.05960	.05806	.05658	.05517	.05381	.05251	.05125	.05005
102	46	.09003	.08728	.08466	.08215	.07976	.07747	.07528	.07319	.07118	.06926	.06742	.06566	.06397	.06235	.06080	.05930	.05787	.05649	.05516	.05389



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	47	.09591	.09304	.09030	.08768	.08518	.08278	.08049	.07830	.07619	.07418	.07225	.07040	.06862	.06691	.06527	.06370	.06218	.06072	.05932	.05797
102	48	.10211	.09912	.09626	.09353	.09092	.08841	.08602	.08372	.08152	.07940	.07738	.07543	.07356	.07177	.07004	.06838	.06678	.06525	.06376	.06234
102	49	.10864	.10553	.10256	.09971	.09698	.09437	.09186	.08946	.08715	.08494	.08282	.08077	.07881	.07692	.07511	.07336	.07168	.07006	.06850	.06700
102	50	.11553	.11230	.10921	.10624	.10340	.10068	.09806	.09555	.09314	.09083	.08860	.08646	.08440	.08242	.08052	.07868	.07691	.07520	.07356	.07198
102	51	.12279	.11944	.11622	.11314	.11018	.10734	.10462	.10200	.09948	.09706	.09473	.09249	.09034	.08826	.08626	.08433	.08247	.08068	.07895	.07728
102	52	.13039	.12691	.12358	.12037	.11730	.11434	.11151	.10878	.10615	.10362	.10119	.09885	.09659	.09442	.09232	.09030	.08835	.08647	.08465	.08290
102	53	.13834	.13473	.13127	.12795	.12476	.12169	.11873	.11589	.11316	.11052	.10799	.10554	.10318	.10091	.09871	.09660	.09455	.09258	.09067	.08883
102	54	.14663	.14290	.13932	.13588	.13256	.12938	.12631	.12335	.12051	.11776	.11512	.11257	.11011	.10773	.10544	.10322	.10109	.09902	.09702	.09509
102	55	.15528	.15143	.14773	.14416	.14073	.13743	.13424	.13117	.12822	.12536	.12261	.11995	.11739	.11491	.11252	.11020	.10797	.10580	.10371	.10169
102	56	.16430	.16033	.15650	.15282	.14927	.14585	.14255	.13937	.13630	.13333	.13047	.12771	.12504	.12245	.11996	.11755	.11521	.11295	.11076	.10865
102	57	.17369	.16960	.16565	.16185	.15818	.15464	.15123	.14793	.14475	.14167	.13870	.13583	.13305	.13037	.12777	.12526	.12282	.12046	.11818	.11597
102	58	.18342	.17921	.17514	.17122	.16743	.16378	.16025	.15684	.15354	.15036	.14728	.14430	.14141	.13862	.13592	.13330	.13077	.12831	.12593	.12362
102	59	.19345	.18912	.18494	.18090	.17699	.17322	.16958	.16606	.16265	.15935	.15616	.15307	.15008	.14719	.14438	.14166	.13902	.13647	.13399	.13158
102	60	.20379	.19934	.19504	.19088	.18686	.18298	.17922	.17558	.17206	.16866	.16536	.16216	.15906	.15606	.15315	.15033	.14759	.14493	.14235	.13985
102	61	.21445	.20989	.20547	.20120	.19707	.19307	.18920	.18545	.18182	.17831	.17490	.17159	.16839	.16528	.16227	.15934	.15650	.15374	.15106	.14846
102	62	.22550	.22082	.21630	.21191	.20767	.20356	.19958	.19572	.19198	.18836	.18484	.18143	.17812	.17491	.17179	.16876	.16581	.16295	.16018	.15747
102	63	.23694	.23216	.22753	.22303	.21868	.21447	.21038	.20641	.20256	.19883	.19521	.19169	.18827	.18495	.18173	.17860	.17555	.17259	.16972	.16692
102	64	.24878	.24389	.23915	.23455	.23009	.22577	.22158	.21750	.21355	.20971	.20598	.20236	.19884	.19542	.19209	.18886	.18571	.18265	.17968	.17678
102	65	.26100	.25601	.25117	.24647	.24191	.23749	.23319	.22902	.22496	.22102	.21719	.21346	.20984	.20632	.20289	.19956	.19631	.19315	.19007	.18708
102	66	.27365	.26857	.26363	.25884	.25418	.24966	.24526	.24099	.23683	.23279	.22886	.22504	.22132	.21769	.21417	.21073	.20739	.20413	.20096	.19786
102	67	.28678	.28161	.27658	.27170	.26695	.26233	.25784	.25348	.24923	.24509	.24106	.23714	.23333	.22961	.22598	.22245	.21901	.21566	.21239	.20920
102	68	.30035	.29510	.28999	.28503	.28019	.27549	.27091	.26645	.26211	.25789	.25377	.24976	.24585	.24203	.23832	.23470	.23116	.22772	.22435	.22107
102	69	.31434	.30901	.30383	.29878	.29387	.28908	.28442	.27988	.27546	.27114	.26694	.26284	.25884	.25494	.25114	.24743	.24380	.24027	.23681	.23344
102	70	.32865	.32326	.31801	.31289	.30791	.30305	.29831	.29369	.28919	.28479	.28051	.27632	.27224	.26826	.26437	.26057	.25687	.25324	.24971	.24625
102	71	.34323	.33778	.33247	.32729	.32224	.31731	.31250	.30781	.30323	.29877	.29440	.29014	.28599	.28192	.27795	.27408	.27029	.26658	.26296	.25942
102	72	.35804	.35254	.34717	.34193	.33682	.33184	.32696	.32221	.31756	.31303	.30860	.30426	.30003	.29590	.29185	.28790	.28403	.28025	.27655	.27293
102	73	.37305	.36750	.36209	.35680	.35164	.34660	.34167	.33686	.33215	.32755	.32306	.31866	.31436	.31015	.30604	.30202	.29808	.29422	.29045	.28676
102	74	.38831	.38274	.37729	.37196	.36675	.36166	.35669	.35182	.34706	.34241	.33785	.33340	.32904	.32477	.32059	.31650	.31250	.30858	.30473	.30097
102	75	.40390	.39830	.39282	.38746	.38222	.37710	.37208	.36717	.36237	.35766	.35306	.34855	.34414	.33981	.33558	.33143	.32737	.32338	.31948	.31565
102	76	.41985	.41424	.40874	.40336	.39810	.39294	.38790	.38296	.37811	.37337	.36873	.36418	.35972	.35535	.35106	.34686	.34274	.33871	.33475	.33086
102	77	.43615	.43054	.42503	.41965	.41437	.40920	.40413	.39916	.39430	.38953	.38485	.38026	.37577	.37136	.36703	.36279	.35863	.35454	.35054	.34660
102	78	.45275	.44714	.44165	.43626	.43098	.42581	.42073	.41575	.41087	.40608	.40138	.39677	.39225	.38781	.38345	.37917	.37498	.37085	.36681	.36283
102	79	.46953	.46395	.45847	.45309	.44782	.44265	.43757	.43259	.42771	.42291	.41820	.41357	.40903	.40457	.40020	.39589	.39167	.38752	.38344	.37944
102	80	.48633	.48078	.47533	.46998	.46472	.45957	.45450	.44953	.44465	.43985	.43514	.43051	.42596	.42149	.41710	.41278	.40854	.40437	.40027	.39624
102	81	.50302	.49751	.49209	.48678	.48155	.47642	.47138	.46642	.46155	.45676	.45206	.44743	.44288	.43841	.43402	.42969	.42544	.42126	.41714	.41310
102	82	.51952	.51406	.50869	.50341	.49823	.49313	.48811	.48318	.47833	.47356	.46887	.46426	.45972	.45526	.45086	.44654	.44229	.43810	.43398	.42993
102	83	.53583	.53042	.52511	.51988	.51474	.50968	.50470	.49980	.49499	.49024	.48558	.48098	.47646	.47201	.46763	.46332	.45907	.45489	.45077	.44671
102	84	.55202	.54668	.54143	.53626	.53117	.52617	.52124	.51638	.51160	.50690	.50226	.49770	.49321	.48878	.48442	.48012	.47589	.47172	.46761	.46357
102	85	.56815	.56289	.55771	.55261	.54759	.54264	.53776	.53296	.52823	.52358	.51898	.51446	.51000	.50561	.50128	.49701	.49280	.48866	.48457	.48054
102	86	.58404	.57887	.57377	.56875	.56380	.55892	.55411	.54937	.54470	.54010	.53556	.53108	.52667	.52232	.51803	.51380	.50962	.50551	.50145	.49744
102	87	.59949	.59441	.58940	.58446	.57959	.57479	.57005	.56538	.56077	.55623	.55175	.54733	.54297	.53867	.53442	.53024	.52610	.52203	.51800	.51403
102	88	.61445	.60947	.60455	.59970	.59491	.59019	.58553	.58094	.57640	.57193	.56751	.56315	.55885	.55461	.55041	.54628	.54219	.53816	.53418	.53025
102	89	.62889	.62401	.61919	.61443	.60974	.60510	.60053	.59601	.59155	.58715	.58280	.57851	.57428	.57009	.56596	.56188	.55785	.55387	.54993	.54605
102	90	.64275	.63797	.63325	.62859	.62399	.61944	.61495	.61052	.60614	.60182	.59755	.59333	.58916	.58505	.58098	.57696	.57299	.56906	.56518	.56135
102	91	.65578	.65111	.64649	.64193	.63742	.63297	.62857	.62422	.61993	.61568	.61149	.60734	.60324	.59920	.59519	.59124	.58733	.58346	.57964	.57586
102	92	.66780	.66323	.65870	.65423	.64982	.64545	.64114	.63688	.63266	.62849	.62437	.62030	.61627	.61229	.60836	.60447	.60062	.59681	.59305	.58932
102	93	.67885	.67437	.66994	.66556	.66123	.65695	.65272	.64854	.64440	.64031	.63626	.63226	.62830	.62438	.62051	.61668	.61289	.60915	.60544	.60177
102	94	.68911	.68472	.68038	.67609	.67184	.66764	.66349	.65938	.65532	.65130	.64732	.64339	.63950	.63565	.63184	.62807	.62434	.62065	.61700	.61338
102	95	.69875	.69445	.69020	.68599	.68183	.67771	.67364	.66961	.66562	.66167	.65776	.65390	.65007	.64629	.64254	.63883	.63516	.63153	.62793	.62437
102	96	.70774	.70353	.69936	.69523	.69115	.68711	.68311	.67915	.67524	.67136	.66752	.66372	.65996	.65624	.65256	.64891	.64530	.64172	.63818	.63467

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	97	.71603	.71190	.70781	.70376	.69975	.69579	.69186	.68797	.68412	.68031	.67654	.67281	.66911	.66544	.66182	.65823	.65467	.65115	.64766	.64421
102	98	.72379	.71974	.71573	.71175	.70782	.70392	.70007	.69625	.69246	.68872	.68501	.68133	.67770	.67409	.67052	.66699	.66348	.66001	.65658	.65317
102	99	.73130	.72732	.72339	.71949	.71562	.71180	.70801	.70426	.70054	.69686	.69322	.68960	.68602	.68248	.67897	.67549	.67204	.66863	.66524	.66189
102	100	.73854	.73464	.73078	.72695	.72316	.71941	.71569	.71201	.70836	.70474	.70116	.69760	.69409	.69060	.68715	.68372	.68033	.67697	.67364	.67034
102	101	.74560	.74178	.73799	.73424	.73052	.72684	.72319	.71957	.71599	.71244	.70892	.70543	.70197	.69854	.69515	.69178	.68845	.68514	.68186	.67861
102	102	.75249	.74874	.74503	.74135	.73771	.73409	.73051	.72696	.72345	.71996	.71650	.71308	.70968	.70631	.70298	.69967	.69639	.69314	.68991	.68672
103	0	.01368	.01341	.01315	.01291	.01269	.01248	.01229	.01210	.01193	.01177	.01161	.01146	.01132	.01119	.01107	.01095	.01083	.01072	.01062	.01052
103	1	.00649	.00622	.00597	.00574	.00553	.00533	.00515	.00498	.00482	.00467	.00452	.00439	.00427	.00415	.00404	.00393	.00383	.00374	.00365	.00356
103	2	.00644	.00616	.00590	.00566	.00544	.00523	.00503	.00485	.00468	.00452	.00437	.00423	.00410	.00398	.00386	.00375	.00364	.00354	.00345	.00336
103	3	.00662	.00632	.00605	.00579	.00556	.00534	.00513	.00494	.00476	.00459	.00443	.00428	.00414	.00401	.00388	.00377	.00366	.00355	.00345	.00336
103	4	.00693	.00661	.00632	.00605	.00580	.00556	.00534	.00514	.00495	.00477	.00460	.00444	.00429	.00415	.00402	.00389	.00378	.00366	.00356	.00346
103	5	.00733	.00700	.00669	.00640	.00613	.00588	.00565	.00543	.00523	.00504	.00486	.00469	.00453	.00438	.00424	.00410	.00398	.00386	.00374	.00364
103	6	.00781	.00745	.00712	.00682	.00653	.00627	.00602	.00579	.00557	.00537	.00518	.00500	.00483	.00467	.00452	.00437	.00424	.00411	.00399	.00387
103	7	.00836	.00798	.00763	.00731	.00701	.00673	.00646	.00622	.00598	.00577	.00556	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00429	.00417
103	8	.00898	.00858	.00821	.00787	.00755	.00725	.00697	.00670	.00646	.00623	.00601	.00581	.00561	.00543	.00526	.00509	.00494	.00479	.00465	.00452
103	9	.00969	.00927	.00888	.00851	.00817	.00785	.00756	.00728	.00702	.00677	.00654	.00632	.00612	.00592	.00574	.00556	.00540	.00524	.00509	.00495
103	10	.01050	.01006	.00964	.00925	.00889	.00856	.00824	.00794	.00767	.00740	.00716	.00693	.00671	.00650	.00630	.00612	.00594	.00577	.00562	.00546
103	11	.01140	.01093	.01049	.01008	.00970	.00934	.00900	.00869	.00839	.00812	.00786	.00761	.00738	.00716	.00695	.00675	.00656	.00638	.00621	.00605
103	12	.01238	.01188	.01142	.01098	.01058	.01020	.00984	.00951	.00920	.00890	.00863	.00836	.00812	.00788	.00766	.00745	.00725	.00706	.00688	.00671
103	13	.01340	.01287	.01238	.01192	.01150	.01110	.01072	.01037	.01004	.00973	.00943	.00915	.00889	.00864	.00841	.00819	.00797	.00777	.00758	.00740
103	14	.01440	.01385	.01333	.01285	.01240	.01198	.01158	.01121	.01086	.01053	.01022	.00992	.00965	.00938	.00914	.00890	.00868	.00846	.00826	.00807
103	15	.01537	.01479	.01424	.01373	.01326	.01281	.01239	.01200	.01163	.01128	.01095	.01065	.01035	.01008	.00981	.00956	.00933	.00910	.00889	.00868
103	16	.01628	.01566	.01509	.01455	.01405	.01358	.01314	.01273	.01234	.01197	.01162	.01130	.01099	.01070	.01042	.01016	.00991	.00967	.00944	.00923
103	17	.01714	.01649	.01589	.01533	.01480	.01430	.01384	.01340	.01299	.01260	.01224	.01189	.01157	.01126	.01097	.01069	.01043	.01018	.00994	.00971
103	18	.01798	.01730	.01666	.01607	.01551	.01499	.01450	.01404	.01360	.01320	.01281	.01245	.01210	.01178	.01147	.01118	.01090	.01064	.01039	.01015
103	19	.01883	.01811	.01744	.01682	.01623	.01568	.01516	.01468	.01422	.01379	.01339	.01300	.01264	.01230	.01197	.01166	.01137	.01109	.01083	.01057
103	20	.01973	.01897	.01827	.01761	.01699	.01641	.01587	.01535	.01487	.01442	.01399	.01358	.01320	.01284	.01250	.01217	.01186	.01157	.01129	.01102
103	21	.02069	.01989	.01915	.01846	.01780	.01719	.01662	.01608	.01557	.01509	.01463	.01421	.01380	.01342	.01306	.01271	.01239	.01208	.01178	.01150
103	22	.02170	.02086	.02008	.01934	.01866	.01801	.01740	.01683	.01630	.01579	.01531	.01486	.01443	.01403	.01364	.01328	.01293	.01260	.01229	.01199
103	23	.02278	.02190	.02107	.02030	.01957	.01889	.01825	.01765	.01708	.01654	.01604	.01556	.01511	.01468	.01427	.01389	.01352	.01317	.01284	.01253
103	24	.02395	.02302	.02215	.02134	.02057	.01985	.01918	.01854	.01794	.01737	.01684	.01633	.01585	.01540	.01497	.01456	.01417	.01380	.01345	.01312
103	25	.02523	.02426	.02334	.02248	.02167	.02091	.02019	.01952	.01888	.01828	.01772	.01718	.01667	.01619	.01574	.01530	.01489	.01450	.01413	.01378
103	26	.02663	.02559	.02463	.02372	.02287	.02206	.02131	.02059	.01992	.01929	.01868	.01812	.01758	.01707	.01659	.01613	.01569	.01528	.01488	.01451
103	27	.02816	.02707	.02605	.02509	.02419	.02334	.02254	.02179	.02107	.02040	.01976	.01916	.01859	.01805	.01754	.01705	.01659	.01615	.01573	.01533
103	28	.02980	.02865	.02758	.02657	.02561	.02472	.02387	.02307	.02232	.02161	.02093	.02030	.01969	.01912	.01857	.01806	.01756	.01710	.01665	.01623
103	29	.03157	.03036	.02922	.02816	.02715	.02620	.02531	.02447	.02367	.02291	.02220	.02152	.02088	.02027	.01970	.01915	.01863	.01813	.01765	.01720
103	30	.03345	.03218	.03098	.02986	.02880	.02780	.02685	.02596	.02511	.02432	.02356	.02284	.02216	.02152	.02090	.02032	.01976	.01924	.01873	.01825
103	31	.03546	.03412	.03286	.03167	.03055	.02950	.02850	.02755	.02666	.02581	.02501	.02425	.02353	.02284	.02219	.02157	.02098	.02042	.01989	.01938
103	32	.03760	.03619	.03487	.03361	.03243	.03131	.03026	.02926	.02831	.02742	.02657	.02576	.02500	.02427	.02358	.02292	.02229	.02170	.02113	.02058
103	33	.03990	.03842	.03702	.03570	.03445	.03327	.03216	.03110	.03010	.02915	.02825	.02740	.02659	.02581	.02508	.02438	.02371	.02308	.02247	.02189
103	34	.04236	.04080	.03932	.03793	.03661	.03537	.03419	.03307	.03202	.03101	.03006	.02915	.02829	.02747	.02669	.02595	.02524	.02457	.02392	.02331
103	35	.04500	.04336	.04181	.04034	.03895	.03764	.03639	.03521	.03409	.03303	.03202	.03106	.03015	.02928	.02845	.02766	.02691	.02619	.02551	.02485
103	36	.04782	.04609	.04446	.04292	.04145	.04007	.03876	.03751	.03632	.03520	.03413	.03311	.03215	.03122	.03035	.02951	.02871	.02794	.02721	.02652
103	37	.05084	.04903	.04731	.04568	.04414	.04268	.04130	.03998	.03873	.03754	.03641	.03533	.03430	.03333	.03239	.03150	.03065	.02984	.02906	.02832
103	38	.05409	.05219	.05038	.04867	.04705	.04551	.04404	.04265	.04133	.04007	.03888	.03774	.03665	.03561	.03462	.03368	.03277	.03191	.03109	.03029
103	39	.05757	.05557	.05368	.05188	.05017	.04855	.04700	.04554	.04414	.04281	.04155	.04034	.03919	.03809	.03704	.03604	.03508	.03416	.03328	.03244
103	40	.06132	.05922	.05723	.05534	.05354	.05183	.05021	.04866	.04719	.04578	.04445	.04317	.04195	.04079	.03967	.03861	.03759	.03662	.03568	.03479
103	41	.06536	.06316	.06107	.05908	.05719	.05540	.05368	.05205	.05050	.04902	.04761	.04626	.04497	.04373	.04255	.04143	.04035	.03931	.03832	.03737
103	42	.06970	.06739	.06520	.06312	.06113	.05924	.05744	.05573	.05409	.05252	.05103	.04961	.04824	.04694	.04569	.04450	.04335	.04225	.04120	.04019
103	43	.07435	.07193	.06964	.06745	.06537	.06338	.06149	.05969	.05796	.05631	.05474	.05323	.05179	.05042	.04909	.04783	.04662	.04545	.04434	.04327

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	44	.07931	.07679	.07439	.07210	.06992	.06783	.06585	.06395	.06213	.06040	.05874	.05715	.05563	.05417	.05278	.05144	.05016	.04892	.04774	.04660
103	45	.08458	.08195	.07944	.07704	.07475	.07257	.07048	.06849	.06658	.06476	.06301	.06134	.05973	.05820	.05672	.05531	.05395	.05265	.05139	.05019
103	46	.09017	.08742	.08480	.08229	.07990	.07761	.07542	.07333	.07133	.06941	.06757	.06581	.06412	.06250	.06095	.05946	.05802	.05664	.05532	.05404
103	47	.09605	.09319	.09045	.08783	.08533	.08294	.08065	.07845	.07635	.07434	.07241	.07056	.06878	.06708	.06544	.06386	.06235	.06089	.05949	.05814
103	48	.10227	.09928	.09643	.09370	.09108	.08858	.08619	.08389	.08169	.07958	.07755	.07561	.07374	.07194	.07022	.06856	.06696	.06543	.06395	.06253
103	49	.10881	.10571	.10273	.09989	.09716	.09455	.09205	.08965	.08734	.08513	.08301	.08097	.07901	.07712	.07531	.07356	.07188	.07026	.06870	.06720
103	50	.11573	.11250	.10941	.10644	.10360	.10088	.09827	.09576	.09335	.09103	.08881	.08667	.08461	.08264	.08073	.07890	.07713	.07542	.07378	.07220
103	51	.12300	.11965	.11644	.11336	.11040	.10756	.10484	.10222	.09971	.09729	.09496	.09272	.09057	.08849	.08650	.08457	.08271	.08092	.07919	.07752
103	52	.13062	.12715	.12381	.12061	.11754	.11459	.11175	.10902	.10640	.10387	.10144	.09910	.09685	.09467	.09258	.09056	.08861	.08673	.08492	.08316
103	53	.13859	.13499	.13153	.12821	.12502	.12195	.11900	.11616	.11343	.11080	.10826	.10582	.10346	.10119	.09900	.09688	.09484	.09287	.09096	.08912
103	54	.14690	.14318	.13960	.13616	.13285	.12966	.12660	.12365	.12080	.11806	.11542	.11287	.11041	.10804	.10575	.10354	.10140	.09933	.09733	.09540
103	55	.15558	.15173	.14803	.14447	.14104	.13774	.13456	.13149	.12854	.12569	.12294	.12028	.11772	.11525	.11285	.11054	.10831	.10615	.10406	.10203
103	56	.16463	.16066	.15684	.15316	.14961	.14619	.14290	.13972	.13665	.13369	.13083	.12807	.12540	.12282	.12033	.11792	.11558	.11333	.11114	.10903
103	57	.17405	.16996	.16602	.16222	.15855	.15502	.15161	.14831	.14513	.14206	.13909	.13623	.13345	.13077	.12817	.12566	.12323	.12087	.11859	.11638
103	58	.18381	.17960	.17554	.17162	.16784	.16419	.16066	.15726	.15396	.15078	.14770	.14473	.14185	.13906	.13636	.13375	.13121	.12876	.12638	.12408
103	59	.19388	.18955	.18537	.18133	.17744	.17367	.17003	.16651	.16311	.15981	.15663	.15354	.15055	.14766	.14486	.14214	.13951	.13696	.13448	.13208
103	60	.20425	.19980	.19551	.19136	.18734	.18346	.17971	.17608	.17256	.16916	.16586	.16267	.15957	.15658	.15367	.15085	.14811	.14546	.14289	.14038
103	61	.21495	.21039	.20598	.20172	.19759	.19360	.18973	.18599	.18236	.17885	.17544	.17214	.16894	.16584	.16283	.15990	.15707	.15431	.15164	.14904
103	62	.22604	.22137	.21685	.21247	.20823	.20413	.20015	.19630	.19256	.18894	.18543	.18202	.17872	.17551	.17239	.16936	.16643	.16357	.16079	.15810
103	63	.23753	.23275	.22812	.22363	.21929	.21508	.21099	.20703	.20319	.19946	.19584	.19233	.18892	.18560	.18238	.17926	.17621	.17326	.17038	.16759
103	64	.24940	.24452	.23979	.23520	.23075	.22643	.22224	.21817	.21423	.21039	.20667	.20305	.19954	.19612	.19280	.18957	.18643	.18337	.18040	.17750
103	65	.26167	.25669	.25186	.24717	.24262	.23820	.23391	.22974	.22569	.22175	.21793	.21421	.21059	.20707	.20365	.20032	.19708	.19392	.19085	.18786
103	66	.27438	.26930	.26438	.25959	.25494	.25042	.24603	.24177	.23762	.23358	.22966	.22584	.22212	.21851	.21499	.21156	.20822	.20496	.20179	.19871
103	67	.28757	.28240	.27739	.27251	.26777	.26316	.25868	.25432	.25007	.24594	.24192	.23801	.23420	.23049	.22687	.22334	.21991	.21656	.21330	.21011
103	68	.30121	.29597	.29087	.28591	.28108	.27639	.27181	.26736	.26303	.25881	.25470	.25070	.24679	.24299	.23928	.23566	.23213	.22869	.22533	.22206
103	69	.31526	.30995	.30477	.29974	.29483	.29006	.28540	.28087	.27645	.27215	.26795	.26386	.25987	.25597	.25218	.24847	.24486	.24133	.23788	.23451
103	70	.32965	.32427	.31903	.31392	.30895	.30410	.29937	.29476	.29026	.28588	.28160	.27743	.27335	.26938	.26550	.26171	.25801	.25439	.25086	.24741
103	71	.34432	.33888	.33357	.32841	.32336	.31845	.31365	.30897	.30440	.29994	.29559	.29134	.28719	.28313	.27917	.27530	.27152	.26782	.26421	.26068
103	72	.35921	.35372	.34837	.34314	.33804	.33306	.32820	.32346	.31882	.31430	.30987	.30555	.30133	.29720	.29317	.28922	.28536	.28159	.27790	.27429
103	73	.37431	.36878	.36338	.35810	.35295	.34792	.34301	.33820	.33351	.32892	.32443	.32005	.31576	.31156	.30746	.30344	.29951	.29567	.29190	.28822
103	74	.38967	.38411	.37867	.37336	.36816	.36309	.35812	.35327	.34852	.34388	.33934	.33489	.33054	.32628	.32212	.31804	.31404	.31013	.30630	.30254
103	75	.40536	.39977	.39431	.38897	.38374	.37863	.37362	.36873	.36394	.35925	.35465	.35016	.34576	.34144	.33722	.33308	.32903	.32505	.32116	.31734
103	76	.42143	.41583	.41035	.40498	.39974	.39460	.38956	.38463	.37981	.37508	.37045	.36591	.36146	.35710	.35283	.34864	.34453	.34051	.33656	.33268
103	77	.43785	.43225	.42677	.42140	.41614	.41098	.40593	.40098	.39613	.39137	.38671	.38213	.37765	.37325	.36894	.36471	.36056	.35649	.35249	.34857
103	78	.45459	.44900	.44353	.43816	.43289	.42773	.42267	.41771	.41284	.40807	.40339	.39879	.39428	.38986	.38552	.38125	.37707	.37296	.36892	.36496
103	79	.47152	.46596	.46050	.45514	.44989	.44474	.43968	.43472	.42985	.42506	.42037	.41576	.41124	.40679	.40243	.39814	.39393	.38980	.38573	.38174
103	80	.48848	.48295	.47752	.47219	.46696	.46182	.45678	.45182	.44696	.44218	.43749	.43287	.42834	.42389	.41951	.41521	.41099	.40683	.40275	.39873
103	81	.50534	.49985	.49446	.48917	.48396	.47885	.47383	.46889	.46404	.45928	.45459	.44998	.44546	.44100	.43662	.43232	.42808	.42392	.41982	.41579
103	82	.52202	.51658	.51124	.50599	.50082	.49575	.49075	.48585	.48102	.47627	.47160	.46701	.46249	.45805	.45367	.44937	.44513	.44096	.43686	.43282
103	83	.53851	.53313	.52784	.52264	.51752	.51249	.50754	.50267	.49787	.49315	.48851	.48394	.47944	.47501	.47065	.46635	.46213	.45796	.45386	.44982
103	84	.55490	.54959	.54437	.53923	.53417	.52919	.52428	.51946	.51470	.51002	.50541	.50087	.49640	.49200	.48766	.48338	.47917	.47502	.47093	.46691
103	85	.57124	.56601	.56086	.55579	.55080	.54588	.54104	.53626	.53156	.52693	.52236	.51787	.51343	.50906	.50476	.50051	.49633	.49220	.48814	.48413
103	86	.58736	.58222	.57715	.57216	.56725	.56240	.55762	.55292	.54827	.54370	.53919	.53474	.53035	.52603	.52176	.51756	.51341	.50932	.50528	.50130
103	87	.60304	.59799	.59302	.58811	.58328	.57851	.57381	.56917	.56460	.56009	.55563	.55124	.54691	.54264	.53842	.53426	.53016	.52610	.52210	.51816
103	88	.61824	.61329	.60841	.60360	.59885	.59417	.58955	.58499	.58049	.57604	.57166	.56733	.56306	.55885	.55469	.55058	.54652	.54252	.53856	.53466
103	89	.63292	.62808	.62331	.61859	.61393	.60934	.60480	.60032	.59590	.59154	.58723	.58297	.57877	.57461	.57051	.56646	.56246	.55851	.55461	.55075
103	90	.64703	.64230	.63762	.63301	.62845	.62395	.61950	.61511	.61077	.60649	.60225	.59807	.59394	.58986	.58582	.58184	.57790	.57400	.57016	.56635
103	91	.66032	.65570	.65113	.64661	.64215	.63774	.63339	.62908	.62483	.62062	.61647	.61236	.60831	.60429	.60033	.59641	.59253	.58870	.58492	.58117
103	92	.67258	.66806	.66359	.65917	.65480	.65048	.64622	.64200	.63783	.63370	.62963	.62560	.62161	.61767	.61377	.60992	.60611	.60234	.59861	.59492
103	93	.68387	.67944	.67506	.67074	.66646	.66223	.65805	.65391	.64982	.64577	.64177	.63781	.63390	.63002	.62619	.62240	.61865	.61494	.61127	.60764

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	94	.69434	.69001	.68573	.68149	.67730	.67315	.66905	.66499	.66098	.65701	.65308	.64919	.64535	.64154	.63777	.63405	.63036	.62671	.62310	.61952
103	95	.70420	.69996	.69577	.69162	.68751	.68345	.67943	.67545	.67152	.66762	.66376	.65995	.65617	.65243	.64873	.64506	.64144	.63785	.63429	.63077
103	96	.71340	.70925	.70515	.70108	.69706	.69307	.68913	.68523	.68137	.67754	.67376	.67001	.66630	.66262	.65899	.65539	.65182	.64829	.64479	.64133
103	97	.72189	.71782	.71380	.70981	.70587	.70196	.69809	.69426	.69047	.68672	.68300	.67932	.67567	.67206	.66848	.66494	.66143	.65795	.65451	.65110
103	98	.72985	.72586	.72191	.71801	.71414	.71030	.70651	.70275	.69902	.69533	.69168	.68806	.68447	.68092	.67741	.67392	.67047	.66705	.66366	.66030
103	99	.73754	.73364	.72977	.72594	.72214	.71838	.71466	.71097	.70731	.70369	.70010	.69654	.69302	.68953	.68607	.68265	.67925	.67588	.67255	.66924
103	100	.74498	.74115	.73736	.73360	.72988	.72619	.72254	.71892	.71533	.71178	.70825	.70476	.70130	.69787	.69447	.69110	.68777	.68446	.68118	.67792
103	101	.75223	.74848	.74477	.74109	.73744	.73382	.73024	.72669	.72317	.71968	.71623	.71280	.70940	.70604	.70270	.69939	.69611	.69285	.68963	.68643
103	102	.75930	.75563	.75200	.74839	.74482	.74128	.73777	.73429	.73084	.72742	.72402	.72066	.71733	.71402	.71075	.70750	.70427	.70108	.69791	.69477
103	103	.76632	.76273	.75918	.75565	.75215	.74869	.74525	.74184	.73846	.73510	.73178	.72848	.72521	.72197	.71876	.71557	.71240	.70927	.70615	.70307
104	0	.01379	.01352	.01326	.01303	.01280	.01260	.01240	.01222	.01205	.01189	.01173	.01159	.01145	.01132	.01119	.01107	.01096	.01085	.01075	.01065
104	1	.00650	.00624	.00599	.00576	.00555	.00535	.00517	.00500	.00483	.00468	.00454	.00441	.00428	.00417	.00406	.00395	.00385	.00376	.00367	.00358
104	2	.00645	.00617	.00591	.00567	.00545	.00524	.00505	.00486	.00469	.00454	.00439	.00425	.00411	.00399	.00387	.00376	.00366	.00356	.00347	.00338
104	3	.00663	.00634	.00606	.00580	.00557	.00535	.00514	.00495	.00477	.00460	.00444	.00429	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00337
104	4	.00694	.00662	.00633	.00606	.00581	.00557	.00535	.00515	.00496	.00478	.00461	.00445	.00430	.00416	.00403	.00390	.00379	.00367	.00357	.00347
104	5	.00734	.00700	.00670	.00641	.00614	.00589	.00566	.00544	.00524	.00505	.00487	.00470	.00454	.00439	.00425	.00411	.00399	.00387	.00375	.00365
104	6	.00781	.00746	.00713	.00682	.00654	.00628	.00603	.00580	.00558	.00538	.00518	.00500	.00483	.00467	.00452	.00438	.00425	.00412	.00400	.00388
104	7	.00837	.00799	.00764	.00732	.00702	.00673	.00647	.00622	.00599	.00578	.00557	.00538	.00520	.00503	.00487	.00471	.00457	.00443	.00430	.00418
104	8	.00899	.00859	.00822	.00787	.00755	.00725	.00697	.00671	.00647	.00623	.00602	.00581	.00562	.00544	.00527	.00510	.00495	.00480	.00466	.00453
104	9	.00970	.00928	.00889	.00852	.00818	.00786	.00756	.00729	.00702	.00678	.00655	.00633	.00612	.00593	.00574	.00557	.00541	.00525	.00510	.00496
104	10	.01051	.01006	.00965	.00926	.00890	.00856	.00825	.00795	.00767	.00741	.00717	.00693	.00672	.00651	.00631	.00613	.00595	.00578	.00562	.00547
104	11	.01141	.01094	.01050	.01009	.00971	.00935	.00902	.00870	.00841	.00813	.00787	.00762	.00739	.00717	.00696	.00676	.00657	.00640	.00623	.00606
104	12	.01239	.01189	.01143	.01100	.01059	.01021	.00986	.00953	.00921	.00892	.00864	.00838	.00813	.00790	.00768	.00747	.00727	.00708	.00690	.00673
104	13	.01342	.01289	.01240	.01194	.01152	.01112	.01074	.01039	.01006	.00975	.00945	.00917	.00891	.00866	.00843	.00821	.00800	.00779	.00760	.00742
104	14	.01443	.01387	.01336	.01287	.01242	.01200	.01160	.01123	.01088	.01055	.01024	.00995	.00967	.00941	.00916	.00893	.00870	.00849	.00829	.00809
104	15	.01540	.01481	.01427	.01376	.01329	.01284	.01242	.01203	.01166	.01131	.01099	.01068	.01038	.01011	.00984	.00959	.00936	.00913	.00892	.00872
104	16	.01631	.01569	.01512	.01459	.01408	.01361	.01317	.01276	.01237	.01200	.01166	.01133	.01102	.01073	.01045	.01019	.00994	.00970	.00948	.00926
104	17	.01717	.01653	.01592	.01536	.01483	.01434	.01387	.01344	.01303	.01264	.01227	.01193	.01160	.01130	.01100	.01073	.01046	.01021	.00998	.00975
104	18	.01801	.01733	.01670	.01610	.01555	.01502	.01453	.01407	.01364	.01323	.01285	.01249	.01214	.01182	.01151	.01122	.01094	.01068	.01043	.01019
104	19	.01886	.01815	.01748	.01685	.01627	.01572	.01520	.01472	.01426	.01383	.01342	.01304	.01268	.01234	.01201	.01170	.01141	.01113	.01087	.01062
104	20	.01976	.01901	.01831	.01765	.01703	.01645	.01591	.01539	.01491	.01446	.01403	.01363	.01324	.01288	.01254	.01221	.01190	.01161	.01133	.01107
104	21	.02073	.01993	.01919	.01849	.01784	.01723	.01666	.01612	.01561	.01513	.01468	.01425	.01385	.01346	.01310	.01276	.01243	.01212	.01182	.01154
104	22	.02174	.02090	.02012	.01938	.01870	.01805	.01745	.01688	.01634	.01583	.01535	.01490	.01447	.01407	.01369	.01332	.01298	.01265	.01234	.01204
104	23	.02282	.02194	.02111	.02034	.01962	.01893	.01829	.01769	.01712	.01659	.01608	.01560	.01515	.01472	.01432	.01393	.01357	.01322	.01289	.01258
104	24	.02399	.02307	.02220	.02138	.02061	.01990	.01922	.01858	.01798	.01741	.01688	.01637	.01589	.01544	.01501	.01460	.01422	.01385	.01350	.01316
104	25	.02528	.02430	.02338	.02252	.02171	.02095	.02024	.01956	.01893	.01833	.01776	.01723	.01672	.01624	.01578	.01535	.01494	.01455	.01418	.01382
104	26	.02667	.02564	.02467	.02376	.02291	.02211	.02135	.02064	.01997	.01933	.01873	.01816	.01763	.01712	.01663	.01618	.01574	.01533	.01493	.01456
104	27	.02820	.02711	.02609	.02514	.02423	.02339	.02259	.02183	.02112	.02045	.01981	.01921	.01864	.01810	.01759	.01710	.01664	.01620	.01578	.01538
104	28	.02984	.02870	.02762	.02661	.02566	.02477	.02392	.02312	.02237	.02166	.02098	.02035	.01974	.01917	.01863	.01811	.01762	.01715	.01670	.01628
104	29	.03161	.03041	.02927	.02821	.02720	.02626	.02536	.02452	.02372	.02297	.02225	.02158	.02094	.02033	.01975	.01920	.01868	.01818	.01771	.01726
104	30	.03350	.03223	.03104	.02991	.02885	.02785	.02691	.02601	.02517	.02437	.02362	.02290	.02222	.02157	.02096	.02038	.01982	.01930	.01879	.01831
104	31	.03551	.03418	.03292	.03173	.03061	.02955	.02855	.02761	.02672	.02587	.02507	.02431	.02359	.02290	.02225	.02163	.02105	.02048	.01995	.01944
104	32	.03766	.03625	.03492	.03367	.03249	.03137	.03032	.02932	.02837	.02748	.02663	.02582	.02506	.02433	.02364	.02298	.02236	.02176	.02119	.02065
104	33	.03996	.03848	.03708	.03576	.03451	.03333	.03222	.03116	.03016	.02922	.02832	.02746	.02665	.02588	.02515	.02445	.02378	.02315	.02254	.02196
104	34	.04242	.04086	.03939	.03799	.03668	.03543	.03426	.03314	.03208	.03108	.03013	.02922	.02836	.02754	.02676	.02602	.02531	.02464	.02399	.02338
104	35	.04506	.04342	.04187	.04041	.03902	.03771	.03646	.03528	.03416	.03310	.03209	.03113	.03022	.02935	.02853	.02774	.02699	.02627	.02558	.02493
104	36	.04789	.04616	.04453	.04299	.04153	.04014	.03883	.03758	.03640	.03528	.03421	.03319	.03222	.03130	.03042	.02959	.02879	.02802	.02729	.02660
104	37	.05092	.04910	.04738	.04576	.04422	.04276	.04137	.04006	.03881	.03762	.03649	.03541	.03438	.03341	.03247	.03159	.03074	.02992	.02915	.02841
104	38	.05417	.05226	.05046	.04875	.04713	.04559	.04412	.04273	.04141	.04016	.03896	.03782	.03673	.03570	.03471	.03376	.03286	.03200	.03117	.03038
104	39	.05765	.05565	.05376	.05196	.05025	.04863	.04709	.04562	.04423	.04290	.04163	.04043	.03928	.03818	.03713	.03613	.03517	.03425	.03337	.03253

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	40	.06141	.05931	.05732	.05543	.05363	.05192	.05030	.04875	.04728	.04588	.04454	.04326	.04204	.04088	.03977	.03871	.03769	.03672	.03578	.03489
104	41	.06545	.06325	.06116	.05918	.05729	.05549	.05378	.05215	.05060	.04912	.04770	.04636	.04507	.04383	.04266	.04153	.04045	.03942	.03843	.03748
104	42	.06979	.06749	.06530	.06322	.06123	.05934	.05755	.05583	.05419	.05263	.05114	.04971	.04835	.04705	.04580	.04461	.04346	.04237	.04131	.04030
104	43	.07445	.07204	.06974	.06756	.06548	.06349	.06160	.05980	.05807	.05643	.05485	.05335	.05191	.05053	.04921	.04795	.04674	.04557	.04446	.04339
104	44	.07943	.07691	.07451	.07222	.07004	.06795	.06597	.06407	.06226	.06052	.05886	.05728	.05576	.05430	.05291	.05157	.05029	.04906	.04787	.04674
104	45	.08471	.08207	.07956	.07717	.07488	.07270	.07061	.06862	.06672	.06489	.06315	.06147	.05987	.05834	.05686	.05545	.05409	.05279	.05154	.05033
104	46	.09031	.08756	.08493	.08243	.08004	.07775	.07557	.07347	.07147	.06956	.06772	.06596	.06427	.06266	.06110	.05961	.05818	.05680	.05547	.05420
104	47	.09620	.09334	.09060	.08798	.08548	.08309	.08080	.07861	.07651	.07450	.07257	.07072	.06895	.06724	.06560	.06403	.06252	.06106	.05966	.05832
104	48	.10243	.09944	.09659	.09386	.09125	.08875	.08636	.08406	.08186	.07975	.07773	.07579	.07392	.07213	.07040	.06874	.06715	.06561	.06414	.06271
104	49	.10899	.10589	.10291	.10007	.09735	.09474	.09223	.08983	.08753	.08532	.08320	.08116	.07920	.07732	.07550	.07376	.07208	.07046	.06891	.06740
104	50	.11592	.11269	.10960	.10664	.10380	.10108	.09847	.09596	.09356	.09124	.08902	.08688	.08483	.08285	.08095	.07911	.07735	.07565	.07400	.07242
104	51	.12321	.11987	.11665	.11358	.11062	.10779	.10506	.10245	.09993	.09752	.09519	.09296	.09080	.08873	.08673	.08481	.08295	.08116	.07944	.07777
104	52	.13085	.12738	.12405	.12085	.11778	.11483	.11199	.10927	.10665	.10412	.10169	.09936	.09710	.09493	.09284	.09082	.08888	.08700	.08518	.08343
104	53	.13884	.13524	.13179	.12847	.12528	.12222	.11927	.11643	.11370	.11107	.10854	.10610	.10374	.10147	.09928	.09717	.09513	.09316	.09125	.08941
104	54	.14718	.14346	.13988	.13644	.13314	.12995	.12689	.12394	.12110	.11836	.11572	.11317	.11072	.10835	.10606	.10385	.10171	.09965	.09765	.09572
104	55	.15588	.15204	.14834	.14478	.14136	.13806	.13488	.13182	.12886	.12602	.12327	.12062	.11806	.11558	.11319	.11089	.10865	.10650	.10441	.10239
104	56	.16496	.16099	.15718	.15350	.14995	.14654	.14325	.14007	.13700	.13405	.13119	.12843	.12577	.12319	.12070	.11829	.11596	.11371	.11152	.10941
104	57	.17441	.17033	.16639	.16259	.15893	.15540	.15199	.14870	.14552	.14245	.13949	.13662	.13385	.13117	.12858	.12607	.12364	.12129	.11901	.11680
104	58	.18421	.18000	.17594	.17203	.16825	.16460	.16108	.15768	.15439	.15121	.14814	.14516	.14229	.13950	.13681	.13419	.13166	.12921	.12684	.12453
104	59	.19431	.18998	.18581	.18178	.17788	.17412	.17048	.16697	.16357	.16028	.15710	.15401	.15103	.14814	.14534	.14263	.14000	.13745	.13498	.13258
104	60	.20471	.20027	.19598	.19183	.18783	.18395	.18020	.17657	.17306	.16966	.16637	.16318	.16009	.15710	.15419	.15138	.14865	.14600	.14342	.14093
104	61	.21545	.21090	.20649	.20223	.19811	.19412	.19026	.18652	.18290	.17939	.17599	.17270	.16950	.16640	.16339	.16048	.15764	.15489	.15222	.14962
104	62	.22658	.22191	.21740	.21303	.20880	.20470	.20073	.19688	.19315	.18953	.18602	.18262	.17932	.17611	.17300	.16998	.16705	.16420	.16142	.15873
104	63	.23811	.23334	.22872	.22424	.21990	.21569	.21161	.20766	.20382	.20010	.19648	.19297	.18957	.18626	.18305	.17992	.17689	.17393	.17106	.16827
104	64	.25003	.24516	.24043	.23585	.23140	.22709	.22291	.21885	.21491	.21108	.20736	.20375	.20024	.19683	.19351	.19029	.18715	.18410	.18113	.17824
104	65	.26235	.25738	.25255	.24787	.24333	.23891	.23463	.23047	.22642	.22249	.21867	.21496	.21135	.20784	.20442	.20109	.19786	.19471	.19164	.18865
104	66	.27511	.27005	.26513	.26035	.25571	.25120	.24681	.24255	.23841	.23438	.23046	.22665	.22294	.21933	.21582	.21239	.20906	.20581	.20265	.19956
104	67	.28836	.28321	.27820	.27333	.26860	.26400	.25952	.25517	.25093	.24681	.24280	.23889	.23508	.23138	.22777	.22425	.22082	.21748	.21422	.21104
104	68	.30207	.29684	.29175	.28680	.28198	.27729	.27273	.26829	.26396	.25975	.25565	.25165	.24775	.24395	.24025	.23664	.23312	.22969	.22633	.22306
104	69	.31620	.31089	.30573	.30070	.29580	.29104	.28639	.28187	.27746	.27316	.26898	.26489	.26091	.25702	.25323	.24954	.24593	.24240	.23896	.23561
104	70	.33067	.32530	.32007	.31497	.31000	.30516	.30044	.29584	.29136	.28698	.28271	.27855	.27448	.27052	.26664	.26286	.25917	.25556	.25203	.24859
104	71	.34541	.33999	.33469	.32954	.32451	.31960	.31481	.31014	.30558	.30114	.29679	.29255	.28841	.28436	.28041	.27655	.27278	.26909	.26548	.26196
104	72	.36039	.35492	.34958	.34436	.33927	.33431	.32946	.32473	.32010	.31559	.31117	.30686	.30265	.29853	.29451	.29057	.28672	.28296	.27927	.27567
104	73	.37558	.37007	.36468	.35942	.35428	.34926	.34436	.33957	.33489	.33031	.32583	.32146	.31718	.31299	.30890	.30489	.30097	.29714	.29338	.28971
104	74	.39104	.38549	.38007	.37477	.36959	.36453	.35958	.35474	.35001	.34537	.34084	.33641	.33207	.32783	.32367	.31960	.31561	.31171	.30789	.30415
104	75	.40684	.40127	.39582	.39049	.38528	.38018	.37519	.37031	.36553	.36086	.35628	.35179	.34740	.34310	.33889	.33476	.33072	.32676	.32287	.31907
104	76	.42302	.41744	.41198	.40663	.40140	.39627	.39125	.38634	.38153	.37681	.37220	.36767	.36324	.35889	.35463	.35046	.34636	.34235	.33841	.33455
104	77	.43957	.43399	.42853	.42317	.41793	.41279	.40776	.40282	.39799	.39325	.38860	.38404	.37957	.37519	.37089	.36667	.36254	.35848	.35449	.35058
104	78	.45646	.45089	.44543	.44008	.43484	.42970	.42465	.41971	.41486	.41010	.40544	.40086	.39636	.39195	.38763	.38338	.37921	.37511	.37109	.36714
104	79	.47354	.46800	.46256	.45723	.45199	.44686	.44182	.43688	.43203	.42726	.42259	.41800	.41349	.40906	.40472	.40045	.39625	.39213	.38808	.38410
104	80	.49067	.48516	.47975	.47445	.46924	.46412	.45910	.45417	.44932	.44456	.43989	.43529	.43078	.42635	.42199	.41771	.41350	.40936	.40529	.40129
104	81	.50770	.50224	.49687	.49160	.48642	.48134	.47634	.47142	.46660	.46185	.45719	.45260	.44809	.44366	.43930	.43501	.43079	.42664	.42256	.41855
104	82	.52457	.51916	.51384	.50861	.50347	.49842	.49346	.48857	.48377	.47905	.47440	.46983	.46533	.46091	.45655	.45227	.44805	.44391	.43982	.43580
104	83	.54124	.53590	.53064	.52547	.52038	.51537	.51045	.50560	.50083	.49614	.49152	.48697	.48249	.47809	.47375	.46948	.46527	.46113	.45705	.45303
104	84	.55784	.55256	.54737	.54226	.53723	.53228	.52741	.52261	.51788	.51323	.50864	.50413	.49968	.49531	.49099	.48674	.48255	.47843	.47436	.47035
104	85	.57440	.56921	.56409	.55906	.55410	.54921	.54440	.53965	.53498	.53038	.52584	.52137	.51697	.51262	.50834	.50412	.49996	.49586	.49182	.48783
104	86	.59075	.58565	.58063	.57567	.57079	.56598	.56123	.55656	.55195	.54740	.54292	.53851	.53415	.52985	.52562	.52144	.51732	.51325	.50924	.50528
104	87	.60668	.60168	.59674	.59188	.58708	.58235	.57768	.57308	.56854	.56406	.55964	.55529	.55099	.54674	.54256	.53842	.53435	.53032	.52635	.52243
104	88	.62214	.61723	.61240	.60763	.60292	.59827	.59369	.58917	.58470	.58030	.57595	.57166	.56742	.56324	.55911	.55503	.55101	.54703	.54311	.53923
104	89	.63708	.63229	.62756	.62289	.61827	.61372	.60923	.60479	.60041	.59608	.59181	.58759	.58342	.57930	.57524	.57122	.56726	.56334	.55947	.55564

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	90	.65146	.64678	.64215	.63758	.63307	.62862	.62421	.61987	.61557	.61133	.60713	.60299	.59890	.59485	.59086	.58691	.58301	.57915	.57533	.57157
104	91	.66503	.66045	.65593	.65147	.64705	.64269	.63839	.63413	.62992	.62576	.62165	.61759	.61357	.60960	.60568	.60180	.59796	.59417	.59041	.58671
104	92	.67754	.67308	.66866	.66429	.65998	.65571	.65150	.64733	.64320	.63913	.63510	.63111	.62717	.62327	.61942	.61561	.61183	.60811	.60442	.60077
104	93	.68907	.68471	.68039	.67612	.67190	.66772	.66359	.65951	.65546	.65147	.64752	.64361	.63974	.63591	.63212	.62838	.62467	.62101	.61738	.61379
104	94	.69979	.69552	.69130	.68712	.68298	.67890	.67485	.67085	.66689	.66297	.65909	.65526	.65146	.64770	.64398	.64030	.63666	.63305	.62949	.62595
104	95	.70989	.70571	.70158	.69749	.69345	.68944	.68548	.68156	.67768	.67384	.67004	.66627	.66255	.65886	.65521	.65159	.64801	.64447	.64096	.63749
104	96	.71931	.71523	.71119	.70719	.70323	.69931	.69543	.69159	.68778	.68401	.68029	.67659	.67294	.66932	.66573	.66218	.65866	.65518	.65173	.64832
104	97	.72802	.72402	.72006	.71615	.71227	.70842	.70462	.70085	.69712	.69343	.68977	.68614	.68255	.67900	.67547	.67198	.66853	.66510	.66171	.65835
104	98	.73618	.73227	.72839	.72455	.72075	.71698	.71325	.70956	.70590	.70227	.69868	.69512	.69159	.68810	.68464	.68121	.67781	.67444	.67111	.66780
104	99	.74408	.74025	.73646	.73270	.72897	.72528	.72163	.71800	.71441	.71086	.70733	.70384	.70038	.69695	.69355	.69018	.68684	.68353	.68025	.67700
104	100	.75172	.74797	.74426	.74058	.73693	.73331	.72973	.72618	.72266	.71917	.71571	.71229	.70889	.70552	.70219	.69888	.69560	.69234	.68912	.68592
104	101	.75918	.75551	.75188	.74827	.74470	.74116	.73766	.73418	.73073	.72731	.72392	.72056	.71723	.71393	.71065	.70740	.70418	.70099	.69782	.69468
104	102	.76645	.76287	.75932	.75579	.75230	.74884	.74540	.74199	.73862	.73527	.73195	.72866	.72539	.72215	.71894	.71575	.71259	.70946	.70635	.70327
104	103	.77368	.77018	.76670	.76326	.75984	.75646	.75310	.74977	.74646	.74318	.73993	.73671	.73351	.73033	.72718	.72406	.72096	.71789	.71484	.71182
104	104	.78131	.77789	.77451	.77115	.76782	.76452	.76124	.75799	.75476	.75156	.74838	.74523	.74211	.73900	.73593	.73287	.72984	.72684	.72385	.72089
105	0	.01389	.01362	.01337	.01314	.01292	.01271	.01252	.01234	.01216	.01200	.01185	.01171	.01157	.01144	.01131	.01120	.01108	.01098	.01087	.01078
105	1	.00652	.00625	.00601	.00578	.00557	.00537	.00518	.00501	.00485	.00470	.00456	.00443	.00430	.00419	.00407	.00397	.00387	.00378	.00369	.00360
105	2	.00647	.00619	.00593	.00568	.00546	.00525	.00506	.00488	.00471	.00455	.00440	.00426	.00413	.00400	.00389	.00378	.00367	.00357	.00348	.00339
105	3	.00664	.00635	.00607	.00582	.00558	.00536	.00515	.00496	.00478	.00461	.00445	.00430	.00416	.00403	.00391	.00379	.00368	.00357	.00347	.00338
105	4	.00694	.00663	.00634	.00607	.00582	.00558	.00536	.00516	.00497	.00479	.00462	.00446	.00431	.00417	.00404	.00391	.00380	.00368	.00358	.00348
105	5	.00735	.00701	.00670	.00642	.00615	.00590	.00567	.00545	.00524	.00505	.00487	.00471	.00455	.00440	.00426	.00412	.00400	.00388	.00376	.00366
105	6	.00782	.00747	.00714	.00683	.00655	.00628	.00604	.00580	.00559	.00538	.00519	.00501	.00484	.00468	.00453	.00439	.00425	.00413	.00400	.00389
105	7	.00837	.00800	.00765	.00732	.00702	.00674	.00648	.00623	.00600	.00578	.00558	.00539	.00521	.00504	.00487	.00472	.00458	.00444	.00431	.00419
105	8	.00899	.00859	.00822	.00788	.00756	.00726	.00698	.00672	.00647	.00624	.00602	.00582	.00563	.00544	.00527	.00511	.00495	.00481	.00467	.00454
105	9	.00970	.00928	.00889	.00853	.00819	.00787	.00757	.00729	.00703	.00679	.00655	.00634	.00613	.00594	.00575	.00558	.00541	.00526	.00511	.00497
105	10	.01052	.01007	.00966	.00927	.00891	.00857	.00826	.00796	.00768	.00742	.00718	.00694	.00672	.00652	.00632	.00614	.00596	.00579	.00563	.00548
105	11	.01142	.01095	.01051	.01010	.00972	.00936	.00903	.00871	.00842	.00814	.00788	.00763	.00740	.00718	.00697	.00677	.00659	.00641	.00624	.00608
105	12	.01241	.01191	.01144	.01101	.01061	.01023	.00987	.00954	.00923	.00893	.00866	.00840	.00815	.00791	.00769	.00748	.00728	.00710	.00691	.00674
105	13	.01343	.01291	.01242	.01196	.01153	.01113	.01076	.01041	.01008	.00977	.00947	.00919	.00893	.00869	.00845	.00823	.00802	.00782	.00762	.00744
105	14	.01445	.01390	.01338	.01290	.01245	.01202	.01163	.01126	.01091	.01058	.01027	.00997	.00970	.00944	.00919	.00895	.00873	.00852	.00831	.00812
105	15	.01542	.01484	.01430	.01379	.01331	.01287	.01245	.01206	.01169	.01134	.01101	.01071	.01041	.01014	.00987	.00963	.00939	.00916	.00895	.00875
105	16	.01634	.01572	.01515	.01462	.01412	.01365	.01321	.01279	.01240	.01204	.01169	.01137	.01106	.01076	.01049	.01023	.00998	.00974	.00951	.00930
105	17	.01721	.01656	.01596	.01539	.01487	.01437	.01391	.01347	.01306	.01267	.01231	.01197	.01164	.01133	.01104	.01076	.01050	.01025	.01001	.00979
105	18	.01804	.01737	.01673	.01614	.01558	.01506	.01457	.01411	.01368	.01327	.01289	.01252	.01218	.01186	.01155	.01126	.01098	.01072	.01047	.01023
105	19	.01890	.01818	.01752	.01689	.01631	.01576	.01524	.01476	.01430	.01387	.01346	.01308	.01272	.01238	.01205	.01174	.01145	.01117	.01091	.01066
105	20	.01980	.01905	.01834	.01769	.01707	.01649	.01595	.01543	.01495	.01450	.01407	.01367	.01328	.01292	.01258	.01225	.01195	.01165	.01137	.01111
105	21	.02076	.01997	.01923	.01853	.01788	.01727	.01670	.01616	.01565	.01517	.01472	.01429	.01389	.01351	.01314	.01280	.01247	.01216	.01187	.01159
105	22	.02177	.02094	.02016	.01942	.01874	.01809	.01749	.01692	.01638	.01587	.01540	.01494	.01452	.01411	.01373	.01337	.01302	.01269	.01238	.01209
105	23	.02286	.02198	.02115	.02038	.01966	.01898	.01834	.01773	.01717	.01663	.01613	.01565	.01520	.01477	.01436	.01398	.01361	.01327	.01294	.01262
105	24	.02403	.02311	.02224	.02142	.02066	.01994	.01926	.01862	.01802	.01746	.01692	.01642	.01594	.01549	.01506	.01465	.01426	.01390	.01355	.01321
105	25	.02532	.02434	.02342	.02256	.02175	.02100	.02028	.01961	.01897	.01837	.01781	.01727	.01677	.01629	.01583	.01540	.01499	.01460	.01423	.01387
105	26	.02671	.02568	.02471	.02381	.02295	.02215	.02140	.02068	.02001	.01938	.01878	.01821	.01767	.01716	.01668	.01622	.01579	.01537	.01498	.01461
105	27	.02824	.02716	.02614	.02518	.02428	.02343	.02263	.02188	.02117	.02050	.01986	.01926	.01869	.01815	.01764	.01715	.01669	.01625	.01583	.01543
105	28	.02989	.02875	.02767	.02666	.02571	.02481	.02397	.02317	.02242	.02171	.02104	.02040	.01979	.01922	.01868	.01816	.01767	.01720	.01676	.01633
105	29	.03166	.03046	.02932	.02826	.02725	.02631	.02541	.02457	.02377	.02302	.02231	.02163	.02099	.02038	.01981	.01926	.01874	.01824	.01777	.01732
105	30	.03355	.03228	.03109	.02996	.02890	.02790	.02696	.02607	.02522	.02443	.02367	.02295	.02228	.02163	.02102	.02044	.01988	.01935	.01885	.01837
105	31	.03557	.03423	.03297	.03178	.03066	.02961	.02861	.02767	.02677	.02593	.02513	.02437	.02365	.02296	.02231	.02170	.02111	.02055	.02001	.01950
105	32	.03772	.03631	.03498	.03373	.03255	.03143	.03038	.02938	.02843	.02754	.02669	.02589	.02512	.02440	.02371	.02305	.02242	.02183	.02126	.02071
105	33	.04002	.03854	.03714	.03582	.03457	.03340	.03228	.03123	.03023	.02928	.02838	.02753	.02672	.02595	.02521	.02451	.02385	.02322	.02261	.02203
105	34	.04248	.04092	.03945	.03806	.03674	.03550	.03432	.03321	.03215	.03115	.03020	.02929	.02843	.02761	.02683	.02609	.02539	.02471	.02407	.02345

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	35	.04513	.04349	.04194	.04047	.03909	.03777	.03653	.03535	.03423	.03317	.03216	.03121	.03029	.02943	.02860	.02781	.02706	.02634	.02566	.02500
105	36	.04796	.04623	.04460	.04306	.04160	.04021	.03890	.03766	.03647	.03535	.03428	.03327	.03230	.03138	.03050	.02966	.02886	.02810	.02737	.02668
105	37	.05099	.04917	.04746	.04583	.04429	.04283	.04145	.04013	.03888	.03769	.03656	.03549	.03446	.03349	.03256	.03167	.03082	.03001	.02923	.02849
105	38	.05424	.05234	.05053	.04882	.04720	.04566	.04420	.04281	.04149	.04024	.03904	.03790	.03682	.03578	.03479	.03385	.03295	.03209	.03126	.03047
105	39	.05773	.05573	.05384	.05204	.05033	.04871	.04717	.04571	.04431	.04298	.04172	.04051	.03936	.03827	.03722	.03622	.03526	.03434	.03347	.03263
105	40	.06149	.05939	.05740	.05551	.05372	.05201	.05039	.04884	.04737	.04597	.04463	.04336	.04214	.04098	.03986	.03880	.03779	.03681	.03588	.03499
105	41	.06554	.06334	.06125	.05927	.05738	.05558	.05388	.05225	.05069	.04921	.04780	.04645	.04517	.04393	.04276	.04163	.04055	.03952	.03853	.03758
105	42	.06989	.06759	.06540	.06331	.06133	.05945	.05765	.05593	.05430	.05274	.05124	.04982	.04846	.04716	.04591	.04472	.04357	.04248	.04143	.04042
105	43	.07455	.07214	.06985	.06767	.06559	.06360	.06171	.05991	.05819	.05654	.05497	.05347	.05203	.05065	.04933	.04807	.04686	.04569	.04458	.04351
105	44	.07954	.07702	.07462	.07233	.07015	.06807	.06609	.06419	.06238	.06064	.05899	.05740	.05588	.05443	.05304	.05170	.05042	.04919	.04800	.04687
105	45	.08483	.08220	.07969	.07729	.07501	.07283	.07074	.06875	.06685	.06503	.06328	.06161	.06001	.05847	.05700	.05559	.05423	.05293	.05168	.05048
105	46	.09044	.08769	.08507	.08257	.08018	.07789	.07571	.07362	.07162	.06970	.06787	.06611	.06442	.06281	.06125	.05976	.05833	.05695	.05563	.05436
105	47	.09635	.09348	.09075	.08813	.08564	.08325	.08096	.07877	.07667	.07466	.07273	.07088	.06911	.06741	.06577	.06420	.06269	.06123	.05983	.05849
105	48	.10259	.09960	.09675	.09403	.09142	.08892	.08653	.08423	.08203	.07993	.07790	.07596	.07410	.07230	.07058	.06893	.06733	.06580	.06432	.06290
105	49	.10916	.10606	.10309	.10025	.09753	.09492	.09242	.09002	.08772	.08551	.08339	.08135	.07940	.07751	.07570	.07396	.07228	.07066	.06911	.06761
105	50	.11611	.11288	.10980	.10684	.10400	.10128	.09867	.09617	.09376	.09145	.08923	.08709	.08504	.08307	.08116	.07933	.07757	.07587	.07423	.07264
105	51	.12342	.12007	.11687	.11379	.11084	.10800	.10528	.10267	.10016	.09774	.09542	.09319	.09104	.08896	.08697	.08505	.08319	.08140	.07968	.07801
105	52	.13108	.12761	.12428	.12108	.11801	.11507	.11223	.10951	.10689	.10437	.10194	.09961	.09736	.09519	.09310	.09108	.08914	.08726	.08545	.08370
105	53	.13909	.13549	.13204	.12873	.12554	.12248	.11953	.11670	.11397	.11134	.10881	.10637	.10402	.10175	.09956	.09745	.09541	.09345	.09154	.08971
105	54	.14745	.14373	.14016	.13672	.13342	.13024	.12718	.12423	.12139	.11866	.11602	.11348	.11102	.10865	.10637	.10416	.10203	.09996	.09797	.09604
105	55	.15618	.15234	.14864	.14509	.14167	.13837	.13520	.13214	.12919	.12634	.12360	.12095	.11839	.11592	.11353	.11123	.10900	.10684	.10475	.10273
105	56	.16528	.16132	.15751	.15383	.15029	.14688	.14359	.14042	.13736	.13440	.13155	.12879	.12613	.12356	.12107	.11866	.11634	.11408	.11190	.10979
105	57	.17477	.17068	.16675	.16296	.15930	.15577	.15237	.14908	.14591	.14284	.13988	.13702	.13425	.13157	.12898	.12648	.12405	.12170	.11943	.11722
105	58	.18459	.18039	.17634	.17243	.16865	.16501	.16149	.15809	.15481	.15163	.14856	.14559	.14272	.13994	.13725	.13464	.13211	.12966	.12729	.12499
105	59	.19473	.19041	.18624	.18221	.17832	.17456	.17093	.16742	.16403	.16074	.15756	.15448	.15150	.14862	.14582	.14311	.14049	.13794	.13547	.13307
105	60	.20517	.20073	.19645	.19231	.18830	.18443	.18069	.17706	.17356	.17016	.16688	.16369	.16060	.15761	.15471	.15190	.14917	.14653	.14396	.14147
105	61	.21595	.21140	.20700	.20274	.19863	.19465	.19079	.18706	.18344	.17994	.17654	.17325	.17006	.16696	.16396	.16104	.15821	.15547	.15280	.15021
105	62	.22711	.22245	.21795	.21358	.20935	.20526	.20130	.19745	.19373	.19012	.18661	.18322	.17992	.17672	.17361	.17059	.16766	.16482	.16205	.15936
105	63	.23869	.23392	.22931	.22483	.22050	.21630	.21223	.20828	.20445	.20073	.19712	.19362	.19022	.18691	.18370	.18058	.17755	.17460	.17174	.16895
105	64	.25066	.24579	.24107	.23649	.23205	.22775	.22357	.21952	.21558	.21176	.20805	.20444	.20094	.19753	.19422	.19100	.18787	.18482	.18186	.17897
105	65	.26303	.25806	.25324	.24856	.24403	.23962	.23534	.23119	.22715	.22323	.21941	.21571	.21210	.20859	.20518	.20186	.19863	.19549	.19242	.18944
105	66	.27584	.27078	.26587	.26109	.25646	.25196	.24758	.24333	.23920	.23517	.23126	.22746	.22375	.22015	.21664	.21322	.20989	.20665	.20349	.20042
105	67	.28914	.28400	.27900	.27414	.26942	.26482	.26035	.25601	.25178	.24767	.24366	.23976	.23596	.23226	.22866	.22515	.22172	.21839	.21513	.21196
105	68	.30292	.29769	.29261	.28767	.28287	.27819	.27363	.26920	.26488	.26068	.25658	.25259	.24870	.24491	.24122	.23762	.23410	.23067	.22733	.22407
105	69	.31712	.31182	.30667	.30165	.29677	.29201	.28738	.28286	.27846	.27417	.26999	.26592	.26194	.25807	.25428	.25059	.24699	.24348	.24004	.23669
105	70	.33167	.32631	.32109	.31600	.31105	.30622	.30151	.29692	.29244	.28808	.28382	.27966	.27561	.27165	.26778	.26401	.26032	.25672	.25321	.24977
105	71	.34650	.34108	.33580	.33066	.32564	.32074	.31597	.31131	.30676	.30232	.29799	.29376	.28962	.28559	.28165	.27779	.27403	.27035	.26675	.26324
105	72	.36156	.35610	.35077	.34557	.34050	.33554	.33071	.32598	.32137	.31687	.31247	.30817	.30396	.29986	.29584	.29191	.28807	.28432	.28065	.27705
105	73	.37684	.37134	.36597	.36072	.35560	.35059	.34570	.34092	.33625	.33169	.32723	.32286	.31859	.31442	.31034	.30634	.30243	.29861	.29486	.29120
105	74	.39240	.38687	.38146	.37618	.37101	.36596	.36103	.35620	.35148	.34686	.34234	.33792	.33359	.32936	.32521	.32116	.31718	.31329	.30948	.30575
105	75	.40830	.40275	.39731	.39200	.38681	.38172	.37675	.37188	.36712	.36245	.35789	.35342	.34904	.34475	.34056	.33644	.33241	.32846	.32459	.32079
105	76	.42460	.41903	.41359	.40826	.40304	.39793	.39293	.38804	.38324	.37854	.37394	.36943	.36501	.36067	.35643	.35227	.34818	.34418	.34026	.33641
105	77	.44128	.43572	.43027	.42494	.41971	.41459	.40957	.40466	.39984	.39511	.39048	.38594	.38149	.37712	.37283	.36863	.36451	.36046	.35649	.35260
105	78	.45831	.45276	.44732	.44199	.43677	.43165	.42662	.42170	.41687	.41213	.40748	.40291	.39844	.39404	.38973	.38550	.38134	.37726	.37326	.36932
105	79	.47555	.47003	.46461	.45930	.45409	.44898	.44396	.43904	.43420	.42946	.42480	.42023	.41574	.41133	.40700	.40275	.39857	.39447	.39043	.38647
105	80	.49284	.48736	.48198	.47669	.47151	.46641	.46141	.45650	.45168	.44694	.44229	.43771	.43322	.42880	.42447	.42020	.41601	.41189	.40784	.40385
105	81	.51005	.50462	.49928	.49403	.48888	.48381	.47884	.47395	.46914	.46442	.45978	.45521	.45073	.44631	.44197	.43771	.43351	.42938	.42532	.42132
105	82	.52710	.52172	.51643	.51123	.50612	.50110	.49616	.49130	.48652	.48182	.47720	.47265	.46818	.46377	.45944	.45518	.45099	.44686	.44279	.43879
105	83	.54397	.53866	.53343	.52829	.52323	.51825	.51335	.50853	.50379	.49912	.49453	.49001	.48556	.48117	.47686	.47261	.46843	.46431	.46025	.45625
105	84	.56078	.55553	.55038	.54530	.54030	.53538	.53053	.52576	.52107	.51644	.51189	.50740	.50298	.49863	.49434	.49011	.48595	.48185	.47780	.47382

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	85	.57756	.57240	.56733	.56232	.55740	.55254	.54776	.54305	.53841	.53384	.52933	.52489	.52052	.51620	.51195	.50776	.50362	.49955	.49553	.49157
105	86	.59416	.58909	.58411	.57919	.57434	.56957	.56486	.56022	.55564	.55113	.54668	.54230	.53797	.53370	.52950	.52535	.52125	.51722	.51323	.50930
105	87	.61034	.60537	.60048	.59565	.59090	.58620	.58157	.57701	.57251	.56806	.56368	.55936	.55509	.55088	.54673	.54263	.53858	.53459	.53064	.52675
105	88	.62605	.62120	.61640	.61168	.60701	.60241	.59787	.59338	.58896	.58459	.58028	.57603	.57182	.56768	.56358	.55954	.55555	.55161	.54771	.54387
105	89	.64128	.63653	.63184	.62722	.62265	.61814	.61369	.60930	.60496	.60067	.59644	.59226	.58813	.58405	.58002	.57604	.57211	.56823	.56439	.56060
105	90	.65593	.65130	.64673	.64221	.63774	.63333	.62898	.62468	.62043	.61623	.61208	.60798	.60392	.59992	.59596	.59205	.58819	.58437	.58059	.57686
105	91	.66978	.66526	.66079	.65638	.65202	.64771	.64345	.63924	.63508	.63097	.62690	.62289	.61891	.61499	.61110	.60726	.60347	.59971	.59600	.59233
105	92	.68256	.67815	.67379	.66948	.66522	.66101	.65685	.65273	.64866	.64463	.64065	.63671	.63282	.62896	.62515	.62139	.61766	.61397	.61032	.60671
105	93	.69435	.69004	.68579	.68157	.67741	.67329	.66922	.66519	.66120	.65725	.65335	.64949	.64567	.64190	.63816	.63446	.63080	.62717	.62359	.62004
105	94	.70531	.70111	.69695	.69283	.68876	.68473	.68074	.67680	.67289	.66903	.66520	.66142	.65768	.65397	.65030	.64667	.64307	.63951	.63599	.63250
105	95	.71565	.71154	.70748	.70346	.69947	.69553	.69163	.68777	.68395	.68017	.67642	.67271	.66904	.66540	.66181	.65824	.65471	.65122	.64776	.64433
105	96	.72531	.72130	.71733	.71339	.70950	.70564	.70183	.69805	.69430	.69060	.68693	.68329	.67969	.67613	.67260	.66910	.66564	.66221	.65881	.65544
105	97	.73424	.73031	.72643	.72258	.71877	.71499	.71126	.70755	.70389	.70025	.69666	.69309	.68956	.68606	.68260	.67916	.67576	.67239	.66905	.66574
105	98	.74261	.73877	.73497	.73121	.72748	.72378	.72012	.71649	.71289	.70933	.70580	.70231	.69884	.69541	.69201	.68863	.68529	.68198	.67870	.67544
105	99	.75073	.74697	.74326	.73957	.73592	.73230	.72872	.72516	.72164	.71815	.71469	.71127	.70787	.70450	.70116	.69785	.69457	.69132	.68809	.68490
105	100	.75858	.75491	.75127	.74767	.74410	.74056	.73705	.73357	.73012	.72670	.72331	.71995	.71662	.71332	.71005	.70680	.70358	.70039	.69722	.69408
105	101	.76624	.76266	.75911	.75559	.75209	.74863	.74520	.74180	.73842	.73507	.73176	.72846	.72520	.72196	.71875	.71557	.71241	.70928	.70618	.70310
105	102	.77373	.77023	.76676	.76332	.75991	.75652	.75317	.74984	.74654	.74326	.74002	.73679	.73360	.73043	.72728	.72416	.72107	.71800	.71495	.71193
105	103	.78115	.77774	.77436	.77100	.76767	.76436	.76108	.75783	.75460	.75140	.74823	.74507	.74195	.73884	.73577	.73271	.72968	.72667	.72369	.72073
105	104	.78899	.78567	.78238	.77911	.77586	.77264	.76945	.76628	.76313	.76001	.75691	.75384	.75079	.74776	.74475	.74177	.73881	.73587	.73295	.73006
105	105	.79703	.79381	.79061	.78743	.78428	.78115	.77804	.77496	.77189	.76885	.76584	.76284	.75987	.75692	.75399	.75108	.74819	.74532	.74247	.73965
106	0	.01403	.01376	.01351	.01328	.01306	.01286	.01266	.01248	.01232	.01216	.01200	.01186	.01173	.01160	.01148	.01136	.01125	.01114	.01104	.01094
106	1	.00654	.00627	.00603	.00580	.00559	.00539	.00521	.00503	.00487	.00472	.00458	.00445	.00433	.00421	.00410	.00399	.00389	.00380	.00371	.00363
106	2	.00648	.00620	.00594	.00570	.00548	.00527	.00507	.00489	.00472	.00456	.00442	.00428	.00414	.00402	.00390	.00379	.00369	.00359	.00350	.00341
106	3	.00665	.00636	.00608	.00583	.00559	.00537	.00516	.00497	.00479	.00462	.00447	.00432	.00418	.00405	.00392	.00380	.00369	.00359	.00349	.00339
106	4	.00696	.00664	.00635	.00608	.00583	.00559	.00537	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00405	.00393	.00381	.00370	.00359	.00349
106	5	.00736	.00702	.00671	.00643	.00616	.00591	.00568	.00546	.00526	.00506	.00488	.00472	.00456	.00441	.00427	.00413	.00401	.00389	.00377	.00367
106	6	.00783	.00747	.00715	.00684	.00656	.00629	.00604	.00581	.00560	.00539	.00520	.00502	.00485	.00469	.00454	.00440	.00426	.00414	.00401	.00390
106	7	.00838	.00800	.00766	.00733	.00703	.00675	.00648	.00624	.00601	.00579	.00559	.00540	.00521	.00504	.00488	.00473	.00459	.00445	.00432	.00420
106	8	.00900	.00860	.00823	.00789	.00757	.00727	.00699	.00673	.00648	.00625	.00603	.00583	.00563	.00545	.00528	.00512	.00496	.00482	.00468	.00454
106	9	.00971	.00929	.00890	.00853	.00819	.00788	.00758	.00730	.00704	.00679	.00656	.00634	.00614	.00594	.00576	.00559	.00542	.00526	.00512	.00497
106	10	.01053	.01008	.00967	.00928	.00892	.00858	.00827	.00797	.00769	.00743	.00718	.00695	.00673	.00653	.00633	.00614	.00597	.00580	.00564	.00549
106	11	.01143	.01096	.01052	.01011	.00973	.00937	.00904	.00872	.00843	.00815	.00789	.00764	.00741	.00719	.00698	.00678	.00660	.00642	.00625	.00609
106	12	.01242	.01192	.01146	.01103	.01062	.01024	.00989	.00956	.00924	.00895	.00867	.00841	.00816	.00793	.00771	.00750	.00730	.00711	.00693	.00676
106	13	.01345	.01293	.01244	.01198	.01156	.01116	.01078	.01043	.01010	.00979	.00949	.00922	.00895	.00871	.00847	.00825	.00804	.00784	.00765	.00747
106	14	.01447	.01392	.01341	.01292	.01247	.01205	.01166	.01128	.01093	.01061	.01030	.01000	.00973	.00946	.00922	.00898	.00876	.00855	.00834	.00815
106	15	.01545	.01487	.01433	.01382	.01335	.01290	.01248	.01209	.01172	.01138	.01105	.01074	.01045	.01017	.00991	.00966	.00942	.00920	.00899	.00878
106	16	.01637	.01576	.01519	.01465	.01415	.01368	.01324	.01283	.01244	.01207	.01173	.01140	.01110	.01080	.01053	.01027	.01002	.00978	.00955	.00934
106	17	.01724	.01660	.01600	.01543	.01491	.01441	.01395	.01351	.01310	.01272	.01235	.01201	.01168	.01138	.01108	.01081	.01055	.01030	.01006	.00983
106	18	.01808	.01740	.01677	.01618	.01562	.01510	.01461	.01415	.01372	.01331	.01293	.01257	.01223	.01190	.01159	.01130	.01103	.01076	.01051	.01027
106	19	.01894	.01823	.01756	.01693	.01635	.01580	.01528	.01480	.01434	.01391	.01351	.01313	.01277	.01242	.01210	.01179	.01150	.01122	.01096	.01071
106	20	.01984	.01909	.01839	.01773	.01711	.01653	.01599	.01548	.01500	.01454	.01412	.01371	.01333	.01297	.01263	.01230	.01200	.01170	.01142	.01116
106	21	.02081	.02001	.01927	.01858	.01793	.01732	.01674	.01620	.01570	.01522	.01477	.01434	.01394	.01355	.01319	.01285	.01252	.01221	.01192	.01164
106	22	.02182	.02098	.02020	.01947	.01878	.01814	.01753	.01696	.01643	.01592	.01544	.01499	.01457	.01416	.01378	.01342	.01307	.01275	.01243	.01214
106	23	.02290	.02202	.02120	.02043	.01970	.01902	.01838	.01778	.01721	.01668	.01618	.01570	.01525	.01482	.01441	.01403	.01367	.01332	.01299	.01268
106	24	.02408	.02315	.02228	.02147	.02070	.01999	.01931	.01867	.01807	.01751	.01697	.01647	.01599	.01554	.01511	.01470	.01432	.01395	.01360	.01327
106	25	.02536	.02439	.02347	.02261	.02180	.02104	.02033	.01966	.01902	.01842	.01786	.01732	.01682	.01634	.01588	.01545	.01504	.01465	.01428	.01393
106	26	.02676	.02573	.02476	.02386	.02300	.02220	.02145	.02073	.02006	.01943	.01883	.01826	.01773	.01722	.01674	.01628	.01584	.01543	.01504	.01466
106	27	.02829	.02721	.02619	.02523	.02433	.02348	.02269	.02193	.02122	.02055	.01992	.01932	.01875	.01821	.01770	.01721	.01675	.01631	.01589	.01549
106	28	.02994	.02880	.02772	.02671	.02576	.02487	.02402	.02323	.02248	.02177	.02109	.02046	.01985	.01928	.01874	.01822	.01773	.01726	.01682	.01640



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	29	.03172	.03051	.02938	.02831	.02731	.02636	.02547	.02463	.02383	.02308	.02237	.02169	.02105	.02045	.01987	.01932	.01880	.01830	.01783	.01738
106	30	.03361	.03234	.03115	.03002	.02896	.02796	.02702	.02613	.02529	.02449	.02373	.02302	.02234	.02170	.02108	.02050	.01995	.01942	.01892	.01844
106	31	.03563	.03429	.03303	.03185	.03073	.02967	.02867	.02773	.02684	.02600	.02520	.02444	.02372	.02303	.02238	.02177	.02118	.02062	.02008	.01957
106	32	.03778	.03637	.03504	.03379	.03261	.03150	.03044	.02945	.02850	.02761	.02676	.02596	.02519	.02447	.02378	.02312	.02250	.02190	.02133	.02079
106	33	.04009	.03861	.03721	.03589	.03464	.03347	.03235	.03130	.03030	.02935	.02846	.02760	.02679	.02602	.02529	.02459	.02393	.02329	.02269	.02211
106	34	.04255	.04099	.03952	.03813	.03682	.03557	.03440	.03328	.03223	.03122	.03027	.02937	.02851	.02769	.02691	.02617	.02547	.02479	.02415	.02354
106	35	.04520	.04356	.04201	.04055	.03916	.03785	.03661	.03543	.03431	.03325	.03225	.03129	.03038	.02951	.02868	.02790	.02715	.02643	.02574	.02509
106	36	.04804	.04631	.04468	.04314	.04168	.04029	.03898	.03774	.03656	.03543	.03437	.03335	.03239	.03147	.03059	.02975	.02896	.02819	.02747	.02677
106	37	.05107	.04925	.04754	.04592	.04438	.04292	.04153	.04022	.03897	.03778	.03665	.03558	.03456	.03358	.03265	.03176	.03091	.03010	.02933	.02859
106	38	.05433	.05242	.05062	.04891	.04729	.04575	.04429	.04291	.04159	.04033	.03914	.03800	.03691	.03588	.03489	.03395	.03305	.03219	.03136	.03057
106	39	.05782	.05582	.05393	.05213	.05043	.04881	.04727	.04580	.04441	.04308	.04182	.04061	.03947	.03837	.03732	.03632	.03536	.03445	.03357	.03273
106	40	.06158	.05949	.05750	.05561	.05382	.05211	.05049	.04894	.04747	.04607	.04474	.04346	.04224	.04108	.03997	.03891	.03790	.03692	.03599	.03510
106	41	.06564	.06344	.06135	.05937	.05748	.05569	.05398	.05235	.05080	.04932	.04791	.04657	.04528	.04405	.04287	.04175	.04067	.03964	.03865	.03770
106	42	.07000	.06769	.06551	.06343	.06144	.05956	.05776	.05605	.05441	.05285	.05136	.04994	.04858	.04728	.04603	.04484	.04370	.04260	.04155	.04055
106	43	.07467	.07226	.06997	.06779	.06571	.06373	.06184	.06003	.05831	.05667	.05510	.05359	.05216	.05078	.04946	.04820	.04699	.04583	.04472	.04365
106	44	.07967	.07715	.07475	.07246	.07028	.06820	.06622	.06432	.06251	.06078	.05913	.05754	.05603	.05457	.05318	.05185	.05056	.04933	.04815	.04702
106	45	.08497	.08234	.07983	.07743	.07515	.07297	.07089	.06890	.06700	.06518	.06343	.06176	.06016	.05863	.05716	.05575	.05440	.05309	.05184	.05064
106	46	.09059	.08784	.08522	.08272	.08033	.07805	.07587	.07378	.07178	.06987	.06803	.06628	.06459	.06298	.06143	.05994	.05851	.05713	.05581	.05454
106	47	.09651	.09365	.09091	.08830	.08581	.08342	.08113	.07894	.07685	.07484	.07291	.07107	.06929	.06759	.06596	.06439	.06288	.06142	.06003	.05868
106	48	.10276	.09978	.09693	.09421	.09160	.08911	.08671	.08442	.08223	.08012	.07810	.07616	.07430	.07251	.07079	.06913	.06754	.06601	.06453	.06311
106	49	.10936	.10626	.10329	.10045	.09773	.09512	.09262	.09023	.08793	.08572	.08361	.08157	.07961	.07773	.07592	.07418	.07251	.07089	.06934	.06784
106	50	.11632	.11310	.11001	.10706	.10422	.10150	.09890	.09639	.09399	.09168	.08946	.08733	.08528	.08331	.08141	.07958	.07781	.07611	.07448	.07290
106	51	.12365	.12031	.11710	.11403	.11108	.10825	.10553	.10292	.10041	.09800	.09568	.09345	.09130	.08923	.08724	.08532	.08346	.08168	.07995	.07829
106	52	.13133	.12786	.12454	.12135	.11828	.11533	.11250	.10978	.10717	.10465	.10223	.09989	.09765	.09548	.09339	.09138	.08943	.08756	.08575	.08400
106	53	.13936	.13577	.13233	.12901	.12583	.12277	.11983	.11700	.11427	.11165	.10912	.10668	.10433	.10207	.09988	.09777	.09574	.09377	.09187	.09004
106	54	.14775	.14404	.14047	.13704	.13374	.13056	.12750	.12456	.12172	.11899	.11636	.11382	.11136	.10900	.10672	.10451	.10238	.10032	.09833	.09641
106	55	.15651	.15267	.14898	.14543	.14201	.13872	.13555	.13249	.12955	.12671	.12396	.12132	.11876	.11630	.11391	.11161	.10938	.10723	.10515	.10313
106	56	.16565	.16169	.15788	.15421	.15067	.14726	.14398	.14081	.13775	.13480	.13195	.12920	.12654	.12397	.12149	.11909	.11676	.11451	.11234	.11023
106	57	.17516	.17109	.16716	.16337	.15972	.15619	.15279	.14951	.14634	.14328	.14032	.13747	.13470	.13203	.12944	.12694	.12452	.12217	.11990	.11770
106	58	.18503	.18083	.17678	.17288	.16911	.16547	.16196	.15856	.15528	.15211	.14905	.14608	.14321	.14044	.13775	.13514	.13262	.13018	.12781	.12551
106	59	.19520	.19089	.18672	.18270	.17882	.17507	.17144	.16793	.16454	.16126	.15809	.15502	.15204	.14916	.14637	.14366	.14104	.13850	.13603	.13364
106	60	.20568	.20125	.19697	.19284	.18884	.18498	.18124	.17762	.17412	.17073	.16745	.16427	.16119	.15820	.15531	.15250	.14978	.14714	.14457	.14208
106	61	.21650	.21196	.20757	.20332	.19921	.19523	.19138	.18766	.18405	.18055	.17716	.17387	.17069	.16760	.16460	.16169	.15887	.15612	.15346	.15088
106	62	.22772	.22306	.21856	.21420	.20998	.20590	.20194	.19810	.19439	.19078	.18728	.18389	.18060	.17741	.17431	.17130	.16837	.16553	.16277	.16008
106	63	.23934	.23458	.22997	.22551	.22118	.21699	.21292	.20898	.20516	.20145	.19784	.19435	.19095	.18766	.18445	.18134	.17831	.17537	.17251	.16973
106	64	.25136	.24650	.24178	.23722	.23279	.22849	.22432	.22028	.21635	.21253	.20883	.20523	.20173	.19833	.19503	.19182	.18869	.18565	.18269	.17981
106	65	.26378	.25882	.25401	.24935	.24482	.24042	.23615	.23200	.22797	.22406	.22025	.21655	.21296	.20946	.20605	.20274	.19952	.19638	.19333	.19035
106	66	.27665	.27160	.26670	.26194	.25731	.25282	.24846	.24421	.24009	.23607	.23217	.22837	.22468	.22108	.21758	.21417	.21085	.20762	.20447	.20139
106	67	.29002	.28489	.27990	.27505	.27034	.26576	.26130	.25696	.25274	.24864	.24464	.24075	.23696	.23327	.22968	.22617	.22276	.21943	.21619	.21302
106	68	.30387	.29866	.29359	.28866	.28387	.27920	.27466	.27023	.26593	.26173	.25765	.25367	.24979	.24601	.24232	.23873	.23522	.23180	.22847	.22521
106	69	.31816	.31288	.30773	.30273	.29786	.29311	.28849	.28399	.27960	.27532	.27115	.26709	.26312	.25926	.25548	.25180	.24821	.24471	.24128	.23794
106	70	.33280	.32745	.32225	.31717	.31223	.30742	.30272	.29814	.29368	.28932	.28508	.28093	.27689	.27294	.26909	.26532	.26165	.25806	.25456	.25113
106	71	.34772	.34232	.33706	.33193	.32692	.32204	.31728	.31263	.30810	.30367	.29935	.29514	.29102	.28699	.28306	.27922	.27547	.27180	.26822	.26471
106	72	.36289	.35744	.35213	.34695	.34189	.33695	.33213	.32742	.32282	.31833	.31395	.30966	.30547	.30138	.29737	.29346	.28963	.28589	.28223	.27865
106	73	.37827	.37279	.36743	.36221	.35710	.35211	.34724	.34247	.33782	.33327	.32882	.32447	.32022	.31606	.31199	.30801	.30411	.30030	.29657	.29292
106	74	.39394	.38843	.38304	.37777	.37263	.36759	.36268	.35787	.35316	.34856	.34406	.33965	.33534	.33112	.32699	.32295	.31899	.31512	.31132	.30760
106	75	.40996	.40442	.39901	.39372	.38854	.38348	.37853	.37368	.36893	.36429	.35974	.35529	.35093	.34666	.34247	.33837	.33436	.33042	.32657	.32279
106	76	.42639	.42085	.41542	.41011	.40492	.39983	.39485	.38997	.38520	.38052	.37593	.37144	.36704	.36273	.35850	.35435	.35029	.34630	.34239	.33856
106	77	.44322	.43768	.43226	.42695	.42174	.41664	.41165	.40675	.40195	.39725	.39264	.38812	.38369	.37934	.37507	.37089	.36679	.36276	.35881	.35493
106	78	.46041	.45489	.44948	.44417	.43897	.43388	.42888	.42397	.41917	.41445	.40982	.40528	.40083	.39646	.39216	.38795	.38382	.37976	.37577	.37186

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	79	.47783	.47234	.46696	.46167	.45649	.45140	.44641	.44151	.43670	.43199	.42735	.42281	.41834	.41395	.40965	.40542	.40126	.39718	.39316	.38922
106	80	.49533	.48987	.48452	.47927	.47411	.46905	.46408	.45919	.45440	.44968	.44506	.44051	.43604	.43165	.42734	.42310	.41893	.41483	.41080	.40684
106	81	.51274	.50734	.50203	.49682	.49170	.48667	.48172	.47687	.47209	.46740	.46278	.45825	.45379	.44940	.44509	.44085	.43668	.43257	.42854	.42456
106	82	.53001	.52467	.51941	.51425	.50917	.50418	.49927	.49445	.48970	.48503	.48044	.47593	.47148	.46711	.46281	.45857	.45441	.45031	.44627	.44230
106	83	.54711	.54184	.53665	.53154	.52652	.52158	.51672	.51193	.50723	.50259	.49803	.49354	.48913	.48477	.48049	.47627	.47212	.46803	.46400	.46003
106	84	.56417	.55897	.55385	.54881	.54385	.53897	.53417	.52943	.52478	.52019	.51567	.51122	.50683	.50251	.49826	.49407	.48994	.48587	.48185	.47790
106	85	.58122	.57611	.57108	.56612	.56124	.55642	.55169	.54702	.54242	.53788	.53342	.52901	.52467	.52040	.51618	.51203	.50793	.50389	.49990	.49598
106	86	.59811	.59309	.58815	.58328	.57849	.57376	.56909	.56450	.55996	.55550	.55109	.54675	.54246	.53824	.53407	.52996	.52590	.52190	.51795	.51406
106	87	.61459	.60968	.60484	.60007	.59536	.59072	.58614	.58162	.57716	.57277	.56843	.56415	.55993	.55576	.55165	.54759	.54359	.53964	.53573	.53188
106	88	.63064	.62584	.62110	.61643	.61182	.60727	.60278	.59835	.59397	.58966	.58540	.58119	.57704	.57293	.56889	.56489	.56094	.55704	.55319	.54939
106	89	.64620	.64152	.63689	.63233	.62782	.62337	.61897	.61463	.61035	.60612	.60194	.59781	.59373	.58970	.58572	.58179	.57791	.57407	.57028	.56654
106	90	.66122	.65665	.65214	.64769	.64329	.63894	.63464	.63040	.62621	.62207	.61797	.61393	.60993	.60598	.60208	.59822	.59441	.59064	.58691	.58323
106	91	.67542	.67097	.66657	.66223	.65793	.65369	.64950	.64535	.64126	.63721	.63320	.62924	.62533	.62146	.61763	.61385	.61011	.60641	.60275	.59913
106	92	.68855	.68422	.67993	.67569	.67151	.66736	.66327	.65922	.65521	.65125	.64734	.64346	.63963	.63584	.63209	.62838	.62471	.62108	.61749	.61394
106	93	.70067	.69645	.69227	.68813	.68404	.68000	.67600	.67204	.66812	.66425	.66042	.65662	.65287	.64916	.64548	.64185	.63825	.63469	.63116	.62767
106	94	.71196	.70784	.70376	.69973	.69573	.69178	.68787	.68400	.68017	.67638	.67263	.66892	.66524	.66161	.65800	.65444	.65091	.64742	.64396	.64053
106	95	.72262	.71860	.71462	.71069	.70679	.70293	.69911	.69533	.69158	.68788	.68421	.68057	.67697	.67341	.66988	.66639	.66293	.65950	.65611	.65275
106	96	.73259	.72867	.72479	.72095	.71714	.71337	.70964	.70594	.70228	.69866	.69507	.69151	.68799	.68450	.68104	.67762	.67422	.67086	.66753	.66423
106	97	.74181	.73799	.73419	.73044	.72672	.72304	.71939	.71577	.71219	.70864	.70512	.70164	.69819	.69477	.69138	.68803	.68470	.68140	.67813	.67490
106	98	.75048	.74674	.74303	.73936	.73573	.73213	.72856	.72502	.72151	.71804	.71460	.71118	.70780	.70445	.70113	.69783	.69457	.69134	.68813	.68495
106	99	.75888	.75523	.75162	.74803	.74448	.74096	.73747	.73401	.73058	.72718	.72381	.72047	.71716	.71387	.71062	.70739	.70419	.70102	.69787	.69475
106	100	.76702	.76346	.75993	.75643	.75296	.74952	.74611	.74273	.73937	.73605	.73275	.72948	.72624	.72303	.71984	.71668	.71354	.71043	.70735	.70429
106	101	.77498	.77151	.76806	.76465	.76126	.75791	.75458	.75127	.74800	.74475	.74153	.73833	.73516	.73201	.72889	.72580	.72273	.71968	.71666	.71366
106	102	.78275	.77937	.77601	.77268	.76938	.76610	.76285	.75963	.75643	.75325	.75011	.74698	.74388	.74081	.73776	.73473	.73172	.72874	.72578	.72285
106	103	.79046	.78717	.78390	.78066	.77744	.77424	.77108	.76793	.76481	.76171	.75864	.75559	.75256	.74956	.74658	.74362	.74068	.73776	.73487	.73200
106	104	.79859	.79540	.79222	.78907	.78594	.78284	.77976	.77670	.77366	.77065	.76766	.76469	.76174	.75881	.75591	.75302	.75016	.74732	.74449	.74169
106	105	.80690	.80381	.80073	.79767	.79464	.79163	.78864	.78567	.78272	.77979	.77689	.77400	.77113	.76828	.76546	.76265	.75986	.75709	.75434	.75161
106	106	.81759	.81462	.81168	.80876	.80586	.80297	.80011	.79726	.79443	.79163	.78884	.78607	.78331	.78058	.77786	.77516	.77248	.76982	.76717	.76454
107	0	.01420	.01393	.01368	.01345	.01324	.01303	.01284	.01267	.01250	.01234	.01219	.01205	.01192	.01179	.01167	.01156	.01145	.01134	.01125	.01115
107	1	.00656	.00630	.00605	.00582	.00561	.00541	.00523	.00506	.00490	.00475	.00461	.00448	.00435	.00424	.00412	.00402	.00392	.00383	.00374	.00366
107	2	.00650	.00622	.00596	.00572	.00549	.00529	.00509	.00491	.00474	.00458	.00443	.00430	.00416	.00404	.00392	.00381	.00371	.00361	.00352	.00343
107	3	.00667	.00637	.00610	.00584	.00560	.00538	.00518	.00499	.00481	.00464	.00448	.00433	.00419	.00406	.00394	.00382	.00371	.00361	.00351	.00341
107	4	.00697	.00665	.00636	.00609	.00584	.00560	.00539	.00518	.00499	.00481	.00464	.00449	.00434	.00420	.00406	.00394	.00382	.00371	.00360	.00350
107	5	.00737	.00703	.00672	.00644	.00617	.00592	.00569	.00547	.00527	.00508	.00490	.00473	.00457	.00442	.00428	.00415	.00402	.00390	.00379	.00368
107	6	.00784	.00748	.00716	.00685	.00657	.00630	.00605	.00582	.00561	.00540	.00521	.00503	.00486	.00470	.00455	.00441	.00428	.00415	.00403	.00391
107	7	.00839	.00801	.00766	.00734	.00704	.00676	.00649	.00625	.00602	.00580	.00560	.00541	.00522	.00505	.00489	.00474	.00460	.00446	.00433	.00421
107	8	.00901	.00861	.00824	.00790	.00758	.00728	.00700	.00673	.00649	.00626	.00604	.00584	.00564	.00546	.00529	.00513	.00497	.00483	.00469	.00455
107	9	.00972	.00930	.00891	.00854	.00820	.00788	.00759	.00731	.00705	.00680	.00657	.00635	.00615	.00595	.00577	.00559	.00543	.00527	.00512	.00498
107	10	.01053	.01009	.00967	.00929	.00893	.00859	.00827	.00798	.00770	.00744	.00719	.00696	.00674	.00653	.00634	.00615	.00598	.00581	.00565	.00550
107	11	.01144	.01097	.01053	.01012	.00974	.00938	.00905	.00873	.00844	.00816	.00790	.00765	.00742	.00720	.00699	.00680	.00661	.00643	.00626	.00610
107	12	.01243	.01194	.01147	.01104	.01064	.01026	.00990	.00957	.00926	.00897	.00869	.00843	.00818	.00795	.00773	.00752	.00732	.00713	.00695	.00678
107	13	.01347	.01295	.01246	.01200	.01158	.01118	.01080	.01045	.01012	.00981	.00952	.00924	.00898	.00873	.00850	.00827	.00806	.00786	.00767	.00749
107	14	.01450	.01395	.01343	.01295	.01250	.01208	.01168	.01131	.01096	.01063	.01032	.01003	.00976	.00949	.00925	.00901	.00879	.00858	.00837	.00818
107	15	.01549	.01490	.01436	.01385	.01338	.01293	.01252	.01213	.01176	.01141	.01108	.01078	.01048	.01021	.00995	.00970	.00946	.00924	.00903	.00882
107	16	.01641	.01580	.01522	.01469	.01419	.01372	.01328	.01287	.01248	.01212	.01177	.01145	.01114	.01085	.01057	.01031	.01006	.00982	.00960	.00939
107	17	.01728	.01664	.01604	.01547	.01495	.01445	.01399	.01356	.01315	.01276	.01240	.01205	.01173	.01142	.01113	.01086	.01059	.01034	.01011	.00988
107	18	.01813	.01745	.01681	.01622	.01567	.01515	.01466	.01420	.01377	.01336	.01298	.01262	.01227	.01195	.01164	.01135	.01108	.01081	.01056	.01033
107	19	.01898	.01827	.01760	.01698	.01639	.01585	.01533	.01485	.01439	.01396	.01356	.01318	.01282	.01247	.01215	.01184	.01155	.01128	.01101	.01076
107	20	.01989	.01914	.01843	.01778	.01716	.01658	.01604	.01553	.01505	.01460	.01417	.01377	.01338	.01302	.01268	.01236	.01205	.01176	.01148	.01121
107	21	.02085	.02006	.01932	.01863	.01798	.01737	.01679	.01626	.01575	.01527	.01482	.01439	.01399	.01361	.01325	.01291	.01258	.01227	.01198	.01170

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	22	.02187	.02103	.02025	.01952	.01883	.01819	.01759	.01702	.01648	.01598	.01550	.01505	.01462	.01422	.01384	.01347	.01313	.01280	.01249	.01220
107	23	.02295	.02207	.02125	.02048	.01975	.01908	.01844	.01783	.01727	.01673	.01623	.01575	.01530	.01488	.01447	.01409	.01372	.01338	.01305	.01274
107	24	.02413	.02320	.02233	.02152	.02076	.02004	.01936	.01873	.01813	.01756	.01703	.01653	.01605	.01560	.01517	.01476	.01438	.01401	.01366	.01333
107	25	.02541	.02444	.02352	.02266	.02186	.02110	.02038	.01971	.01908	.01848	.01792	.01738	.01688	.01640	.01594	.01551	.01510	.01471	.01434	.01399
107	26	.02681	.02578	.02482	.02391	.02306	.02226	.02150	.02079	.02012	.01949	.01889	.01832	.01779	.01728	.01680	.01634	.01591	.01549	.01510	.01473
107	27	.02835	.02726	.02624	.02529	.02439	.02354	.02274	.02199	.02128	.02061	.01998	.01938	.01881	.01827	.01776	.01727	.01681	.01637	.01596	.01556
107	28	.03000	.02886	.02778	.02677	.02582	.02493	.02408	.02329	.02254	.02183	.02116	.02052	.01992	.01935	.01880	.01829	.01780	.01733	.01689	.01647
107	29	.03178	.03057	.02944	.02837	.02737	.02643	.02554	.02469	.02390	.02315	.02243	.02176	.02112	.02051	.01994	.01939	.01887	.01838	.01790	.01745
107	30	.03367	.03240	.03121	.03009	.02903	.02803	.02709	.02620	.02536	.02456	.02380	.02309	.02241	.02177	.02116	.02058	.02002	.01950	.01899	.01852
107	31	.03569	.03436	.03310	.03191	.03080	.02974	.02874	.02780	.02691	.02607	.02527	.02451	.02379	.02311	.02246	.02184	.02125	.02070	.02016	.01965
107	32	.03785	.03644	.03511	.03386	.03268	.03157	.03052	.02952	.02858	.02769	.02684	.02603	.02527	.02455	.02386	.02320	.02258	.02198	.02142	.02087
107	33	.04016	.03868	.03728	.03596	.03472	.03354	.03243	.03138	.03038	.02943	.02854	.02768	.02687	.02611	.02537	.02468	.02401	.02338	.02278	.02220
107	34	.04263	.04107	.03960	.03821	.03689	.03565	.03448	.03336	.03231	.03131	.03036	.02945	.02860	.02778	.02700	.02626	.02556	.02488	.02424	.02363
107	35	.04528	.04364	.04209	.04063	.03925	.03794	.03669	.03552	.03440	.03334	.03233	.03138	.03047	.02960	.02878	.02799	.02724	.02652	.02584	.02519
107	36	.04812	.04639	.04477	.04322	.04177	.04038	.03907	.03783	.03665	.03553	.03446	.03345	.03248	.03156	.03069	.02985	.02905	.02829	.02757	.02687
107	37	.05115	.04934	.04763	.04601	.04447	.04301	.04163	.04031	.03907	.03788	.03675	.03568	.03466	.03368	.03275	.03186	.03102	.03021	.02943	.02869
107	38	.05442	.05252	.05071	.04901	.04739	.04585	.04439	.04301	.04169	.04043	.03924	.03810	.03702	.03598	.03500	.03406	.03316	.03230	.03147	.03069
107	39	.05792	.05592	.05403	.05223	.05053	.04891	.04737	.04591	.04452	.04319	.04193	.04072	.03958	.03848	.03743	.03643	.03548	.03456	.03369	.03285
107	40	.06168	.05959	.05760	.05571	.05392	.05222	.05060	.04905	.04758	.04618	.04485	.04358	.04236	.04120	.04009	.03903	.03802	.03704	.03611	.03522
107	41	.06574	.06355	.06146	.05948	.05760	.05580	.05410	.05247	.05092	.04944	.04803	.04669	.04540	.04417	.04300	.04187	.04080	.03977	.03878	.03783
107	42	.07011	.06781	.06562	.06354	.06156	.05968	.05788	.05617	.05454	.05298	.05149	.05007	.04871	.04741	.04617	.04497	.04383	.04274	.04169	.04068
107	43	.07479	.07238	.07009	.06791	.06584	.06386	.06197	.06017	.05845	.05680	.05524	.05373	.05230	.05092	.04961	.04835	.04714	.04598	.04487	.04380
107	44	.07980	.07728	.07489	.07260	.07042	.06835	.06636	.06447	.06266	.06093	.05928	.05769	.05618	.05473	.05334	.05200	.05072	.04950	.04832	.04718
107	45	.08511	.08248	.07998	.07759	.07530	.07313	.07105	.06906	.06716	.06534	.06360	.06193	.06033	.05880	.05733	.05592	.05457	.05327	.05202	.05082
107	46	.09075	.08800	.08539	.08289	.08050	.07822	.07604	.07395	.07196	.07004	.06821	.06646	.06478	.06316	.06161	.06012	.05869	.05732	.05600	.05473
107	47	.09668	.09382	.09109	.08848	.08599	.08360	.08132	.07913	.07704	.07503	.07311	.07126	.06949	.06779	.06616	.06459	.06308	.06163	.06024	.05889
107	48	.10295	.09997	.09713	.09440	.09180	.08931	.08692	.08463	.08243	.08033	.07831	.07637	.07451	.07272	.07101	.06935	.06776	.06623	.06476	.06334
107	49	.10956	.10646	.10350	.10066	.09794	.09534	.09285	.09045	.08816	.08595	.08384	.08180	.07985	.07797	.07616	.07443	.07275	.07114	.06959	.06809
107	50	.11654	.11332	.11024	.10729	.10446	.10174	.09914	.09664	.09424	.09193	.08972	.08759	.08554	.08357	.08167	.07984	.07808	.07639	.07475	.07317
107	51	.12390	.12056	.11736	.11428	.11134	.10851	.10580	.10319	.10068	.09827	.09596	.09373	.09158	.08951	.08752	.08561	.08376	.08197	.08025	.07859
107	52	.13160	.12814	.12481	.12163	.11856	.11562	.11280	.11008	.10746	.10495	.10253	.10020	.09795	.09579	.09371	.09170	.08976	.08788	.08608	.08433
107	53	.13966	.13607	.13263	.12932	.12614	.12308	.12015	.11732	.11460	.11197	.10945	.10702	.10467	.10241	.10023	.09812	.09609	.09413	.09223	.09040
107	54	.14807	.14436	.14080	.13737	.13407	.13090	.12785	.12491	.12208	.11935	.11672	.11418	.11174	.10937	.10709	.10489	.10277	.10071	.09872	.09680
107	55	.15686	.15303	.14934	.14580	.14238	.13910	.13593	.13288	.12993	.12710	.12436	.12172	.11917	.11671	.11433	.11203	.10980	.10765	.10558	.10356
107	56	.16603	.16208	.15827	.15461	.15108	.14767	.14439	.14123	.13818	.13523	.13239	.12964	.12698	.12442	.12194	.11954	.11722	.11498	.11280	.11070
107	57	.17559	.17151	.16759	.16381	.16016	.15664	.15325	.14997	.14681	.14375	.14080	.13795	.13519	.13252	.12994	.12744	.12502	.12268	.12041	.11822
107	58	.18549	.18130	.17726	.17336	.16960	.16597	.16246	.15907	.15579	.15263	.14957	.14661	.14375	.14097	.13829	.13569	.13318	.13074	.12837	.12608
107	59	.19571	.19140	.18724	.18323	.17935	.17561	.17199	.16849	.16510	.16183	.15866	.15559	.15262	.14975	.14696	.14426	.14165	.13911	.13665	.13426
107	60	.20623	.20181	.19754	.19341	.18942	.18556	.18183	.17822	.17473	.17134	.16807	.16489	.16182	.15884	.15595	.15315	.15044	.14780	.14524	.14276
107	61	.21710	.21256	.20818	.20394	.19984	.19587	.19203	.18831	.18470	.18121	.17783	.17455	.17137	.16829	.16530	.16240	.15958	.15684	.15419	.15161
107	62	.22836	.22372	.21922	.21487	.21066	.20659	.20263	.19881	.19510	.19150	.18801	.18463	.18134	.17816	.17506	.17206	.16914	.16631	.16355	.16087
107	63	.24004	.23529	.23069	.22623	.22192	.21773	.21367	.20974	.20593	.20222	.19863	.19514	.19176	.18847	.18527	.18217	.17915	.17622	.17336	.17059
107	64	.25211	.24726	.24256	.23800	.23358	.22929	.22513	.22110	.21718	.21337	.20968	.20609	.20260	.19921	.19591	.19271	.18959	.18656	.18361	.18074
107	65	.26459	.25964	.25485	.25019	.24567	.24128	.23702	.23289	.22887	.22496	.22117	.21748	.21389	.21040	.20701	.20370	.20049	.19736	.19431	.19135
107	66	.27752	.27249	.26760	.26285	.25823	.25375	.24940	.24516	.24105	.23705	.23315	.22937	.22568	.22210	.21861	.21521	.21190	.20867	.20553	.20247
107	67	.29097	.28585	.28087	.27603	.27133	.26676	.26232	.25799	.25379	.24969	.24571	.24183	.23805	.23437	.23078	.22729	.22389	.22057	.21734	.21418
107	68	.30490	.29970	.29465	.28973	.28495	.28029	.27576	.27135	.26706	.26288	.25880	.25484	.25097	.24720	.24353	.23994	.23645	.23304	.22972	.22647
107	69	.31927	.31401	.30888	.30389	.29903	.29430	.28969	.28520	.28083	.27656	.27241	.26836	.26441	.26055	.25679	.25312	.24955	.24605	.24264	.23931
107	70	.33401	.32868	.32349	.31844	.31351	.30871	.30403	.29947	.29502	.29068	.28645	.28232	.27829	.27435	.27051	.26676	.26310	.25953	.25603	.25262
107	71	.34904	.34366	.33842	.33330	.32831	.32345	.31870	.31408	.30956	.30515	.30084	.29664	.29254	.28853	.28461	.28079	.27705	.27340	.26983	.26633

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	72	.36432	.35890	.35360	.34844	.34340	.33848	.33367	.32898	.32440	.31993	.31556	.31129	.30712	.30304	.29905	.29516	.29135	.28762	.28397	.28041
107	73	.37982	.37436	.36902	.36381	.35873	.35376	.34890	.34416	.33952	.33499	.33056	.32623	.32200	.31786	.31381	.30984	.30596	.30217	.29845	.29482
107	74	.39561	.39011	.38475	.37950	.37438	.36937	.36447	.35968	.35500	.35042	.34594	.34155	.33726	.33306	.32895	.32493	.32099	.31713	.31335	.30965
107	75	.41175	.40624	.40086	.39559	.39043	.38539	.38046	.37564	.37091	.36629	.36176	.35733	.35299	.34874	.34458	.34050	.33651	.33259	.32875	.32499
107	76	.42832	.42281	.41741	.41213	.40696	.40190	.39694	.39209	.38733	.38268	.37812	.37365	.36927	.36498	.36077	.35665	.35260	.34864	.34475	.34094
107	77	.44531	.43981	.43441	.42913	.42395	.41888	.41391	.40904	.40427	.39959	.39500	.39051	.38610	.38178	.37753	.37337	.36929	.36529	.36136	.35750
107	78	.46269	.45720	.45182	.44654	.44137	.43630	.43133	.42646	.42168	.41699	.41239	.40788	.40345	.39910	.39484	.39065	.38654	.38251	.37855	.37465
107	79	.48032	.47486	.46950	.46425	.45910	.45405	.44909	.44422	.43945	.43476	.43015	.42563	.42120	.41684	.41256	.40836	.40423	.40017	.39619	.39227
107	80	.49803	.49262	.48730	.48208	.47696	.47193	.46699	.46215	.45738	.45270	.44811	.44359	.43916	.43480	.43052	.42631	.42217	.41810	.41410	.41017
107	81	.51569	.51032	.50506	.49988	.49480	.48981	.48490	.48008	.47534	.47068	.46610	.46160	.45717	.45282	.44854	.44434	.44020	.43613	.43212	.42818
107	82	.53320	.52790	.52269	.51756	.51253	.50758	.50271	.49793	.49322	.48859	.48404	.47956	.47515	.47082	.46655	.46235	.45822	.45416	.45015	.44621
107	83	.55056	.54533	.54018	.53512	.53015	.52525	.52043	.51569	.51103	.50644	.50192	.49747	.49309	.48878	.48454	.48036	.47624	.47219	.46820	.46427
107	84	.56789	.56274	.55767	.55269	.54778	.54294	.53819	.53350	.52889	.52434	.51987	.51546	.51112	.50685	.50263	.49848	.49439	.49036	.48639	.48248
107	85	.58526	.58020	.57522	.57032	.56549	.56073	.55604	.55142	.54687	.54239	.53797	.53362	.52932	.52509	.52092	.51681	.51276	.50876	.50482	.50094
107	86	.60248	.59753	.59265	.58784	.58309	.57842	.57381	.56927	.56479	.56038	.55603	.55173	.54750	.54332	.53921	.53514	.53114	.52719	.52329	.51944
107	87	.61932	.61448	.60970	.60499	.60034	.59576	.59124	.58678	.58239	.57805	.57377	.56954	.56538	.56127	.55721	.55320	.54925	.54535	.54150	.53770
107	88	.63575	.63102	.62635	.62174	.61720	.61272	.60829	.60392	.59961	.59536	.59116	.58701	.58292	.57888	.57489	.57095	.56706	.56321	.55942	.55567
107	89	.65172	.64711	.64256	.63807	.63363	.62925	.62493	.62066	.61644	.61228	.60816	.60410	.60009	.59612	.59221	.58834	.58452	.58074	.57701	.57332
107	90	.66717	.66269	.65826	.65388	.64956	.64529	.64107	.63690	.63278	.62871	.62469	.62072	.61679	.61291	.60908	.60528	.60154	.59783	.59417	.59055
107	91	.68182	.67745	.67314	.66889	.66468	.66052	.65640	.65234	.64832	.64435	.64042	.63654	.63270	.62891	.62515	.62144	.61777	.61414	.61055	.60700
107	92	.69538	.69114	.68695	.68280	.67870	.67465	.67064	.66667	.66275	.65888	.65504	.65125	.64750	.64378	.64011	.63648	.63289	.62933	.62582	.62234
107	93	.70792	.70379	.69971	.69567	.69168	.68773	.68382	.67995	.67612	.67234	.66859	.66489	.66122	.65759	.65400	.65044	.64692	.64344	.63999	.63658
107	94	.71962	.71560	.71163	.70770	.70380	.69995	.69614	.69236	.68863	.68493	.68128	.67765	.67407	.67052	.66701	.66353	.66008	.65667	.65329	.64995
107	95	.73069	.72679	.72292	.71908	.71529	.71154	.70782	.70414	.70050	.69689	.69332	.68978	.68628	.68281	.67937	.67597	.67260	.66926	.66595	.66268
107	96	.74107	.73726	.73349	.72976	.72607	.72241	.71878	.71519	.71164	.70812	.70463	.70117	.69775	.69436	.69100	.68767	.68437	.68110	.67787	.67466
107	97	.75067	.74696	.74329	.73965	.73605	.73248	.72894	.72544	.72197	.71853	.71512	.71174	.70839	.70508	.70179	.69853	.69530	.69211	.68893	.68579
107	98	.75970	.75609	.75251	.74896	.74545	.74197	.73851	.73509	.73170	.72834	.72501	.72171	.71843	.71519	.71197	.70878	.70562	.70249	.69938	.69630
107	99	.76849	.76497	.76148	.75803	.75460	.75120	.74784	.74450	.74119	.73791	.73465	.73143	.72823	.72506	.72191	.71879	.71570	.71263	.70959	.70658
107	100	.77701	.77358	.77019	.76682	.76348	.76017	.75689	.75364	.75041	.74721	.74403	.74088	.73776	.73466	.73159	.72854	.72551	.72251	.71954	.71659
107	101	.78535	.78202	.77872	.77545	.77220	.76897	.76577	.76260	.75946	.75633	.75324	.75017	.74712	.74409	.74109	.73812	.73516	.73223	.72932	.72644
107	102	.79353	.79029	.78708	.78390	.78074	.77760	.77449	.77140	.76833	.76529	.76227	.75928	.75631	.75336	.75043	.74752	.74464	.74178	.73894	.73612
107	103	.80162	.79848	.79536	.79227	.78920	.78615	.78312	.78012	.77713	.77417	.77124	.76832	.76542	.76255	.75970	.75686	.75405	.75126	.74849	.74573
107	104	.81017	.80713	.80411	.80111	.79814	.79518	.79225	.78934	.78645	.78357	.78072	.77789	.77508	.77229	.76952	.76676	.76403	.76131	.75861	.75594
107	105	.81884	.81591	.81299	.81009	.80722	.80436	.80152	.79870	.79590	.79312	.79036	.78762	.78489	.78218	.77949	.77682	.77416	.77153	.76891	.76630
107	106	.82996	.82717	.82439	.82164	.81890	.81617	.81347	.81078	.80810	.80545	.80281	.80019	.79758	.79499	.79242	.78986	.78731	.78479	.78227	.77978
107	107	.84436	.84176	.83918	.83661	.83406	.83153	.82900	.82650	.82400	.82152	.81906	.81661	.81417	.81175	.80934	.80694	.80456	.80219	.79983	.79749
108	0	.01446	.01419	.01395	.01372	.01351	.01331	.01313	.01295	.01279	.01263	.01249	.01235	.01222	.01210	.01198	.01187	.01176	.01166	.01157	.01148
108	1	.00659	.00633	.00608	.00585	.00564	.00545	.00526	.00509	.00493	.00478	.00464	.00451	.00439	.00427	.00416	.00406	.00396	.00386	.00378	.00369
108	2	.00652	.00624	.00598	.00574	.00552	.00531	.00511	.00493	.00477	.00461	.00446	.00432	.00419	.00407	.00395	.00384	.00374	.00364	.00354	.00346
108	3	.00668	.00639	.00611	.00586	.00562	.00540	.00520	.00500	.00483	.00466	.00450	.00435	.00421	.00408	.00396	.00384	.00373	.00363	.00353	.00343
108	4	.00698	.00667	.00638	.00611	.00585	.00562	.00540	.00520	.00501	.00483	.00466	.00450	.00435	.00421	.00408	.00396	.00384	.00373	.00362	.00352
108	5	.00738	.00705	.00674	.00645	.00618	.00593	.00570	.00548	.00528	.00509	.00491	.00474	.00458	.00444	.00429	.00416	.00404	.00392	.00380	.00370
108	6	.00785	.00750	.00717	.00686	.00658	.00631	.00607	.00584	.00562	.00542	.00523	.00505	.00488	.00472	.00457	.00442	.00429	.00416	.00404	.00393
108	7	.00840	.00802	.00768	.00735	.00705	.00677	.00651	.00626	.00603	.00581	.00561	.00542	.00524	.00507	.00491	.00475	.00461	.00447	.00434	.00422
108	8	.00902	.00862	.00825	.00791	.00758	.00729	.00701	.00674	.00650	.00627	.00605	.00585	.00565	.00547	.00530	.00514	.00498	.00484	.00470	.00457
108	9	.00973	.00931	.00891	.00855	.00821	.00789	.00759	.00732	.00706	.00681	.00658	.00636	.00616	.00596	.00578	.00560	.00544	.00528	.00513	.00499
108	10	.01054	.01010	.00968	.00929	.00893	.00860	.00828	.00799	.00771	.00745	.00720	.00697	.00675	.00654	.00635	.00616	.00599	.00582	.00566	.00551
108	11	.01145	.01098	.01054	.01013	.00975	.00939	.00906	.00874	.00845	.00817	.00791	.00766	.00743	.00721	.00700	.00681	.00662	.00644	.00627	.00611
108	12	.01245	.01195	.01149	.01105	.01065	.01027	.00992	.00959	.00927	.00898	.00870	.00844	.00820	.00796	.00774	.00753	.00733	.00714	.00696	.00679
108	13	.01349	.01297	.01248	.01202	.01160	.01120	.01082	.01047	.01014	.00983	.00954	.00926	.00900	.00875	.00852	.00830	.00809	.00789	.00769	.00751

Table R(2) - Based on Life Table 90CN

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Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	14	.01453	.01397	.01346	.01298	.01253	.01211	.01171	.01134	.01099	.01066	.01035	.01006	.00979	.00953	.00928	.00904	.00882	.00861	.00841	.00822
108	15	.01552	.01494	.01440	.01389	.01341	.01297	.01255	.01216	.01180	.01145	.01112	.01081	.01052	.01025	.00999	.00974	.00950	.00928	.00907	.00886
108	16	.01645	.01584	.01527	.01473	.01423	.01376	.01333	.01291	.01253	.01216	.01182	.01149	.01118	.01089	.01062	.01036	.01011	.00987	.00965	.00944
108	17	.01733	.01668	.01608	.01552	.01499	.01450	.01404	.01360	.01320	.01281	.01245	.01211	.01178	.01148	.01119	.01091	.01065	.01040	.01016	.00994
108	18	.01817	.01750	.01686	.01627	.01572	.01520	.01471	.01425	.01382	.01342	.01303	.01267	.01233	.01201	.01170	.01141	.01113	.01087	.01062	.01039
108	19	.01903	.01832	.01765	.01703	.01645	.01590	.01539	.01490	.01445	.01402	.01362	.01323	.01287	.01253	.01221	.01190	.01161	.01134	.01107	.01082
108	20	.01994	.01919	.01849	.01783	.01721	.01664	.01610	.01559	.01511	.01465	.01423	.01383	.01344	.01308	.01274	.01242	.01211	.01182	.01154	.01128
108	21	.02091	.02012	.01938	.01868	.01803	.01743	.01685	.01632	.01581	.01533	.01488	.01446	.01405	.01367	.01331	.01297	.01265	.01234	.01204	.01177
108	22	.02192	.02109	.02031	.01958	.01889	.01825	.01765	.01708	.01654	.01604	.01556	.01511	.01469	.01428	.01390	.01354	.01320	.01287	.01256	.01227
108	23	.02301	.02213	.02131	.02054	.01981	.01913	.01850	.01790	.01733	.01680	.01629	.01582	.01537	.01494	.01454	.01416	.01379	.01345	.01312	.01281
108	24	.02418	.02326	.02239	.02158	.02082	.02010	.01942	.01879	.01819	.01763	.01709	.01659	.01611	.01566	.01524	.01483	.01444	.01408	.01373	.01340
108	25	.02547	.02449	.02358	.02272	.02192	.02116	.02045	.01978	.01914	.01855	.01798	.01745	.01694	.01646	.01601	.01558	.01517	.01478	.01441	.01406
108	26	.02687	.02584	.02488	.02397	.02312	.02232	.02157	.02085	.02019	.01955	.01896	.01839	.01785	.01735	.01687	.01641	.01598	.01556	.01517	.01480
108	27	.02841	.02732	.02631	.02535	.02445	.02361	.02281	.02206	.02135	.02068	.02005	.01945	.01888	.01834	.01783	.01735	.01689	.01645	.01603	.01563
108	28	.03006	.02892	.02785	.02684	.02589	.02500	.02415	.02336	.02261	.02190	.02123	.02059	.01999	.01942	.01888	.01836	.01787	.01741	.01697	.01654
108	29	.03184	.03064	.02951	.02844	.02744	.02650	.02561	.02477	.02397	.02322	.02251	.02184	.02120	.02059	.02002	.01947	.01895	.01846	.01799	.01754
108	30	.03374	.03247	.03128	.03016	.02910	.02810	.02716	.02627	.02543	.02464	.02388	.02317	.02249	.02185	.02124	.02066	.02011	.01958	.01908	.01860
108	31	.03577	.03443	.03317	.03199	.03087	.02982	.02882	.02788	.02699	.02615	.02535	.02460	.02388	.02320	.02255	.02193	.02134	.02079	.02025	.01975
108	32	.03792	.03652	.03519	.03394	.03277	.03165	.03060	.02961	.02866	.02777	.02693	.02612	.02536	.02464	.02395	.02329	.02267	.02208	.02151	.02097
108	33	.04024	.03876	.03736	.03605	.03480	.03363	.03252	.03146	.03047	.02952	.02863	.02778	.02697	.02620	.02547	.02477	.02411	.02348	.02288	.02230
108	34	.04271	.04115	.03968	.03830	.03698	.03574	.03457	.03346	.03240	.03140	.03045	.02955	.02869	.02788	.02710	.02636	.02566	.02499	.02435	.02373
108	35	.04537	.04373	.04219	.04072	.03934	.03803	.03679	.03562	.03450	.03344	.03244	.03148	.03057	.02971	.02888	.02810	.02735	.02663	.02595	.02530
108	36	.04821	.04649	.04486	.04332	.04186	.04048	.03917	.03793	.03675	.03563	.03457	.03355	.03259	.03167	.03080	.02996	.02917	.02841	.02768	.02699
108	37	.05125	.04944	.04773	.04611	.04457	.04312	.04173	.04042	.03918	.03799	.03686	.03579	.03477	.03380	.03287	.03198	.03114	.03033	.02956	.02882
108	38	.05452	.05262	.05082	.04911	.04750	.04596	.04450	.04312	.04180	.04055	.03936	.03822	.03714	.03611	.03512	.03418	.03328	.03242	.03160	.03082
108	39	.05802	.05603	.05414	.05234	.05064	.04902	.04749	.04603	.04464	.04331	.04205	.04085	.03970	.03861	.03756	.03656	.03561	.03470	.03382	.03299
108	40	.06180	.05970	.05772	.05583	.05404	.05234	.05072	.04918	.04771	.04631	.04498	.04371	.04249	.04133	.04023	.03917	.03815	.03718	.03626	.03537
108	41	.06586	.06367	.06159	.05961	.05772	.05593	.05423	.05260	.05105	.04958	.04817	.04683	.04554	.04431	.04314	.04202	.04094	.03991	.03893	.03798
108	42	.07024	.06794	.06575	.06368	.06170	.05982	.05802	.05631	.05468	.05312	.05164	.05022	.04886	.04756	.04632	.04513	.04399	.04290	.04185	.04085
108	43	.07493	.07252	.07023	.06806	.06598	.06400	.06212	.06032	.05860	.05696	.05539	.05389	.05246	.05109	.04977	.04851	.04730	.04615	.04504	.04397
108	44	.07995	.07743	.07504	.07276	.07058	.06850	.06652	.06463	.06283	.06110	.05945	.05787	.05635	.05490	.05351	.05218	.05090	.04968	.04850	.04737
108	45	.08527	.08265	.08014	.07775	.07548	.07330	.07122	.06924	.06734	.06552	.06378	.06212	.06052	.05899	.05752	.05612	.05477	.05347	.05222	.05102
108	46	.09092	.08818	.08557	.08307	.08069	.07841	.07623	.07415	.07215	.07024	.06841	.06666	.06498	.06337	.06182	.06034	.05891	.05754	.05622	.05495
108	47	.09687	.09402	.09129	.08868	.08619	.08381	.08153	.07934	.07725	.07525	.07333	.07148	.06972	.06802	.06639	.06482	.06332	.06187	.06048	.05914
108	48	.10316	.10019	.09734	.09462	.09202	.08953	.08714	.08486	.08267	.08057	.07855	.07662	.07476	.07297	.07126	.06961	.06802	.06649	.06502	.06361
108	49	.10979	.10669	.10373	.10090	.09818	.09558	.09309	.09070	.08841	.08621	.08410	.08207	.08011	.07824	.07644	.07470	.07303	.07142	.06987	.06838
108	50	.11679	.11358	.11050	.10755	.10472	.10201	.09941	.09691	.09451	.09221	.09000	.08787	.08583	.08386	.08197	.08014	.07839	.07669	.07506	.07349
108	51	.12417	.12083	.11764	.11457	.11163	.10880	.10609	.10349	.10099	.09858	.09627	.09404	.09190	.08984	.08785	.08594	.08409	.08231	.08059	.07894
108	52	.13190	.12844	.12512	.12194	.11888	.11594	.11312	.11041	.10780	.10529	.10287	.10054	.09830	.09615	.09406	.09206	.09012	.08825	.08645	.08471
108	53	.13998	.13640	.13296	.12966	.12649	.12344	.12050	.11768	.11496	.11234	.10982	.10739	.10505	.10280	.10062	.09852	.09649	.09453	.09264	.09081
108	54	.14843	.14472	.14116	.13774	.13445	.13129	.12824	.12530	.12248	.11975	.11713	.11460	.11215	.10980	.10752	.10532	.10320	.10115	.09917	.09725
108	55	.15725	.15342	.14974	.14620	.14280	.13951	.13635	.13331	.13037	.12754	.12481	.12217	.11962	.11717	.11479	.11250	.11028	.10814	.10606	.10406
108	56	.16646	.16251	.15871	.15505	.15153	.14813	.14486	.14170	.13865	.13571	.13287	.13013	.12748	.12492	.12245	.12006	.11774	.11551	.11334	.11124
108	57	.17606	.17199	.16807	.16430	.16066	.15715	.15376	.15049	.14733	.14428	.14134	.13849	.13574	.13308	.13050	.12801	.12560	.12326	.12100	.11881
108	58	.18601	.18182	.17779	.17390	.17014	.16652	.16302	.15964	.15637	.15321	.15016	.14721	.14435	.14159	.13891	.13632	.13381	.13138	.12902	.12673
108	59	.19627	.19197	.18782	.18382	.17995	.17621	.17260	.16911	.16573	.16246	.15930	.15625	.15328	.15042	.14764	.14495	.14234	.13981	.13736	.13498
108	60	.20685	.20243	.19817	.19405	.19007	.18622	.18250	.17890	.17541	.17204	.16877	.16561	.16254	.15957	.15669	.15390	.15119	.14856	.14601	.14353
108	61	.21776	.21324	.20886	.20463	.20054	.19658	.19275	.18904	.18545	.18196	.17859	.17532	.17215	.16908	.16610	.16320	.16039	.15767	.15502	.15245
108	62	.22908	.22445	.21996	.21563	.21143	.20736	.20342	.19960	.19590	.19231	.18883	.18546	.18219	.17901	.17593	.17293	.17002	.16720	.16445	.16179
108	63	.24082	.23608	.23149	.22705	.22274	.21857	.21452	.21060	.20680	.20311	.19952	.19605	.19267	.18939	.18621	.18311	.18011	.17718	.17434	.17157

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	64	.25295	.24811	.24343	.23888	.23447	.23020	.22605	.22203	.21812	.21433	.21064	.20706	.20359	.20021	.19692	.19373	.19063	.18760	.18467	.18180
108	65	.26550	.26057	.25578	.25114	.24663	.24226	.23801	.23389	.22988	.22599	.22221	.21853	.21496	.21148	.20810	.20481	.20160	.19849	.19545	.19249
108	66	.27850	.27348	.26860	.26387	.25927	.25480	.25046	.24624	.24214	.23815	.23428	.23050	.22683	.22326	.21978	.21639	.21310	.20988	.20675	.20371
108	67	.29203	.28692	.28196	.27714	.27245	.26790	.26347	.25916	.25497	.25089	.24692	.24305	.23929	.23562	.23205	.22857	.22518	.22188	.21866	.21552
108	68	.30605	.30086	.29583	.29093	.28616	.28152	.27701	.27262	.26834	.26417	.26012	.25616	.25231	.24856	.24490	.24133	.23785	.23446	.23115	.22792
108	69	.32052	.31527	.31016	.30519	.30035	.29564	.29105	.28658	.28222	.27798	.27384	.26980	.26587	.26203	.25829	.25464	.25108	.24760	.24420	.24089
108	70	.33537	.33006	.32489	.31986	.31495	.31017	.30551	.30097	.29654	.29222	.28800	.28389	.27988	.27597	.27214	.26841	.26477	.26121	.25774	.25434
108	71	.35053	.34517	.33994	.33485	.32989	.32504	.32032	.31571	.31122	.30683	.30254	.29836	.29428	.29029	.28639	.28259	.27887	.27523	.27168	.26821
108	72	.36594	.36053	.35526	.35012	.34511	.34021	.33543	.33076	.32621	.32176	.31741	.31316	.30901	.30495	.30099	.29711	.29333	.28962	.28599	.28245
108	73	.38157	.37613	.37082	.36564	.36058	.35564	.35081	.34609	.34148	.33697	.33257	.32826	.32405	.31993	.31590	.31196	.30811	.30433	.30064	.29703
108	74	.39749	.39203	.38669	.38148	.37638	.37140	.36653	.36176	.35711	.35255	.34810	.34374	.33947	.33530	.33121	.32721	.32330	.31946	.31571	.31203
108	75	.41378	.40831	.40295	.39771	.39259	.38758	.38267	.37788	.37318	.36859	.36409	.35969	.35538	.35115	.34702	.34297	.33900	.33511	.33130	.32756
108	76	.43052	.42503	.41967	.41442	.40928	.40425	.39933	.39451	.38978	.38516	.38063	.37619	.37184	.36758	.36340	.35931	.35529	.35136	.34750	.34371
108	77	.44769	.44222	.43686	.43161	.42647	.42143	.41649	.41166	.40692	.40228	.39772	.39326	.38888	.38459	.38038	.37625	.37220	.36823	.36433	.36051
108	78	.46527	.45982	.45448	.44924	.44411	.43908	.43414	.42931	.42456	.41991	.41535	.41087	.40648	.40217	.39794	.39378	.38971	.38571	.38178	.37792
108	79	.48314	.47772	.47241	.46720	.46209	.45708	.45216	.44733	.44259	.43795	.43338	.42890	.42450	.42018	.41594	.41178	.40769	.40367	.39972	.39584
108	80	.50111	.49575	.49048	.48530	.48023	.47524	.47035	.46555	.46083	.45619	.45164	.44717	.44277	.43846	.43421	.43004	.42595	.42192	.41796	.41407
108	81	.51905	.51374	.50853	.50340	.49837	.49342	.48856	.48379	.47910	.47449	.46996	.46550	.46112	.45682	.45258	.44842	.44433	.44030	.43634	.43244
108	82	.53686	.53162	.52646	.52139	.51641	.51152	.50670	.50197	.49731	.49274	.48824	.48381	.47945	.47516	.47095	.46680	.46272	.45870	.45474	.45085
108	83	.55453	.54936	.54427	.53927	.53435	.52952	.52476	.52007	.51546	.51093	.50647	.50207	.49775	.49349	.48930	.48517	.48111	.47711	.47317	.46929
108	84	.57219	.56711	.56211	.55718	.55234	.54757	.54287	.53825	.53369	.52921	.52480	.52045	.51617	.51195	.50780	.50370	.49967	.49570	.49178	.48792
108	85	.58994	.58495	.58004	.57521	.57045	.56576	.56114	.55659	.55210	.54768	.54333	.53904	.53481	.53064	.52654	.52249	.51850	.51456	.51068	.50686
108	86	.60758	.60270	.59790	.59316	.58850	.58390	.57936	.57489	.57049	.56615	.56186	.55764	.55348	.54937	.54532	.54133	.53739	.53350	.52967	.52589
108	87	.62486	.62010	.61541	.61078	.60621	.60171	.59727	.59290	.58858	.58432	.58011	.57597	.57188	.56784	.56386	.55992	.55604	.55222	.54844	.54471
108	88	.64176	.63712	.63254	.62803	.62357	.61917	.61484	.61056	.60633	.60216	.59804	.59398	.58997	.58601	.58210	.57824	.57443	.57066	.56695	.56327
108	89	.65825	.65374	.64928	.64489	.64055	.63626	.63203	.62786	.62373	.61966	.61564	.61167	.60774	.60387	.60004	.59625	.59252	.58883	.58518	.58158
108	90	.67427	.66989	.66557	.66130	.65708	.65291	.64880	.64473	.64071	.63674	.63282	.62895	.62512	.62133	.61759	.61389	.61024	.60663	.60306	.59953
108	91	.68952	.68527	.68108	.67693	.67284	.66879	.66479	.66083	.65692	.65306	.64924	.64546	.64173	.63804	.63439	.63078	.62721	.62368	.62019	.61674
108	92	.70368	.69956	.69549	.69147	.68749	.68356	.67967	.67583	.67202	.66826	.66454	.66087	.65723	.65363	.65007	.64655	.64306	.63962	.63621	.63283
108	93	.71679	.71280	.70885	.70494	.70108	.69726	.69348	.68974	.68604	.68238	.67875	.67517	.67162	.66812	.66464	.66121	.65780	.65444	.65111	.64781
108	94	.72907	.72519	.72136	.71757	.71381	.71010	.70642	.70279	.69919	.69562	.69210	.68860	.68515	.68173	.67834	.67499	.67167	.66838	.66512	.66190
108	95	.74074	.73698	.73326	.72958	.72594	.72233	.71876	.71522	.71172	.70825	.70482	.70142	.69806	.69472	.69142	.68815	.68491	.68171	.67853	.67538
108	96	.75171	.74806	.74445	.74088	.73734	.73384	.73037	.72693	.72353	.72016	.71682	.71351	.71023	.70698	.70377	.70058	.69742	.69429	.69119	.68812
108	97	.76187	.75834	.75483	.75136	.74792	.74452	.74114	.73780	.73449	.73121	.72795	.72473	.72154	.71837	.71524	.71213	.70905	.70599	.70297	.69997
108	98	.77146	.76803	.76462	.76125	.75791	.75460	.75132	.74807	.74484	.74165	.73848	.73534	.73223	.72914	.72608	.72305	.72004	.71706	.71411	.71118
108	99	.78082	.77749	.77418	.77091	.76767	.76445	.76126	.75810	.75497	.75186	.74878	.74572	.74269	.73969	.73671	.73375	.73082	.72792	.72503	.72218
108	100	.78993	.78670	.78350	.78033	.77718	.77406	.77096	.76789	.76485	.76183	.75883	.75586	.75291	.74999	.74709	.74421	.74136	.73853	.73572	.73294
108	101	.79889	.79577	.79267	.78960	.78655	.78352	.78052	.77754	.77459	.77166	.76875	.76586	.76300	.76016	.75734	.75455	.75177	.74902	.74628	.74357
108	102	.80768	.80466	.80166	.79869	.79574	.79281	.78990	.78701	.78415	.78131	.77849	.77569	.77291	.77015	.76742	.76470	.76200	.75932	.75667	.75403
108	103	.81646	.81354	.81064	.80777	.80492	.80209	.79927	.79648	.79371	.79096	.78823	.78552	.78283	.78015	.77750	.77486	.77225	.76965	.76707	.76451
108	104	.82565	.82285	.82006	.81730	.81455	.81182	.80911	.80642	.80375	.80110	.79846	.79585	.79325	.79067	.78810	.78555	.78302	.78051	.77801	.77553
108	105	.83499	.83230	.82962	.82697	.82433	.82171	.81911	.81652	.81395	.81139	.80886	.80634	.80383	.80134	.79887	.79641	.79397	.79154	.78913	.78674
108	106	.84468	.84431	.84179	.83928	.83679	.83431	.83185	.82940	.82697	.82455	.82215	.81976	.81739	.81502	.81268	.81034	.80802	.80572	.80342	.80114
108	107	.86201	.85968	.85736	.85506	.85277	.85049	.84822	.84597	.84373	.84150	.83928	.83707	.83488	.83269	.83052	.82836	.82621	.82407	.82195	.81983
108	108	.88620	.88423	.88228	.88034	.87840	.87648	.87456	.87265	.87075	.86886	.86698	.86511	.86324	.86139	.85954	.85770	.85587	.85405	.85223	.85043
109	0	.01488	.01463	.01439	.01417	.01396	.01377	.01359	.01343	.01327	.01312	.01298	.01285	.01273	.01261	.01250	.01240	.01230	.01221	.01212	.01203
109	1	.00662	.00636	.00612	.00589	.00568	.00548	.00530	.00513	.00497	.00482	.00468	.00455	.00443	.00431	.00420	.00410	.00400	.00391	.00382	.00374
109	2	.00654	.00626	.00600	.00576	.00554	.00533	.00514	.00496	.00479	.00463	.00448	.00435	.00421	.00409	.00398	.00387	.00376	.00366	.00357	.00348
109	3	.00670	.00641	.00613	.00588	.00564	.00542	.00522	.00502	.00484	.00468	.00452	.00437	.00423	.00410	.00398	.00386	.00375	.00365	.00355	.00345
109	4	.00699	.00668	.00639	.00612	.00587	.00563	.00542	.00521	.00502	.00484	.00468	.00452	.00437	.00423	.00410	.00397	.00386	.00375	.00364	.00354

Table R(2) - Based on Life Table 90CN

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Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	5	.00739	.00706	.00675	.00646	.00620	.00595	.00571	.00550	.00529	.00510	.00493	.00476	.00460	.00445	.00431	.00418	.00405	.00393	.00382	.00371
109	6	.00786	.00751	.00718	.00687	.00659	.00633	.00608	.00585	.00563	.00543	.00524	.00506	.00489	.00473	.00458	.00444	.00430	.00418	.00406	.00394
109	7	.00841	.00803	.00769	.00736	.00706	.00678	.00652	.00627	.00604	.00582	.00562	.00543	.00525	.00508	.00492	.00477	.00462	.00449	.00436	.00423
109	8	.00902	.00863	.00826	.00791	.00759	.00730	.00702	.00675	.00651	.00628	.00606	.00586	.00566	.00548	.00531	.00515	.00499	.00485	.00471	.00458
109	9	.00973	.00931	.00892	.00856	.00822	.00790	.00760	.00733	.00706	.00682	.00659	.00637	.00616	.00597	.00579	.00561	.00545	.00529	.00514	.00500
109	10	.01055	.01010	.00969	.00930	.00894	.00861	.00829	.00799	.00772	.00746	.00721	.00698	.00676	.00655	.00636	.00617	.00600	.00583	.00567	.00552
109	11	.01146	.01099	.01055	.01014	.00976	.00940	.00907	.00875	.00846	.00818	.00792	.00767	.00744	.00722	.00701	.00682	.00663	.00645	.00628	.00612
109	12	.01246	.01196	.01150	.01106	.01066	.01028	.00993	.00960	.00928	.00899	.00871	.00845	.00821	.00797	.00775	.00754	.00735	.00716	.00698	.00681
109	13	.01351	.01298	.01249	.01204	.01161	.01121	.01084	.01049	.01016	.00985	.00955	.00928	.00902	.00877	.00854	.00831	.00810	.00790	.00771	.00753
109	14	.01455	.01400	.01348	.01300	.01255	.01213	.01173	.01136	.01102	.01069	.01038	.01009	.00981	.00955	.00930	.00907	.00885	.00864	.00843	.00824
109	15	.01555	.01497	.01443	.01392	.01345	.01300	.01259	.01220	.01183	.01148	.01116	.01085	.01056	.01028	.01002	.00977	.00954	.00932	.00910	.00890
109	16	.01648	.01587	.01530	.01477	.01427	.01380	.01336	.01295	.01257	.01220	.01186	.01153	.01123	.01094	.01066	.01040	.01015	.00992	.00969	.00948
109	17	.01737	.01673	.01612	.01556	.01504	.01455	.01408	.01365	.01324	.01286	.01250	.01215	.01183	.01152	.01124	.01096	.01070	.01045	.01022	.00999
109	18	.01822	.01754	.01691	.01632	.01576	.01525	.01476	.01430	.01387	.01347	.01308	.01272	.01238	.01206	.01175	.01147	.01119	.01093	.01068	.01044
109	19	.01908	.01837	.01770	.01708	.01650	.01595	.01544	.01495	.01450	.01407	.01367	.01329	.01293	.01259	.01227	.01196	.01167	.01140	.01113	.01088
109	20	.01999	.01924	.01854	.01788	.01726	.01669	.01615	.01564	.01516	.01471	.01428	.01388	.01350	.01314	.01280	.01248	.01217	.01188	.01161	.01134
109	21	.02096	.02017	.01943	.01874	.01809	.01748	.01691	.01637	.01586	.01539	.01494	.01451	.01411	.01373	.01337	.01303	.01271	.01240	.01211	.01183
109	22	.02197	.02114	.02036	.01963	.01895	.01830	.01770	.01713	.01660	.01610	.01562	.01517	.01475	.01435	.01397	.01361	.01326	.01294	.01263	.01233
109	23	.02306	.02218	.02136	.02059	.01987	.01919	.01855	.01795	.01739	.01686	.01635	.01588	.01543	.01501	.01460	.01422	.01386	.01351	.01319	.01287
109	24	.02424	.02331	.02245	.02163	.02087	.02016	.01948	.01885	.01825	.01769	.01716	.01665	.01618	.01573	.01530	.01489	.01451	.01415	.01380	.01347
109	25	.02552	.02455	.02364	.02278	.02197	.02122	.02051	.01984	.01920	.01861	.01804	.01751	.01701	.01653	.01608	.01565	.01524	.01485	.01448	.01413
109	26	.02692	.02589	.02493	.02403	.02318	.02238	.02162	.02091	.02025	.01961	.01902	.01845	.01792	.01741	.01693	.01648	.01604	.01563	.01524	.01487
109	27	.02846	.02738	.02636	.02541	.02451	.02367	.02287	.02212	.02141	.02074	.02011	.01951	.01895	.01841	.01790	.01742	.01696	.01652	.01610	.01571
109	28	.03012	.02898	.02791	.02690	.02595	.02506	.02422	.02342	.02267	.02196	.02129	.02066	.02006	.01949	.01895	.01844	.01795	.01748	.01704	.01662
109	29	.03190	.03070	.02957	.02851	.02751	.02656	.02567	.02483	.02404	.02329	.02258	.02191	.02127	.02067	.02009	.01955	.01903	.01853	.01806	.01762
109	30	.03381	.03254	.03135	.03023	.02917	.02817	.02723	.02634	.02551	.02471	.02396	.02325	.02257	.02193	.02132	.02074	.02019	.01966	.01916	.01869
109	31	.03583	.03450	.03324	.03206	.03094	.02989	.02890	.02796	.02707	.02623	.02543	.02467	.02396	.02328	.02263	.02201	.02143	.02087	.02034	.01983
109	32	.03799	.03659	.03527	.03402	.03284	.03173	.03068	.02968	.02874	.02785	.02701	.02621	.02545	.02472	.02404	.02338	.02276	.02217	.02160	.02106
109	33	.04031	.03883	.03744	.03612	.03488	.03371	.03260	.03155	.03055	.02961	.02871	.02786	.02706	.02629	.02556	.02487	.02420	.02357	.02297	.02240
109	34	.04279	.04123	.03976	.03838	.03707	.03583	.03465	.03354	.03249	.03149	.03054	.02964	.02879	.02797	.02720	.02646	.02576	.02509	.02445	.02383
109	35	.04545	.04382	.04227	.04081	.03943	.03812	.03688	.03571	.03459	.03354	.03253	.03158	.03067	.02981	.02898	.02820	.02745	.02674	.02606	.02541
109	36	.04830	.04658	.04495	.04341	.04196	.04058	.03927	.03803	.03685	.03573	.03467	.03366	.03269	.03178	.03090	.03007	.02928	.02852	.02779	.02710
109	37	.05134	.04953	.04782	.04620	.04467	.04321	.04183	.04052	.03928	.03809	.03697	.03590	.03488	.03391	.03298	.03209	.03125	.03044	.02967	.02893
109	38	.05462	.05272	.05092	.04921	.04760	.04606	.04461	.04322	.04191	.04066	.03947	.03833	.03725	.03622	.03524	.03430	.03340	.03254	.03172	.03094
109	39	.05812	.05613	.05424	.05245	.05075	.04913	.04760	.04614	.04475	.04343	.04217	.04096	.03982	.03873	.03768	.03669	.03573	.03482	.03395	.03312
109	40	.06190	.05981	.05782	.05594	.05415	.05245	.05083	.04929	.04783	.04643	.04510	.04383	.04262	.04146	.04035	.03930	.03828	.03732	.03639	.03550
109	41	.06597	.06378	.06170	.05972	.05784	.05605	.05435	.05272	.05118	.04970	.04830	.04695	.04567	.04445	.04327	.04215	.04108	.04005	.03907	.03812
109	42	.07035	.06806	.06587	.06380	.06182	.05994	.05815	.05644	.05481	.05326	.05177	.05035	.04900	.04770	.04646	.04527	.04413	.04304	.04200	.04100
109	43	.07505	.07265	.07036	.06818	.06611	.06414	.06225	.06045	.05874	.05710	.05553	.05404	.05261	.05123	.04992	.04866	.04746	.04630	.04520	.04413
109	44	.08008	.07757	.07518	.07290	.07072	.06865	.06667	.06478	.06298	.06125	.05960	.05802	.05651	.05506	.05368	.05235	.05107	.04985	.04867	.04754
109	45	.08542	.08279	.08029	.07791	.07563	.07346	.07138	.06940	.06750	.06569	.06395	.06229	.06069	.05917	.05770	.05630	.05495	.05365	.05241	.05121
109	46	.09108	.08834	.08573	.08324	.08085	.07858	.07640	.07432	.07233	.07043	.06860	.06685	.06517	.06356	.06202	.06053	.05911	.05774	.05643	.05516
109	47	.09705	.09419	.09147	.08886	.08637	.08399	.08172	.07954	.07745	.07545	.07353	.07169	.06992	.06823	.06660	.06504	.06353	.06209	.06070	.05936
109	48	.10335	.10038	.09754	.09482	.09222	.08973	.08735	.08507	.08288	.08078	.07877	.07684	.07498	.07320	.07149	.06984	.06826	.06673	.06527	.06385
109	49	.10999	.10690	.10394	.10111	.09840	.09581	.09332	.09093	.08864	.08644	.08433	.08231	.08036	.07849	.07669	.07495	.07329	.07168	.07013	.06864
109	50	.11701	.11380	.11073	.10778	.10496	.10225	.09965	.09716	.09477	.09247	.09026	.08814	.08609	.08413	.08224	.08042	.07867	.07698	.07535	.07378
109	51	.12441	.12108	.11789	.11482	.11189	.10907	.10636	.10376	.10126	.09886	.09655	.09433	.09219	.09013	.08815	.08624	.08440	.08262	.08091	.07926
109	52	.13217	.12871	.12540	.12222	.11916	.11623	.11341	.11071	.10810	.10560	.10318	.10086	.09863	.09647	.09439	.09239	.09046	.08860	.08680	.08506
109	53	.14028	.13670	.13327	.12997	.12680	.12375	.12082	.11801	.11529	.11268	.11017	.10774	.10541	.10315	.10098	.09888	.09686	.09491	.09302	.09120
109	54	.14875	.14505	.14150	.13808	.13480	.13163	.12859	.12566	.12284	.12012	.11750	.11498	.11254	.11019	.10792	.10572	.10361	.10156	.09958	.09767

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	55	.15760	.15378	.15011	.14657	.14317	.13989	.13674	.13370	.13077	.12794	.12522	.12258	.12005	.11759	.11522	.11294	.11072	.10859	.10652	.10451
109	56	.16684	.16290	.15911	.15546	.15194	.14855	.14528	.14213	.13909	.13615	.13332	.13059	.12794	.12539	.12292	.12054	.11823	.11599	.11383	.11174
109	57	.17648	.17242	.16851	.16474	.16111	.15760	.15422	.15096	.14781	.14477	.14183	.13899	.13624	.13359	.13102	.12853	.12613	.12380	.12154	.11936
109	58	.18647	.18229	.17827	.17438	.17064	.16702	.16353	.16015	.15689	.15374	.15070	.14775	.14490	.14215	.13948	.13689	.13439	.13197	.12962	.12734
109	59	.19678	.19249	.18835	.18435	.18049	.17676	.17316	.16968	.16631	.16305	.15990	.15685	.15389	.15103	.14826	.14558	.14298	.14046	.13801	.13564
109	60	.20740	.20300	.19875	.19464	.19066	.18682	.18311	.17952	.17604	.17268	.16942	.16626	.16321	.16024	.15737	.15459	.15189	.14927	.14673	.14426
109	61	.21837	.21385	.20949	.20527	.20119	.19724	.19341	.18971	.18613	.18266	.17929	.17603	.17287	.16981	.16684	.16395	.16115	.15844	.15580	.15324
109	62	.22973	.22511	.22064	.21631	.21212	.20807	.20414	.20033	.19664	.19306	.18960	.18623	.18297	.17980	.17673	.17375	.17085	.16803	.16530	.16264
109	63	.24152	.23680	.23222	.22779	.22350	.21934	.21530	.21139	.20760	.20392	.20035	.19688	.19352	.19025	.18708	.18400	.18100	.17809	.17525	.17250
109	64	.25372	.24890	.24422	.23969	.23529	.23103	.22690	.22289	.21899	.21521	.21154	.20797	.20451	.20114	.19787	.19469	.19159	.18859	.18566	.18281
109	65	.26633	.26141	.25664	.25201	.24752	.24316	.23893	.23482	.23083	.22695	.22318	.21951	.21595	.21249	.20912	.20584	.20265	.19955	.19652	.19358
109	66	.27940	.27439	.26953	.26481	.26023	.25577	.25145	.24724	.24316	.23918	.23532	.23156	.22790	.22434	.22088	.21751	.21422	.21102	.20791	.20487
109	67	.29299	.28790	.28296	.27815	.27348	.26894	.26453	.26024	.25606	.25200	.24804	.24419	.24044	.23679	.23324	.22977	.22640	.22311	.21990	.21678
109	68	.30709	.30193	.29691	.29202	.28728	.28265	.27816	.27378	.26952	.26537	.26133	.25740	.25356	.24983	.24618	.24263	.23917	.23579	.23250	.22929
109	69	.32166	.31643	.31134	.30639	.30157	.29687	.29230	.28785	.28351	.27928	.27516	.27114	.26723	.26341	.25969	.25605	.25251	.24905	.24567	.24237
109	70	.33661	.33133	.32618	.32116	.31628	.31152	.30688	.30235	.29794	.29364	.28945	.28536	.28137	.27747	.27367	.26996	.26633	.26279	.25934	.25596
109	71	.35188	.34654	.34134	.33627	.33133	.32651	.32181	.31722	.31275	.30838	.30412	.29996	.29590	.29193	.28806	.28427	.28057	.27696	.27343	.26998
109	72	.36742	.36204	.35679	.35168	.34668	.34181	.33706	.33241	.32788	.32345	.31913	.31491	.31078	.30675	.30281	.29895	.29519	.29150	.28790	.28438
109	73	.38317	.37776	.37248	.36733	.36229	.35738	.35257	.34788	.34330	.33882	.33444	.33016	.32597	.32188	.31788	.31396	.31013	.30638	.30271	.29913
109	74	.39923	.39380	.38849	.38330	.37823	.37328	.36844	.36370	.35908	.35455	.35012	.34579	.34155	.33741	.33335	.32938	.32549	.32168	.31795	.31430
109	75	.41566	.41021	.40489	.39968	.39459	.38961	.38474	.37997	.37531	.37074	.36628	.36190	.35762	.35343	.34932	.34530	.34136	.33750	.33372	.33001
109	76	.43254	.42709	.42176	.41655	.41144	.40645	.40156	.39677	.39208	.38749	.38299	.37858	.37427	.37004	.36589	.36183	.35784	.35394	.35011	.34636
109	77	.44988	.44444	.43912	.43391	.42880	.42380	.41891	.41411	.40940	.40479	.40028	.39585	.39151	.38725	.38307	.37898	.37496	.37103	.36716	.36337
109	78	.46765	.46224	.45694	.45174	.44665	.44166	.43677	.43197	.42726	.42265	.41812	.41368	.40933	.40506	.40086	.39675	.39271	.38874	.38485	.38103
109	79	.48574	.48037	.47510	.46993	.46487	.45990	.45502	.45024	.44554	.44094	.43641	.43198	.42762	.42334	.41914	.41502	.41096	.40698	.40308	.39924
109	80	.50397	.49865	.49343	.48830	.48327	.47834	.47349	.46873	.46406	.45947	.45496	.45054	.44619	.44192	.43772	.43360	.42954	.42556	.42164	.41779
109	81	.52219	.51693	.51176	.50669	.50171	.49682	.49201	.48729	.48265	.47809	.47360	.46920	.46487	.46061	.45643	.45231	.44827	.44429	.44038	.43653
109	82	.54029	.53510	.53000	.52499	.52007	.51523	.51047	.50580	.50120	.49667	.49223	.48785	.48355	.47932	.47516	.47106	.46703	.46307	.45916	.45532
109	83	.55826	.55315	.54813	.54319	.53834	.53356	.52886	.52424	.51969	.51522	.51081	.50648	.50221	.49802	.49388	.48982	.48581	.48187	.47799	.47416
109	84	.57624	.57123	.56629	.56144	.55666	.55195	.54732	.54277	.53828	.53386	.52951	.52523	.52101	.51686	.51277	.50874	.50477	.50086	.49701	.49321
109	85	.59435	.58944	.58460	.57984	.57516	.57054	.56599	.56151	.55710	.55275	.54847	.54425	.54009	.53600	.53196	.52798	.52406	.52019	.51638	.51262
109	86	.61241	.60762	.60289	.59824	.59365	.58913	.58468	.58029	.57596	.57170	.56749	.56335	.55926	.55523	.55126	.54734	.54348	.53966	.53591	.53220
109	87	.63015	.62548	.62087	.61633	.61185	.60744	.60309	.59880	.59456	.59039	.58627	.58221	.57820	.57425	.57035	.56650	.56270	.55895	.55526	.55161
109	88	.64753	.64299	.63851	.63409	.62973	.62543	.62118	.61700	.61287	.60879	.60477	.60079	.59688	.59301	.58919	.58542	.58170	.57802	.57439	.57081
109	89	.66454	.66013	.65579	.65150	.64726	.64308	.63895	.63488	.63086	.62689	.62297	.61909	.61527	.61149	.60776	.60408	.60044	.59685	.59330	.58979
109	90	.68115	.67689	.67268	.66853	.66442	.66037	.65637	.65241	.64851	.64465	.64084	.63707	.63335	.62968	.62604	.62246	.61891	.61540	.61194	.60851
109	91	.69706	.69294	.68887	.68486	.68089	.67696	.67309	.66925	.66547	.66173	.65803	.65437	.65076	.64719	.64366	.64017	.63672	.63330	.62993	.62659
109	92	.71190	.70792	.70399	.70011	.69627	.69247	.68872	.68501	.68134	.67771	.67412	.67058	.66707	.66360	.66017	.65678	.65342	.65010	.64682	.64357
109	93	.72569	.72184	.71804	.71429	.71057	.70689	.70326	.69967	.69611	.69259	.68911	.68567	.68227	.67890	.67557	.67227	.66901	.66578	.66258	.65942
109	94	.73861	.73490	.73123	.72759	.72400	.72044	.71692	.71344	.71000	.70659	.70321	.69988	.69657	.69330	.69006	.68686	.68369	.68055	.67744	.67437
109	95	.75097	.74739	.74384	.74033	.73686	.73342	.73002	.72665	.72331	.72001	.71674	.71351	.71031	.70713	.70399	.70088	.69781	.69476	.69174	.68875
109	96	.76267	.75922	.75579	.75240	.74905	.74572	.74243	.73917	.73595	.73275	.72959	.72646	.72335	.72028	.71724	.71422	.71123	.70828	.70534	.70244
109	97	.77356	.77022	.76691	.76363	.76039	.75718	.75399	.75084	.74772	.74463	.74156	.73853	.73552	.73254	.72959	.72666	.72376	.72089	.71804	.71522
109	98	.78382	.78059	.77740	.77423	.77110	.76799	.76491	.76186	.75884	.75584	.75287	.74993	.74702	.74413	.74126	.73842	.73561	.73282	.73006	.72732
109	99	.79390	.79079	.78771	.78465	.78162	.77862	.77565	.77270	.76978	.76688	.76401	.76117	.75834	.75555	.75277	.75002	.74730	.74459	.74191	.73926
109	100	.80376	.80076	.79779	.79485	.79193	.78904	.78617	.78333	.78051	.77771	.77494	.77219	.76946	.76676	.76408	.76142	.75878	.75616	.75357	.75099
109	101	.81353	.81066	.80780	.80497	.80217	.79938	.79662	.79388	.79117	.78847	.78580	.78315	.78052	.77791	.77532	.77275	.77021	.76768	.76517	.76268
109	102	.82318	.82042	.81768	.81496	.81227	.80960	.80694	.80431	.80170	.79911	.79654	.79399	.79146	.78894	.78645	.78397	.78152	.77908	.77666	.77426
109	103	.83278	.83014	.82752	.82491	.82233	.81977	.81723	.81470	.81220	.80971	.80724	.80479	.80236	.79994	.79755	.79517	.79280	.79046	.78813	.78582
109	104	.84310	.84059	.83810	.83563	.83317	.83073	.82831	.82591	.82352	.82115	.81879	.81646	.81413	.81183	.80954	.80726	.80501	.80276	.80054	.79832



**Table R(2) - Based on Life Table 90CM**

**Section 2**

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	105	.85318	.85079	.84843	.84607	.84374	.84142	.83911	.83682	.83455	.83229	.83005	.82782	.82560	.82340	.82121	.81904	.81688	.81474	.81260	.81049
109	106	.86633	.86413	.86193	.85975	.85758	.85543	.85329	.85116	.84904	.84694	.84485	.84277	.84071	.83866	.83662	.83459	.83257	.83057	.82857	.82659
109	107	.88247	.88049	.87852	.87656	.87460	.87266	.87073	.86881	.86690	.86500	.86311	.86124	.85937	.85751	.85566	.85382	.85199	.85017	.84835	.84655
109	108	.90825	.90666	.90507	.90350	.90193	.90037	.89881	.89727	.89572	.89419	.89266	.89114	.88963	.88812	.88662	.88513	.88364	.88216	.88068	.87922
109	109	.95372	.95290	.95208	.95126	.95045	.94964	.94883	.94803	.94723	.94643	.94563	.94484	.94405	.94326	.94248	.94170	.94092	.94014	.93937	.93860



















Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
27	22	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
27	23	.00120	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041
27	24	.00126	.00119	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044
27	25	.00133	.00125	.00118	.00111	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00054	.00051	.00048	.00046
27	26	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049
27	27	.00149	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052
28	0	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
28	1	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
28	2	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
28	3	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
28	4	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
28	5	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
28	6	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00016	.00015
28	7	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
28	8	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
28	9	.00055	.00052	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018
28	10	.00059	.00055	.00052	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
28	11	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
28	12	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023
28	13	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026	.00025
28	14	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
28	15	.00082	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029
28	16	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
28	17	.00091	.00086	.00080	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
28	18	.00096	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034
28	19	.00102	.00095	.00090	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035
28	20	.00107	.00101	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037
28	21	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039
28	22	.00120	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044	.00042
28	23	.00126	.00118	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044
28	24	.00133	.00125	.00118	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046
28	25	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049
28	26	.00149	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052
28	27	.00158	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055
28	28	.00167	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059
29	0	.00050	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
29	1	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
29	2	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
29	3	.00040	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
29	4	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
29	5	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
29	6	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016
29	7	.00051	.00048	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
29	8	.00054	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
29	9	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
29	10	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021
29	11	.00066	.00062	.00058	.00055	.00051	.00048	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
29	12	.00071	.00067	.00062	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00025
29	13	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027
29	14	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
29	15	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
29	16	.00091	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
29	17	.00096	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034
29	18	.00102	.00095	.00089	.00084	.00079	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039	.00037	.00036
29	19	.00107	.00101	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039	.00038
29	20	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040
29	21	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042
29	22	.00126	.00118	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00048	.00046	.00044
29	23	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047
29	24	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049
29	25	.00149	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052
29	26	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055
29	27	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059
29	28	.00176	.00165	.00156	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00068	.00065	.00062
29	29	.00186	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
30	0	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
30	1	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
30	2	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
30	3	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
30	4	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
30	5	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016
30	6	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00021	.00019	.00019	.00018	.00017
30	7	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
30	8	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
30	9	.00061	.00057	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
30	10	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022
30	11	.00070	.00065	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
30	12	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
30	13	.00080	.00075	.00070	.00066	.00062	.00059	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028
30	14	.00085	.00080	.00075	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030
30	15	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
30	16	.00096	.00090	.00084	.00079	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034
30	17	.00101	.00095	.00089	.00084	.00079	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00041	.00040	.00038	.00036
30	18	.00107	.00100	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
30	19	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040
30	20	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046	.00044	.00042
30	21	.00126	.00118	.00111	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044
30	22	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047
30	23	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049
30	24	.00149	.00140	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052
30	25	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055
30	26	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00061	.00059
30	27	.00176	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062
30	28	.00186	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
30	29	.00197	.00185	.00174	.00164	.00155	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
30	30	.00208	.00196	.00184	.00174	.00164	.00155	.00146	.00138	.00131	.00124	.00117	.00111	.00106	.00100	.00095	.00091	.00086	.00082	.00078	.00075
31	0	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
31	1	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
31	2	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
31	3	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
31	4	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
31	5	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
31	6	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
31	7	.00056	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
31	8	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
31	9	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022
31	10	.00069	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
31	11	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00026
31	12	.00079	.00074	.00069	.00065	.00061	.00058	.00055	.00051	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
31	13	.00084	.00079	.00074	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
31	14	.00090	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
31	15	.00095	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034
31	16	.00101	.00095	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036
31	17	.00107	.00100	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038
31	18	.00113	.00106	.00099	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040
31	19	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042
31	20	.00126	.00118	.00111	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045
31	21	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047
31	22	.00140	.00132	.00124	.00117	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050
31	23	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00052
31	24	.00157	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055
31	25	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059
31	26	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00109	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062
31	27	.00186	.00175	.00164	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
31	28	.00196	.00185	.00174	.00164	.00155	.00146	.00138	.00130	.00123	.00117	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
31	29	.00208	.00196	.00184	.00174	.00164	.00155	.00146	.00138	.00131	.00124	.00117	.00111	.00106	.00100	.00095	.00091	.00086	.00082	.00078	.00075
31	30	.00220	.00207	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
31	31	.00233	.00219	.00207	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00108	.00102	.00097	.00093	.00089	.00085
32	0	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
32	1	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
32	2	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016	.00015
32	3	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016
32	4	.00049	.00046	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
32	5	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
32	6	.00055	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
32	7	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020
32	8	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
32	9	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00023
32	10	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
32	11	.00077	.00073	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027
32	12	.00083	.00078	.00073	.00069	.00065	.00061	.00058	.00054	.00051	.00049	.00046	.00044	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030
32	13	.00088	.00083	.00078	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032
32	14	.00094	.00089	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034
32	15	.00100	.00094	.00089	.00083	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036
32	16	.00106	.00100	.00094	.00088	.00083	.00079	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
32	17	.00112	.00106	.00099	.00093	.00088	.00083	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00041
32	18	.00119	.00111	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043
32	19	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045
32	20	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047
32	21	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00060	.00058	.00055	.00052	.00050

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
32	22	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053
32	23	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00058	.00056
32	24	.00165	.00155	.00146	.00138	.00130	.00122	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059
32	25	.00175	.00164	.00155	.00146	.00137	.00130	.00122	.00116	.00109	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062
32	26	.00185	.00174	.00164	.00154	.00146	.00137	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
32	27	.00196	.00184	.00174	.00164	.00154	.00146	.00138	.00130	.00123	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
32	28	.00207	.00195	.00184	.00173	.00164	.00154	.00146	.00138	.00131	.00124	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00078	.00075
32	29	.00220	.00207	.00195	.00184	.00173	.00164	.00155	.00146	.00139	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
32	30	.00232	.00219	.00206	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00108	.00102	.00097	.00093	.00089	.00085
32	31	.00246	.00232	.00219	.00206	.00195	.00184	.00174	.00165	.00156	.00148	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090
32	32	.00260	.00245	.00231	.00218	.00206	.00195	.00185	.00175	.00166	.00157	.00149	.00141	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096
33	0	.00061	.00058	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028
33	1	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016
33	2	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
33	3	.00048	.00045	.00043	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018	.00017
33	4	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00019	.00018
33	5	.00055	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
33	6	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
33	7	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
33	8	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023
33	9	.00071	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025
33	10	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
33	11	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
33	12	.00087	.00082	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
33	13	.00093	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034
33	14	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00040	.00038	.00036
33	15	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
33	16	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041
33	17	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043
33	18	.00125	.00117	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045
33	19	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048
33	20	.00139	.00131	.00123	.00116	.00110	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050
33	21	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053
33	22	.00156	.00146	.00138	.00130	.00122	.00116	.00109	.00103	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056
33	23	.00165	.00155	.00146	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059
33	24	.00174	.00164	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063
33	25	.00184	.00173	.00163	.00154	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
33	26	.00195	.00184	.00173	.00163	.00154	.00145	.00137	.00130	.00123	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
33	27	.00207	.00195	.00183	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00078	.00075
33	28	.00219	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
33	29	.00232	.00218	.00206	.00194	.00183	.00173	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00089	.00084
33	30	.00246	.00231	.00218	.00206	.00195	.00184	.00174	.00165	.00156	.00148	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090
33	31	.00260	.00245	.00231	.00218	.00206	.00195	.00184	.00175	.00165	.00157	.00149	.00141	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096
33	32	.00275	.00259	.00245	.00231	.00219	.00207	.00196	.00185	.00176	.00167	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102
33	33	.00291	.00275	.00259	.00245	.00232	.00219	.00208	.00197	.00186	.00177	.00168	.00160	.00152	.00144	.00137	.00131	.00125	.00119	.00113	.00108
34	0	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
34	1	.00047	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00018	.00017
34	2	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
34	3	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
34	4	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
34	5	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
34	6	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021
34	7	.00065	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
34	8	.00070	.00065	.00062	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025
34	9	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00026
34	10	.00080	.00075	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029
34	11	.00086	.00080	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
34	12	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033
34	13	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036
34	14	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
34	15	.00111	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041
34	16	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043
34	17	.00124	.00117	.00110	.00104	.00098	.00093	.00088	.00083	.00079	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00046
34	18	.00131	.00124	.00116	.00110	.00104	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048
34	19	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051
34	20	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00053
34	21	.00155	.00146	.00137	.00130	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056
34	22	.00164	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00079	.00076	.00072	.00069	.00065	.00062	.00060
34	23	.00173	.00163	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063
34	24	.00184	.00173	.00163	.00153	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00080	.00077	.00073	.00070	.00067
34	25	.00194	.00183	.00172	.00162	.00153	.00145	.00137	.00129	.00123	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
34	26	.00206	.00194	.00183	.00172	.00163	.00154	.00145	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00075
34	27	.00218	.00205	.00194	.00183	.00172	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
34	28	.00231	.00218	.00205	.00194	.00183	.00173	.00163	.00155	.00146	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00088	.00084
34	29	.00245	.00231	.00218	.00205	.00194	.00183	.00173	.00164	.00156	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090
34	30	.00259	.00245	.00231	.00218	.00206	.00195	.00184	.00174	.00165	.00157	.00149	.00141	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096
34	31	.00275	.00259	.00245	.00231	.00218	.00206	.00195	.00185	.00175	.00166	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102
34	32	.00291	.00274	.00259	.00245	.00231	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00152	.00144	.00137	.00131	.00125	.00119	.00113	.00108
34	33	.00308	.00291	.00274	.00259	.00245	.00232	.00220	.00209	.00198	.00188	.00178	.00169	.00161	.00153	.00146	.00139	.00133	.00127	.00121	.00115
34	34	.00326	.00307	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123
35	0	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
35	1	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
35	2	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
35	3	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
35	4	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
35	5	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021
35	6	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
35	7	.00069	.00064	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00024
35	8	.00073	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
35	9	.00078	.00074	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028
35	10	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
35	11	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033
35	12	.00096	.00091	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035
35	13	.00103	.00097	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038
35	14	.00110	.00103	.00097	.00092	.00087	.00082	.00078	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041
35	15	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00045	.00043
35	16	.00124	.00116	.00110	.00104	.00098	.00092	.00087	.00083	.00079	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046
35	17	.00131	.00123	.00116	.00110	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00058	.00056	.00053	.00051	.00049
35	18	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051
35	19	.00146	.00138	.00130	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
35	20	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057
35	21	.00163	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060
35	22	.00173	.00163	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063
35	23	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067
35	24	.00193	.00182	.00172	.00162	.00153	.00144	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071
35	25	.00205	.00193	.00182	.00172	.00162	.00153	.00145	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00078	.00075
35	26	.00217	.00204	.00193	.00182	.00172	.00162	.00153	.00145	.00138	.00130	.00124	.00117	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00080
35	27	.00230	.00217	.00204	.00193	.00182	.00172	.00163	.00154	.00146	.00139	.00131	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00089	.00085
35	28	.00244	.00230	.00217	.00205	.00193	.00183	.00173	.00164	.00155	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00103	.00099	.00094	.00090
35	29	.00258	.00244	.00230	.00217	.00205	.00194	.00184	.00174	.00165	.00156	.00148	.00141	.00134	.00127	.00121	.00115	.00110	.00105	.00100	.00096
35	30	.00274	.00258	.00244	.00230	.00218	.00206	.00195	.00185	.00175	.00166	.00158	.00150	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102
35	31	.00290	.00274	.00259	.00244	.00231	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00113	.00108
35	32	.00307	.00290	.00274	.00259	.00245	.00232	.00220	.00208	.00198	.00188	.00178	.00169	.00161	.00153	.00146	.00139	.00133	.00127	.00121	.00115
35	33	.00325	.00307	.00290	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123
35	34	.00344	.00325	.00308	.00291	.00276	.00261	.00248	.00235	.00223	.00212	.00201	.00191	.00182	.00173	.00165	.00158	.00150	.00143	.00137	.00131
35	35	.00364	.00344	.00326	.00308	.00292	.00277	.00263	.00249	.00237	.00225	.00214	.00203	.00194	.00184	.00176	.00168	.00160	.00153	.00146	.00140
36	0	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034
36	1	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
36	2	.00053	.00050	.00047	.00045	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
36	3	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
36	4	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00025	.00023	.00022	.00021
36	5	.00063	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
36	6	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024
36	7	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00038	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00026
36	8	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
36	9	.00082	.00078	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
36	10	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
36	11	.00095	.00089	.00084	.00079	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035
36	12	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038
36	13	.00108	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00041
36	14	.00115	.00109	.00103	.00097	.00091	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00047	.00045	.00043
36	15	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00048	.00046
36	16	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049
36	17	.00138	.00130	.00122	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052
36	18	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00079	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00054
36	19	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057
36	20	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060
36	21	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00104	.00098	.00093	.00089	.00085	.00080	.00077	.00073	.00070	.00067	.00064
36	22	.00182	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00115	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067
36	23	.00192	.00181	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00074	.00071
36	24	.00204	.00192	.00181	.00171	.00161	.00153	.00144	.00137	.00129	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075
36	25	.00216	.00203	.00192	.00181	.00171	.00162	.00153	.00145	.00137	.00130	.00124	.00117	.00111	.00106	.00101	.00096	.00092	.00087	.00083	.00080
36	26	.00229	.00215	.00203	.00192	.00181	.00171	.00162	.00154	.00146	.00138	.00131	.00124	.00118	.00113	.00107	.00102	.00097	.00093	.00089	.00085
36	27	.00242	.00229	.00216	.00204	.00192	.00182	.00172	.00163	.00155	.00147	.00139	.00132	.00126	.00120	.00114	.00108	.00103	.00099	.00094	.00090
36	28	.00257	.00242	.00229	.00216	.00204	.00193	.00183	.00173	.00164	.00156	.00148	.00141	.00134	.00127	.00121	.00115	.00110	.00105	.00100	.00096
36	29	.00273	.00257	.00243	.00229	.00217	.00205	.00194	.00184	.00175	.00166	.00157	.00150	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102
36	30	.00289	.00273	.00258	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00124	.00119	.00113	.00108
36	31	.00306	.00289	.00273	.00258	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00169	.00161	.00153	.00146	.00139	.00133	.00126	.00121	.00115
36	32	.00325	.00307	.00290	.00274	.00259	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123
36	33	.00344	.00325	.00307	.00291	.00275	.00261	.00247	.00235	.00223	.00211	.00201	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
36	34	.00364	.00344	.00326	.00308	.00292	.00277	.00262	.00249	.00236	.00225	.00214	.00203	.00194	.00184	.00176	.00168	.00160	.00153	.00146	.00139
36	35	.00385	.00365	.00345	.00327	.00310	.00294	.00279	.00264	.00251	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00155	.00149
36	36	.00408	.00386	.00365	.00346	.00328	.00311	.00296	.00281	.00267	.00254	.00241	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00166	.00158
37	0	.00076	.00073	.00070	.00066	.00064	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036
37	1	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
37	2	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021
37	3	.00059	.00056	.00052	.00049	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021
37	4	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
37	5	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024
37	6	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026
37	7	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028
37	8	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00041	.00039	.00038	.00036	.00034	.00032	.00031	.00030
37	9	.00087	.00082	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032
37	10	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039	.00038	.00036	.00034
37	11	.00099	.00094	.00088	.00083	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037
37	12	.00106	.00100	.00095	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040
37	13	.00114	.00107	.00101	.00096	.00090	.00086	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043
37	14	.00121	.00114	.00108	.00102	.00096	.00091	.00087	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046
37	15	.00129	.00122	.00115	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049
37	16	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052
37	17	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055
37	18	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058
37	19	.00162	.00152	.00144	.00136	.00128	.00122	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061
37	20	.00171	.00161	.00152	.00144	.00136	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064
37	21	.00181	.00170	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00068
37	22	.00191	.00180	.00170	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00105	.00099	.00095	.00090	.00086	.00082	.00078	.00075	.00071
37	23	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00136	.00129	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076
37	24	.00214	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080
37	25	.00227	.00214	.00202	.00191	.00181	.00171	.00162	.00153	.00145	.00138	.00131	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085
37	26	.00241	.00227	.00214	.00203	.00191	.00181	.00172	.00163	.00154	.00146	.00139	.00132	.00125	.00119	.00114	.00108	.00103	.00099	.00094	.00090
37	27	.00255	.00241	.00228	.00215	.00203	.00192	.00182	.00173	.00164	.00155	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096
37	28	.00271	.00256	.00241	.00228	.00216	.00204	.00194	.00183	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00122	.00117	.00111	.00106	.00102
37	29	.00287	.00271	.00256	.00242	.00229	.00217	.00206	.00195	.00185	.00176	.00167	.00159	.00151	.00144	.00137	.00130	.00124	.00119	.00113	.00108
37	30	.00305	.00288	.00272	.00257	.00243	.00231	.00218	.00207	.00197	.00187	.00177	.00169	.00160	.00153	.00146	.00139	.00132	.00126	.00121	.00115
37	31	.00323	.00305	.00289	.00273	.00259	.00245	.00232	.00220	.00209	.00198	.00189	.00179	.00171	.00163	.00155	.00148	.00141	.00135	.00128	.00123
37	32	.00343	.00324	.00306	.00290	.00274	.00260	.00247	.00234	.00222	.00211	.00201	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131
37	33	.00363	.00343	.00325	.00307	.00291	.00276	.00262	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00167	.00160	.00153	.00146	.00139
37	34	.00385	.00364	.00344	.00326	.00309	.00293	.00278	.00264	.00251	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00155	.00149
37	35	.00407	.00386	.00365	.00346	.00328	.00311	.00295	.00281	.00267	.00254	.00241	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00166	.00158
37	36	.00431	.00408	.00387	.00367	.00348	.00330	.00314	.00298	.00283	.00269	.00257	.00244	.00233	.00222	.00212	.00202	.00193	.00185	.00177	.00169
37	37	.00456	.00432	.00410	.00389	.00369	.00350	.00333	.00316	.00301	.00286	.00273	.00260	.00248	.00236	.00226	.00215	.00206	.00197	.00188	.00180
38	0	.00081	.00077	.00074	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039
38	1	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022
38	2	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022
38	3	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
38	4	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
38	5	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
38	6	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027
38	7	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
38	8	.00085	.00080	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00031



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
38	9	.00091	.00086	.00081	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034
38	10	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
38	11	.00105	.00099	.00093	.00088	.00083	.00079	.00074	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040
38	12	.00112	.00106	.00100	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043
38	13	.00120	.00113	.00107	.00101	.00095	.00090	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046
38	14	.00128	.00120	.00114	.00108	.00102	.00096	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049
38	15	.00136	.00128	.00121	.00114	.00108	.00103	.00097	.00092	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00060	.00057	.00055	.00052
38	16	.00144	.00136	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055
38	17	.00152	.00144	.00136	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00058
38	18	.00161	.00152	.00143	.00136	.00128	.00121	.00115	.00109	.00104	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062
38	19	.00170	.00160	.00152	.00143	.00135	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065
38	20	.00180	.00170	.00160	.00151	.00143	.00136	.00128	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068
38	21	.00190	.00179	.00169	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072
38	22	.00201	.00190	.00179	.00169	.00160	.00152	.00144	.00136	.00129	.00123	.00117	.00111	.00105	.00100	.00096	.00091	.00087	.00083	.00080	.00076
38	23	.00213	.00201	.00190	.00179	.00170	.00160	.00152	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080
38	24	.00226	.00213	.00201	.00190	.00180	.00170	.00161	.00153	.00145	.00137	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089	.00085
38	25	.00239	.00226	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00125	.00119	.00114	.00108	.00103	.00099	.00094	.00090
38	26	.00253	.00239	.00226	.00214	.00202	.00191	.00181	.00172	.00163	.00155	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096
38	27	.00269	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00173	.00165	.00156	.00149	.00141	.00135	.00128	.00122	.00117	.00111	.00106	.00102
38	28	.00285	.00270	.00255	.00241	.00228	.00216	.00205	.00194	.00184	.00175	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00119	.00113	.00108
38	29	.00303	.00286	.00270	.00256	.00242	.00229	.00217	.00206	.00196	.00186	.00177	.00168	.00160	.00152	.00145	.00138	.00132	.00126	.00121	.00115
38	30	.00321	.00304	.00287	.00272	.00257	.00244	.00231	.00219	.00208	.00198	.00188	.00179	.00170	.00162	.00155	.00147	.00141	.00134	.00128	.00123
38	31	.00341	.00322	.00305	.00289	.00273	.00259	.00246	.00233	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131
38	32	.00362	.00342	.00324	.00306	.00290	.00275	.00261	.00248	.00235	.00224	.00213	.00203	.00193	.00184	.00175	.00167	.00160	.00152	.00146	.00139
38	33	.00383	.00363	.00343	.00325	.00308	.00292	.00277	.00263	.00250	.00238	.00226	.00216	.00205	.00196	.00187	.00178	.00170	.00162	.00155	.00149
38	34	.00406	.00385	.00364	.00345	.00327	.00310	.00295	.00280	.00266	.00253	.00241	.00229	.00219	.00208	.00199	.00190	.00181	.00173	.00166	.00158
38	35	.00431	.00408	.00386	.00366	.00347	.00330	.00313	.00298	.00283	.00269	.00256	.00244	.00233	.00222	.00212	.00202	.00193	.00185	.00176	.00169
38	36	.00456	.00432	.00409	.00388	.00369	.00350	.00332	.00316	.00301	.00286	.00273	.00260	.00248	.00236	.00225	.00215	.00206	.00197	.00188	.00180
38	37	.00483	.00458	.00434	.00412	.00391	.00371	.00353	.00336	.00319	.00304	.00290	.00276	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00192
38	38	.00511	.00485	.00460	.00436	.00415	.00394	.00375	.00357	.00339	.00323	.00308	.00294	.00280	.00268	.00256	.00244	.00234	.00224	.00214	.00205
39	0	.00085	.00082	.00078	.00075	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041
39	1	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
39	2	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023
39	3	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024
39	4	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
39	5	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027
39	6	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
39	7	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00031
39	8	.00089	.00084	.00080	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00034
39	9	.00096	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00038	.00036
39	10	.00103	.00097	.00091	.00086	.00082	.00077	.00073	.00069	.00066	.00063	.00059	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
39	11	.00110	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
39	12	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00047	.00045
39	13	.00126	.00119	.00112	.00106	.00101	.00095	.00090	.00086	.00082	.00077	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049
39	14	.00134	.00127	.00120	.00113	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00060	.00057	.00055	.00052
39	15	.00143	.00135	.00127	.00121	.00114	.00108	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056
39	16	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062	.00059
39	17	.00160	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062
39	18	.00169	.00160	.00151	.00143	.00135	.00128	.00122	.00115	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00066
39	19	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
39	20	.00189	.00178	.00169	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073
39	21	.00200	.00189	.00178	.00169	.00160	.00151	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077
39	22	.00212	.00200	.00189	.00178	.00169	.00160	.00152	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00102	.00097	.00093	.00088	.00085	.00081
39	23	.00224	.00211	.00200	.00189	.00179	.00169	.00161	.00152	.00145	.00137	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089	.00085
39	24	.00237	.00224	.00212	.00200	.00189	.00179	.00170	.00161	.00153	.00145	.00138	.00132	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00090
39	25	.00252	.00238	.00224	.00212	.00201	.00190	.00180	.00171	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096
39	26	.00267	.00252	.00238	.00225	.00213	.00202	.00192	.00182	.00172	.00164	.00156	.00148	.00141	.00134	.00128	.00122	.00117	.00111	.00106	.00102
39	27	.00283	.00268	.00253	.00239	.00227	.00215	.00204	.00193	.00183	.00174	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00118	.00113	.00108
39	28	.00301	.00284	.00269	.00254	.00241	.00228	.00216	.00205	.00195	.00185	.00176	.00168	.00160	.00152	.00145	.00138	.00132	.00126	.00120	.00115
39	29	.00319	.00302	.00285	.00270	.00256	.00242	.00230	.00218	.00207	.00197	.00187	.00178	.00170	.00162	.00154	.00147	.00140	.00134	.00128	.00123
39	30	.00339	.00320	.00303	.00287	.00272	.00258	.00244	.00232	.00220	.00210	.00199	.00190	.00181	.00172	.00164	.00157	.00150	.00143	.00137	.00131
39	31	.00359	.00340	.00322	.00305	.00289	.00274	.00260	.00247	.00235	.00223	.00212	.00202	.00192	.00183	.00175	.00167	.00159	.00152	.00146	.00139
39	32	.00381	.00361	.00342	.00324	.00307	.00291	.00276	.00262	.00249	.00237	.00226	.00215	.00205	.00195	.00186	.00178	.00170	.00162	.00155	.00148
39	33	.00404	.00383	.00363	.00344	.00326	.00309	.00294	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00165	.00158
39	34	.00429	.00406	.00385	.00365	.00346	.00329	.00312	.00297	.00282	.00268	.00256	.00244	.00232	.00221	.00211	.00202	.00193	.00184	.00176	.00169
39	35	.00455	.00431	.00408	.00387	.00368	.00349	.00332	.00315	.00300	.00286	.00272	.00259	.00247	.00236	.00225	.00215	.00206	.00197	.00188	.00180
39	36	.00482	.00457	.00433	.00411	.00390	.00371	.00352	.00335	.00319	.00304	.00289	.00276	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00192
39	37	.00510	.00484	.00459	.00436	.00414	.00394	.00374	.00356	.00339	.00323	.00308	.00294	.00280	.00268	.00256	.00244	.00234	.00223	.00214	.00205
39	38	.00541	.00513	.00487	.00462	.00439	.00418	.00398	.00378	.00360	.00344	.00328	.00312	.00298	.00285	.00272	.00260	.00249	.00238	.00228	.00219
39	39	.00572	.00543	.00516	.00490	.00466	.00443	.00422	.00402	.00383	.00365	.00348	.00332	.00317	.00303	.00290	.00277	.00265	.00254	.00243	.00233
40	0	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044
40	1	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00024
40	2	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025
40	3	.00069	.00065	.00061	.00058	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026
40	4	.00073	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
40	5	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00030	.00029
40	6	.00082	.00078	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031
40	7	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
40	8	.00094	.00089	.00084	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036
40	9	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
40	10	.00108	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00047	.00045	.00043	.00041
40	11	.00115	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00053	.00051	.00049	.00047	.00045
40	12	.00124	.00117	.00110	.00105	.00099	.00094	.00089	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048
40	13	.00132	.00125	.00118	.00112	.00106	.00101	.00095	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052
40	14	.00141	.00133	.00126	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056
40	15	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00065	.00062	.00059
40	16	.00159	.00150	.00142	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00066	.00063
40	17	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066
40	18	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070
40	19	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00122	.00116	.00111	.00105	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073
40	20	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077
40	21	.00210	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082
40	22	.00222	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137	.00131	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086
40	23	.00235	.00222	.00210	.00199	.00189	.00179	.00170	.00161	.00153	.00145	.00138	.00132	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091
40	24	.00249	.00236	.00223	.00211	.00200	.00189	.00180	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096
40	25	.00265	.00250	.00236	.00224	.00212	.00201	.00191	.00181	.00172	.00163	.00155	.00148	.00141	.00134	.00128	.00122	.00117	.00111	.00107	.00102
40	26	.00281	.00265	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00118	.00113	.00108
40	27	.00298	.00282	.00267	.00252	.00239	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159	.00152	.00145	.00138	.00132	.00126	.00120	.00115
40	28	.00316	.00299	.00283	.00268	.00254	.00241	.00229	.00217	.00206	.00196	.00187	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123
40	29	.00336	.00318	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00209	.00198	.00189	.00180	.00172	.00164	.00156	.00149	.00143	.00136	.00131

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
40	30	.00357	.00338	.00320	.00303	.00287	.00272	.00259	.00246	.00233	.00222	.00211	.00201	.00192	.00183	.00174	.00166	.00159	.00152	.00145	.00139
40	31	.00379	.00358	.00340	.00322	.00305	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00204	.00195	.00186	.00177	.00169	.00162	.00155	.00148
40	32	.00402	.00381	.00361	.00342	.00324	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00165	.00158
40	33	.00427	.00404	.00383	.00363	.00345	.00327	.00311	.00296	.00281	.00268	.00255	.00243	.00231	.00221	.00211	.00201	.00192	.00184	.00176	.00169
40	34	.00453	.00429	.00407	.00386	.00366	.00348	.00331	.00314	.00299	.00285	.00271	.00259	.00247	.00235	.00225	.00215	.00205	.00196	.00188	.00180
40	35	.00480	.00455	.00432	.00410	.00389	.00370	.00351	.00334	.00318	.00303	.00289	.00275	.00263	.00251	.00239	.00229	.00219	.00209	.00200	.00192
40	36	.00509	.00483	.00458	.00435	.00413	.00393	.00374	.00355	.00338	.00322	.00307	.00293	.00280	.00267	.00255	.00244	.00233	.00223	.00214	.00205
40	37	.00539	.00512	.00486	.00462	.00439	.00417	.00397	.00378	.00360	.00343	.00327	.00312	.00298	.00285	.00272	.00260	.00249	.00238	.00228	.00218
40	38	.00572	.00543	.00515	.00490	.00466	.00443	.00422	.00402	.00383	.00365	.00348	.00332	.00317	.00303	.00290	.00277	.00265	.00254	.00243	.00233
40	39	.00605	.00575	.00546	.00519	.00494	.00470	.00448	.00427	.00407	.00388	.00370	.00354	.00338	.00323	.00309	.00295	.00283	.00271	.00260	.00249
40	40	.00641	.00609	.00579	.00551	.00524	.00499	.00475	.00453	.00432	.00413	.00394	.00376	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266
41	0	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047
41	1	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026
41	2	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00026
41	3	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027
41	4	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029
41	5	.00081	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
41	6	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00040	.00038	.00036	.00034	.00033
41	7	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035
41	8	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00042	.00040	.00038
41	9	.00106	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041
41	10	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00077	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044
41	11	.00121	.00115	.00108	.00103	.00097	.00092	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048
41	12	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00051
41	13	.00139	.00132	.00125	.00118	.00112	.00106	.00101	.00096	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055
41	14	.00148	.00140	.00133	.00126	.00119	.00113	.00108	.00102	.00097	.00093	.00088	.00084	.00081	.00077	.00074	.00070	.00067	.00065	.00062	.00059
41	15	.00158	.00149	.00141	.00134	.00127	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063
41	16	.00167	.00158	.00150	.00142	.00135	.00128	.00121	.00115	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067
41	17	.00177	.00167	.00159	.00150	.00142	.00135	.00128	.00122	.00116	.00111	.00105	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071
41	18	.00187	.00177	.00167	.00159	.00150	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074
41	19	.00198	.00187	.00177	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082	.00078
41	20	.00209	.00197	.00187	.00177	.00168	.00159	.00151	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00082
41	21	.00221	.00209	.00198	.00187	.00177	.00168	.00160	.00152	.00144	.00137	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00095	.00091	.00087
41	22	.00234	.00221	.00209	.00198	.00188	.00178	.00169	.00161	.00153	.00145	.00138	.00132	.00126	.00120	.00114	.00109	.00104	.00100	.00096	.00092
41	23	.00248	.00234	.00221	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00110	.00106	.00101	.00097
41	24	.00262	.00248	.00235	.00222	.00211	.00200	.00190	.00180	.00171	.00163	.00155	.00148	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00102
41	25	.00278	.00263	.00249	.00236	.00224	.00212	.00201	.00191	.00182	.00173	.00164	.00157	.00149	.00142	.00136	.00130	.00124	.00119	.00113	.00109
41	26	.00295	.00279	.00264	.00250	.00237	.00225	.00214	.00203	.00193	.00183	.00175	.00166	.00159	.00151	.00144	.00138	.00132	.00126	.00120	.00115
41	27	.00313	.00297	.00281	.00266	.00252	.00239	.00227	.00216	.00205	.00195	.00186	.00177	.00169	.00161	.00153	.00146	.00140	.00134	.00128	.00123
41	28	.00333	.00315	.00298	.00283	.00268	.00254	.00241	.00229	.00218	.00208	.00198	.00188	.00179	.00171	.00163	.00156	.00149	.00142	.00136	.00130
41	29	.00354	.00335	.00317	.00301	.00285	.00270	.00257	.00244	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00145	.00139
41	30	.00376	.00356	.00337	.00319	.00303	.00288	.00273	.00260	.00247	.00235	.00224	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00148
41	31	.00399	.00378	.00358	.00340	.00322	.00306	.00291	.00276	.00263	.00250	.00238	.00227	.00217	.00207	.00197	.00188	.00180	.00172	.00165	.00158
41	32	.00424	.00401	.00380	.00361	.00343	.00325	.00309	.00294	.00280	.00266	.00254	.00242	.00231	.00220	.00210	.00201	.00192	.00184	.00176	.00168
41	33	.00450	.00426	.00404	.00384	.00364	.00346	.00329	.00313	.00298	.00284	.00270	.00258	.00246	.00235	.00224	.00214	.00205	.00196	.00187	.00179
41	34	.00477	.00453	.00429	.00408	.00387	.00368	.00350	.00333	.00317	.00302	.00288	.00274	.00262	.00250	.00239	.00228	.00218	.00209	.00200	.00192
41	35	.00507	.00480	.00456	.00433	.00411	.00391	.00372	.00354	.00337	.00321	.00306	.00292	.00279	.00266	.00255	.00243	.00233	.00223	.00213	.00204
41	36	.00537	.00510	.00484	.00460	.00437	.00416	.00396	.00377	.00359	.00342	.00326	.00311	.00297	.00284	.00271	.00260	.00248	.00238	.00228	.00218
41	37	.00570	.00541	.00514	.00488	.00464	.00442	.00421	.00401	.00382	.00364	.00347	.00332	.00317	.00303	.00289	.00277	.00265	.00254	.00243	.00233
41	38	.00604	.00574	.00545	.00518	.00493	.00469	.00447	.00426	.00406	.00387	.00370	.00353	.00337	.00323	.00308	.00295	.00283	.00271	.00259	.00249

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
41	39	.00640	.00608	.00578	.00550	.00523	.00499	.00475	.00453	.00432	.00412	.00394	.00376	.00359	.00344	.00329	.00315	.00301	.00289	.00277	.00266
41	40	.00678	.00644	.00613	.00583	.00556	.00529	.00505	.00481	.00459	.00438	.00419	.00400	.00383	.00366	.00350	.00336	.00322	.00308	.00296	.00284
41	41	.00717	.00682	.00649	.00618	.00589	.00562	.00536	.00511	.00488	.00466	.00446	.00426	.00408	.00390	.00374	.00358	.00343	.00329	.00316	.00303
42	0	.00102	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00058	.00056	.00054	.00052	.00051
42	1	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00040	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028
42	2	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
42	3	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029
42	4	.00080	.00076	.00071	.00068	.00064	.00061	.00057	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
42	5	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033
42	6	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035
42	7	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038
42	8	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00048	.00046	.00044	.00042	.00040
42	9	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044
42	10	.00119	.00112	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047
42	11	.00127	.00121	.00114	.00108	.00103	.00097	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051
42	12	.00137	.00129	.00122	.00116	.00110	.00105	.00099	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055
42	13	.00146	.00138	.00131	.00124	.00118	.00112	.00107	.00101	.00096	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059
42	14	.00156	.00148	.00140	.00133	.00126	.00120	.00114	.00108	.00103	.00098	.00094	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00063
42	15	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067
42	16	.00176	.00166	.00158	.00150	.00142	.00135	.00128	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071
42	17	.00186	.00176	.00167	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082	.00078	.00075
42	18	.00197	.00186	.00176	.00167	.00159	.00151	.00143	.00136	.00130	.00124	.00118	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079
42	19	.00208	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083
42	20	.00219	.00208	.00197	.00186	.00177	.00168	.00160	.00152	.00144	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00091	.00088
42	21	.00232	.00220	.00208	.00197	.00187	.00178	.00169	.00160	.00153	.00145	.00138	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092
42	22	.00246	.00232	.00220	.00209	.00198	.00188	.00178	.00170	.00161	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00097
42	23	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00134	.00128	.00123	.00117	.00112	.00107	.00103
42	24	.00276	.00261	.00247	.00234	.00222	.00211	.00200	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109
42	25	.00292	.00277	.00262	.00248	.00236	.00224	.00212	.00202	.00192	.00183	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116
42	26	.00310	.00294	.00278	.00264	.00250	.00237	.00226	.00214	.00204	.00194	.00185	.00176	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00123
42	27	.00330	.00312	.00296	.00280	.00266	.00252	.00240	.00228	.00217	.00206	.00197	.00187	.00179	.00170	.00163	.00156	.00149	.00142	.00136	.00130
42	28	.00350	.00332	.00314	.00298	.00283	.00268	.00255	.00242	.00231	.00220	.00209	.00199	.00190	.00181	.00173	.00166	.00158	.00151	.00145	.00139
42	29	.00372	.00352	.00334	.00317	.00301	.00286	.00271	.00258	.00245	.00234	.00223	.00212	.00202	.00193	.00185	.00176	.00169	.00161	.00154	.00148
42	30	.00395	.00375	.00355	.00337	.00320	.00304	.00289	.00275	.00261	.00249	.00237	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00165	.00158
42	31	.00420	.00398	.00378	.00358	.00340	.00323	.00307	.00292	.00278	.00265	.00252	.00241	.00230	.00219	.00209	.00200	.00191	.00183	.00175	.00168
42	32	.00446	.00423	.00401	.00381	.00362	.00344	.00327	.00311	.00296	.00282	.00269	.00256	.00245	.00234	.00223	.00213	.00204	.00195	.00187	.00179
42	33	.00474	.00449	.00426	.00405	.00385	.00366	.00348	.00331	.00315	.00300	.00286	.00273	.00261	.00249	.00238	.00228	.00218	.00208	.00200	.00191
42	34	.00503	.00477	.00453	.00430	.00409	.00389	.00370	.00352	.00336	.00320	.00305	.00291	.00278	.00265	.00254	.00243	.00232	.00222	.00213	.00204
42	35	.00534	.00507	.00481	.00458	.00435	.00414	.00394	.00375	.00357	.00341	.00325	.00310	.00296	.00283	.00271	.00259	.00248	.00237	.00227	.00218
42	36	.00567	.00538	.00511	.00486	.00462	.00440	.00419	.00399	.00380	.00363	.00346	.00331	.00316	.00302	.00289	.00276	.00264	.00253	.00243	.00233
42	37	.00601	.00571	.00543	.00516	.00491	.00468	.00446	.00425	.00405	.00386	.00369	.00352	.00337	.00322	.00308	.00295	.00282	.00270	.00259	.00248
42	38	.00638	.00606	.00576	.00548	.00522	.00497	.00474	.00452	.00431	.00411	.00393	.00375	.00359	.00343	.00328	.00314	.00301	.00288	.00277	.00265
42	39	.00676	.00643	.00612	.00582	.00554	.00528	.00504	.00480	.00458	.00438	.00418	.00400	.00382	.00366	.00350	.00335	.00321	.00308	.00295	.00283
42	40	.00716	.00682	.00649	.00618	.00589	.00561	.00535	.00511	.00488	.00466	.00445	.00426	.00407	.00390	.00373	.00358	.00343	.00329	.00315	.00303
42	41	.00759	.00722	.00688	.00655	.00625	.00596	.00569	.00543	.00519	.00496	.00474	.00453	.00434	.00415	.00398	.00381	.00366	.00351	.00337	.00323
42	42	.00803	.00765	.00729	.00695	.00663	.00632	.00604	.00577	.00551	.00527	.00504	.00482	.00462	.00443	.00424	.00407	.00390	.00374	.00360	.00345
43	0	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055
43	1	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030
43	2	.00076	.00071	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030
43	3	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00033	.00031

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
43	4	.00084	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
43	5	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035
43	6	.00095	.00090	.00085	.00081	.00076	.00073	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00037
43	7	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040
43	8	.00109	.00103	.00097	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043
43	9	.00117	.00110	.00104	.00099	.00094	.00089	.00085	.00080	.00077	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00048	.00046
43	10	.00125	.00118	.00112	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052	.00050
43	11	.00134	.00127	.00120	.00114	.00108	.00103	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054
43	12	.00144	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058
43	13	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00066	.00063
43	14	.00164	.00155	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067
43	15	.00174	.00165	.00157	.00149	.00141	.00134	.00128	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072
43	16	.00185	.00175	.00166	.00158	.00150	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076
43	17	.00195	.00185	.00176	.00167	.00158	.00151	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080
43	18	.00206	.00196	.00185	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00092	.00088	.00084
43	19	.00218	.00207	.00196	.00186	.00176	.00168	.00159	.00152	.00145	.00138	.00131	.00125	.00120	.00115	.00110	.00105	.00100	.00096	.00092	.00089
43	20	.00230	.00218	.00207	.00196	.00186	.00177	.00168	.00160	.00153	.00145	.00139	.00132	.00126	.00121	.00116	.00111	.00106	.00101	.00097	.00093
43	21	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00169	.00161	.00154	.00146	.00140	.00133	.00128	.00122	.00117	.00112	.00107	.00103	.00098
43	22	.00258	.00244	.00232	.00220	.00208	.00198	.00188	.00179	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104
43	23	.00273	.00259	.00245	.00233	.00221	.00210	.00199	.00190	.00180	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00125	.00119	.00114	.00110
43	24	.00290	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116
43	25	.00307	.00291	.00276	.00262	.00248	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00123
43	26	.00326	.00309	.00293	.00278	.00264	.00250	.00238	.00226	.00215	.00205	.00196	.00187	.00178	.00170	.00162	.00155	.00148	.00142	.00136	.00130
43	27	.00346	.00328	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00165	.00158	.00151	.00145	.00139
43	28	.00368	.00349	.00331	.00314	.00298	.00283	.00269	.00256	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148
43	29	.00391	.00371	.00352	.00334	.00317	.00301	.00286	.00273	.00260	.00247	.00236	.00225	.00215	.00205	.00196	.00187	.00179	.00171	.00164	.00157
43	30	.00416	.00394	.00374	.00355	.00337	.00321	.00305	.00290	.00276	.00263	.00251	.00239	.00229	.00218	.00209	.00199	.00191	.00183	.00175	.00168
43	31	.00442	.00419	.00398	.00378	.00359	.00341	.00325	.00309	.00294	.00280	.00267	.00255	.00244	.00233	.00222	.00213	.00203	.00195	.00187	.00179
43	32	.00470	.00446	.00423	.00402	.00382	.00363	.00345	.00329	.00313	.00299	.00285	.00272	.00260	.00248	.00237	.00227	.00217	.00208	.00199	.00191
43	33	.00499	.00474	.00450	.00427	.00406	.00386	.00368	.00350	.00334	.00318	.00303	.00290	.00277	.00264	.00253	.00242	.00231	.00222	.00212	.00204
43	34	.00530	.00503	.00478	.00454	.00432	.00411	.00391	.00373	.00355	.00339	.00323	.00309	.00295	.00282	.00270	.00258	.00247	.00236	.00227	.00217
43	35	.00563	.00535	.00508	.00483	.00460	.00437	.00417	.00397	.00378	.00361	.00345	.00329	.00314	.00301	.00288	.00275	.00264	.00252	.00242	.00232
43	36	.00598	.00568	.00540	.00514	.00489	.00465	.00443	.00423	.00403	.00385	.00367	.00351	.00335	.00321	.00307	.00294	.00281	.00270	.00258	.00248
43	37	.00635	.00603	.00574	.00546	.00520	.00495	.00472	.00450	.00429	.00410	.00391	.00374	.00357	.00342	.00327	.00313	.00300	.00288	.00276	.00265
43	38	.00673	.00640	.00609	.00580	.00552	.00526	.00502	.00479	.00457	.00436	.00417	.00399	.00381	.00365	.00349	.00334	.00320	.00307	.00295	.00283
43	39	.00714	.00679	.00647	.00616	.00587	.00560	.00534	.00509	.00486	.00465	.00444	.00425	.00406	.00389	.00372	.00357	.00342	.00328	.00315	.00302
43	40	.00757	.00721	.00686	.00654	.00623	.00595	.00567	.00542	.00518	.00495	.00473	.00452	.00433	.00415	.00397	.00381	.00365	.00350	.00336	.00323
43	41	.00802	.00764	.00728	.00694	.00662	.00632	.00603	.00576	.00551	.00526	.00504	.00482	.00462	.00442	.00424	.00406	.00390	.00374	.00359	.00345
43	42	.00850	.00810	.00772	.00736	.00703	.00671	.00641	.00612	.00586	.00560	.00536	.00513	.00492	.00471	.00452	.00434	.00416	.00399	.00384	.00369
43	43	.00899	.00857	.00818	.00781	.00745	.00712	.00680	.00651	.00622	.00596	.00570	.00546	.00524	.00502	.00482	.00462	.00444	.00426	.00410	.00394
44	0	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00059
44	1	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032
44	2	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032
44	3	.00083	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033
44	4	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00046	.00043	.00042	.00040	.00038	.00036	.00035
44	5	.00094	.00089	.00084	.00080	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037
44	6	.00100	.00095	.00090	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040
44	7	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00046	.00044	.00043
44	8	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00060	.00057	.00054	.00052	.00050	.00048	.00046
44	9	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00049

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
44	10	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053
44	11	.00141	.00133	.00126	.00120	.00114	.00108	.00103	.00098	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058
44	12	.00151	.00143	.00136	.00129	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062
44	13	.00161	.00153	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067
44	14	.00172	.00163	.00155	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072
44	15	.00183	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00076
44	16	.00194	.00184	.00175	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00119	.00113	.00108	.00104	.00099	.00095	.00091	.00088	.00084	.00081
44	17	.00205	.00195	.00185	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00125	.00120	.00114	.00110	.00105	.00101	.00096	.00093	.00089	.00085
44	18	.00217	.00206	.00195	.00185	.00176	.00168	.00159	.00152	.00145	.00138	.00132	.00126	.00121	.00115	.00110	.00106	.00101	.00097	.00093	.00090
44	19	.00229	.00217	.00206	.00196	.00186	.00177	.00168	.00160	.00153	.00146	.00139	.00133	.00127	.00122	.00116	.00111	.00107	.00102	.00098	.00094
44	20	.00242	.00229	.00218	.00207	.00196	.00187	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099
44	21	.00256	.00243	.00230	.00218	.00208	.00197	.00188	.00179	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105
44	22	.00271	.00257	.00243	.00231	.00220	.00209	.00199	.00189	.00180	.00172	.00164	.00156	.00149	.00143	.00137	.00131	.00125	.00120	.00115	.00110
44	23	.00287	.00272	.00258	.00245	.00232	.00221	.00210	.00200	.00191	.00182	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00127	.00122	.00117
44	24	.00304	.00288	.00273	.00259	.00246	.00234	.00223	.00212	.00202	.00192	.00184	.00175	.00167	.00160	.00153	.00146	.00140	.00134	.00129	.00123
44	25	.00322	.00306	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00204	.00195	.00186	.00177	.00170	.00162	.00155	.00148	.00142	.00136	.00131
44	26	.00342	.00325	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00197	.00188	.00180	.00172	.00165	.00158	.00151	.00145	.00139
44	27	.00364	.00345	.00327	.00311	.00295	.00281	.00267	.00254	.00242	.00231	.00220	.00210	.00200	.00192	.00183	.00175	.00168	.00161	.00154	.00148
44	28	.00387	.00367	.00348	.00330	.00314	.00299	.00284	.00270	.00258	.00245	.00234	.00223	.00213	.00204	.00195	.00186	.00179	.00171	.00164	.00157
44	29	.00411	.00390	.00370	.00352	.00334	.00318	.00302	.00288	.00274	.00261	.00249	.00238	.00227	.00217	.00208	.00199	.00190	.00182	.00175	.00167
44	30	.00437	.00415	.00394	.00374	.00356	.00338	.00322	.00306	.00292	.00278	.00266	.00254	.00242	.00231	.00221	.00212	.00203	.00194	.00186	.00178
44	31	.00465	.00441	.00419	.00398	.00378	.00360	.00343	.00326	.00311	.00297	.00283	.00270	.00258	.00247	.00236	.00226	.00216	.00207	.00198	.00190
44	32	.00494	.00469	.00445	.00423	.00403	.00383	.00365	.00348	.00331	.00316	.00302	.00288	.00275	.00263	.00252	.00241	.00230	.00221	.00212	.00203
44	33	.00525	.00499	.00474	.00450	.00428	.00408	.00388	.00370	.00353	.00337	.00321	.00307	.00293	.00280	.00268	.00257	.00246	.00236	.00226	.00217
44	34	.00558	.00530	.00504	.00479	.00456	.00434	.00414	.00394	.00376	.00359	.00343	.00327	.00313	.00299	.00286	.00274	.00262	.00251	.00241	.00231
44	35	.00593	.00563	.00536	.00510	.00485	.00462	.00440	.00420	.00401	.00382	.00365	.00349	.00334	.00319	.00305	.00292	.00280	.00269	.00257	.00247
44	36	.00630	.00599	.00570	.00542	.00516	.00492	.00469	.00447	.00427	.00407	.00389	.00372	.00356	.00340	.00326	.00312	.00299	.00287	.00275	.00264
44	37	.00669	.00636	.00605	.00576	.00549	.00523	.00499	.00476	.00455	.00434	.00415	.00397	.00379	.00363	.00348	.00333	.00319	.00306	.00294	.00282
44	38	.00710	.00676	.00643	.00613	.00584	.00557	.00531	.00507	.00484	.00463	.00442	.00423	.00405	.00388	.00371	.00356	.00341	.00327	.00314	.00301
44	39	.00754	.00717	.00683	.00651	.00621	.00592	.00565	.00540	.00516	.00493	.00471	.00451	.00432	.00413	.00396	.00380	.00364	.00349	.00335	.00322
44	40	.00799	.00761	.00725	.00692	.00660	.00630	.00601	.00574	.00549	.00525	.00502	.00481	.00460	.00441	.00423	.00405	.00389	.00373	.00358	.00344
44	41	.00848	.00808	.00770	.00734	.00701	.00669	.00639	.00611	.00584	.00559	.00535	.00512	.00491	.00470	.00451	.00433	.00415	.00399	.00383	.00368
44	42	.00898	.00856	.00817	.00780	.00744	.00711	.00680	.00650	.00622	.00595	.00570	.00546	.00523	.00502	.00481	.00462	.00443	.00426	.00409	.00394
44	43	.00951	.00907	.00866	.00827	.00790	.00755	.00722	.00691	.00661	.00633	.00606	.00581	.00557	.00535	.00513	.00493	.00473	.00455	.00437	.00421
44	44	.01007	.00961	.00918	.00877	.00838	.00801	.00767	.00734	.00703	.00673	.00645	.00619	.00594	.00570	.00547	.00525	.00505	.00485	.00467	.00449
45	0	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063
45	1	.00081	.00076	.00073	.00069	.00066	.00062	.00059	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034
45	2	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034
45	3	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035
45	4	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037
45	5	.00098	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040
45	6	.00105	.00099	.00094	.00089	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042
45	7	.00112	.00106	.00101	.00095	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045
45	8	.00120	.00113	.00108	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
45	9	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053
45	10	.00138	.00130	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
45	11	.00148	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061
45	12	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066
45	13	.00169	.00161	.00153	.00145	.00138	.00132	.00125	.00120	.00114	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00071
45	14	.00181	.00172	.00163	.00155	.00148	.00140	.00134	.00128	.00122	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00076

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
45	15	.00192	.00183	.00173	.00165	.00157	.00149	.00142	.00136	.00130	.00124	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00088	.00085	.00081
45	16	.00204	.00193	.00184	.00175	.00166	.00158	.00151	.00144	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086
45	17	.00215	.00205	.00194	.00185	.00176	.00167	.00159	.00152	.00145	.00139	.00132	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00095	.00091
45	18	.00228	.00216	.00205	.00195	.00185	.00177	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00096
45	19	.00240	.00228	.00217	.00206	.00196	.00186	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00123	.00118	.00113	.00109	.00105	.00100
45	20	.00254	.00241	.00229	.00217	.00207	.00197	.00187	.00179	.00170	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00119	.00115	.00110	.00106
45	21	.00269	.00255	.00242	.00230	.00218	.00208	.00198	.00189	.00180	.00172	.00164	.00157	.00150	.00143	.00137	.00131	.00126	.00121	.00116	.00111
45	22	.00284	.00269	.00256	.00243	.00231	.00220	.00209	.00199	.00190	.00181	.00173	.00165	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117
45	23	.00301	.00285	.00271	.00257	.00245	.00233	.00222	.00211	.00201	.00192	.00183	.00175	.00167	.00160	.00153	.00147	.00140	.00135	.00129	.00124
45	24	.00319	.00302	.00287	.00273	.00259	.00247	.00235	.00224	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00149	.00142	.00137	.00131
45	25	.00338	.00321	.00305	.00289	.00275	.00262	.00249	.00237	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00164	.00158	.00151	.00145	.00139
45	26	.00359	.00341	.00324	.00307	.00292	.00278	.00265	.00252	.00240	.00229	.00219	.00209	.00199	.00191	.00182	.00175	.00167	.00160	.00154	.00148
45	27	.00382	.00362	.00344	.00327	.00311	.00296	.00281	.00268	.00255	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00157
45	28	.00406	.00385	.00366	.00348	.00331	.00314	.00299	.00285	.00272	.00259	.00248	.00236	.00226	.00216	.00207	.00198	.00189	.00182	.00174	.00167
45	29	.00432	.00410	.00389	.00370	.00352	.00335	.00319	.00304	.00290	.00276	.00264	.00252	.00241	.00230	.00220	.00211	.00202	.00193	.00185	.00178
45	30	.00459	.00436	.00414	.00394	.00374	.00356	.00339	.00323	.00308	.00294	.00281	.00268	.00256	.00245	.00235	.00225	.00215	.00206	.00198	.00190
45	31	.00488	.00464	.00441	.00419	.00399	.00379	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00261	.00250	.00239	.00229	.00220	.00211	.00202
45	32	.00519	.00493	.00469	.00446	.00424	.00404	.00385	.00367	.00350	.00334	.00319	.00305	.00291	.00279	.00267	.00255	.00245	.00235	.00225	.00216
45	33	.00552	.00525	.00499	.00474	.00452	.00430	.00410	.00391	.00373	.00356	.00340	.00325	.00311	.00297	.00285	.00272	.00261	.00250	.00240	.00230
45	34	.00587	.00558	.00531	.00505	.00481	.00458	.00437	.00416	.00397	.00379	.00363	.00347	.00331	.00317	.00304	.00291	.00279	.00267	.00256	.00246
45	35	.00624	.00593	.00564	.00537	.00512	.00488	.00465	.00444	.00424	.00405	.00387	.00370	.00354	.00338	.00324	.00310	.00298	.00285	.00274	.00263
45	36	.00663	.00631	.00600	.00572	.00545	.00519	.00495	.00473	.00451	.00431	.00412	.00394	.00377	.00361	.00346	.00331	.00318	.00305	.00293	.00281
45	37	.00704	.00670	.00638	.00608	.00580	.00553	.00528	.00504	.00481	.00460	.00440	.00421	.00403	.00385	.00369	.00354	.00339	.00326	.00313	.00300
45	38	.00748	.00712	.00679	.00647	.00617	.00588	.00562	.00536	.00513	.00490	.00469	.00449	.00429	.00411	.00394	.00378	.00363	.00348	.00334	.00321
45	39	.00794	.00757	.00721	.00688	.00656	.00626	.00598	.00571	.00546	.00522	.00500	.00478	.00458	.00439	.00421	.00404	.00387	.00372	.00357	.00343
45	40	.00843	.00804	.00766	.00731	.00698	.00666	.00636	.00608	.00582	.00557	.00533	.00510	.00489	.00469	.00449	.00431	.00414	.00397	.00382	.00367
45	41	.00894	.00853	.00814	.00777	.00742	.00708	.00677	.00647	.00619	.00593	.00568	.00544	.00521	.00500	.00480	.00460	.00442	.00425	.00408	.00392
45	42	.00948	.00905	.00864	.00825	.00788	.00753	.00720	.00689	.00659	.00631	.00605	.00580	.00556	.00533	.00512	.00492	.00472	.00454	.00436	.00420
45	43	.01005	.00959	.00916	.00875	.00837	.00800	.00765	.00733	.00702	.00672	.00644	.00618	.00593	.00569	.00546	.00525	.00504	.00485	.00466	.00449
45	44	.01064	.01016	.00971	.00928	.00888	.00849	.00813	.00779	.00746	.00715	.00686	.00658	.00631	.00606	.00582	.00560	.00538	.00518	.00498	.00479
45	45	.01126	.01076	.01029	.00984	.00941	.00901	.00863	.00827	.00793	.00760	.00729	.00700	.00672	.00646	.00621	.00597	.00574	.00552	.00532	.00512
46	0	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068
46	1	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036
46	2	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036
46	3	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037
46	4	.00097	.00092	.00087	.00083	.00078	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039
46	5	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042
46	6	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045
46	7	.00117	.00111	.00106	.00100	.00095	.00091	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048
46	8	.00126	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052
46	9	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056
46	10	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00088	.00085	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060
46	11	.00155	.00147	.00140	.00133	.00126	.00120	.00115	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065
46	12	.00166	.00158	.00150	.00143	.00136	.00129	.00123	.00118	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071
46	13	.00178	.00169	.00161	.00153	.00145	.00139	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076
46	14	.00190	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081
46	15	.00202	.00192	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087
46	16	.00214	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092
46	17	.00226	.00215	.00204	.00194	.00185	.00176	.00168	.00160	.00153	.00147	.00140	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097
46	18	.00239	.00227	.00216	.00205	.00195	.00186	.00177	.00169	.00162	.00154	.00148	.00141	.00135	.00130	.00124	.00119	.00114	.00110	.00106	.00102

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
46	19	.00252	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00156	.00149	.00142	.00136	.00131	.00125	.00120	.00116	.00111	.00107
46	20	.00266	.00253	.00240	.00228	.00217	.00207	.00197	.00188	.00180	.00172	.00164	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112
46	21	.00282	.00267	.00254	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00166	.00158	.00152	.00145	.00139	.00134	.00128	.00123	.00118
46	22	.00298	.00283	.00269	.00255	.00243	.00231	.00220	.00210	.00201	.00191	.00183	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00125
46	23	.00315	.00299	.00284	.00270	.00257	.00245	.00233	.00222	.00212	.00203	.00193	.00185	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00132
46	24	.00334	.00317	.00301	.00287	.00273	.00260	.00247	.00236	.00225	.00215	.00205	.00196	.00187	.00179	.00172	.00164	.00158	.00151	.00145	.00139
46	25	.00355	.00337	.00320	.00304	.00289	.00275	.00262	.00250	.00238	.00228	.00217	.00208	.00199	.00190	.00182	.00174	.00167	.00160	.00154	.00148
46	26	.00377	.00358	.00340	.00323	.00307	.00293	.00279	.00266	.00253	.00242	.00231	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00157
46	27	.00400	.00380	.00361	.00343	.00327	.00311	.00296	.00282	.00269	.00257	.00246	.00235	.00224	.00215	.00206	.00197	.00189	.00181	.00174	.00167
46	28	.00426	.00404	.00384	.00365	.00348	.00331	.00315	.00301	.00287	.00274	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193	.00185	.00177
46	29	.00453	.00430	.00409	.00389	.00370	.00352	.00336	.00320	.00305	.00292	.00278	.00266	.00254	.00243	.00233	.00223	.00214	.00205	.00197	.00189
46	30	.00482	.00458	.00435	.00414	.00394	.00375	.00358	.00341	.00325	.00311	.00297	.00284	.00271	.00260	.00248	.00238	.00228	.00219	.00210	.00201
46	31	.00512	.00487	.00463	.00441	.00420	.00400	.00381	.00363	.00347	.00331	.00316	.00302	.00289	.00277	.00265	.00254	.00243	.00233	.00224	.00215
46	32	.00545	.00518	.00493	.00469	.00447	.00426	.00406	.00387	.00369	.00353	.00337	.00322	.00308	.00295	.00283	.00271	.00260	.00249	.00239	.00229
46	33	.00580	.00551	.00525	.00499	.00476	.00453	.00432	.00413	.00394	.00376	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266	.00255	.00245
46	34	.00617	.00587	.00558	.00532	.00507	.00483	.00461	.00440	.00420	.00401	.00383	.00367	.00351	.00336	.00322	.00308	.00296	.00284	.00272	.00261
46	35	.00656	.00624	.00594	.00566	.00539	.00514	.00491	.00469	.00448	.00428	.00409	.00391	.00374	.00359	.00344	.00329	.00316	.00303	.00291	.00279
46	36	.00697	.00664	.00632	.00602	.00574	.00548	.00523	.00499	.00477	.00456	.00436	.00417	.00400	.00383	.00367	.00352	.00337	.00324	.00311	.00299
46	37	.00741	.00706	.00673	.00641	.00612	.00584	.00557	.00532	.00509	.00486	.00465	.00445	.00427	.00409	.00392	.00376	.00361	.00346	.00332	.00319
46	38	.00788	.00750	.00715	.00682	.00651	.00621	.00594	.00567	.00542	.00519	.00496	.00475	.00455	.00436	.00418	.00401	.00385	.00370	.00355	.00342
46	39	.00837	.00798	.00761	.00726	.00693	.00662	.00632	.00604	.00578	.00553	.00529	.00507	.00486	.00466	.00447	.00429	.00412	.00395	.00380	.00365
46	40	.00889	.00847	.00808	.00772	.00737	.00704	.00673	.00644	.00616	.00590	.00565	.00541	.00519	.00497	.00477	.00458	.00440	.00423	.00406	.00391
46	41	.00943	.00900	.00859	.00820	.00784	.00749	.00716	.00685	.00656	.00628	.00602	.00577	.00553	.00531	.00510	.00489	.00470	.00452	.00435	.00418
46	42	.01001	.00955	.00912	.00872	.00833	.00797	.00762	.00730	.00699	.00670	.00642	.00615	.00591	.00567	.00544	.00523	.00502	.00483	.00465	.00447
46	43	.01061	.01013	.00968	.00926	.00885	.00847	.00811	.00776	.00744	.00713	.00684	.00656	.00630	.00605	.00581	.00558	.00537	.00516	.00497	.00478
46	44	.01124	.01074	.01027	.00982	.00940	.00900	.00862	.00826	.00792	.00759	.00728	.00699	.00671	.00645	.00620	.00596	.00573	.00552	.00531	.00511
46	45	.01190	.01138	.01088	.01041	.00997	.00955	.00915	.00877	.00841	.00807	.00775	.00744	.00715	.00687	.00661	.00635	.00611	.00589	.00567	.00546
46	46	.01259	.01204	.01152	.01103	.01057	.01013	.00971	.00931	.00894	.00858	.00824	.00791	.00761	.00731	.00704	.00677	.00652	.00628	.00605	.00583
47	0	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
47	1	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038
47	2	.00091	.00087	.00082	.00078	.00074	.00071	.00068	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038
47	3	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040
47	4	.00101	.00096	.00091	.00087	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044	.00042
47	5	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00045
47	6	.00115	.00109	.00104	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048
47	7	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051
47	8	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055
47	9	.00141	.00134	.00127	.00121	.00115	.00110	.00104	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059
47	10	.00151	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00098	.00093	.00089	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064
47	11	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069
47	12	.00174	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075
47	13	.00186	.00177	.00169	.00161	.00153	.00146	.00139	.00133	.00127	.00122	.00116	.00112	.00107	.00103	.00098	.00094	.00091	.00087	.00084	.00081
47	14	.00199	.00189	.00180	.00172	.00163	.00156	.00149	.00142	.00136	.00130	.00125	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00087
47	15	.00212	.00201	.00192	.00182	.00174	.00166	.00158	.00151	.00145	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00103	.00099	.00096	.00092
47	16	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00160	.00153	.00147	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00098
47	17	.00237	.00225	.00214	.00204	.00195	.00186	.00177	.00169	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00107	.00103
47	18	.00250	.00238	.00226	.00215	.00205	.00196	.00187	.00178	.00170	.00163	.00156	.00149	.00143	.00137	.00132	.00126	.00121	.00117	.00112	.00108
47	19	.00264	.00251	.00239	.00227	.00217	.00206	.00197	.00188	.00180	.00172	.00164	.00157	.00151	.00144	.00139	.00133	.00128	.00123	.00118	.00114
47	20	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119
47	21	.00295	.00280	.00267	.00254	.00242	.00230	.00220	.00209	.00200	.00191	.00183	.00175	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
47	22	.00312	.00296	.00282	.00268	.00255	.00243	.00232	.00221	.00211	.00202	.00193	.00185	.00177	.00169	.00162	.00156	.00149	.00143	.00138	.00133
47	23	.00330	.00314	.00298	.00284	.00270	.00258	.00246	.00234	.00224	.00214	.00204	.00195	.00187	.00179	.00172	.00164	.00158	.00152	.00146	.00140
47	24	.00350	.00333	.00316	.00301	.00286	.00273	.00260	.00248	.00237	.00226	.00216	.00207	.00198	.00189	.00182	.00174	.00167	.00160	.00154	.00148
47	25	.00372	.00353	.00336	.00319	.00304	.00290	.00276	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00192	.00185	.00177	.00170	.00163	.00157
47	26	.00395	.00375	.00356	.00339	.00323	.00308	.00293	.00280	.00267	.00255	.00244	.00233	.00223	.00213	.00204	.00196	.00188	.00180	.00173	.00166
47	27	.00419	.00399	.00379	.00361	.00343	.00327	.00312	.00297	.00284	.00271	.00259	.00248	.00237	.00227	.00217	.00208	.00200	.00192	.00184	.00177
47	28	.00446	.00424	.00403	.00384	.00365	.00348	.00332	.00317	.00302	.00289	.00276	.00264	.00252	.00242	.00231	.00222	.00213	.00204	.00196	.00188
47	29	.00475	.00451	.00429	.00409	.00389	.00371	.00353	.00337	.00322	.00308	.00294	.00281	.00269	.00257	.00247	.00236	.00227	.00218	.00209	.00201
47	30	.00505	.00480	.00457	.00435	.00414	.00395	.00377	.00359	.00343	.00328	.00313	.00300	.00287	.00274	.00263	.00252	.00242	.00232	.00223	.00214
47	31	.00537	.00511	.00486	.00463	.00441	.00421	.00401	.00383	.00366	.00349	.00334	.00319	.00306	.00293	.00280	.00269	.00258	.00247	.00237	.00228
47	32	.00572	.00544	.00518	.00493	.00470	.00448	.00427	.00408	.00390	.00372	.00356	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00253	.00243
47	33	.00608	.00579	.00551	.00525	.00501	.00477	.00456	.00435	.00415	.00397	.00380	.00363	.00348	.00333	.00319	.00306	.00294	.00282	.00271	.00260
47	34	.00647	.00616	.00587	.00559	.00533	.00509	.00485	.00464	.00443	.00423	.00405	.00388	.00371	.00356	.00341	.00327	.00313	.00301	.00289	.00278
47	35	.00689	.00656	.00625	.00596	.00568	.00542	.00517	.00494	.00472	.00452	.00432	.00414	.00396	.00380	.00364	.00349	.00335	.00322	.00309	.00297
47	36	.00733	.00698	.00665	.00634	.00605	.00578	.00552	.00527	.00504	.00482	.00461	.00442	.00423	.00405	.00389	.00373	.00358	.00344	.00330	.00317
47	37	.00779	.00742	.00708	.00675	.00644	.00615	.00588	.00562	.00537	.00514	.00492	.00471	.00452	.00433	.00415	.00398	.00382	.00367	.00353	.00339
47	38	.00828	.00790	.00753	.00719	.00686	.00655	.00626	.00599	.00573	.00548	.00525	.00503	.00482	.00462	.00444	.00426	.00409	.00393	.00378	.00363
47	39	.00880	.00840	.00801	.00765	.00731	.00698	.00667	.00638	.00611	.00585	.00560	.00537	.00515	.00494	.00474	.00455	.00437	.00420	.00404	.00388
47	40	.00935	.00893	.00852	.00814	.00778	.00743	.00711	.00680	.00651	.00624	.00598	.00573	.00550	.00527	.00506	.00486	.00467	.00449	.00432	.00416
47	41	.00993	.00948	.00906	.00866	.00827	.00791	.00757	.00725	.00694	.00665	.00638	.00612	.00587	.00563	.00541	.00520	.00500	.00480	.00462	.00445
47	42	.01055	.01007	.00963	.00920	.00880	.00842	.00806	.00772	.00740	.00709	.00680	.00653	.00626	.00602	.00578	.00555	.00534	.00514	.00494	.00476
47	43	.01119	.01069	.01022	.00978	.00936	.00896	.00858	.00822	.00788	.00756	.00725	.00696	.00668	.00642	.00617	.00593	.00571	.00549	.00529	.00509
47	44	.01186	.01134	.01085	.01038	.00994	.00952	.00912	.00875	.00839	.00805	.00773	.00742	.00713	.00685	.00659	.00634	.00610	.00587	.00565	.00545
47	45	.01256	.01202	.01150	.01101	.01055	.01011	.00969	.00930	.00892	.00856	.00822	.00790	.00759	.00730	.00702	.00676	.00651	.00627	.00604	.00582
47	46	.01330	.01273	.01219	.01167	.01119	.01073	.01029	.00987	.00948	.00910	.00875	.00841	.00809	.00778	.00749	.00721	.00694	.00669	.00645	.00622
47	47	.01406	.01346	.01290	.01236	.01185	.01137	.01091	.01048	.01006	.00967	.00929	.00894	.00860	.00828	.00797	.00767	.00739	.00713	.00687	.00663
48	0	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00112	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078
48	1	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040
48	2	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041
48	3	.00100	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042
48	4	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044
48	5	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047
48	6	.00120	.00114	.00109	.00103	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051
48	7	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054
48	8	.00138	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058
48	9	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063
48	10	.00158	.00151	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068
48	11	.00170	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074
48	12	.00182	.00174	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080
48	13	.00195	.00186	.00177	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00093	.00089	.00086
48	14	.00209	.00199	.00189	.00180	.00172	.00164	.00157	.00150	.00143	.00137	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092
48	15	.00222	.00211	.00201	.00192	.00183	.00175	.00167	.00159	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098
48	16	.00235	.00224	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104
48	17	.00248	.00236	.00225	.00215	.00205	.00195	.00187	.00178	.00171	.00163	.00156	.00150	.00144	.00138	.00133	.00127	.00122	.00118	.00113	.00109
48	18	.00262	.00249	.00237	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115
48	19	.00277	.00263	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121
48	20	.00292	.00278	.00264	.00252	.00240	.00229	.00219	.00209	.00200	.00191	.00183	.00175	.00168	.00161	.00154	.00148	.00142	.00137	.00132	.00127
48	21	.00309	.00294	.00280	.00266	.00254	.00242	.00231	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00139	.00133
48	22	.00327	.00311	.00296	.00281	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141
48	23	.00346	.00329	.00313	.00298	.00284	.00271	.00258	.00246	.00235	.00225	.00215	.00206	.00197	.00189	.00181	.00174	.00167	.00161	.00154	.00148

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
48	24	.00367	.00348	.00332	.00316	.00301	.00287	.00274	.00261	.00249	.00238	.00228	.00218	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157
48	25	.00389	.00370	.00352	.00335	.00319	.00304	.00290	.00277	.00265	.00253	.00242	.00231	.00222	.00212	.00204	.00195	.00187	.00180	.00173	.00166
48	26	.00413	.00393	.00374	.00356	.00339	.00323	.00308	.00294	.00281	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00183	.00176
48	27	.00439	.00418	.00397	.00378	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00261	.00250	.00240	.00230	.00220	.00212	.00203	.00195	.00188
48	28	.00467	.00444	.00423	.00403	.00384	.00366	.00349	.00333	.00318	.00304	.00291	.00278	.00267	.00255	.00245	.00235	.00225	.00216	.00208	.00200
48	29	.00497	.00473	.00450	.00429	.00409	.00390	.00372	.00355	.00339	.00324	.00310	.00297	.00284	.00272	.00261	.00250	.00240	.00230	.00221	.00213
48	30	.00529	.00503	.00479	.00457	.00435	.00415	.00396	.00378	.00361	.00345	.00330	.00316	.00303	.00290	.00278	.00267	.00256	.00246	.00236	.00227
48	31	.00563	.00536	.00510	.00486	.00464	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00323	.00309	.00296	.00284	.00273	.00262	.00252	.00242
48	32	.00599	.00571	.00543	.00518	.00494	.00471	.00450	.00430	.00411	.00393	.00376	.00360	.00344	.00330	.00316	.00303	.00291	.00280	.00269	.00258
48	33	.00638	.00607	.00579	.00552	.00526	.00502	.00479	.00458	.00438	.00419	.00401	.00384	.00367	.00352	.00338	.00324	.00311	.00299	.00287	.00276
48	34	.00679	.00647	.00616	.00588	.00561	.00535	.00511	.00488	.00467	.00447	.00428	.00409	.00392	.00376	.00361	.00346	.00332	.00319	.00306	.00295
48	35	.00723	.00689	.00656	.00626	.00598	.00571	.00545	.00521	.00498	.00477	.00456	.00437	.00419	.00402	.00385	.00370	.00355	.00341	.00328	.00315
48	36	.00769	.00733	.00699	.00667	.00637	.00608	.00581	.00556	.00532	.00509	.00487	.00467	.00447	.00429	.00411	.00395	.00379	.00364	.00350	.00337
48	37	.00818	.00780	.00744	.00710	.00678	.00648	.00620	.00593	.00567	.00543	.00520	.00498	.00478	.00458	.00440	.00422	.00405	.00390	.00375	.00360
48	38	.00870	.00830	.00792	.00757	.00723	.00691	.00661	.00632	.00605	.00579	.00555	.00532	.00510	.00490	.00470	.00451	.00434	.00417	.00401	.00385
48	39	.00925	.00883	.00843	.00805	.00770	.00736	.00704	.00674	.00645	.00618	.00592	.00568	.00545	.00523	.00502	.00482	.00464	.00446	.00429	.00413
48	40	.00984	.00939	.00897	.00857	.00820	.00784	.00750	.00718	.00688	.00660	.00632	.00607	.00582	.00559	.00537	.00516	.00496	.00477	.00459	.00442
48	41	.01045	.00999	.00954	.00912	.00873	.00835	.00800	.00766	.00734	.00704	.00675	.00648	.00622	.00597	.00574	.00551	.00530	.00510	.00491	.00473
48	42	.01110	.01061	.01015	.00970	.00929	.00889	.00852	.00816	.00782	.00750	.00720	.00691	.00664	.00638	.00613	.00590	.00567	.00546	.00526	.00506
48	43	.01179	.01127	.01078	.01032	.00988	.00946	.00907	.00869	.00834	.00800	.00768	.00738	.00709	.00681	.00655	.00630	.00606	.00584	.00562	.00542
48	44	.01250	.01196	.01145	.01096	.01050	.01006	.00965	.00925	.00888	.00853	.00819	.00787	.00756	.00727	.00699	.00673	.00648	.00624	.00601	.00580
48	45	.01325	.01268	.01215	.01164	.01115	.01069	.01026	.00984	.00945	.00908	.00872	.00838	.00806	.00775	.00746	.00718	.00692	.00667	.00643	.00620
48	46	.01403	.01344	.01287	.01234	.01183	.01135	.01089	.01046	.01005	.00965	.00928	.00892	.00859	.00826	.00796	.00766	.00738	.00712	.00686	.00662
48	47	.01484	.01422	.01363	.01307	.01254	.01204	.01156	.01110	.01067	.01026	.00986	.00949	.00913	.00880	.00847	.00816	.00787	.00759	.00732	.00707
48	48	.01568	.01503	.01442	.01383	.01328	.01275	.01225	.01177	.01132	.01089	.01048	.01008	.00971	.00935	.00901	.00869	.00838	.00808	.00780	.00753
49	0	.00152	.00147	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00101	.00098	.00096	.00093	.00090	.00088	.00086	.00083
49	1	.00097	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043
49	2	.00100	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00047	.00045	.00043
49	3	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00045
49	4	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047
49	5	.00118	.00112	.00107	.00101	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054	.00052	.00050
49	6	.00126	.00120	.00114	.00108	.00103	.00098	.00094	.00089	.00085	.00082	.00078	.00075	.00071	.00068	.00066	.00063	.00060	.00058	.00056	.00054
49	7	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00096	.00091	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00058
49	8	.00144	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062
49	9	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00110	.00105	.00101	.00097	.00092	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067
49	10	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072
49	11	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078
49	12	.00191	.00182	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085
49	13	.00205	.00195	.00186	.00177	.00169	.00162	.00154	.00148	.00141	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00095	.00091
49	14	.00219	.00208	.00198	.00189	.00181	.00173	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098
49	15	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104
49	16	.00246	.00234	.00224	.00213	.00204	.00194	.00186	.00178	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110
49	17	.00260	.00248	.00236	.00225	.00215	.00205	.00196	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116
49	18	.00274	.00261	.00249	.00238	.00227	.00216	.00207	.00198	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00122
49	19	.00290	.00276	.00263	.00250	.00239	.00228	.00218	.00208	.00199	.00191	.00183	.00175	.00168	.00162	.00155	.00149	.00143	.00138	.00133	.00128
49	20	.00306	.00291	.00277	.00264	.00252	.00241	.00230	.00220	.00210	.00201	.00193	.00185	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135
49	21	.00323	.00308	.00293	.00279	.00266	.00254	.00243	.00232	.00222	.00212	.00203	.00195	.00187	.00179	.00172	.00165	.00159	.00153	.00147	.00142
49	22	.00342	.00325	.00310	.00295	.00281	.00269	.00256	.00245	.00234	.00224	.00215	.00206	.00197	.00189	.00182	.00174	.00167	.00161	.00155	.00149
49	23	.00362	.00344	.00328	.00312	.00298	.00284	.00271	.00259	.00248	.00237	.00227	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00163	.00157
49	24	.00383	.00365	.00347	.00331	.00316	.00301	.00287	.00275	.00262	.00251	.00240	.00230	.00220	.00211	.00203	.00195	.00187	.00180	.00173	.00166

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
49	25	.00407	.00387	.00369	.00351	.00335	.00319	.00305	.00291	.00278	.00266	.00255	.00244	.00234	.00224	.00215	.00206	.00198	.00190	.00183	.00176
49	26	.00432	.00411	.00391	.00373	.00356	.00339	.00324	.00309	.00296	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00210	.00202	.00194	.00187
49	27	.00459	.00437	.00416	.00397	.00378	.00361	.00345	.00329	.00315	.00301	.00288	.00276	.00264	.00253	.00243	.00233	.00224	.00215	.00207	.00199
49	28	.00489	.00465	.00443	.00422	.00403	.00384	.00367	.00350	.00335	.00320	.00306	.00293	.00281	.00270	.00258	.00248	.00238	.00229	.00220	.00211
49	29	.00520	.00495	.00472	.00450	.00429	.00409	.00391	.00373	.00357	.00341	.00327	.00313	.00300	.00287	.00275	.00264	.00254	.00244	.00234	.00225
49	30	.00554	.00527	.00502	.00479	.00457	.00436	.00416	.00398	.00380	.00364	.00348	.00333	.00319	.00306	.00294	.00282	.00271	.00260	.00250	.00240
49	31	.00589	.00561	.00535	.00510	.00487	.00464	.00444	.00424	.00405	.00388	.00371	.00355	.00341	.00327	.00313	.00301	.00289	.00277	.00267	.00256
49	32	.00628	.00598	.00570	.00543	.00518	.00495	.00473	.00452	.00432	.00414	.00396	.00379	.00363	.00348	.00334	.00321	.00308	.00296	.00284	.00274
49	33	.00668	.00637	.00607	.00579	.00553	.00528	.00504	.00482	.00461	.00441	.00422	.00405	.00388	.00372	.00357	.00343	.00329	.00316	.00304	.00292
49	34	.00711	.00678	.00647	.00617	.00589	.00563	.00538	.00514	.00492	.00471	.00451	.00432	.00414	.00397	.00381	.00366	.00351	.00338	.00325	.00312
49	35	.00757	.00722	.00689	.00658	.00628	.00600	.00574	.00549	.00525	.00502	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00361	.00347	.00334
49	36	.00806	.00769	.00734	.00701	.00669	.00640	.00612	.00585	.00560	.00536	.00514	.00493	.00472	.00453	.00435	.00418	.00401	.00386	.00371	.00357
49	37	.00858	.00819	.00782	.00747	.00713	.00682	.00652	.00624	.00598	.00573	.00549	.00526	.00505	.00484	.00465	.00447	.00429	.00413	.00397	.00382
49	38	.00913	.00872	.00833	.00795	.00760	.00727	.00696	.00666	.00638	.00611	.00586	.00562	.00539	.00518	.00497	.00478	.00459	.00442	.00425	.00409
49	39	.00972	.00928	.00886	.00847	.00810	.00775	.00742	.00711	.00681	.00653	.00626	.00600	.00576	.00553	.00532	.00511	.00491	.00473	.00455	.00438
49	40	.01033	.00987	.00944	.00902	.00863	.00826	.00791	.00758	.00726	.00697	.00668	.00641	.00616	.00591	.00568	.00546	.00526	.00506	.00487	.00469
49	41	.01099	.01050	.01004	.00961	.00919	.00880	.00843	.00808	.00775	.00743	.00713	.00685	.00658	.00632	.00608	.00584	.00562	.00541	.00521	.00502
49	42	.01168	.01117	.01068	.01022	.00979	.00938	.00899	.00862	.00827	.00793	.00762	.00732	.00703	.00676	.00650	.00625	.00602	.00579	.00558	.00538
49	43	.01240	.01187	.01136	.01088	.01042	.00999	.00957	.00918	.00881	.00846	.00813	.00781	.00751	.00722	.00694	.00668	.00644	.00620	.00597	.00576
49	44	.01317	.01260	.01207	.01156	.01108	.01063	.01019	.00978	.00939	.00902	.00867	.00833	.00801	.00771	.00742	.00714	.00688	.00663	.00639	.00616
49	45	.01396	.01337	.01281	.01228	.01178	.01130	.01084	.01041	.01000	.00961	.00924	.00888	.00855	.00823	.00792	.00763	.00735	.00709	.00683	.00659
49	46	.01479	.01417	.01359	.01303	.01250	.01200	.01152	.01107	.01064	.01023	.00983	.00946	.00911	.00877	.00845	.00814	.00785	.00757	.00730	.00705
49	47	.01566	.01501	.01440	.01381	.01326	.01273	.01223	.01175	.01130	.01087	.01046	.01007	.00969	.00934	.00900	.00868	.00837	.00807	.00779	.00752
49	48	.01655	.01588	.01524	.01463	.01405	.01350	.01297	.01247	.01200	.01154	.01111	.01070	.01031	.00994	.00958	.00924	.00891	.00860	.00831	.00802
49	49	.01748	.01678	.01611	.01547	.01487	.01429	.01374	.01322	.01272	.01225	.01180	.01136	.01095	.01056	.01019	.00983	.00949	.00916	.00885	.00855
50	0	.00161	.00155	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089
50	1	.00102	.00097	.00092	.00088	.00084	.00080	.00077	.00074	.00070	.00067	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045
50	2	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00047	.00046
50	3	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00068	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047
50	4	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00064	.00061	.00058	.00056	.00054	.00052	.00050
50	5	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053
50	6	.00132	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059	.00057
50	7	.00141	.00134	.00127	.00121	.00116	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00078	.00074	.00071	.00069	.00066	.00063	.00061
50	8	.00151	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066
50	9	.00162	.00154	.00146	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071
50	10	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077
50	11	.00186	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083
50	12	.00200	.00191	.00182	.00173	.00166	.00158	.00151	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00109	.00104	.00100	.00097	.00093	.00090
50	13	.00214	.00204	.00195	.00186	.00178	.00170	.00162	.00156	.00149	.00143	.00137	.00132	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097
50	14	.00229	.00218	.00208	.00199	.00190	.00181	.00174	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104
50	15	.00243	.00232	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111
50	16	.00258	.00246	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00159	.00152	.00146	.00141	.00136	.00130	.00126	.00121	.00117
50	17	.00272	.00259	.00248	.00236	.00226	.00216	.00206	.00198	.00189	.00182	.00174	.00167	.00161	.00154	.00148	.00143	.00138	.00132	.00128	.00123
50	18	.00287	.00274	.00261	.00249	.00238	.00227	.00218	.00208	.00199	.00191	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00139	.00134	.00129
50	19	.00303	.00289	.00275	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136
50	20	.00320	.00305	.00290	.00277	.00264	.00253	.00242	.00231	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143
50	21	.00338	.00322	.00307	.00293	.00279	.00267	.00255	.00244	.00233	.00224	.00214	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00150
50	22	.00357	.00340	.00324	.00309	.00295	.00282	.00269	.00258	.00246	.00236	.00226	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158
50	23	.00378	.00360	.00343	.00327	.00312	.00298	.00285	.00272	.00261	.00249	.00239	.00229	.00220	.00211	.00202	.00195	.00187	.00180	.00173	.00167
50	24	.00401	.00382	.00364	.00347	.00331	.00316	.00302	.00288	.00276	.00264	.00253	.00242	.00232	.00223	.00214	.00206	.00198	.00190	.00183	.00176

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
50	25	.00425	.00405	.00386	.00368	.00351	.00335	.00320	.00306	.00293	.00280	.00268	.00257	.00246	.00236	.00227	.00218	.00209	.00201	.00194	.00186
50	26	.00452	.00430	.00410	.00391	.00373	.00356	.00340	.00325	.00311	.00297	.00285	.00273	.00262	.00251	.00241	.00231	.00222	.00214	.00206	.00198
50	27	.00480	.00457	.00436	.00416	.00397	.00379	.00362	.00346	.00331	.00316	.00303	.00290	.00278	.00267	.00256	.00246	.00236	.00227	.00219	.00210
50	28	.00511	.00487	.00464	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00323	.00309	.00296	.00284	.00273	.00262	.00252	.00242	.00233	.00224
50	29	.00544	.00518	.00494	.00471	.00450	.00429	.00410	.00392	.00375	.00359	.00344	.00329	.00316	.00303	.00291	.00279	.00268	.00258	.00248	.00239
50	30	.00579	.00552	.00526	.00502	.00479	.00457	.00437	.00418	.00400	.00383	.00367	.00351	.00337	.00323	.00310	.00298	.00286	.00275	.00264	.00254
50	31	.00617	.00588	.00560	.00535	.00510	.00487	.00466	.00446	.00426	.00408	.00391	.00375	.00359	.00344	.00331	.00318	.00305	.00293	.00282	.00271
50	32	.00657	.00626	.00597	.00570	.00544	.00520	.00497	.00475	.00455	.00435	.00417	.00400	.00383	.00368	.00353	.00339	.00326	.00313	.00301	.00290
50	33	.00699	.00667	.00636	.00607	.00580	.00554	.00530	.00507	.00485	.00464	.00445	.00426	.00409	.00392	.00377	.00362	.00348	.00334	.00322	.00309
50	34	.00745	.00710	.00678	.00647	.00618	.00591	.00565	.00541	.00518	.00496	.00475	.00455	.00437	.00419	.00402	.00387	.00371	.00357	.00344	.00331
50	35	.00793	.00757	.00722	.00690	.00659	.00630	.00603	.00577	.00552	.00529	.00507	.00486	.00467	.00448	.00430	.00413	.00397	.00382	.00367	.00354
50	36	.00845	.00806	.00770	.00735	.00703	.00672	.00643	.00616	.00590	.00565	.00542	.00520	.00499	.00479	.00460	.00442	.00425	.00408	.00393	.00378
50	37	.00900	.00859	.00820	.00784	.00750	.00717	.00686	.00657	.00630	.00603	.00579	.00555	.00533	.00512	.00491	.00472	.00454	.00437	.00420	.00405
50	38	.00958	.00915	.00874	.00836	.00799	.00765	.00732	.00701	.00672	.00644	.00618	.00593	.00569	.00547	.00526	.00505	.00486	.00468	.00450	.00433
50	39	.01019	.00974	.00931	.00890	.00852	.00816	.00781	.00749	.00718	.00688	.00660	.00634	.00609	.00585	.00562	.00541	.00520	.00500	.00482	.00464
50	40	.01085	.01037	.00992	.00949	.00908	.00870	.00833	.00799	.00766	.00735	.00705	.00677	.00651	.00625	.00601	.00578	.00557	.00536	.00516	.00497
50	41	.01154	.01103	.01056	.01011	.00968	.00927	.00889	.00852	.00818	.00785	.00754	.00724	.00696	.00669	.00643	.00619	.00596	.00574	.00553	.00533
50	42	.01227	.01174	.01124	.01076	.01031	.00988	.00948	.00909	.00873	.00838	.00805	.00773	.00743	.00715	.00688	.00662	.00638	.00614	.00592	.00571
50	43	.01304	.01248	.01195	.01145	.01098	.01053	.01010	.00969	.00931	.00894	.00859	.00826	.00794	.00764	.00736	.00708	.00682	.00658	.00634	.00611
50	44	.01385	.01326	.01271	.01218	.01168	.01121	.01076	.01033	.00992	.00954	.00917	.00882	.00848	.00817	.00786	.00757	.00730	.00704	.00679	.00655
50	45	.01469	.01408	.01350	.01295	.01242	.01192	.01145	.01100	.01057	.01016	.00977	.00940	.00905	.00872	.00840	.00809	.00780	.00752	.00726	.00701
50	46	.01558	.01494	.01433	.01375	.01319	.01267	.01217	.01170	.01125	.01082	.01041	.01002	.00965	.00930	.00896	.00864	.00833	.00804	.00776	.00749
50	47	.01650	.01582	.01519	.01458	.01400	.01345	.01293	.01243	.01196	.01151	.01108	.01067	.01028	.00991	.00955	.00921	.00889	.00858	.00828	.00800
50	48	.01745	.01675	.01608	.01545	.01484	.01427	.01372	.01320	.01270	.01223	.01178	.01135	.01094	.01055	.01017	.00981	.00947	.00915	.00884	.00854
50	49	.01844	.01771	.01701	.01635	.01572	.01511	.01454	.01400	.01348	.01298	.01251	.01206	.01163	.01121	.01082	.01045	.01009	.00974	.00942	.00910
50	50	.01947	.01870	.01798	.01728	.01663	.01600	.01540	.01483	.01428	.01376	.01327	.01280	.01234	.01191	.01150	.01111	.01073	.01037	.01002	.00969
51	0	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00096
51	1	.00107	.00102	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048
51	2	.00109	.00104	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048
51	3	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00050
51	4	.00121	.00115	.00110	.00104	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053
51	5	.00129	.00122	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056
51	6	.00137	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060
51	7	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00065
51	8	.00157	.00150	.00143	.00136	.00130	.00124	.00119	.00113	.00109	.00104	.00100	.00095	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069
51	9	.00169	.00161	.00153	.00146	.00140	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075
51	10	.00181	.00173	.00165	.00157	.00150	.00144	.00137	.00131	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00084	.00081
51	11	.00195	.00186	.00177	.00169	.00162	.00154	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00095	.00091	.00088
51	12	.00209	.00200	.00190	.00182	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095
51	13	.00224	.00214	.00204	.00195	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00139	.00133	.00128	.00123	.00119	.00115	.00110	.00106	.00103
51	14	.00239	.00228	.00218	.00208	.00199	.00191	.00183	.00175	.00168	.00161	.00155	.00149	.00143	.00137	.00132	.00127	.00123	.00118	.00114	.00110
51	15	.00255	.00243	.00232	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00135	.00131	.00126	.00121	.00117
51	16	.00270	.00257	.00246	.00235	.00224	.00215	.00206	.00197	.00189	.00181	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00129	.00124
51	17	.00285	.00272	.00259	.00248	.00237	.00227	.00217	.00208	.00199	.00191	.00184	.00176	.00170	.00163	.00157	.00151	.00146	.00140	.00135	.00131
51	18	.00300	.00286	.00273	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137
51	19	.00317	.00302	.00288	.00275	.00263	.00251	.00241	.00230	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00167	.00161	.00155	.00149	.00144
51	20	.00334	.00319	.00304	.00290	.00277	.00265	.00254	.00243	.00233	.00223	.00214	.00205	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151
51	21	.00353	.00337	.00321	.00306	.00293	.00280	.00268	.00256	.00245	.00235	.00226	.00216	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159
51	22	.00373	.00356	.00339	.00324	.00309	.00296	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00211	.00202	.00195	.00187	.00180	.00174	.00167
51	23	.00395	.00376	.00359	.00343	.00327	.00313	.00299	.00286	.00274	.00262	.00251	.00241	.00232	.00222	.00214	.00205	.00198	.00190	.00183	.00176

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
51	24	.00418	.00399	.00380	.00363	.00347	.00331	.00317	.00303	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186
51	25	.00444	.00423	.00403	.00385	.00368	.00351	.00336	.00321	.00307	.00294	.00282	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00197
51	26	.00472	.00449	.00429	.00409	.00390	.00373	.00357	.00341	.00327	.00313	.00300	.00287	.00276	.00265	.00254	.00244	.00235	.00226	.00217	.00209
51	27	.00501	.00478	.00456	.00435	.00415	.00397	.00379	.00363	.00347	.00333	.00319	.00306	.00293	.00281	.00270	.00260	.00250	.00240	.00231	.00222
51	28	.00534	.00509	.00485	.00463	.00442	.00422	.00404	.00386	.00370	.00354	.00339	.00325	.00312	.00300	.00288	.00276	.00266	.00256	.00246	.00237
51	29	.00568	.00542	.00517	.00493	.00471	.00450	.00430	.00412	.00394	.00377	.00362	.00347	.00333	.00319	.00307	.00295	.00283	.00272	.00262	.00252
51	30	.00605	.00577	.00550	.00525	.00502	.00480	.00459	.00439	.00420	.00402	.00386	.00370	.00355	.00340	.00327	.00314	.00302	.00290	.00279	.00269
51	31	.00644	.00614	.00586	.00560	.00535	.00511	.00489	.00468	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00322	.00310	.00298	.00287
51	32	.00686	.00655	.00625	.00597	.00570	.00545	.00521	.00499	.00478	.00458	.00439	.00421	.00404	.00387	.00372	.00358	.00344	.00331	.00318	.00306
51	33	.00731	.00698	.00666	.00636	.00608	.00581	.00556	.00532	.00510	.00488	.00468	.00449	.00431	.00414	.00397	.00382	.00367	.00353	.00340	.00327
51	34	.00779	.00743	.00710	.00678	.00648	.00620	.00593	.00568	.00544	.00521	.00500	.00480	.00460	.00442	.00425	.00408	.00392	.00377	.00363	.00350
51	35	.00830	.00792	.00757	.00723	.00692	.00662	.00633	.00606	.00581	.00557	.00534	.00512	.00492	.00472	.00454	.00436	.00420	.00404	.00389	.00374
51	36	.00884	.00844	.00807	.00771	.00738	.00706	.00676	.00647	.00620	.00595	.00570	.00547	.00526	.00505	.00485	.00467	.00449	.00432	.00416	.00400
51	37	.00942	.00900	.00860	.00822	.00787	.00753	.00721	.00691	.00662	.00635	.00610	.00585	.00562	.00540	.00519	.00499	.00480	.00462	.00445	.00429
51	38	.01003	.00959	.00917	.00877	.00839	.00804	.00770	.00738	.00707	.00679	.00651	.00625	.00601	.00577	.00555	.00534	.00514	.00495	.00476	.00459
51	39	.01068	.01021	.00977	.00935	.00895	.00857	.00822	.00788	.00756	.00725	.00696	.00669	.00642	.00618	.00594	.00571	.00550	.00530	.00510	.00492
51	40	.01137	.01088	.01041	.00997	.00954	.00915	.00877	.00841	.00807	.00775	.00744	.00715	.00687	.00661	.00635	.00612	.00589	.00567	.00546	.00527
51	41	.01210	.01158	.01109	.01062	.01018	.00976	.00936	.00898	.00862	.00827	.00795	.00764	.00735	.00707	.00680	.00655	.00631	.00608	.00586	.00565
51	42	.01288	.01233	.01181	.01131	.01085	.01040	.00998	.00958	.00920	.00884	.00849	.00817	.00786	.00756	.00728	.00701	.00675	.00651	.00627	.00605
51	43	.01369	.01312	.01257	.01205	.01156	.01109	.01064	.01022	.00982	.00944	.00907	.00873	.00840	.00808	.00778	.00750	.00723	.00697	.00672	.00649
51	44	.01455	.01395	.01337	.01282	.01230	.01181	.01134	.01090	.01047	.01007	.00969	.00932	.00897	.00864	.00832	.00802	.00773	.00746	.00720	.00695
51	45	.01545	.01481	.01421	.01363	.01309	.01257	.01208	.01161	.01116	.01074	.01033	.00995	.00958	.00923	.00889	.00857	.00827	.00798	.00770	.00744
51	46	.01639	.01572	.01509	.01448	.01391	.01337	.01285	.01235	.01189	.01144	.01101	.01060	.01022	.00985	.00950	.00916	.00884	.00853	.00824	.00796
51	47	.01737	.01667	.01600	.01537	.01477	.01420	.01365	.01314	.01264	.01217	.01172	.01130	.01089	.01050	.01013	.00977	.00943	.00911	.00880	.00850
51	48	.01838	.01765	.01696	.01629	.01567	.01507	.01450	.01395	.01343	.01294	.01247	.01202	.01159	.01118	.01079	.01041	.01006	.00972	.00939	.00908
51	49	.01944	.01867	.01795	.01726	.01660	.01597	.01537	.01480	.01426	.01374	.01325	.01278	.01233	.01189	.01148	.01109	.01071	.01035	.01001	.00968
51	50	.02053	.01973	.01898	.01826	.01757	.01691	.01629	.01569	.01512	.01458	.01406	.01357	.01310	.01264	.01221	.01180	.01140	.01102	.01066	.01031
51	51	.02166	.02083	.02005	.01929	.01858	.01789	.01724	.01662	.01602	.01545	.01491	.01439	.01390	.01342	.01297	.01254	.01212	.01173	.01134	.01098
52	0	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00127	.00123	.00120	.00117	.00113	.00111	.00108	.00105	.00102
52	1	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051
52	2	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051
52	3	.00119	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053
52	4	.00126	.00120	.00115	.00109	.00104	.00100	.00095	.00091	.00087	.00083	.00080	.00077	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056
52	5	.00134	.00128	.00122	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00059
52	6	.00143	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063
52	7	.00153	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00097	.00093	.00090	.00086	.00083	.00080	.00076	.00074	.00071	.00068
52	8	.00164	.00157	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00093	.00089	.00086	.00082	.00079	.00076	.00073
52	9	.00176	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00079
52	10	.00189	.00181	.00172	.00165	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086
52	11	.00204	.00194	.00185	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093
52	12	.00219	.00209	.00199	.00191	.00182	.00174	.00167	.00160	.00154	.00147	.00142	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00105	.00101
52	13	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00126	.00121	.00117	.00113	.00109
52	14	.00250	.00239	.00228	.00218	.00209	.00200	.00192	.00184	.00177	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117
52	15	.00266	.00254	.00243	.00232	.00222	.00213	.00204	.00196	.00188	.00180	.00173	.00167	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124
52	16	.00282	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00183	.00176	.00170	.00163	.00157	.00152	.00146	.00141	.00136	.00131
52	17	.00298	.00284	.00271	.00260	.00248	.00238	.00228	.00218	.00210	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00148	.00143	.00138
52	18	.00314	.00299	.00286	.00273	.00262	.00250	.00240	.00230	.00221	.00212	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145
52	19	.00331	.00316	.00301	.00288	.00276	.00264	.00253	.00242	.00232	.00223	.00214	.00205	.00198	.00190	.00183	.00176	.00170	.00164	.00158	.00152
52	20	.00349	.00333	.00318	.00304	.00290	.00278	.00266	.00255	.00244	.00235	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00172	.00166	.00160
52	21	.00369	.00352	.00336	.00321	.00307	.00293	.00281	.00269	.00258	.00247	.00237	.00228	.00219	.00210	.00202	.00195	.00188	.00181	.00174	.00168

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
52	22	.00389	.00372	.00355	.00339	.00324	.00310	.00296	.00284	.00272	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00198	.00190	.00184	.00177
52	23	.00412	.00393	.00375	.00358	.00342	.00327	.00313	.00300	.00287	.00276	.00264	.00254	.00244	.00234	.00225	.00217	.00209	.00201	.00194	.00187
52	24	.00437	.00416	.00397	.00380	.00363	.00347	.00332	.00318	.00304	.00292	.00280	.00268	.00258	.00248	.00238	.00229	.00220	.00212	.00204	.00197
52	25	.00463	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00323	.00309	.00297	.00285	.00273	.00262	.00252	.00243	.00233	.00225	.00216	.00209
52	26	.00492	.00469	.00448	.00428	.00409	.00391	.00374	.00358	.00343	.00328	.00315	.00302	.00290	.00279	.00268	.00257	.00248	.00238	.00230	.00221
52	27	.00523	.00499	.00476	.00455	.00435	.00416	.00398	.00381	.00364	.00349	.00335	.00321	.00308	.00296	.00285	.00274	.00263	.00253	.00244	.00235
52	28	.00557	.00531	.00507	.00484	.00463	.00442	.00423	.00405	.00388	.00372	.00357	.00342	.00328	.00315	.00303	.00291	.00280	.00270	.00260	.00250
52	29	.00593	.00566	.00540	.00516	.00493	.00471	.00451	.00432	.00413	.00396	.00380	.00365	.00350	.00336	.00323	.00311	.00299	.00287	.00277	.00267
52	30	.00631	.00603	.00575	.00549	.00525	.00502	.00481	.00460	.00441	.00422	.00405	.00389	.00373	.00358	.00344	.00331	.00318	.00306	.00295	.00284
52	31	.00673	.00642	.00613	.00586	.00560	.00535	.00512	.00491	.00470	.00451	.00432	.00415	.00398	.00382	.00367	.00353	.00340	.00327	.00315	.00303
52	32	.00717	.00684	.00653	.00624	.00597	.00571	.00547	.00523	.00501	.00481	.00461	.00442	.00425	.00408	.00392	.00377	.00363	.00349	.00336	.00324
52	33	.00764	.00729	.00696	.00666	.00637	.00609	.00583	.00558	.00535	.00513	.00492	.00472	.00454	.00436	.00419	.00403	.00387	.00373	.00359	.00346
52	34	.00814	.00777	.00743	.00710	.00679	.00650	.00622	.00596	.00571	.00548	.00526	.00505	.00485	.00466	.00447	.00430	.00414	.00399	.00384	.00370
52	35	.00867	.00829	.00792	.00757	.00725	.00694	.00664	.00637	.00610	.00585	.00562	.00539	.00518	.00498	.00478	.00460	.00443	.00426	.00411	.00396
52	36	.00924	.00883	.00845	.00808	.00773	.00740	.00709	.00680	.00652	.00625	.00600	.00576	.00554	.00532	.00512	.00492	.00474	.00456	.00439	.00423
52	37	.00985	.00942	.00901	.00862	.00825	.00790	.00757	.00726	.00696	.00668	.00641	.00616	.00592	.00569	.00547	.00527	.00507	.00488	.00470	.00453
52	38	.01050	.01004	.00960	.00919	.00880	.00843	.00808	.00775	.00744	.00714	.00686	.00659	.00633	.00609	.00586	.00564	.00543	.00523	.00504	.00485
52	39	.01118	.01070	.01024	.00980	.00939	.00900	.00863	.00828	.00795	.00763	.00733	.00704	.00677	.00651	.00627	.00603	.00581	.00560	.00539	.00520
52	40	.01191	.01140	.01091	.01045	.01002	.00961	.00922	.00884	.00849	.00815	.00784	.00753	.00724	.00697	.00671	.00646	.00622	.00600	.00578	.00557
52	41	.01268	.01214	.01163	.01115	.01069	.01025	.00984	.00944	.00907	.00872	.00838	.00806	.00775	.00746	.00718	.00692	.00667	.00643	.00620	.00598
52	42	.01350	.01293	.01239	.01188	.01140	.01094	.01050	.01008	.00969	.00931	.00896	.00861	.00829	.00798	.00769	.00741	.00714	.00688	.00664	.00641
52	43	.01436	.01377	.01320	.01266	.01215	.01166	.01120	.01076	.01034	.00995	.00957	.00921	.00887	.00854	.00823	.00793	.00765	.00738	.00712	.00687
52	44	.01527	.01464	.01405	.01348	.01294	.01243	.01194	.01148	.01104	.01062	.01022	.00984	.00948	.00913	.00880	.00849	.00819	.00790	.00763	.00736
52	45	.01622	.01556	.01494	.01434	.01378	.01324	.01272	.01224	.01177	.01133	.01091	.01051	.01012	.00976	.00941	.00908	.00876	.00845	.00816	.00789
52	46	.01722	.01653	.01587	.01524	.01465	.01408	.01354	.01303	.01254	.01208	.01163	.01121	.01080	.01042	.01005	.00970	.00936	.00904	.00873	.00844
52	47	.01826	.01753	.01684	.01619	.01556	.01497	.01440	.01386	.01335	.01286	.01239	.01194	.01152	.01111	.01072	.01035	.01000	.00966	.00933	.00902
52	48	.01934	.01858	.01786	.01717	.01652	.01589	.01530	.01473	.01419	.01368	.01318	.01272	.01227	.01184	.01143	.01104	.01066	.01031	.00996	.00964
52	49	.02046	.01967	.01891	.01819	.01751	.01686	.01623	.01564	.01507	.01453	.01402	.01352	.01305	.01260	.01217	.01176	.01137	.01099	.01063	.01028
52	50	.02162	.02080	.02001	.01926	.01854	.01786	.01721	.01659	.01599	.01543	.01489	.01437	.01387	.01340	.01295	.01252	.01210	.01171	.01133	.01096
52	51	.02283	.02197	.02115	.02036	.01962	.01890	.01822	.01757	.01695	.01636	.01579	.01525	.01473	.01424	.01376	.01331	.01287	.01246	.01206	.01167
52	52	.02407	.02318	.02232	.02151	.02073	.01998	.01927	.01860	.01795	.01733	.01673	.01617	.01563	.01511	.01461	.01413	.01368	.01324	.01282	.01242
53	0	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00110
53	1	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054
53	2	.00119	.00114	.00108	.00103	.00099	.00095	.00090	.00087	.00083	.00080	.00076	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056	.00054
53	3	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090	.00087	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056
53	4	.00132	.00125	.00120	.00114	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00063	.00061	.00059
53	5	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063
53	6	.00149	.00142	.00136	.00130	.00124	.00118	.00113	.00108	.00104	.00100	.00095	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067
53	7	.00160	.00152	.00145	.00139	.00133	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072
53	8	.00171	.00163	.00156	.00149	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078
53	9	.00184	.00175	.00168	.00160	.00153	.00146	.00140	.00134	.00129	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084
53	10	.00198	.00189	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091
53	11	.00213	.00203	.00194	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00099
53	12	.00228	.00218	.00209	.00199	.00191	.00183	.00175	.00168	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107
53	13	.00245	.00234	.00224	.00214	.00205	.00196	.00188	.00181	.00173	.00167	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115
53	14	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00128	.00124
53	15	.00278	.00266	.00254	.00243	.00233	.00223	.00214	.00206	.00197	.00190	.00182	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132
53	16	.00294	.00281	.00269	.00257	.00247	.00236	.00227	.00218	.00209	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00149	.00144	.00139
53	17	.00311	.00297	.00284	.00272	.00260	.00249	.00239	.00229	.00220	.00212	.00203	.00196	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00146
53	18	.00328	.00313	.00299	.00286	.00274	.00263	.00252	.00241	.00232	.00223	.00214	.00206	.00198	.00191	.00184	.00177	.00171	.00165	.00159	.00154

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
53	19	.00345	.00330	.00315	.00301	.00289	.00276	.00265	.00254	.00244	.00234	.00225	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161
53	20	.00364	.00348	.00332	.00318	.00304	.00291	.00279	.00267	.00257	.00246	.00237	.00227	.00219	.00211	.00203	.00195	.00188	.00182	.00175	.00169
53	21	.00384	.00367	.00351	.00335	.00321	.00307	.00294	.00282	.00271	.00260	.00249	.00240	.00230	.00222	.00213	.00206	.00198	.00191	.00184	.00178
53	22	.00406	.00388	.00370	.00354	.00339	.00324	.00311	.00298	.00285	.00274	.00263	.00253	.00243	.00234	.00225	.00216	.00209	.00201	.00194	.00187
53	23	.00430	.00410	.00392	.00374	.00358	.00343	.00328	.00315	.00302	.00289	.00278	.00267	.00256	.00247	.00237	.00228	.00220	.00212	.00204	.00197
53	24	.00455	.00434	.00415	.00397	.00379	.00363	.00347	.00333	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224	.00216	.00208
53	25	.00483	.00461	.00440	.00421	.00402	.00385	.00368	.00353	.00338	.00324	.00311	.00299	.00287	.00276	.00266	.00256	.00246	.00237	.00228	.00220
53	26	.00513	.00489	.00467	.00447	.00427	.00409	.00391	.00375	.00359	.00345	.00331	.00317	.00305	.00293	.00282	.00271	.00261	.00251	.00242	.00234
53	27	.00545	.00521	.00497	.00475	.00454	.00435	.00416	.00399	.00382	.00366	.00352	.00338	.00324	.00312	.00300	.00288	.00277	.00267	.00257	.00248
53	28	.00580	.00554	.00529	.00506	.00484	.00463	.00443	.00424	.00407	.00390	.00374	.00359	.00345	.00332	.00319	.00307	.00295	.00284	.00274	.00264
53	29	.00618	.00590	.00564	.00539	.00515	.00493	.00472	.00452	.00433	.00416	.00399	.00383	.00368	.00354	.00340	.00327	.00315	.00303	.00292	.00281
53	30	.00658	.00629	.00601	.00574	.00549	.00526	.00503	.00482	.00462	.00443	.00425	.00408	.00392	.00377	.00362	.00349	.00336	.00323	.00311	.00300
53	31	.00701	.00670	.00640	.00612	.00585	.00560	.00537	.00514	.00493	.00473	.00454	.00436	.00418	.00402	.00387	.00372	.00358	.00345	.00332	.00320
53	32	.00747	.00714	.00682	.00653	.00624	.00598	.00572	.00548	.00526	.00504	.00484	.00465	.00447	.00429	.00413	.00397	.00382	.00368	.00355	.00342
53	33	.00797	.00761	.00728	.00696	.00666	.00638	.00611	.00585	.00561	.00539	.00517	.00496	.00477	.00458	.00441	.00424	.00408	.00393	.00379	.00365
53	34	.00849	.00812	.00776	.00742	.00711	.00680	.00652	.00625	.00599	.00575	.00552	.00530	.00509	.00490	.00471	.00453	.00436	.00420	.00405	.00390
53	35	.00905	.00866	.00828	.00792	.00758	.00726	.00696	.00667	.00640	.00614	.00590	.00567	.00545	.00524	.00504	.00485	.00467	.00450	.00433	.00418
53	36	.00965	.00923	.00883	.00845	.00809	.00776	.00743	.00713	.00684	.00657	.00631	.00606	.00582	.00560	.00539	.00519	.00499	.00481	.00464	.00447
53	37	.01029	.00984	.00942	.00902	.00864	.00828	.00794	.00762	.00731	.00702	.00674	.00648	.00623	.00599	.00576	.00555	.00534	.00515	.00496	.00479
53	38	.01097	.01050	.01005	.00962	.00922	.00884	.00848	.00814	.00781	.00750	.00721	.00693	.00666	.00641	.00617	.00594	.00572	.00552	.00532	.00513
53	39	.01169	.01119	.01072	.01027	.00984	.00944	.00906	.00869	.00835	.00802	.00771	.00741	.00713	.00686	.00661	.00636	.00613	.00591	.00570	.00550
53	40	.01246	.01193	.01143	.01096	.01051	.01008	.00967	.00929	.00892	.00858	.00824	.00793	.00763	.00734	.00707	.00681	.00657	.00633	.00611	.00589
53	41	.01327	.01272	.01219	.01169	.01121	.01076	.01033	.00992	.00954	.00917	.00882	.00848	.00817	.00786	.00757	.00730	.00704	.00679	.00655	.00632
53	42	.01414	.01355	.01299	.01246	.01196	.01149	.01103	.01060	.01019	.00980	.00943	.00908	.00874	.00842	.00811	.00782	.00754	.00728	.00702	.00678
53	43	.01505	.01443	.01384	.01329	.01276	.01225	.01178	.01132	.01089	.01047	.01008	.00971	.00935	.00901	.00869	.00838	.00808	.00780	.00753	.00727
53	44	.01601	.01536	.01474	.01416	.01360	.01307	.01256	.01208	.01162	.01119	.01077	.01038	.01000	.00964	.00930	.00897	.00865	.00836	.00807	.00780
53	45	.01702	.01633	.01569	.01507	.01448	.01392	.01339	.01288	.01240	.01194	.01150	.01108	.01069	.01030	.00994	.00959	.00926	.00895	.00864	.00835
53	46	.01807	.01736	.01667	.01603	.01541	.01482	.01426	.01373	.01322	.01273	.01227	.01183	.01141	.01101	.01062	.01026	.00991	.00957	.00925	.00894
53	47	.01917	.01842	.01771	.01703	.01638	.01576	.01517	.01461	.01408	.01357	.01308	.01261	.01217	.01175	.01134	.01095	.01058	.01023	.00989	.00956
53	48	.02032	.01953	.01878	.01807	.01739	.01674	.01612	.01554	.01497	.01444	.01392	.01344	.01297	.01252	.01209	.01169	.01129	.01092	.01056	.01022
53	49	.02151	.02069	.01990	.01916	.01845	.01777	.01712	.01650	.01591	.01535	.01481	.01430	.01380	.01333	.01288	.01245	.01204	.01165	.01127	.01091
53	50	.02275	.02189	.02107	.02029	.01955	.01884	.01816	.01751	.01689	.01630	.01574	.01520	.01468	.01419	.01371	.01326	.01283	.01241	.01202	.01163
53	51	.02403	.02314	.02228	.02147	.02069	.01995	.01924	.01856	.01792	.01730	.01671	.01614	.01560	.01508	.01458	.01411	.01365	.01322	.01280	.01240
53	52	.02536	.02442	.02353	.02269	.02187	.02110	.02036	.01965	.01898	.01833	.01771	.01712	.01655	.01601	.01549	.01499	.01451	.01405	.01361	.01319
53	53	.02672	.02575	.02483	.02394	.02310	.02229	.02152	.02078	.02008	.01940	.01875	.01813	.01754	.01697	.01643	.01591	.01540	.01492	.01446	.01402
54	0	.00201	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117
54	1	.00121	.00116	.00111	.00106	.00102	.00097	.00093	.00089	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057
54	2	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057
54	3	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059
54	4	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062
54	5	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066
54	6	.00156	.00149	.00142	.00135	.00129	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00071
54	7	.00167	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076
54	8	.00179	.00170	.00163	.00156	.00149	.00142	.00136	.00131	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00082
54	9	.00192	.00183	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00124	.00120	.00115	.00111	.00106	.00103	.00099	.00095	.00092	.00089
54	10	.00206	.00197	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096
54	11	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00104
54	12	.00238	.00228	.00218	.00209	.00200	.00192	.00184	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113
54	13	.00256	.00244	.00234	.00224	.00215	.00206	.00197	.00190	.00182	.00175	.00168	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00126	.00122
54	14	.00273	.00261	.00250	.00239	.00229	.00220	.00211	.00203	.00195	.00187	.00180	.00174	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
54	15	.00290	.00278	.00266	.00255	.00244	.00234	.00225	.00216	.00207	.00199	.00192	.00185	.00178	.00172	.00165	.00160	.00154	.00149	.00144	.00139
54	16	.00307	.00294	.00281	.00269	.00258	.00248	.00238	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147
54	17	.00324	.00310	.00297	.00284	.00272	.00261	.00251	.00241	.00231	.00222	.00214	.00206	.00198	.00191	.00184	.00178	.00172	.00166	.00160	.00155
54	18	.00342	.00327	.00313	.00299	.00287	.00275	.00264	.00253	.00243	.00234	.00225	.00216	.00208	.00201	.00194	.00187	.00180	.00174	.00168	.00162
54	19	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266	.00256	.00246	.00236	.00227	.00219	.00211	.00203	.00196	.00189	.00182	.00176	.00170
54	20	.00380	.00363	.00347	.00332	.00318	.00305	.00292	.00280	.00269	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179
54	21	.00401	.00383	.00366	.00350	.00335	.00321	.00308	.00296	.00284	.00272	.00262	.00252	.00242	.00233	.00225	.00217	.00209	.00201	.00194	.00188
54	22	.00423	.00404	.00387	.00370	.00354	.00339	.00325	.00312	.00299	.00287	.00276	.00265	.00255	.00246	.00237	.00228	.00220	.00212	.00205	.00197
54	23	.00448	.00428	.00409	.00391	.00374	.00358	.00343	.00329	.00316	.00303	.00291	.00280	.00269	.00259	.00250	.00240	.00232	.00223	.00216	.00208
54	24	.00474	.00453	.00433	.00414	.00396	.00379	.00364	.00349	.00334	.00321	.00308	.00296	.00285	.00274	.00264	.00254	.00245	.00236	.00228	.00220
54	25	.00503	.00480	.00459	.00439	.00420	.00402	.00385	.00369	.00354	.00340	.00327	.00314	.00302	.00290	.00279	.00269	.00259	.00250	.00241	.00232
54	26	.00534	.00510	.00488	.00466	.00446	.00427	.00409	.00392	.00376	.00361	.00347	.00333	.00320	.00308	.00296	.00285	.00275	.00265	.00255	.00246
54	27	.00568	.00543	.00519	.00496	.00475	.00454	.00435	.00417	.00400	.00384	.00369	.00354	.00340	.00327	.00315	.00303	.00292	.00281	.00271	.00262
54	28	.00605	.00578	.00552	.00528	.00505	.00484	.00463	.00444	.00426	.00409	.00393	.00377	.00362	.00349	.00335	.00323	.00311	.00300	.00289	.00279
54	29	.00644	.00615	.00588	.00562	.00538	.00515	.00494	.00473	.00454	.00436	.00418	.00402	.00386	.00371	.00357	.00344	.00331	.00319	.00308	.00297
54	30	.00686	.00655	.00627	.00599	.00574	.00549	.00526	.00505	.00484	.00465	.00446	.00428	.00412	.00396	.00381	.00367	.00353	.00340	.00328	.00316
54	31	.00731	.00698	.00668	.00639	.00612	.00586	.00561	.00538	.00516	.00495	.00476	.00457	.00439	.00422	.00406	.00391	.00377	.00363	.00350	.00338
54	32	.00779	.00745	.00712	.00681	.00652	.00625	.00599	.00574	.00551	.00529	.00508	.00488	.00469	.00451	.00434	.00418	.00402	.00388	.00374	.00360
54	33	.00830	.00794	.00759	.00727	.00696	.00667	.00639	.00613	.00588	.00565	.00542	.00521	.00501	.00482	.00464	.00446	.00430	.00414	.00399	.00385
54	34	.00885	.00847	.00810	.00775	.00743	.00712	.00682	.00654	.00628	.00603	.00579	.00557	.00535	.00515	.00495	.00477	.00459	.00443	.00427	.00412
54	35	.00944	.00903	.00864	.00828	.00793	.00760	.00729	.00699	.00671	.00644	.00619	.00595	.00572	.00550	.00530	.00510	.00491	.00474	.00457	.00440
54	36	.01007	.00964	.00922	.00883	.00847	.00812	.00778	.00747	.00717	.00689	.00662	.00636	.00612	.00589	.00567	.00546	.00526	.00507	.00489	.00471
54	37	.01074	.01028	.00984	.00943	.00904	.00867	.00832	.00798	.00766	.00736	.00708	.00681	.00655	.00630	.00607	.00584	.00563	.00543	.00523	.00505
54	38	.01145	.01097	.01050	.01007	.00965	.00926	.00889	.00853	.00819	.00787	.00757	.00728	.00701	.00674	.00649	.00626	.00603	.00581	.00561	.00541
54	39	.01221	.01170	.01121	.01074	.01031	.00989	.00949	.00912	.00876	.00842	.00810	.00779	.00750	.00722	.00695	.00670	.00646	.00623	.00601	.00580
54	40	.01302	.01247	.01196	.01147	.01100	.01056	.01014	.00975	.00937	.00901	.00866	.00834	.00803	.00773	.00745	.00718	.00692	.00668	.00645	.00622
54	41	.01388	.01330	.01276	.01224	.01175	.01128	.01084	.01042	.01002	.00963	.00927	.00892	.00859	.00828	.00798	.00769	.00742	.00716	.00691	.00668
54	42	.01479	.01418	.01361	.01306	.01254	.01205	.01158	.01113	.01071	.01030	.00992	.00955	.00920	.00887	.00855	.00825	.00796	.00768	.00742	.00716
54	43	.01575	.01511	.01450	.01393	.01338	.01286	.01236	.01189	.01144	.01102	.01061	.01022	.00985	.00950	.00916	.00884	.00853	.00823	.00795	.00768
54	44	.01676	.01609	.01545	.01485	.01427	.01372	.01320	.01270	.01222	.01177	.01134	.01093	.01054	.01016	.00981	.00946	.00914	.00883	.00853	.00824
54	45	.01783	.01712	.01645	.01581	.01520	.01463	.01407	.01355	.01305	.01257	.01212	.01168	.01127	.01087	.01049	.01013	.00978	.00945	.00914	.00883
54	46	.01894	.01820	.01750	.01683	.01619	.01558	.01500	.01444	.01392	.01341	.01293	.01247	.01203	.01162	.01122	.01083	.01047	.01012	.00978	.00946
54	47	.02011	.01933	.01859	.01789	.01721	.01657	.01596	.01538	.01483	.01430	.01379	.01331	.01284	.01240	.01198	.01157	.01119	.01082	.01046	.01012
54	48	.02132	.02051	.01973	.01899	.01829	.01762	.01698	.01636	.01578	.01522	.01469	.01418	.01369	.01323	.01278	.01235	.01195	.01156	.01118	.01082
54	49	.02259	.02173	.02092	.02015	.01941	.01870	.01803	.01739	.01678	.01619	.01563	.01509	.01458	.01409	.01362	.01317	.01274	.01233	.01194	.01156
54	50	.02390	.02301	.02216	.02135	.02058	.01984	.01914	.01846	.01782	.01721	.01662	.01606	.01552	.01500	.01451	.01404	.01358	.01315	.01273	.01233
54	51	.02526	.02434	.02345	.02260	.02180	.02102	.02029	.01958	.01891	.01827	.01765	.01706	.01649	.01595	.01543	.01494	.01446	.01400	.01357	.01315
54	52	.02667	.02571	.02478	.02390	.02306	.02225	.02148	.02074	.02004	.01937	.01872	.01810	.01751	.01694	.01640	.01588	.01538	.01490	.01444	.01400
54	53	.02813	.02712	.02616	.02524	.02436	.02352	.02272	.02195	.02121	.02051	.01983	.01919	.01857	.01797	.01740	.01686	.01633	.01583	.01535	.01488
54	54	.02962	.02858	.02758	.02662	.02571	.02483	.02399	.02319	.02243	.02169	.02099	.02031	.01966	.01904	.01845	.01787	.01733	.01680	.01629	.01581
55	0	.00212	.00205	.00198	.00192	.00186	.00181	.00175	.00170	.00166	.00161	.00157	.00152	.00148	.00145	.00141	.00137	.00134	.00131	.00128	.00125
55	1	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060
55	2	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060
55	3	.00135	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062
55	4	.00143	.00136	.00130	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065
55	5	.00152	.00145	.00138	.00132	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070
55	6	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074
55	7	.00174	.00166	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
55	8	.00186	.00178	.00170	.00162	.00155	.00149	.00143	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086
55	9	.00200	.00191	.00182	.00175	.00167	.00160	.00154	.00147	.00141	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
55	10	.00215	.00205	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00141	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00101
55	11	.00231	.00221	.00211	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110
55	12	.00248	.00238	.00228	.00218	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00153	.00147	.00142	.00137	.00132	.00128	.00123	.00119
55	13	.00267	.00255	.00244	.00234	.00225	.00215	.00207	.00199	.00191	.00184	.00177	.00171	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129
55	14	.00285	.00273	.00261	.00250	.00240	.00230	.00221	.00213	.00205	.00197	.00189	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138
55	15	.00303	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00218	.00209	.00202	.00194	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147
55	16	.00320	.00307	.00294	.00282	.00270	.00259	.00249	.00239	.00230	.00222	.00213	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156
55	17	.00338	.00324	.00310	.00297	.00285	.00273	.00263	.00252	.00243	.00233	.00225	.00216	.00209	.00201	.00194	.00187	.00181	.00175	.00169	.00164
55	18	.00356	.00341	.00326	.00313	.00300	.00288	.00276	.00265	.00255	.00245	.00236	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00177	.00172
55	19	.00375	.00359	.00344	.00329	.00315	.00303	.00290	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00186	.00180
55	20	.00395	.00378	.00362	.00347	.00332	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00189
55	21	.00417	.00399	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00286	.00275	.00264	.00255	.00245	.00236	.00228	.00220	.00212	.00205	.00198
55	22	.00441	.00421	.00403	.00386	.00370	.00354	.00340	.00326	.00313	.00301	.00290	.00279	.00268	.00258	.00249	.00240	.00231	.00223	.00216	.00208
55	23	.00466	.00446	.00426	.00408	.00391	.00374	.00359	.00345	.00331	.00318	.00306	.00294	.00283	.00272	.00262	.00253	.00244	.00235	.00227	.00219
55	24	.00493	.00472	.00451	.00432	.00414	.00396	.00380	.00365	.00350	.00336	.00323	.00311	.00299	.00288	.00277	.00267	.00258	.00248	.00240	.00231
55	25	.00523	.00500	.00478	.00458	.00438	.00420	.00403	.00386	.00371	.00356	.00342	.00329	.00317	.00305	.00293	.00283	.00273	.00263	.00254	.00245
55	26	.00556	.00531	.00508	.00486	.00466	.00446	.00428	.00410	.00394	.00378	.00363	.00349	.00336	.00323	.00311	.00300	.00289	.00279	.00269	.00260
55	27	.00591	.00565	.00540	.00517	.00495	.00474	.00455	.00436	.00419	.00402	.00386	.00371	.00357	.00344	.00331	.00319	.00307	.00296	.00286	.00276
55	28	.00629	.00601	.00575	.00551	.00527	.00505	.00484	.00464	.00446	.00428	.00411	.00395	.00380	.00366	.00352	.00339	.00327	.00315	.00304	.00293
55	29	.00670	.00641	.00613	.00586	.00562	.00538	.00516	.00495	.00475	.00456	.00438	.00421	.00405	.00390	.00375	.00361	.00348	.00336	.00324	.00313
55	30	.00714	.00683	.00653	.00625	.00599	.00574	.00550	.00528	.00506	.00486	.00467	.00449	.00432	.00416	.00400	.00385	.00371	.00358	.00345	.00333
55	31	.00761	.00728	.00696	.00666	.00638	.00612	.00587	.00563	.00540	.00519	.00498	.00479	.00461	.00443	.00427	.00411	.00396	.00382	.00368	.00355
55	32	.00811	.00776	.00742	.00711	.00681	.00653	.00626	.00600	.00576	.00554	.00532	.00511	.00492	.00473	.00456	.00439	.00423	.00408	.00393	.00379
55	33	.00865	.00827	.00792	.00758	.00727	.00697	.00668	.00641	.00615	.00591	.00568	.00546	.00525	.00506	.00487	.00469	.00452	.00436	.00420	.00405
55	34	.00922	.00882	.00845	.00809	.00776	.00744	.00713	.00685	.00657	.00632	.00607	.00584	.00562	.00540	.00520	.00501	.00483	.00466	.00449	.00434
55	35	.00984	.00942	.00902	.00864	.00828	.00794	.00762	.00732	.00703	.00675	.00649	.00624	.00600	.00578	.00557	.00536	.00517	.00498	.00481	.00464
55	36	.01049	.01005	.00962	.00922	.00884	.00848	.00814	.00782	.00751	.00722	.00694	.00667	.00642	.00618	.00596	.00574	.00553	.00534	.00515	.00497
55	37	.01119	.01072	.01027	.00985	.00945	.00906	.00870	.00836	.00803	.00772	.00742	.00714	.00687	.00662	.00638	.00614	.00592	.00571	.00551	.00532
55	38	.01194	.01144	.01097	.01052	.01009	.00968	.00930	.00893	.00859	.00826	.00794	.00764	.00736	.00709	.00683	.00658	.00635	.00612	.00591	.00570
55	39	.01274	.01221	.01171	.01123	.01078	.01035	.00994	.00955	.00918	.00883	.00850	.00818	.00788	.00759	.00731	.00705	.00680	.00656	.00633	.00612
55	40	.01359	.01303	.01250	.01199	.01151	.01106	.01062	.01021	.00982	.00945	.00909	.00876	.00844	.00813	.00784	.00756	.00729	.00704	.00679	.00656
55	41	.01449	.01390	.01334	.01280	.01230	.01182	.01136	.01092	.01051	.01011	.00974	.00938	.00903	.00871	.00840	.00810	.00782	.00755	.00729	.00704
55	42	.01545	.01482	.01423	.01367	.01313	.01262	.01214	.01168	.01124	.01082	.01042	.01004	.00968	.00933	.00900	.00869	.00838	.00810	.00782	.00756
55	43	.01646	.01580	.01518	.01458	.01402	.01348	.01297	.01248	.01202	.01157	.01115	.01075	.01036	.01000	.00964	.00931	.00899	.00868	.00839	.00811
55	44	.01753	.01684	.01618	.01555	.01496	.01439	.01385	.01333	.01284	.01237	.01193	.01150	.01109	.01070	.01033	.00998	.00964	.00931	.00900	.00871
55	45	.01866	.01793	.01723	.01657	.01595	.01535	.01478	.01423	.01371	.01322	.01275	.01229	.01186	.01145	.01106	.01068	.01032	.00998	.00965	.00933
55	46	.01983	.01907	.01834	.01765	.01698	.01635	.01575	.01518	.01463	.01411	.01361	.01313	.01268	.01224	.01183	.01143	.01105	.01069	.01034	.01000
55	47	.02107	.02026	.01950	.01877	.01807	.01741	.01678	.01617	.01560	.01505	.01452	.01402	.01354	.01308	.01264	.01222	.01182	.01143	.01106	.01071
55	48	.02235	.02151	.02071	.01994	.01921	.01851	.01785	.01721	.01661	.01603	.01548	.01495	.01444	.01395	.01349	.01305	.01262	.01221	.01182	.01145
55	49	.02369	.02281	.02197	.02116	.02040	.01967	.01897	.01830	.01767	.01706	.01648	.01592	.01539	.01488	.01439	.01392	.01347	.01304	.01263	.01223
55	50	.02508	.02416	.02328	.02244	.02164	.02088	.02014	.01944	.01878	.01814	.01753	.01694	.01638	.01584	.01533	.01484	.01436	.01391	.01348	.01306
55	51	.02653	.02557	.02465	.02377	.02293	.02213	.02137	.02063	.01993	.01926	.01862	.01801	.01742	.01686	.01631	.01580	.01530	.01482	.01437	.01393
55	52	.02802	.02702	.02606	.02515	.02427	.02344	.02264	.02187	.02114	.02044	.01976	.01912	.01850	.01791	.01734	.01680	.01628	.01578	.01530	.01483
55	53	.02957	.02852	.02753	.02657	.02566	.02479	.02395	.02315	.02239	.02165	.02095	.02028	.01963	.01901	.01841	.01784	.01730	.01677	.01626	.01578
55	54	.03116	.03007	.02904	.02804	.02709	.02618	.02531	.02448	.02368	.02291	.02218	.02147	.02080	.02015	.01953	.01893	.01836	.01780	.01727	.01677
55	55	.03280	.03167	.03059	.02956	.02857	.02762	.02672	.02585	.02501	.02422	.02345	.02271	.02201	.02133	.02068	.02006	.01946	.01888	.01832	.01779
56	0	.00223	.00216	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00166	.00162	.00158	.00154	.00150	.00146	.00143	.00140	.00136	.00133
56	1	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00063
56	2	.00134	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066	.00063
56	3	.00140	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00076	.00073	.00070	.00068	.00065

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
56	4	.00148	.00142	.00135	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069
56	5	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073
56	6	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078
56	7	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00087	.00084
56	8	.00194	.00185	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091
56	9	.00208	.00199	.00190	.00182	.00175	.00167	.00161	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00106	.00102	.00098
56	10	.00224	.00214	.00205	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00114	.00111	.00107
56	11	.00241	.00230	.00221	.00211	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116
56	12	.00259	.00248	.00238	.00228	.00218	.00210	.00201	.00194	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00135	.00130	.00126
56	13	.00278	.00266	.00255	.00245	.00235	.00225	.00217	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00136
56	14	.00297	.00284	.00273	.00261	.00251	.00241	.00232	.00223	.00214	.00206	.00199	.00192	.00185	.00179	.00172	.00167	.00161	.00156	.00151	.00146
56	15	.00316	.00302	.00290	.00278	.00267	.00256	.00246	.00237	.00228	.00220	.00212	.00204	.00197	.00190	.00184	.00177	.00171	.00166	.00160	.00155
56	16	.00334	.00320	.00307	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00188	.00181	.00175	.00170	.00164
56	17	.00352	.00337	.00323	.00310	.00298	.00286	.00275	.00264	.00254	.00245	.00236	.00227	.00219	.00212	.00204	.00197	.00191	.00184	.00178	.00173
56	18	.00371	.00355	.00340	.00326	.00313	.00301	.00289	.00278	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181
56	19	.00391	.00374	.00358	.00343	.00330	.00316	.00304	.00292	.00281	.00270	.00260	.00251	.00242	.00233	.00225	.00217	.00210	.00203	.00196	.00190
56	20	.00412	.00394	.00377	.00362	.00347	.00333	.00320	.00307	.00295	.00284	.00274	.00263	.00254	.00245	.00236	.00228	.00220	.00213	.00206	.00199
56	21	.00434	.00416	.00398	.00381	.00366	.00351	.00337	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00248	.00240	.00231	.00224	.00216	.00209
56	22	.00459	.00439	.00420	.00402	.00386	.00370	.00355	.00341	.00328	.00315	.00303	.00292	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00220
56	23	.00485	.00464	.00444	.00425	.00408	.00391	.00375	.00360	.00346	.00333	.00320	.00308	.00297	.00286	.00276	.00266	.00256	.00248	.00239	.00231
56	24	.00513	.00491	.00470	.00450	.00431	.00414	.00397	.00381	.00366	.00352	.00338	.00326	.00313	.00302	.00291	.00281	.00271	.00261	.00252	.00244
56	25	.00544	.00521	.00498	.00477	.00457	.00438	.00421	.00404	.00388	.00373	.00358	.00345	.00332	.00320	.00308	.00297	.00286	.00276	.00267	.00258
56	26	.00578	.00553	.00529	.00507	.00485	.00465	.00447	.00429	.00412	.00396	.00380	.00366	.00352	.00339	.00327	.00315	.00304	.00293	.00283	.00273
56	27	.00615	.00588	.00563	.00539	.00516	.00495	.00475	.00456	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00335	.00323	.00311	.00301	.00290
56	28	.00654	.00626	.00599	.00574	.00550	.00527	.00506	.00485	.00466	.00448	.00430	.00414	.00398	.00384	.00370	.00356	.00343	.00331	.00320	.00309
56	29	.00697	.00666	.00638	.00611	.00586	.00561	.00539	.00517	.00497	.00477	.00459	.00441	.00425	.00409	.00394	.00379	.00366	.00353	.00341	.00329
56	30	.00742	.00710	.00680	.00651	.00624	.00599	.00574	.00551	.00529	.00509	.00489	.00470	.00453	.00436	.00420	.00405	.00390	.00376	.00363	.00351
56	31	.00791	.00757	.00725	.00694	.00666	.00638	.00612	.00588	.00565	.00543	.00522	.00502	.00483	.00465	.00448	.00432	.00416	.00401	.00387	.00374
56	32	.00843	.00807	.00773	.00741	.00710	.00681	.00653	.00627	.00603	.00579	.00557	.00536	.00516	.00496	.00478	.00461	.00444	.00429	.00414	.00399
56	33	.00900	.00861	.00825	.00790	.00758	.00727	.00698	.00670	.00644	.00619	.00595	.00572	.00551	.00530	.00511	.00492	.00475	.00458	.00442	.00427
56	34	.00959	.00919	.00880	.00844	.00809	.00776	.00745	.00715	.00687	.00661	.00635	.00611	.00589	.00567	.00546	.00526	.00508	.00490	.00473	.00456
56	35	.01024	.00981	.00940	.00901	.00864	.00829	.00796	.00765	.00735	.00706	.00680	.00654	.00629	.00606	.00584	.00563	.00543	.00524	.00506	.00488
56	36	.01093	.01047	.01003	.00962	.00923	.00886	.00851	.00817	.00786	.00755	.00727	.00699	.00673	.00649	.00625	.00603	.00581	.00561	.00541	.00523
56	37	.01166	.01117	.01071	.01027	.00986	.00947	.00909	.00874	.00840	.00808	.00778	.00748	.00721	.00694	.00669	.00645	.00623	.00601	.00580	.00560
56	38	.01244	.01193	.01144	.01098	.01054	.01012	.00972	.00935	.00899	.00865	.00832	.00801	.00772	.00744	.00717	.00691	.00667	.00644	.00622	.00601
56	39	.01328	.01273	.01222	.01172	.01126	.01082	.01040	.01000	.00961	.00925	.00891	.00858	.00827	.00797	.00768	.00741	.00715	.00690	.00667	.00644
56	40	.01417	.01359	.01304	.01252	.01203	.01156	.01112	.01069	.01029	.00990	.00954	.00919	.00885	.00854	.00823	.00794	.00767	.00740	.00715	.00691
56	41	.01511	.01451	.01393	.01338	.01286	.01236	.01189	.01144	.01101	.01060	.01021	.00984	.00949	.00915	.00883	.00852	.00823	.00795	.00768	.00742
56	42	.01612	.01548	.01487	.01429	.01374	.01321	.01271	.01223	.01178	.01135	.01093	.01054	.01017	.00981	.00946	.00914	.00882	.00853	.00824	.00797
56	43	.01719	.01651	.01587	.01525	.01467	.01411	.01359	.01308	.01260	.01214	.01171	.01129	.01089	.01051	.01015	.00980	.00947	.00915	.00885	.00855
56	44	.01831	.01760	.01692	.01628	.01566	.01507	.01451	.01398	.01347	.01299	.01253	.01208	.01166	.01126	.01087	.01050	.01015	.00981	.00949	.00918
56	45	.01950	.01875	.01803	.01735	.01670	.01608	.01549	.01493	.01439	.01388	.01339	.01293	.01248	.01205	.01164	.01125	.01088	.01052	.01018	.00985
56	46	.02074	.01995	.01920	.01848	.01780	.01715	.01653	.01593	.01537	.01483	.01431	.01382	.01334	.01289	.01246	.01205	.01165	.01127	.01091	.01056
56	47	.02204	.02121	.02042	.01967	.01895	.01826	.01761	.01699	.01639	.01582	.01527	.01475	.01425	.01377	.01332	.01288	.01246	.01206	.01168	.01131
56	48	.02340	.02253	.02170	.02091	.02016	.01943	.01875	.01809	.01746	.01686	.01628	.01574	.01521	.01471	.01422	.01376	.01332	.01289	.01249	.01210
56	49	.02481	.02390	.02304	.02221	.02141	.02066	.01993	.01924	.01858	.01795	.01735	.01677	.01621	.01568	.01518	.01469	.01422	.01377	.01334	.01293
56	50	.02629	.02534	.02443	.02356	.02273	.02194	.02118	.02045	.01976	.01910	.01846	.01785	.01727	.01671	.01618	.01566	.01517	.01470	.01425	.01381
56	51	.02782	.02683	.02588	.02497	.02410	.02327	.02248	.02172	.02099	.02029	.01963	.01899	.01838	.01779	.01723	.01669	.01617	.01567	.01519	.01473
56	52	.02941	.02837	.02738	.02643	.02552	.02466	.02383	.02303	.02227	.02154	.02084	.02017	.01953	.01891	.01832	.01775	.01721	.01669	.01618	.01570
56	53	.03105	.02997	.02893	.02794	.02700	.02609	.02522	.02439	.02360	.02283	.02210	.02140	.02073	.02008	.01946	.01887	.01829	.01775	.01722	.01671

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
56	54	.03274	.03161	.03054	.02951	.02852	.02757	.02667	.02580	.02497	.02417	.02341	.02268	.02197	.02130	.02065	.02002	.01942	.01885	.01829	.01776
56	55	.03448	.03331	.03219	.03112	.03009	.02911	.02817	.02726	.02639	.02556	.02477	.02400	.02326	.02256	.02188	.02123	.02060	.02000	.01942	.01886
56	56	.03626	.03505	.03389	.03278	.03171	.03069	.02971	.02877	.02787	.02700	.02617	.02537	.02460	.02386	.02316	.02247	.02182	.02119	.02058	.02000
57	0	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00156	.00152	.00149	.00145	.00142
57	1	.00137	.00131	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077	.00074	.00071	.00069	.00067
57	2	.00140	.00134	.00128	.00123	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00077	.00074	.00071	.00069	.00067
57	3	.00146	.00140	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00074	.00071	.00069
57	4	.00154	.00147	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00080	.00078	.00075	.00072
57	5	.00164	.00157	.00150	.00144	.00137	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077
57	6	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00124	.00120	.00115	.00111	.00106	.00102	.00099	.00095	.00092	.00088	.00085	.00082
57	7	.00188	.00179	.00172	.00164	.00158	.00151	.00145	.00139	.00134	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089
57	8	.00201	.00192	.00184	.00176	.00169	.00162	.00156	.00149	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096
57	9	.00216	.00207	.00198	.00190	.00182	.00175	.00168	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00104
57	10	.00233	.00223	.00213	.00205	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00113
57	11	.00251	.00240	.00230	.00221	.00212	.00203	.00195	.00188	.00181	.00174	.00167	.00161	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122
57	12	.00270	.00258	.00248	.00238	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00152	.00146	.00142	.00137	.00133
57	13	.00289	.00277	.00266	.00255	.00245	.00236	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00164	.00158	.00153	.00148	.00143
57	14	.00309	.00296	.00284	.00273	.00262	.00252	.00242	.00233	.00225	.00216	.00209	.00201	.00194	.00188	.00181	.00175	.00170	.00164	.00159	.00154
57	15	.00329	.00315	.00302	.00290	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164
57	16	.00348	.00333	.00320	.00307	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00185	.00179	.00173
57	17	.00367	.00352	.00337	.00324	.00311	.00299	.00287	.00277	.00266	.00257	.00247	.00239	.00230	.00222	.00215	.00208	.00201	.00194	.00188	.00182
57	18	.00386	.00370	.00355	.00341	.00327	.00314	.00302	.00291	.00280	.00270	.00260	.00251	.00242	.00233	.00225	.00218	.00211	.00204	.00197	.00191
57	19	.00406	.00389	.00373	.00358	.00344	.00330	.00318	.00305	.00294	.00283	.00273	.00263	.00254	.00245	.00236	.00228	.00221	.00213	.00207	.00200
57	20	.00428	.00410	.00393	.00377	.00362	.00348	.00334	.00321	.00309	.00298	.00287	.00276	.00266	.00257	.00248	.00240	.00232	.00224	.00217	.00210
57	21	.00452	.00432	.00414	.00397	.00381	.00366	.00352	.00338	.00325	.00313	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00220
57	22	.00477	.00456	.00437	.00419	.00402	.00386	.00371	.00356	.00343	.00330	.00318	.00306	.00295	.00284	.00274	.00265	.00256	.00247	.00239	.00231
57	23	.00504	.00482	.00462	.00443	.00425	.00408	.00392	.00376	.00362	.00348	.00335	.00323	.00311	.00300	.00289	.00279	.00269	.00260	.00252	.00243
57	24	.00533	.00510	.00489	.00469	.00449	.00431	.00414	.00398	.00382	.00368	.00354	.00341	.00328	.00317	.00305	.00295	.00284	.00275	.00265	.00257
57	25	.00565	.00541	.00518	.00497	.00476	.00457	.00439	.00422	.00405	.00390	.00375	.00361	.00348	.00335	.00323	.00312	.00301	.00290	.00281	.00271
57	26	.00600	.00575	.00550	.00527	.00506	.00485	.00466	.00447	.00430	.00413	.00398	.00383	.00369	.00355	.00343	.00330	.00319	.00308	.00297	.00287
57	27	.00638	.00611	.00585	.00561	.00538	.00516	.00495	.00476	.00457	.00440	.00423	.00407	.00392	.00378	.00364	.00351	.00339	.00327	.00316	.00305
57	28	.00679	.00650	.00623	.00597	.00572	.00549	.00527	.00506	.00487	.00468	.00450	.00433	.00417	.00402	.00387	.00374	.00360	.00348	.00336	.00325
57	29	.00724	.00693	.00664	.00636	.00610	.00585	.00562	.00540	.00519	.00499	.00480	.00462	.00444	.00428	.00413	.00398	.00384	.00371	.00358	.00346
57	30	.00771	.00738	.00707	.00678	.00650	.00624	.00599	.00575	.00553	.00532	.00511	.00492	.00474	.00457	.00440	.00424	.00409	.00395	.00382	.00369
57	31	.00822	.00787	.00754	.00723	.00693	.00665	.00639	.00614	.00590	.00567	.00545	.00525	.00506	.00487	.00469	.00453	.00437	.00421	.00407	.00393
57	32	.00876	.00839	.00804	.00771	.00740	.00710	.00682	.00655	.00629	.00605	.00582	.00560	.00540	.00520	.00501	.00483	.00466	.00450	.00434	.00420
57	33	.00935	.00895	.00858	.00823	.00790	.00758	.00728	.00699	.00672	.00646	.00622	.00599	.00577	.00555	.00535	.00516	.00498	.00481	.00464	.00448
57	34	.00997	.00956	.00916	.00879	.00843	.00809	.00777	.00747	.00718	.00691	.00665	.00640	.00616	.00594	.00572	.00552	.00533	.00514	.00496	.00480
57	35	.01064	.01020	.00978	.00938	.00901	.00865	.00831	.00798	.00768	.00739	.00711	.00684	.00659	.00635	.00612	.00591	.00570	.00550	.00531	.00513
57	36	.01136	.01089	.01045	.01002	.00962	.00924	.00888	.00854	.00821	.00790	.00760	.00732	.00705	.00680	.00656	.00632	.00610	.00589	.00569	.00550
57	37	.01213	.01163	.01116	.01071	.01028	.00988	.00949	.00913	.00878	.00845	.00814	.00784	.00755	.00728	.00702	.00677	.00654	.00631	.00610	.00589
57	38	.01295	.01242	.01192	.01144	.01099	.01056	.01015	.00977	.00940	.00904	.00871	.00839	.00809	.00780	.00752	.00726	.00701	.00677	.00654	.00632
57	39	.01382	.01326	.01273	.01223	.01175	.01129	.01086	.01045	.01006	.00968	.00933	.00899	.00866	.00835	.00806	.00778	.00751	.00725	.00701	.00678
57	40	.01475	.01416	.01360	.01307	.01256	.01208	.01162	.01118	.01076	.01037	.00999	.00963	.00928	.00895	.00864	.00834	.00806	.00778	.00752	.00727
57	41	.01575	.01512	.01453	.01396	.01343	.01291	.01243	.01196	.01152	.01110	.01070	.01032	.00995	.00960	.00927	.00895	.00865	.00835	.00808	.00781
57	42	.01680	.01614	.01552	.01492	.01435	.01381	.01329	.01280	.01233	.01189	.01146	.01105	.01067	.01029	.00994	.00960	.00928	.00897	.00867	.00839
57	43	.01793	.01723	.01657	.01593	.01533	.01476	.01422	.01370	.01320	.01273	.01227	.01184	.01143	.01104	.01066	.01030	.00996	.00963	.00931	.00901
57	44	.01911	.01838	.01768	.01701	.01638	.01577	.01519	.01464	.01412	.01362	.01314	.01268	.01225	.01183	.01143	.01105	.01068	.01033	.01000	.00968
57	45	.02036	.01958	.01885	.01815	.01748	.01684	.01623	.01565	.01509	.01456	.01406	.01357	.01311	.01267	.01224	.01184	.01145	.01108	.01072	.01038
57	46	.02167	.02085	.02008	.01934	.01863	.01796	.01732	.01671	.01612	.01556	.01503	.01451	.01402	.01356	.01311	.01268	.01227	.01187	.01150	.01113

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
57	47	.02304	.02218	.02137	.02059	.01985	.01914	.01846	.01782	.01720	.01661	.01604	.01550	.01499	.01449	.01402	.01356	.01313	.01271	.01231	.01193
57	48	.02447	.02357	.02272	.02190	.02112	.02038	.01966	.01898	.01833	.01771	.01712	.01655	.01600	.01548	.01498	.01450	.01404	.01360	.01317	.01277
57	49	.02596	.02502	.02413	.02327	.02245	.02167	.02092	.02021	.01952	.01887	.01824	.01764	.01707	.01652	.01599	.01548	.01500	.01453	.01408	.01365
57	50	.02752	.02654	.02560	.02470	.02385	.02302	.02224	.02149	.02077	.02008	.01942	.01879	.01819	.01761	.01705	.01652	.01600	.01551	.01504	.01459
57	51	.02914	.02812	.02713	.02620	.02530	.02444	.02362	.02283	.02207	.02135	.02066	.02000	.01936	.01875	.01816	.01760	.01706	.01655	.01605	.01557
57	52	.03082	.02975	.02873	.02774	.02681	.02591	.02505	.02422	.02343	.02267	.02195	.02125	.02058	.01994	.01933	.01874	.01817	.01763	.01710	.01660
57	53	.03256	.03144	.03037	.02935	.02837	.02743	.02653	.02567	.02484	.02405	.02329	.02256	.02186	.02119	.02054	.01992	.01933	.01875	.01820	.01767
57	54	.03435	.03319	.03207	.03101	.02998	.02901	.02807	.02717	.02630	.02547	.02468	.02392	.02318	.02248	.02180	.02115	.02053	.01993	.01935	.01880
57	55	.03620	.03499	.03383	.03272	.03166	.03063	.02966	.02872	.02782	.02695	.02612	.02532	.02456	.02382	.02312	.02244	.02178	.02115	.02055	.01996
57	56	.03810	.03684	.03564	.03448	.03338	.03232	.03130	.03032	.02938	.02848	.02762	.02678	.02598	.02522	.02448	.02377	.02308	.02242	.02179	.02118
57	57	.04005	.03875	.03750	.03630	.03515	.03405	.03299	.03197	.03100	.03006	.02916	.02829	.02746	.02666	.02589	.02514	.02443	.02374	.02308	.02244
58	0	.00248	.00240	.00233	.00226	.00220	.00213	.00208	.00202	.00197	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00162	.00158	.00154	.00151
58	1	.00143	.00137	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070
58	2	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00078	.00075	.00072	.00070
58	3	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072
58	4	.00160	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00079	.00076
58	5	.00170	.00163	.00156	.00149	.00143	.00137	.00132	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081
58	6	.00182	.00174	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087
58	7	.00195	.00186	.00179	.00171	.00164	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093
58	8	.00209	.00200	.00192	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101
58	9	.00225	.00215	.00206	.00198	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109
58	10	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00127	.00122	.00118
58	11	.00261	.00250	.00239	.00230	.00221	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129
58	12	.00280	.00269	.00258	.00248	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00170	.00165	.00159	.00154	.00149	.00144	.00140
58	13	.00301	.00289	.00277	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151
58	14	.00322	.00309	.00296	.00285	.00274	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162
58	15	.00342	.00328	.00315	.00303	.00291	.00280	.00270	.00260	.00250	.00241	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00173
58	16	.00362	.00347	.00333	.00320	.00308	.00296	.00285	.00275	.00265	.00255	.00246	.00238	.00230	.00222	.00214	.00207	.00201	.00194	.00188	.00183
58	17	.00382	.00366	.00351	.00338	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00233	.00226	.00218	.00211	.00204	.00198	.00192
58	18	.00402	.00385	.00370	.00355	.00341	.00328	.00316	.00304	.00293	.00282	.00272	.00263	.00253	.00245	.00237	.00229	.00221	.00214	.00208	.00201
58	19	.00423	.00405	.00389	.00373	.00359	.00345	.00332	.00319	.00307	.00296	.00286	.00275	.00266	.00257	.00248	.00240	.00232	.00224	.00217	.00210
58	20	.00445	.00427	.00409	.00393	.00377	.00363	.00349	.00335	.00323	.00311	.00300	.00289	.00279	.00269	.00260	.00252	.00243	.00235	.00228	.00221
58	21	.00469	.00450	.00431	.00414	.00397	.00382	.00367	.00353	.00340	.00327	.00316	.00304	.00293	.00283	.00274	.00264	.00255	.00247	.00239	.00231
58	22	.00495	.00474	.00455	.00436	.00419	.00402	.00387	.00372	.00358	.00345	.00332	.00320	.00309	.00298	.00288	.00278	.00269	.00260	.00251	.00243
58	23	.00523	.00501	.00480	.00461	.00442	.00425	.00408	.00393	.00378	.00364	.00350	.00338	.00325	.00314	.00303	.00293	.00283	.00273	.00264	.00256
58	24	.00554	.00530	.00508	.00488	.00468	.00449	.00432	.00415	.00399	.00384	.00370	.00357	.00344	.00331	.00320	.00309	.00298	.00288	.00279	.00270
58	25	.00587	.00562	.00539	.00517	.00496	.00476	.00457	.00440	.00423	.00407	.00392	.00377	.00364	.00351	.00338	.00327	.00315	.00305	.00295	.00285
58	26	.00623	.00597	.00572	.00548	.00526	.00505	.00485	.00467	.00449	.00432	.00416	.00400	.00386	.00372	.00359	.00346	.00334	.00323	.00312	.00302
58	27	.00662	.00635	.00608	.00583	.00560	.00537	.00516	.00496	.00477	.00459	.00442	.00425	.00410	.00395	.00381	.00368	.00355	.00343	.00332	.00321
58	28	.00705	.00675	.00647	.00621	.00596	.00572	.00549	.00528	.00508	.00488	.00470	.00453	.00436	.00421	.00406	.00391	.00378	.00365	.00353	.00341
58	29	.00751	.00719	.00690	.00661	.00635	.00609	.00585	.00563	.00541	.00520	.00501	.00482	.00465	.00448	.00432	.00417	.00402	.00389	.00376	.00363
58	30	.00800	.00767	.00735	.00705	.00676	.00650	.00624	.00600	.00577	.00555	.00534	.00514	.00496	.00478	.00461	.00445	.00429	.00414	.00400	.00387
58	31	.00853	.00817	.00784	.00752	.00721	.00693	.00666	.00640	.00615	.00592	.00570	.00549	.00529	.00510	.00491	.00474	.00458	.00442	.00427	.00413
58	32	.00910	.00872	.00836	.00802	.00770	.00739	.00710	.00683	.00657	.00632	.00608	.00586	.00564	.00544	.00525	.00506	.00489	.00472	.00456	.00441
58	33	.00970	.00930	.00892	.00856	.00822	.00789	.00758	.00729	.00701	.00675	.00650	.00626	.00603	.00581	.00561	.00541	.00522	.00504	.00487	.00471
58	34	.01036	.00993	.00952	.00914	.00877	.00843	.00810	.00779	.00749	.00721	.00694	.00669	.00644	.00621	.00599	.00578	.00558	.00539	.00521	.00503
58	35	.01105	.01060	.01017	.00976	.00938	.00901	.00866	.00833	.00801	.00771	.00743	.00715	.00690	.00665	.00641	.00619	.00597	.00577	.00558	.00539
58	36	.01180	.01132	.01086	.01043	.01002	.00963	.00926	.00890	.00857	.00825	.00795	.00766	.00738	.00712	.00687	.00663	.00640	.00618	.00597	.00577
58	37	.01260	.01209	.01161	.01115	.01071	.01030	.00990	.00952	.00917	.00883	.00850	.00820	.00790	.00762	.00735	.00710	.00685	.00662	.00640	.00619
58	38	.01346	.01292	.01240	.01192	.01145	.01101	.01059	.01019	.00981	.00945	.00911	.00878	.00846	.00816	.00788	.00761	.00735	.00710	.00686	.00663

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
58	39	.01437	.01380	.01325	.01274	.01224	.01178	.01133	.01091	.01050	.01012	.00975	.00940	.00907	.00875	.00845	.00816	.00788	.00761	.00736	.00712
58	40	.01535	.01474	.01416	.01362	.01309	.01260	.01213	.01168	.01125	.01084	.01045	.01008	.00972	.00938	.00906	.00875	.00845	.00817	.00790	.00764
58	41	.01639	.01575	.01514	.01456	.01400	.01348	.01298	.01250	.01204	.01161	.01120	.01080	.01042	.01006	.00972	.00939	.00907	.00877	.00849	.00821
58	42	.01750	.01682	.01617	.01556	.01497	.01442	.01389	.01338	.01290	.01244	.01200	.01158	.01118	.01079	.01043	.01008	.00974	.00942	.00911	.00882
58	43	.01867	.01796	.01728	.01663	.01601	.01542	.01486	.01432	.01381	.01332	.01285	.01241	.01198	.01158	.01119	.01081	.01046	.01012	.00979	.00948
58	44	.01992	.01916	.01844	.01776	.01711	.01648	.01589	.01532	.01478	.01426	.01377	.01330	.01284	.01241	.01200	.01160	.01122	.01086	.01051	.01018
58	45	.02123	.02043	.01967	.01895	.01826	.01760	.01698	.01638	.01580	.01526	.01473	.01423	.01376	.01330	.01286	.01244	.01204	.01165	.01128	.01093
58	46	.02261	.02177	.02097	.02021	.01948	.01879	.01813	.01749	.01689	.01631	.01576	.01523	.01472	.01424	.01377	.01333	.01290	.01249	.01210	.01173
58	47	.02405	.02317	.02233	.02153	.02076	.02003	.01933	.01867	.01803	.01742	.01683	.01627	.01574	.01523	.01474	.01426	.01381	.01338	.01297	.01257
58	48	.02556	.02463	.02375	.02291	.02211	.02134	.02060	.01990	.01923	.01858	.01797	.01738	.01681	.01627	.01575	.01525	.01478	.01432	.01388	.01346
58	49	.02713	.02616	.02524	.02436	.02351	.02270	.02193	.02119	.02048	.01981	.01916	.01854	.01794	.01737	.01682	.01630	.01579	.01531	.01484	.01440
58	50	.02878	.02776	.02680	.02587	.02498	.02414	.02332	.02255	.02180	.02109	.02041	.01975	.01913	.01852	.01795	.01739	.01686	.01635	.01586	.01539
58	51	.03049	.02943	.02842	.02745	.02652	.02563	.02478	.02396	.02318	.02244	.02172	.02103	.02037	.01974	.01913	.01855	.01799	.01745	.01693	.01643
58	52	.03227	.03116	.03010	.02909	.02811	.02718	.02629	.02544	.02462	.02384	.02308	.02236	.02167	.02100	.02036	.01975	.01916	.01859	.01805	.01753
58	53	.03410	.03295	.03184	.03078	.02977	.02880	.02787	.02697	.02612	.02530	.02451	.02375	.02302	.02232	.02165	.02101	.02039	.01979	.01922	.01867
58	54	.03600	.03480	.03365	.03254	.03148	.03047	.02950	.02856	.02767	.02681	.02598	.02519	.02443	.02370	.02299	.02232	.02167	.02104	.02044	.01986
58	55	.03796	.03671	.03551	.03436	.03326	.03220	.03118	.03021	.02928	.02838	.02752	.02669	.02589	.02513	.02439	.02368	.02300	.02234	.02171	.02111
58	56	.03997	.03867	.03743	.03623	.03509	.03398	.03293	.03191	.03094	.03000	.02910	.02824	.02741	.02661	.02584	.02510	.02438	.02370	.02304	.02240
58	57	.04204	.04069	.03940	.03816	.03697	.03583	.03473	.03367	.03266	.03168	.03075	.02984	.02898	.02814	.02734	.02657	.02582	.02510	.02441	.02375
58	58	.04416	.04276	.04143	.04014	.03890	.03772	.03658	.03548	.03443	.03341	.03244	.03150	.03059	.02973	.02889	.02808	.02730	.02656	.02583	.02514
59	0	.00260	.00252	.00245	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00161
59	1	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00076	.00074
59	2	.00151	.00144	.00138	.00133	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00073
59	3	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00113	.00109	.00104	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076
59	4	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00088	.00085	.00082	.00080
59	5	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00088	.00085
59	6	.00189	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091
59	7	.00202	.00194	.00185	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098
59	8	.00217	.00208	.00199	.00191	.00183	.00176	.00169	.00163	.00156	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00106
59	9	.00233	.00224	.00214	.00206	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00140	.00136	.00131	.00127	.00122	.00118	.00114
59	10	.00251	.00241	.00231	.00222	.00213	.00205	.00197	.00190	.00182	.00176	.00169	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124
59	11	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00140	.00135
59	12	.00291	.00280	.00269	.00258	.00248	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00147
59	13	.00313	.00300	.00289	.00277	.00267	.00257	.00247	.00238	.00230	.00222	.00214	.00206	.00199	.00193	.00186	.00180	.00175	.00169	.00164	.00159
59	14	.00334	.00321	.00309	.00297	.00285	.00275	.00265	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00182	.00176	.00171
59	15	.00356	.00341	.00328	.00315	.00303	.00292	.00281	.00271	.00262	.00252	.00244	.00235	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182
59	16	.00376	.00361	.00347	.00334	.00321	.00309	.00298	.00287	.00277	.00267	.00258	.00249	.00241	.00233	.00225	.00218	.00211	.00204	.00198	.00192
59	17	.00397	.00381	.00366	.00352	.00338	.00326	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208	.00202
59	18	.00417	.00400	.00385	.00370	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00225	.00218	.00211
59	19	.00439	.00421	.00404	.00388	.00373	.00359	.00346	.00333	.00321	.00310	.00299	.00288	.00278	.00269	.00260	.00252	.00244	.00236	.00228	.00221
59	20	.00462	.00443	.00425	.00409	.00393	.00378	.00364	.00350	.00337	.00325	.00314	.00303	.00292	.00282	.00273	.00264	.00255	.00247	.00239	.00232
59	21	.00487	.00467	.00448	.00430	.00414	.00398	.00383	.00368	.00355	.00342	.00330	.00318	.00307	.00297	.00287	.00277	.00268	.00259	.00251	.00243
59	22	.00514	.00493	.00473	.00454	.00436	.00419	.00403	.00388	.00374	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00282	.00272	.00264	.00255
59	23	.00543	.00520	.00499	.00479	.00460	.00442	.00425	.00409	.00394	.00380	.00366	.00353	.00340	.00329	.00317	.00307	.00296	.00287	.00277	.00268
59	24	.00574	.00550	.00528	.00507	.00487	.00468	.00450	.00433	.00416	.00401	.00386	.00372	.00359	.00347	.00335	.00323	.00313	.00302	.00292	.00283
59	25	.00609	.00583	.00559	.00537	.00516	.00495	.00476	.00458	.00441	.00424	.00409	.00394	.00380	.00367	.00354	.00342	.00331	.00320	.00309	.00299
59	26	.00646	.00619	.00594	.00570	.00547	.00526	.00505	.00486	.00468	.00450	.00434	.00418	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00317
59	27	.00687	.00658	.00631	.00606	.00582	.00559	.00537	.00517	.00497	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00372	.00360	.00348	.00336
59	28	.00731	.00701	.00672	.00645	.00619	.00595	.00572	.00550	.00529	.00509	.00491	.00473	.00456	.00440	.00424	.00410	.00396	.00382	.00370	.00358
59	29	.00778	.00746	.00716	.00687	.00660	.00634	.00609	.00586	.00564	.00543	.00523	.00504	.00486	.00468	.00452	.00436	.00421	.00407	.00394	.00381

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
59	30	.00830	.00795	.00763	.00732	.00703	.00676	.00649	.00624	.00601	.00578	.00557	.00537	.00518	.00499	.00482	.00465	.00449	.00434	.00420	.00406
59	31	.00884	.00848	.00813	.00781	.00750	.00720	.00693	.00666	.00641	.00617	.00594	.00573	.00552	.00533	.00514	.00496	.00479	.00463	.00448	.00433
59	32	.00943	.00904	.00868	.00833	.00800	.00769	.00739	.00711	.00684	.00659	.00634	.00611	.00589	.00569	.00549	.00530	.00511	.00494	.00478	.00462
59	33	.01006	.00965	.00926	.00889	.00854	.00821	.00789	.00759	.00731	.00704	.00678	.00653	.00630	.00607	.00586	.00566	.00547	.00528	.00510	.00494
59	34	.01074	.01030	.00989	.00950	.00912	.00877	.00843	.00811	.00781	.00752	.00724	.00698	.00673	.00649	.00627	.00605	.00584	.00565	.00546	.00528
59	35	.01147	.01100	.01056	.01015	.00975	.00937	.00902	.00867	.00835	.00804	.00775	.00747	.00720	.00695	.00671	.00648	.00626	.00604	.00584	.00565
59	36	.01225	.01175	.01129	.01084	.01042	.01002	.00964	.00928	.00893	.00860	.00829	.00799	.00771	.00744	.00718	.00693	.00670	.00647	.00626	.00605
59	37	.01308	.01256	.01206	.01159	.01114	.01072	.01031	.00993	.00956	.00921	.00888	.00856	.00826	.00797	.00769	.00743	.00718	.00694	.00671	.00649
59	38	.01397	.01342	.01289	.01239	.01192	.01146	.01103	.01062	.01023	.00986	.00951	.00917	.00885	.00854	.00824	.00796	.00770	.00744	.00719	.00696
59	39	.01493	.01434	.01378	.01325	.01275	.01227	.01181	.01137	.01096	.01056	.01019	.00983	.00948	.00915	.00884	.00854	.00825	.00798	.00772	.00747
59	40	.01595	.01532	.01473	.01417	.01364	.01313	.01264	.01218	.01174	.01132	.01092	.01053	.01017	.00982	.00948	.00916	.00886	.00857	.00829	.00802
59	41	.01703	.01638	.01575	.01516	.01459	.01405	.01353	.01304	.01257	.01213	.01170	.01129	.01090	.01053	.01018	.00984	.00951	.00920	.00890	.00862
59	42	.01819	.01750	.01684	.01621	.01561	.01503	.01449	.01397	.01347	.01300	.01254	.01211	.01170	.01130	.01092	.01056	.01022	.00988	.00957	.00926
59	43	.01943	.01869	.01799	.01733	.01669	.01609	.01551	.01496	.01443	.01393	.01344	.01299	.01255	.01213	.01172	.01134	.01097	.01062	.01028	.00996
59	44	.02073	.01996	.01922	.01851	.01784	.01720	.01659	.01601	.01545	.01492	.01441	.01392	.01345	.01301	.01258	.01217	.01178	.01140	.01104	.01070
59	45	.02211	.02129	.02051	.01977	.01906	.01838	.01774	.01712	.01653	.01596	.01542	.01491	.01441	.01394	.01349	.01305	.01264	.01224	.01186	.01149
59	46	.02355	.02269	.02187	.02109	.02034	.01963	.01895	.01829	.01767	.01707	.01650	.01596	.01543	.01493	.01445	.01399	.01355	.01313	.01272	.01233
59	47	.02507	.02417	.02330	.02248	.02169	.02094	.02022	.01953	.01887	.01824	.01764	.01706	.01651	.01598	.01547	.01498	.01451	.01407	.01363	.01322
59	48	.02666	.02571	.02480	.02393	.02311	.02231	.02155	.02083	.02014	.01947	.01883	.01822	.01764	.01708	.01654	.01603	.01553	.01506	.01460	.01416
59	49	.02832	.02732	.02637	.02546	.02459	.02375	.02296	.02219	.02146	.02076	.02009	.01945	.01883	.01824	.01767	.01713	.01661	.01610	.01562	.01516
59	50	.03005	.02901	.02801	.02705	.02614	.02526	.02443	.02363	.02286	.02212	.02141	.02074	.02009	.01946	.01886	.01829	.01774	.01721	.01670	.01621
59	51	.03186	.03076	.02972	.02872	.02776	.02684	.02597	.02512	.02432	.02354	.02280	.02209	.02140	.02075	.02012	.01951	.01893	.01837	.01783	.01732
59	52	.03373	.03259	.03150	.03045	.02945	.02849	.02757	.02668	.02584	.02503	.02425	.02350	.02278	.02209	.02143	.02079	.02018	.01959	.01902	.01848
59	53	.03567	.03448	.03334	.03225	.03120	.03019	.02923	.02831	.02742	.02657	.02575	.02497	.02421	.02349	.02279	.02212	.02148	.02086	.02026	.01969
59	54	.03768	.03644	.03525	.03411	.03301	.03196	.03096	.02999	.02906	.02817	.02732	.02650	.02571	.02495	.02422	.02351	.02284	.02219	.02156	.02096
59	55	.03975	.03846	.03722	.03603	.03489	.03380	.03275	.03174	.03077	.02984	.02894	.02808	.02726	.02646	.02570	.02496	.02425	.02357	.02291	.02228
59	56	.04188	.04054	.03925	.03801	.03683	.03569	.03460	.03354	.03253	.03156	.03063	.02973	.02887	.02804	.02724	.02647	.02572	.02501	.02432	.02366
59	57	.04407	.04268	.04134	.04006	.03883	.03764	.03650	.03541	.03436	.03335	.03237	.03144	.03054	.02967	.02883	.02803	.02725	.02650	.02578	.02509
59	58	.04632	.04488	.04349	.04216	.04088	.03965	.03847	.03733	.03624	.03518	.03417	.03320	.03226	.03135	.03048	.02964	.02883	.02805	.02730	.02657
59	59	.04862	.04712	.04569	.04431	.04298	.04171	.04048	.03930	.03816	.03707	.03602	.03500	.03402	.03308	.03218	.03130	.03046	.02964	.02886	.02810
60	0	.00273	.00265	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00214	.00209	.00204	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00170
60	1	.00154	.00147	.00142	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00083	.00080	.00078
60	2	.00156	.00150	.00144	.00138	.00132	.00127	.00122	.00118	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00080	.00077
60	3	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079
60	4	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
60	5	.00183	.00175	.00168	.00161	.00155	.00148	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00106	.00102	.00098	.00095	.00092	.00089
60	6	.00195	.00187	.00179	.00172	.00165	.00159	.00152	.00147	.00141	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095
60	7	.00209	.00201	.00192	.00185	.00177	.00170	.00164	.00157	.00152	.00146	.00141	.00135	.00131	.00126	.00122	.00117	.00113	.00110	.00106	.00102
60	8	.00225	.00216	.00207	.00198	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00111
60	9	.00242	.00232	.00223	.00214	.00205	.00197	.00190	.00183	.00176	.00170	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120
60	10	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00198	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00131
60	11	.00281	.00270	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00147	.00142
60	12	.00303	.00291	.00279	.00268	.00258	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00194	.00187	.00181	.00175	.00170	.00164	.00159	.00154
60	13	.00325	.00312	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00231	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00178	.00172	.00167
60	14	.00347	.00334	.00321	.00309	.00297	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179
60	15	.00369	.00355	.00341	.00328	.00316	.00305	.00294	.00283	.00273	.00264	.00255	.00246	.00238	.00231	.00223	.00216	.00209	.00203	.00197	.00191
60	16	.00391	.00375	.00361	.00347	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00252	.00244	.00236	.00228	.00221	.00215	.00208	.00202
60	17	.00412	.00396	.00380	.00366	.00352	.00339	.00327	.00315	.00304	.00294	.00284	.00274	.00265	.00256	.00248	.00240	.00233	.00226	.00219	.00212
60	18	.00433	.00416	.00400	.00385	.00370	.00356	.00343	.00331	.00319	.00308	.00298	.00287	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222
60	19	.00455	.00437	.00420	.00404	.00389	.00374	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00282	.00272	.00264	.00255	.00247	.00240	.00232

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
60	20	.00479	.00460	.00442	.00425	.00409	.00393	.00379	.00365	.00352	.00339	.00328	.00316	.00306	.00295	.00286	.00276	.00268	.00259	.00251	.00243
60	21	.00505	.00485	.00466	.00447	.00430	.00414	.00398	.00384	.00370	.00357	.00344	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255
60	22	.00533	.00511	.00491	.00471	.00453	.00436	.00420	.00404	.00389	.00375	.00362	.00350	.00338	.00326	.00315	.00305	.00295	.00285	.00276	.00268
60	23	.00562	.00540	.00518	.00498	.00478	.00460	.00443	.00426	.00411	.00396	.00382	.00368	.00356	.00343	.00332	.00321	.00310	.00300	.00291	.00282
60	24	.00595	.00571	.00548	.00526	.00506	.00486	.00468	.00450	.00434	.00418	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00317	.00306	.00297
60	25	.00630	.00605	.00580	.00557	.00536	.00515	.00495	.00477	.00459	.00442	.00426	.00411	.00397	.00383	.00370	.00358	.00346	.00335	.00324	.00313
60	26	.00669	.00642	.00616	.00591	.00568	.00546	.00525	.00506	.00487	.00469	.00452	.00436	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332
60	27	.00711	.00682	.00655	.00629	.00604	.00581	.00559	.00537	.00518	.00499	.00481	.00463	.00447	.00431	.00417	.00403	.00389	.00376	.00364	.00352
60	28	.00757	.00726	.00697	.00669	.00643	.00618	.00594	.00572	.00551	.00530	.00511	.00493	.00476	.00459	.00443	.00428	.00414	.00400	.00387	.00375
60	29	.00806	.00773	.00742	.00713	.00685	.00658	.00633	.00609	.00587	.00565	.00545	.00525	.00507	.00489	.00472	.00456	.00441	.00426	.00412	.00399
60	30	.00859	.00824	.00791	.00760	.00730	.00702	.00675	.00650	.00625	.00602	.00581	.00560	.00540	.00521	.00503	.00486	.00470	.00454	.00439	.00425
60	31	.00916	.00879	.00844	.00810	.00779	.00749	.00720	.00693	.00667	.00643	.00619	.00597	.00576	.00556	.00537	.00518	.00501	.00484	.00468	.00453
60	32	.00977	.00937	.00900	.00864	.00831	.00799	.00768	.00740	.00712	.00686	.00661	.00637	.00615	.00593	.00573	.00553	.00535	.00517	.00500	.00484
60	33	.01042	.01000	.00961	.00923	.00887	.00853	.00821	.00790	.00761	.00733	.00706	.00681	.00657	.00634	.00612	.00591	.00571	.00552	.00534	.00517
60	34	.01113	.01068	.01026	.00986	.00948	.00911	.00877	.00844	.00813	.00783	.00755	.00728	.00702	.00678	.00655	.00632	.00611	.00591	.00571	.00553
60	35	.01188	.01141	.01096	.01053	.01013	.00974	.00938	.00903	.00869	.00838	.00808	.00779	.00752	.00725	.00701	.00677	.00654	.00632	.00612	.00592
60	36	.01269	.01219	.01171	.01126	.01083	.01042	.01003	.00966	.00930	.00897	.00864	.00834	.00805	.00777	.00750	.00725	.00701	.00677	.00655	.00634
60	37	.01356	.01303	.01252	.01204	.01158	.01114	.01073	.01033	.00996	.00960	.00926	.00893	.00862	.00832	.00804	.00777	.00751	.00726	.00702	.00680
60	38	.01449	.01392	.01339	.01287	.01239	.01192	.01148	.01106	.01066	.01028	.00992	.00957	.00924	.00892	.00862	.00833	.00805	.00779	.00753	.00729
60	39	.01548	.01488	.01431	.01377	.01325	.01276	.01229	.01185	.01142	.01101	.01062	.01025	.00990	.00956	.00924	.00893	.00864	.00835	.00808	.00783
60	40	.01655	.01591	.01531	.01473	.01418	.01366	.01316	.01269	.01223	.01180	.01139	.01100	.01062	.01026	.00992	.00959	.00927	.00897	.00868	.00841
60	41	.01769	.01701	.01637	.01576	.01518	.01463	.01410	.01359	.01311	.01265	.01221	.01179	.01139	.01101	.01064	.01029	.00996	.00964	.00933	.00903
60	42	.01890	.01819	.01751	.01686	.01625	.01566	.01510	.01456	.01405	.01356	.01310	.01265	.01223	.01182	.01143	.01106	.01070	.01036	.01003	.00971
60	43	.02019	.01943	.01872	.01803	.01738	.01676	.01617	.01560	.01506	.01454	.01404	.01357	.01312	.01268	.01227	.01187	.01149	.01113	.01078	.01044
60	44	.02155	.02076	.02000	.01928	.01859	.01793	.01730	.01670	.01613	.01558	.01505	.01455	.01407	.01361	.01317	.01275	.01234	.01196	.01158	.01123
60	45	.02299	.02216	.02136	.02059	.01987	.01917	.01851	.01787	.01726	.01668	.01613	.01559	.01508	.01460	.01413	.01368	.01325	.01284	.01244	.01206
60	46	.02451	.02363	.02279	.02198	.02121	.02048	.01978	.01911	.01846	.01785	.01726	.01670	.01616	.01564	.01514	.01467	.01421	.01377	.01335	.01295
60	47	.02610	.02517	.02429	.02344	.02263	.02186	.02112	.02041	.01973	.01908	.01846	.01786	.01729	.01674	.01622	.01571	.01523	.01476	.01432	.01389
60	48	.02777	.02679	.02586	.02497	.02412	.02330	.02252	.02177	.02106	.02037	.01972	.01909	.01848	.01790	.01735	.01682	.01630	.01581	.01534	.01489
60	49	.02951	.02849	.02751	.02657	.02568	.02482	.02400	.02321	.02246	.02174	.02104	.02038	.01974	.01913	.01854	.01798	.01744	.01692	.01642	.01594
60	50	.03134	.03026	.02924	.02825	.02731	.02641	.02555	.02472	.02393	.02317	.02244	.02174	.02107	.02042	.01980	.01921	.01864	.01809	.01756	.01705
60	51	.03324	.03212	.03104	.03001	.02902	.02808	.02717	.02630	.02547	.02467	.02390	.02317	.02246	.02178	.02113	.02050	.01990	.01932	.01876	.01822
60	52	.03521	.03404	.03291	.03184	.03080	.02981	.02886	.02795	.02708	.02624	.02543	.02466	.02391	.02320	.02251	.02185	.02122	.02061	.02002	.01945
60	53	.03726	.03603	.03486	.03373	.03265	.03161	.03062	.02967	.02875	.02787	.02702	.02621	.02543	.02468	.02396	.02326	.02260	.02195	.02133	.02074
60	54	.03938	.03810	.03687	.03570	.03457	.03348	.03245	.03145	.03049	.02957	.02868	.02783	.02701	.02622	.02547	.02474	.02404	.02336	.02271	.02208
60	55	.04156	.04023	.03896	.03773	.03655	.03542	.03434	.03329	.03229	.03133	.03040	.02951	.02866	.02783	.02704	.02627	.02554	.02483	.02415	.02349
60	56	.04382	.04244	.04111	.03983	.03860	.03743	.03630	.03521	.03416	.03316	.03219	.03126	.03036	.02950	.02867	.02787	.02710	.02636	.02564	.02495
60	57	.04614	.04470	.04332	.04200	.04072	.03950	.03832	.03719	.03610	.03505	.03404	.03307	.03213	.03123	.03036	.02953	.02872	.02794	.02719	.02647
60	58	.04852	.04703	.04560	.04422	.04290	.04163	.04040	.03922	.03809	.03700	.03595	.03493	.03396	.03302	.03211	.03124	.03040	.02959	.02880	.02805
60	59	.05095	.04941	.04793	.04650	.04513	.04381	.04253	.04131	.04013	.03900	.03791	.03685	.03584	.03486	.03392	.03301	.03213	.03128	.03046	.02967
60	60	.05343	.05184	.05030	.04882	.04740	.04604	.04472	.04345	.04223	.04105	.03992	.03882	.03777	.03675	.03577	.03482	.03391	.03302	.03217	.03135
61	0	.00287	.00278	.00271	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00197	.00192	.00188	.00184	.00181
61	1	.00159	.00153	.00147	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081
61	2	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00114	.00109	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081
61	3	.00168	.00161	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00083
61	4	.00178	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00093	.00090	.00087
61	5	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093
61	6	.00202	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00100
61	7	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00107
61	8	.00233	.00223	.00214	.00206	.00198	.00190	.00183	.00176	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
61	9	.00251	.00241	.00231	.00222	.00213	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126
61	10	.00270	.00259	.00249	.00240	.00230	.00222	.00214	.00206	.00198	.00191	.00185	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137
61	11	.00291	.00280	.00269	.00259	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149
61	12	.00314	.00302	.00290	.00279	.00269	.00259	.00249	.00241	.00232	.00224	.00217	.00209	.00202	.00196	.00189	.00183	.00178	.00172	.00167	.00162
61	13	.00337	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00234	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00181	.00175
61	14	.00361	.00347	.00334	.00321	.00309	.00298	.00288	.00278	.00268	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00188
61	15	.00383	.00369	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00258	.00249	.00241	.00234	.00226	.00220	.00213	.00207	.00201
61	16	.00406	.00390	.00375	.00361	.00348	.00335	.00324	.00312	.00301	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212
61	17	.00427	.00411	.00395	.00380	.00366	.00353	.00341	.00329	.00317	.00306	.00296	.00286	.00277	.00268	.00260	.00252	.00244	.00237	.00230	.00223
61	18	.00449	.00432	.00415	.00400	.00385	.00371	.00358	.00345	.00333	.00322	.00311	.00300	.00291	.00281	.00272	.00264	.00256	.00248	.00240	.00233
61	19	.00472	.00454	.00436	.00420	.00404	.00389	.00375	.00362	.00349	.00337	.00326	.00315	.00304	.00295	.00285	.00276	.00267	.00259	.00251	.00244
61	20	.00497	.00477	.00459	.00441	.00425	.00409	.00394	.00380	.00367	.00354	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00272	.00263	.00255
61	21	.00523	.00503	.00483	.00465	.00447	.00430	.00415	.00400	.00385	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00285	.00276	.00268
61	22	.00552	.00530	.00509	.00489	.00471	.00453	.00436	.00421	.00406	.00391	.00378	.00365	.00352	.00341	.00329	.00319	.00309	.00299	.00290	.00281
61	23	.00582	.00559	.00537	.00516	.00497	.00478	.00460	.00443	.00427	.00412	.00398	.00384	.00371	.00359	.00347	.00335	.00325	.00314	.00304	.00295
61	24	.00616	.00591	.00568	.00546	.00525	.00505	.00486	.00468	.00451	.00435	.00420	.00405	.00391	.00378	.00366	.00354	.00342	.00331	.00321	.00311
61	25	.00653	.00626	.00602	.00578	.00556	.00535	.00515	.00496	.00478	.00461	.00444	.00429	.00414	.00400	.00387	.00374	.00362	.00350	.00339	.00328
61	26	.00692	.00665	.00638	.00613	.00590	.00567	.00546	.00526	.00507	.00488	.00471	.00454	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00347
61	27	.00736	.00706	.00678	.00652	.00627	.00603	.00580	.00559	.00538	.00519	.00500	.00483	.00466	.00450	.00435	.00420	.00407	.00393	.00381	.00369
61	28	.00783	.00752	.00722	.00694	.00667	.00641	.00617	.00594	.00573	.00552	.00532	.00514	.00496	.00479	.00463	.00447	.00432	.00418	.00405	.00392
61	29	.00834	.00801	.00769	.00739	.00710	.00683	.00658	.00633	.00610	.00588	.00567	.00547	.00528	.00510	.00493	.00476	.00460	.00445	.00431	.00417
61	30	.00889	.00853	.00820	.00788	.00757	.00728	.00701	.00675	.00650	.00627	.00604	.00583	.00563	.00543	.00525	.00507	.00491	.00475	.00459	.00445
61	31	.00948	.00910	.00874	.00840	.00808	.00777	.00748	.00720	.00694	.00669	.00645	.00622	.00600	.00580	.00560	.00541	.00523	.00506	.00490	.00474
61	32	.01011	.00971	.00932	.00896	.00862	.00829	.00798	.00768	.00740	.00714	.00688	.00664	.00641	.00619	.00598	.00578	.00559	.00540	.00523	.00506
61	33	.01079	.01036	.00995	.00957	.00920	.00885	.00852	.00821	.00791	.00762	.00735	.00709	.00685	.00661	.00639	.00617	.00597	.00577	.00559	.00541
61	34	.01152	.01106	.01063	.01022	.00983	.00946	.00911	.00877	.00845	.00815	.00786	.00758	.00732	.00707	.00683	.00660	.00638	.00617	.00597	.00578
61	35	.01230	.01182	.01136	.01092	.01051	.01011	.00974	.00938	.00904	.00872	.00841	.00811	.00783	.00757	.00731	.00707	.00683	.00661	.00639	.00619
61	36	.01314	.01263	.01214	.01168	.01124	.01082	.01042	.01004	.00968	.00933	.00900	.00869	.00839	.00810	.00783	.00757	.00732	.00708	.00685	.00663
61	37	.01404	.01350	.01298	.01249	.01202	.01157	.01115	.01074	.01036	.00999	.00964	.00930	.00898	.00868	.00839	.00811	.00784	.00759	.00734	.00711
61	38	.01501	.01443	.01388	.01336	.01286	.01239	.01194	.01150	.01109	.01070	.01033	.00997	.00963	.00931	.00899	.00870	.00841	.00814	.00788	.00763
61	39	.01605	.01543	.01485	.01429	.01376	.01326	.01278	.01232	.01189	.01147	.01107	.01069	.01033	.00998	.00965	.00933	.00903	.00874	.00846	.00819
61	40	.01715	.01650	.01589	.01530	.01473	.01420	.01369	.01320	.01274	.01229	.01187	.01147	.01108	.01071	.01036	.01002	.00969	.00938	.00908	.00880
61	41	.01834	.01765	.01700	.01637	.01578	.01521	.01467	.01415	.01366	.01318	.01273	.01230	.01189	.01150	.01112	.01076	.01041	.01008	.00976	.00946
61	42	.01961	.01888	.01818	.01752	.01689	.01629	.01571	.01516	.01464	.01414	.01366	.01320	.01276	.01234	.01194	.01156	.01119	.01084	.01050	.01017
61	43	.02095	.02018	.01945	.01875	.01808	.01744	.01683	.01625	.01569	.01516	.01465	.01417	.01370	.01325	.01283	.01242	.01203	.01165	.01129	.01094
61	44	.02238	.02157	.02079	.02005	.01934	.01867	.01802	.01741	.01682	.01625	.01571	.01520	.01470	.01423	.01377	.01334	.01292	.01252	.01214	.01177
61	45	.02389	.02303	.02221	.02143	.02068	.01997	.01929	.01863	.01801	.01741	.01684	.01629	.01577	.01526	.01478	.01432	.01387	.01345	.01304	.01265
61	46	.02548	.02457	.02371	.02289	.02210	.02134	.02062	.01993	.01927	.01864	.01803	.01745	.01689	.01636	.01585	.01536	.01489	.01444	.01400	.01358
61	47	.02715	.02619	.02528	.02441	.02358	.02279	.02203	.02130	.02060	.01993	.01929	.01867	.01809	.01752	.01698	.01646	.01596	.01548	.01502	.01458
61	48	.02889	.02789	.02694	.02602	.02515	.02431	.02350	.02274	.02200	.02129	.02062	.01997	.01934	.01875	.01817	.01762	.01709	.01658	.01610	.01563
61	49	.03072	.02967	.02867	.02771	.02678	.02590	.02506	.02425	.02347	.02273	.02201	.02133	.02067	.02004	.01943	.01885	.01829	.01775	.01723	.01674
61	50	.03264	.03154	.03048	.02947	.02851	.02758	.02669	.02584	.02502	.02424	.02348	.02276	.02207	.02140	.02076	.02015	.01955	.01899	.01844	.01791
61	51	.03464	.03349	.03238	.03132	.03031	.02933	.02840	.02750	.02664	.02582	.02503	.02427	.02354	.02283	.02216	.02151	.02089	.02029	.01971	.01915
61	52	.03672	.03551	.03435	.03324	.03218	.03116	.03018	.02924	.02834	.02747	.02664	.02584	.02507	.02433	.02362	.02294	.02228	.02165	.02104	.02045
61	53	.03887	.03761	.03640	.03524	.03413	.03306	.03204	.03105	.03010	.02920	.02832	.02748	.02668	.02590	.02515	.02443	.02374	.02308	.02243	.02182
61	54	.04110	.03979	.03853	.03731	.03615	.03503	.03396	.03293	.03194	.03099	.03007	.02919	.02835	.02753	.02675	.02599	.02527	.02457	.02389	.02324
61	55	.04341	.04204	.04072	.03946	.03825	.03708	.03596	.03488	.03385	.03285	.03190	.03097	.03009	.02923	.02841	.02762	.02686	.02612	.02541	.02473
61	56	.04579	.04437	.04300	.04168	.04042	.03920	.03803	.03691	.03583	.03479	.03379	.03282	.03189	.03100	.03014	.02931	.02851	.02774	.02700	.02628
61	57	.04824	.04676	.04534	.04397	.04265	.04139	.04017	.03900	.03787	.03679	.03575	.03474	.03377	.03284	.03194	.03107	.03023	.02942	.02865	.02789
61	58	.05076	.04922	.04775	.04632	.04496	.04364	.04238	.04116	.03999	.03886	.03777	.03672	.03571	.03473	.03379	.03289	.03201	.03117	.03035	.02957



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
61	59	.05333	.05174	.05021	.04874	.04732	.04595	.04464	.04337	.04215	.04098	.03984	.03875	.03770	.03668	.03571	.03476	.03385	.03297	.03212	.03129
61	60	.05596	.05431	.05273	.05120	.04973	.04832	.04695	.04564	.04437	.04315	.04198	.04084	.03975	.03869	.03767	.03669	.03574	.03482	.03393	.03308
61	61	.05864	.05694	.05530	.05372	.05220	.05074	.04933	.04797	.04665	.04539	.04417	.04299	.04185	.04076	.03970	.03867	.03768	.03673	.03581	.03491
62	0	.00300	.00292	.00284	.00277	.00269	.00263	.00256	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191
62	1	.00165	.00159	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00085
62	2	.00167	.00161	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084
62	3	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096	.00093	.00090	.00087
62	4	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091
62	5	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00100	.00097
62	6	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104
62	7	.00224	.00215	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112
62	8	.00241	.00231	.00222	.00214	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121
62	9	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00191	.00184	.00178	.00171	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00132
62	10	.00280	.00269	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00157	.00153	.00148	.00143
62	11	.00302	.00290	.00279	.00269	.00259	.00249	.00240	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156
62	12	.00326	.00313	.00301	.00290	.00279	.00269	.00260	.00251	.00242	.00234	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00180	.00175	.00170
62	13	.00350	.00337	.00324	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00184
62	14	.00374	.00360	.00347	.00334	.00322	.00310	.00300	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00203	.00198
62	15	.00398	.00383	.00369	.00355	.00342	.00330	.00319	.00308	.00297	.00287	.00278	.00269	.00261	.00252	.00245	.00237	.00230	.00223	.00217	.00211
62	16	.00421	.00405	.00390	.00375	.00362	.00349	.00337	.00325	.00314	.00304	.00294	.00284	.00275	.00267	.00259	.00251	.00243	.00236	.00229	.00222
62	17	.00443	.00426	.00410	.00395	.00381	.00367	.00355	.00342	.00331	.00320	.00309	.00299	.00290	.00280	.00272	.00263	.00256	.00248	.00241	.00234
62	18	.00466	.00448	.00431	.00415	.00400	.00386	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00285	.00276	.00268	.00260	.00252	.00245
62	19	.00489	.00471	.00453	.00436	.00420	.00405	.00390	.00377	.00364	.00351	.00340	.00329	.00318	.00308	.00298	.00289	.00280	.00272	.00263	.00256
62	20	.00515	.00495	.00476	.00458	.00441	.00425	.00410	.00395	.00382	.00369	.00356	.00344	.00333	.00323	.00312	.00302	.00293	.00284	.00276	.00268
62	21	.00542	.00521	.00501	.00482	.00464	.00447	.00431	.00416	.00401	.00387	.00374	.00362	.00350	.00338	.00328	.00317	.00307	.00298	.00289	.00280
62	22	.00571	.00549	.00528	.00508	.00489	.00471	.00454	.00437	.00422	.00407	.00393	.00380	.00368	.00356	.00344	.00333	.00323	.00313	.00303	.00294
62	23	.00603	.00579	.00557	.00535	.00515	.00496	.00478	.00461	.00445	.00429	.00414	.00400	.00387	.00374	.00362	.00350	.00339	.00329	.00319	.00309
62	24	.00637	.00612	.00588	.00566	.00544	.00524	.00505	.00487	.00469	.00453	.00437	.00422	.00408	.00395	.00382	.00369	.00358	.00346	.00336	.00325
62	25	.00675	.00648	.00623	.00599	.00576	.00555	.00534	.00515	.00497	.00479	.00462	.00447	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00343
62	26	.00716	.00688	.00661	.00635	.00611	.00588	.00567	.00546	.00526	.00508	.00490	.00473	.00457	.00442	.00427	.00413	.00400	.00387	.00375	.00363
62	27	.00761	.00731	.00702	.00675	.00650	.00625	.00602	.00580	.00559	.00540	.00521	.00503	.00486	.00469	.00454	.00439	.00425	.00411	.00398	.00386
62	28	.00810	.00778	.00747	.00719	.00691	.00665	.00641	.00617	.00595	.00574	.00554	.00535	.00516	.00499	.00482	.00466	.00451	.00437	.00423	.00410
62	29	.00862	.00828	.00796	.00765	.00736	.00709	.00682	.00658	.00634	.00611	.00590	.00569	.00550	.00531	.00514	.00497	.00481	.00465	.00450	.00436
62	30	.00919	.00883	.00848	.00816	.00785	.00755	.00727	.00701	.00676	.00652	.00629	.00607	.00586	.00566	.00547	.00529	.00512	.00496	.00480	.00465
62	31	.00980	.00941	.00905	.00870	.00837	.00806	.00776	.00748	.00721	.00695	.00671	.00647	.00625	.00604	.00584	.00564	.00546	.00528	.00512	.00496
62	32	.01045	.01004	.00965	.00928	.00893	.00860	.00828	.00798	.00769	.00742	.00716	.00691	.00667	.00645	.00623	.00602	.00583	.00564	.00546	.00529
62	33	.01115	.01072	.01030	.00991	.00954	.00918	.00884	.00852	.00822	.00792	.00765	.00738	.00713	.00689	.00666	.00644	.00623	.00603	.00583	.00565
62	34	.01191	.01145	.01101	.01059	.01019	.00981	.00945	.00911	.00878	.00847	.00817	.00789	.00762	.00736	.00712	.00688	.00666	.00644	.00624	.00604
62	35	.01272	.01223	.01176	.01132	.01089	.01049	.01011	.00974	.00939	.00906	.00875	.00844	.00816	.00788	.00762	.00737	.00713	.00690	.00668	.00647
62	36	.01360	.01307	.01257	.01210	.01165	.01122	.01081	.01042	.01005	.00970	.00936	.00904	.00873	.00844	.00816	.00789	.00764	.00739	.00716	.00693
62	37	.01453	.01398	.01345	.01294	.01246	.01201	.01157	.01116	.01076	.01039	.01003	.00969	.00936	.00904	.00875	.00846	.00818	.00792	.00767	.00743
62	38	.01554	.01495	.01438	.01385	.01334	.01286	.01239	.01195	.01153	.01113	.01075	.01038	.01003	.00970	.00938	.00907	.00878	.00850	.00823	.00797
62	39	.01661	.01599	.01539	.01482	.01428	.01377	.01327	.01281	.01236	.01193	.01152	.01113	.01076	.01040	.01006	.00974	.00942	.00912	.00884	.00856
62	40	.01777	.01710	.01647	.01587	.01529	.01475	.01422	.01372	.01325	.01279	.01236	.01194	.01155	.01117	.01080	.01045	.01012	.00980	.00950	.00920
62	41	.01900	.01830	.01763	.01699	.01638	.01580	.01524	.01471	.01421	.01372	.01326	.01282	.01240	.01199	.01160	.01123	.01088	.01054	.01021	.00990
62	42	.02032	.01958	.01887	.01819	.01754	.01693	.01634	.01578	.01524	.01472	.01423	.01376	.01331	.01288	.01247	.01207	.01169	.01133	.01098	.01065
62	43	.02172	.02094	.02019	.01947	.01879	.01813	.01751	.01691	.01634	.01579	.01527	.01477	.01429	.01383	.01339	.01297	.01257	.01218	.01181	.01145
62	44	.02322	.02239	.02159	.02083	.02011	.01942	.01876	.01812	.01752	.01694	.01638	.01585	.01534	.01486	.01439	.01394	.01351	.01310	.01270	.01232
62	45	.02479	.02392	.02308	.02228	.02151	.02078	.02008	.01941	.01877	.01815	.01756	.01700	.01646	.01594	.01545	.01497	.01451	.01407	.01365	.01325
62	46	.02646	.02553	.02465	.02380	.02299	.02222	.02148	.02077	.02009	.01944	.01882	.01822	.01765	.01710	.01657	.01606	.01558	.01511	.01466	.01423

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
62	47	.02820	.02723	.02629	.02540	.02455	.02373	.02295	.02220	.02148	.02080	.02014	.01950	.01890	.01832	.01776	.01722	.01671	.01621	.01574	.01528
62	48	.03003	.02901	.02803	.02709	.02619	.02533	.02450	.02371	.02295	.02223	.02153	.02086	.02022	.01961	.01901	.01845	.01790	.01738	.01687	.01639
62	49	.03195	.03087	.02984	.02885	.02791	.02700	.02613	.02530	.02450	.02374	.02300	.02230	.02162	.02097	.02034	.01974	.01916	.01861	.01807	.01756
62	50	.03396	.03283	.03175	.03071	.02972	.02876	.02785	.02697	.02613	.02532	.02455	.02380	.02309	.02240	.02174	.02111	.02050	.01991	.01934	.01880
62	51	.03606	.03488	.03374	.03265	.03161	.03061	.02965	.02873	.02784	.02699	.02618	.02539	.02464	.02391	.02322	.02255	.02190	.02128	.02068	.02011
62	52	.03824	.03700	.03581	.03467	.03358	.03253	.03152	.03056	.02963	.02873	.02788	.02705	.02626	.02550	.02476	.02405	.02337	.02272	.02209	.02148
62	53	.04051	.03921	.03797	.03678	.03563	.03453	.03348	.03246	.03149	.03055	.02965	.02878	.02795	.02715	.02638	.02563	.02492	.02423	.02356	.02292
62	54	.04286	.04151	.04021	.03896	.03776	.03661	.03551	.03445	.03343	.03244	.03150	.03059	.02972	.02887	.02806	.02728	.02653	.02580	.02510	.02443
62	55	.04529	.04388	.04252	.04122	.03997	.03877	.03762	.03651	.03544	.03441	.03342	.03247	.03155	.03067	.02982	.02900	.02821	.02745	.02671	.02600
62	56	.04780	.04633	.04492	.04357	.04226	.04101	.03981	.03865	.03753	.03646	.03542	.03443	.03347	.03254	.03165	.03079	.02996	.02916	.02839	.02765
62	57	.05039	.04886	.04739	.04598	.04463	.04332	.04207	.04086	.03969	.03857	.03749	.03645	.03545	.03448	.03355	.03265	.03178	.03095	.03014	.02936
62	58	.05304	.05146	.04994	.04847	.04706	.04571	.04440	.04314	.04193	.04076	.03963	.03855	.03750	.03649	.03552	.03458	.03367	.03280	.03195	.03113
62	59	.05576	.05412	.05254	.05102	.04956	.04815	.04679	.04548	.04422	.04301	.04184	.04070	.03961	.03856	.03755	.03657	.03562	.03471	.03382	.03297
62	60	.05854	.05684	.05521	.05363	.05212	.05065	.04924	.04789	.04658	.04531	.04410	.04292	.04179	.04069	.03963	.03861	.03762	.03667	.03575	.03486
62	61	.06138	.05962	.05793	.05630	.05473	.05322	.05176	.05035	.04899	.04768	.04642	.04520	.04402	.04288	.04178	.04072	.03969	.03870	.03774	.03681
62	62	.06428	.06247	.06072	.05904	.05742	.05585	.05434	.05288	.05148	.05012	.04881	.04754	.04632	.04514	.04400	.04289	.04183	.04079	.03980	.03883
63	0	.00315	.00306	.00298	.00290	.00283	.00276	.00269	.00263	.00256	.00251	.00245	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203
63	1	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089
63	2	.00173	.00166	.00160	.00153	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00114	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088
63	3	.00180	.00173	.00166	.00159	.00153	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091
63	4	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095
63	5	.00202	.00194	.00186	.00179	.00172	.00166	.00159	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00101
63	6	.00216	.00208	.00199	.00192	.00184	.00177	.00171	.00164	.00158	.00153	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00116	.00112	.00109
63	7	.00232	.00223	.00214	.00206	.00198	.00190	.00183	.00177	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117
63	8	.00249	.00239	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127
63	9	.00269	.00258	.00248	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00147	.00142	.00138
63	10	.00290	.00279	.00268	.00258	.00248	.00239	.00231	.00223	.00215	.00207	.00200	.00194	.00187	.00181	.00175	.00170	.00165	.00159	.00155	.00150
63	11	.00313	.00301	.00289	.00279	.00269	.00259	.00250	.00241	.00233	.00225	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00168	.00163
63	12	.00337	.00324	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00183	.00178
63	13	.00363	.00349	.00336	.00324	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00238	.00231	.00224	.00217	.00211	.00204	.00198	.00193
63	14	.00388	.00373	.00360	.00347	.00334	.00323	.00312	.00301	.00291	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226	.00219	.00213	.00207
63	15	.00412	.00397	.00382	.00369	.00356	.00343	.00332	.00320	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00234	.00227	.00221
63	16	.00436	.00420	.00404	.00390	.00376	.00363	.00351	.00339	.00327	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00255	.00247	.00240	.00233
63	17	.00459	.00442	.00426	.00410	.00396	.00382	.00369	.00356	.00345	.00333	.00322	.00312	.00302	.00293	.00284	.00276	.00267	.00260	.00252	.00245
63	18	.00482	.00464	.00447	.00431	.00416	.00401	.00387	.00374	.00361	.00349	.00338	.00327	.00317	.00307	.00298	.00289	.00280	.00272	.00264	.00256
63	19	.00507	.00488	.00469	.00452	.00436	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332	.00321	.00311	.00302	.00293	.00284	.00276	.00268
63	20	.00533	.00512	.00493	.00475	.00458	.00442	.00426	.00411	.00397	.00384	.00371	.00359	.00348	.00337	.00326	.00316	.00307	.00297	.00289	.00280
63	21	.00561	.00539	.00519	.00500	.00482	.00464	.00448	.00432	.00417	.00403	.00390	.00377	.00365	.00353	.00342	.00331	.00321	.00312	.00302	.00294
63	22	.00591	.00568	.00547	.00526	.00507	.00488	.00471	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00348	.00337	.00327	.00317	.00308
63	23	.00623	.00599	.00576	.00555	.00534	.00515	.00496	.00479	.00462	.00446	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00343	.00333	.00323
63	24	.00659	.00633	.00609	.00586	.00564	.00544	.00524	.00505	.00488	.00471	.00455	.00440	.00425	.00411	.00398	.00385	.00373	.00362	.00351	.00340
63	25	.00698	.00670	.00645	.00620	.00597	.00575	.00555	.00535	.00516	.00498	.00481	.00465	.00449	.00435	.00420	.00407	.00394	.00382	.00370	.00359
63	26	.00740	.00711	.00684	.00658	.00633	.00610	.00588	.00567	.00547	.00528	.00510	.00492	.00476	.00460	.00445	.00431	.00417	.00404	.00392	.00380
63	27	.00786	.00756	.00727	.00699	.00673	.00648	.00625	.00602	.00581	.00561	.00541	.00523	.00505	.00489	.00473	.00457	.00443	.00429	.00416	.00403
63	28	.00837	.00804	.00773	.00744	.00716	.00690	.00664	.00641	.00618	.00596	.00576	.00556	.00537	.00520	.00503	.00486	.00471	.00456	.00442	.00428
63	29	.00891	.00856	.00823	.00792	.00763	.00734	.00708	.00682	.00658	.00635	.00613	.00592	.00572	.00553	.00535	.00518	.00501	.00485	.00470	.00456
63	30	.00949	.00912	.00877	.00844	.00813	.00783	.00754	.00727	.00701	.00677	.00653	.00631	.00610	.00589	.00570	.00552	.00534	.00517	.00501	.00485
63	31	.01012	.00973	.00936	.00900	.00867	.00835	.00804	.00775	.00748	.00722	.00697	.00673	.00650	.00629	.00608	.00588	.00569	.00551	.00534	.00517
63	32	.01080	.01038	.00998	.00961	.00925	.00891	.00858	.00828	.00798	.00770	.00744	.00718	.00694	.00671	.00649	.00628	.00608	.00588	.00570	.00552
63	33	.01152	.01108	.01066	.01026	.00988	.00951	.00917	.00884	.00853	.00823	.00795	.00767	.00742	.00717	.00693	.00671	.00649	.00629	.00609	.00590

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
63	34	.01230	.01183	.01138	.01096	.01055	.01017	.00980	.00945	.00911	.00880	.00849	.00820	.00793	.00766	.00741	.00717	.00694	.00672	.00651	.00631
63	35	.01315	.01264	.01217	.01171	.01128	.01087	.01048	.01011	.00975	.00941	.00909	.00878	.00849	.00820	.00793	.00768	.00743	.00720	.00697	.00675
63	36	.01405	.01352	.01301	.01253	.01207	.01163	.01121	.01082	.01044	.01008	.00973	.00940	.00909	.00879	.00850	.00822	.00796	.00771	.00747	.00724
63	37	.01502	.01445	.01392	.01340	.01291	.01245	.01200	.01158	.01118	.01079	.01042	.01007	.00974	.00942	.00911	.00881	.00853	.00826	.00801	.00776
63	38	.01606	.01546	.01489	.01434	.01382	.01333	.01286	.01241	.01198	.01157	.01117	.01080	.01044	.01010	.00977	.00946	.00916	.00887	.00859	.00833
63	39	.01718	.01654	.01593	.01536	.01480	.01428	.01377	.01329	.01284	.01240	.01198	.01158	.01120	.01083	.01048	.01015	.00983	.00952	.00923	.00894
63	40	.01838	.01770	.01706	.01644	.01586	.01530	.01476	.01425	.01377	.01330	.01285	.01243	.01202	.01163	.01126	.01090	.01056	.01023	.00992	.00961
63	41	.01966	.01895	.01826	.01761	.01699	.01639	.01583	.01528	.01477	.01427	.01380	.01334	.01291	.01249	.01210	.01172	.01135	.01100	.01066	.01034
63	42	.02104	.02028	.01955	.01886	.01820	.01757	.01697	.01639	.01584	.01532	.01481	.01433	.01387	.01342	.01300	.01259	.01220	.01183	.01147	.01113
63	43	.02250	.02170	.02093	.02020	.01950	.01883	.01819	.01758	.01700	.01644	.01590	.01539	.01490	.01442	.01397	.01354	.01312	.01273	.01234	.01198
63	44	.02406	.02321	.02240	.02162	.02088	.02017	.01950	.01885	.01823	.01763	.01706	.01652	.01600	.01550	.01501	.01455	.01411	.01369	.01328	.01289
63	45	.02570	.02481	.02395	.02313	.02235	.02160	.02088	.02019	.01953	.01890	.01830	.01772	.01717	.01664	.01612	.01563	.01516	.01471	.01428	.01386
63	46	.02744	.02649	.02559	.02472	.02390	.02310	.02234	.02162	.02092	.02025	.01961	.01900	.01841	.01785	.01730	.01678	.01628	.01580	.01534	.01490
63	47	.02926	.02827	.02731	.02640	.02553	.02469	.02389	.02312	.02238	.02168	.02100	.02035	.01973	.01913	.01855	.01800	.01747	.01696	.01647	.01600
63	48	.03118	.03013	.02913	.02816	.02724	.02636	.02552	.02470	.02393	.02318	.02246	.02178	.02112	.02048	.01987	.01929	.01873	.01819	.01766	.01716
63	49	.03319	.03209	.03103	.03002	.02905	.02812	.02723	.02637	.02555	.02476	.02401	.02328	.02258	.02191	.02127	.02065	.02005	.01948	.01893	.01840
63	50	.03530	.03414	.03303	.03196	.03094	.02997	.02903	.02813	.02726	.02643	.02564	.02487	.02413	.02343	.02274	.02209	.02146	.02085	.02027	.01971
63	51	.03750	.03628	.03512	.03400	.03293	.03190	.03092	.02997	.02906	.02819	.02735	.02654	.02576	.02502	.02430	.02361	.02294	.02230	.02168	.02109
63	52	.03979	.03852	.03730	.03613	.03500	.03393	.03289	.03190	.03094	.03002	.02914	.02829	.02747	.02668	.02593	.02520	.02449	.02382	.02317	.02254
63	53	.04217	.04084	.03956	.03834	.03716	.03603	.03495	.03390	.03290	.03194	.03101	.03011	.02925	.02843	.02763	.02686	.02612	.02541	.02472	.02406
63	54	.04464	.04325	.04192	.04064	.03941	.03822	.03709	.03599	.03494	.03393	.03296	.03202	.03112	.03025	.02941	.02860	.02782	.02707	.02635	.02565
63	55	.04719	.04575	.04435	.04302	.04173	.04050	.03931	.03817	.03706	.03601	.03499	.03400	.03306	.03214	.03127	.03042	.02960	.02881	.02805	.02732
63	56	.04984	.04833	.04688	.04549	.04415	.04286	.04162	.04042	.03927	.03816	.03710	.03607	.03508	.03412	.03320	.03231	.03145	.03063	.02983	.02906
63	57	.05256	.05100	.04949	.04804	.04664	.04530	.04400	.04276	.04156	.04040	.03929	.03821	.03717	.03617	.03521	.03428	.03338	.03252	.03168	.03087
63	58	.05537	.05374	.05217	.05066	.04921	.04781	.04647	.04517	.04392	.04271	.04155	.04043	.03934	.03830	.03729	.03632	.03538	.03447	.03360	.03275
63	59	.05824	.05655	.05492	.05336	.05185	.05040	.04900	.04765	.04634	.04509	.04388	.04271	.04158	.04049	.03944	.03842	.03744	.03650	.03558	.03469
63	60	.06117	.05942	.05774	.05612	.05455	.05304	.05159	.05019	.04884	.04753	.04627	.04505	.04388	.04275	.04165	.04059	.03957	.03858	.03762	.03670
63	61	.06417	.06236	.06062	.05894	.05732	.05576	.05425	.05280	.05139	.05004	.04873	.04747	.04625	.04507	.04393	.04283	.04176	.04073	.03974	.03877
63	62	.06724	.06538	.06358	.06184	.06016	.05855	.05699	.05548	.05403	.05262	.05127	.04996	.04869	.04746	.04628	.04514	.04403	.04296	.04192	.04092
63	63	.07038	.06846	.06660	.06481	.06308	.06141	.05979	.05824	.05673	.05528	.05387	.05252	.05120	.04993	.04870	.04752	.04637	.04525	.04418	.04313
64	0	.00329	.00321	.00312	.00305	.00297	.00290	.00283	.00276	.00270	.00264	.00258	.00252	.00247	.00242	.00237	.00232	.00227	.00223	.00218	.00214
64	1	.00177	.00170	.00164	.00158	.00152	.00147	.00141	.00137	.00132	.00128	.00123	.00119	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093
64	2	.00179	.00172	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092
64	3	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095
64	4	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099
64	5	.00209	.00200	.00193	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00113	.00109	.00106
64	6	.00223	.00214	.00206	.00198	.00191	.00184	.00177	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113
64	7	.00240	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122
64	8	.00258	.00248	.00238	.00229	.00220	.00212	.00205	.00197	.00190	.00184	.00178	.00172	.00166	.00160	.00155	.00150	.00145	.00141	.00137	.00132
64	9	.00278	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00148	.00144
64	10	.00300	.00288	.00277	.00267	.00257	.00248	.00239	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157
64	11	.00324	.00311	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171
64	12	.00349	.00336	.00324	.00312	.00301	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00203	.00197	.00192	.00186
64	13	.00375	.00362	.00349	.00336	.00324	.00313	.00303	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202
64	14	.00402	.00387	.00373	.00360	.00347	.00335	.00324	.00313	.00303	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00236	.00230	.00223	.00217
64	15	.00427	.00411	.00397	.00383	.00369	.00357	.00345	.00333	.00323	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00252	.00245	.00238	.00231
64	16	.00452	.00435	.00419	.00405	.00391	.00377	.00365	.00352	.00341	.00330	.00320	.00310	.00300	.00291	.00282	.00274	.00266	.00259	.00251	.00244
64	17	.00475	.00458	.00442	.00426	.00411	.00397	.00383	.00371	.00359	.00347	.00336	.00326	.00315	.00306	.00297	.00288	.00280	.00272	.00264	.00257
64	18	.00499	.00481	.00463	.00447	.00431	.00416	.00402	.00389	.00376	.00364	.00352	.00341	.00330	.00320	.00311	.00301	.00293	.00284	.00276	.00268
64	19	.00524	.00505	.00486	.00469	.00452	.00437	.00422	.00407	.00394	.00381	.00369	.00357	.00346	.00335	.00325	.00315	.00306	.00297	.00289	.00280

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
64	20	.00551	.00530	.00511	.00492	.00475	.00458	.00442	.00427	.00413	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293
64	21	.00580	.00558	.00537	.00518	.00499	.00482	.00465	.00449	.00434	.00419	.00406	.00393	.00380	.00368	.00357	.00346	.00336	.00326	.00316	.00307
64	22	.00611	.00587	.00566	.00545	.00525	.00507	.00489	.00472	.00456	.00441	.00426	.00412	.00399	.00386	.00374	.00363	.00352	.00341	.00331	.00322
64	23	.00644	.00620	.00596	.00574	.00554	.00534	.00515	.00497	.00480	.00464	.00448	.00434	.00420	.00406	.00394	.00381	.00370	.00359	.00348	.00338
64	24	.00680	.00654	.00630	.00607	.00584	.00563	.00543	.00524	.00506	.00489	.00473	.00457	.00442	.00428	.00415	.00402	.00389	.00378	.00366	.00355
64	25	.00720	.00693	.00667	.00642	.00618	.00596	.00575	.00555	.00535	.00517	.00500	.00483	.00467	.00452	.00438	.00424	.00411	.00399	.00386	.00375
64	26	.00764	.00735	.00707	.00681	.00656	.00632	.00609	.00588	.00567	.00548	.00529	.00512	.00495	.00479	.00464	.00449	.00435	.00422	.00409	.00397
64	27	.00812	.00781	.00751	.00723	.00696	.00671	.00647	.00624	.00603	.00582	.00562	.00543	.00526	.00508	.00492	.00476	.00462	.00447	.00434	.00421
64	28	.00864	.00830	.00799	.00769	.00741	.00714	.00688	.00664	.00641	.00619	.00598	.00578	.00559	.00540	.00523	.00506	.00491	.00475	.00461	.00447
64	29	.00920	.00884	.00851	.00819	.00789	.00760	.00733	.00707	.00682	.00659	.00637	.00615	.00595	.00575	.00557	.00539	.00522	.00506	.00490	.00475
64	30	.00980	.00942	.00907	.00873	.00841	.00810	.00781	.00754	.00727	.00702	.00678	.00656	.00634	.00613	.00593	.00574	.00556	.00539	.00522	.00506
64	31	.01045	.01005	.00967	.00931	.00897	.00864	.00833	.00804	.00776	.00749	.00723	.00699	.00676	.00654	.00633	.00612	.00593	.00574	.00557	.00540
64	32	.01114	.01072	.01031	.00993	.00957	.00922	.00889	.00858	.00828	.00799	.00772	.00746	.00721	.00698	.00675	.00653	.00633	.00613	.00594	.00576
64	33	.01189	.01144	.01101	.01060	.01022	.00985	.00950	.00916	.00884	.00854	.00825	.00797	.00771	.00745	.00721	.00698	.00676	.00655	.00635	.00615
64	34	.01270	.01222	.01176	.01133	.01092	.01052	.01015	.00979	.00945	.00913	.00882	.00852	.00824	.00797	.00771	.00746	.00723	.00700	.00679	.00658
64	35	.01357	.01306	.01258	.01211	.01167	.01126	.01086	.01048	.01011	.00977	.00944	.00912	.00882	.00853	.00825	.00799	.00774	.00750	.00727	.00704
64	36	.01451	.01396	.01345	.01296	.01249	.01204	.01162	.01121	.01083	.01046	.01010	.00977	.00944	.00914	.00884	.00856	.00829	.00803	.00779	.00755
64	37	.01551	.01494	.01439	.01386	.01337	.01289	.01244	.01201	.01159	.01120	.01082	.01046	.01012	.00979	.00948	.00918	.00889	.00861	.00835	.00809
64	38	.01659	.01598	.01540	.01484	.01431	.01381	.01332	.01286	.01243	.01201	.01160	.01122	.01085	.01050	.01017	.00985	.00954	.00924	.00896	.00869
64	39	.01775	.01710	.01648	.01589	.01533	.01479	.01428	.01379	.01332	.01287	.01245	.01204	.01165	.01127	.01091	.01057	.01024	.00993	.00962	.00933
64	40	.01900	.01831	.01765	.01702	.01642	.01585	.01531	.01479	.01429	.01381	.01336	.01292	.01250	.01210	.01172	.01135	.01100	.01067	.01034	.01003
64	41	.02033	.01960	.01890	.01824	.01760	.01700	.01642	.01586	.01533	.01483	.01434	.01388	.01343	.01301	.01260	.01221	.01183	.01147	.01113	.01079
64	42	.02176	.02099	.02025	.01954	.01887	.01822	.01761	.01702	.01645	.01592	.01540	.01491	.01443	.01398	.01354	.01313	.01273	.01234	.01197	.01162
64	43	.02328	.02246	.02168	.02093	.02022	.01954	.01888	.01826	.01766	.01709	.01654	.01601	.01551	.01502	.01456	.01412	.01369	.01328	.01289	.01251
64	44	.02491	.02404	.02321	.02242	.02166	.02094	.02024	.01958	.01895	.01834	.01775	.01720	.01666	.01615	.01565	.01518	.01472	.01429	.01387	.01346
64	45	.02662	.02570	.02483	.02399	.02319	.02242	.02169	.02099	.02031	.01967	.01905	.01846	.01789	.01734	.01681	.01631	.01583	.01536	.01492	.01449
64	46	.02843	.02747	.02654	.02566	.02481	.02400	.02322	.02248	.02176	.02108	.02042	.01979	.01919	.01861	.01805	.01752	.01700	.01651	.01603	.01558
64	47	.03034	.02932	.02834	.02741	.02651	.02566	.02484	.02405	.02330	.02257	.02188	.02121	.02057	.01995	.01936	.01879	.01825	.01772	.01722	.01673
64	48	.03234	.03127	.03024	.02925	.02831	.02741	.02654	.02571	.02491	.02415	.02341	.02271	.02203	.02138	.02075	.02015	.01957	.01901	.01847	.01796
64	49	.03444	.03331	.03223	.03119	.03020	.02925	.02833	.02746	.02662	.02581	.02503	.02429	.02357	.02288	.02222	.02158	.02097	.02037	.01981	.01926
64	50	.03664	.03546	.03432	.03323	.03219	.03119	.03022	.02930	.02841	.02756	.02674	.02595	.02520	.02447	.02377	.02309	.02244	.02182	.02122	.02064
64	51	.03895	.03771	.03651	.03537	.03427	.03322	.03221	.03123	.03030	.02940	.02854	.02771	.02691	.02614	.02540	.02469	.02400	.02334	.02270	.02209
64	52	.04135	.04005	.03880	.03760	.03645	.03534	.03428	.03326	.03227	.03133	.03042	.02955	.02871	.02790	.02712	.02636	.02564	.02494	.02427	.02362
64	53	.04385	.04248	.04118	.03992	.03871	.03755	.03644	.03537	.03434	.03334	.03239	.03147	.03058	.02973	.02891	.02812	.02736	.02662	.02591	.02523
64	54	.04644	.04501	.04365	.04233	.04107	.03986	.03869	.03757	.03648	.03544	.03444	.03348	.03255	.03165	.03079	.02995	.02915	.02838	.02763	.02691
64	55	.04912	.04764	.04621	.04484	.04352	.04225	.04103	.03985	.03872	.03763	.03658	.03557	.03459	.03365	.03274	.03187	.03103	.03021	.02942	.02867
64	56	.05190	.05036	.04887	.04744	.04606	.04473	.04346	.04223	.04104	.03990	.03880	.03774	.03672	.03574	.03479	.03387	.03298	.03213	.03130	.03050
64	57	.05477	.05316	.05161	.05012	.04869	.04731	.04597	.04469	.04346	.04226	.04111	.04001	.03894	.03791	.03691	.03595	.03502	.03412	.03326	.03242
64	58	.05772	.05605	.05444	.05289	.05140	.04996	.04857	.04724	.04595	.04470	.04350	.04235	.04123	.04015	.03911	.03810	.03713	.03619	.03529	.03441
64	59	.06075	.05902	.05734	.05573	.05418	.05269	.05124	.04985	.04851	.04721	.04596	.04476	.04359	.04247	.04138	.04033	.03932	.03833	.03739	.03647
64	60	.06385	.06205	.06032	.05865	.05704	.05548	.05398	.05254	.05114	.04980	.04850	.04724	.04603	.04485	.04372	.04263	.04157	.04054	.03955	.03859
64	61	.06701	.06515	.06336	.06163	.05996	.05835	.05680	.05530	.05385	.05245	.05110	.04979	.04853	.04731	.04613	.04499	.04389	.04282	.04179	.04079
64	62	.07026	.06834	.06648	.06470	.06297	.06130	.05969	.05814	.05664	.05519	.05378	.05243	.05112	.04985	.04863	.04744	.04629	.04518	.04411	.04306
64	63	.07358	.07160	.06968	.06784	.06605	.06433	.06267	.06106	.05950	.05800	.05655	.05514	.05378	.05247	.05120	.04997	.04877	.04762	.04650	.04542
64	64	.07697	.07493	.07295	.07105	.06921	.06743	.06571	.06405	.06244	.06089	.05939	.05793	.05652	.05516	.05384	.05257	.05133	.05013	.04897	.04785
65	0	.00345	.00336	.00327	.00319	.00312	.00304	.00297	.00290	.00284	.00277	.00271	.00266	.00260	.00255	.00250	.00245	.00240	.00235	.00231	.00226
65	1	.00182	.00176	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00098
65	2	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096
65	3	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099
65	4	.00202	.00194	.00187	.00180	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00114	.00110	.00107	.00103

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
65	5	.00215	.00207	.00199	.00191	.00184	.00177	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00114	.00110
65	6	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118
65	7	.00247	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136	.00131	.00127
65	8	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00167	.00161	.00156	.00151	.00147	.00142	.00138
65	9	.00287	.00276	.00265	.00256	.00246	.00238	.00229	.00221	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00155	.00150
65	10	.00310	.00298	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164
65	11	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00184	.00179
65	12	.00361	.00348	.00335	.00324	.00312	.00302	.00291	.00282	.00272	.00264	.00255	.00247	.00240	.00232	.00225	.00219	.00212	.00206	.00200	.00195
65	13	.00388	.00374	.00361	.00348	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00244	.00237	.00230	.00223	.00217	.00211
65	14	.00416	.00401	.00387	.00373	.00360	.00348	.00337	.00326	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227
65	15	.00442	.00426	.00411	.00397	.00383	.00371	.00358	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00279	.00271	.00263	.00256	.00249	.00242
65	16	.00467	.00451	.00435	.00420	.00405	.00392	.00379	.00366	.00355	.00343	.00333	.00323	.00313	.00304	.00295	.00286	.00278	.00270	.00263	.00256
65	17	.00492	.00474	.00457	.00441	.00426	.00412	.00398	.00385	.00373	.00361	.00350	.00339	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00269
65	18	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00404	.00391	.00378	.00367	.00355	.00344	.00334	.00324	.00315	.00306	.00297	.00289	.00281
65	19	.00542	.00522	.00504	.00486	.00469	.00453	.00438	.00423	.00409	.00396	.00384	.00372	.00360	.00349	.00339	.00329	.00319	.00310	.00302	.00293
65	20	.00569	.00549	.00529	.00510	.00492	.00475	.00459	.00444	.00429	.00415	.00402	.00389	.00377	.00366	.00355	.00344	.00334	.00325	.00315	.00306
65	21	.00599	.00577	.00556	.00536	.00517	.00499	.00482	.00466	.00451	.00436	.00422	.00408	.00396	.00383	.00372	.00361	.00350	.00340	.00330	.00321
65	22	.00631	.00607	.00585	.00564	.00544	.00525	.00507	.00490	.00473	.00458	.00443	.00429	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336
65	23	.00665	.00640	.00617	.00594	.00573	.00553	.00534	.00515	.00498	.00482	.00466	.00451	.00437	.00423	.00410	.00397	.00385	.00374	.00363	.00353
65	24	.00702	.00676	.00651	.00627	.00605	.00583	.00563	.00544	.00525	.00508	.00491	.00475	.00460	.00446	.00432	.00418	.00406	.00394	.00382	.00371
65	25	.00743	.00715	.00689	.00664	.00640	.00617	.00595	.00575	.00555	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00428	.00415	.00403	.00391
65	26	.00788	.00758	.00730	.00703	.00678	.00654	.00631	.00609	.00588	.00568	.00550	.00532	.00514	.00498	.00482	.00467	.00453	.00439	.00426	.00414
65	27	.00837	.00806	.00776	.00747	.00720	.00695	.00670	.00647	.00625	.00604	.00584	.00564	.00546	.00529	.00512	.00496	.00481	.00466	.00452	.00439
65	28	.00891	.00857	.00825	.00795	.00766	.00739	.00713	.00688	.00664	.00642	.00620	.00600	.00580	.00562	.00544	.00527	.00511	.00495	.00480	.00466
65	29	.00948	.00913	.00879	.00846	.00816	.00787	.00759	.00732	.00707	.00683	.00660	.00639	.00618	.00598	.00579	.00561	.00543	.00527	.00511	.00496
65	30	.01010	.00972	.00936	.00902	.00869	.00838	.00809	.00780	.00754	.00728	.00704	.00680	.00658	.00637	.00617	.00597	.00579	.00561	.00544	.00528
65	31	.01077	.01037	.00998	.00962	.00927	.00894	.00862	.00832	.00804	.00776	.00750	.00726	.00702	.00679	.00658	.00637	.00617	.00598	.00580	.00563
65	32	.01149	.01106	.01065	.01026	.00989	.00954	.00920	.00888	.00858	.00828	.00801	.00774	.00749	.00725	.00702	.00680	.00658	.00638	.00619	.00600
65	33	.01226	.01181	.01137	.01096	.01056	.01018	.00983	.00949	.00916	.00885	.00855	.00827	.00800	.00774	.00750	.00726	.00703	.00682	.00661	.00641
65	34	.01310	.01261	.01215	.01170	.01128	.01088	.01050	.01014	.00979	.00946	.00914	.00884	.00855	.00828	.00801	.00776	.00752	.00729	.00707	.00686
65	35	.01400	.01348	.01299	.01252	.01207	.01164	.01123	.01085	.01048	.01012	.00979	.00946	.00916	.00886	.00858	.00831	.00805	.00780	.00757	.00734
65	36	.01497	.01441	.01389	.01339	.01291	.01246	.01202	.01161	.01122	.01084	.01048	.01014	.00981	.00949	.00919	.00890	.00863	.00836	.00811	.00786
65	37	.01600	.01542	.01486	.01433	.01382	.01334	.01288	.01243	.01201	.01161	.01123	.01086	.01051	.01017	.00985	.00954	.00925	.00897	.00869	.00843
65	38	.01712	.01650	.01591	.01534	.01480	.01429	.01380	.01333	.01288	.01245	.01204	.01165	.01127	.01091	.01057	.01024	.00993	.00962	.00933	.00905
65	39	.01832	.01766	.01703	.01643	.01586	.01531	.01479	.01429	.01381	.01335	.01292	.01250	.01210	.01171	.01135	.01100	.01066	.01034	.01003	.00973
65	40	.01961	.01891	.01824	.01760	.01699	.01641	.01586	.01532	.01482	.01433	.01386	.01342	.01299	.01258	.01219	.01182	.01145	.01111	.01078	.01046
65	41	.02100	.02026	.01955	.01887	.01822	.01760	.01701	.01644	.01590	.01538	.01489	.01441	.01396	.01352	.01310	.01270	.01232	.01195	.01160	.01126
65	42	.02248	.02170	.02094	.02022	.01954	.01888	.01825	.01765	.01707	.01652	.01599	.01549	.01500	.01454	.01409	.01366	.01325	.01286	.01248	.01212
65	43	.02407	.02323	.02244	.02167	.02094	.02025	.01958	.01894	.01833	.01774	.01718	.01664	.01613	.01563	.01516	.01470	.01426	.01384	.01344	.01305
65	44	.02576	.02487	.02403	.02322	.02245	.02171	.02100	.02032	.01967	.01905	.01845	.01788	.01733	.01680	.01630	.01581	.01535	.01490	.01447	.01405
65	45	.02754	.02661	.02571	.02486	.02404	.02326	.02251	.02179	.02110	.02044	.01981	.01920	.01861	.01805	.01752	.01700	.01650	.01602	.01557	.01512
65	46	.02943	.02844	.02750	.02660	.02573	.02490	.02411	.02335	.02262	.02192	.02124	.02060	.01998	.01938	.01881	.01826	.01773	.01723	.01674	.01627
65	47	.03141	.03037	.02938	.02842	.02751	.02664	.02580	.02499	.02422	.02348	.02276	.02208	.02142	.02079	.02019	.01960	.01904	.01850	.01798	.01748
65	48	.03350	.03241	.03136	.03035	.02939	.02846	.02758	.02673	.02591	.02513	.02437	.02365	.02295	.02228	.02164	.02102	.02043	.01985	.01930	.01877
65	49	.03570	.03454	.03344	.03238	.03136	.03039	.02945	.02856	.02769	.02687	.02607	.02530	.02457	.02386	.02318	.02252	.02189	.02128	.02070	.02014
65	50	.03800	.03679	.03563	.03451	.03344	.03242	.03143	.03049	.02958	.02870	.02786	.02705	.02628	.02553	.02481	.02411	.02345	.02280	.02218	.02158
65	51	.04041	.03914	.03792	.03675	.03563	.03455	.03351	.03251	.03156	.03064	.02975	.02890	.02808	.02729	.02652	.02579	.02509	.02441	.02375	.02312
65	52	.04292	.04159	.04031	.03909	.03791	.03677	.03568	.03464	.03363	.03266	.03173	.03083	.02996	.02913	.02833	.02755	.02681	.02609	.02540	.02473
65	53	.04554	.04415	.04281	.04152	.04028	.03910	.03795	.03685	.03579	.03477	.03379	.03285	.03194	.03106	.03022	.02940	.02861	.02786	.02712	.02642
65	54	.04826	.04680	.04540	.04405	.04276	.04151	.04031	.03916	.03805	.03698	.03595	.03496	.03400	.03308	.03219	.03133	.03050	.02971	.02893	.02819

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
65	55	.05107	.04955	.04809	.04668	.04533	.04403	.04277	.04157	.04040	.03928	.03820	.03716	.03616	.03519	.03425	.03335	.03248	.03164	.03083	.03005
65	56	.05399	.05241	.05088	.04941	.04800	.04664	.04533	.04407	.04285	.04168	.04054	.03945	.03840	.03739	.03641	.03546	.03455	.03366	.03281	.03199
65	57	.05701	.05536	.05377	.05224	.05077	.04935	.04798	.04666	.04539	.04416	.04298	.04184	.04074	.03967	.03865	.03765	.03670	.03577	.03488	.03401
65	58	.06011	.05840	.05675	.05515	.05362	.05214	.05072	.04934	.04801	.04673	.04550	.04431	.04316	.04204	.04097	.03993	.03893	.03796	.03702	.03611
65	59	.06330	.06152	.05980	.05815	.05655	.05502	.05353	.05210	.05072	.04938	.04810	.04685	.04565	.04449	.04337	.04228	.04123	.04022	.03924	.03829
65	60	.06656	.06471	.06294	.06122	.05956	.05797	.05642	.05494	.05350	.05211	.05077	.04947	.04822	.04701	.04584	.04471	.04362	.04256	.04153	.04054
65	61	.06990	.06799	.06615	.06437	.06265	.06100	.05940	.05785	.05636	.05492	.05352	.05217	.05087	.04961	.04839	.04721	.04607	.04497	.04390	.04287
65	62	.07333	.07135	.06945	.06761	.06583	.06411	.06246	.06085	.05931	.05781	.05636	.05496	.05361	.05230	.05103	.04981	.04862	.04747	.04635	.04528
65	63	.07683	.07480	.07283	.07093	.06909	.06732	.06560	.06394	.06234	.06079	.05929	.05784	.05643	.05507	.05376	.05248	.05125	.05005	.04889	.04777
65	64	.08042	.07832	.07629	.07433	.07243	.07060	.06882	.06711	.06545	.06385	.06229	.06079	.05934	.05793	.05656	.05524	.05396	.05272	.05152	.05035
65	65	.08407	.08191	.07982	.07780	.07584	.07395	.07212	.07035	.06864	.06698	.06538	.06382	.06232	.06086	.05945	.05808	.05675	.05546	.05422	.05301
66	0	.00360	.00351	.00343	.00334	.00327	.00319	.00312	.00305	.00298	.00292	.00285	.00280	.00274	.00268	.00263	.00258	.00253	.00248	.00244	.00239
66	1	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102
66	2	.00190	.00183	.00176	.00169	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100
66	3	.00197	.00190	.00183	.00176	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103
66	4	.00208	.00200	.00193	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00108
66	5	.00222	.00213	.00205	.00197	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00115
66	6	.00237	.00228	.00220	.00211	.00204	.00196	.00189	.00183	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123
66	7	.00255	.00245	.00236	.00227	.00219	.00211	.00204	.00196	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133
66	8	.00274	.00264	.00254	.00245	.00236	.00227	.00219	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00168	.00163	.00158	.00153	.00148	.00144
66	9	.00296	.00285	.00274	.00264	.00255	.00246	.00237	.00229	.00222	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00156
66	10	.00320	.00308	.00297	.00286	.00276	.00266	.00257	.00249	.00240	.00233	.00225	.00218	.00211	.00205	.00198	.00192	.00187	.00181	.00176	.00171
66	11	.00346	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00192	.00186
66	12	.00373	.00360	.00347	.00335	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203
66	13	.00402	.00387	.00374	.00361	.00349	.00337	.00326	.00316	.00306	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00221
66	14	.00430	.00415	.00400	.00387	.00374	.00361	.00350	.00338	.00328	.00318	.00308	.00299	.00290	.00281	.00273	.00265	.00258	.00251	.00244	.00237
66	15	.00457	.00441	.00426	.00411	.00398	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253
66	16	.00483	.00466	.00450	.00435	.00420	.00406	.00393	.00381	.00369	.00357	.00346	.00336	.00326	.00317	.00307	.00299	.00290	.00282	.00275	.00267
66	17	.00509	.00491	.00474	.00457	.00442	.00427	.00413	.00400	.00388	.00376	.00364	.00353	.00343	.00333	.00323	.00314	.00305	.00297	.00289	.00281
66	18	.00534	.00515	.00497	.00480	.00464	.00448	.00433	.00419	.00406	.00393	.00381	.00370	.00359	.00348	.00338	.00328	.00319	.00310	.00302	.00294
66	19	.00560	.00540	.00521	.00503	.00486	.00470	.00454	.00439	.00425	.00412	.00399	.00387	.00375	.00364	.00353	.00343	.00333	.00324	.00315	.00306
66	20	.00588	.00567	.00547	.00528	.00510	.00492	.00476	.00460	.00446	.00431	.00418	.00405	.00393	.00381	.00370	.00359	.00349	.00339	.00329	.00320
66	21	.00619	.00596	.00575	.00555	.00535	.00517	.00500	.00483	.00468	.00453	.00438	.00425	.00412	.00399	.00387	.00376	.00365	.00355	.00345	.00335
66	22	.00651	.00627	.00605	.00583	.00563	.00544	.00525	.00508	.00491	.00475	.00460	.00446	.00432	.00419	.00406	.00394	.00383	.00372	.00361	.00351
66	23	.00686	.00661	.00637	.00614	.00593	.00572	.00553	.00534	.00517	.00500	.00484	.00468	.00454	.00440	.00427	.00414	.00402	.00390	.00379	.00368
66	24	.00724	.00698	.00672	.00648	.00625	.00604	.00583	.00563	.00545	.00527	.00510	.00494	.00478	.00463	.00449	.00436	.00423	.00410	.00398	.00387
66	25	.00767	.00738	.00711	.00686	.00661	.00638	.00616	.00595	.00576	.00557	.00539	.00521	.00505	.00489	.00474	.00460	.00446	.00433	.00420	.00408
66	26	.00813	.00782	.00754	.00727	.00701	.00676	.00653	.00631	.00610	.00589	.00570	.00552	.00534	.00517	.00501	.00486	.00472	.00458	.00444	.00431
66	27	.00863	.00831	.00801	.00772	.00744	.00718	.00693	.00670	.00647	.00626	.00605	.00586	.00567	.00549	.00532	.00516	.00500	.00485	.00471	.00457
66	28	.00918	.00884	.00851	.00821	.00791	.00764	.00737	.00712	.00688	.00665	.00643	.00622	.00602	.00583	.00565	.00548	.00531	.00515	.00500	.00486
66	29	.00977	.00941	.00907	.00874	.00843	.00813	.00785	.00758	.00732	.00708	.00685	.00662	.00641	.00621	.00602	.00583	.00565	.00548	.00532	.00516
66	30	.01041	.01003	.00966	.00931	.00898	.00866	.00836	.00808	.00780	.00754	.00729	.00706	.00683	.00661	.00641	.00621	.00602	.00584	.00567	.00550
66	31	.01110	.01069	.01030	.00993	.00957	.00924	.00892	.00861	.00832	.00804	.00778	.00752	.00728	.00705	.00683	.00662	.00642	.00622	.00604	.00586
66	32	.01184	.01140	.01099	.01059	.01021	.00985	.00951	.00919	.00888	.00858	.00830	.00803	.00777	.00752	.00729	.00706	.00685	.00664	.00644	.00625
66	33	.01264	.01217	.01173	.01131	.01091	.01052	.01016	.00981	.00948	.00917	.00886	.00858	.00830	.00804	.00778	.00754	.00731	.00709	.00688	.00668
66	34	.01350	.01300	.01253	.01208	.01165	.01125	.01086	.01049	.01014	.00980	.00948	.00917	.00887	.00859	.00832	.00807	.00782	.00758	.00735	.00714
66	35	.01443	.01390	.01340	.01292	.01246	.01203	.01162	.01122	.01085	.01049	.01014	.00981	.00950	.00920	.00891	.00863	.00837	.00812	.00787	.00764
66	36	.01542	.01486	.01433	.01382	.01334	.01287	.01243	.01201	.01161	.01123	.01086	.01051	.01017	.00985	.00954	.00925	.00897	.00870	.00844	.00819
66	37	.01650	.01590	.01533	.01479	.01428	.01379	.01332	.01287	.01244	.01203	.01164	.01126	.01090	.01056	.01023	.00992	.00961	.00933	.00905	.00878
66	38	.01765	.01702	.01642	.01584	.01529	.01477	.01427	.01379	.01333	.01290	.01248	.01208	.01170	.01133	.01098	.01064	.01032	.01001	.00971	.00943

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
66	39	.01890	.01822	.01758	.01697	.01639	.01583	.01530	.01479	.01430	.01384	.01339	.01296	.01255	.01216	.01179	.01143	.01108	.01075	.01043	.01013
66	40	.02023	.01952	.01884	.01819	.01757	.01697	.01641	.01587	.01535	.01485	.01438	.01392	.01348	.01307	.01267	.01228	.01191	.01156	.01122	.01089
66	41	.02167	.02091	.02019	.01950	.01884	.01821	.01761	.01703	.01648	.01595	.01544	.01496	.01449	.01405	.01362	.01321	.01281	.01244	.01207	.01172
66	42	.02321	.02241	.02164	.02091	.02021	.01954	.01890	.01828	.01770	.01713	.01659	.01608	.01558	.01511	.01465	.01421	.01379	.01339	.01300	.01263
66	43	.02485	.02400	.02319	.02241	.02167	.02096	.02028	.01963	.01900	.01841	.01783	.01728	.01675	.01625	.01576	.01529	.01484	.01441	.01400	.01360
66	44	.02661	.02571	.02485	.02402	.02324	.02248	.02176	.02107	.02040	.01977	.01916	.01857	.01801	.01747	.01695	.01646	.01598	.01552	.01508	.01465
66	45	.02846	.02751	.02660	.02573	.02490	.02410	.02333	.02260	.02189	.02122	.02057	.01995	.01935	.01878	.01823	.01770	.01719	.01670	.01623	.01577
66	46	.03043	.02942	.02846	.02754	.02666	.02581	.02500	.02422	.02348	.02276	.02207	.02141	.02078	.02017	.01958	.01902	.01848	.01796	.01746	.01697
66	47	.03250	.03144	.03042	.02945	.02852	.02762	.02676	.02594	.02515	.02439	.02366	.02296	.02229	.02164	.02102	.02042	.01985	.01929	.01876	.01824
66	48	.03467	.03356	.03249	.03146	.03048	.02953	.02863	.02776	.02692	.02612	.02535	.02460	.02389	.02321	.02255	.02191	.02130	.02071	.02014	.01960
66	49	.03696	.03578	.03466	.03358	.03254	.03154	.03059	.02967	.02879	.02794	.02712	.02634	.02558	.02486	.02416	.02349	.02284	.02221	.02161	.02103
66	50	.03936	.03813	.03694	.03581	.03471	.03366	.03266	.03169	.03076	.02986	.02900	.02817	.02737	.02661	.02587	.02515	.02447	.02381	.02317	.02255
66	51	.04188	.04059	.03934	.03815	.03700	.03589	.03483	.03381	.03283	.03189	.03098	.03010	.02926	.02845	.02767	.02692	.02619	.02549	.02482	.02416
66	52	.04451	.04315	.04184	.04059	.03938	.03822	.03711	.03603	.03500	.03401	.03305	.03213	.03124	.03039	.02956	.02877	.02800	.02726	.02655	.02586
66	53	.04725	.04582	.04445	.04314	.04187	.04066	.03949	.03836	.03727	.03623	.03522	.03425	.03332	.03242	.03155	.03071	.02990	.02912	.02837	.02764
66	54	.05009	.04860	.04717	.04579	.04447	.04319	.04196	.04078	.03964	.03855	.03749	.03647	.03549	.03454	.03362	.03274	.03189	.03107	.03027	.02950
66	55	.05304	.05149	.04999	.04855	.04717	.04583	.04455	.04331	.04211	.04096	.03985	.03878	.03775	.03676	.03579	.03487	.03397	.03310	.03227	.03146
66	56	.05610	.05448	.05292	.05142	.04997	.04857	.04723	.04593	.04468	.04348	.04232	.04120	.04011	.03907	.03806	.03709	.03614	.03524	.03436	.03351
66	57	.05927	.05758	.05595	.05439	.05288	.05142	.05002	.04866	.04736	.04610	.04488	.04371	.04257	.04148	.04042	.03940	.03841	.03746	.03654	.03564
66	58	.06253	.06077	.05908	.05745	.05588	.05436	.05290	.05148	.05012	.04881	.04753	.04631	.04512	.04398	.04287	.04180	.04077	.03977	.03880	.03786
66	59	.06588	.06406	.06230	.06060	.05896	.05738	.05586	.05439	.05297	.05160	.05027	.04899	.04775	.04656	.04540	.04428	.04320	.04216	.04114	.04016
66	60	.06931	.06742	.06560	.06383	.06213	.06049	.05891	.05738	.05590	.05447	.05309	.05176	.05047	.04922	.04801	.04685	.04572	.04462	.04356	.04254
66	61	.07283	.07087	.06898	.06715	.06539	.06369	.06204	.06045	.05892	.05743	.05600	.05461	.05327	.05197	.05071	.04949	.04832	.04717	.04607	.04500
66	62	.07644	.07442	.07246	.07057	.06874	.06698	.06527	.06363	.06203	.06049	.05900	.05756	.05616	.05481	.05350	.05223	.05101	.04982	.04867	.04755
66	63	.08014	.07805	.07603	.07408	.07219	.07036	.06860	.06689	.06524	.06364	.06209	.06060	.05915	.05774	.05638	.05507	.05379	.05256	.05136	.05019
66	64	.08393	.08177	.07968	.07767	.07572	.07383	.07201	.07024	.06853	.06688	.06528	.06372	.06222	.06077	.05936	.05799	.05666	.05538	.05414	.05293
66	65	.08779	.08557	.08342	.08134	.07933	.07738	.07550	.07367	.07191	.07020	.06854	.06694	.06538	.06388	.06241	.06100	.05963	.05829	.05700	.05575
66	66	.09173	.08944	.08723	.08509	.08302	.08101	.07907	.07719	.07537	.07361	.07190	.07024	.06863	.06707	.06556	.06410	.06267	.06130	.05996	.05866
67	0	.00377	.00368	.00359	.00350	.00342	.00335	.00327	.00320	.00313	.00307	.00300	.00294	.00288	.00283	.00277	.00272	.00267	.00262	.00257	.00253
67	1	.00194	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106
67	2	.00196	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104
67	3	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00121	.00117	.00113	.00110	.00107
67	4	.00214	.00206	.00198	.00191	.00184	.00178	.00171	.00165	.00160	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119	.00115	.00112
67	5	.00228	.00220	.00211	.00204	.00196	.00189	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119
67	6	.00244	.00235	.00226	.00218	.00210	.00203	.00195	.00189	.00182	.00176	.00170	.00165	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128
67	7	.00262	.00253	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147	.00142	.00138
67	8	.00283	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00150
67	9	.00305	.00294	.00283	.00273	.00263	.00254	.00246	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00184	.00178	.00173	.00168	.00163
67	10	.00330	.00318	.00306	.00296	.00285	.00276	.00266	.00258	.00249	.00241	.00234	.00226	.00219	.00213	.00206	.00200	.00194	.00189	.00183	.00178
67	11	.00357	.00344	.00332	.00320	.00309	.00299	.00289	.00280	.00271	.00262	.00254	.00246	.00239	.00231	.00225	.00218	.00212	.00206	.00200	.00194
67	12	.00385	.00372	.00359	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00267	.00259	.00252	.00244	.00237	.00231	.00224	.00218	.00212
67	13	.00415	.00401	.00387	.00374	.00361	.00349	.00338	.00328	.00317	.00308	.00298	.00289	.00281	.00273	.00265	.00257	.00250	.00243	.00237	.00230
67	14	.00444	.00429	.00414	.00400	.00387	.00375	.00363	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00269	.00262	.00255	.00248
67	15	.00473	.00456	.00441	.00426	.00412	.00399	.00386	.00374	.00362	.00351	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00272	.00265
67	16	.00499	.00482	.00466	.00450	.00435	.00421	.00408	.00395	.00383	.00371	.00360	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280
67	17	.00526	.00507	.00490	.00474	.00458	.00443	.00429	.00415	.00403	.00390	.00379	.00367	.00357	.00346	.00337	.00327	.00318	.00310	.00301	.00293
67	18	.00552	.00532	.00514	.00497	.00480	.00464	.00449	.00435	.00422	.00409	.00396	.00385	.00373	.00362	.00352	.00342	.00333	.00324	.00315	.00307
67	19	.00578	.00558	.00539	.00520	.00503	.00486	.00471	.00456	.00441	.00428	.00415	.00402	.00390	.00379	.00368	.00358	.00348	.00338	.00329	.00320
67	20	.00607	.00586	.00565	.00546	.00527	.00510	.00493	.00477	.00462	.00448	.00434	.00421	.00408	.00396	.00385	.00374	.00363	.00353	.00344	.00334
67	21	.00638	.00616	.00594	.00573	.00554	.00535	.00518	.00501	.00485	.00470	.00455	.00441	.00428	.00415	.00403	.00391	.00380	.00370	.00359	.00350

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
67	22	.00671	.00647	.00624	.00603	.00582	.00562	.00544	.00526	.00509	.00493	.00478	.00463	.00449	.00435	.00422	.00410	.00398	.00387	.00376	.00366
67	23	.00707	.00682	.00658	.00635	.00613	.00592	.00572	.00553	.00535	.00518	.00502	.00486	.00471	.00457	.00444	.00431	.00418	.00406	.00395	.00384
67	24	.00747	.00720	.00694	.00670	.00646	.00624	.00603	.00583	.00564	.00546	.00529	.00512	.00496	.00481	.00467	.00453	.00440	.00427	.00415	.00403
67	25	.00790	.00761	.00734	.00708	.00683	.00660	.00638	.00616	.00596	.00577	.00558	.00541	.00524	.00508	.00493	.00478	.00464	.00450	.00438	.00425
67	26	.00837	.00807	.00778	.00750	.00724	.00699	.00675	.00653	.00631	.00611	.00591	.00572	.00554	.00537	.00521	.00505	.00490	.00476	.00462	.00449
67	27	.00889	.00857	.00826	.00797	.00769	.00742	.00717	.00693	.00670	.00648	.00627	.00607	.00588	.00570	.00553	.00536	.00520	.00505	.00490	.00476
67	28	.00946	.00911	.00878	.00847	.00817	.00789	.00762	.00736	.00712	.00689	.00666	.00645	.00625	.00606	.00587	.00569	.00552	.00536	.00521	.00506
67	29	.01007	.00970	.00935	.00901	.00870	.00840	.00811	.00784	.00758	.00733	.00709	.00687	.00665	.00644	.00625	.00606	.00588	.00570	.00554	.00538
67	30	.01072	.01033	.00996	.00960	.00927	.00895	.00864	.00835	.00807	.00781	.00755	.00731	.00708	.00686	.00665	.00645	.00626	.00607	.00589	.00572
67	31	.01143	.01101	.01062	.01024	.00988	.00954	.00921	.00890	.00861	.00832	.00805	.00780	.00755	.00731	.00709	.00687	.00667	.00647	.00628	.00610
67	32	.01219	.01175	.01132	.01092	.01054	.01018	.00983	.00950	.00918	.00888	.00859	.00832	.00805	.00780	.00756	.00733	.00711	.00690	.00670	.00650
67	33	.01301	.01254	.01209	.01166	.01126	.01087	.01050	.01014	.00981	.00949	.00918	.00888	.00860	.00834	.00808	.00783	.00760	.00737	.00715	.00695
67	34	.01390	.01339	.01292	.01246	.01203	.01161	.01122	.01084	.01048	.01014	.00981	.00950	.00920	.00891	.00864	.00837	.00812	.00788	.00765	.00742
67	35	.01485	.01432	.01381	.01333	.01286	.01242	.01200	.01160	.01122	.01085	.01050	.01016	.00984	.00954	.00924	.00896	.00869	.00843	.00819	.00795
67	36	.01588	.01531	.01477	.01426	.01376	.01329	.01285	.01242	.01201	.01162	.01124	.01089	.01054	.01022	.00990	.00960	.00931	.00904	.00877	.00852
67	37	.01699	.01639	.01581	.01526	.01474	.01424	.01376	.01330	.01287	.01245	.01205	.01167	.01130	.01095	.01062	.01029	.00999	.00969	.00941	.00913
67	38	.01819	.01754	.01693	.01635	.01579	.01526	.01475	.01426	.01379	.01335	.01292	.01252	.01213	.01175	.01139	.01105	.01072	.01040	.01010	.00981
67	39	.01947	.01879	.01814	.01752	.01692	.01635	.01581	.01529	.01480	.01432	.01387	.01343	.01302	.01262	.01223	.01187	.01151	.01118	.01085	.01054
67	40	.02085	.02013	.01944	.01878	.01814	.01754	.01696	.01641	.01588	.01538	.01489	.01443	.01398	.01356	.01315	.01276	.01238	.01202	.01167	.01133
67	41	.02234	.02157	.02084	.02014	.01946	.01882	.01821	.01762	.01706	.01652	.01600	.01551	.01503	.01458	.01414	.01372	.01332	.01293	.01256	.01220
67	42	.02394	.02312	.02234	.02160	.02088	.02020	.01955	.01892	.01832	.01775	.01720	.01667	.01617	.01568	.01522	.01477	.01434	.01392	.01353	.01314
67	43	.02564	.02478	.02395	.02316	.02240	.02168	.02099	.02032	.01969	.01908	.01849	.01793	.01739	.01687	.01637	.01590	.01544	.01500	.01457	.01416
67	44	.02746	.02655	.02567	.02483	.02403	.02326	.02253	.02182	.02114	.02050	.01987	.01927	.01870	.01815	.01762	.01711	.01662	.01615	.01570	.01526
67	45	.02939	.02842	.02750	.02661	.02576	.02495	.02416	.02342	.02270	.02201	.02135	.02071	.02010	.01951	.01895	.01841	.01789	.01738	.01690	.01644
67	46	.03143	.03041	.02943	.02849	.02759	.02673	.02590	.02511	.02435	.02362	.02291	.02224	.02159	.02097	.02037	.01979	.01924	.01870	.01819	.01769
67	47	.03358	.03250	.03147	.03048	.02953	.02862	.02774	.02690	.02609	.02532	.02457	.02386	.02317	.02251	.02187	.02126	.02067	.02010	.01955	.01902
67	48	.03585	.03471	.03362	.03258	.03157	.03061	.02968	.02879	.02794	.02712	.02633	.02557	.02484	.02414	.02347	.02282	.02219	.02158	.02100	.02044
67	49	.03823	.03703	.03589	.03478	.03372	.03271	.03173	.03079	.02989	.02902	.02819	.02739	.02661	.02587	.02515	.02446	.02380	.02316	.02254	.02195
67	50	.04074	.03948	.03827	.03711	.03599	.03492	.03389	.03290	.03195	.03104	.03015	.02931	.02849	.02770	.02694	.02621	.02551	.02483	.02418	.02354
67	51	.04337	.04204	.04077	.03955	.03838	.03725	.03617	.03513	.03412	.03316	.03223	.03133	.03047	.02964	.02883	.02806	.02732	.02660	.02590	.02524
67	52	.04611	.04472	.04339	.04211	.04088	.03969	.03855	.03745	.03640	.03538	.03440	.03345	.03254	.03167	.03082	.03000	.02922	.02846	.02772	.02702
67	53	.04897	.04752	.04612	.04478	.04348	.04224	.04104	.03989	.03878	.03771	.03667	.03568	.03472	.03380	.03290	.03204	.03121	.03041	.02964	.02889
67	54	.05194	.05042	.04896	.04755	.04620	.04489	.04364	.04243	.04126	.04014	.03905	.03801	.03700	.03602	.03509	.03418	.03330	.03246	.03164	.03085
67	55	.05503	.05344	.05192	.05044	.04903	.04766	.04634	.04508	.04385	.04267	.04153	.04044	.03938	.03835	.03737	.03641	.03549	.03460	.03374	.03291
67	56	.05824	.05658	.05499	.05345	.05197	.05054	.04916	.04783	.04655	.04532	.04412	.04297	.04186	.04079	.03975	.03875	.03778	.03684	.03594	.03506
67	57	.06156	.05983	.05817	.05656	.05502	.05353	.05209	.05070	.04936	.04807	.04682	.04561	.04445	.04332	.04224	.04119	.04017	.03919	.03824	.03732
67	58	.06498	.06318	.06145	.05978	.05817	.05661	.05511	.05367	.05227	.05092	.04961	.04835	.04713	.04596	.04482	.04372	.04265	.04162	.04062	.03966
67	59	.06850	.06663	.06483	.06309	.06141	.05980	.05823	.05672	.05526	.05386	.05249	.05118	.04991	.04867	.04748	.04633	.04522	.04414	.04310	.04208
67	60	.07210	.07017	.06830	.06649	.06475	.06307	.06144	.05987	.05835	.05688	.05547	.05409	.05277	.05148	.05024	.04904	.04787	.04674	.04565	.04460
67	61	.07580	.07380	.07186	.06999	.06818	.06643	.06474	.06311	.06153	.06001	.05853	.05710	.05572	.05438	.05309	.05183	.05062	.04944	.04830	.04719
67	62	.07961	.07753	.07552	.07359	.07171	.06990	.06815	.06646	.06482	.06323	.06170	.06021	.05877	.05738	.05603	.05473	.05346	.05223	.05105	.04989
67	63	.08351	.08136	.07929	.07728	.07535	.07347	.07166	.06990	.06820	.06656	.06497	.06342	.06193	.06048	.05908	.05772	.05641	.05513	.05389	.05269
67	64	.08750	.08529	.08315	.08108	.07907	.07713	.07526	.07344	.07168	.06998	.06833	.06673	.06518	.06368	.06223	.06082	.05945	.05812	.05683	.05559
67	65	.09158	.08930	.08709	.08496	.08289	.08089	.07895	.07707	.07526	.07349	.07179	.07013	.06853	.06697	.06547	.06400	.06258	.06121	.05987	.05857
67	66	.09574	.09339	.09112	.08892	.08680	.08473	.08273	.08080	.07892	.07710	.07534	.07363	.07197	.07036	.06880	.06729	.06582	.06439	.06301	.06166
67	67	.09999	.09758	.09525	.09299	.09079	.08867	.08661	.08462	.08269	.08081	.07899	.07723	.07551	.07385	.07224	.07068	.06916	.06768	.06624	.06485
68	0	.00394	.00384	.00375	.00367	.00359	.00351	.00343	.00336	.00329	.00322	.00316	.00309	.00303	.00298	.00292	.00287	.00281	.00276	.00272	.00267
68	1	.00200	.00193	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111
68	2	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108
68	3	.00209	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
68	4	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127	.00123	.00120	.00116
68	5	.00235	.00226	.00218	.00210	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127	.00124
68	6	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00133
68	7	.00270	.00260	.00251	.00242	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00144
68	8	.00291	.00280	.00270	.00260	.00251	.00243	.00234	.00227	.00219	.00212	.00205	.00199	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00156
68	9	.00314	.00303	.00292	.00282	.00272	.00263	.00254	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00196	.00191	.00185	.00180	.00174	.00170
68	10	.00340	.00328	.00316	.00305	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00235	.00227	.00221	.00214	.00208	.00202	.00196	.00191	.00185
68	11	.00368	.00355	.00343	.00331	.00320	.00309	.00299	.00290	.00280	.00272	.00263	.00255	.00248	.00240	.00234	.00227	.00220	.00214	.00208	.00203
68	12	.00398	.00384	.00371	.00358	.00347	.00335	.00325	.00314	.00305	.00295	.00286	.00278	.00270	.00262	.00254	.00247	.00240	.00234	.00227	.00221
68	13	.00429	.00414	.00400	.00387	.00374	.00362	.00351	.00340	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00240
68	14	.00459	.00443	.00428	.00414	.00401	.00388	.00376	.00364	.00353	.00343	.00333	.00323	.00314	.00305	.00296	.00288	.00281	.00273	.00266	.00259
68	15	.00488	.00472	.00456	.00441	.00427	.00413	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00291	.00284	.00276
68	16	.00516	.00498	.00482	.00466	.00451	.00437	.00423	.00410	.00398	.00386	.00374	.00364	.00353	.00343	.00334	.00325	.00316	.00308	.00300	.00292
68	17	.00543	.00524	.00507	.00490	.00474	.00459	.00445	.00431	.00418	.00405	.00393	.00382	.00371	.00361	.00351	.00341	.00332	.00323	.00315	.00306
68	18	.00569	.00550	.00531	.00514	.00497	.00481	.00466	.00451	.00437	.00424	.00412	.00400	.00388	.00377	.00367	.00357	.00347	.00338	.00329	.00320
68	19	.00597	.00576	.00557	.00538	.00520	.00504	.00488	.00472	.00458	.00444	.00430	.00418	.00406	.00394	.00383	.00372	.00362	.00352	.00343	.00334
68	20	.00626	.00605	.00584	.00564	.00546	.00528	.00511	.00495	.00479	.00465	.00451	.00437	.00424	.00412	.00400	.00389	.00378	.00368	.00358	.00349
68	21	.00658	.00635	.00613	.00592	.00573	.00554	.00536	.00519	.00503	.00487	.00472	.00458	.00444	.00432	.00419	.00407	.00396	.00385	.00375	.00365
68	22	.00692	.00668	.00645	.00623	.00602	.00582	.00563	.00545	.00527	.00511	.00495	.00480	.00466	.00452	.00439	.00427	.00415	.00403	.00392	.00381
68	23	.00729	.00703	.00679	.00655	.00633	.00612	.00592	.00573	.00554	.00537	.00520	.00505	.00489	.00475	.00461	.00448	.00435	.00423	.00411	.00400
68	24	.00769	.00742	.00716	.00691	.00667	.00645	.00624	.00603	.00584	.00566	.00548	.00531	.00515	.00500	.00485	.00471	.00457	.00444	.00432	.00420
68	25	.00814	.00784	.00757	.00730	.00705	.00682	.00659	.00637	.00617	.00597	.00579	.00561	.00544	.00527	.00512	.00497	.00482	.00469	.00455	.00443
68	26	.00862	.00831	.00802	.00774	.00747	.00722	.00698	.00675	.00653	.00632	.00612	.00593	.00575	.00558	.00541	.00525	.00510	.00495	.00481	.00468
68	27	.00915	.00882	.00851	.00821	.00793	.00766	.00741	.00716	.00693	.00671	.00649	.00629	.00610	.00591	.00574	.00557	.00540	.00525	.00510	.00496
68	28	.00973	.00938	.00905	.00873	.00843	.00814	.00787	.00761	.00736	.00713	.00690	.00668	.00648	.00628	.00609	.00591	.00574	.00557	.00541	.00526
68	29	.01036	.00998	.00963	.00929	.00897	.00867	.00838	.00810	.00783	.00758	.00734	.00711	.00689	.00668	.00648	.00629	.00610	.00592	.00576	.00559
68	30	.01103	.01064	.01026	.00990	.00956	.00923	.00892	.00863	.00835	.00808	.00782	.00757	.00734	.00711	.00690	.00669	.00650	.00631	.00613	.00595
68	31	.01176	.01134	.01093	.01055	.01019	.00984	.00951	.00920	.00890	.00861	.00833	.00807	.00782	.00758	.00735	.00713	.00692	.00672	.00653	.00634
68	32	.01254	.01209	.01166	.01126	.01087	.01050	.01015	.00981	.00949	.00918	.00889	.00861	.00834	.00809	.00784	.00761	.00738	.00717	.00696	.00676
68	33	.01339	.01291	.01245	.01202	.01161	.01121	.01084	.01048	.01013	.00981	.00950	.00920	.00891	.00864	.00837	.00812	.00788	.00765	.00743	.00722
68	34	.01430	.01379	.01330	.01284	.01240	.01198	.01158	.01120	.01083	.01048	.01015	.00983	.00952	.00923	.00895	.00868	.00843	.00818	.00794	.00772
68	35	.01528	.01474	.01422	.01373	.01326	.01282	.01239	.01198	.01159	.01122	.01086	.01052	.01019	.00988	.00958	.00930	.00902	.00876	.00850	.00826
68	36	.01634	.01577	.01522	.01469	.01419	.01372	.01326	.01283	.01241	.01201	.01163	.01127	.01092	.01059	.01027	.00996	.00966	.00938	.00911	.00885
68	37	.01748	.01687	.01629	.01573	.01520	.01469	.01420	.01374	.01330	.01287	.01247	.01208	.01170	.01135	.01101	.01068	.01036	.01006	.00977	.00949
68	38	.01872	.01807	.01744	.01685	.01628	.01574	.01523	.01473	.01426	.01381	.01337	.01296	.01256	.01218	.01181	.01146	.01112	.01080	.01049	.01019
68	39	.02004	.01935	.01869	.01806	.01746	.01688	.01633	.01580	.01530	.01481	.01435	.01391	.01348	.01308	.01269	.01231	.01195	.01160	.01127	.01095
68	40	.02147	.02074	.02003	.01936	.01872	.01811	.01752	.01696	.01642	.01591	.01541	.01494	.01449	.01405	.01364	.01323	.01285	.01248	.01212	.01178
68	41	.02301	.02223	.02148	.02077	.02009	.01944	.01881	.01821	.01764	.01709	.01657	.01606	.01558	.01511	.01467	.01424	.01383	.01343	.01305	.01269
68	42	.02466	.02383	.02304	.02229	.02156	.02087	.02020	.01957	.01896	.01837	.01781	.01727	.01676	.01626	.01579	.01533	.01489	.01447	.01406	.01367
68	43	.02643	.02555	.02471	.02391	.02314	.02240	.02170	.02102	.02037	.01975	.01915	.01858	.01803	.01750	.01699	.01651	.01604	.01558	.01515	.01473
68	44	.02832	.02739	.02650	.02565	.02483	.02405	.02330	.02258	.02189	.02123	.02059	.01998	.01940	.01883	.01829	.01777	.01727	.01679	.01633	.01588
68	45	.03032	.02933	.02839	.02749	.02662	.02580	.02500	.02424	.02351	.02280	.02213	.02148	.02086	.02026	.01968	.01913	.01859	.01808	.01758	.01711
68	46	.03244	.03140	.03040	.02945	.02853	.02765	.02681	.02600	.02523	.02448	.02376	.02307	.02241	.02177	.02116	.02057	.02000	.01946	.01893	.01842
68	47	.03467	.03357	.03252	.03151	.03055	.02962	.02872	.02787	.02705	.02625	.02549	.02476	.02406	.02338	.02273	.02210	.02150	.02092	.02036	.01982
68	48	.03703	.03587	.03476	.03370	.03267	.03169	.03075	.02984	.02897	.02813	.02733	.02655	.02581	.02509	.02440	.02373	.02309	.02247	.02188	.02130
68	49	.03951	.03829	.03712	.03600	.03492	.03388	.03289	.03193	.03101	.03012	.02927	.02845	.02766	.02690	.02616	.02546	.02478	.02412	.02349	.02288
68	50	.04212	.04083	.03960	.03842	.03728	.03619	.03514	.03413	.03316	.03222	.03132	.03045	.02962	.02881	.02804	.02729	.02657	.02587	.02520	.02455
68	51	.04485	.04351	.04221	.04097	.03977	.03862	.03752	.03645	.03543	.03444	.03349	.03257	.03169	.03084	.03002	.02923	.02846	.02772	.02701	.02633
68	52	.04772	.04630	.04494	.04364	.04238	.04117	.04001	.03888	.03780	.03676	.03576	.03480	.03386	.03297	.03210	.03126	.03045	.02968	.02892	.02820
68	53	.05070	.04922	.04779	.04642	.04510	.04383	.04261	.04143	.04030	.03920	.03814	.03713	.03614	.03520	.03428	.03340	.03255	.03172	.03093	.03016

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
68	54	.05381	.05226	.05076	.04933	.04794	.04661	.04533	.04409	.04290	.04175	.04064	.03957	.03853	.03753	.03657	.03564	.03474	.03387	.03304	.03222
68	55	.05704	.05542	.05386	.05235	.05090	.04951	.04816	.04686	.04561	.04441	.04324	.04212	.04103	.03998	.03897	.03799	.03704	.03613	.03524	.03439
68	56	.06039	.05870	.05707	.05550	.05398	.05252	.05112	.04976	.04845	.04718	.04596	.04478	.04364	.04254	.04147	.04044	.03945	.03849	.03756	.03666
68	57	.06386	.06210	.06040	.05876	.05718	.05566	.05418	.05276	.05139	.05007	.04879	.04755	.04636	.04520	.04409	.04301	.04196	.04095	.03997	.03903
68	58	.06745	.06562	.06384	.06214	.06049	.05890	.05736	.05588	.05445	.05306	.05172	.05043	.04918	.04797	.04680	.04567	.04457	.04351	.04249	.04149
68	59	.07114	.06923	.06739	.06561	.06390	.06224	.06064	.05909	.05760	.05615	.05475	.05340	.05210	.05083	.04961	.04842	.04728	.04617	.04509	.04405
68	60	.07492	.07294	.07103	.06918	.06740	.06568	.06401	.06240	.06084	.05934	.05788	.05647	.05511	.05379	.05251	.05127	.05008	.04891	.04779	.04670
68	61	.07881	.07676	.07478	.07286	.07101	.06922	.06749	.06581	.06419	.06263	.06111	.05964	.05822	.05684	.05551	.05422	.05297	.05176	.05058	.04944
68	62	.08281	.08068	.07863	.07665	.07473	.07287	.07107	.06933	.06765	.06602	.06445	.06292	.06144	.06001	.05862	.05728	.05597	.05471	.05348	.05229
68	63	.08692	.08472	.08260	.08054	.07855	.07663	.07477	.07297	.07122	.06953	.06790	.06631	.06477	.06328	.06184	.06044	.05908	.05777	.05649	.05525
68	64	.09112	.08886	.08666	.08454	.08248	.08050	.07857	.07670	.07490	.07315	.07145	.06980	.06821	.06666	.06517	.06371	.06230	.06093	.05960	.05831
68	65	.09542	.09309	.09082	.08863	.08651	.08446	.08247	.08054	.07867	.07686	.07510	.07340	.07175	.07015	.06859	.06708	.06562	.06420	.06282	.06148
68	66	.09982	.09741	.09508	.09283	.09064	.08852	.08647	.08448	.08255	.08068	.07886	.07710	.07539	.07373	.07213	.07056	.06905	.06757	.06614	.06475
68	67	.10431	.10184	.09944	.09712	.09487	.09269	.09058	.08852	.08653	.08460	.08273	.08091	.07915	.07743	.07577	.07415	.07258	.07106	.06958	.06814
68	68	.10888	.10635	.10389	.10150	.09919	.09695	.09477	.09266	.09061	.08862	.08669	.08482	.08300	.08123	.07951	.07784	.07622	.07465	.07311	.07162
69	0	.00411	.00402	.00393	.00384	.00375	.00367	.00360	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302	.00297	.00291	.00286	.00282
69	1	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00128	.00125	.00122	.00118	.00115
69	2	.00207	.00200	.00192	.00186	.00179	.00173	.00168	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113
69	3	.00215	.00207	.00199	.00192	.00186	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122	.00118	.00115
69	4	.00226	.00218	.00210	.00203	.00195	.00189	.00182	.00176	.00170	.00165	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00121
69	5	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128
69	6	.00258	.00249	.00240	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00171	.00165	.00160	.00155	.00151	.00146	.00142	.00138
69	7	.00278	.00268	.00258	.00249	.00240	.00232	.00224	.00217	.00209	.00203	.00196	.00190	.00184	.00178	.00173	.00168	.00163	.00158	.00153	.00149
69	8	.00299	.00288	.00278	.00268	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162
69	9	.00323	.00312	.00301	.00290	.00281	.00271	.00262	.00254	.00245	.00238	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00181	.00176
69	10	.00350	.00338	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00210	.00204	.00198	.00193
69	11	.00379	.00366	.00353	.00342	.00330	.00320	.00309	.00300	.00290	.00281	.00273	.00265	.00257	.00250	.00242	.00236	.00229	.00223	.00217	.00211
69	12	.00410	.00396	.00383	.00370	.00358	.00347	.00336	.00325	.00315	.00306	.00297	.00288	.00280	.00272	.00264	.00257	.00250	.00243	.00237	.00231
69	13	.00442	.00427	.00413	.00400	.00387	.00375	.00363	.00352	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00271	.00264	.00257	.00251
69	14	.00474	.00458	.00443	.00428	.00415	.00402	.00389	.00378	.00366	.00356	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00284	.00277	.00270
69	15	.00504	.00487	.00471	.00456	.00441	.00428	.00415	.00402	.00390	.00379	.00368	.00357	.00347	.00338	.00329	.00320	.00312	.00303	.00296	.00288
69	16	.00532	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00321	.00312	.00305
69	17	.00560	.00541	.00524	.00507	.00490	.00475	.00460	.00447	.00433	.00421	.00408	.00397	.00386	.00375	.00365	.00355	.00346	.00337	.00328	.00320
69	18	.00587	.00568	.00549	.00531	.00514	.00498	.00482	.00468	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334
69	19	.00616	.00595	.00575	.00556	.00538	.00521	.00505	.00489	.00474	.00460	.00447	.00434	.00421	.00410	.00398	.00387	.00377	.00367	.00357	.00348
69	20	.00646	.00624	.00603	.00583	.00564	.00546	.00528	.00512	.00496	.00482	.00467	.00454	.00441	.00428	.00416	.00405	.00394	.00383	.00373	.00363
69	21	.00678	.00655	.00633	.00612	.00592	.00572	.00554	.00537	.00520	.00505	.00490	.00475	.00461	.00448	.00436	.00423	.00412	.00401	.00390	.00380
69	22	.00713	.00688	.00665	.00642	.00621	.00601	.00582	.00563	.00546	.00529	.00513	.00498	.00483	.00470	.00456	.00443	.00431	.00419	.00408	.00397
69	23	.00751	.00725	.00700	.00676	.00653	.00632	.00612	.00592	.00574	.00556	.00539	.00523	.00507	.00493	.00479	.00465	.00452	.00440	.00428	.00416
69	24	.00792	.00764	.00738	.00713	.00689	.00666	.00644	.00624	.00604	.00585	.00567	.00550	.00534	.00518	.00503	.00489	.00475	.00462	.00449	.00437
69	25	.00837	.00808	.00780	.00753	.00728	.00704	.00681	.00659	.00638	.00618	.00599	.00581	.00563	.00547	.00531	.00516	.00501	.00487	.00473	.00461
69	26	.00887	.00855	.00826	.00797	.00770	.00745	.00720	.00697	.00675	.00654	.00633	.00614	.00596	.00578	.00561	.00545	.00529	.00514	.00500	.00486
69	27	.00942	.00908	.00877	.00846	.00818	.00790	.00764	.00740	.00716	.00693	.00672	.00651	.00632	.00613	.00595	.00577	.00561	.00545	.00530	.00515
69	28	.01001	.00965	.00932	.00900	.00869	.00840	.00812	.00786	.00761	.00737	.00714	.00692	.00671	.00651	.00631	.00613	.00595	.00579	.00562	.00547
69	29	.01065	.01027	.00991	.00957	.00925	.00894	.00864	.00836	.00809	.00784	.00759	.00736	.00713	.00692	.00672	.00652	.00633	.00615	.00598	.00581
69	30	.01134	.01094	.01056	.01020	.00985	.00952	.00921	.00891	.00862	.00835	.00808	.00783	.00760	.00737	.00715	.00694	.00674	.00655	.00636	.00618
69	31	.01209	.01166	.01125	.01087	.01050	.01015	.00981	.00949	.00919	.00889	.00862	.00835	.00809	.00785	.00762	.00739	.00718	.00697	.00678	.00659
69	32	.01289	.01244	.01200	.01159	.01120	.01082	.01047	.01012	.00980	.00949	.00919	.00891	.00863	.00837	.00812	.00788	.00765	.00743	.00722	.00702
69	33	.01376	.01327	.01281	.01237	.01196	.01156	.01118	.01081	.01046	.01013	.00981	.00951	.00922	.00894	.00867	.00842	.00817	.00794	.00771	.00750
69	34	.01469	.01418	.01369	.01322	.01277	.01235	.01194	.01155	.01118	.01083	.01049	.01016	.00985	.00956	.00927	.00900	.00874	.00848	.00824	.00801

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
69	35	.01571	.01516	.01464	.01414	.01366	.01321	.01278	.01236	.01197	.01159	.01123	.01088	.01055	.01023	.00992	.00963	.00935	.00908	.00882	.00858
69	36	.01680	.01622	.01566	.01513	.01462	.01414	.01368	.01323	.01281	.01241	.01202	.01165	.01130	.01096	.01063	.01032	.01002	.00973	.00945	.00919
69	37	.01798	.01735	.01676	.01620	.01566	.01514	.01465	.01418	.01373	.01330	.01288	.01249	.01211	.01175	.01140	.01106	.01074	.01043	.01014	.00985
69	38	.01925	.01859	.01796	.01735	.01678	.01623	.01571	.01520	.01472	.01426	.01382	.01340	.01299	.01261	.01223	.01188	.01153	.01120	.01089	.01058
69	39	.02061	.01991	.01924	.01860	.01799	.01741	.01685	.01631	.01580	.01531	.01484	.01438	.01395	.01354	.01314	.01276	.01239	.01204	.01170	.01137
69	40	.02209	.02134	.02063	.01995	.01930	.01868	.01808	.01751	.01696	.01644	.01594	.01546	.01499	.01455	.01413	.01372	.01332	.01295	.01258	.01224
69	41	.02368	.02289	.02213	.02141	.02071	.02005	.01942	.01881	.01823	.01767	.01713	.01662	.01613	.01565	.01520	.01476	.01434	.01394	.01355	.01318
69	42	.02538	.02454	.02374	.02297	.02224	.02153	.02086	.02021	.01959	.01900	.01843	.01788	.01735	.01685	.01636	.01589	.01545	.01501	.01460	.01420
69	43	.02721	.02632	.02547	.02466	.02387	.02313	.02241	.02172	.02106	.02043	.01982	.01924	.01867	.01814	.01762	.01712	.01664	.01618	.01574	.01531
69	44	.02917	.02822	.02732	.02646	.02563	.02483	.02407	.02334	.02264	.02196	.02132	.02069	.02010	.01952	.01897	.01844	.01793	.01744	.01696	.01651
69	45	.03124	.03024	.02929	.02837	.02749	.02665	.02584	.02506	.02432	.02360	.02291	.02225	.02162	.02100	.02042	.01985	.01931	.01878	.01828	.01779
69	46	.03344	.03238	.03137	.03040	.02947	.02858	.02772	.02690	.02611	.02535	.02462	.02391	.02324	.02259	.02196	.02136	.02078	.02022	.01968	.01916
69	47	.03576	.03464	.03357	.03255	.03156	.03062	.02971	.02884	.02800	.02719	.02642	.02567	.02496	.02426	.02360	.02296	.02234	.02175	.02117	.02062
69	48	.03820	.03703	.03590	.03482	.03378	.03278	.03182	.03089	.03001	.02915	.02833	.02754	.02678	.02605	.02534	.02466	.02400	.02337	.02276	.02217
69	49	.04078	.03954	.03835	.03721	.03611	.03506	.03404	.03307	.03213	.03122	.03036	.02952	.02871	.02793	.02718	.02646	.02577	.02509	.02445	.02382
69	50	.04349	.04219	.04094	.03973	.03858	.03746	.03639	.03536	.03437	.03342	.03250	.03161	.03076	.02994	.02914	.02838	.02764	.02693	.02624	.02557
69	51	.04634	.04497	.04366	.04239	.04117	.04000	.03887	.03779	.03674	.03573	.03476	.03382	.03292	.03205	.03121	.03040	.02962	.02887	.02814	.02743
69	52	.04932	.04788	.04650	.04517	.04389	.04266	.04147	.04033	.03922	.03816	.03714	.03615	.03520	.03428	.03339	.03253	.03171	.03091	.03014	.02939
69	53	.05243	.05093	.04947	.04808	.04673	.04544	.04419	.04299	.04183	.04071	.03963	.03859	.03758	.03661	.03568	.03477	.03390	.03306	.03224	.03145
69	54	.05567	.05409	.05257	.05111	.04970	.04834	.04703	.04577	.04455	.04337	.04224	.04114	.04008	.03906	.03808	.03712	.03620	.03531	.03445	.03362
69	55	.05904	.05739	.05580	.05427	.05279	.05137	.04999	.04867	.04739	.04616	.04496	.04381	.04270	.04163	.04059	.03959	.03862	.03768	.03677	.03589
69	56	.06255	.06082	.05916	.05756	.05601	.05452	.05308	.05170	.05036	.04906	.04781	.04660	.04544	.04431	.04322	.04216	.04114	.04016	.03920	.03828
69	57	.06618	.06438	.06265	.06098	.05936	.05780	.05630	.05485	.05344	.05209	.05078	.04951	.04829	.04711	.04596	.04485	.04378	.04275	.04174	.04077
69	58	.06993	.06806	.06625	.06451	.06283	.06120	.05963	.05811	.05665	.05523	.05386	.05253	.05125	.05001	.04881	.04765	.04653	.04544	.04439	.04336
69	59	.07379	.07185	.06997	.06815	.06640	.06470	.06307	.06148	.05995	.05847	.05704	.05566	.05432	.05302	.05177	.05055	.04937	.04823	.04713	.04606
69	60	.07776	.07574	.07379	.07190	.07008	.06831	.06661	.06496	.06337	.06182	.06033	.05888	.05749	.05613	.05482	.05355	.05232	.05112	.04997	.04885
69	61	.08184	.07974	.07772	.07576	.07386	.07203	.07026	.06854	.06689	.06528	.06372	.06222	.06076	.05935	.05798	.05665	.05537	.05412	.05291	.05174
69	62	.08604	.08387	.08177	.07974	.07777	.07587	.07403	.07225	.07053	.06886	.06724	.06567	.06415	.06268	.06126	.05987	.05853	.05723	.05597	.05475
69	63	.09035	.08811	.08594	.08383	.08180	.07983	.07792	.07607	.07429	.07255	.07087	.06924	.06767	.06614	.06465	.06321	.06182	.06046	.05915	.05787
69	64	.09478	.09246	.09022	.08804	.08594	.08390	.08193	.08001	.07816	.07636	.07462	.07293	.07129	.06970	.06816	.06666	.06521	.06380	.06243	.06111
69	65	.09931	.09692	.09460	.09236	.09019	.08808	.08604	.08406	.08214	.08028	.07848	.07673	.07503	.07338	.07178	.07023	.06872	.06726	.06583	.06445
69	66	.10394	.10148	.09910	.09678	.09454	.09237	.09026	.08822	.08624	.08431	.08245	.08064	.07888	.07717	.07552	.07391	.07234	.07083	.06935	.06792
69	67	.10869	.10615	.10370	.10132	.09901	.09677	.09460	.09250	.09045	.08847	.08654	.08467	.08285	.08109	.07937	.07771	.07609	.07452	.07299	.07150
69	68	.11352	.11092	.10840	.10595	.10358	.10128	.09904	.09687	.09477	.09272	.09074	.08881	.08693	.08511	.08334	.08162	.07995	.07832	.07674	.07520
69	69	.11842	.11576	.11317	.11066	.10823	.10586	.10357	.10134	.09917	.09707	.09502	.09303	.09110	.08923	.08740	.08563	.08390	.08222	.08059	.07900
70	0	.00429	.00420	.00410	.00401	.00393	.00385	.00377	.00369	.00362	.00355	.00348	.00342	.00335	.00329	.00323	.00318	.00312	.00307	.00302	.00297
70	1	.00212	.00205	.00198	.00192	.00185	.00179	.00174	.00168	.00163	.00158	.00154	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120
70	2	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00147	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00117
70	3	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00167	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119
70	4	.00232	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145	.00141	.00136	.00132	.00129	.00125
70	5	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133
70	6	.00265	.00255	.00246	.00238	.00229	.00222	.00214	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00143
70	7	.00285	.00275	.00265	.00256	.00247	.00239	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00179	.00174	.00168	.00164	.00159	.00154
70	8	.00307	.00296	.00286	.00276	.00267	.00258	.00249	.00241	.00234	.00226	.00219	.00212	.00206	.00200	.00194	.00188	.00183	.00177	.00172	.00168
70	9	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00262	.00253	.00246	.00238	.00231	.00224	.00217	.00211	.00205	.00199	.00193	.00188	.00183
70	10	.00360	.00348	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00252	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00200
70	11	.00390	.00377	.00364	.00352	.00341	.00330	.00320	.00310	.00300	.00291	.00283	.00274	.00266	.00259	.00252	.00245	.00238	.00231	.00225	.00219
70	12	.00422	.00408	.00395	.00382	.00370	.00358	.00347	.00337	.00326	.00317	.00308	.00299	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240
70	13	.00456	.00441	.00426	.00413	.00400	.00387	.00375	.00364	.00353	.00343	.00333	.00324	.00315	.00306	.00298	.00290	.00282	.00275	.00268	.00261
70	14	.00488	.00472	.00457	.00442	.00429	.00415	.00403	.00391	.00379	.00369	.00358	.00348	.00339	.00329	.00320	.00312	.00304	.00296	.00289	.00281

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
70	15	.00519	.00502	.00486	.00471	.00456	.00442	.00429	.00416	.00404	.00393	.00382	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300
70	16	.00549	.00531	.00514	.00498	.00482	.00468	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334	.00325	.00317
70	17	.00577	.00558	.00540	.00523	.00507	.00491	.00477	.00462	.00449	.00436	.00424	.00412	.00400	.00390	.00379	.00369	.00360	.00350	.00342	.00333
70	18	.00605	.00585	.00566	.00548	.00531	.00515	.00499	.00484	.00470	.00456	.00443	.00431	.00419	.00407	.00396	.00386	.00376	.00366	.00357	.00348
70	19	.00634	.00613	.00593	.00574	.00556	.00538	.00522	.00506	.00491	.00477	.00463	.00450	.00437	.00425	.00414	.00403	.00392	.00382	.00372	.00363
70	20	.00665	.00643	.00621	.00601	.00582	.00564	.00546	.00530	.00514	.00499	.00484	.00470	.00457	.00444	.00432	.00421	.00409	.00399	.00388	.00378
70	21	.00698	.00675	.00652	.00631	.00611	.00591	.00573	.00555	.00538	.00522	.00507	.00492	.00478	.00465	.00452	.00440	.00428	.00417	.00406	.00395
70	22	.00734	.00709	.00685	.00662	.00641	.00620	.00601	.00582	.00565	.00548	.00531	.00516	.00501	.00487	.00473	.00460	.00448	.00436	.00424	.00413
70	23	.00772	.00746	.00721	.00697	.00674	.00652	.00632	.00612	.00593	.00575	.00558	.00542	.00526	.00511	.00496	.00483	.00469	.00457	.00445	.00433
70	24	.00814	.00786	.00760	.00734	.00710	.00687	.00665	.00644	.00624	.00605	.00587	.00570	.00553	.00537	.00522	.00507	.00493	.00480	.00467	.00455
70	25	.00861	.00831	.00803	.00776	.00750	.00726	.00702	.00680	.00659	.00639	.00619	.00601	.00583	.00566	.00550	.00535	.00520	.00505	.00492	.00479
70	26	.00912	.00880	.00850	.00821	.00794	.00768	.00743	.00720	.00697	.00675	.00655	.00635	.00616	.00599	.00581	.00565	.00549	.00534	.00519	.00505
70	27	.00968	.00934	.00902	.00871	.00842	.00815	.00788	.00763	.00739	.00716	.00695	.00674	.00654	.00634	.00616	.00599	.00582	.00566	.00550	.00535
70	28	.01028	.00992	.00958	.00926	.00895	.00866	.00838	.00811	.00785	.00761	.00738	.00715	.00694	.00674	.00654	.00635	.00617	.00600	.00584	.00568
70	29	.01094	.01056	.01020	.00985	.00952	.00921	.00891	.00863	.00835	.00809	.00784	.00761	.00738	.00716	.00695	.00675	.00656	.00638	.00620	.00603
70	30	.01165	.01125	.01086	.01049	.01014	.00981	.00949	.00918	.00889	.00862	.00835	.00810	.00786	.00762	.00740	.00719	.00698	.00679	.00660	.00642
70	31	.01241	.01198	.01157	.01118	.01081	.01045	.01011	.00979	.00948	.00918	.00890	.00863	.00837	.00812	.00788	.00766	.00744	.00723	.00703	.00683
70	32	.01324	.01278	.01234	.01192	.01153	.01115	.01078	.01044	.01011	.00979	.00949	.00920	.00892	.00866	.00841	.00816	.00793	.00771	.00749	.00728
70	33	.01413	.01364	.01317	.01273	.01230	.01190	.01151	.01115	.01079	.01046	.01013	.00982	.00953	.00925	.00898	.00872	.00847	.00823	.00800	.00778
70	34	.01509	.01457	.01407	.01360	.01315	.01272	.01230	.01191	.01153	.01117	.01083	.01050	.01018	.00988	.00959	.00931	.00905	.00879	.00855	.00831
70	35	.01613	.01558	.01505	.01454	.01406	.01360	.01316	.01274	.01234	.01196	.01159	.01124	.01090	.01058	.01027	.00997	.00968	.00941	.00915	.00889
70	36	.01725	.01666	.01610	.01556	.01505	.01456	.01409	.01364	.01321	.01280	.01241	.01203	.01167	.01133	.01100	.01068	.01037	.01008	.00980	.00953
70	37	.01846	.01783	.01723	.01666	.01612	.01559	.01509	.01462	.01416	.01372	.01330	.01290	.01251	.01214	.01179	.01145	.01112	.01081	.01051	.01022
70	38	.01977	.01910	.01846	.01785	.01727	.01672	.01618	.01567	.01519	.01472	.01427	.01384	.01343	.01303	.01266	.01229	.01194	.01161	.01128	.01097
70	39	.02118	.02047	.01979	.01914	.01852	.01793	.01736	.01682	.01630	.01580	.01532	.01486	.01442	.01400	.01359	.01320	.01283	.01247	.01213	.01179
70	40	.02270	.02194	.02122	.02053	.01987	.01924	.01864	.01806	.01750	.01697	.01646	.01597	.01550	.01505	.01462	.01420	.01380	.01342	.01305	.01269
70	41	.02434	.02354	.02277	.02204	.02133	.02066	.02002	.01940	.01881	.01824	.01770	.01718	.01667	.01619	.01573	.01529	.01486	.01445	.01405	.01367
70	42	.02610	.02525	.02443	.02366	.02291	.02219	.02151	.02085	.02022	.01962	.01904	.01848	.01795	.01743	.01694	.01646	.01601	.01557	.01514	.01473
70	43	.02799	.02709	.02622	.02540	.02460	.02384	.02312	.02242	.02175	.02110	.02048	.01989	.01932	.01877	.01824	.01774	.01725	.01678	.01632	.01589
70	44	.03001	.02905	.02814	.02726	.02642	.02561	.02484	.02410	.02338	.02270	.02204	.02141	.02080	.02021	.01965	.01911	.01859	.01809	.01760	.01714
70	45	.03216	.03114	.03017	.02924	.02835	.02750	.02667	.02588	.02513	.02440	.02370	.02302	.02238	.02175	.02116	.02058	.02002	.01949	.01897	.01847
70	46	.03443	.03336	.03234	.03135	.03041	.02950	.02863	.02779	.02699	.02621	.02547	.02475	.02406	.02340	.02276	.02215	.02156	.02098	.02043	.01990
70	47	.03683	.03570	.03462	.03358	.03258	.03162	.03069	.02981	.02895	.02813	.02734	.02658	.02585	.02515	.02447	.02382	.02319	.02258	.02199	.02143
70	48	.03937	.03818	.03703	.03593	.03488	.03386	.03288	.03194	.03104	.03017	.02933	.02853	.02775	.02700	.02628	.02559	.02492	.02427	.02365	.02305
70	49	.04204	.04079	.03958	.03842	.03730	.03623	.03520	.03420	.03325	.03233	.03144	.03059	.02977	.02897	.02821	.02747	.02676	.02607	.02541	.02477
70	50	.04486	.04354	.04227	.04104	.03987	.03873	.03765	.03660	.03559	.03461	.03368	.03277	.03190	.03106	.03025	.02947	.02872	.02799	.02728	.02660
70	51	.04782	.04643	.04509	.04381	.04257	.04137	.04023	.03912	.03805	.03703	.03604	.03508	.03416	.03327	.03241	.03159	.03079	.03002	.02927	.02855
70	52	.05092	.04946	.04806	.04670	.04540	.04414	.04293	.04177	.04064	.03956	.03852	.03751	.03654	.03560	.03469	.03382	.03297	.03215	.03136	.03060
70	53	.05416	.05263	.05115	.04973	.04836	.04704	.04577	.04454	.04336	.04222	.04112	.04006	.03903	.03804	.03708	.03616	.03527	.03440	.03357	.03276
70	54	.05753	.05593	.05438	.05289	.05145	.05007	.04873	.04745	.04620	.04500	.04384	.04273	.04165	.04060	.03959	.03862	.03768	.03676	.03588	.03503
70	55	.06105	.05937	.05775	.05619	.05468	.05323	.05183	.05048	.04917	.04791	.04670	.04552	.04438	.04329	.04222	.04120	.04020	.03924	.03831	.03741
70	56	.06470	.06295	.06125	.05962	.05805	.05653	.05506	.05364	.05227	.05095	.04968	.04844	.04725	.04609	.04498	.04390	.04285	.04184	.04086	.03991
70	57	.06849	.06666	.06490	.06319	.06155	.05996	.05842	.05694	.05551	.05412	.05278	.05149	.05024	.04903	.04785	.04672	.04562	.04456	.04353	.04253
70	58	.07241	.07051	.06866	.06689	.06517	.06351	.06191	.06036	.05886	.05741	.05601	.05466	.05334	.05208	.05085	.04966	.04850	.04739	.04631	.04526
70	59	.07645	.07447	.07255	.07070	.06891	.06718	.06551	.06389	.06233	.06081	.05935	.05793	.05656	.05523	.05395	.05270	.05149	.05032	.04919	.04809
70	60	.08060	.07854	.07655	.07462	.07276	.07096	.06922	.06753	.06590	.06433	.06280	.06132	.05989	.05850	.05715	.05585	.05459	.05336	.05218	.05102
70	61	.08487	.08273	.08067	.07867	.07673	.07486	.07305	.07130	.06960	.06796	.06636	.06482	.06333	.06188	.06047	.05911	.05779	.05651	.05527	.05407
70	62	.08927	.08706	.08491	.08284	.08083	.07889	.07701	.07519	.07342	.07171	.07006	.06845	.06689	.06539	.06392	.06250	.06113	.05979	.05849	.05724
70	63	.09380	.09151	.08929	.08714	.08506	.08305	.08110	.07921	.07738	.07560	.07388	.07221	.07059	.06902	.06750	.06602	.06459	.06319	.06184	.06053
70	64	.09845	.09608	.09379	.09157	.08942	.08733	.08531	.08335	.08145	.07961	.07782	.07609	.07441	.07278	.07120	.06966	.06817	.06672	.06531	.06394

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
70	65	.10322	.10077	.09840	.09611	.09389	.09173	.08964	.08761	.08565	.08374	.08189	.08009	.07835	.07666	.07501	.07342	.07187	.07036	.06890	.06748
70	66	.10809	.10558	.10314	.10077	.09848	.09625	.09409	.09200	.08997	.08800	.08608	.08422	.08242	.08066	.07896	.07730	.07570	.07413	.07261	.07114
70	67	.11309	.11050	.10799	.10556	.10319	.10090	.09867	.09651	.09442	.09238	.09040	.08848	.08661	.08480	.08304	.08132	.07966	.07804	.07646	.07493
70	68	.11819	.11553	.11295	.11045	.10802	.10566	.10336	.10114	.09898	.09688	.09484	.09285	.09093	.08905	.08723	.08546	.08374	.08206	.08043	.07885
70	69	.12337	.12064	.11800	.11542	.11293	.11050	.10815	.10586	.10363	.10147	.09937	.09733	.09534	.09341	.09153	.08970	.08793	.08619	.08451	.08287
70	70	.12860	.12581	.12310	.12046	.11790	.11542	.11300	.11065	.10836	.10614	.10398	.10188	.09984	.09785	.09591	.09403	.09220	.09041	.08867	.08698
71	0	.00448	.00438	.00428	.00419	.00411	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00318	.00313
71	1	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00124
71	2	.00218	.00211	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00128	.00124	.00121
71	3	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147	.00143	.00138	.00134	.00131	.00127	.00123
71	4	.00238	.00230	.00221	.00214	.00206	.00199	.00193	.00186	.00180	.00175	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129
71	5	.00254	.00245	.00236	.00228	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138
71	6	.00272	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00148
71	7	.00292	.00282	.00272	.00263	.00254	.00246	.00238	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00164	.00160
71	8	.00315	.00304	.00294	.00284	.00274	.00265	.00257	.00249	.00241	.00233	.00226	.00219	.00213	.00206	.00200	.00195	.00189	.00184	.00179	.00174
71	9	.00341	.00329	.00318	.00308	.00297	.00288	.00279	.00270	.00261	.00253	.00246	.00238	.00231	.00225	.00218	.00212	.00206	.00200	.00195	.00190
71	10	.00370	.00357	.00345	.00334	.00323	.00313	.00303	.00294	.00285	.00276	.00268	.00260	.00252	.00245	.00238	.00232	.00225	.00219	.00213	.00208
71	11	.00401	.00388	.00375	.00363	.00351	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00253	.00247	.00240	.00234	.00228
71	12	.00435	.00420	.00407	.00394	.00381	.00370	.00358	.00348	.00337	.00328	.00318	.00309	.00301	.00292	.00284	.00277	.00270	.00263	.00256	.00249
71	13	.00469	.00454	.00439	.00426	.00412	.00400	.00388	.00376	.00365	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00286	.00278	.00272
71	14	.00503	.00487	.00471	.00457	.00443	.00429	.00416	.00404	.00393	.00382	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300	.00293
71	15	.00535	.00518	.00502	.00486	.00471	.00457	.00444	.00431	.00418	.00407	.00395	.00385	.00374	.00364	.00355	.00346	.00337	.00329	.00320	.00313
71	16	.00566	.00547	.00530	.00514	.00498	.00483	.00469	.00455	.00442	.00430	.00418	.00406	.00396	.00385	.00375	.00365	.00356	.00347	.00339	.00330
71	17	.00595	.00576	.00557	.00540	.00523	.00508	.00493	.00478	.00464	.00451	.00439	.00427	.00415	.00404	.00394	.00383	.00374	.00364	.00355	.00347
71	18	.00623	.00603	.00584	.00565	.00548	.00531	.00516	.00500	.00486	.00472	.00459	.00446	.00434	.00422	.00411	.00401	.00390	.00381	.00371	.00362
71	19	.00653	.00631	.00611	.00592	.00573	.00556	.00539	.00523	.00508	.00493	.00479	.00466	.00453	.00441	.00429	.00418	.00407	.00397	.00387	.00377
71	20	.00684	.00662	.00640	.00620	.00600	.00582	.00564	.00547	.00531	.00516	.00501	.00487	.00474	.00461	.00448	.00436	.00425	.00414	.00404	.00393
71	21	.00718	.00694	.00672	.00650	.00630	.00610	.00591	.00573	.00556	.00540	.00525	.00510	.00496	.00482	.00469	.00456	.00444	.00433	.00422	.00411
71	22	.00755	.00729	.00705	.00682	.00661	.00640	.00620	.00601	.00583	.00566	.00550	.00534	.00519	.00504	.00491	.00477	.00465	.00452	.00441	.00430
71	23	.00794	.00767	.00742	.00717	.00694	.00672	.00651	.00631	.00612	.00594	.00577	.00560	.00544	.00529	.00514	.00500	.00487	.00474	.00462	.00450
71	24	.00837	.00809	.00782	.00756	.00731	.00708	.00686	.00665	.00644	.00625	.00607	.00589	.00572	.00556	.00541	.00526	.00511	.00498	.00485	.00472
71	25	.00884	.00854	.00826	.00798	.00772	.00748	.00724	.00701	.00680	.00660	.00640	.00621	.00603	.00586	.00570	.00554	.00539	.00524	.00510	.00497
71	26	.00936	.00904	.00874	.00845	.00817	.00791	.00766	.00742	.00719	.00697	.00676	.00657	.00637	.00619	.00602	.00585	.00569	.00553	.00539	.00524
71	27	.00994	.00959	.00927	.00896	.00867	.00839	.00812	.00787	.00763	.00739	.00717	.00696	.00676	.00656	.00638	.00620	.00603	.00586	.00570	.00555
71	28	.01056	.01019	.00985	.00952	.00921	.00891	.00863	.00836	.00810	.00785	.00761	.00739	.00717	.00696	.00677	.00658	.00639	.00622	.00605	.00589
71	29	.01123	.01085	.01048	.01013	.00980	.00948	.00918	.00889	.00861	.00835	.00810	.00786	.00762	.00740	.00719	.00699	.00679	.00661	.00643	.00626
71	30	.01196	.01155	.01116	.01078	.01043	.01009	.00977	.00946	.00917	.00889	.00862	.00836	.00811	.00788	.00765	.00744	.00723	.00703	.00684	.00665
71	31	.01274	.01230	.01189	.01149	.01111	.01075	.01041	.01008	.00977	.00947	.00918	.00891	.00864	.00839	.00815	.00792	.00770	.00748	.00728	.00708
71	32	.01358	.01312	.01268	.01225	.01185	.01147	.01110	.01075	.01042	.01010	.00979	.00950	.00922	.00895	.00869	.00844	.00821	.00798	.00776	.00755
71	33	.01450	.01400	.01353	.01308	.01265	.01224	.01185	.01148	.01112	.01078	.01045	.01014	.00984	.00955	.00928	.00901	.00876	.00852	.00828	.00806
71	34	.01548	.01495	.01445	.01397	.01352	.01308	.01266	.01226	.01188	.01152	.01117	.01083	.01051	.01021	.00991	.00963	.00936	.00910	.00885	.00861
71	35	.01655	.01599	.01545	.01494	.01446	.01399	.01355	.01312	.01271	.01232	.01195	.01159	.01125	.01092	.01061	.01031	.01002	.00974	.00947	.00921
71	36	.01770	.01710	.01653	.01599	.01547	.01497	.01450	.01405	.01361	.01320	.01280	.01242	.01205	.01170	.01136	.01104	.01073	.01043	.01014	.00987
71	37	.01894	.01831	.01770	.01712	.01657	.01604	.01553	.01505	.01459	.01414	.01372	.01331	.01292	.01254	.01218	.01184	.01150	.01119	.01088	.01058
71	38	.02029	.01961	.01897	.01835	.01776	.01720	.01666	.01614	.01564	.01517	.01472	.01428	.01386	.01346	.01308	.01271	.01235	.01201	.01168	.01136
71	39	.02173	.02102	.02033	.01967	.01905	.01845	.01787	.01732	.01679	.01629	.01580	.01534	.01489	.01446	.01405	.01365	.01327	.01291	.01255	.01222
71	40	.02330	.02254	.02181	.02111	.02044	.01980	.01919	.01860	.01804	.01750	.01698	.01648	.01600	.01555	.01511	.01468	.01428	.01388	.01351	.01315
71	41	.02499	.02418	.02340	.02266	.02195	.02127	.02061	.01999	.01939	.01881	.01826	.01773	.01722	.01673	.01626	.01581	.01537	.01495	.01455	.01416
71	42	.02681	.02594	.02512	.02433	.02358	.02285	.02216	.02149	.02085	.02024	.01965	.01908	.01854	.01802	.01751	.01703	.01656	.01612	.01568	.01527
71	43	.02876	.02784	.02697	.02613	.02533	.02456	.02382	.02311	.02243	.02177	.02115	.02054	.01996	.01940	.01887	.01835	.01785	.01737	.01691	.01647

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
71	44	.03084	.02987	.02895	.02806	.02720	.02639	.02560	.02485	.02412	.02343	.02276	.02211	.02150	.02090	.02033	.01978	.01925	.01873	.01824	.01777
71	45	.03306	.03203	.03105	.03011	.02920	.02834	.02750	.02670	.02593	.02519	.02448	.02380	.02314	.02250	.02189	.02130	.02074	.02019	.01967	.01916
71	46	.03541	.03433	.03329	.03229	.03133	.03041	.02953	.02868	.02786	.02707	.02632	.02559	.02489	.02421	.02356	.02294	.02233	.02175	.02119	.02065
71	47	.03790	.03675	.03565	.03460	.03358	.03261	.03167	.03077	.02990	.02907	.02827	.02749	.02675	.02603	.02534	.02467	.02403	.02341	.02281	.02224
71	48	.04053	.03932	.03816	.03704	.03597	.03494	.03394	.03299	.03207	.03119	.03034	.02951	.02872	.02796	.02723	.02652	.02584	.02518	.02454	.02393
71	49	.04330	.04202	.04080	.03962	.03849	.03740	.03635	.03534	.03437	.03343	.03253	.03166	.03082	.03001	.02923	.02848	.02776	.02705	.02638	.02572
71	50	.04622	.04488	.04358	.04234	.04115	.04000	.03889	.03782	.03680	.03581	.03485	.03393	.03305	.03219	.03136	.03057	.02980	.02905	.02833	.02764
71	51	.04929	.04788	.04652	.04521	.04395	.04274	.04157	.04045	.03936	.03832	.03731	.03634	.03540	.03449	.03362	.03277	.03196	.03117	.03041	.02967
71	52	.05251	.05103	.04960	.04822	.04690	.04562	.04439	.04321	.04206	.04096	.03989	.03887	.03788	.03692	.03599	.03510	.03424	.03340	.03260	.03181
71	53	.05587	.05432	.05282	.05137	.04998	.04864	.04734	.04610	.04489	.04373	.04261	.04153	.04048	.03947	.03849	.03755	.03664	.03575	.03490	.03407
71	54	.05938	.05775	.05618	.05466	.05320	.05179	.05043	.04912	.04785	.04663	.04545	.04431	.04321	.04214	.04111	.04012	.03915	.03822	.03732	.03645
71	55	.06304	.06133	.05968	.05810	.05657	.05509	.05366	.05228	.05095	.04967	.04843	.04723	.04607	.04495	.04386	.04281	.04180	.04082	.03987	.03894
71	56	.06684	.06506	.06334	.06168	.06007	.05853	.05703	.05559	.05419	.05285	.05154	.05028	.04906	.04788	.04674	.04564	.04457	.04354	.04253	.04156
71	57	.07079	.06893	.06714	.06540	.06373	.06211	.06054	.05903	.05757	.05616	.05479	.05347	.05219	.05095	.04976	.04860	.04747	.04638	.04533	.04431
71	58	.07488	.07294	.07107	.06926	.06751	.06582	.06419	.06260	.06108	.05960	.05817	.05678	.05544	.05415	.05289	.05167	.05049	.04935	.04824	.04717
71	59	.07910	.07708	.07513	.07324	.07142	.06965	.06795	.06630	.06470	.06316	.06166	.06021	.05881	.05745	.05614	.05486	.05363	.05243	.05127	.05014
71	60	.08343	.08133	.07931	.07734	.07545	.07361	.07183	.07011	.06845	.06684	.06528	.06376	.06230	.06088	.05950	.05817	.05687	.05562	.05440	.05322
71	61	.08790	.08572	.08361	.08157	.07960	.07769	.07584	.07405	.07232	.07064	.06901	.06744	.06591	.06442	.06299	.06159	.06024	.05893	.05766	.05642
71	62	.09250	.09025	.08806	.08595	.08390	.08192	.07999	.07813	.07633	.07458	.07289	.07125	.06965	.06811	.06661	.06515	.06374	.06237	.06104	.05975
71	63	.09725	.09491	.09265	.09046	.08834	.08628	.08429	.08235	.08048	.07866	.07690	.07519	.07354	.07193	.07037	.06885	.06738	.06595	.06456	.06322
71	64	.10212	.09971	.09737	.09510	.09290	.09077	.08871	.08671	.08476	.08288	.08105	.07928	.07755	.07588	.07426	.07268	.07115	.06966	.06822	.06681
71	65	.10712	.10463	.10221	.09987	.09760	.09540	.09326	.09119	.08918	.08722	.08533	.08349	.08170	.07996	.07828	.07664	.07505	.07350	.07200	.07054
71	66	.11225	.10968	.10719	.10477	.10243	.10015	.09795	.09580	.09372	.09170	.08974	.08783	.08598	.08418	.08244	.08074	.07909	.07748	.07592	.07440
71	67	.11751	.11486	.11230	.10981	.10739	.10505	.10277	.10056	.09841	.09632	.09430	.09232	.09041	.08855	.08674	.08498	.08327	.08160	.07998	.07841
71	68	.12288	.12016	.11752	.11496	.11248	.11006	.10772	.10544	.10322	.10107	.09898	.09694	.09496	.09304	.09117	.08935	.08758	.08586	.08418	.08255
71	69	.12834	.12555	.12285	.12022	.11766	.11518	.11277	.11042	.10814	.10592	.10377	.10167	.09963	.09765	.09572	.09384	.09201	.09023	.08849	.08680
71	70	.13387	.13101	.12824	.12554	.12292	.12037	.11789	.11548	.11314	.11086	.10864	.10648	.10438	.10234	.10035	.09841	.09653	.09469	.09290	.09116
71	71	.13943	.13651	.13367	.13090	.12822	.12561	.12307	.12060	.11819	.11585	.11358	.11136	.10920	.10710	.10505	.10306	.10112	.09923	.09738	.09559
72	0	.00466	.00456	.00447	.00437	.00429	.00420	.00412	.00404	.00397	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00340	.00334	.00329
72	1	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129
72	2	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00166	.00162	.00157	.00152	.00148	.00144	.00140	.00136	.00132	.00129	.00125
72	3	.00231	.00223	.00216	.00208	.00201	.00195	.00188	.00182	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00128
72	4	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00185	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00134
72	5	.00260	.00251	.00242	.00234	.00226	.00218	.00211	.00204	.00198	.00191	.00185	.00180	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142
72	6	.00278	.00269	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157	.00153
72	7	.00300	.00289	.00279	.00270	.00261	.00252	.00244	.00236	.00229	.00222	.00215	.00208	.00202	.00196	.00191	.00185	.00180	.00175	.00170	.00165
72	8	.00323	.00312	.00302	.00291	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00195	.00190	.00185	.00180
72	9	.00350	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239	.00232	.00225	.00219	.00213	.00207	.00202	.00196
72	10	.00380	.00367	.00355	.00343	.00333	.00322	.00312	.00303	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227	.00221	.00215
72	11	.00412	.00399	.00386	.00373	.00362	.00350	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00249	.00242	.00236
72	12	.00447	.00432	.00419	.00405	.00393	.00381	.00370	.00359	.00348	.00338	.00329	.00320	.00311	.00303	.00295	.00287	.00279	.00272	.00265	.00259
72	13	.00483	.00467	.00452	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00320	.00312	.00304	.00296	.00289	.00282
72	14	.00517	.00501	.00485	.00471	.00456	.00443	.00430	.00418	.00406	.00395	.00384	.00373	.00364	.00354	.00345	.00336	.00328	.00320	.00312	.00304
72	15	.00551	.00533	.00517	.00501	.00486	.00472	.00458	.00445	.00433	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325
72	16	.00582	.00564	.00546	.00530	.00514	.00499	.00484	.00470	.00457	.00445	.00432	.00421	.00410	.00399	.00389	.00379	.00370	.00361	.00352	.00344
72	17	.00612	.00593	.00574	.00557	.00540	.00524	.00509	.00494	.00480	.00467	.00454	.00442	.00430	.00419	.00408	.00398	.00388	.00378	.00369	.00360
72	18	.00641	.00621	.00601	.00583	.00565	.00548	.00532	.00517	.00502	.00488	.00475	.00462	.00450	.00438	.00426	.00416	.00405	.00395	.00385	.00376
72	19	.00671	.00650	.00629	.00610	.00591	.00573	.00556	.00540	.00525	.00510	.00496	.00482	.00469	.00457	.00445	.00433	.00422	.00412	.00402	.00392
72	20	.00704	.00681	.00659	.00638	.00619	.00600	.00582	.00565	.00549	.00533	.00518	.00504	.00490	.00477	.00464	.00452	.00441	.00430	.00419	.00409
72	21	.00738	.00714	.00691	.00669	.00649	.00629	.00610	.00592	.00574	.00558	.00542	.00527	.00513	.00499	.00486	.00473	.00461	.00449	.00438	.00427

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
72	22	.00775	.00750	.00725	.00702	.00680	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00537	.00522	.00508	.00495	.00482	.00469	.00457	.00446
72	23	.00815	.00788	.00763	.00738	.00715	.00693	.00671	.00651	.00632	.00613	.00596	.00579	.00563	.00547	.00532	.00518	.00504	.00491	.00479	.00467
72	24	.00859	.00831	.00803	.00777	.00753	.00729	.00707	.00685	.00665	.00645	.00626	.00608	.00591	.00575	.00559	.00544	.00530	.00516	.00502	.00490
72	25	.00908	.00877	.00848	.00821	.00794	.00769	.00746	.00723	.00701	.00680	.00660	.00641	.00623	.00606	.00589	.00573	.00558	.00543	.00529	.00515
72	26	.00961	.00928	.00898	.00868	.00840	.00814	.00788	.00764	.00741	.00719	.00698	.00678	.00658	.00640	.00622	.00605	.00589	.00573	.00558	.00544
72	27	.01019	.00985	.00952	.00921	.00891	.00863	.00836	.00810	.00786	.00762	.00740	.00718	.00698	.00678	.00659	.00641	.00623	.00607	.00591	.00575
72	28	.01083	.01046	.01011	.00978	.00947	.00917	.00888	.00860	.00834	.00809	.00785	.00762	.00740	.00719	.00699	.00680	.00661	.00644	.00626	.00610
72	29	.01152	.01113	.01076	.01040	.01007	.00975	.00944	.00915	.00887	.00860	.00835	.00810	.00787	.00765	.00743	.00722	.00703	.00684	.00666	.00648
72	30	.01226	.01185	.01145	.01108	.01072	.01038	.01005	.00974	.00944	.00916	.00888	.00862	.00837	.00813	.00791	.00769	.00747	.00727	.00708	.00689
72	31	.01306	.01262	.01220	.01180	.01142	.01105	.01071	.01037	.01006	.00975	.00946	.00918	.00892	.00866	.00842	.00818	.00796	.00774	.00753	.00733
72	32	.01392	.01345	.01301	.01258	.01217	.01179	.01141	.01106	.01072	.01040	.01009	.00979	.00951	.00923	.00897	.00872	.00848	.00825	.00803	.00781
72	33	.01486	.01436	.01388	.01343	.01299	.01258	.01218	.01181	.01145	.01110	.01077	.01045	.01015	.00986	.00958	.00931	.00905	.00880	.00857	.00834
72	34	.01587	.01533	.01483	.01434	.01388	.01344	.01302	.01261	.01223	.01186	.01151	.01117	.01084	.01053	.01023	.00995	.00967	.00941	.00915	.00891
72	35	.01696	.01639	.01585	.01534	.01485	.01438	.01393	.01349	.01308	.01269	.01231	.01195	.01160	.01127	.01095	.01064	.01035	.01006	.00979	.00953
72	36	.01814	.01754	.01696	.01641	.01589	.01539	.01491	.01445	.01401	.01359	.01318	.01280	.01242	.01207	.01173	.01140	.01108	.01078	.01049	.01021
72	37	.01941	.01877	.01816	.01758	.01702	.01648	.01597	.01548	.01501	.01456	.01413	.01372	.01332	.01294	.01257	.01222	.01188	.01156	.01125	.01095
72	38	.02079	.02011	.01946	.01884	.01824	.01767	.01712	.01660	.01610	.01562	.01516	.01472	.01429	.01389	.01350	.01312	.01276	.01241	.01208	.01176
72	39	.02228	.02156	.02086	.02020	.01956	.01896	.01837	.01782	.01728	.01677	.01628	.01581	.01535	.01492	.01450	.01410	.01371	.01334	.01298	.01264
72	40	.02389	.02312	.02238	.02167	.02100	.02035	.01973	.01914	.01857	.01802	.01749	.01699	.01651	.01604	.01559	.01516	.01475	.01435	.01397	.01360
72	41	.02563	.02481	.02402	.02327	.02255	.02186	.02120	.02057	.01996	.01938	.01882	.01828	.01776	.01726	.01679	.01633	.01588	.01546	.01505	.01465
72	42	.02750	.02663	.02580	.02500	.02423	.02350	.02280	.02212	.02147	.02085	.02025	.01968	.01913	.01859	.01808	.01759	.01712	.01666	.01622	.01580
72	43	.02951	.02859	.02770	.02685	.02604	.02526	.02451	.02379	.02310	.02244	.02180	.02119	.02060	.02003	.01949	.01896	.01846	.01797	.01750	.01705
72	44	.03166	.03068	.02974	.02884	.02798	.02715	.02636	.02559	.02486	.02415	.02347	.02282	.02219	.02159	.02100	.02044	.01990	.01938	.01888	.01840
72	45	.03395	.03291	.03192	.03096	.03005	.02917	.02832	.02751	.02673	.02598	.02526	.02456	.02389	.02325	.02263	.02203	.02145	.02090	.02036	.01984
72	46	.03638	.03528	.03423	.03322	.03225	.03131	.03042	.02956	.02873	.02793	.02716	.02642	.02571	.02502	.02436	.02372	.02311	.02252	.02195	.02139
72	47	.03895	.03779	.03668	.03561	.03458	.03359	.03264	.03172	.03084	.03000	.02918	.02840	.02764	.02691	.02621	.02553	.02487	.02424	.02363	.02304
72	48	.04167	.04044	.03926	.03813	.03705	.03600	.03499	.03402	.03309	.03219	.03133	.03050	.02969	.02892	.02817	.02745	.02675	.02608	.02543	.02481
72	49	.04453	.04324	.04200	.04080	.03966	.03855	.03749	.03646	.03547	.03452	.03361	.03272	.03187	.03105	.03025	.02949	.02875	.02804	.02735	.02668
72	50	.04756	.04620	.04489	.04363	.04242	.04125	.04013	.03904	.03800	.03699	.03602	.03509	.03418	.03331	.03247	.03166	.03087	.03012	.02938	.02867
72	51	.05074	.04931	.04793	.04661	.04533	.04410	.04291	.04177	.04067	.03960	.03858	.03759	.03663	.03571	.03482	.03396	.03313	.03232	.03155	.03079
72	52	.05408	.05257	.05113	.04973	.04839	.04709	.04584	.04463	.04347	.04235	.04127	.04022	.03921	.03824	.03729	.03638	.03550	.03465	.03383	.03303
72	53	.05757	.05599	.05447	.05300	.05159	.05022	.04891	.04764	.04642	.04523	.04409	.04299	.04192	.04089	.03990	.03894	.03801	.03710	.03623	.03539
72	54	.06121	.05955	.05796	.05642	.05494	.05350	.05212	.05079	.04950	.04826	.04705	.04589	.04477	.04368	.04263	.04162	.04063	.03968	.03876	.03787
72	55	.06501	.06327	.06160	.05999	.05844	.05693	.05548	.05408	.05273	.05142	.05016	.04893	.04775	.04661	.04550	.04443	.04340	.04239	.04142	.04048
72	56	.06896	.06715	.06540	.06372	.06209	.06051	.05899	.05753	.05611	.05473	.05340	.05212	.05088	.04968	.04851	.04738	.04629	.04524	.04421	.04322
72	57	.07308	.07118	.06936	.06760	.06589	.06425	.06265	.06112	.05963	.05819	.05680	.05545	.05414	.05288	.05166	.05047	.04933	.04821	.04714	.04609
72	58	.07733	.07536	.07346	.07162	.06984	.06812	.06645	.06485	.06329	.06178	.06032	.05891	.05754	.05622	.05494	.05369	.05249	.05132	.05019	.04909
72	59	.08172	.07967	.07769	.07577	.07391	.07212	.07038	.06870	.06708	.06550	.06398	.06250	.06107	.05968	.05834	.05703	.05577	.05454	.05335	.05220
72	60	.08625	.08411	.08205	.08005	.07812	.07625	.07444	.07269	.07099	.06935	.06775	.06621	.06471	.06326	.06186	.06049	.05917	.05788	.05664	.05543
72	61	.09091	.08869	.08655	.08447	.08246	.08052	.07863	.07681	.07504	.07333	.07166	.07005	.06849	.06698	.06551	.06408	.06270	.06136	.06005	.05879
72	62	.09572	.09342	.09120	.08904	.08696	.08494	.08298	.08108	.07924	.07745	.07572	.07405	.07242	.07084	.06930	.06782	.06637	.06497	.06361	.06228
72	63	.10068	.09830	.09600	.09376	.09160	.08950	.08747	.08550	.08359	.08173	.07993	.07819	.07649	.07485	.07325	.07170	.07019	.06873	.06731	.06592
72	64	.10578	.10332	.10094	.09863	.09639	.09421	.09211	.09006	.08808	.08615	.08428	.08247	.08071	.07900	.07734	.07572	.07415	.07263	.07115	.06970
72	65	.11102	.10848	.10602	.10363	.10131	.09907	.09688	.09477	.09271	.09072	.08878	.08689	.08507	.08329	.08156	.07988	.07825	.07667	.07513	.07363
72	66	.11640	.11378	.11124	.10877	.10638	.10406	.10181	.09962	.09749	.09542	.09342	.09147	.08957	.08773	.08594	.08420	.08250	.08086	.07925	.07769
72	67	.12192	.11922	.11661	.11407	.11160	.10920	.10688	.10462	.10242	.10029	.09821	.09619	.09423	.09232	.09047	.08866	.08691	.08520	.08354	.08192
72	68	.12757	.12480	.12210	.11949	.11695	.11448	.11209	.10975	.10749	.10529	.10314	.10106	.09903	.09706	.09514	.09327	.09146	.08969	.08797	.08629
72	69	.13332	.13047	.12771	.12502	.12241	.11987	.11741	.11501	.11267	.11040	.10820	.10605	.10396	.10192	.09994	.09801	.09613	.09430	.09252	.09079
72	70	.13914	.13622	.13339	.13063	.12795	.12535	.12281	.12035	.11795	.11561	.11334	.11113	.10898	.10688	.10484	.10285	.10091	.09902	.09718	.09539
72	71	.14500	.14202	.13912	.13630	.13355	.13088	.12828	.12575	.12329	.12089	.11856	.11628	.11407	.11191	.10981	.10776	.10576	.10382	.10192	.10007

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
72	72	.15089	.14785	.14488	.14200	.13919	.13645	.13379	.13120	.12868	.12622	.12382	.12149	.11922	.11700	.11484	.11274	.11068	.10868	.10673	.10483
73	0	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00386	.00380	.00374	.00368	.00362	.00356	.00351	.00346
73	1	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144	.00141	.00137	.00134
73	2	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130
73	3	.00237	.00229	.00221	.00213	.00206	.00200	.00193	.00187	.00181	.00176	.00171	.00165	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00132
73	4	.00249	.00241	.00232	.00224	.00217	.00210	.00203	.00197	.00190	.00185	.00179	.00174	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138
73	5	.00266	.00256	.00248	.00239	.00231	.00224	.00216	.00209	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00155	.00151	.00147
73	6	.00285	.00275	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00205	.00198	.00193	.00187	.00181	.00176	.00171	.00167	.00162	.00158
73	7	.00307	.00296	.00286	.00277	.00267	.00259	.00251	.00243	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00191	.00185	.00180	.00175	.00171
73	8	.00331	.00320	.00309	.00299	.00289	.00280	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00196	.00191	.00186
73	9	.00359	.00347	.00335	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203
73	10	.00390	.00377	.00364	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00285	.00277	.00269	.00262	.00254	.00248	.00241	.00235	.00229	.00223
73	11	.00423	.00409	.00396	.00384	.00372	.00361	.00350	.00339	.00330	.00320	.00311	.00303	.00294	.00286	.00279	.00271	.00264	.00257	.00251	.00245
73	12	.00459	.00444	.00430	.00417	.00404	.00392	.00381	.00370	.00359	.00349	.00340	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268
73	13	.00496	.00480	.00465	.00451	.00438	.00425	.00413	.00401	.00390	.00379	.00369	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00300	.00293
73	14	.00532	.00515	.00500	.00485	.00470	.00457	.00443	.00431	.00419	.00408	.00397	.00386	.00376	.00366	.00357	.00348	.00340	.00331	.00324	.00316
73	15	.00566	.00549	.00532	.00516	.00501	.00486	.00473	.00459	.00447	.00435	.00423	.00412	.00401	.00391	.00381	.00372	.00363	.00354	.00346	.00337
73	16	.00599	.00580	.00562	.00545	.00529	.00514	.00499	.00486	.00472	.00459	.00447	.00435	.00424	.00413	.00403	.00393	.00383	.00374	.00365	.00357
73	17	.00629	.00610	.00591	.00573	.00556	.00540	.00525	.00510	.00496	.00482	.00469	.00457	.00445	.00434	.00423	.00412	.00402	.00393	.00383	.00374
73	18	.00659	.00638	.00619	.00600	.00582	.00565	.00549	.00533	.00518	.00504	.00491	.00478	.00465	.00453	.00442	.00431	.00420	.00410	.00400	.00390
73	19	.00690	.00668	.00647	.00628	.00609	.00591	.00574	.00557	.00542	.00527	.00512	.00498	.00485	.00473	.00461	.00449	.00438	.00427	.00417	.00407
73	20	.00723	.00700	.00678	.00657	.00637	.00618	.00600	.00583	.00566	.00550	.00535	.00521	.00507	.00493	.00481	.00468	.00457	.00445	.00435	.00424
73	21	.00758	.00734	.00710	.00688	.00667	.00647	.00628	.00610	.00592	.00576	.00560	.00545	.00530	.00516	.00502	.00489	.00477	.00465	.00454	.00443
73	22	.00796	.00770	.00745	.00722	.00700	.00679	.00658	.00639	.00621	.00603	.00586	.00570	.00554	.00540	.00525	.00512	.00499	.00486	.00474	.00462
73	23	.00837	.00809	.00783	.00759	.00735	.00713	.00691	.00671	.00651	.00632	.00615	.00597	.00581	.00565	.00550	.00536	.00522	.00509	.00496	.00484
73	24	.00881	.00852	.00825	.00799	.00774	.00750	.00727	.00705	.00685	.00665	.00646	.00628	.00610	.00594	.00578	.00563	.00548	.00534	.00520	.00507
73	25	.00931	.00900	.00871	.00843	.00816	.00791	.00767	.00744	.00722	.00701	.00681	.00662	.00643	.00626	.00609	.00592	.00577	.00562	.00547	.00534
73	26	.00985	.00952	.00921	.00892	.00863	.00837	.00811	.00786	.00763	.00741	.00719	.00699	.00679	.00660	.00642	.00625	.00609	.00593	.00577	.00563
73	27	.01045	.01010	.00977	.00945	.00916	.00887	.00860	.00834	.00809	.00785	.00762	.00740	.00720	.00700	.00680	.00662	.00644	.00627	.00611	.00596
73	28	.01109	.01073	.01037	.01004	.00972	.00942	.00913	.00885	.00858	.00833	.00809	.00786	.00763	.00742	.00722	.00702	.00683	.00665	.00648	.00631
73	29	.01180	.01141	.01103	.01068	.01034	.01001	.00970	.00941	.00913	.00886	.00860	.00835	.00811	.00789	.00767	.00746	.00726	.00707	.00688	.00670
73	30	.01256	.01214	.01174	.01136	.01100	.01066	.01033	.01001	.00971	.00942	.00915	.00888	.00863	.00839	.00816	.00793	.00772	.00751	.00732	.00713
73	31	.01338	.01293	.01251	.01210	.01172	.01135	.01100	.01066	.01034	.01004	.00974	.00946	.00919	.00893	.00868	.00845	.00822	.00800	.00779	.00758
73	32	.01426	.01378	.01333	.01290	.01249	.01210	.01173	.01137	.01103	.01070	.01038	.01008	.00979	.00952	.00925	.00900	.00875	.00852	.00829	.00808
73	33	.01521	.01471	.01423	.01377	.01333	.01292	.01252	.01213	.01177	.01142	.01108	.01076	.01045	.01016	.00988	.00960	.00934	.00909	.00885	.00862
73	34	.01625	.01571	.01520	.01471	.01424	.01380	.01337	.01296	.01257	.01220	.01184	.01150	.01117	.01085	.01055	.01026	.00998	.00971	.00945	.00921
73	35	.01737	.01679	.01625	.01573	.01523	.01476	.01430	.01387	.01345	.01305	.01267	.01230	.01195	.01161	.01129	.01098	.01068	.01039	.01011	.00985
73	36	.01857	.01797	.01739	.01683	.01630	.01579	.01531	.01484	.01440	.01397	.01356	.01317	.01280	.01244	.01209	.01176	.01144	.01113	.01083	.01055
73	37	.01988	.01923	.01861	.01802	.01746	.01692	.01640	.01590	.01543	.01497	.01454	.01412	.01372	.01333	.01296	.01260	.01226	.01193	.01162	.01131
73	38	.02129	.02060	.01995	.01932	.01871	.01814	.01759	.01706	.01655	.01606	.01560	.01515	.01472	.01431	.01391	.01353	.01316	.01281	.01247	.01215
73	39	.02282	.02209	.02139	.02072	.02007	.01946	.01887	.01831	.01777	.01725	.01675	.01627	.01581	.01537	.01495	.01454	.01415	.01377	.01341	.01306
73	40	.02447	.02369	.02295	.02223	.02155	.02090	.02027	.01967	.01909	.01853	.01800	.01749	.01700	.01653	.01608	.01564	.01522	.01482	.01443	.01405
73	41	.02626	.02543	.02464	.02388	.02315	.02245	.02178	.02114	.02053	.01994	.01937	.01882	.01830	.01779	.01731	.01684	.01639	.01596	.01554	.01514
73	42	.02818	.02730	.02646	.02565	.02488	.02414	.02343	.02274	.02209	.02146	.02085	.02027	.01971	.01917	.01865	.01815	.01767	.01721	.01676	.01633
73	43	.03025	.02932	.02842	.02757	.02674	.02595	.02520	.02447	.02377	.02310	.02245	.02183	.02123	.02066	.02010	.01957	.01906	.01856	.01808	.01762
73	44	.03247	.03148	.03053	.02962	.02874	.02791	.02710	.02633	.02558	.02487	.02418	.02352	.02288	.02226	.02167	.02110	.02056	.02003	.01952	.01902
73	45	.03482	.03378	.03277	.03180	.03088	.02999	.02913	.02831	.02752	.02676	.02602	.02532	.02464	.02398	.02335	.02275	.02216	.02160	.02105	.02053
73	46	.03733	.03622	.03516	.03413	.03315	.03221	.03130	.03042	.02958	.02877	.02799	.02724	.02652	.02583	.02515	.02451	.02388	.02328	.02270	.02214
73	47	.03998	.03881	.03768	.03660	.03556	.03456	.03359	.03267	.03178	.03092	.03009	.02929	.02852	.02778	.02707	.02638	.02571	.02507	.02445	.02385
73	48	.04279	.04155	.04036	.03921	.03811	.03705	.03603	.03505	.03410	.03319	.03231	.03147	.03065	.02986	.02910	.02837	.02766	.02698	.02632	.02568



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
73	49	.04575	.04444	.04318	.04198	.04081	.03969	.03861	.03757	.03657	.03561	.03468	.03378	.03291	.03208	.03127	.03049	.02974	.02901	.02831	.02763
73	50	.04888	.04750	.04617	.04490	.04367	.04249	.04135	.04025	.03919	.03817	.03718	.03623	.03531	.03443	.03357	.03275	.03195	.03118	.03043	.02971
73	51	.05217	.05072	.04933	.04798	.04669	.04544	.04424	.04308	.04196	.04088	.03984	.03883	.03786	.03692	.03602	.03514	.03429	.03347	.03268	.03192
73	52	.05562	.05410	.05263	.05122	.04986	.04854	.04727	.04605	.04487	.04373	.04263	.04157	.04054	.03955	.03859	.03766	.03677	.03590	.03506	.03425
73	53	.05924	.05764	.05610	.05461	.05318	.05180	.05046	.04917	.04793	.04673	.04557	.04445	.04336	.04231	.04130	.04032	.03937	.03845	.03757	.03671
73	54	.06301	.06134	.05972	.05816	.05665	.05520	.05380	.05244	.05113	.04987	.04865	.04747	.04632	.04522	.04415	.04311	.04211	.04114	.04020	.03929
73	55	.06695	.06520	.06350	.06187	.06029	.05876	.05729	.05587	.05449	.05316	.05188	.05063	.04943	.04827	.04714	.04605	.04499	.04397	.04298	.04202
73	56	.07106	.06922	.06745	.06574	.06409	.06249	.06094	.05945	.05801	.05661	.05526	.05395	.05269	.05146	.05028	.04913	.04801	.04694	.04589	.04488
73	57	.07533	.07341	.07156	.06977	.06804	.06637	.06475	.06319	.06168	.06021	.05879	.05742	.05609	.05481	.05356	.05235	.05118	.05005	.04895	.04788
73	58	.07976	.07776	.07582	.07396	.07215	.07040	.06871	.06707	.06549	.06396	.06247	.06103	.05964	.05829	.05698	.05571	.05448	.05329	.05213	.05101
73	59	.08432	.08224	.08023	.07828	.07639	.07457	.07280	.07109	.06944	.06784	.06628	.06478	.06332	.06190	.06053	.05920	.05791	.05666	.05544	.05427
73	60	.08903	.08687	.08477	.08274	.08078	.07888	.07703	.07525	.07352	.07185	.07023	.06865	.06713	.06565	.06421	.06282	.06147	.06016	.05888	.05765
73	61	.09389	.09164	.08946	.08735	.08531	.08333	.08141	.07955	.07775	.07601	.07431	.07267	.07108	.06953	.06803	.06657	.06516	.06379	.06246	.06116
73	62	.09891	.09657	.09431	.09212	.09000	.08794	.08595	.08401	.08214	.08032	.07856	.07684	.07518	.07357	.07201	.07048	.06901	.06757	.06618	.06483
73	63	.10408	.10167	.09932	.09705	.09485	.09272	.09065	.08864	.08669	.08480	.08296	.08118	.07945	.07777	.07614	.07455	.07301	.07151	.07006	.06864
73	64	.10942	.10692	.10449	.10214	.09986	.09765	.09550	.09341	.09139	.08943	.08752	.08567	.08387	.08212	.08042	.07877	.07717	.07561	.07409	.07261
73	65	.11490	.11231	.10981	.10738	.10502	.10272	.10050	.09834	.09625	.09421	.09223	.09031	.08844	.08662	.08486	.08314	.08147	.07985	.07827	.07673
73	66	.12053	.11786	.11528	.11277	.11033	.10796	.10566	.10343	.10126	.09915	.09710	.09511	.09317	.09129	.08945	.08767	.08594	.08425	.08261	.08101
73	67	.12632	.12357	.12091	.11832	.11580	.11336	.11099	.10868	.10644	.10426	.10214	.10007	.09807	.09612	.09422	.09237	.09057	.08882	.08712	.08546
73	68	.13224	.12942	.12668	.12401	.12142	.11891	.11646	.11408	.11176	.10951	.10732	.10519	.10312	.10110	.09914	.09722	.09536	.09355	.09178	.09006
73	69	.13828	.13538	.13257	.12983	.12717	.12458	.12206	.11961	.11722	.11490	.11264	.11044	.10830	.10622	.10419	.10221	.10029	.09841	.09658	.09480
73	70	.14441	.14143	.13855	.13573	.13300	.13034	.12775	.12523	.12278	.12039	.11806	.11580	.11360	.11145	.10935	.10732	.10533	.10339	.10150	.09966
73	71	.15058	.14754	.14458	.14170	.13890	.13617	.13351	.13093	.12841	.12596	.12357	.12124	.11897	.11676	.11460	.11250	.11045	.10846	.10651	.10461
73	72	.15679	.15368	.15066	.14771	.14484	.14205	.13933	.13668	.13410	.13158	.12913	.12674	.12441	.12214	.11992	.11776	.11565	.11360	.11159	.10964
73	73	.16302	.15985	.15676	.15375	.15082	.14796	.14518	.14247	.13982	.13725	.13473	.13228	.12990	.12757	.12529	.12308	.12091	.11880	.11674	.11473
74	0	.00504	.00494	.00484	.00475	.00466	.00457	.00449	.00441	.00433	.00425	.00418	.00411	.00404	.00398	.00392	.00385	.00379	.00374	.00368	.00363
74	1	.00236	.00228	.00221	.00214	.00208	.00201	.00196	.00190	.00185	.00179	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00139
74	2	.00234	.00227	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00149	.00145	.00141	.00137	.00134
74	3	.00242	.00234	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00147	.00143	.00140	.00136
74	4	.00255	.00246	.00238	.00230	.00222	.00215	.00208	.00202	.00195	.00189	.00184	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142
74	5	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208	.00202	.00196	.00190	.00184	.00179	.00174	.00169	.00164	.00160	.00155	.00151
74	6	.00291	.00281	.00272	.00262	.00254	.00246	.00238	.00230	.00223	.00217	.00210	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00167	.00162
74	7	.00314	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176
74	8	.00339	.00327	.00317	.00306	.00296	.00287	.00278	.00270	.00261	.00254	.00246	.00239	.00232	.00226	.00219	.00213	.00208	.00202	.00197	.00191
74	9	.00367	.00355	.00343	.00332	.00322	.00312	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00239	.00233	.00227	.00221	.00215	.00209
74	10	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00249	.00242	.00236	.00230
74	11	.00434	.00420	.00407	.00394	.00382	.00371	.00360	.00349	.00339	.00330	.00321	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00259	.00253
74	12	.00471	.00456	.00442	.00429	.00416	.00404	.00392	.00381	.00370	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278
74	13	.00509	.00493	.00478	.00464	.00450	.00437	.00425	.00413	.00402	.00391	.00380	.00370	.00361	.00352	.00343	.00334	.00326	.00318	.00310	.00303
74	14	.00546	.00530	.00514	.00498	.00484	.00470	.00457	.00444	.00432	.00421	.00410	.00399	.00389	.00379	.00370	.00360	.00352	.00343	.00335	.00328
74	15	.00582	.00564	.00547	.00531	.00516	.00501	.00487	.00474	.00461	.00449	.00437	.00426	.00415	.00404	.00394	.00385	.00376	.00367	.00358	.00350
74	16	.00615	.00596	.00578	.00561	.00545	.00530	.00515	.00501	.00487	.00474	.00462	.00450	.00438	.00428	.00417	.00407	.00397	.00388	.00379	.00370
74	17	.00646	.00627	.00608	.00590	.00573	.00556	.00541	.00526	.00512	.00498	.00485	.00472	.00460	.00449	.00438	.00427	.00417	.00407	.00397	.00388
74	18	.00677	.00656	.00636	.00617	.00599	.00582	.00565	.00550	.00535	.00520	.00507	.00493	.00481	.00469	.00457	.00446	.00435	.00425	.00415	.00405
74	19	.00708	.00686	.00665	.00645	.00626	.00608	.00591	.00574	.00558	.00543	.00529	.00515	.00501	.00489	.00476	.00465	.00453	.00442	.00432	.00422
74	20	.00742	.00718	.00696	.00675	.00655	.00636	.00618	.00600	.00583	.00567	.00552	.00537	.00523	.00510	.00497	.00485	.00473	.00461	.00450	.00439
74	21	.00778	.00753	.00730	.00707	.00686	.00666	.00647	.00628	.00610	.00594	.00577	.00562	.00547	.00533	.00519	.00506	.00494	.00481	.00470	.00459
74	22	.00816	.00790	.00765	.00742	.00719	.00698	.00677	.00658	.00639	.00621	.00604	.00588	.00572	.00557	.00543	.00529	.00516	.00503	.00491	.00479
74	23	.00858	.00830	.00804	.00779	.00755	.00733	.00711	.00690	.00670	.00652	.00633	.00616	.00600	.00584	.00568	.00554	.00540	.00526	.00513	.00501
74	24	.00903	.00874	.00846	.00820	.00795	.00771	.00748	.00726	.00705	.00685	.00666	.00647	.00630	.00613	.00597	.00581	.00566	.00552	.00538	.00525

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
74	25	.00953	.00923	.00893	.00865	.00838	.00813	.00788	.00765	.00743	.00722	.00701	.00682	.00663	.00645	.00628	.00612	.00596	.00581	.00566	.00552
74	26	.01009	.00976	.00944	.00915	.00886	.00859	.00833	.00809	.00785	.00762	.00741	.00720	.00700	.00681	.00663	.00645	.00629	.00612	.00597	.00582
74	27	.01070	.01035	.01001	.00970	.00940	.00911	.00883	.00857	.00832	.00808	.00785	.00763	.00742	.00721	.00702	.00683	.00665	.00648	.00632	.00616
74	28	.01136	.01099	.01063	.01030	.00997	.00967	.00937	.00909	.00883	.00857	.00833	.00809	.00787	.00765	.00744	.00724	.00705	.00687	.00670	.00653
74	29	.01208	.01168	.01131	.01095	.01060	.01028	.00996	.00967	.00938	.00911	.00885	.00860	.00836	.00813	.00791	.00770	.00749	.00730	.00711	.00693
74	30	.01285	.01243	.01203	.01165	.01128	.01094	.01060	.01028	.00998	.00969	.00941	.00914	.00889	.00864	.00841	.00818	.00797	.00776	.00756	.00736
74	31	.01369	.01324	.01281	.01241	.01202	.01165	.01129	.01095	.01063	.01032	.01002	.00973	.00946	.00920	.00895	.00871	.00848	.00825	.00804	.00783
74	32	.01459	.01411	.01366	.01322	.01281	.01241	.01203	.01167	.01133	.01100	.01068	.01037	.01008	.00980	.00953	.00928	.00903	.00879	.00856	.00834
74	33	.01556	.01506	.01457	.01411	.01367	.01325	.01284	.01246	.01209	.01173	.01140	.01107	.01076	.01046	.01017	.00990	.00963	.00938	.00913	.00890
74	34	.01662	.01608	.01556	.01507	.01460	.01415	.01372	.01331	.01291	.01253	.01217	.01182	.01149	.01117	.01087	.01057	.01029	.01002	.00976	.00950
74	35	.01776	.01719	.01664	.01611	.01561	.01513	.01467	.01423	.01381	.01341	.01302	.01265	.01229	.01195	.01163	.01131	.01101	.01072	.01044	.01017
74	36	.01900	.01839	.01780	.01724	.01671	.01619	.01570	.01523	.01479	.01435	.01394	.01355	.01316	.01280	.01245	.01211	.01179	.01148	.01118	.01089
74	37	.02034	.01968	.01906	.01846	.01789	.01735	.01682	.01632	.01584	.01538	.01494	.01452	.01411	.01372	.01335	.01298	.01264	.01230	.01198	.01167
74	38	.02178	.02109	.02043	.01979	.01918	.01860	.01804	.01751	.01700	.01650	.01603	.01558	.01514	.01473	.01432	.01394	.01357	.01321	.01287	.01253
74	39	.02335	.02261	.02190	.02123	.02058	.01996	.01936	.01879	.01825	.01772	.01722	.01673	.01627	.01582	.01539	.01498	.01458	.01420	.01383	.01347
74	40	.02504	.02426	.02350	.02278	.02209	.02143	.02080	.02019	.01961	.01905	.01851	.01799	.01749	.01702	.01656	.01611	.01569	.01528	.01488	.01450
74	41	.02687	.02604	.02524	.02447	.02374	.02303	.02236	.02171	.02109	.02049	.01991	.01936	.01883	.01832	.01783	.01736	.01690	.01646	.01604	.01563
74	42	.02885	.02796	.02711	.02630	.02552	.02477	.02405	.02336	.02269	.02205	.02144	.02085	.02029	.01974	.01921	.01871	.01822	.01775	.01730	.01686
74	43	.03098	.03004	.02913	.02827	.02744	.02664	.02587	.02514	.02443	.02375	.02309	.02247	.02186	.02128	.02072	.02017	.01965	.01915	.01867	.01820
74	44	.03326	.03226	.03130	.03038	.02950	.02865	.02783	.02705	.02630	.02557	.02488	.02421	.02356	.02294	.02234	.02176	.02120	.02067	.02015	.01965
74	45	.03568	.03463	.03361	.03263	.03170	.03080	.02993	.02910	.02830	.02753	.02678	.02607	.02538	.02472	.02408	.02346	.02287	.02229	.02174	.02121
74	46	.03827	.03715	.03607	.03504	.03404	.03309	.03217	.03128	.03043	.02961	.02882	.02806	.02733	.02662	.02594	.02528	.02465	.02404	.02345	.02288
74	47	.04100	.03981	.03867	.03758	.03653	.03551	.03454	.03360	.03270	.03183	.03099	.03018	.02940	.02865	.02792	.02722	.02655	.02590	.02527	.02466
74	48	.04389	.04264	.04143	.04028	.03916	.03809	.03706	.03606	.03511	.03418	.03329	.03243	.03161	.03081	.03004	.02929	.02857	.02788	.02721	.02656
74	49	.04695	.04562	.04435	.04313	.04195	.04082	.03973	.03867	.03766	.03668	.03574	.03483	.03395	.03310	.03228	.03149	.03073	.02999	.02927	.02858
74	50	.05018	.04878	.04744	.04615	.04491	.04371	.04256	.04144	.04037	.03933	.03834	.03737	.03644	.03554	.03467	.03383	.03302	.03223	.03148	.03074
74	51	.05358	.05211	.05070	.04934	.04803	.04677	.04555	.04437	.04324	.04214	.04109	.04007	.03908	.03813	.03721	.03632	.03546	.03462	.03382	.03304
74	52	.05715	.05561	.05412	.05269	.05131	.04998	.04870	.04746	.04626	.04510	.04399	.04291	.04186	.04086	.03988	.03894	.03803	.03714	.03629	.03546
74	53	.06089	.05927	.05771	.05621	.05475	.05335	.05200	.05069	.04943	.04821	.04703	.04590	.04479	.04373	.04270	.04170	.04074	.03980	.03890	.03802
74	54	.06480	.06310	.06146	.05988	.05836	.05688	.05546	.05409	.05276	.05147	.05023	.04903	.04787	.04675	.04566	.04461	.04359	.04260	.04165	.04072
74	55	.06888	.06710	.06538	.06373	.06213	.06058	.05909	.05764	.05625	.05490	.05359	.05233	.05110	.04992	.04877	.04766	.04659	.04555	.04454	.04356
74	56	.07313	.07127	.06948	.06774	.06607	.06445	.06288	.06136	.05990	.05848	.05711	.05578	.05449	.05325	.05204	.05087	.04974	.04864	.04757	.04654
74	57	.07757	.07562	.07375	.07193	.07018	.06848	.06684	.06525	.06371	.06223	.06078	.05939	.05804	.05673	.05546	.05423	.05304	.05188	.05076	.04967
74	58	.08216	.08013	.07817	.07628	.07444	.07267	.07095	.06929	.06768	.06612	.06461	.06315	.06173	.06036	.05903	.05773	.05648	.05527	.05409	.05294
74	59	.08690	.08479	.08275	.08077	.07886	.07701	.07521	.07348	.07179	.07016	.06858	.06705	.06557	.06413	.06273	.06137	.06006	.05878	.05754	.05634
74	60	.09180	.08960	.08747	.08541	.08342	.08149	.07962	.07781	.07605	.07435	.07270	.07109	.06954	.06803	.06657	.06515	.06377	.06244	.06114	.05987
74	61	.09685	.09457	.09235	.09021	.08814	.08613	.08418	.08229	.08046	.07868	.07696	.07529	.07366	.07209	.07056	.06907	.06763	.06623	.06487	.06355
74	62	.10207	.09970	.09741	.09518	.09303	.09094	.08891	.08694	.08504	.08319	.08139	.07965	.07795	.07631	.07471	.07316	.07165	.07019	.06877	.06738
74	63	.10747	.10502	.10264	.10033	.09809	.09592	.09381	.09177	.08979	.08786	.08599	.08418	.08241	.08070	.07903	.07742	.07584	.07432	.07283	.07138
74	64	.11303	.11049	.10803	.10564	.10332	.10107	.09888	.09676	.09470	.09270	.09076	.08887	.08704	.08525	.08352	.08183	.08020	.07860	.07705	.07554
74	65	.11875	.11613	.11358	.11111	.10871	.10638	.10412	.10192	.09978	.09771	.09569	.09373	.09182	.08997	.08817	.08642	.08471	.08305	.08144	.07986
74	66	.12464	.12193	.11930	.11675	.11427	.11186	.10952	.10724	.10503	.10288	.10079	.09876	.09678	.09486	.09299	.09117	.08939	.08767	.08599	.08435
74	67	.13070	.12791	.12520	.12256	.12000	.11752	.11510	.11275	.11046	.10824	.10607	.10397	.10192	.09993	.09799	.09610	.09426	.09247	.09073	.08903
74	68	.13691	.13404	.13125	.12854	.12590	.12333	.12084	.11841	.11605	.11376	.11152	.10935	.10723	.10517	.10316	.10120	.09930	.09744	.09563	.09387
74	69	.14324	.14030	.13743	.13464	.13193	.12929	.12672	.12422	.12179	.11942	.11711	.11487	.11268	.11055	.10848	.10645	.10448	.10256	.10069	.09887
74	70	.14968	.14665	.14371	.14085	.13806	.13535	.13271	.13014	.12763	.12519	.12282	.12051	.11825	.11605	.11391	.11183	.10979	.10781	.10587	.10399
74	71	.15617	.15307	.15006	.14712	.14427	.14148	.13877	.13613	.13356	.13106	.12861	.12623	.12391	.12165	.11945	.11729	.11520	.11315	.11115	.10921
74	72	.16271	.15954	.15646	.15345	.15053	.14768	.14490	.14219	.13955	.13698	.13448	.13203	.12965	.12732	.12506	.12284	.12068	.11858	.11652	.11452
74	73	.16926	.16603	.16288	.15981	.15682	.15391	.15107	.14830	.14560	.14296	.14039	.13789	.13544	.13306	.13073	.12846	.12624	.12407	.12196	.11990
74	74	.17586	.17256	.16935	.16622	.16317	.16019	.15729	.15446	.15170	.14900	.14637	.14381	.14131	.13886	.13648	.13415	.13187	.12965	.12748	.12536

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
75	0	.00524	.00514	.00504	.00494	.00485	.00476	.00468	.00460	.00452	.00444	.00437	.00430	.00423	.00416	.00410	.00404	.00397	.00392	.00386	.00380
75	1	.00241	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00190	.00185	.00180	.00175	.00170	.00166	.00162	.00158	.00154	.00150	.00147	.00143
75	2	.00240	.00232	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00149	.00145	.00142	.00138
75	3	.00247	.00239	.00231	.00223	.00216	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140
75	4	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00183	.00178	.00172	.00168	.00163	.00159	.00154	.00150	.00146
75	5	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00178	.00173	.00169	.00164	.00160	.00155
75	6	.00297	.00287	.00277	.00268	.00260	.00251	.00244	.00236	.00229	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167
75	7	.00320	.00310	.00299	.00290	.00280	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00220	.00213	.00208	.00202	.00196	.00191	.00186	.00181
75	8	.00346	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00260	.00253	.00246	.00239	.00232	.00226	.00219	.00214	.00208	.00202	.00197
75	9	.00375	.00363	.00352	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00260	.00253	.00246	.00240	.00234	.00227	.00222	.00216
75	10	.00408	.00395	.00383	.00371	.00360	.00349	.00338	.00329	.00319	.00310	.00301	.00293	.00285	.00278	.00270	.00263	.00256	.00250	.00244	.00238
75	11	.00444	.00430	.00417	.00404	.00392	.00381	.00370	.00359	.00349	.00339	.00330	.00321	.00313	.00304	.00296	.00289	.00282	.00275	.00268	.00261
75	12	.00483	.00468	.00454	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00325	.00317	.00309	.00302	.00294	.00287
75	13	.00522	.00506	.00491	.00477	.00463	.00450	.00437	.00425	.00414	.00403	.00392	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314
75	14	.00561	.00544	.00528	.00512	.00498	.00484	.00470	.00458	.00445	.00434	.00422	.00412	.00401	.00391	.00382	.00373	.00364	.00355	.00347	.00339
75	15	.00597	.00579	.00562	.00546	.00531	.00516	.00502	.00488	.00475	.00463	.00451	.00439	.00428	.00418	.00408	.00398	.00389	.00380	.00371	.00363
75	16	.00631	.00612	.00594	.00577	.00561	.00545	.00530	.00516	.00502	.00489	.00477	.00464	.00453	.00442	.00431	.00421	.00411	.00401	.00392	.00384
75	17	.00663	.00643	.00624	.00606	.00589	.00573	.00557	.00542	.00527	.00513	.00500	.00488	.00475	.00464	.00452	.00442	.00431	.00421	.00412	.00402
75	18	.00694	.00673	.00653	.00634	.00616	.00599	.00582	.00566	.00551	.00537	.00523	.00509	.00496	.00484	.00472	.00461	.00450	.00439	.00429	.00420
75	19	.00726	.00704	.00683	.00663	.00644	.00625	.00608	.00591	.00575	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437
75	20	.00760	.00737	.00715	.00693	.00673	.00654	.00635	.00618	.00601	.00585	.00569	.00554	.00540	.00527	.00513	.00501	.00489	.00477	.00466	.00455
75	21	.00797	.00772	.00749	.00726	.00705	.00685	.00665	.00646	.00629	.00611	.00595	.00579	.00564	.00550	.00536	.00523	.00510	.00498	.00486	.00475
75	22	.00836	.00810	.00785	.00761	.00739	.00717	.00696	.00677	.00658	.00640	.00623	.00606	.00590	.00575	.00560	.00546	.00533	.00520	.00507	.00495
75	23	.00879	.00851	.00824	.00799	.00775	.00752	.00731	.00710	.00690	.00671	.00652	.00635	.00618	.00602	.00587	.00572	.00557	.00544	.00531	.00518
75	24	.00925	.00896	.00868	.00841	.00815	.00791	.00768	.00746	.00725	.00705	.00685	.00667	.00649	.00632	.00615	.00600	.00585	.00570	.00556	.00543
75	25	.00976	.00945	.00915	.00887	.00860	.00834	.00810	.00786	.00764	.00742	.00722	.00702	.00683	.00665	.00648	.00631	.00615	.00600	.00585	.00571
75	26	.01032	.00999	.00968	.00938	.00909	.00882	.00856	.00831	.00807	.00784	.00762	.00741	.00721	.00702	.00683	.00666	.00649	.00632	.00617	.00601
75	27	.01095	.01059	.01026	.00994	.00963	.00934	.00907	.00880	.00855	.00830	.00807	.00785	.00763	.00743	.00723	.00705	.00686	.00669	.00652	.00636
75	28	.01162	.01125	.01089	.01055	.01023	.00992	.00962	.00934	.00907	.00881	.00856	.00832	.00810	.00788	.00767	.00747	.00728	.00709	.00691	.00674
75	29	.01235	.01196	.01158	.01121	.01087	.01054	.01022	.00992	.00964	.00936	.00910	.00884	.00860	.00837	.00814	.00793	.00772	.00753	.00734	.00715
75	30	.01315	.01272	.01232	.01193	.01156	.01121	.01088	.01056	.01025	.00995	.00967	.00940	.00915	.00890	.00866	.00843	.00821	.00800	.00780	.00760
75	31	.01400	.01355	.01312	.01270	.01231	.01194	.01158	.01124	.01091	.01060	.01030	.01001	.00973	.00947	.00921	.00897	.00874	.00851	.00829	.00809
75	32	.01492	.01443	.01398	.01354	.01312	.01272	.01234	.01198	.01163	.01129	.01097	.01066	.01037	.01009	.00982	.00955	.00930	.00906	.00883	.00861
75	33	.01591	.01540	.01491	.01445	.01400	.01357	.01317	.01278	.01241	.01205	.01171	.01138	.01106	.01076	.01047	.01019	.00992	.00967	.00942	.00918
75	34	.01699	.01644	.01592	.01543	.01495	.01450	.01406	.01365	.01325	.01287	.01250	.01215	.01182	.01149	.01118	.01088	.01060	.01032	.01006	.00980
75	35	.01816	.01758	.01702	.01649	.01599	.01550	.01504	.01460	.01417	.01376	.01337	.01300	.01264	.01229	.01196	.01164	.01134	.01104	.01076	.01048
75	36	.01942	.01880	.01821	.01765	.01711	.01659	.01610	.01562	.01517	.01473	.01432	.01392	.01353	.01316	.01281	.01247	.01214	.01182	.01152	.01123
75	37	.02079	.02013	.01950	.01890	.01832	.01777	.01724	.01674	.01625	.01579	.01534	.01491	.01450	.01411	.01373	.01336	.01301	.01267	.01235	.01204
75	38	.02227	.02157	.02090	.02026	.01964	.01906	.01849	.01795	.01744	.01694	.01646	.01600	.01557	.01514	.01474	.01435	.01397	.01361	.01326	.01292
75	39	.02387	.02312	.02241	.02173	.02107	.02045	.01985	.01927	.01872	.01819	.01768	.01719	.01672	.01627	.01583	.01542	.01501	.01463	.01425	.01389
75	40	.02560	.02481	.02405	.02332	.02263	.02196	.02132	.02071	.02012	.01955	.01901	.01848	.01798	.01750	.01703	.01659	.01615	.01574	.01534	.01495
75	41	.02748	.02664	.02583	.02506	.02432	.02361	.02292	.02227	.02164	.02104	.02046	.01990	.01936	.01884	.01835	.01787	.01740	.01696	.01653	.01612
75	42	.02951	.02861	.02776	.02693	.02615	.02539	.02466	.02396	.02329	.02265	.02203	.02143	.02086	.02031	.01977	.01926	.01877	.01829	.01783	.01739
75	43	.03169	.03074	.02983	.02896	.02812	.02731	.02654	.02580	.02508	.02439	.02373	.02310	.02248	.02189	.02132	.02078	.02025	.01974	.01925	.01877
75	44	.03404	.03303	.03206	.03113	.03024	.02938	.02856	.02777	.02701	.02628	.02557	.02489	.02424	.02361	.02300	.02242	.02185	.02131	.02078	.02027
75	45	.03653	.03546	.03444	.03345	.03250	.03160	.03072	.02988	.02907	.02829	.02754	.02681	.02612	.02545	.02480	.02417	.02357	.02299	.02243	.02188
75	46	.03919	.03806	.03697	.03593	.03492	.03396	.03303	.03213	.03127	.03044	.02964	.02887	.02813	.02742	.02673	.02606	.02542	.02479	.02420	.02362
75	47	.04200	.04080	.03965	.03855	.03748	.03646	.03547	.03452	.03361	.03273	.03188	.03106	.03027	.02951	.02878	.02807	.02738	.02672	.02608	.02546
75	48	.04498	.04371	.04250	.04133	.04020	.03912	.03807	.03707	.03610	.03516	.03426	.03339	.03255	.03174	.03096	.03021	.02948	.02877	.02809	.02743
75	49	.04813	.04679	.04551	.04427	.04308	.04194	.04083	.03977	.03874	.03775	.03679	.03587	.03498	.03412	.03329	.03249	.03171	.03096	.03023	.02953

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
75	50	.05146	.05005	.04870	.04739	.04613	.04492	.04376	.04263	.04154	.04049	.03948	.03850	.03756	.03665	.03577	.03491	.03409	.03329	.03252	.03177
75	51	.05497	.05349	.05206	.05069	.04936	.04808	.04685	.04566	.04451	.04340	.04233	.04130	.04030	.03933	.03840	.03749	.03662	.03577	.03495	.03416
75	52	.05866	.05710	.05560	.05415	.05275	.05141	.05011	.04885	.04764	.04647	.04533	.04424	.04318	.04216	.04117	.04021	.03929	.03839	.03752	.03668
75	53	.06252	.06088	.05931	.05778	.05631	.05490	.05353	.05220	.05092	.04969	.04849	.04734	.04622	.04514	.04410	.04308	.04210	.04115	.04023	.03934
75	54	.06656	.06484	.06319	.06159	.06004	.05855	.05711	.05572	.05437	.05307	.05181	.05060	.04942	.04828	.04717	.04610	.04507	.04406	.04309	.04215
75	55	.07078	.06898	.06725	.06557	.06395	.06238	.06087	.05941	.05799	.05662	.05530	.05401	.05277	.05157	.05041	.04928	.04818	.04712	.04610	.04510
75	56	.07519	.07331	.07149	.06973	.06803	.06639	.06480	.06327	.06178	.06034	.05895	.05760	.05629	.05503	.05380	.05261	.05146	.05034	.04926	.04821
75	57	.07978	.07781	.07591	.07407	.07230	.07058	.06891	.06730	.06574	.06423	.06277	.06136	.05998	.05865	.05736	.05611	.05490	.05372	.05258	.05147
75	58	.08454	.08249	.08050	.07858	.07673	.07493	.07319	.07150	.06987	.06829	.06675	.06527	.06383	.06243	.06108	.05976	.05849	.05725	.05605	.05488
75	59	.08946	.08732	.08525	.08325	.08131	.07943	.07761	.07585	.07414	.07249	.07088	.06933	.06782	.06635	.06493	.06355	.06221	.06092	.05965	.05843
75	60	.09454	.09231	.09016	.08807	.08605	.08409	.08219	.08036	.07857	.07684	.07516	.07354	.07196	.07042	.06894	.06749	.06609	.06472	.06340	.06211
75	61	.09979	.09747	.09523	.09306	.09096	.08892	.08694	.08502	.08316	.08136	.07960	.07790	.07625	.07465	.07309	.07158	.07011	.06869	.06730	.06595
75	62	.10522	.10282	.10049	.09823	.09605	.09392	.09187	.08987	.08793	.08605	.08422	.08245	.08073	.07906	.07743	.07585	.07431	.07282	.07137	.06996
75	63	.11083	.10835	.10593	.10359	.10132	.09912	.09698	.09490	.09289	.09093	.08903	.08718	.08538	.08364	.08194	.08030	.07869	.07713	.07562	.07414
75	64	.11663	.11405	.11155	.10913	.10677	.10449	.10227	.10011	.09802	.09598	.09401	.09208	.09022	.08840	.08663	.08492	.08324	.08162	.08004	.07850
75	65	.12259	.11993	.11735	.11484	.11240	.11003	.10773	.10550	.10332	.10121	.09916	.09716	.09522	.09333	.09150	.08971	.08797	.08628	.08463	.08302
75	66	.12874	.12599	.12332	.12073	.11821	.11576	.11338	.11107	.10882	.10663	.10450	.10243	.10041	.09845	.09654	.09469	.09288	.09112	.08940	.08773
75	67	.13507	.13224	.12948	.12681	.12421	.12168	.11922	.11683	.11450	.11224	.11003	.10789	.10580	.10377	.10179	.09986	.09798	.09615	.09437	.09264
75	68	.14157	.13865	.13582	.13306	.13038	.12777	.12523	.12276	.12036	.11802	.11574	.11353	.11137	.10926	.10721	.10522	.10327	.10137	.09953	.09772
75	69	.14820	.14521	.14229	.13946	.13670	.13401	.13140	.12886	.12638	.12396	.12161	.11932	.11709	.11492	.11280	.11073	.10872	.10676	.10484	.10298
75	70	.15495	.15187	.14888	.14597	.14314	.14037	.13769	.13507	.13252	.13003	.12761	.12525	.12295	.12070	.11852	.11638	.11430	.11228	.11030	.10837
75	71	.16176	.15862	.15555	.15256	.14966	.14682	.14406	.14137	.13875	.13619	.13370	.13127	.12890	.12659	.12434	.12214	.12000	.11790	.11586	.11387
75	72	.16863	.16541	.16228	.15922	.15624	.15334	.15051	.14775	.14506	.14244	.13988	.13738	.13495	.13257	.13025	.12799	.12578	.12363	.12152	.11947
75	73	.17554	.17225	.16904	.16592	.16287	.15990	.15701	.15418	.15143	.14874	.14611	.14355	.14106	.13862	.13624	.13391	.13164	.12943	.12726	.12515
75	74	.18248	.17913	.17586	.17267	.16956	.16653	.16357	.16068	.15786	.15511	.15243	.14980	.14725	.14475	.14230	.13992	.13759	.13532	.13309	.13092
75	75	.18947	.18606	.18273	.17948	.17631	.17322	.17020	.16725	.16437	.16156	.15882	.15614	.15352	.15096	.14847	.14603	.14364	.14131	.13903	.13680
76	0	.00544	.00534	.00524	.00514	.00505	.00496	.00488	.00479	.00471	.00464	.00456	.00449	.00442	.00435	.00429	.00422	.00416	.00410	.00404	.00399
76	1	.00247	.00239	.00232	.00225	.00219	.00212	.00206	.00201	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00152	.00148
76	2	.00245	.00237	.00229	.00222	.00215	.00209	.00202	.00197	.00191	.00185	.00180	.00175	.00171	.00166	.00162	.00157	.00153	.00150	.00146	.00142
76	3	.00252	.00244	.00236	.00228	.00221	.00214	.00208	.00201	.00195	.00190	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144
76	4	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00163	.00158	.00154	.00150
76	5	.00282	.00273	.00264	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00205	.00199	.00194	.00188	.00183	.00178	.00173	.00169	.00164	.00160
76	6	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00172
76	7	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239	.00232	.00225	.00219	.00213	.00207	.00202	.00196	.00191	.00186
76	8	.00353	.00342	.00331	.00320	.00310	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203
76	9	.00384	.00371	.00359	.00348	.00338	.00327	.00318	.00308	.00299	.00291	.00283	.00275	.00267	.00260	.00253	.00247	.00240	.00234	.00228	.00222
76	10	.00418	.00404	.00392	.00380	.00368	.00357	.00347	.00337	.00328	.00318	.00310	.00301	.00293	.00285	.00278	.00271	.00264	.00257	.00251	.00245
76	11	.00455	.00440	.00427	.00414	.00402	.00390	.00379	.00369	.00358	.00349	.00339	.00330	.00322	.00313	.00305	.00298	.00290	.00283	.00276	.00270
76	12	.00494	.00479	.00465	.00451	.00438	.00426	.00414	.00403	.00392	.00381	.00371	.00362	.00352	.00343	.00335	.00327	.00319	.00311	.00304	.00297
76	13	.00535	.00519	.00504	.00489	.00475	.00462	.00449	.00437	.00426	.00415	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00340	.00332	.00325
76	14	.00575	.00558	.00542	.00526	.00511	.00497	.00484	.00471	.00459	.00447	.00435	.00425	.00414	.00404	.00394	.00385	.00376	.00367	.00359	.00351
76	15	.00612	.00594	.00577	.00561	.00545	.00530	.00516	.00502	.00489	.00477	.00465	.00453	.00442	.00431	.00421	.00411	.00402	.00393	.00384	.00375
76	16	.00647	.00628	.00610	.00593	.00576	.00561	.00546	.00531	.00517	.00504	.00491	.00479	.00467	.00456	.00445	.00435	.00425	.00415	.00406	.00397
76	17	.00680	.00660	.00641	.00623	.00605	.00589	.00573	.00558	.00543	.00529	.00516	.00503	.00491	.00479	.00467	.00456	.00446	.00436	.00426	.00417
76	18	.00712	.00691	.00671	.00651	.00633	.00616	.00599	.00583	.00567	.00553	.00539	.00525	.00512	.00500	.00488	.00476	.00465	.00455	.00444	.00434
76	19	.00745	.00722	.00701	.00681	.00661	.00643	.00625	.00608	.00592	.00577	.00562	.00548	.00534	.00521	.00508	.00496	.00484	.00473	.00462	.00452
76	20	.00779	.00756	.00733	.00712	.00691	.00672	.00653	.00635	.00618	.00602	.00586	.00571	.00557	.00543	.00530	.00517	.00505	.00493	.00482	.00471
76	21	.00817	.00792	.00768	.00745	.00724	.00703	.00683	.00665	.00647	.00629	.00613	.00597	.00582	.00567	.00553	.00540	.00527	.00514	.00502	.00491
76	22	.00856	.00830	.00805	.00781	.00758	.00736	.00715	.00696	.00676	.00658	.00641	.00624	.00608	.00593	.00578	.00564	.00550	.00537	.00524	.00512
76	23	.00899	.00871	.00845	.00819	.00795	.00772	.00750	.00729	.00709	.00690	.00671	.00654	.00637	.00620	.00605	.00590	.00575	.00561	.00548	.00535

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
76	24	.00947	.00917	.00889	.00862	.00836	.00812	.00788	.00766	.00745	.00724	.00705	.00686	.00668	.00651	.00634	.00618	.00603	.00588	.00574	.00561
76	25	.00999	.00967	.00937	.00909	.00882	.00856	.00831	.00807	.00785	.00763	.00742	.00722	.00703	.00685	.00667	.00651	.00634	.00619	.00604	.00589
76	26	.01056	.01023	.00991	.00960	.00932	.00904	.00878	.00853	.00828	.00805	.00783	.00762	.00742	.00723	.00704	.00686	.00669	.00652	.00636	.00621
76	27	.01119	.01084	.01050	.01018	.00987	.00958	.00930	.00903	.00877	.00853	.00830	.00807	.00785	.00765	.00745	.00726	.00708	.00690	.00673	.00657
76	28	.01188	.01150	.01114	.01080	.01048	.01016	.00987	.00958	.00931	.00905	.00880	.00856	.00833	.00811	.00790	.00769	.00750	.00731	.00713	.00696
76	29	.01263	.01223	.01185	.01148	.01113	.01080	.01048	.01018	.00989	.00961	.00934	.00909	.00884	.00861	.00838	.00817	.00796	.00776	.00757	.00738
76	30	.01343	.01301	.01260	.01221	.01184	.01149	.01115	.01083	.01052	.01022	.00994	.00966	.00940	.00915	.00891	.00868	.00846	.00824	.00804	.00784
76	31	.01430	.01385	.01341	.01300	.01261	.01223	.01187	.01152	.01119	.01088	.01057	.01028	.01000	.00974	.00948	.00923	.00900	.00877	.00855	.00834
76	32	.01524	.01475	.01429	.01385	.01343	.01303	.01264	.01228	.01192	.01159	.01126	.01095	.01066	.01037	.01010	.00983	.00958	.00934	.00910	.00888
76	33	.01625	.01574	.01525	.01478	.01433	.01390	.01349	.01310	.01272	.01236	.01202	.01168	.01137	.01106	.01077	.01049	.01022	.00996	.00970	.00946
76	34	.01735	.01680	.01628	.01578	.01530	.01484	.01441	.01399	.01358	.01320	.01283	.01248	.01214	.01181	.01150	.01120	.01091	.01063	.01036	.01010
76	35	.01854	.01796	.01740	.01687	.01636	.01587	.01540	.01496	.01453	.01412	.01372	.01334	.01298	.01263	.01230	.01197	.01166	.01137	.01108	.01080
76	36	.01983	.01921	.01862	.01805	.01750	.01698	.01649	.01601	.01555	.01511	.01469	.01429	.01390	.01352	.01317	.01282	.01249	.01217	.01186	.01157
76	37	.02123	.02057	.01993	.01933	.01875	.01819	.01766	.01715	.01666	.01619	.01574	.01531	.01489	.01449	.01411	.01374	.01339	.01304	.01272	.01240
76	38	.02274	.02204	.02136	.02072	.02010	.01951	.01894	.01839	.01787	.01737	.01689	.01643	.01598	.01556	.01515	.01475	.01437	.01400	.01365	.01331
76	39	.02438	.02363	.02291	.02222	.02156	.02093	.02033	.01975	.01919	.01865	.01814	.01765	.01717	.01671	.01627	.01585	.01544	.01505	.01467	.01431
76	40	.02615	.02535	.02459	.02386	.02316	.02248	.02184	.02122	.02062	.02005	.01950	.01897	.01847	.01798	.01751	.01705	.01662	.01620	.01579	.01540
76	41	.02808	.02723	.02642	.02564	.02489	.02417	.02348	.02282	.02219	.02158	.02099	.02043	.01988	.01936	.01886	.01837	.01791	.01746	.01702	.01660
76	42	.03016	.02925	.02839	.02756	.02677	.02600	.02527	.02456	.02389	.02324	.02261	.02201	.02143	.02087	.02033	.01981	.01931	.01883	.01836	.01792
76	43	.03239	.03144	.03052	.02964	.02879	.02798	.02720	.02645	.02573	.02503	.02436	.02372	.02310	.02250	.02193	.02137	.02084	.02032	.01983	.01935
76	44	.03480	.03378	.03281	.03187	.03097	.03011	.02928	.02848	.02771	.02697	.02626	.02557	.02491	.02427	.02366	.02307	.02249	.02194	.02141	.02090
76	45	.03736	.03629	.03525	.03426	.03330	.03238	.03150	.03065	.02983	.02904	.02829	.02755	.02685	.02617	.02551	.02488	.02427	.02368	.02311	.02256
76	46	.04009	.03895	.03786	.03680	.03579	.03481	.03388	.03297	.03210	.03126	.03046	.02968	.02893	.02820	.02750	.02683	.02618	.02555	.02494	.02435
76	47	.04298	.04178	.04062	.03950	.03843	.03739	.03640	.03544	.03452	.03362	.03277	.03194	.03114	.03037	.02962	.02891	.02821	.02754	.02689	.02626
76	48	.04605	.04477	.04355	.04236	.04123	.04013	.03908	.03806	.03708	.03614	.03523	.03435	.03350	.03268	.03189	.03112	.03038	.02967	.02897	.02831
76	49	.04929	.04794	.04665	.04540	.04420	.04304	.04192	.04085	.03981	.03881	.03784	.03691	.03600	.03513	.03429	.03348	.03269	.03193	.03120	.03048
76	50	.05272	.05130	.04993	.04862	.04735	.04612	.04494	.04380	.04270	.04164	.04062	.03963	.03867	.03775	.03686	.03599	.03516	.03435	.03357	.03281
76	51	.05634	.05485	.05341	.05202	.05068	.04939	.04814	.04693	.04577	.04465	.04357	.04252	.04151	.04053	.03958	.03866	.03778	.03692	.03609	.03528
76	52	.06014	.05857	.05705	.05559	.05418	.05282	.05150	.05023	.04901	.04782	.04667	.04557	.04450	.04346	.04246	.04149	.04055	.03964	.03875	.03790
76	53	.06413	.06248	.06088	.05934	.05786	.05643	.05504	.05370	.05241	.05116	.04995	.04878	.04765	.04655	.04549	.04446	.04347	.04250	.04157	.04067
76	54	.06830	.06657	.06489	.06328	.06172	.06021	.05875	.05734	.05598	.05466	.05339	.05215	.05096	.04980	.04868	.04760	.04654	.04553	.04454	.04358
76	55	.07266	.07085	.06909	.06740	.06576	.06417	.06264	.06116	.05973	.05834	.05700	.05570	.05444	.05322	.05204	.05089	.04978	.04871	.04766	.04665
76	56	.07722	.07532	.07348	.07170	.06999	.06832	.06672	.06516	.06366	.06220	.06079	.05942	.05809	.05681	.05557	.05436	.05319	.05205	.05095	.04988
76	57	.08197	.07998	.07806	.07620	.07440	.07266	.07098	.06935	.06777	.06624	.06475	.06332	.06192	.06057	.05926	.05799	.05676	.05557	.05441	.05328
76	58	.08690	.08482	.08281	.08087	.07899	.07717	.07541	.07370	.07205	.07044	.06889	.06738	.06592	.06450	.06313	.06179	.06050	.05924	.05802	.05683
76	59	.09199	.08983	.08774	.08571	.08375	.08185	.08000	.07822	.07649	.07481	.07318	.07160	.07007	.06858	.06714	.06574	.06438	.06306	.06177	.06052
76	60	.09726	.09501	.09283	.09071	.08867	.08668	.08476	.08290	.08109	.07933	.07763	.07598	.07437	.07282	.07131	.06984	.06841	.06702	.06568	.06437
76	61	.10270	.10036	.09809	.09589	.09376	.09170	.08969	.08775	.08586	.08403	.08225	.08052	.07885	.07722	.07564	.07410	.07261	.07115	.06974	.06837
76	62	.10834	.10591	.10355	.10127	.09905	.09690	.09482	.09279	.09082	.08891	.08706	.08526	.08351	.08181	.08016	.07855	.07699	.07547	.07399	.07255
76	63	.11418	.11166	.10921	.10684	.10454	.10231	.10014	.09803	.09598	.09400	.09206	.09019	.08836	.08659	.08487	.08319	.08156	.07997	.07842	.07692
76	64	.12020	.11759	.11506	.11260	.11022	.10790	.10565	.10346	.10133	.09927	.09726	.09530	.09340	.09156	.08976	.08801	.08631	.08465	.08304	.08147
76	65	.12641	.12372	.12110	.11855	.11608	.11368	.11135	.10908	.10687	.10472	.10264	.10061	.09863	.09671	.09484	.09302	.09125	.08953	.08785	.08621
76	66	.13282	.13003	.12733	.12470	.12214	.11966	.11724	.11489	.11260	.11038	.10822	.10611	.10406	.10207	.10012	.09823	.09639	.09459	.09284	.09114
76	67	.13943	.13655	.13376	.13105	.12841	.12584	.12334	.12091	.11855	.11625	.11401	.11182	.10970	.10763	.10561	.10365	.10174	.09987	.09805	.09628
76	68	.14621	.14326	.14038	.13759	.13486	.13222	.12964	.12713	.12468	.12230	.11999	.11773	.11553	.11339	.11130	.10926	.10728	.10535	.10346	.10162
76	69	.15316	.15012	.14716	.14428	.14148	.13875	.13610	.13351	.13099	.12853	.12614	.12381	.12154	.11932	.11716	.11505	.11300	.11100	.10904	.10714
76	70	.16022	.15710	.15406	.15111	.14823	.14542	.14269	.14002	.13743	.13490	.13243	.13003	.12768	.12540	.12317	.12099	.11887	.11680	.11478	.11280
76	71	.16737	.16417	.16106	.15802	.15507	.15219	.14938	.14664	.14397	.14137	.13883	.13636	.13394	.13159	.12929	.12705	.12486	.12272	.12063	.11859
76	72	.17458	.17131	.16812	.16501	.16199	.15903	.15615	.15335	.15061	.14793	.14533	.14278	.14030	.13788	.13551	.13320	.13094	.12874	.12659	.12449
76	73	.18183	.17849	.17523	.17206	.16896	.16594	.16299	.16011	.15731	.15457	.15189	.14928	.14673	.14425	.14181	.13944	.13712	.13486	.13264	.13048

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
76	74	.18914	.18573	.18241	.17917	.17600	.17292	.16990	.16696	.16409	.16128	.15855	.15587	.15326	.15071	.14822	.14578	.14340	.14107	.13880	.13658
76	75	.19650	.19303	.18965	.18634	.18312	.17997	.17689	.17389	.17096	.16809	.16529	.16256	.15989	.15727	.15472	.15223	.14979	.14740	.14507	.14279
76	76	.20392	.20039	.19695	.19359	.19031	.18710	.18397	.18091	.17791	.17499	.17214	.16934	.16661	.16395	.16134	.15879	.15629	.15385	.15146	.14913
77	0	.00565	.00555	.00545	.00535	.00526	.00517	.00508	.00500	.00492	.00484	.00476	.00469	.00462	.00455	.00448	.00442	.00436	.00430	.00424	.00418
77	1	.00253	.00245	.00238	.00231	.00224	.00218	.00212	.00206	.00201	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00160	.00157	.00153
77	2	.00250	.00242	.00234	.00227	.00220	.00214	.00207	.00201	.00196	.00190	.00185	.00180	.00175	.00171	.00166	.00162	.00158	.00154	.00150	.00147
77	3	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00200	.00194	.00189	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148
77	4	.00270	.00261	.00253	.00245	.00237	.00229	.00222	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167	.00163	.00158	.00154
77	5	.00288	.00278	.00269	.00260	.00252	.00244	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00173	.00168	.00164
77	6	.00309	.00298	.00289	.00280	.00271	.00262	.00254	.00247	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176
77	7	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237	.00231	.00224	.00218	.00213	.00207	.00202	.00196	.00191
77	8	.00360	.00349	.00338	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265	.00258	.00251	.00244	.00238	.00231	.00225	.00220	.00214	.00209
77	9	.00391	.00379	.00367	.00356	.00345	.00335	.00325	.00316	.00307	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00247	.00241	.00235	.00229
77	10	.00426	.00413	.00400	.00388	.00377	.00366	.00355	.00345	.00336	.00327	.00318	.00309	.00301	.00293	.00286	.00279	.00272	.00265	.00258	.00252
77	11	.00465	.00450	.00437	.00424	.00412	.00400	.00389	.00378	.00368	.00358	.00348	.00339	.00331	.00322	.00314	.00306	.00299	.00292	.00285	.00278
77	12	.00506	.00491	.00476	.00462	.00449	.00437	.00425	.00413	.00402	.00392	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314	.00306
77	13	.00548	.00532	.00516	.00502	.00488	.00474	.00462	.00449	.00438	.00426	.00416	.00405	.00395	.00386	.00376	.00368	.00359	.00351	.00343	.00335
77	14	.00589	.00572	.00555	.00540	.00525	.00511	.00497	.00484	.00472	.00460	.00448	.00437	.00427	.00417	.00407	.00397	.00388	.00380	.00371	.00363
77	15	.00628	.00610	.00592	.00576	.00560	.00545	.00531	.00517	.00504	.00491	.00479	.00467	.00456	.00445	.00435	.00425	.00415	.00406	.00397	.00388
77	16	.00663	.00644	.00626	.00609	.00592	.00576	.00561	.00546	.00532	.00519	.00506	.00494	.00482	.00471	.00460	.00449	.00439	.00429	.00420	.00411
77	17	.00697	.00677	.00658	.00639	.00622	.00605	.00589	.00574	.00559	.00545	.00531	.00518	.00506	.00494	.00482	.00471	.00461	.00450	.00440	.00431
77	18	.00730	.00708	.00688	.00669	.00650	.00632	.00615	.00599	.00584	.00569	.00555	.00541	.00528	.00515	.00503	.00492	.00480	.00470	.00459	.00449
77	19	.00763	.00740	.00719	.00698	.00679	.00660	.00642	.00625	.00609	.00593	.00578	.00564	.00550	.00537	.00524	.00512	.00500	.00489	.00478	.00467
77	20	.00798	.00774	.00752	.00730	.00709	.00690	.00671	.00653	.00636	.00619	.00604	.00588	.00574	.00560	.00546	.00534	.00521	.00509	.00498	.00487
77	21	.00836	.00811	.00787	.00764	.00742	.00722	.00702	.00683	.00665	.00647	.00631	.00615	.00599	.00585	.00570	.00557	.00544	.00531	.00519	.00507
77	22	.00876	.00850	.00824	.00800	.00777	.00755	.00734	.00714	.00695	.00677	.00659	.00642	.00626	.00610	.00596	.00581	.00567	.00554	.00541	.00529
77	23	.00920	.00892	.00865	.00840	.00815	.00792	.00770	.00749	.00728	.00709	.00690	.00672	.00655	.00639	.00623	.00608	.00593	.00579	.00566	.00553
77	24	.00968	.00938	.00910	.00883	.00857	.00832	.00809	.00786	.00765	.00744	.00724	.00706	.00687	.00670	.00653	.00637	.00622	.00607	.00593	.00579
77	25	.01021	.00989	.00959	.00931	.00903	.00877	.00852	.00828	.00805	.00784	.00763	.00743	.00723	.00705	.00687	.00670	.00654	.00638	.00623	.00608
77	26	.01079	.01046	.01014	.00983	.00954	.00926	.00900	.00874	.00850	.00827	.00805	.00783	.00763	.00743	.00724	.00706	.00689	.00672	.00656	.00641
77	27	.01144	.01108	.01074	.01042	.01011	.00981	.00953	.00926	.00900	.00876	.00852	.00829	.00807	.00787	.00766	.00747	.00729	.00711	.00694	.00677
77	28	.01214	.01176	.01140	.01105	.01072	.01041	.01011	.00982	.00955	.00928	.00903	.00879	.00856	.00834	.00812	.00792	.00772	.00753	.00735	.00717
77	29	.01290	.01250	.01211	.01174	.01139	.01106	.01074	.01043	.01014	.00986	.00959	.00933	.00909	.00885	.00862	.00840	.00819	.00799	.00780	.00761
77	30	.01372	.01329	.01288	.01249	.01212	.01176	.01142	.01109	.01078	.01048	.01020	.00992	.00966	.00940	.00916	.00893	.00870	.00849	.00828	.00808
77	31	.01460	.01415	.01371	.01329	.01290	.01252	.01215	.01181	.01147	.01115	.01085	.01056	.01027	.01000	.00974	.00950	.00926	.00903	.00880	.00859
77	32	.01556	.01507	.01461	.01416	.01374	.01333	.01295	.01258	.01222	.01188	.01155	.01124	.01094	.01065	.01038	.01011	.00985	.00961	.00937	.00914
77	33	.01659	.01607	.01558	.01511	.01465	.01422	.01381	.01341	.01303	.01267	.01232	.01199	.01167	.01136	.01106	.01078	.01051	.01024	.00999	.00975
77	34	.01771	.01716	.01663	.01613	.01565	.01518	.01474	.01432	.01392	.01353	.01316	.01280	.01246	.01213	.01181	.01151	.01121	.01093	.01066	.01040
77	35	.01892	.01834	.01778	.01724	.01673	.01623	.01576	.01531	.01488	.01447	.01407	.01369	.01332	.01297	.01263	.01230	.01199	.01169	.01140	.01112
77	36	.02024	.01961	.01902	.01844	.01790	.01737	.01687	.01639	.01593	.01548	.01506	.01465	.01426	.01388	.01352	.01317	.01284	.01251	.01220	.01190
77	37	.02166	.02100	.02036	.01975	.01916	.01861	.01807	.01756	.01706	.01659	.01614	.01570	.01528	.01488	.01449	.01412	.01376	.01341	.01308	.01276
77	38	.02321	.02250	.02182	.02117	.02055	.01995	.01938	.01883	.01830	.01780	.01731	.01685	.01640	.01597	.01555	.01515	.01477	.01440	.01404	.01370
77	39	.02488	.02412	.02340	.02271	.02205	.02141	.02080	.02021	.01965	.01911	.01859	.01809	.01762	.01715	.01671	.01628	.01587	.01547	.01509	.01472
77	40	.02669	.02589	.02512	.02438	.02368	.02300	.02235	.02172	.02112	.02055	.01999	.01946	.01895	.01845	.01798	.01752	.01708	.01665	.01625	.01585
77	41	.02866	.02781	.02699	.02620	.02545	.02473	.02403	.02337	.02273	.02211	.02152	.02095	.02040	.01988	.01937	.01888	.01840	.01795	.01751	.01709
77	42	.03079	.02988	.02901	.02818	.02737	.02660	.02587	.02516	.02447	.02382	.02318	.02258	.02199	.02143	.02088	.02036	.01985	.01936	.01889	.01844
77	43	.03308	.03212	.03119	.03031	.02945	.02863	.02785	.02709	.02636	.02566	.02499	.02434	.02371	.02311	.02253	.02197	.02143	.02090	.02040	.01991
77	44	.03555	.03452	.03354	.03260	.03169	.03082	.02998	.02918	.02840	.02766	.02694	.02624	.02558	.02493	.02431	.02371	.02313	.02258	.02204	.02152
77	45	.03818	.03709	.03605	.03505	.03409	.03316	.03227	.03141	.03059	.02979	.02902	.02829	.02757	.02689	.02622	.02558	.02497	.02437	.02379	.02324
77	46	.04098	.03983	.03873	.03766	.03664	.03566	.03471	.03380	.03292	.03208	.03126	.03048	.02972	.02898	.02828	.02760	.02694	.02630	.02568	.02509

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
77	47	.04395	.04273	.04156	.04044	.03936	.03831	.03731	.03634	.03541	.03451	.03364	.03281	.03200	.03122	.03047	.02974	.02904	.02836	.02770	.02706
77	48	.04710	.04581	.04458	.04338	.04224	.04113	.04007	.03904	.03805	.03710	.03618	.03529	.03443	.03360	.03280	.03203	.03128	.03055	.02985	.02918
77	49	.05043	.04907	.04777	.04651	.04530	.04413	.04300	.04191	.04086	.03985	.03887	.03793	.03702	.03614	.03529	.03446	.03367	.03290	.03215	.03143
77	50	.05396	.05253	.05115	.04982	.04854	.04731	.04611	.04496	.04385	.04278	.04175	.04074	.03978	.03884	.03794	.03706	.03622	.03540	.03461	.03384
77	51	.05769	.05618	.05473	.05333	.05197	.05067	.04941	.04820	.04702	.04589	.04479	.04373	.04271	.04172	.04076	.03983	.03893	.03806	.03722	.03640
77	52	.06160	.06002	.05849	.05701	.05559	.05421	.05288	.05160	.05036	.04916	.04800	.04688	.04580	.04475	.04373	.04275	.04180	.04088	.03998	.03912
77	53	.06571	.06405	.06244	.06089	.05939	.05794	.05654	.05519	.05388	.05261	.05139	.05021	.04906	.04795	.04688	.04584	.04483	.04385	.04290	.04199
77	54	.07001	.06826	.06658	.06495	.06337	.06185	.06037	.05895	.05757	.05624	.05495	.05370	.05249	.05132	.05018	.04908	.04802	.04698	.04598	.04501
77	55	.07451	.07268	.07091	.06920	.06754	.06594	.06440	.06290	.06145	.06005	.05869	.05737	.05610	.05486	.05366	.05250	.05138	.05029	.04923	.04820
77	56	.07922	.07730	.07545	.07365	.07192	.07024	.06861	.06704	.06552	.06404	.06261	.06123	.05989	.05859	.05732	.05610	.05491	.05376	.05264	.05156
77	57	.08413	.08212	.08018	.07830	.07648	.07473	.07302	.07137	.06977	.06823	.06673	.06527	.06386	.06249	.06116	.05988	.05862	.05741	.05623	.05509
77	58	.08922	.08713	.08510	.08314	.08124	.07940	.07761	.07589	.07421	.07259	.07101	.06949	.06801	.06657	.06517	.06382	.06250	.06123	.05999	.05878
77	59	.09450	.09231	.09020	.08815	.08616	.08424	.08238	.08057	.07882	.07712	.07547	.07387	.07231	.07081	.06934	.06792	.06654	.06520	.06389	.06263
77	60	.09994	.09767	.09547	.09333	.09126	.08926	.08731	.08542	.08359	.08181	.08009	.07841	.07679	.07521	.07367	.07218	.07073	.06933	.06796	.06663
77	61	.10558	.10322	.10093	.09870	.09655	.09446	.09243	.09046	.08855	.08669	.08489	.08314	.08144	.07979	.07818	.07662	.07510	.07363	.07219	.07080
77	62	.11143	.10897	.10659	.10428	.10204	.09986	.09775	.09570	.09370	.09177	.08989	.08806	.08629	.08456	.08288	.08125	.07966	.07812	.07662	.07516
77	63	.11749	.11494	.11247	.11007	.10774	.10548	.10328	.10114	.09907	.09706	.09510	.09319	.09134	.08954	.08779	.08608	.08443	.08281	.08124	.07971
77	64	.12374	.12111	.11855	.11606	.11364	.11129	.10901	.10679	.10464	.10254	.10050	.09852	.09659	.09472	.09289	.09112	.08939	.08770	.08606	.08446
77	65	.13020	.12748	.12482	.12225	.11975	.11731	.11495	.11265	.11041	.10823	.10611	.10405	.10205	.10010	.09820	.09635	.09454	.09279	.09108	.08941
77	66	.13687	.13405	.13131	.12865	.12606	.12354	.12109	.11871	.11639	.11413	.11194	.10980	.10771	.10569	.10371	.10179	.09991	.09809	.09631	.09457
77	67	.14375	.14085	.13802	.13527	.13260	.12999	.12746	.12500	.12259	.12026	.11798	.11577	.11361	.11150	.10945	.10745	.10551	.10361	.10176	.09995
77	68	.15084	.14784	.14493	.14210	.13934	.13665	.13404	.13149	.12901	.12659	.12424	.12194	.11971	.11753	.11540	.11333	.11131	.10934	.10742	.10555
77	69	.15809	.15501	.15201	.14910	.14626	.14349	.14079	.13817	.13561	.13311	.13068	.12831	.12600	.12374	.12155	.11940	.11731	.11527	.11328	.11133
77	70	.16547	.16231	.15924	.15624	.15332	.15047	.14769	.14499	.14235	.13978	.13727	.13483	.13244	.13012	.12785	.12563	.12347	.12136	.11930	.11728
77	71	.17296	.16972	.16656	.16348	.16049	.15756	.15471	.15193	.14922	.14657	.14399	.14147	.13901	.13662	.13427	.13199	.12976	.12758	.12545	.12337
77	72	.18051	.17720	.17397	.17082	.16774	.16474	.16182	.15896	.15618	.15346	.15081	.14822	.14569	.14322	.14081	.13846	.13616	.13391	.13172	.12957
77	73	.18813	.18474	.18143	.17821	.17507	.17200	.16900	.16608	.16322	.16044	.15771	.15506	.15246	.14992	.14745	.14503	.14266	.14035	.13809	.13588
77	74	.19580	.19235	.18898	.18568	.18247	.17933	.17627	.17328	.17036	.16751	.16472	.16199	.15933	.15673	.15419	.15171	.14928	.14690	.14458	.14231
77	75	.20355	.20003	.19660	.19324	.18996	.18676	.18364	.18058	.17760	.17468	.17183	.16904	.16632	.16366	.16105	.15851	.15602	.15358	.15120	.14887
77	76	.21137	.20779	.20430	.20088	.19754	.19428	.19110	.18798	.18494	.18196	.17905	.17621	.17342	.17070	.16804	.16544	.16289	.16039	.15795	.15557
77	77	.21923	.21560	.21205	.20858	.20519	.20187	.19863	.19546	.19236	.18933	.18636	.18346	.18062	.17785	.17513	.17247	.16987	.16732	.16482	.16238
78	0	.00587	.00576	.00566	.00556	.00547	.00538	.00529	.00521	.00512	.00505	.00497	.00490	.00482	.00476	.00469	.00462	.00456	.00450	.00444	.00438
78	1	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00206	.00201	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00158
78	2	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00195	.00190	.00184	.00180	.00175	.00171	.00166	.00162	.00158	.00154	.00151
78	3	.00262	.00253	.00245	.00238	.00230	.00223	.00217	.00210	.00204	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152
78	4	.00275	.00266	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158
78	5	.00293	.00283	.00274	.00265	.00257	.00249	.00242	.00234	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168
78	6	.00314	.00304	.00294	.00285	.00276	.00268	.00260	.00252	.00244	.00237	.00231	.00224	.00218	.00212	.00206	.00201	.00196	.00190	.00186	.00181
78	7	.00339	.00328	.00318	.00308	.00298	.00289	.00281	.00272	.00265	.00257	.00250	.00243	.00236	.00230	.00224	.00218	.00212	.00207	.00201	.00196
78	8	.00367	.00355	.00344	.00334	.00324	.00314	.00305	.00296	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00220	.00214
78	9	.00399	.00387	.00375	.00363	.00352	.00342	.00332	.00323	.00314	.00305	.00297	.00289	.00281	.00274	.00267	.00260	.00253	.00247	.00241	.00235
78	10	.00435	.00422	.00409	.00397	.00385	.00374	.00364	.00353	.00344	.00334	.00326	.00317	.00309	.00301	.00293	.00286	.00279	.00272	.00266	.00259
78	11	.00475	.00460	.00447	.00434	.00421	.00409	.00398	.00387	.00377	.00367	.00357	.00348	.00339	.00331	.00323	.00315	.00307	.00300	.00293	.00286
78	12	.00517	.00502	.00487	.00473	.00460	.00447	.00435	.00424	.00413	.00402	.00392	.00382	.00373	.00364	.00355	.00346	.00338	.00331	.00323	.00316
78	13	.00560	.00544	.00529	.00514	.00500	.00486	.00474	.00461	.00449	.00438	.00427	.00417	.00407	.00397	.00388	.00379	.00370	.00362	.00354	.00346
78	14	.00603	.00586	.00569	.00553	.00538	.00524	.00510	.00497	.00485	.00473	.00461	.00450	.00439	.00429	.00419	.00410	.00400	.00392	.00383	.00375
78	15	.00643	.00624	.00607	.00590	.00575	.00559	.00545	.00531	.00518	.00505	.00493	.00481	.00470	.00459	.00448	.00438	.00428	.00419	.00410	.00401
78	16	.00679	.00660	.00642	.00624	.00607	.00591	.00576	.00561	.00547	.00534	.00521	.00508	.00497	.00485	.00474	.00463	.00453	.00443	.00434	.00425
78	17	.00714	.00694	.00674	.00656	.00638	.00621	.00605	.00589	.00575	.00560	.00547	.00534	.00521	.00509	.00497	.00486	.00475	.00465	.00455	.00445
78	18	.00747	.00725	.00705	.00685	.00667	.00649	.00632	.00616	.00600	.00585	.00571	.00557	.00544	.00531	.00519	.00507	.00496	.00485	.00474	.00464

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
78	19	.00781	.00758	.00736	.00716	.00696	.00677	.00660	.00642	.00626	.00610	.00595	.00581	.00567	.00553	.00540	.00528	.00516	.00505	.00494	.00483
78	20	.00816	.00793	.00770	.00748	.00727	.00708	.00689	.00671	.00653	.00637	.00621	.00605	.00591	.00577	.00563	.00550	.00537	.00525	.00514	.00503
78	21	.00855	.00830	.00806	.00783	.00761	.00740	.00720	.00701	.00683	.00665	.00648	.00632	.00617	.00602	.00587	.00574	.00561	.00548	.00536	.00524
78	22	.00896	.00869	.00844	.00820	.00796	.00774	.00753	.00733	.00714	.00695	.00677	.00660	.00644	.00628	.00613	.00599	.00585	.00571	.00558	.00546
78	23	.00940	.00912	.00885	.00859	.00835	.00812	.00789	.00768	.00747	.00728	.00709	.00691	.00674	.00657	.00641	.00626	.00611	.00597	.00583	.00570
78	24	.00989	.00959	.00931	.00903	.00877	.00853	.00829	.00806	.00785	.00764	.00744	.00725	.00707	.00689	.00672	.00656	.00640	.00625	.00611	.00597
78	25	.01043	.01011	.00981	.00952	.00924	.00898	.00873	.00849	.00826	.00804	.00783	.00763	.00743	.00725	.00707	.00689	.00673	.00657	.00642	.00627
78	26	.01102	.01068	.01036	.01006	.00976	.00948	.00922	.00896	.00872	.00848	.00826	.00804	.00784	.00764	.00745	.00727	.00709	.00692	.00676	.00660
78	27	.01168	.01132	.01098	.01065	.01034	.01004	.00976	.00949	.00923	.00898	.00874	.00851	.00829	.00808	.00788	.00768	.00750	.00732	.00714	.00698
78	28	.01239	.01201	.01165	.01130	.01097	.01065	.01035	.01006	.00978	.00952	.00926	.00902	.00879	.00856	.00835	.00814	.00794	.00775	.00757	.00739
78	29	.01316	.01276	.01237	.01200	.01165	.01131	.01099	.01068	.01039	.01011	.00984	.00958	.00933	.00909	.00886	.00864	.00843	.00822	.00803	.00784
78	30	.01400	.01357	.01316	.01276	.01239	.01203	.01169	.01136	.01104	.01074	.01045	.01018	.00991	.00966	.00941	.00918	.00895	.00873	.00852	.00832
78	31	.01490	.01444	.01400	.01358	.01318	.01280	.01244	.01209	.01175	.01143	.01112	.01083	.01054	.01027	.01001	.00976	.00951	.00928	.00906	.00884
78	32	.01587	.01538	.01491	.01447	.01404	.01363	.01324	.01287	.01251	.01217	.01184	.01153	.01122	.01093	.01065	.01038	.01013	.00988	.00964	.00941
78	33	.01692	.01640	.01590	.01543	.01497	.01454	.01412	.01373	.01334	.01298	.01263	.01229	.01197	.01166	.01136	.01107	.01079	.01053	.01027	.01003
78	34	.01806	.01750	.01698	.01647	.01598	.01552	.01508	.01465	.01424	.01385	.01348	.01312	.01277	.01244	.01212	.01182	.01152	.01124	.01096	.01070
78	35	.01930	.01871	.01814	.01760	.01709	.01659	.01612	.01566	.01523	.01481	.01441	.01403	.01366	.01330	.01296	.01263	.01232	.01201	.01172	.01144
78	36	.02064	.02001	.01941	.01883	.01828	.01775	.01725	.01676	.01630	.01585	.01542	.01501	.01462	.01424	.01387	.01352	.01318	.01286	.01254	.01224
78	37	.02209	.02142	.02078	.02016	.01957	.01901	.01847	.01796	.01746	.01698	.01653	.01609	.01566	.01526	.01487	.01449	.01413	.01378	.01344	.01312
78	38	.02366	.02295	.02227	.02161	.02099	.02039	.01981	.01926	.01873	.01822	.01773	.01726	.01681	.01637	.01595	.01555	.01516	.01479	.01443	.01408
78	39	.02537	.02461	.02388	.02318	.02252	.02188	.02126	.02067	.02011	.01956	.01904	.01854	.01805	.01759	.01714	.01671	.01629	.01589	.01551	.01514
78	40	.02722	.02641	.02564	.02490	.02418	.02350	.02285	.02222	.02161	.02103	.02047	.01994	.01942	.01892	.01844	.01798	.01754	.01711	.01669	.01629
78	41	.02923	.02837	.02755	.02676	.02600	.02527	.02457	.02390	.02326	.02264	.02204	.02147	.02091	.02038	.01987	.01937	.01890	.01844	.01799	.01757
78	42	.03141	.03049	.02962	.02878	.02797	.02720	.02645	.02574	.02505	.02439	.02375	.02313	.02254	.02197	.02143	.02090	.02039	.01989	.01942	.01896
78	43	.03375	.03278	.03185	.03096	.03010	.02928	.02848	.02772	.02699	.02628	.02560	.02495	.02431	.02371	.02312	.02255	.02201	.02148	.02097	.02048
78	44	.03628	.03525	.03426	.03331	.03240	.03152	.03068	.02986	.02908	.02833	.02760	.02691	.02623	.02558	.02495	.02435	.02377	.02320	.02266	.02213
78	45	.03897	.03788	.03683	.03582	.03485	.03392	.03302	.03216	.03133	.03053	.02975	.02901	.02829	.02759	.02693	.02628	.02566	.02505	.02447	.02391
78	46	.04185	.04069	.03958	.03851	.03748	.03649	.03553	.03462	.03373	.03288	.03205	.03126	.03049	.02976	.02904	.02835	.02769	.02704	.02642	.02582
78	47	.04489	.04367	.04249	.04136	.04027	.03922	.03820	.03723	.03629	.03538	.03450	.03366	.03284	.03206	.03130	.03056	.02985	.02916	.02850	.02786
78	48	.04812	.04683	.04558	.04438	.04323	.04212	.04104	.04001	.03901	.03805	.03712	.03622	.03535	.03452	.03371	.03292	.03217	.03143	.03073	.03004
78	49	.05154	.05018	.04886	.04759	.04637	.04519	.04406	.04296	.04190	.04088	.03990	.03894	.03802	.03713	.03627	.03544	.03463	.03386	.03310	.03237
78	50	.05517	.05373	.05234	.05100	.04971	.04847	.04727	.04610	.04498	.04390	.04286	.04185	.04087	.03992	.03901	.03813	.03727	.03644	.03564	.03486
78	51	.05901	.05749	.05602	.05461	.05325	.05193	.05066	.04944	.04825	.04711	.04600	.04493	.04389	.04289	.04192	.04098	.04008	.03920	.03834	.03752
78	52	.06303	.06144	.05990	.05841	.05697	.05558	.05424	.05295	.05170	.05049	.04932	.04818	.04709	.04603	.04500	.04401	.04304	.04211	.04120	.04033
78	53	.06726	.06559	.06396	.06240	.06089	.05943	.05801	.05665	.05533	.05405	.05281	.05162	.05046	.04934	.04825	.04720	.04618	.04519	.04423	.04330
78	54	.07169	.06993	.06823	.06658	.06499	.06346	.06197	.06053	.05914	.05779	.05649	.05523	.05401	.05282	.05167	.05056	.04948	.04843	.04742	.04643
78	55	.07633	.07449	.07270	.07097	.06930	.06769	.06613	.06461	.06315	.06173	.06036	.05903	.05774	.05649	.05528	.05410	.05296	.05186	.05078	.04974
78	56	.08118	.07925	.07738	.07557	.07382	.07212	.07048	.06889	.06736	.06586	.06442	.06302	.06166	.06035	.05907	.05783	.05663	.05546	.05433	.05323
78	57	.08625	.08422	.08227	.08037	.07854	.07676	.07504	.07338	.07176	.07019	.06868	.06721	.06578	.06439	.06305	.06174	.06048	.05925	.05805	.05689
78	58	.09151	.08940	.08735	.08537	.08345	.08159	.07979	.07805	.07635	.07471	.07312	.07157	.07007	.06862	.06721	.06583	.06450	.06321	.06195	.06073
78	59	.09696	.09475	.09262	.09055	.08855	.08660	.08472	.08289	.08112	.07940	.07773	.07611	.07454	.07302	.07153	.07009	.06869	.06733	.06601	.06472
78	60	.10259	.10030	.09807	.09592	.09382	.09180	.08983	.08792	.08607	.08427	.08253	.08083	.07918	.07758	.07603	.07452	.07305	.07162	.07023	.06888
78	61	.10842	.10603	.10372	.10148	.09930	.09718	.09513	.09314	.09121	.08933	.08751	.08573	.08401	.08234	.08071	.07913	.07759	.07609	.07464	.07322
78	62	.11447	.11199	.10959	.10725	.10499	.10279	.10065	.09858	.09656	.09460	.09270	.09085	.08905	.08730	.08560	.08394	.08233	.08077	.07924	.07776
78	63	.12075	.11818	.11568	.11326	.11090	.10861	.10639	.10423	.10213	.10009	.09811	.09618	.09430	.09248	.09070	.08897	.08729	.08565	.08406	.08250
78	64	.12724	.12458	.12199	.11947	.11703	.11466	.11235	.11010	.10792	.10580	.10373	.10172	.09977	.09787	.09602	.09421	.09246	.09075	.08908	.08746
78	65	.13395	.13119	.12851	.12591	.12337	.12091	.11852	.11619	.11392	.11172	.10957	.10748	.10545	.10347	.10154	.09966	.09783	.09605	.09431	.09262
78	66	.14087	.13803	.13526	.13256	.12994	.12739	.12491	.12250	.12015	.11786	.11564	.11347	.11136	.10930	.10729	.10534	.10344	.10158	.09977	.09801
78	67	.14804	.14510	.14224	.13946	.13675	.13412	.13155	.12905	.12662	.12425	.12194	.11970	.11750	.11537	.11329	.11126	.10928	.10735	.10547	.10363
78	68	.15541	.15239	.14944	.14657	.14378	.14106	.13841	.13583	.13331	.13086	.12848	.12615	.12388	.12167	.11951	.11740	.11535	.11335	.11139	.10949



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
78	69	.16298	.15986	.15683	.15388	.15100	.14820	.14547	.14280	.14021	.13768	.13521	.13280	.13046	.12817	.12594	.12376	.12163	.11955	.11753	.11555
78	70	.17069	.16749	.16437	.16134	.15838	.15549	.15268	.14994	.14727	.14466	.14211	.13963	.13721	.13484	.13253	.13028	.12808	.12593	.12384	.12179
78	71	.17851	.17523	.17203	.16892	.16588	.16292	.16003	.15721	.15445	.15177	.14915	.14659	.14409	.14165	.13927	.13695	.13468	.13246	.13029	.12818
78	72	.18642	.18306	.17979	.17660	.17348	.17044	.16747	.16458	.16175	.15899	.15630	.15367	.15110	.14859	.14614	.14374	.14140	.13911	.13688	.13469
78	73	.19439	.19096	.18762	.18435	.18116	.17805	.17501	.17204	.16914	.16631	.16355	.16085	.15821	.15563	.15311	.15064	.14823	.14588	.14358	.14133
78	74	.20245	.19895	.19553	.19219	.18894	.18575	.18264	.17961	.17664	.17374	.17091	.16814	.16543	.16279	.16020	.15767	.15520	.15278	.15041	.14809
78	75	.21059	.20702	.20354	.20014	.19681	.19357	.19039	.18729	.18426	.18129	.17839	.17556	.17279	.17008	.16743	.16484	.16230	.15982	.15739	.15501
78	76	.21882	.21519	.21164	.20818	.20479	.20149	.19825	.19509	.19199	.18897	.18601	.18311	.18028	.17751	.17480	.17214	.16955	.16701	.16452	.16208
78	77	.22710	.22342	.21982	.21630	.21285	.20949	.20619	.20297	.19982	.19674	.19372	.19077	.18788	.18505	.18229	.17957	.17692	.17432	.17178	.16929
78	78	.23541	.23167	.22802	.22445	.22095	.21753	.21419	.21092	.20771	.20458	.20151	.19850	.19556	.19268	.18986	.18709	.18439	.18173	.17914	.17659
79	0	.00608	.00598	.00588	.00578	.00568	.00559	.00551	.00542	.00534	.00526	.00518	.00511	.00504	.00497	.00490	.00483	.00477	.00471	.00465	.00459
79	1	.00264	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00163
79	2	.00260	.00252	.00244	.00237	.00230	.00223	.00217	.00211	.00205	.00199	.00194	.00189	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00155
79	3	.00266	.00258	.00250	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156
79	4	.00280	.00271	.00262	.00254	.00246	.00239	.00231	.00225	.00218	.00212	.00206	.00200	.00195	.00190	.00185	.00180	.00175	.00171	.00166	.00162
79	5	.00298	.00288	.00279	.00270	.00262	.00254	.00246	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00177	.00172
79	6	.00319	.00309	.00299	.00290	.00281	.00273	.00264	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00205	.00200	.00195	.00190	.00185
79	7	.00345	.00334	.00323	.00313	.00304	.00295	.00286	.00278	.00270	.00262	.00255	.00248	.00241	.00235	.00229	.00223	.00217	.00211	.00206	.00201
79	8	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00219
79	9	.00406	.00394	.00382	.00370	.00359	.00349	.00339	.00330	.00320	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00260	.00253	.00247	.00241
79	10	.00443	.00430	.00417	.00405	.00393	.00382	.00372	.00361	.00352	.00342	.00333	.00325	.00316	.00308	.00301	.00293	.00286	.00279	.00273	.00266
79	11	.00484	.00470	.00456	.00443	.00431	.00419	.00407	.00396	.00386	.00376	.00366	.00357	.00348	.00340	.00331	.00323	.00316	.00308	.00301	.00294
79	12	.00528	.00513	.00498	.00484	.00471	.00458	.00446	.00434	.00423	.00412	.00402	.00392	.00383	.00373	.00365	.00356	.00348	.00340	.00332	.00325
79	13	.00573	.00556	.00541	.00526	.00512	.00498	.00485	.00473	.00461	.00450	.00439	.00428	.00418	.00408	.00399	.00390	.00381	.00373	.00364	.00357
79	14	.00616	.00599	.00583	.00567	.00552	.00537	.00523	.00510	.00498	.00485	.00474	.00463	.00452	.00441	.00431	.00422	.00412	.00404	.00395	.00387
79	15	.00657	.00639	.00622	.00605	.00589	.00574	.00559	.00545	.00532	.00519	.00506	.00494	.00483	.00472	.00461	.00451	.00441	.00432	.00423	.00414
79	16	.00695	.00676	.00657	.00640	.00623	.00607	.00591	.00576	.00562	.00549	.00536	.00523	.00511	.00499	.00488	.00477	.00467	.00457	.00447	.00438
79	17	.00730	.00710	.00690	.00672	.00654	.00637	.00621	.00605	.00590	.00576	.00562	.00549	.00536	.00524	.00512	.00501	.00490	.00480	.00469	.00460
79	18	.00764	.00742	.00722	.00702	.00683	.00666	.00648	.00632	.00616	.00601	.00587	.00573	.00559	.00547	.00534	.00522	.00511	.00500	.00489	.00479
79	19	.00798	.00775	.00754	.00733	.00713	.00694	.00676	.00659	.00643	.00627	.00611	.00597	.00583	.00569	.00556	.00544	.00532	.00520	.00509	.00498
79	20	.00835	.00811	.00788	.00766	.00745	.00725	.00706	.00688	.00670	.00654	.00638	.00622	.00607	.00593	.00580	.00566	.00554	.00542	.00530	.00518
79	21	.00874	.00848	.00824	.00801	.00779	.00758	.00738	.00719	.00700	.00683	.00666	.00649	.00634	.00619	.00604	.00591	.00577	.00564	.00552	.00540
79	22	.00915	.00888	.00863	.00838	.00815	.00793	.00772	.00751	.00732	.00713	.00695	.00678	.00662	.00646	.00631	.00616	.00602	.00588	.00575	.00563
79	23	.00960	.00932	.00905	.00879	.00854	.00831	.00808	.00787	.00766	.00747	.00728	.00709	.00692	.00675	.00659	.00644	.00629	.00615	.00601	.00588
79	24	.01010	.00980	.00951	.00924	.00898	.00873	.00849	.00826	.00804	.00783	.00763	.00744	.00726	.00708	.00691	.00674	.00659	.00644	.00629	.00615
79	25	.01064	.01032	.01002	.00973	.00945	.00919	.00894	.00869	.00846	.00824	.00803	.00782	.00763	.00744	.00726	.00709	.00692	.00676	.00660	.00646
79	26	.01124	.01091	.01058	.01027	.00998	.00970	.00943	.00917	.00893	.00869	.00847	.00825	.00804	.00784	.00765	.00747	.00729	.00712	.00695	.00680
79	27	.01191	.01155	.01121	.01088	.01057	.01027	.00998	.00971	.00945	.00920	.00896	.00873	.00851	.00830	.00809	.00790	.00771	.00752	.00735	.00718
79	28	.01264	.01225	.01189	.01154	.01121	.01089	.01059	.01030	.01002	.00975	.00949	.00925	.00901	.00879	.00857	.00836	.00816	.00797	.00778	.00760
79	29	.01342	.01302	.01263	.01226	.01190	.01157	.01124	.01093	.01064	.01035	.01008	.00982	.00957	.00932	.00909	.00887	.00866	.00845	.00825	.00806
79	30	.01427	.01384	.01343	.01303	.01266	.01229	.01195	.01162	.01130	.01100	.01071	.01043	.01016	.00991	.00966	.00942	.00919	.00897	.00876	.00856
79	31	.01519	.01473	.01429	.01387	.01346	.01308	.01271	.01236	.01202	.01170	.01139	.01109	.01081	.01053	.01027	.01001	.00977	.00954	.00931	.00909
79	32	.01617	.01568	.01521	.01477	.01434	.01393	.01354	.01316	.01280	.01246	.01212	.01181	.01150	.01121	.01093	.01066	.01040	.01015	.00990	.00967
79	33	.01724	.01672	.01622	.01574	.01529	.01485	.01443	.01403	.01365	.01328	.01293	.01259	.01226	.01195	.01165	.01136	.01108	.01081	.01055	.01031
79	34	.01840	.01784	.01731	.01680	.01632	.01585	.01540	.01498	.01457	.01417	.01380	.01343	.01309	.01275	.01243	.01212	.01182	.01154	.01126	.01099
79	35	.01966	.01907	.01850	.01796	.01744	.01694	.01647	.01601	.01557	.01515	.01475	.01436	.01399	.01363	.01329	.01296	.01264	.01233	.01203	.01175
79	36	.02102	.02039	.01979	.01921	.01866	.01812	.01762	.01713	.01666	.01621	.01578	.01537	.01497	.01459	.01422	.01386	.01352	.01319	.01288	.01257
79	37	.02250	.02183	.02118	.02057	.01998	.01941	.01887	.01835	.01785	.01737	.01691	.01646	.01604	.01563	.01523	.01486	.01449	.01414	.01380	.01347
79	38	.02410	.02339	.02270	.02204	.02141	.02081	.02023	.01968	.01914	.01863	.01814	.01766	.01721	.01677	.01635	.01594	.01555	.01517	.01481	.01446
79	39	.02584	.02508	.02435	.02365	.02298	.02233	.02172	.02112	.02055	.02000	.01948	.01897	.01849	.01802	.01756	.01713	.01671	.01631	.01592	.01554

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
79	40	.02773	.02692	.02614	.02539	.02468	.02399	.02333	.02270	.02209	.02151	.02095	.02040	.01988	.01938	.01890	.01843	.01798	.01755	.01713	.01673
79	41	.02978	.02892	.02809	.02730	.02654	.02580	.02510	.02443	.02378	.02315	.02255	.02197	.02141	.02088	.02036	.01986	.01938	.01892	.01847	.01804
79	42	.03201	.03109	.03021	.02936	.02855	.02777	.02702	.02630	.02561	.02494	.02430	.02368	.02309	.02251	.02196	.02143	.02091	.02041	.01993	.01947
79	43	.03440	.03343	.03249	.03160	.03073	.02990	.02910	.02834	.02760	.02689	.02620	.02554	.02490	.02429	.02370	.02313	.02258	.02204	.02153	.02103
79	44	.03699	.03595	.03496	.03400	.03308	.03220	.03135	.03053	.02975	.02899	.02826	.02755	.02687	.02622	.02559	.02498	.02439	.02382	.02327	.02273
79	45	.03974	.03865	.03759	.03658	.03560	.03466	.03376	.03289	.03205	.03124	.03046	.02971	.02899	.02829	.02761	.02696	.02633	.02572	.02513	.02456
79	46	.04269	.04152	.04040	.03933	.03829	.03730	.03634	.03541	.03452	.03366	.03283	.03203	.03126	.03051	.02979	.02909	.02842	.02777	.02714	.02654
79	47	.04581	.04457	.04339	.04225	.04115	.04009	.03908	.03809	.03714	.03623	.03535	.03450	.03367	.03288	.03211	.03137	.03065	.02996	.02929	.02864
79	48	.04912	.04782	.04656	.04536	.04419	.04307	.04199	.04095	.03994	.03897	.03804	.03713	.03626	.03541	.03459	.03380	.03304	.03230	.03158	.03089
79	49	.05263	.05125	.04993	.04865	.04742	.04624	.04509	.04399	.04292	.04189	.04090	.03994	.03901	.03811	.03724	.03640	.03559	.03480	.03404	.03330
79	50	.05635	.05490	.05350	.05216	.05086	.04960	.04839	.04722	.04609	.04500	.04395	.04293	.04194	.04099	.04006	.03917	.03831	.03747	.03666	.03587
79	51	.06029	.05876	.05729	.05586	.05449	.05317	.05189	.05065	.04946	.04830	.04718	.04610	.04506	.04405	.04307	.04212	.04120	.04031	.03945	.03861
79	52	.06443	.06282	.06127	.05977	.05832	.05692	.05557	.05427	.05301	.05178	.05060	.04946	.04835	.04728	.04625	.04524	.04427	.04332	.04241	.04152
79	53	.06878	.06708	.06545	.06388	.06235	.06088	.05946	.05808	.05675	.05546	.05421	.05300	.05183	.05070	.04960	.04854	.04751	.04651	.04554	.04460
79	54	.07333	.07156	.06984	.06819	.06658	.06503	.06353	.06208	.06068	.05932	.05801	.05673	.05550	.05430	.05314	.05201	.05092	.04987	.04884	.04784
79	55	.07811	.07625	.07445	.07271	.07102	.06940	.06782	.06629	.06482	.06339	.06200	.06066	.05935	.05809	.05687	.05568	.05453	.05341	.05232	.05127
79	56	.08310	.08115	.07927	.07744	.07568	.07397	.07231	.07071	.06916	.06765	.06620	.06478	.06341	.06208	.06079	.05954	.05832	.05714	.05599	.05488
79	57	.08832	.08628	.08431	.08240	.08055	.07876	.07702	.07534	.07371	.07213	.07060	.06911	.06767	.06627	.06491	.06359	.06231	.06106	.05985	.05868
79	58	.09374	.09161	.08955	.08756	.08562	.08375	.08193	.08017	.07846	.07680	.07519	.07363	.07211	.07064	.06921	.06783	.06648	.06517	.06389	.06266
79	59	.09936	.09714	.09499	.09291	.09088	.08892	.08702	.08518	.08339	.08165	.07997	.07833	.07674	.07520	.07370	.07224	.07082	.06944	.06810	.06680
79	60	.10518	.10286	.10062	.09845	.09634	.09429	.09230	.09038	.08851	.08669	.08493	.08321	.08155	.07993	.07836	.07683	.07534	.07389	.07249	.07112
79	61	.11120	.10879	.10646	.10419	.10200	.09986	.09779	.09578	.09383	.09193	.09008	.08829	.08655	.08486	.08321	.08161	.08005	.07853	.07706	.07562
79	62	.11745	.11495	.11253	.11017	.10788	.10566	.10350	.10141	.09937	.09739	.09547	.09360	.09178	.09000	.08828	.08661	.08498	.08339	.08184	.08034
79	63	.12395	.12135	.11883	.11639	.11401	.11170	.10945	.10727	.10515	.10309	.10108	.09913	.09723	.09538	.09358	.09183	.09013	.08847	.08685	.08528
79	64	.13067	.12798	.12537	.12283	.12036	.11796	.11563	.11336	.11115	.10901	.10692	.10489	.10291	.10098	.09911	.09728	.09550	.09377	.09208	.09043
79	65	.13761	.13483	.13213	.12950	.12694	.12445	.12203	.11968	.11739	.11516	.11299	.11087	.10881	.10681	.10485	.10295	.10110	.09929	.09753	.09581
79	66	.14480	.14193	.13913	.13641	.13376	.13119	.12868	.12624	.12386	.12155	.11930	.11710	.11496	.11288	.11084	.10886	.10693	.10505	.10321	.10142
79	67	.15224	.14927	.14639	.14358	.14084	.13818	.13558	.13306	.13060	.12820	.12586	.12359	.12137	.11920	.11709	.11503	.11303	.11107	.10916	.10729
79	68	.15991	.15686	.15388	.15098	.14816	.14541	.14273	.14012	.13757	.13509	.13267	.13031	.12801	.12577	.12358	.12145	.11936	.11733	.11535	.11341
79	69	.16778	.16464	.16158	.15859	.15568	.15285	.15008	.14739	.14476	.14220	.13970	.13726	.13488	.13256	.13030	.12808	.12593	.12382	.12176	.11975
79	70	.17582	.17259	.16944	.16637	.16338	.16046	.15762	.15484	.15213	.14949	.14691	.14439	.14194	.13954	.13719	.13491	.13267	.13049	.12836	.12628
79	71	.18398	.18067	.17744	.17429	.17121	.16821	.16529	.16243	.15964	.15692	.15427	.15167	.14914	.14667	.14425	.14189	.13958	.13733	.13513	.13297
79	72	.19224	.18885	.18554	.18231	.17916	.17608	.17308	.17015	.16728	.16448	.16175	.15908	.15648	.15393	.15144	.14901	.14663	.14430	.14203	.13981
79	73	.20058	.19712	.19373	.19043	.18720	.18405	.18097	.17796	.17502	.17215	.16935	.16661	.16393	.16131	.15875	.15625	.15380	.15140	.14906	.14677
79	74	.20902	.20548	.20202	.19865	.19535	.19212	.18897	.18590	.18289	.17995	.17707	.17426	.17151	.16883	.16620	.16363	.16111	.15865	.15624	.15389
79	75	.21756	.21395	.21042	.20698	.20361	.20032	.19711	.19396	.19089	.18788	.18494	.18206	.17925	.17649	.17380	.17116	.16858	.16606	.16358	.16116
79	76	.22620	.22253	.21894	.21543	.21200	.20865	.20537	.20216	.19902	.19595	.19295	.19001	.18713	.18432	.18156	.17886	.17622	.17363	.17110	.16861
79	77	.23491	.23119	.22754	.22398	.22049	.21708	.21374	.21047	.20727	.20414	.20108	.19808	.19514	.19227	.18945	.18670	.18400	.18135	.17876	.17622
79	78	.24366	.23989	.23619	.23257	.22903	.22556	.22217	.21885	.21560	.21241	.20929	.20624	.20325	.20032	.19745	.19464	.19188	.18918	.18653	.18394
79	79	.25238	.24855	.24481	.24114	.23755	.23404	.23060	.22723	.22393	.22069	.21753	.21442	.21138	.20840	.20548	.20262	.19981	.19706	.19436	.19172
80	0	.00631	.00620	.00610	.00600	.00590	.00581	.00572	.00564	.00556	.00548	.00540	.00532	.00525	.00518	.00511	.00505	.00498	.00492	.00486	.00480
80	1	.00269	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00168
80	2	.00264	.00256	.00249	.00241	.00234	.00228	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00159
80	3	.00271	.00262	.00254	.00247	.00239	.00232	.00225	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160
80	4	.00284	.00275	.00266	.00258	.00250	.00243	.00236	.00229	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00170	.00166
80	5	.00302	.00293	.00283	.00275	.00266	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00181	.00176
80	6	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00189
80	7	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00233	.00227	.00222	.00216	.00211	.00206
80	8	.00380	.00368	.00357	.00346	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00248	.00242	.00236	.00230	.00225
80	9	.00413	.00401	.00389	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00272	.00266	.00259	.00253	.00247

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
80	10	.00451	.00438	.00425	.00413	.00401	.00390	.00379	.00369	.00359	.00350	.00341	.00332	.00323	.00315	.00308	.00300	.00293	.00286	.00280	.00273
80	11	.00493	.00479	.00465	.00452	.00439	.00427	.00416	.00405	.00394	.00384	.00375	.00365	.00356	.00348	.00339	.00332	.00324	.00316	.00309	.00302
80	12	.00538	.00523	.00508	.00494	.00481	.00468	.00456	.00444	.00433	.00422	.00412	.00402	.00392	.00383	.00374	.00366	.00357	.00349	.00342	.00334
80	13	.00585	.00568	.00553	.00538	.00523	.00510	.00497	.00484	.00472	.00461	.00450	.00439	.00429	.00419	.00409	.00400	.00392	.00383	.00375	.00367
80	14	.00630	.00612	.00596	.00580	.00565	.00550	.00536	.00523	.00510	.00498	.00486	.00475	.00464	.00453	.00443	.00434	.00424	.00415	.00407	.00398
80	15	.00672	.00653	.00636	.00619	.00603	.00588	.00573	.00559	.00545	.00532	.00520	.00508	.00496	.00485	.00475	.00464	.00454	.00445	.00436	.00427
80	16	.00710	.00691	.00672	.00655	.00638	.00621	.00606	.00591	.00577	.00563	.00550	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00452
80	17	.00746	.00726	.00706	.00687	.00670	.00652	.00636	.00620	.00605	.00591	.00577	.00564	.00551	.00539	.00527	.00516	.00505	.00494	.00484	.00474
80	18	.00781	.00759	.00738	.00719	.00700	.00682	.00664	.00648	.00632	.00617	.00602	.00588	.00575	.00562	.00550	.00538	.00526	.00515	.00504	.00494
80	19	.00815	.00792	.00771	.00750	.00730	.00711	.00693	.00676	.00659	.00643	.00628	.00613	.00599	.00585	.00572	.00559	.00547	.00536	.00524	.00513
80	20	.00852	.00828	.00805	.00783	.00762	.00742	.00723	.00705	.00687	.00670	.00654	.00639	.00624	.00609	.00596	.00582	.00570	.00557	.00546	.00534
80	21	.00892	.00866	.00842	.00819	.00797	.00776	.00756	.00736	.00718	.00700	.00683	.00666	.00651	.00636	.00621	.00607	.00594	.00581	.00568	.00556
80	22	.00934	.00907	.00881	.00857	.00834	.00811	.00790	.00769	.00750	.00731	.00713	.00696	.00679	.00663	.00648	.00633	.00619	.00605	.00592	.00579
80	23	.00980	.00951	.00924	.00898	.00873	.00850	.00827	.00805	.00785	.00765	.00746	.00728	.00710	.00693	.00677	.00661	.00646	.00632	.00618	.00605
80	24	.01030	.01000	.00971	.00943	.00917	.00892	.00868	.00845	.00823	.00802	.00782	.00763	.00744	.00726	.00709	.00693	.00677	.00661	.00647	.00633
80	25	.01085	.01053	.01023	.00994	.00966	.00939	.00914	.00889	.00866	.00844	.00822	.00802	.00782	.00763	.00745	.00728	.00711	.00695	.00679	.00664
80	26	.01146	.01112	.01080	.01049	.01019	.00991	.00964	.00938	.00914	.00890	.00867	.00845	.00824	.00804	.00785	.00766	.00749	.00731	.00715	.00699
80	27	.01214	.01178	.01143	.01111	.01079	.01049	.01020	.00993	.00967	.00941	.00917	.00894	.00872	.00850	.00830	.00810	.00791	.00773	.00755	.00738
80	28	.01288	.01249	.01213	.01178	.01144	.01112	.01082	.01052	.01024	.00998	.00972	.00947	.00924	.00901	.00879	.00858	.00838	.00818	.00799	.00781
80	29	.01368	.01327	.01288	.01251	.01215	.01181	.01148	.01117	.01087	.01059	.01031	.01005	.00980	.00956	.00932	.00910	.00888	.00868	.00848	.00828
80	30	.01454	.01410	.01369	.01329	.01291	.01255	.01221	.01187	.01156	.01125	.01096	.01068	.01041	.01015	.00990	.00966	.00943	.00921	.00900	.00879
80	31	.01547	.01500	.01456	.01414	.01374	.01335	.01298	.01263	.01229	.01196	.01165	.01135	.01106	.01079	.01052	.01027	.01002	.00979	.00956	.00934
80	32	.01647	.01598	.01551	.01506	.01463	.01421	.01382	.01344	.01308	.01273	.01240	.01208	.01177	.01148	.01120	.01092	.01066	.01041	.01017	.00993
80	33	.01756	.01703	.01653	.01605	.01559	.01515	.01473	.01433	.01394	.01357	.01322	.01288	.01255	.01223	.01193	.01164	.01136	.01109	.01083	.01058
80	34	.01873	.01817	.01764	.01713	.01664	.01617	.01572	.01529	.01488	.01448	.01410	.01374	.01339	.01305	.01273	.01242	.01212	.01183	.01155	.01128
80	35	.02001	.01942	.01885	.01830	.01778	.01728	.01680	.01634	.01590	.01548	.01508	.01469	.01431	.01395	.01360	.01327	.01295	.01264	.01234	.01206
80	36	.02140	.02076	.02016	.01957	.01902	.01849	.01797	.01748	.01701	.01656	.01613	.01571	.01531	.01493	.01456	.01420	.01386	.01352	.01321	.01290
80	37	.02290	.02222	.02157	.02096	.02036	.01979	.01925	.01873	.01822	.01774	.01728	.01683	.01640	.01599	.01559	.01521	.01484	.01449	.01415	.01382
80	38	.02453	.02381	.02312	.02246	.02183	.02122	.02064	.02008	.01954	.01903	.01853	.01806	.01760	.01716	.01673	.01632	.01593	.01555	.01518	.01483
80	39	.02630	.02553	.02480	.02410	.02342	.02277	.02215	.02156	.02098	.02043	.01990	.01939	.01890	.01843	.01798	.01754	.01712	.01671	.01632	.01594
80	40	.02822	.02741	.02663	.02588	.02516	.02447	.02381	.02317	.02256	.02197	.02140	.02086	.02033	.01983	.01934	.01887	.01842	.01798	.01756	.01716
80	41	.03031	.02945	.02862	.02782	.02705	.02632	.02561	.02493	.02428	.02365	.02304	.02246	.02190	.02136	.02084	.02034	.01985	.01939	.01893	.01850
80	42	.03258	.03166	.03078	.02993	.02911	.02833	.02757	.02685	.02615	.02548	.02484	.02421	.02361	.02304	.02248	.02194	.02142	.02092	.02044	.01997
80	43	.03503	.03405	.03311	.03221	.03134	.03051	.02970	.02893	.02819	.02747	.02678	.02612	.02548	.02486	.02426	.02369	.02313	.02260	.02208	.02158
80	44	.03767	.03663	.03563	.03467	.03375	.03286	.03200	.03118	.03039	.02963	.02889	.02818	.02750	.02684	.02620	.02558	.02499	.02442	.02386	.02332
80	45	.04049	.03938	.03832	.03730	.03632	.03538	.03447	.03359	.03275	.03194	.03115	.03040	.02967	.02896	.02828	.02762	.02699	.02638	.02578	.02521
80	46	.04349	.04233	.04120	.04012	.03908	.03808	.03711	.03618	.03528	.03442	.03358	.03278	.03200	.03125	.03052	.02982	.02914	.02848	.02785	.02724
80	47	.04669	.04545	.04426	.04311	.04201	.04094	.03992	.03893	.03798	.03706	.03617	.03531	.03448	.03368	.03291	.03216	.03144	.03074	.03006	.02940
80	48	.05008	.04877	.04751	.04630	.04513	.04400	.04291	.04186	.04085	.03987	.03893	.03802	.03713	.03628	.03546	.03466	.03389	.03314	.03242	.03172
80	49	.05367	.05229	.05096	.04968	.04844	.04724	.04609	.04498	.04391	.04287	.04187	.04090	.03996	.03906	.03818	.03733	.03651	.03572	.03495	.03420
80	50	.05749	.05603	.05462	.05327	.05196	.05070	.04948	.04830	.04716	.04607	.04500	.04398	.04298	.04202	.04109	.04019	.03932	.03847	.03765	.03686
80	51	.06152	.05999	.05851	.05708	.05569	.05436	.05307	.05183	.05062	.04946	.04834	.04725	.04619	.04517	.04419	.04323	.04230	.04140	.04053	.03969
80	52	.06577	.06415	.06259	.06109	.05963	.05822	.05686	.05555	.05428	.05305	.05186	.05070	.04959	.04851	.04746	.04645	.04546	.04451	.04359	.04269
80	53	.07023	.06853	.06689	.06531	.06377	.06229	.06086	.05947	.05813	.05683	.05557	.05435	.05317	.05203	.05092	.04985	.04881	.04780	.04682	.04587
80	54	.07491	.07313	.07140	.06974	.06812	.06656	.06505	.06359	.06218	.06081	.05948	.05820	.05695	.05574	.05457	.05344	.05233	.05126	.05023	.04922
80	55	.07982	.07795	.07614	.07439	.07269	.07105	.06947	.06793	.06644	.06500	.06360	.06224	.06093	.05965	.05842	.05722	.05605	.05492	.05383	.05276
80	56	.08496	.08300	.08110	.07926	.07748	.07576	.07410	.07248	.07092	.06940	.06793	.06650	.06512	.06377	.06247	.06120	.05997	.05878	.05762	.05650
80	57	.09032	.08827	.08629	.08436	.08250	.08070	.07895	.07725	.07561	.07401	.07247	.07097	.06951	.06810	.06673	.06539	.06410	.06284	.06162	.06043
80	58	.09591	.09376	.09169	.08968	.08773	.08584	.08401	.08223	.08051	.07884	.07721	.07564	.07411	.07262	.07118	.06978	.06841	.06709	.06580	.06455
80	59	.10169	.09946	.09729	.09519	.09316	.09118	.08926	.08740	.08560	.08385	.08215	.08049	.07889	.07733	.07581	.07434	.07291	.07151	.07016	.06884

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
80	60	.10768	.10536	.10310	.10091	.09878	.09672	.09472	.09277	.09088	.08905	.08727	.08554	.08386	.08222	.08063	.07909	.07759	.07612	.07470	.07331
80	61	.11389	.11147	.10912	.10684	.10462	.10247	.10038	.09835	.09638	.09447	.09260	.09079	.08903	.08732	.08566	.08404	.08246	.08093	.07944	.07798
80	62	.12035	.11783	.11538	.11301	.11070	.10846	.10629	.10417	.10212	.10012	.09817	.09628	.09444	.09266	.09091	.08922	.08757	.08596	.08440	.08288
80	63	.12705	.12444	.12190	.11943	.11703	.11470	.11244	.11024	.10810	.10601	.10399	.10201	.10010	.09823	.09641	.09464	.09291	.09123	.08960	.08800
80	64	.13400	.13129	.12865	.12610	.12361	.12119	.11883	.11654	.11432	.11215	.11004	.10798	.10598	.10403	.10214	.10029	.09849	.09673	.09502	.09336
80	65	.14118	.13838	.13565	.13300	.13042	.12791	.12547	.12309	.12078	.11852	.11633	.11419	.11211	.11008	.10811	.10618	.10430	.10247	.10069	.09895
80	66	.14862	.14573	.14291	.14016	.13749	.13489	.13236	.12990	.12750	.12516	.12288	.12066	.11850	.11639	.11433	.11233	.11037	.10846	.10660	.10479
80	67	.15634	.15335	.15043	.14760	.14484	.14215	.13953	.13698	.13449	.13207	.12970	.12740	.12516	.12297	.12083	.11875	.11671	.11473	.11279	.11090
80	68	.16430	.16121	.15821	.15529	.15244	.14966	.14695	.14432	.14174	.13924	.13679	.13440	.13208	.12981	.12759	.12543	.12332	.12126	.11925	.11728
80	69	.17248	.16930	.16621	.16320	.16026	.15740	.15461	.15188	.14923	.14664	.14411	.14164	.13923	.13688	.13459	.13235	.13016	.12802	.12594	.12390
80	70	.18083	.17757	.17440	.17130	.16828	.16533	.16245	.15965	.15691	.15423	.15162	.14908	.14659	.14416	.14179	.13947	.13721	.13499	.13283	.13072
80	71	.18933	.18599	.18273	.17954	.17644	.17341	.17045	.16756	.16474	.16199	.15930	.15668	.15411	.15161	.14916	.14676	.14442	.14214	.13990	.13772
80	72	.19794	.19452	.19118	.18791	.18473	.18162	.17858	.17562	.17272	.16989	.16712	.16442	.16178	.15920	.15667	.15421	.15179	.14944	.14713	.14487
80	73	.20665	.20315	.19973	.19639	.19313	.18994	.18683	.18379	.18081	.17791	.17507	.17229	.16958	.16692	.16433	.16179	.15930	.15687	.15449	.15217
80	74	.21546	.21189	.20840	.20498	.20165	.19839	.19520	.19209	.18904	.18607	.18316	.18031	.17752	.17480	.17213	.16952	.16697	.16447	.16202	.15963
80	75	.22440	.22075	.21719	.21371	.21031	.20698	.20373	.20054	.19743	.19438	.19140	.18849	.18563	.18284	.18011	.17743	.17481	.17224	.16973	.16727
80	76	.23345	.22975	.22612	.22258	.21911	.21571	.21240	.20915	.20597	.20286	.19981	.19683	.19391	.19106	.18826	.18552	.18284	.18021	.17763	.17511
80	77	.24260	.23884	.23515	.23155	.22802	.22457	.22119	.21788	.21464	.21147	.20836	.20532	.20234	.19943	.19657	.19377	.19102	.18833	.18570	.18312
80	78	.25180	.24799	.24425	.24059	.23701	.23350	.23006	.22670	.22340	.22018	.21701	.21392	.21088	.20791	.20499	.20214	.19934	.19659	.19390	.19126
80	79	.26098	.25712	.25333	.24962	.24599	.24243	.23895	.23553	.23219	.22891	.22570	.22255	.21946	.21644	.21347	.21056	.20771	.20491	.20217	.19948
80	80	.27006	.26615	.26232	.25857	.25489	.25129	.24776	.24430	.24091	.23759	.23433	.23113	.22800	.22493	.22191	.21896	.21606	.21321	.21042	.20768
81	0	.00653	.00642	.00632	.00622	.00613	.00603	.00594	.00586	.00578	.00570	.00562	.00554	.00547	.00540	.00533	.00526	.00520	.00514	.00507	.00501
81	1	.00275	.00267	.00259	.00252	.00246	.00239	.00233	.00227	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00173
81	2	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163
81	3	.00275	.00267	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00205	.00200	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164
81	4	.00288	.00279	.00271	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00192	.00188	.00183	.00178	.00174	.00170
81	5	.00307	.00297	.00288	.00279	.00271	.00263	.00255	.00248	.00241	.00234	.00228	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180
81	6	.00329	.00319	.00309	.00299	.00290	.00282	.00274	.00266	.00258	.00251	.00244	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193
81	7	.00356	.00344	.00334	.00324	.00314	.00305	.00296	.00288	.00280	.00272	.00265	.00258	.00251	.00244	.00238	.00232	.00226	.00221	.00215	.00210
81	8	.00385	.00374	.00362	.00352	.00341	.00331	.00322	.00313	.00304	.00296	.00288	.00281	.00273	.00266	.00260	.00253	.00247	.00241	.00235	.00229
81	9	.00420	.00407	.00395	.00384	.00373	.00362	.00352	.00342	.00333	.00324	.00316	.00308	.00300	.00292	.00285	.00278	.00271	.00265	.00259	.00253
81	10	.00459	.00445	.00433	.00420	.00408	.00397	.00386	.00376	.00366	.00357	.00348	.00339	.00330	.00322	.00315	.00307	.00300	.00293	.00286	.00280
81	11	.00502	.00488	.00474	.00461	.00448	.00436	.00424	.00413	.00403	.00393	.00383	.00373	.00364	.00356	.00347	.00339	.00332	.00324	.00317	.00310
81	12	.00548	.00533	.00518	.00504	.00491	.00478	.00466	.00454	.00442	.00432	.00421	.00411	.00401	.00392	.00383	.00375	.00366	.00358	.00351	.00343
81	13	.00596	.00580	.00564	.00549	.00535	.00521	.00508	.00495	.00483	.00472	.00460	.00450	.00439	.00429	.00420	.00411	.00402	.00393	.00385	.00377
81	14	.00642	.00625	.00608	.00592	.00577	.00562	.00548	.00535	.00522	.00510	.00498	.00487	.00476	.00465	.00455	.00445	.00436	.00427	.00418	.00409
81	15	.00686	.00667	.00649	.00633	.00616	.00601	.00586	.00572	.00558	.00545	.00533	.00521	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439
81	16	.00725	.00706	.00687	.00669	.00652	.00636	.00620	.00605	.00591	.00577	.00564	.00551	.00539	.00527	.00516	.00505	.00494	.00484	.00474	.00465
81	17	.00762	.00741	.00722	.00703	.00685	.00668	.00651	.00635	.00620	.00606	.00592	.00578	.00566	.00553	.00541	.00530	.00519	.00508	.00498	.00488
81	18	.00797	.00775	.00754	.00734	.00715	.00697	.00680	.00663	.00647	.00632	.00618	.00604	.00590	.00577	.00564	.00552	.00541	.00529	.00519	.00508
81	19	.00832	.00809	.00787	.00766	.00746	.00727	.00709	.00692	.00675	.00659	.00643	.00628	.00614	.00601	.00587	.00575	.00562	.00551	.00539	.00528
81	20	.00869	.00845	.00822	.00800	.00779	.00759	.00740	.00721	.00704	.00687	.00670	.00655	.00640	.00625	.00612	.00598	.00585	.00573	.00561	.00549
81	21	.00910	.00884	.00860	.00836	.00814	.00793	.00773	.00753	.00735	.00717	.00700	.00683	.00667	.00652	.00637	.00623	.00610	.00597	.00584	.00572
81	22	.00952	.00925	.00899	.00875	.00851	.00829	.00807	.00787	.00767	.00748	.00730	.00713	.00696	.00680	.00665	.00650	.00636	.00622	.00608	.00596
81	23	.00998	.00970	.00943	.00917	.00892	.00868	.00845	.00823	.00803	.00783	.00764	.00745	.00728	.00711	.00694	.00679	.00663	.00649	.00635	.00621
81	24	.01049	.01019	.00990	.00962	.00936	.00911	.00887	.00864	.00842	.00821	.00800	.00781	.00762	.00744	.00727	.00710	.00694	.00679	.00664	.00650
81	25	.01105	.01073	.01043	.01013	.00985	.00959	.00933	.00909	.00885	.00863	.00841	.00821	.00801	.00782	.00764	.00746	.00729	.00713	.00697	.00682
81	26	.01167	.01133	.01101	.01070	.01040	.01012	.00984	.00958	.00934	.00910	.00887	.00865	.00844	.00824	.00804	.00786	.00768	.00750	.00734	.00718
81	27	.01236	.01200	.01165	.01132	.01101	.01071	.01042	.01014	.00988	.00962	.00938	.00915	.00892	.00871	.00850	.00830	.00811	.00793	.00775	.00758
81	28	.01311	.01272	.01236	.01200	.01167	.01135	.01104	.01075	.01047	.01020	.00994	.00969	.00945	.00922	.00900	.00879	.00859	.00839	.00820	.00802

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
81	29	.01392	.01351	.01312	.01275	.01239	.01205	.01172	.01141	.01111	.01082	.01054	.01028	.01003	.00978	.00955	.00932	.00910	.00889	.00869	.00850
81	30	.01480	.01436	.01394	.01354	.01316	.01280	.01245	.01212	.01180	.01149	.01120	.01092	.01065	.01039	.01014	.00990	.00966	.00944	.00923	.00902
81	31	.01574	.01527	.01483	.01441	.01400	.01361	.01324	.01289	.01255	.01222	.01191	.01160	.01132	.01104	.01077	.01051	.01027	.01003	.00980	.00958
81	32	.01675	.01626	.01579	.01534	.01490	.01449	.01409	.01372	.01335	.01300	.01267	.01235	.01204	.01174	.01146	.01118	.01092	.01066	.01042	.01018
81	33	.01786	.01733	.01683	.01635	.01589	.01544	.01502	.01462	.01423	.01386	.01350	.01316	.01283	.01251	.01221	.01191	.01163	.01136	.01110	.01084
81	34	.01905	.01849	.01795	.01744	.01695	.01648	.01603	.01560	.01518	.01478	.01440	.01404	.01368	.01335	.01302	.01271	.01240	.01211	.01183	.01156
81	35	.02035	.01975	.01918	.01863	.01811	.01761	.01713	.01667	.01622	.01580	.01539	.01500	.01462	.01426	.01391	.01358	.01325	.01294	.01264	.01235
81	36	.02175	.02112	.02051	.01993	.01937	.01883	.01832	.01783	.01736	.01690	.01647	.01605	.01564	.01526	.01488	.01453	.01418	.01385	.01352	.01321
81	37	.02328	.02260	.02195	.02133	.02073	.02016	.01962	.01909	.01859	.01810	.01764	.01719	.01676	.01634	.01594	.01556	.01519	.01483	.01449	.01415
81	38	.02494	.02422	.02352	.02286	.02223	.02162	.02103	.02047	.01993	.01941	.01892	.01844	.01798	.01753	.01711	.01669	.01630	.01591	.01555	.01519
81	39	.02674	.02597	.02523	.02452	.02385	.02320	.02257	.02198	.02140	.02085	.02031	.01980	.01931	.01883	.01838	.01793	.01751	.01710	.01670	.01632
81	40	.02869	.02787	.02709	.02634	.02562	.02492	.02426	.02362	.02300	.02241	.02184	.02130	.02077	.02026	.01977	.01930	.01884	.01840	.01798	.01757
81	41	.03082	.02995	.02912	.02832	.02755	.02681	.02610	.02542	.02476	.02413	.02352	.02294	.02237	.02183	.02130	.02080	.02031	.01984	.01938	.01894
81	42	.03313	.03221	.03132	.03047	.02965	.02886	.02810	.02738	.02668	.02600	.02535	.02473	.02412	.02354	.02298	.02244	.02192	.02141	.02092	.02045
81	43	.03563	.03465	.03370	.03280	.03192	.03109	.03028	.02950	.02876	.02804	.02734	.02667	.02603	.02541	.02481	.02423	.02367	.02313	.02261	.02210
81	44	.03832	.03728	.03627	.03531	.03438	.03349	.03263	.03181	.03101	.03024	.02950	.02879	.02810	.02743	.02679	.02617	.02557	.02500	.02444	.02390
81	45	.04120	.04009	.03903	.03800	.03702	.03607	.03515	.03427	.03342	.03261	.03182	.03106	.03032	.02961	.02893	.02827	.02763	.02701	.02641	.02583
81	46	.04427	.04310	.04197	.04088	.03983	.03883	.03786	.03692	.03602	.03515	.03431	.03349	.03271	.03195	.03122	.03052	.02983	.02917	.02853	.02792
81	47	.04753	.04629	.04509	.04394	.04283	.04176	.04073	.03974	.03878	.03785	.03696	.03609	.03526	.03445	.03367	.03292	.03219	.03149	.03080	.03014
81	48	.05100	.04968	.04842	.04720	.04602	.04489	.04380	.04274	.04172	.04074	.03979	.03887	.03798	.03712	.03629	.03549	.03472	.03396	.03323	.03253
81	49	.05467	.05329	.05195	.05066	.04941	.04821	.04706	.04594	.04486	.04381	.04280	.04183	.04089	.03997	.03909	.03824	.03741	.03661	.03583	.03508
81	50	.05858	.05711	.05570	.05434	.05302	.05175	.05053	.04934	.04820	.04709	.04602	.04499	.04399	.04302	.04208	.04117	.04029	.03944	.03862	.03781
81	51	.06271	.06117	.05968	.05824	.05685	.05551	.05421	.05296	.05175	.05058	.04945	.04835	.04729	.04626	.04527	.04430	.04337	.04246	.04158	.04073
81	52	.06706	.06544	.06387	.06235	.06089	.05947	.05810	.05678	.05550	.05426	.05306	.05190	.05078	.04969	.04864	.04761	.04662	.04566	.04473	.04383
81	53	.07164	.06993	.06828	.06668	.06514	.06365	.06221	.06081	.05946	.05815	.05688	.05566	.05447	.05332	.05220	.05112	.05007	.04905	.04806	.04710
81	54	.07644	.07464	.07291	.07123	.06961	.06804	.06652	.06505	.06362	.06224	.06091	.05961	.05836	.05714	.05596	.05481	.05370	.05262	.05158	.05056
81	55	.08147	.07959	.07777	.07600	.07430	.07265	.07105	.06951	.06801	.06655	.06514	.06378	.06245	.06117	.05992	.05871	.05754	.05640	.05529	.05422
81	56	.08674	.08477	.08286	.08101	.07923	.07749	.07582	.07419	.07261	.07108	.06960	.06816	.06677	.06541	.06410	.06282	.06158	.06038	.05921	.05807
81	57	.09225	.09019	.08819	.08626	.08439	.08257	.08081	.07910	.07745	.07584	.07428	.07277	.07130	.06988	.06849	.06715	.06584	.06457	.06334	.06214
81	58	.09799	.09584	.09375	.09173	.08976	.08786	.08602	.08423	.08249	.08081	.07917	.07758	.07604	.07454	.07309	.07167	.07029	.06896	.06766	.06639
81	59	.10394	.10169	.09951	.09740	.09535	.09336	.09143	.08956	.08774	.08597	.08426	.08259	.08097	.07940	.07787	.07638	.07494	.07353	.07216	.07083
81	60	.11010	.10776	.10549	.10328	.10114	.09906	.09705	.09509	.09319	.09134	.08954	.08780	.08610	.08445	.08285	.08129	.07977	.07829	.07686	.07546
81	61	.11649	.11405	.11169	.10939	.10716	.10499	.10289	.10084	.09886	.09693	.09505	.09322	.09145	.08972	.08804	.08641	.08482	.08327	.08176	.08029
81	62	.12314	.12060	.11814	.11575	.11343	.11117	.10898	.10685	.10478	.10276	.10080	.09889	.09704	.09523	.09347	.09176	.09010	.08847	.08689	.08535
81	63	.13005	.12742	.12486	.12238	.11996	.11762	.11533	.11311	.11095	.10885	.10681	.10482	.10288	.10100	.09916	.09737	.09563	.09393	.09227	.09066
81	64	.13721	.13448	.13183	.12926	.12675	.12431	.12194	.11963	.11738	.11520	.11307	.11099	.10897	.10701	.10509	.10322	.10140	.09963	.09790	.09621
81	65	.14463	.14181	.13906	.13639	.13379	.13126	.12880	.12640	.12407	.12180	.11958	.11742	.11532	.11327	.11128	.10933	.10743	.10558	.10377	.10201
81	66	.15232	.14940	.14656	.14380	.14111	.13849	.13593	.13345	.13103	.12867	.12637	.12412	.12194	.11981	.11773	.11570	.11373	.11180	.10992	.10808
81	67	.16030	.15729	.15435	.15150	.14871	.14600	.14336	.14079	.13828	.13583	.13344	.13112	.12885	.12664	.12448	.12237	.12032	.11831	.11635	.11444
81	68	.16854	.16544	.16241	.15946	.15659	.15379	.15106	.14840	.14580	.14327	.14080	.13839	.13604	.13374	.13150	.12932	.12718	.12510	.12306	.12107
81	69	.17702	.17383	.17071	.16767	.16471	.16182	.15901	.15626	.15358	.15096	.14841	.14591	.14348	.14110	.13878	.13652	.13430	.13214	.13003	.12796
81	70	.18569	.18241	.17921	.17608	.17304	.17006	.16716	.16433	.16156	.15886	.15622	.15365	.15113	.14868	.14628	.14393	.14164	.13940	.13721	.13507
81	71	.19452	.19115	.18787	.18466	.18153	.17847	.17548	.17257	.16972	.16694	.16422	.16157	.15897	.15644	.15396	.15154	.14917	.14685	.14459	.14237
81	72	.20348	.20003	.19666	.19337	.19016	.18702	.18395	.18095	.17803	.17517	.17237	.16964	.16697	.16436	.16180	.15930	.15686	.15447	.15213	.14985
81	73	.21254	.20901	.20557	.20220	.19891	.19569	.19255	.18947	.18647	.18353	.18066	.17785	.17511	.17242	.16979	.16722	.16470	.16224	.15983	.15747
81	74	.22173	.21813	.21461	.21116	.20780	.20451	.20129	.19814	.19506	.19205	.18911	.18623	.18341	.18065	.17795	.17531	.17272	.17019	.16771	.16528
81	75	.23106	.22739	.22379	.22028	.21684	.21348	.21020	.20698	.20383	.20075	.19774	.19479	.19190	.18907	.18630	.18359	.18093	.17833	.17578	.17329
81	76	.24053	.23679	.23313	.22956	.22605	.22263	.21927	.21599	.21277	.20963	.20655	.20353	.20058	.19768	.19485	.19207	.18935	.18668	.18407	.18151
81	77	.25011	.24632	.24260	.23896	.23539	.23191	.22849	.22515	.22187	.21866	.21552	.21244	.20942	.20647	.20357	.20073	.19795	.19522	.19255	.18993
81	78	.25977	.25591	.25214	.24844	.24483	.24128	.23781	.23441	.23107	.22781	.22461	.22147	.21840	.21538	.21243	.20953	.20669	.20391	.20117	.19850

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
81	79	.26941	.26551	.26169	.25794	.25427	.25068	.24715	.24370	.24032	.23700	.23374	.23056	.22743	.22436	.22135	.21840	.21551	.21267	.20989	.20715
81	80	.27896	.27501	.27115	.26736	.26364	.26000	.25644	.25294	.24951	.24614	.24284	.23960	.23643	.23331	.23026	.22726	.22431	.22143	.21859	.21581
81	81	.28833	.28435	.28045	.27662	.27287	.26919	.26558	.26204	.25857	.25516	.25182	.24854	.24532	.24217	.23907	.23602	.23304	.23010	.22723	.22440
82	0	.00675	.00664	.00654	.00644	.00635	.00625	.00616	.00608	.00600	.00592	.00584	.00576	.00569	.00562	.00555	.00548	.00542	.00535	.00529	.00523
82	1	.00280	.00272	.00264	.00257	.00251	.00244	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00177
82	2	.00273	.00265	.00257	.00250	.00243	.00236	.00230	.00224	.00218	.00212	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167
82	3	.00279	.00271	.00262	.00255	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00176	.00171	.00167
82	4	.00292	.00283	.00274	.00266	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00187	.00182	.00178	.00173
82	5	.00311	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00188	.00184
82	6	.00333	.00323	.00313	.00304	.00295	.00286	.00278	.00270	.00263	.00255	.00248	.00242	.00235	.00229	.00223	.00218	.00212	.00207	.00202	.00197
82	7	.00360	.00349	.00339	.00329	.00319	.00310	.00301	.00292	.00284	.00277	.00269	.00262	.00255	.00249	.00242	.00236	.00230	.00225	.00219	.00214
82	8	.00391	.00379	.00368	.00357	.00346	.00337	.00327	.00318	.00309	.00301	.00293	.00286	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234
82	9	.00426	.00413	.00401	.00390	.00379	.00368	.00358	.00348	.00339	.00330	.00322	.00313	.00305	.00298	.00291	.00284	.00277	.00270	.00264	.00258
82	10	.00466	.00453	.00440	.00427	.00415	.00404	.00393	.00383	.00373	.00363	.00354	.00345	.00337	.00329	.00321	.00313	.00306	.00299	.00292	.00286
82	11	.00510	.00496	.00482	.00469	.00456	.00444	.00432	.00421	.00411	.00400	.00391	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317
82	12	.00558	.00543	.00528	.00514	.00500	.00487	.00475	.00463	.00452	.00441	.00430	.00420	.00410	.00401	.00392	.00383	.00375	.00367	.00359	.00352
82	13	.00607	.00591	.00575	.00560	.00545	.00532	.00518	.00506	.00494	.00482	.00471	.00460	.00450	.00440	.00430	.00421	.00412	.00403	.00395	.00387
82	14	.00655	.00637	.00620	.00604	.00589	.00574	.00560	.00547	.00534	.00522	.00510	.00498	.00487	.00477	.00466	.00457	.00447	.00438	.00429	.00420
82	15	.00699	.00680	.00663	.00646	.00630	.00614	.00599	.00585	.00571	.00558	.00546	.00533	.00522	.00511	.00500	.00489	.00479	.00470	.00460	.00451
82	16	.00739	.00720	.00701	.00683	.00666	.00650	.00634	.00619	.00605	.00591	.00577	.00565	.00552	.00541	.00529	.00518	.00508	.00497	.00487	.00478
82	17	.00777	.00756	.00736	.00718	.00699	.00682	.00666	.00650	.00635	.00620	.00606	.00593	.00580	.00567	.00555	.00544	.00532	.00522	.00511	.00501
82	18	.00812	.00790	.00770	.00750	.00731	.00713	.00695	.00678	.00662	.00647	.00632	.00618	.00605	.00592	.00579	.00567	.00555	.00544	.00533	.00522
82	19	.00848	.00825	.00803	.00782	.00762	.00743	.00725	.00707	.00690	.00674	.00659	.00644	.00629	.00616	.00602	.00590	.00577	.00565	.00554	.00543
82	20	.00886	.00862	.00838	.00816	.00795	.00775	.00756	.00737	.00719	.00702	.00686	.00670	.00655	.00641	.00627	.00613	.00601	.00588	.00576	.00564
82	21	.00927	.00901	.00877	.00853	.00831	.00810	.00789	.00770	.00751	.00733	.00716	.00699	.00683	.00668	.00653	.00639	.00626	.00612	.00600	.00587
82	22	.00970	.00943	.00917	.00892	.00869	.00846	.00824	.00804	.00784	.00765	.00747	.00729	.00713	.00697	.00681	.00666	.00652	.00638	.00624	.00612
82	23	.01016	.00988	.00960	.00934	.00909	.00886	.00863	.00841	.00820	.00800	.00781	.00762	.00745	.00727	.00711	.00695	.00680	.00665	.00651	.00638
82	24	.01068	.01037	.01009	.00981	.00954	.00929	.00905	.00882	.00860	.00838	.00818	.00799	.00780	.00762	.00744	.00728	.00712	.00696	.00681	.00667
82	25	.01125	.01093	.01062	.01033	.01005	.00978	.00952	.00928	.00904	.00882	.00860	.00839	.00819	.00800	.00782	.00764	.00747	.00731	.00715	.00699
82	26	.01187	.01153	.01121	.01089	.01060	.01031	.01004	.00978	.00953	.00929	.00906	.00884	.00863	.00843	.00823	.00804	.00786	.00769	.00752	.00736
82	27	.01257	.01221	.01186	.01153	.01121	.01091	.01062	.01035	.01008	.00983	.00958	.00935	.00912	.00891	.00870	.00850	.00831	.00812	.00794	.00777
82	28	.01333	.01294	.01258	.01222	.01189	.01156	.01126	.01096	.01068	.01041	.01015	.00990	.00966	.00943	.00921	.00899	.00879	.00859	.00840	.00822
82	29	.01415	.01374	.01335	.01298	.01262	.01227	.01195	.01163	.01133	.01104	.01077	.01050	.01024	.01000	.00976	.00954	.00932	.00911	.00891	.00871
82	30	.01504	.01460	.01419	.01379	.01341	.01304	.01269	.01236	.01204	.01173	.01143	.01115	.01088	.01062	.01036	.01012	.00989	.00966	.00945	.00924
82	31	.01600	.01553	.01509	.01466	.01425	.01387	.01349	.01314	.01279	.01247	.01215	.01185	.01156	.01128	.01101	.01075	.01050	.01026	.01003	.00981
82	32	.01703	.01653	.01606	.01560	.01517	.01476	.01436	.01398	.01361	.01326	.01293	.01260	.01229	.01200	.01171	.01143	.01117	.01091	.01067	.01043
82	33	.01815	.01762	.01711	.01663	.01617	.01573	.01530	.01490	.01451	.01413	.01377	.01343	.01310	.01278	.01247	.01218	.01189	.01162	.01136	.01110
82	34	.01935	.01879	.01825	.01774	.01725	.01677	.01632	.01589	.01547	.01507	.01469	.01432	.01397	.01363	.01330	.01299	.01268	.01239	.01211	.01184
82	35	.02067	.02007	.01950	.01895	.01843	.01792	.01744	.01698	.01653	.01611	.01570	.01530	.01493	.01456	.01421	.01387	.01355	.01324	.01293	.01264
82	36	.02210	.02146	.02085	.02026	.01970	.01917	.01865	.01816	.01768	.01723	.01679	.01637	.01596	.01558	.01520	.01484	.01449	.01416	.01383	.01352
82	37	.02364	.02296	.02231	.02169	.02109	.02052	.01997	.01944	.01893	.01845	.01798	.01753	.01710	.01668	.01628	.01589	.01552	.01516	.01481	.01448
82	38	.02533	.02460	.02391	.02324	.02261	.02200	.02141	.02085	.02030	.01978	.01928	.01880	.01834	.01789	.01746	.01705	.01665	.01627	.01590	.01554
82	39	.02715	.02638	.02564	.02494	.02426	.02360	.02298	.02238	.02180	.02124	.02071	.02019	.01970	.01922	.01876	.01832	.01789	.01748	.01708	.01669
82	40	.02914	.02832	.02753	.02678	.02606	.02536	.02469	.02405	.02343	.02284	.02227	.02172	.02119	.02068	.02018	.01971	.01925	.01881	.01838	.01797
82	41	.03131	.03044	.02960	.02879	.02802	.02728	.02657	.02588	.02522	.02459	.02398	.02339	.02282	.02228	.02175	.02124	.02075	.02028	.01982	.01938
82	42	.03366	.03273	.03184	.03098	.03016	.02937	.02861	.02788	.02718	.02650	.02585	.02522	.02461	.02403	.02346	.02292	.02239	.02188	.02139	.02092
82	43	.03620	.03521	.03427	.03336	.03248	.03164	.03083	.03005	.02930	.02858	.02788	.02721	.02656	.02593	.02533	.02475	.02419	.02364	.02312	.02261
82	44	.03894	.03790	.03689	.03592	.03499	.03409	.03323	.03240	.03160	.03083	.03009	.02937	.02868	.02801	.02736	.02674	.02614	.02556	.02499	.02445
82	45	.04187	.04076	.03969	.03867	.03768	.03672	.03581	.03492	.03407	.03325	.03246	.03169	.03095	.03024	.02955	.02888	.02824	.02762	.02701	.02643
82	46	.04501	.04383	.04270	.04161	.04056	.03954	.03857	.03763	.03672	.03585	.03500	.03419	.03340	.03264	.03190	.03119	.03050	.02984	.02919	.02857

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
82	47	.04833	.04709	.04589	.04473	.04362	.04254	.04151	.04051	.03954	.03861	.03771	.03685	.03601	.03520	.03441	.03365	.03292	.03221	.03152	.03086
82	48	.05187	.05055	.04928	.04806	.04688	.04574	.04464	.04358	.04256	.04157	.04061	.03969	.03880	.03793	.03710	.03629	.03551	.03475	.03402	.03331
82	49	.05563	.05423	.05289	.05160	.05035	.04914	.04798	.04685	.04577	.04472	.04370	.04272	.04177	.04086	.03997	.03911	.03828	.03747	.03669	.03593
82	50	.05962	.05815	.05673	.05536	.05404	.05276	.05153	.05034	.04919	.04808	.04700	.04596	.04496	.04398	.04304	.04212	.04124	.04038	.03955	.03874
82	51	.06384	.06229	.06080	.05935	.05796	.05661	.05531	.05405	.05283	.05165	.05051	.04941	.04834	.04731	.04631	.04534	.04440	.04348	.04260	.04174
82	52	.06829	.06666	.06509	.06356	.06209	.06067	.05930	.05797	.05668	.05543	.05423	.05306	.05193	.05083	.04977	.04874	.04774	.04677	.04583	.04492
82	53	.07298	.07126	.06960	.06800	.06645	.06495	.06350	.06210	.06074	.05942	.05815	.05691	.05572	.05456	.05343	.05234	.05129	.05026	.04926	.04829
82	54	.07789	.07609	.07434	.07266	.07103	.06945	.06792	.06645	.06501	.06363	.06228	.06098	.05971	.05849	.05730	.05615	.05503	.05394	.05288	.05186
82	55	.08304	.08115	.07933	.07756	.07584	.07418	.07258	.07102	.06951	.06805	.06663	.06526	.06393	.06263	.06138	.06016	.05897	.05783	.05671	.05562
82	56	.08845	.08647	.08455	.08269	.08090	.07916	.07747	.07583	.07425	.07271	.07122	.06977	.06836	.06700	.06568	.06439	.06314	.06193	.06075	.05960
82	57	.09410	.09203	.09002	.08808	.08619	.08437	.08260	.08088	.07921	.07760	.07603	.07451	.07303	.07159	.07020	.06884	.06753	.06624	.06500	.06379
82	58	.09999	.09782	.09572	.09369	.09172	.08981	.08795	.08615	.08440	.08271	.08106	.07946	.07791	.07640	.07493	.07350	.07212	.07077	.06946	.06818
82	59	.10609	.10383	.10164	.09952	.09746	.09546	.09352	.09163	.08980	.08802	.08630	.08462	.08299	.08140	.07986	.07836	.07690	.07549	.07410	.07276
82	60	.11242	.11006	.10778	.10556	.10341	.10132	.09929	.09732	.09541	.09355	.09174	.08998	.08827	.08661	.08499	.08342	.08189	.08040	.07895	.07754
82	61	.11898	.11653	.11415	.11184	.10960	.10742	.10530	.10325	.10125	.09930	.09741	.09557	.09378	.09204	.09035	.08870	.08709	.08553	.08401	.08253
82	62	.12581	.12327	.12079	.11839	.11605	.11378	.11158	.10943	.10734	.10531	.10334	.10142	.09955	.09773	.09595	.09423	.09255	.09091	.08931	.08776
82	63	.13292	.13028	.12771	.12521	.12278	.12042	.11812	.11589	.11371	.11160	.10954	.10753	.10558	.10368	.10182	.10002	.09826	.09655	.09488	.09325
82	64	.14030	.13756	.13489	.13230	.12978	.12732	.12493	.12261	.12035	.11814	.11600	.11391	.11187	.10989	.10795	.10607	.10423	.10244	.10070	.09899
82	65	.14794	.14510	.14234	.13966	.13704	.13449	.13201	.12960	.12725	.12496	.12273	.12055	.11843	.11636	.11435	.11238	.11047	.10860	.10678	.10500
82	66	.15587	.15294	.15008	.14730	.14459	.14195	.13938	.13688	.13444	.13206	.12974	.12748	.12528	.12313	.12103	.11898	.11699	.11504	.11314	.11128
82	67	.16411	.16108	.15813	.15525	.15245	.14972	.14706	.14447	.14194	.13947	.13707	.13472	.13243	.13020	.12802	.12589	.12382	.12179	.11981	.11788
82	68	.17263	.16951	.16646	.16349	.16060	.15778	.15503	.15235	.14973	.14718	.14469	.14226	.13988	.13757	.13530	.13310	.13094	.12883	.12678	.12476
82	69	.18140	.17819	.17505	.17199	.16901	.16610	.16326	.16049	.15779	.15515	.15257	.15006	.14760	.14520	.14286	.14057	.13833	.13615	.13401	.13192
82	70	.19039	.18708	.18386	.18071	.17764	.17464	.17172	.16886	.16607	.16335	.16069	.15809	.15555	.15307	.15065	.14828	.14596	.14370	.14149	.13932
82	71	.19954	.19615	.19284	.18960	.18645	.18337	.18036	.17742	.17455	.17174	.16900	.16632	.16370	.16114	.15863	.15619	.15379	.15145	.14916	.14692
82	72	.20883	.20536	.20196	.19865	.19541	.19225	.18916	.18614	.18318	.18030	.17748	.17472	.17202	.16938	.16680	.16427	.16180	.15939	.15702	.15471
82	73	.21825	.21469	.21122	.20783	.20451	.20127	.19810	.19500	.19197	.18900	.18610	.18327	.18049	.17778	.17512	.17252	.16998	.16749	.16505	.16266
82	74	.22781	.22418	.22063	.21716	.21377	.21045	.20720	.20403	.20092	.19788	.19491	.19200	.18915	.18636	.18363	.18096	.17834	.17578	.17327	.17081
82	75	.23752	.23382	.23020	.22666	.22320	.21981	.21649	.21324	.21007	.20696	.20391	.20093	.19801	.19515	.19235	.18961	.18692	.18429	.18171	.17918
82	76	.24740	.24363	.23995	.23634	.23281	.22935	.22597	.22266	.21941	.21623	.21312	.21007	.20708	.20416	.20129	.19848	.19573	.19303	.19038	.18779
82	77	.25741	.25359	.24984	.24617	.24258	.23906	.23561	.23223	.22893	.22569	.22251	.21940	.21635	.21336	.21043	.20755	.20474	.20197	.19927	.19661
82	78	.26751	.26363	.25983	.25610	.25245	.24888	.24537	.24194	.23857	.23527	.23204	.22887	.22576	.22271	.21972	.21679	.21391	.21109	.20832	.20561
82	79	.27762	.27369	.26984	.26606	.26236	.25873	.25518	.25169	.24827	.24492	.24163	.23840	.23524	.23214	.22909	.22611	.22318	.22030	.21748	.21471
82	80	.28764	.28367	.27977	.27595	.27220	.26853	.26493	.26139	.25793	.25453	.25119	.24792	.24470	.24155	.23846	.23542	.23244	.22951	.22664	.22382
82	81	.29750	.29349	.28955	.28569	.28191	.27819	.27455	.27098	.26747	.26402	.26065	.25733	.25407	.25088	.24774	.24466	.24163	.23866	.23574	.23287
82	82	.30714	.30310	.29913	.29524	.29142	.28768	.28400	.28039	.27684	.27336	.26995	.26659	.26330	.26006	.25688	.25376	.25069	.24768	.24472	.24181
83	0	.00697	.00686	.00676	.00666	.00657	.00647	.00638	.00630	.00622	.00613	.00606	.00598	.00591	.00584	.00577	.00570	.00563	.00557	.00551	.00545
83	1	.00285	.00277	.00269	.00262	.00256	.00249	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00198	.00194	.00190	.00186	.00182
83	2	.00277	.00269	.00262	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171
83	3	.00283	.00275	.00266	.00259	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171
83	4	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00234	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00177
83	5	.00315	.00305	.00296	.00287	.00278	.00270	.00263	.00255	.00248	.00241	.00235	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00192	.00187
83	6	.00338	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00246	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00201
83	7	.00365	.00354	.00343	.00333	.00323	.00314	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00247	.00240	.00235	.00229	.00223	.00218
83	8	.00396	.00384	.00373	.00362	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00256	.00250	.00244	.00239
83	9	.00432	.00419	.00407	.00395	.00384	.00374	.00363	.00354	.00344	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00263
83	10	.00473	.00459	.00446	.00434	.00422	.00411	.00400	.00389	.00379	.00370	.00361	.00352	.00343	.00335	.00327	.00320	.00312	.00305	.00298	.00292
83	11	.00518	.00504	.00490	.00476	.00464	.00452	.00440	.00429	.00418	.00408	.00398	.00389	.00379	.00371	.00362	.00354	.00346	.00339	.00331	.00324
83	12	.00567	.00552	.00537	.00523	.00509	.00496	.00484	.00472	.00460	.00449	.00439	.00429	.00419	.00410	.00400	.00392	.00383	.00375	.00367	.00360
83	13	.00618	.00601	.00585	.00570	.00556	.00542	.00529	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00440	.00430	.00421	.00413	.00404	.00396

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
83	14	.00666	.00649	.00632	.00616	.00601	.00586	.00572	.00558	.00545	.00533	.00521	.00509	.00498	.00488	.00477	.00467	.00458	.00449	.00440	.00431
83	15	.00712	.00693	.00675	.00658	.00642	.00627	.00612	.00597	.00584	.00571	.00558	.00546	.00534	.00523	.00512	.00501	.00491	.00481	.00472	.00463
83	16	.00753	.00733	.00715	.00697	.00680	.00663	.00647	.00632	.00618	.00604	.00591	.00578	.00565	.00553	.00542	.00531	.00520	.00510	.00500	.00490
83	17	.00791	.00770	.00751	.00732	.00714	.00696	.00680	.00664	.00649	.00634	.00620	.00606	.00593	.00581	.00569	.00557	.00546	.00535	.00525	.00515
83	18	.00827	.00805	.00784	.00764	.00745	.00727	.00710	.00693	.00677	.00662	.00647	.00632	.00619	.00606	.00593	.00581	.00569	.00558	.00547	.00536
83	19	.00863	.00840	.00818	.00797	.00777	.00758	.00740	.00722	.00705	.00689	.00673	.00658	.00644	.00630	.00617	.00604	.00592	.00580	.00568	.00557
83	20	.00902	.00877	.00854	.00832	.00811	.00791	.00771	.00753	.00735	.00718	.00701	.00686	.00670	.00656	.00642	.00628	.00615	.00603	.00591	.00579
83	21	.00943	.00917	.00893	.00869	.00847	.00826	.00805	.00786	.00767	.00749	.00731	.00715	.00699	.00683	.00669	.00654	.00641	.00628	.00615	.00602
83	22	.00987	.00959	.00933	.00909	.00885	.00863	.00841	.00820	.00800	.00781	.00763	.00745	.00729	.00712	.00697	.00682	.00667	.00653	.00640	.00627
83	23	.01034	.01005	.00978	.00951	.00926	.00903	.00880	.00858	.00837	.00817	.00797	.00779	.00761	.00744	.00727	.00711	.00696	.00681	.00667	.00654
83	24	.01086	.01055	.01026	.00999	.00972	.00947	.00922	.00899	.00877	.00856	.00835	.00816	.00797	.00779	.00761	.00744	.00728	.00713	.00698	.00683
83	25	.01143	.01111	.01080	.01051	.01023	.00996	.00970	.00946	.00922	.00899	.00878	.00857	.00837	.00818	.00799	.00781	.00764	.00748	.00732	.00716
83	26	.01207	.01173	.01140	.01109	.01079	.01050	.01023	.00997	.00972	.00948	.00925	.00903	.00881	.00861	.00841	.00822	.00804	.00787	.00770	.00753
83	27	.01278	.01241	.01206	.01173	.01141	.01111	.01082	.01054	.01028	.01002	.00978	.00954	.00931	.00910	.00889	.00869	.00849	.00831	.00813	.00795
83	28	.01354	.01316	.01279	.01243	.01210	.01177	.01146	.01117	.01088	.01061	.01035	.01010	.00986	.00963	.00941	.00919	.00899	.00879	.00860	.00841
83	29	.01438	.01397	.01357	.01320	.01284	.01249	.01216	.01185	.01155	.01126	.01098	.01071	.01046	.01021	.00997	.00975	.00953	.00931	.00911	.00891
83	30	.01528	.01484	.01442	.01402	.01364	.01327	.01292	.01258	.01226	.01195	.01166	.01137	.01110	.01084	.01058	.01034	.01011	.00988	.00966	.00945
83	31	.01624	.01578	.01533	.01491	.01450	.01411	.01373	.01338	.01303	.01270	.01239	.01208	.01179	.01151	.01124	.01098	.01073	.01049	.01026	.01004
83	32	.01729	.01679	.01632	.01586	.01543	.01501	.01461	.01423	.01386	.01351	.01318	.01285	.01254	.01224	.01195	.01168	.01141	.01115	.01090	.01067
83	33	.01842	.01789	.01739	.01690	.01644	.01599	.01557	.01516	.01477	.01440	.01404	.01369	.01336	.01304	.01273	.01243	.01215	.01187	.01161	.01135
83	34	.01964	.01908	.01854	.01803	.01753	.01706	.01661	.01617	.01575	.01535	.01497	.01460	.01424	.01390	.01357	.01326	.01295	.01266	.01237	.01210
83	35	.02098	.02038	.01980	.01926	.01873	.01822	.01774	.01728	.01683	.01640	.01599	.01560	.01522	.01485	.01450	.01416	.01383	.01352	.01321	.01292
83	36	.02242	.02178	.02117	.02059	.02002	.01949	.01897	.01847	.01800	.01754	.01710	.01668	.01627	.01588	.01550	.01514	.01479	.01446	.01413	.01382
83	37	.02399	.02331	.02266	.02203	.02143	.02086	.02031	.01978	.01927	.01878	.01831	.01786	.01742	.01701	.01660	.01621	.01584	.01548	.01513	.01480
83	38	.02570	.02497	.02428	.02361	.02297	.02236	.02177	.02120	.02066	.02014	.01964	.01915	.01869	.01824	.01781	.01739	.01699	.01661	.01623	.01587
83	39	.02755	.02678	.02604	.02533	.02465	.02399	.02336	.02276	.02218	.02162	.02108	.02057	.02007	.01959	.01913	.01868	.01825	.01784	.01744	.01705
83	40	.02957	.02875	.02796	.02720	.02647	.02578	.02511	.02446	.02384	.02325	.02267	.02212	.02159	.02107	.02058	.02010	.01964	.01920	.01877	.01835
83	41	.03177	.03089	.03005	.02925	.02847	.02773	.02702	.02633	.02567	.02503	.02442	.02382	.02325	.02271	.02218	.02167	.02117	.02070	.02024	.01979
83	42	.03416	.03323	.03233	.03148	.03065	.02986	.02910	.02836	.02766	.02698	.02632	.02569	.02508	.02449	.02393	.02338	.02285	.02234	.02185	.02137
83	43	.03674	.03575	.03481	.03389	.03301	.03217	.03136	.03057	.02982	.02909	.02840	.02772	.02707	.02644	.02583	.02525	.02468	.02414	.02361	.02310
83	44	.03953	.03848	.03747	.03650	.03557	.03467	.03381	.03297	.03217	.03139	.03065	.02993	.02923	.02856	.02791	.02728	.02668	.02609	.02553	.02498
83	45	.04252	.04140	.04033	.03930	.03831	.03735	.03643	.03554	.03469	.03386	.03307	.03230	.03156	.03084	.03015	.02948	.02883	.02820	.02760	.02701
83	46	.04571	.04453	.04339	.04230	.04124	.04023	.03925	.03830	.03739	.03652	.03567	.03485	.03406	.03329	.03255	.03184	.03115	.03048	.02983	.02920
83	47	.04910	.04785	.04664	.04548	.04437	.04329	.04225	.04125	.04028	.03934	.03844	.03757	.03673	.03591	.03512	.03436	.03362	.03291	.03222	.03155
83	48	.05271	.05138	.05011	.04888	.04770	.04655	.04545	.04439	.04336	.04236	.04140	.04048	.03958	.03871	.03787	.03706	.03627	.03551	.03477	.03406
83	49	.05654	.05514	.05379	.05249	.05124	.05003	.04886	.04773	.04664	.04558	.04457	.04358	.04263	.04170	.04081	.03995	.03911	.03830	.03751	.03675
83	50	.06061	.05913	.05771	.05634	.05501	.05373	.05249	.05130	.05014	.04902	.04794	.04690	.04589	.04491	.04396	.04304	.04215	.04128	.04044	.03963
83	51	.06492	.06337	.06187	.06042	.05902	.05766	.05636	.05509	.05387	.05268	.05154	.05043	.04936	.04832	.04731	.04633	.04539	.04447	.04358	.04271
83	52	.06947	.06783	.06625	.06472	.06324	.06182	.06044	.05910	.05781	.05656	.05534	.05417	.05303	.05193	.05086	.04983	.04882	.04785	.04690	.04598
83	53	.07425	.07253	.07087	.06926	.06770	.06620	.06474	.06333	.06197	.06064	.05936	.05812	.05692	.05575	.05462	.05352	.05246	.05143	.05042	.04945
83	54	.07928	.07747	.07572	.07403	.07239	.07080	.06927	.06779	.06635	.06495	.06360	.06229	.06102	.05979	.05859	.05743	.05630	.05521	.05414	.05311
83	55	.08455	.08265	.08082	.07904	.07732	.07565	.07404	.07248	.07096	.06949	.06807	.06668	.06534	.06404	.06278	.06155	.06036	.05920	.05808	.05698
83	56	.09008	.08809	.08617	.08430	.08250	.08075	.07905	.07741	.07582	.07427	.07277	.07131	.06990	.06853	.06719	.06590	.06464	.06342	.06223	.06108
83	57	.09587	.09379	.09177	.08982	.08793	.08609	.08431	.08259	.08091	.07929	.07771	.07618	.07469	.07325	.07184	.07048	.06915	.06786	.06661	.06539
83	58	.10190	.09972	.09762	.09557	.09359	.09167	.08981	.08800	.08624	.08454	.08288	.08127	.07971	.07819	.07671	.07527	.07388	.07252	.07120	.06991
83	59	.10815	.10588	.10368	.10155	.09948	.09747	.09552	.09362	.09178	.09000	.08826	.08657	.08493	.08333	.08178	.08027	.07880	.07738	.07598	.07463
83	60	.11464	.11227	.10998	.10775	.10559	.10349	.10145	.09947	.09755	.09567	.09386	.09209	.09037	.08869	.08706	.08548	.08394	.08244	.08097	.07955
83	61	.12137	.11891	.11652	.11420	.11194	.10975	.10763	.10556	.10355	.10159	.09969	.09784	.09604	.09428	.09258	.09092	.08930	.08772	.08619	.08469
83	62	.12838	.12582	.12334	.12092	.11857	.11629	.11407	.11192	.10982	.10777	.10579	.10385	.10197	.10014	.09835	.09661	.09492	.09327	.09166	.09009
83	63	.13568	.13302	.13044	.12793	.12549	.12312	.12081	.11856	.11637	.11424	.11217	.11015	.10818	.10627	.10440	.10258	.10081	.09908	.09740	.09576



**Table R(2) - Based on Life Table 90CM**

**Section 2**

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
83	64	.14326	.14050	.13783	.13522	.13268	.13022	.12782	.12548	.12320	.12098	.11882	.11672	.11467	.11267	.11072	.10882	.10697	.10517	.10341	.10169
83	65	.15112	.14827	.14549	.14279	.14016	.13760	.13511	.13268	.13031	.12801	.12576	.12357	.12144	.11935	.11732	.11534	.11341	.11153	.10969	.10789
83	66	.15929	.15634	.15347	.15067	.14795	.14529	.14271	.14019	.13773	.13534	.13300	.13072	.12850	.12634	.12422	.12216	.12015	.11818	.11627	.11439
83	67	.16777	.16473	.16176	.15887	.15605	.15331	.15063	.14802	.14547	.14299	.14057	.13821	.13590	.13365	.13145	.12931	.12721	.12517	.12317	.12122
83	68	.17656	.17342	.17036	.16738	.16447	.16163	.15886	.15616	.15353	.15096	.14845	.14600	.14361	.14127	.13899	.13676	.13459	.13246	.13039	.12836
83	69	.18562	.18239	.17923	.17616	.17316	.17023	.16737	.16459	.16186	.15921	.15661	.15408	.15160	.14918	.14682	.14451	.14225	.14005	.13789	.13578
83	70	.19490	.19158	.18834	.18517	.18208	.17907	.17612	.17325	.17044	.16770	.16502	.16240	.15984	.15734	.15489	.15250	.15016	.14788	.14564	.14346
83	71	.20437	.20096	.19763	.19438	.19120	.18810	.18507	.18211	.17922	.17639	.17363	.17093	.16829	.16570	.16318	.16071	.15829	.15593	.15362	.15135
83	72	.21399	.21050	.20709	.20375	.20049	.19731	.19420	.19115	.18818	.18527	.18243	.17964	.17692	.17426	.17166	.16911	.16662	.16417	.16178	.15945
83	73	.22375	.22018	.21669	.21327	.20993	.20667	.20348	.20035	.19730	.19431	.19139	.18853	.18573	.18299	.18031	.17769	.17512	.17260	.17014	.16772
83	74	.23367	.23002	.22645	.22296	.21955	.21621	.21294	.20974	.20661	.20355	.20055	.19761	.19474	.19192	.18917	.18647	.18383	.18124	.17870	.17621
83	75	.24377	.24005	.23641	.23284	.22936	.22594	.22260	.21933	.21613	.21299	.20992	.20691	.20397	.20108	.19825	.19548	.19277	.19011	.18750	.18494
83	76	.25405	.25026	.24655	.24292	.23937	.23589	.23248	.22914	.22587	.22266	.21952	.21645	.21343	.21048	.20758	.20474	.20196	.19923	.19656	.19393
83	77	.26449	.26064	.25687	.25317	.24956	.24601	.24254	.23913	.23580	.23253	.22933	.22619	.22311	.22009	.21713	.21422	.21138	.20858	.20585	.20316
83	78	.27503	.27113	.26730	.26355	.25987	.25627	.25274	.24928	.24588	.24255	.23929	.23609	.23295	.22987	.22685	.22389	.22098	.21813	.21533	.21258
83	79	.28560	.28165	.27777	.27397	.27024	.26658	.26300	.25948	.25604	.25265	.24934	.24608	.24289	.23975	.23668	.23366	.23069	.22778	.22493	.22212
83	80	.29609	.29209	.28817	.28433	.28055	.27685	.27322	.26966	.26616	.26273	.25936	.25606	.25282	.24963	.24650	.24343	.24042	.23746	.23455	.23170
83	81	.30643	.30239	.29843	.29455	.29074	.28700	.28332	.27972	.27618	.27271	.26929	.26595	.26266	.25943	.25625	.25314	.25008	.24707	.24412	.24121
83	82	.31656	.31249	.30850	.30458	.30074	.29696	.29325	.28961	.28604	.28252	.27908	.27569	.27236	.26909	.26588	.26272	.25962	.25657	.25357	.25063
83	83	.32647	.32237	.31836	.31441	.31054	.30673	.30299	.29932	.29572	.29217	.28869	.28527	.28191	.27860	.27535	.27216	.26902	.26594	.26291	.25992
84	0	.00719	.00708	.00698	.00688	.00679	.00669	.00661	.00652	.00644	.00636	.00628	.00620	.00613	.00606	.00599	.00592	.00585	.00579	.00573	.00567
84	1	.00290	.00282	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00231	.00226	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00191	.00187
84	2	.00282	.00273	.00266	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00210	.00205	.00200	.00195	.00191	.00187	.00183	.00179	.00175
84	3	.00287	.00278	.00270	.00262	.00255	.00248	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00191	.00187	.00183	.00178	.00174
84	4	.00300	.00290	.00282	.00273	.00266	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180
84	5	.00318	.00309	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00245	.00239	.00232	.00226	.00221	.00215	.00210	.00205	.00200	.00195	.00190
84	6	.00341	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00214	.00209	.00204
84	7	.00369	.00358	.00347	.00337	.00327	.00318	.00309	.00301	.00293	.00285	.00277	.00270	.00263	.00257	.00250	.00244	.00238	.00233	.00227	.00222
84	8	.00401	.00389	.00377	.00366	.00356	.00346	.00337	.00327	.00319	.00310	.00302	.00295	.00287	.00280	.00273	.00267	.00260	.00254	.00248	.00243
84	9	.00437	.00424	.00412	.00401	.00390	.00379	.00369	.00359	.00350	.00341	.00332	.00324	.00316	.00308	.00301	.00294	.00287	.00280	.00274	.00268
84	10	.00479	.00466	.00453	.00440	.00428	.00417	.00406	.00395	.00385	.00376	.00367	.00358	.00349	.00341	.00333	.00325	.00318	.00311	.00304	.00297
84	11	.00526	.00511	.00497	.00484	.00471	.00459	.00447	.00436	.00425	.00415	.00405	.00395	.00386	.00378	.00369	.00361	.00353	.00345	.00338	.00331
84	12	.00576	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437	.00427	.00418	.00409	.00400	.00391	.00383	.00375	.00368
84	13	.00628	.00611	.00595	.00580	.00566	.00552	.00538	.00526	.00513	.00502	.00490	.00479	.00469	.00459	.00449	.00440	.00431	.00422	.00414	.00405
84	14	.00678	.00660	.00643	.00627	.00612	.00597	.00583	.00569	.00556	.00544	.00532	.00520	.00509	.00498	.00488	.00478	.00468	.00459	.00450	.00442
84	15	.00724	.00706	.00688	.00671	.00654	.00639	.00624	.00609	.00596	.00582	.00570	.00558	.00546	.00534	.00524	.00513	.00503	.00493	.00483	.00474
84	16	.00766	.00747	.00728	.00710	.00693	.00676	.00660	.00645	.00631	.00617	.00603	.00590	.00578	.00566	.00555	.00543	.00533	.00522	.00512	.00503
84	17	.00805	.00784	.00765	.00746	.00727	.00710	.00693	.00677	.00662	.00647	.00633	.00620	.00607	.00594	.00582	.00570	.00559	.00548	.00538	.00527
84	18	.00842	.00820	.00799	.00779	.00760	.00741	.00724	.00707	.00691	.00676	.00661	.00646	.00633	.00619	.00607	.00594	.00583	.00571	.00560	.00549
84	19	.00878	.00855	.00833	.00812	.00792	.00773	.00754	.00737	.00720	.00703	.00688	.00673	.00658	.00644	.00631	.00618	.00606	.00594	.00582	.00571
84	20	.00917	.00893	.00869	.00847	.00826	.00806	.00786	.00768	.00750	.00733	.00716	.00700	.00685	.00670	.00656	.00643	.00630	.00617	.00605	.00593
84	21	.00959	.00933	.00908	.00885	.00863	.00841	.00821	.00801	.00782	.00764	.00747	.00730	.00714	.00699	.00684	.00669	.00656	.00642	.00629	.00617
84	22	.01003	.00976	.00950	.00925	.00901	.00878	.00857	.00836	.00816	.00797	.00779	.00761	.00744	.00728	.00712	.00697	.00683	.00669	.00655	.00642
84	23	.01051	.01022	.00994	.00968	.00943	.00919	.00896	.00874	.00853	.00833	.00813	.00795	.00777	.00760	.00743	.00727	.00712	.00697	.00683	.00669
84	24	.01103	.01073	.01043	.01016	.00989	.00964	.00939	.00916	.00894	.00872	.00852	.00832	.00813	.00795	.00778	.00761	.00744	.00729	.00714	.00699
84	25	.01161	.01129	.01098	.01069	.01040	.01014	.00988	.00963	.00939	.00917	.00895	.00874	.00854	.00835	.00816	.00798	.00781	.00764	.00748	.00733
84	26	.01225	.01191	.01158	.01127	.01097	.01069	.01041	.01015	.00990	.00966	.00943	.00920	.00899	.00879	.00859	.00840	.00822	.00804	.00787	.00771
84	27	.01297	.01261	.01226	.01192	.01161	.01130	.01101	.01073	.01047	.01021	.00996	.00973	.00950	.00928	.00907	.00887	.00868	.00849	.00831	.00813
84	28	.01375	.01336	.01299	.01264	.01230	.01197	.01166	.01137	.01108	.01081	.01055	.01030	.01006	.00982	.00960	.00939	.00918	.00898	.00879	.00860
84	29	.01459	.01418	.01379	.01341	.01305	.01270	.01238	.01206	.01176	.01147	.01119	.01092	.01066	.01041	.01018	.00995	.00973	.00951	.00931	.00911

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
84	30	.01550	.01506	.01464	.01424	.01386	.01349	.01314	.01281	.01248	.01217	.01188	.01159	.01132	.01105	.01080	.01055	.01032	.01009	.00987	.00966
84	31	.01648	.01601	.01557	.01514	.01473	.01434	.01397	.01361	.01326	.01293	.01262	.01231	.01202	.01174	.01147	.01121	.01096	.01071	.01048	.01026
84	32	.01754	.01704	.01656	.01611	.01567	.01526	.01486	.01447	.01411	.01376	.01342	.01309	.01278	.01248	.01219	.01191	.01164	.01139	.01114	.01090
84	33	.01868	.01815	.01765	.01716	.01670	.01625	.01583	.01542	.01503	.01465	.01429	.01394	.01361	.01329	.01298	.01268	.01240	.01212	.01185	.01160
84	34	.01992	.01936	.01882	.01830	.01781	.01733	.01688	.01644	.01602	.01562	.01524	.01487	.01451	.01417	.01384	.01352	.01321	.01292	.01263	.01236
84	35	.02128	.02067	.02010	.01955	.01902	.01851	.01803	.01756	.01712	.01669	.01627	.01588	.01550	.01513	.01478	.01444	.01411	.01379	.01349	.01319
84	36	.02274	.02210	.02148	.02090	.02033	.01979	.01927	.01878	.01830	.01784	.01740	.01698	.01657	.01618	.01580	.01544	.01508	.01475	.01442	.01410
84	37	.02432	.02364	.02299	.02236	.02176	.02118	.02063	.02010	.01959	.01910	.01863	.01818	.01774	.01732	.01692	.01653	.01615	.01579	.01544	.01510
84	38	.02605	.02533	.02463	.02396	.02332	.02271	.02212	.02155	.02100	.02048	.01998	.01949	.01903	.01858	.01814	.01773	.01732	.01693	.01656	.01620
84	39	.02793	.02716	.02641	.02570	.02502	.02436	.02373	.02313	.02255	.02199	.02145	.02093	.02043	.01995	.01948	.01904	.01861	.01819	.01779	.01740
84	40	.02998	.02915	.02836	.02760	.02688	.02618	.02550	.02486	.02424	.02364	.02306	.02251	.02197	.02146	.02096	.02048	.02002	.01957	.01914	.01873
84	41	.03221	.03133	.03049	.02968	.02891	.02816	.02744	.02675	.02609	.02545	.02484	.02424	.02367	.02312	.02259	.02207	.02158	.02110	.02064	.02019
84	42	.03463	.03370	.03281	.03195	.03112	.03032	.02956	.02882	.02812	.02743	.02678	.02614	.02553	.02494	.02437	.02382	.02329	.02278	.02228	.02180
84	43	.03726	.03627	.03532	.03440	.03352	.03268	.03186	.03108	.03032	.02959	.02889	.02821	.02756	.02693	.02632	.02573	.02516	.02461	.02408	.02357
84	44	.04010	.03904	.03803	.03706	.03612	.03522	.03435	.03352	.03271	.03193	.03118	.03046	.02976	.02909	.02844	.02781	.02720	.02661	.02604	.02549
84	45	.04313	.04201	.04094	.03991	.03891	.03795	.03703	.03614	.03528	.03445	.03365	.03288	.03214	.03142	.03072	.03005	.02940	.02877	.02816	.02757
84	46	.04638	.04519	.04405	.04296	.04190	.04088	.03990	.03895	.03804	.03716	.03631	.03548	.03469	.03392	.03318	.03246	.03177	.03109	.03044	.02981
84	47	.04983	.04857	.04737	.04620	.04508	.04400	.04296	.04195	.04098	.04004	.03914	.03826	.03741	.03660	.03580	.03504	.03430	.03358	.03288	.03221
84	48	.05350	.05217	.05090	.04966	.04848	.04733	.04622	.04516	.04412	.04313	.04216	.04123	.04033	.03946	.03862	.03780	.03701	.03624	.03550	.03478
84	49	.05740	.05600	.05465	.05335	.05209	.05087	.04970	.04857	.04747	.04642	.04539	.04440	.04345	.04252	.04162	.04075	.03991	.03910	.03830	.03754
84	50	.06155	.06007	.05865	.05727	.05594	.05465	.05341	.05221	.05105	.04993	.04885	.04780	.04678	.04579	.04484	.04392	.04302	.04215	.04131	.04049
84	51	.06595	.06439	.06289	.06143	.06003	.05867	.05736	.05609	.05486	.05367	.05252	.05141	.05033	.04929	.04827	.04729	.04634	.04542	.04452	.04365
84	52	.07059	.06895	.06736	.06583	.06435	.06291	.06153	.06019	.05889	.05763	.05642	.05524	.05409	.05299	.05191	.05087	.04986	.04888	.04793	.04701
84	53	.07547	.07374	.07208	.07046	.06890	.06739	.06593	.06451	.06314	.06182	.06053	.05928	.05807	.05690	.05577	.05466	.05359	.05255	.05154	.05056
84	54	.08060	.07879	.07703	.07534	.07369	.07210	.07056	.06907	.06763	.06623	.06487	.06355	.06228	.06104	.05983	.05867	.05753	.05643	.05536	.05432
84	55	.08599	.08408	.08224	.08046	.07874	.07706	.07544	.07387	.07235	.07088	.06944	.06806	.06671	.06540	.06413	.06290	.06170	.06053	.05940	.05830
84	56	.09164	.08965	.08772	.08585	.08403	.08228	.08058	.07893	.07732	.07577	.07426	.07280	.07138	.07000	.06866	.06736	.06610	.06487	.06367	.06251
84	57	.09756	.09547	.09345	.09149	.08959	.08775	.08596	.08423	.08255	.08092	.07933	.07779	.07630	.07485	.07343	.07206	.07073	.06943	.06817	.06694
84	58	.10372	.10154	.09943	.09738	.09539	.09346	.09159	.08978	.08801	.08630	.08463	.08302	.08145	.07992	.07843	.07699	.07558	.07422	.07289	.07159
84	59	.11013	.10785	.10564	.10350	.10142	.09941	.09745	.09554	.09370	.09190	.09015	.08846	.08681	.08520	.08364	.08212	.08065	.07921	.07781	.07645
84	60	.11676	.11439	.11209	.10985	.10768	.10558	.10353	.10154	.09961	.09773	.09590	.09412	.09239	.09071	.08907	.08748	.08592	.08441	.08294	.08151
84	61	.12366	.12119	.11879	.11646	.11420	.11200	.10986	.10778	.10576	.10380	.10188	.10002	.09821	.09645	.09473	.09306	.09144	.08985	.08831	.08680
84	62	.13084	.12827	.12578	.12336	.12100	.11871	.11648	.11431	.11220	.11015	.10815	.10621	.10431	.10247	.10067	.09892	.09722	.09556	.09394	.09236
84	63	.13832	.13566	.13307	.13055	.12810	.12571	.12339	.12113	.11894	.11680	.11471	.11268	.11070	.10878	.10690	.10507	.10328	.10155	.09985	.09819
84	64	.14610	.14334	.14065	.13803	.13549	.13301	.13060	.12825	.12596	.12373	.12156	.11944	.11738	.11537	.11341	.11150	.10963	.10781	.10604	.10431
84	65	.15418	.15131	.14853	.14581	.14317	.14060	.13810	.13566	.13328	.13096	.12870	.12650	.12435	.12225	.12021	.11822	.11627	.11437	.11252	.11071
84	66	.16257	.15961	.15672	.15391	.15118	.14851	.14591	.14338	.14091	.13851	.13616	.13387	.13163	.12945	.12732	.12525	.12322	.12124	.11931	.11742
84	67	.17130	.16824	.16526	.16236	.15953	.15677	.15408	.15145	.14889	.14640	.14396	.14158	.13926	.13700	.13478	.13262	.13052	.12845	.12644	.12447
84	68	.18034	.17719	.17412	.17112	.16820	.16535	.16257	.15985	.15720	.15462	.15209	.14963	.14722	.14487	.14257	.14033	.13814	.13600	.13390	.13186
84	69	.18968	.18643	.18327	.18018	.17716	.17422	.17135	.16855	.16581	.16314	.16052	.15797	.15548	.15305	.15067	.14834	.14607	.14384	.14167	.13954
84	70	.19926	.19592	.19266	.18949	.18638	.18335	.18039	.17750	.17467	.17191	.16922	.16658	.16400	.16148	.15902	.15661	.15426	.15195	.14970	.14750
84	71	.20903	.20561	.20226	.19900	.19581	.19269	.18964	.18667	.18376	.18091	.17813	.17541	.17275	.17015	.16761	.16512	.16268	.16030	.15796	.15568
84	72	.21898	.21547	.21204	.20869	.20542	.20221	.19908	.19602	.19303	.19010	.18724	.18444	.18170	.17902	.17639	.17383	.17131	.16885	.16644	.16408
84	73	.22908	.22549	.22198	.21855	.21519	.21191	.20870	.20556	.20248	.19948	.19653	.19365	.19083	.18807	.18537	.18273	.18013	.17760	.17511	.17268
84	74	.23935	.23569	.23210	.22859	.22516	.22180	.21851	.21529	.21214	.20906	.20604	.20308	.20019	.19735	.19457	.19185	.18918	.18657	.18401	.18150
84	75	.24983	.24609	.24243	.23884	.23534	.23190	.22854	.22525	.22203	.21887	.21578	.21275	.20978	.20687	.20402	.20123	.19849	.19580	.19317	.19059
84	76	.26051	.25670	.25297	.24932	.24574	.24224	.23881	.23545	.23216	.22893	.22577	.22267	.21963	.21665	.21373	.21087	.20806	.20531	.20261	.19996
84	77	.27136	.26749	.26370	.25999	.25635	.25279	.24929	.24587	.24251	.23922	.23599	.23282	.22972	.22668	.22369	.22076	.21789	.21507	.21230	.20959
84	78	.28235	.27842	.27458	.27081	.26711	.26349	.25993	.25645	.25303	.24968	.24639	.24316	.24000	.23689	.23385	.23086	.22792	.22504	.22221	.21944
84	79	.29338	.28940	.28550	.28168	.27793	.27426	.27065	.26711	.26364	.26023	.25689	.25361	.25039	.24723	.24412	.24108	.23808	.23515	.23226	.22943

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
84	80	.30434	.30032	.29638	.29252	.28872	.28500	.28134	.27776	.27423	.27078	.26739	.26405	.26078	.25757	.25442	.25132	.24827	.24529	.24235	.23946
84	81	.31516	.31111	.30713	.30322	.29938	.29562	.29192	.28830	.28473	.28123	.27779	.27442	.27110	.26784	.26464	.26150	.25841	.25537	.25239	.24945
84	82	.32578	.32169	.31768	.31374	.30987	.30607	.30234	.29868	.29507	.29154	.28806	.28465	.28129	.27799	.27475	.27156	.26843	.26535	.26232	.25935
84	83	.33618	.33207	.32803	.32406	.32017	.31634	.31258	.30888	.30525	.30168	.29817	.29472	.29133	.28799	.28472	.28149	.27833	.27521	.27214	.26913
84	84	.34639	.34226	.33820	.33421	.33030	.32644	.32266	.31894	.31528	.31168	.30815	.30467	.30125	.29789	.29458	.29133	.28813	.28498	.28188	.27883
85	0	.00741	.00731	.00721	.00711	.00701	.00692	.00683	.00674	.00666	.00658	.00650	.00643	.00635	.00628	.00621	.00614	.00608	.00601	.00595	.00589
85	1	.00294	.00287	.00279	.00272	.00265	.00259	.00253	.00247	.00241	.00236	.00230	.00225	.00221	.00216	.00211	.00207	.00203	.00199	.00195	.00191
85	2	.00285	.00277	.00270	.00262	.00255	.00248	.00242	.00236	.00230	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00187	.00183	.00179
85	3	.00290	.00282	.00274	.00266	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178
85	4	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00247	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183
85	5	.00322	.00312	.00303	.00294	.00285	.00277	.00270	.00262	.00255	.00248	.00242	.00236	.00230	.00224	.00218	.00213	.00208	.00203	.00198	.00194
85	6	.00345	.00335	.00325	.00315	.00306	.00297	.00289	.00281	.00274	.00266	.00259	.00253	.00246	.00240	.00234	.00228	.00223	.00218	.00213	.00208
85	7	.00373	.00362	.00351	.00341	.00331	.00322	.00313	.00305	.00296	.00289	.00281	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00231	.00225
85	8	.00405	.00393	.00382	.00371	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00291	.00284	.00277	.00271	.00264	.00258	.00252	.00247
85	9	.00442	.00430	.00417	.00406	.00394	.00384	.00374	.00364	.00354	.00345	.00337	.00328	.00321	.00313	.00305	.00298	.00291	.00285	.00278	.00272
85	10	.00485	.00471	.00458	.00446	.00434	.00423	.00412	.00401	.00391	.00381	.00372	.00363	.00355	.00346	.00338	.00331	.00323	.00316	.00309	.00303
85	11	.00533	.00518	.00504	.00491	.00478	.00466	.00454	.00443	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00367	.00359	.00352	.00344	.00337
85	12	.00584	.00569	.00554	.00539	.00526	.00513	.00500	.00488	.00477	.00466	.00455	.00445	.00435	.00425	.00416	.00407	.00399	.00391	.00383	.00375
85	13	.00637	.00621	.00605	.00589	.00575	.00561	.00548	.00535	.00523	.00511	.00500	.00489	.00478	.00468	.00458	.00449	.00440	.00431	.00422	.00414
85	14	.00688	.00671	.00654	.00638	.00622	.00608	.00593	.00580	.00567	.00554	.00542	.00531	.00519	.00509	.00498	.00488	.00479	.00469	.00460	.00452
85	15	.00736	.00717	.00700	.00682	.00666	.00650	.00635	.00621	.00607	.00594	.00581	.00569	.00557	.00546	.00535	.00524	.00514	.00504	.00495	.00485
85	16	.00779	.00759	.00741	.00723	.00705	.00689	.00673	.00658	.00643	.00629	.00616	.00603	.00590	.00578	.00567	.00556	.00545	.00534	.00524	.00515
85	17	.00819	.00798	.00778	.00759	.00741	.00723	.00707	.00691	.00675	.00661	.00646	.00633	.00620	.00607	.00595	.00583	.00572	.00561	.00550	.00540
85	18	.00855	.00834	.00813	.00793	.00773	.00755	.00738	.00721	.00705	.00689	.00674	.00660	.00646	.00633	.00620	.00608	.00596	.00584	.00573	.00563
85	19	.00893	.00870	.00847	.00826	.00806	.00787	.00768	.00751	.00734	.00717	.00702	.00687	.00672	.00658	.00645	.00632	.00619	.00607	.00596	.00584
85	20	.00932	.00907	.00884	.00862	.00841	.00820	.00801	.00782	.00764	.00747	.00731	.00715	.00699	.00685	.00671	.00657	.00644	.00631	.00619	.00607
85	21	.00974	.00948	.00924	.00900	.00878	.00856	.00836	.00816	.00797	.00779	.00761	.00745	.00729	.00713	.00698	.00684	.00670	.00657	.00644	.00631
85	22	.01018	.00991	.00965	.00940	.00917	.00894	.00872	.00851	.00831	.00812	.00794	.00776	.00759	.00743	.00727	.00712	.00697	.00683	.00670	.00657
85	23	.01067	.01038	.01010	.00984	.00959	.00935	.00912	.00890	.00869	.00849	.00829	.00810	.00792	.00775	.00759	.00743	.00727	.00712	.00698	.00684
85	24	.01120	.01089	.01060	.01032	.01006	.00980	.00956	.00932	.00910	.00889	.00868	.00848	.00829	.00811	.00793	.00776	.00760	.00744	.00729	.00715
85	25	.01179	.01146	.01115	.01086	.01057	.01030	.01005	.00980	.00956	.00933	.00912	.00891	.00871	.00851	.00833	.00815	.00797	.00781	.00765	.00749
85	26	.01243	.01209	.01176	.01145	.01115	.01086	.01059	.01032	.01007	.00983	.00960	.00938	.00916	.00896	.00876	.00857	.00839	.00821	.00804	.00787
85	27	.01316	.01279	.01244	.01211	.01179	.01149	.01120	.01092	.01065	.01039	.01014	.00991	.00968	.00946	.00925	.00905	.00885	.00867	.00848	.00831
85	28	.01394	.01356	.01319	.01283	.01249	.01217	.01186	.01156	.01127	.01100	.01074	.01049	.01024	.01001	.00979	.00957	.00936	.00916	.00897	.00879
85	29	.01480	.01439	.01399	.01361	.01325	.01291	.01258	.01226	.01196	.01167	.01139	.01112	.01086	.01061	.01037	.01014	.00992	.00971	.00950	.00931
85	30	.01572	.01528	.01486	.01446	.01408	.01371	.01336	.01302	.01269	.01238	.01209	.01180	.01152	.01126	.01101	.01076	.01052	.01030	.01008	.00987
85	31	.01671	.01624	.01580	.01537	.01496	.01457	.01419	.01383	.01349	.01316	.01284	.01253	.01224	.01196	.01168	.01142	.01117	.01093	.01069	.01047
85	32	.01778	.01728	.01680	.01635	.01591	.01549	.01509	.01471	.01434	.01399	.01365	.01332	.01301	.01271	.01242	.01214	.01187	.01161	.01136	.01112
85	33	.01894	.01841	.01790	.01741	.01695	.01650	.01608	.01567	.01527	.01490	.01454	.01419	.01385	.01353	.01322	.01292	.01264	.01236	.01209	.01183
85	34	.02019	.01963	.01908	.01857	.01807	.01760	.01714	.01670	.01628	.01588	.01549	.01512	.01477	.01442	.01409	.01377	.01346	.01317	.01288	.01261
85	35	.02156	.02096	.02038	.01983	.01930	.01879	.01831	.01784	.01739	.01696	.01655	.01615	.01577	.01540	.01505	.01470	.01438	.01406	.01375	.01346
85	36	.02304	.02239	.02178	.02119	.02063	.02009	.01957	.01907	.01859	.01813	.01769	.01727	.01686	.01646	.01608	.01572	.01537	.01503	.01470	.01438
85	37	.02464	.02396	.02330	.02268	.02207	.02150	.02094	.02041	.01990	.01941	.01894	.01848	.01804	.01762	.01722	.01683	.01645	.01609	.01573	.01540
85	38	.02639	.02566	.02497	.02430	.02365	.02304	.02245	.02188	.02133	.02081	.02030	.01982	.01935	.01890	.01846	.01805	.01764	.01725	.01687	.01651
85	39	.02829	.02752	.02677	.02606	.02538	.02472	.02409	.02348	.02290	.02234	.02180	.02128	.02078	.02029	.01983	.01938	.01895	.01853	.01812	.01773
85	40	.03036	.02954	.02875	.02799	.02726	.02656	.02588	.02524	.02461	.02401	.02344	.02288	.02234	.02183	.02133	.02085	.02038	.01994	.01950	.01909
85	41	.03263	.03175	.03091	.03010	.02932	.02857	.02785	.02716	.02650	.02586	.02524	.02464	.02407	.02352	.02298	.02247	.02197	.02149	.02103	.02058
85	42	.03509	.03415	.03326	.03239	.03157	.03077	.03000	.02927	.02856	.02787	.02721	.02658	.02596	.02537	.02480	.02425	.02372	.02320	.02270	.02222
85	43	.03775	.03676	.03581	.03489	.03401	.03316	.03234	.03156	.03080	.03007	.02936	.02868	.02803	.02740	.02678	.02619	.02562	.02507	.02454	.02402
85	44	.04063	.03958	.03856	.03759	.03665	.03575	.03488	.03404	.03323	.03245	.03170	.03098	.03028	.02960	.02895	.02831	.02770	.02711	.02654	.02599

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
85	45	.04371	.04260	.04152	.04048	.03949	.03853	.03760	.03671	.03585	.03502	.03421	.03344	.03269	.03197	.03127	.03060	.02995	.02931	.02870	.02811
85	46	.04701	.04583	.04469	.04359	.04253	.04151	.04052	.03957	.03866	.03777	.03692	.03609	.03530	.03453	.03378	.03306	.03236	.03169	.03103	.03040
85	47	.05052	.04927	.04806	.04689	.04577	.04468	.04364	.04263	.04166	.04071	.03981	.03893	.03808	.03726	.03646	.03569	.03495	.03423	.03353	.03285
85	48	.05426	.05293	.05165	.05041	.04922	.04807	.04696	.04589	.04486	.04386	.04289	.04196	.04105	.04018	.03933	.03851	.03772	.03695	.03621	.03548
85	49	.05823	.05682	.05547	.05416	.05290	.05169	.05051	.04937	.04828	.04721	.04619	.04520	.04423	.04330	.04240	.04153	.04069	.03987	.03907	.03830
85	50	.06245	.06097	.05954	.05816	.05683	.05554	.05429	.05309	.05193	.05080	.04971	.04866	.04764	.04665	.04569	.04477	.04387	.04299	.04215	.04133
85	51	.06693	.06537	.06386	.06240	.06100	.05964	.05832	.05705	.05582	.05462	.05347	.05235	.05127	.05022	.04920	.04822	.04726	.04634	.04544	.04456
85	52	.07166	.07001	.06842	.06689	.06540	.06397	.06258	.06123	.05993	.05867	.05745	.05626	.05512	.05401	.05293	.05188	.05087	.04988	.04893	.04800
85	53	.07664	.07491	.07323	.07162	.07005	.06854	.06707	.06565	.06428	.06294	.06165	.06040	.05919	.05801	.05687	.05576	.05469	.05364	.05263	.05164
85	54	.08187	.08005	.07829	.07659	.07494	.07335	.07180	.07031	.06886	.06745	.06609	.06477	.06349	.06224	.06104	.05986	.05872	.05762	.05654	.05550
85	55	.08736	.08546	.08361	.08182	.08009	.07842	.07679	.07522	.07369	.07221	.07077	.06938	.06802	.06671	.06544	.06420	.06299	.06182	.06069	.05958
85	56	.09313	.09113	.08920	.08732	.08551	.08375	.08204	.08038	.07878	.07722	.07571	.07424	.07281	.07143	.07008	.06877	.06750	.06627	.06506	.06389
85	57	.09917	.09708	.09506	.09309	.09119	.08934	.08755	.08581	.08412	.08249	.08090	.07935	.07785	.07639	.07497	.07359	.07225	.07095	.06968	.06845
85	58	.10548	.10329	.10117	.09912	.09712	.09519	.09331	.09149	.08972	.08800	.08633	.08470	.08312	.08159	.08010	.07865	.07723	.07586	.07452	.07322
85	59	.11202	.10974	.10752	.10538	.10329	.10127	.09930	.09739	.09554	.09373	.09198	.09028	.08862	.08701	.08544	.08392	.08243	.08099	.07958	.07821
85	60	.11880	.11642	.11412	.11187	.10970	.10758	.10553	.10353	.10159	.09970	.09787	.09608	.09435	.09266	.09101	.08941	.08785	.08633	.08485	.08341
85	61	.12585	.12338	.12097	.11864	.11637	.11416	.11202	.10993	.10790	.10593	.10401	.10214	.10032	.09855	.09682	.09514	.09351	.09191	.09036	.08885
85	62	.13320	.13063	.12813	.12570	.12333	.12103	.11880	.11662	.11450	.11244	.11044	.10848	.10658	.10473	.10292	.10116	.09945	.09778	.09615	.09456
85	63	.14086	.13819	.13559	.13307	.13061	.12821	.12589	.12362	.12141	.11926	.11717	.11513	.11314	.11121	.10932	.10748	.10569	.10394	.10223	.10056
85	64	.14883	.14606	.14336	.14074	.13819	.13570	.13328	.13092	.12862	.12638	.12420	.12207	.12000	.11798	.11601	.11409	.11221	.11039	.10860	.10686
85	65	.15711	.15424	.15145	.14872	.14607	.14349	.14098	.13853	.13614	.13381	.13154	.12933	.12717	.12506	.12301	.12100	.11905	.11714	.11527	.11345
85	66	.16572	.16275	.15986	.15704	.15430	.15162	.14901	.14647	.14399	.14157	.13921	.13691	.13466	.13247	.13033	.12824	.12621	.12421	.12227	.12037
85	67	.17468	.17162	.16863	.16572	.16288	.16011	.15741	.15477	.15220	.14969	.14724	.14486	.14252	.14024	.13802	.13585	.13373	.13165	.12963	.12765
85	68	.18399	.18082	.17774	.17473	.17180	.16894	.16615	.16342	.16076	.15816	.15562	.15315	.15073	.14836	.14605	.14380	.14159	.13944	.13733	.13527
85	69	.19359	.19034	.18716	.18406	.18104	.17808	.17520	.17238	.16963	.16695	.16432	.16176	.15925	.15680	.15441	.15207	.14978	.14754	.14535	.14321
85	70	.20346	.20011	.19684	.19365	.19054	.18749	.18452	.18162	.17878	.17600	.17329	.17064	.16805	.16552	.16304	.16062	.15825	.15593	.15366	.15144
85	71	.21353	.21010	.20674	.20346	.20026	.19713	.19407	.19108	.18816	.18530	.18250	.17977	.17709	.17448	.17192	.16941	.16696	.16456	.16221	.15991
85	72	.22380	.22028	.21684	.21347	.21018	.20697	.20383	.20075	.19774	.19480	.19192	.18911	.18635	.18365	.18101	.17843	.17589	.17342	.17099	.16861
85	73	.23422	.23062	.22710	.22366	.22029	.21699	.21376	.21061	.20752	.20450	.20154	.19864	.19581	.19303	.19031	.18765	.18504	.18248	.17998	.17752
85	74	.24485	.24117	.23757	.23405	.23060	.22722	.22392	.22069	.21752	.21442	.21138	.20841	.20550	.20264	.19985	.19711	.19442	.19179	.18921	.18668
85	75	.25569	.25194	.24826	.24467	.24115	.23770	.23432	.23101	.22777	.22460	.22149	.21844	.21545	.21253	.20966	.20684	.20408	.20138	.19873	.19613
85	76	.26676	.26294	.25920	.25554	.25195	.24843	.24498	.24160	.23829	.23505	.23187	.22875	.22569	.22269	.21975	.21687	.21404	.21127	.20855	.20587
85	77	.27804	.27415	.27035	.26662	.26297	.25938	.25587	.25243	.24905	.24574	.24250	.23931	.23619	.23312	.23012	.22717	.22427	.22143	.21864	.21591
85	78	.28946	.28552	.28166	.27788	.27416	.27052	.26695	.26345	.26001	.25664	.25333	.25009	.24690	.24378	.24071	.23770	.23474	.23184	.22898	.22619
85	79	.30095	.29696	.29305	.28921	.28545	.28175	.27813	.27457	.27108	.26765	.26429	.26099	.25775	.25456	.25144	.24837	.24535	.24239	.23948	.23663
85	80	.31239	.30836	.30440	.30052	.29671	.29297	.28929	.28569	.28215	.27867	.27526	.27190	.26861	.26538	.26220	.25908	.25601	.25300	.25004	.24712
85	81	.32369	.31962	.31563	.31171	.30785	.30407	.30036	.29671	.29313	.28961	.28615	.28275	.27941	.27613	.27291	.26974	.26662	.26356	.26055	.25759
85	82	.33480	.33070	.32667	.32272	.31883	.31502	.31127	.30758	.30396	.30040	.29691	.29347	.29009	.28677	.28350	.28029	.27713	.27403	.27098	.26797
85	83	.34570	.34157	.33752	.33354	.32963	.32578	.32200	.31829	.31463	.31104	.30751	.30404	.30063	.29727	.29397	.29072	.28753	.28438	.28129	.27825
85	84	.35641	.35227	.34820	.34420	.34027	.33640	.33259	.32885	.32518	.32156	.31800	.31450	.31106	.30767	.30434	.30106	.29784	.29466	.29154	.28846
85	85	.36696	.36281	.35872	.35471	.35076	.34687	.34305	.33929	.33560	.33196	.32838	.32486	.32139	.31798	.31463	.31132	.30807	.30487	.30172	.29862
86	0	.00764	.00753	.00743	.00733	.00724	.00715	.00706	.00697	.00689	.00681	.00673	.00665	.00658	.00651	.00644	.00637	.00631	.00624	.00618	.00612
86	1	.00299	.00291	.00284	.00277	.00270	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196
86	2	.00289	.00281	.00273	.00266	.00259	.00252	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00208	.00203	.00199	.00194	.00190	.00186	.00182
86	3	.00294	.00285	.00277	.00269	.00262	.00255	.00248	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181
86	4	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00226	.00220	.00215	.00209	.00204	.00200	.00195	.00191	.00186
86	5	.00325	.00315	.00306	.00297	.00289	.00280	.00273	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00221	.00216	.00211	.00206	.00201	.00197
86	6	.00348	.00338	.00328	.00318	.00309	.00301	.00292	.00284	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00232	.00226	.00221	.00216	.00211
86	7	.00377	.00365	.00355	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00285	.00277	.00270	.00264	.00257	.00251	.00245	.00240	.00234	.00229
86	8	.00409	.00397	.00386	.00375	.00364	.00354	.00345	.00336	.00327	.00318	.00310	.00303	.00295	.00288	.00281	.00275	.00268	.00262	.00256	.00250

Table R(2) - Based on Life Table 90CM

## Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
86	9	.00447	.00434	.00422	.00410	.00399	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283	.00277
86	10	.00491	.00477	.00464	.00451	.00439	.00428	.00417	.00406	.00396	.00387	.00377	.00368	.00360	.00352	.00344	.00336	.00328	.00321	.00314	.00308
86	11	.00539	.00524	.00510	.00497	.00484	.00472	.00460	.00449	.00438	.00428	.00418	.00408	.00399	.00390	.00382	.00373	.00365	.00358	.00350	.00343
86	12	.00592	.00576	.00561	.00547	.00533	.00520	.00508	.00496	.00484	.00473	.00462	.00452	.00442	.00433	.00424	.00415	.00406	.00398	.00390	.00382
86	13	.00646	.00630	.00614	.00598	.00584	.00570	.00557	.00544	.00531	.00520	.00508	.00497	.00487	.00477	.00467	.00457	.00448	.00439	.00431	.00423
86	14	.00699	.00681	.00664	.00648	.00632	.00618	.00603	.00590	.00577	.00564	.00552	.00541	.00529	.00519	.00508	.00498	.00488	.00479	.00470	.00461
86	15	.00747	.00729	.00711	.00694	.00677	.00662	.00647	.00632	.00618	.00605	.00592	.00580	.00568	.00557	.00546	.00535	.00525	.00515	.00505	.00496
86	16	.00791	.00772	.00753	.00735	.00717	.00701	.00685	.00670	.00655	.00641	.00628	.00615	.00602	.00590	.00579	.00567	.00557	.00546	.00536	.00526
86	17	.00831	.00811	.00791	.00772	.00753	.00736	.00719	.00703	.00688	.00673	.00659	.00645	.00632	.00619	.00607	.00595	.00584	.00573	.00563	.00552
86	18	.00869	.00847	.00826	.00806	.00787	.00768	.00751	.00734	.00718	.00702	.00687	.00673	.00659	.00646	.00633	.00621	.00609	.00597	.00586	.00575
86	19	.00906	.00883	.00861	.00840	.00820	.00800	.00782	.00764	.00747	.00731	.00715	.00700	.00686	.00672	.00658	.00645	.00633	.00620	.00609	.00597
86	20	.00946	.00922	.00898	.00876	.00855	.00834	.00815	.00796	.00778	.00761	.00744	.00728	.00713	.00698	.00684	.00671	.00657	.00645	.00632	.00621
86	21	.00989	.00963	.00938	.00915	.00892	.00871	.00850	.00830	.00811	.00793	.00776	.00759	.00743	.00727	.00712	.00698	.00684	.00671	.00658	.00645
86	22	.01033	.01006	.00980	.00955	.00931	.00909	.00887	.00866	.00846	.00827	.00808	.00791	.00774	.00757	.00742	.00726	.00712	.00698	.00684	.00671
86	23	.01082	.01053	.01026	.00999	.00974	.00950	.00927	.00905	.00884	.00864	.00844	.00825	.00807	.00790	.00773	.00757	.00742	.00727	.00713	.00699
86	24	.01135	.01105	.01076	.01048	.01021	.00996	.00971	.00948	.00926	.00904	.00883	.00864	.00845	.00826	.00809	.00792	.00775	.00760	.00744	.00730
86	25	.01195	.01163	.01132	.01102	.01074	.01047	.01021	.00996	.00972	.00949	.00928	.00907	.00886	.00867	.00848	.00830	.00813	.00796	.00780	.00765
86	26	.01260	.01226	.01193	.01162	.01132	.01103	.01076	.01049	.01024	.01000	.00977	.00954	.00933	.00912	.00892	.00873	.00855	.00837	.00820	.00804
86	27	.01334	.01297	.01262	.01229	.01197	.01166	.01137	.01109	.01082	.01057	.01032	.01008	.00985	.00963	.00942	.00922	.00902	.00884	.00865	.00848
86	28	.01413	.01374	.01337	.01302	.01268	.01235	.01204	.01174	.01146	.01118	.01092	.01067	.01043	.01019	.00997	.00975	.00954	.00934	.00915	.00896
86	29	.01500	.01458	.01419	.01381	.01345	.01310	.01277	.01245	.01215	.01186	.01158	.01131	.01105	.01080	.01056	.01033	.01011	.00990	.00969	.00949
86	30	.01593	.01549	.01507	.01466	.01428	.01391	.01356	.01322	.01290	.01259	.01229	.01200	.01173	.01146	.01120	.01096	.01072	.01049	.01027	.01006
86	31	.01693	.01646	.01601	.01558	.01517	.01478	.01441	.01405	.01370	.01337	.01305	.01274	.01245	.01217	.01189	.01163	.01138	.01114	.01090	.01067
86	32	.01801	.01751	.01703	.01657	.01614	.01572	.01532	.01493	.01457	.01421	.01387	.01355	.01323	.01293	.01264	.01236	.01209	.01183	.01158	.01134
86	33	.01918	.01865	.01814	.01765	.01719	.01674	.01631	.01590	.01551	.01513	.01477	.01442	.01409	.01376	.01345	.01315	.01287	.01259	.01232	.01206
86	34	.02044	.01988	.01934	.01882	.01832	.01785	.01739	.01695	.01653	.01613	.01574	.01537	.01501	.01467	.01433	.01401	.01371	.01341	.01312	.01285
86	35	.02183	.02122	.02065	.02009	.01956	.01906	.01857	.01810	.01765	.01722	.01681	.01641	.01603	.01566	.01530	.01496	.01463	.01431	.01401	.01371
86	36	.02332	.02268	.02206	.02147	.02091	.02037	.01985	.01935	.01887	.01841	.01797	.01754	.01713	.01674	.01636	.01599	.01564	.01530	.01497	.01465
86	37	.02494	.02426	.02360	.02297	.02237	.02179	.02124	.02071	.02019	.01970	.01923	.01877	.01834	.01791	.01751	.01711	.01674	.01637	.01602	.01568
86	38	.02671	.02598	.02528	.02461	.02397	.02336	.02276	.02219	.02165	.02112	.02062	.02013	.01966	.01921	.01877	.01835	.01795	.01755	.01718	.01681
86	39	.02863	.02786	.02711	.02640	.02571	.02506	.02442	.02382	.02323	.02267	.02213	.02161	.02111	.02062	.02016	.01971	.01927	.01885	.01845	.01806
86	40	.03073	.02991	.02911	.02835	.02762	.02692	.02625	.02560	.02497	.02437	.02379	.02324	.02270	.02218	.02168	.02120	.02073	.02028	.01985	.01943
86	41	.03302	.03214	.03130	.03049	.02971	.02896	.02824	.02755	.02688	.02624	.02562	.02503	.02445	.02390	.02336	.02285	.02235	.02187	.02140	.02095
86	42	.03552	.03458	.03368	.03282	.03199	.03119	.03042	.02969	.02897	.02829	.02763	.02699	.02638	.02578	.02521	.02466	.02412	.02361	.02311	.02262
86	43	.03822	.03722	.03627	.03535	.03447	.03362	.03280	.03201	.03125	.03052	.02981	.02913	.02848	.02784	.02723	.02664	.02606	.02551	.02498	.02446
86	44	.04114	.04008	.03907	.03809	.03715	.03625	.03538	.03454	.03373	.03294	.03219	.03146	.03076	.03008	.02943	.02880	.02818	.02759	.02702	.02646
86	45	.04427	.04315	.04207	.04103	.04003	.03907	.03814	.03725	.03639	.03555	.03475	.03397	.03322	.03250	.03180	.03112	.03047	.02983	.02922	.02863
86	46	.04762	.04643	.04529	.04418	.04312	.04210	.04111	.04016	.03925	.03836	.03750	.03668	.03588	.03510	.03436	.03363	.03293	.03226	.03160	.03096
86	47	.05118	.04992	.04871	.04754	.04642	.04533	.04428	.04327	.04230	.04135	.04044	.03956	.03871	.03789	.03709	.03632	.03557	.03485	.03415	.03347
86	48	.05497	.05364	.05236	.05112	.04993	.04878	.04767	.04659	.04556	.04455	.04359	.04265	.04174	.04087	.04002	.03919	.03840	.03763	.03688	.03615
86	49	.05901	.05760	.05624	.05494	.05367	.05245	.05128	.05014	.04904	.04797	.04694	.04595	.04499	.04405	.04315	.04227	.04143	.04060	.03981	.03903
86	50	.06330	.06182	.06039	.05900	.05767	.05638	.05513	.05392	.05276	.05163	.05054	.04948	.04846	.04747	.04651	.04558	.04467	.04380	.04295	.04212
86	51	.06786	.06630	.06479	.06333	.06192	.06055	.05923	.05796	.05672	.05553	.05437	.05325	.05216	.05111	.05009	.04910	.04814	.04721	.04631	.04543
86	52	.07267	.07102	.06943	.06789	.06640	.06496	.06357	.06222	.06092	.05965	.05843	.05724	.05609	.05498	.05390	.05285	.05183	.05084	.04988	.04895
86	53	.07774	.07600	.07433	.07271	.07114	.06962	.06815	.06673	.06535	.06402	.06272	.06147	.06025	.05907	.05792	.05681	.05573	.05469	.05367	.05268
86	54	.08307	.08124	.07948	.07778	.07613	.07453	.07298	.07148	.07003	.06862	.06725	.06593	.06464	.06339	.06218	.06101	.05986	.05875	.05767	.05663
86	55	.08867	.08676	.08491	.08312	.08138	.07970	.07807	.07649	.07496	.07348	.07204	.07064	.06928	.06796	.06668	.06544	.06423	.06306	.06192	.06081
86	56	.09455	.09255	.09061	.08873	.08691	.08514	.08343	.08177	.08016	.07860	.07708	.07561	.07418	.07279	.07144	.07012	.06885	.06761	.06640	.06523
86	57	.10071	.09861	.09659	.09462	.09271	.09086	.08906	.08732	.08563	.08398	.08239	.08084	.07933	.07787	.07644	.07506	.07371	.07241	.07113	.06989
86	58	.10714	.10495	.10283	.10077	.09877	.09683	.09495	.09312	.09134	.08962	.08794	.08631	.08473	.08319	.08169	.08024	.07882	.07744	.07610	.07479

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
86	59	.11381	.11153	.10931	.10716	.10507	.10304	.10107	.09916	.09730	.09549	.09373	.09202	.09036	.08874	.08717	.08563	.08414	.08269	.08128	.07990
86	60	.12074	.11836	.11604	.11380	.11162	.10950	.10744	.10543	.10349	.10159	.09975	.09796	.09622	.09452	.09287	.09126	.08970	.08817	.08668	.08523
86	61	.12794	.12546	.12305	.12071	.11843	.11622	.11407	.11198	.10994	.10796	.10604	.10416	.10234	.10056	.09883	.09714	.09550	.09390	.09234	.09081
86	62	.13545	.13287	.13036	.12792	.12556	.12325	.12101	.11883	.11670	.11464	.11262	.11066	.10875	.10689	.10508	.10331	.10159	.09991	.09828	.09668
86	63	.14328	.14060	.13800	.13546	.13300	.13060	.12827	.12599	.12378	.12162	.11952	.11748	.11548	.11354	.11164	.10979	.10799	.10623	.10452	.10285
86	64	.15143	.14865	.14595	.14332	.14076	.13827	.13584	.13347	.13117	.12892	.12673	.12460	.12252	.12049	.11851	.11658	.11470	.11286	.11106	.10931
86	65	.15990	.15703	.15423	.15150	.14884	.14625	.14373	.14127	.13888	.13654	.13426	.13204	.12987	.12776	.12569	.12368	.12171	.11980	.11792	.11609
86	66	.16872	.16575	.16285	.16002	.15727	.15459	.15197	.14942	.14693	.14451	.14214	.13983	.13757	.13537	.13322	.13113	.12908	.12708	.12512	.12321
86	67	.17791	.17484	.17185	.16893	.16608	.16330	.16059	.15795	.15537	.15285	.15039	.14800	.14565	.14337	.14113	.13895	.13682	.13473	.13269	.13070
86	68	.18746	.18429	.18120	.17819	.17524	.17237	.16957	.16684	.16417	.16156	.15901	.15653	.15410	.15172	.14940	.14713	.14492	.14275	.14063	.13856
86	69	.19733	.19407	.19088	.18777	.18474	.18178	.17888	.17606	.17330	.17060	.16797	.16539	.16288	.16042	.15801	.15566	.15336	.15111	.14891	.14676
86	70	.20747	.20411	.20084	.19764	.19452	.19146	.18848	.18557	.18272	.17993	.17721	.17455	.17195	.16940	.16691	.16448	.16210	.15976	.15748	.15525
86	71	.21784	.21439	.21103	.20774	.20453	.20139	.19832	.19532	.19238	.18951	.18671	.18396	.18127	.17865	.17607	.17355	.17109	.16868	.16631	.16400
86	72	.22840	.22488	.22143	.21805	.21476	.21153	.20838	.20529	.20227	.19932	.19643	.19360	.19083	.18812	.18547	.18287	.18032	.17783	.17539	.17300
86	73	.23915	.23554	.23201	.22856	.22518	.22187	.21863	.21547	.21237	.20933	.20636	.20345	.20060	.19781	.19508	.19240	.18978	.18721	.18469	.18222
86	74	.25011	.24642	.24282	.23928	.23583	.23244	.22913	.22588	.22270	.21959	.21654	.21355	.21063	.20776	.20495	.20219	.19949	.19684	.19425	.19170
86	75	.26131	.25755	.25387	.25026	.24673	.24327	.23988	.23656	.23331	.23012	.22700	.22394	.22093	.21799	.21511	.21228	.20950	.20678	.20411	.20150
86	76	.27277	.26894	.26519	.26151	.25791	.25438	.25092	.24753	.24421	.24095	.23776	.23462	.23155	.22854	.22558	.22268	.21984	.21704	.21430	.21162
86	77	.28445	.28056	.27675	.27301	.26934	.26575	.26222	.25877	.25538	.25205	.24879	.24559	.24245	.23937	.23635	.23338	.23047	.22761	.22480	.22205
86	78	.29631	.29236	.28849	.28469	.28097	.27732	.27373	.27022	.26676	.26338	.26006	.25679	.25359	.25045	.24736	.24433	.24136	.23844	.23557	.23275
86	79	.30825	.30425	.30033	.29648	.29270	.28900	.28536	.28179	.27828	.27484	.27146	.26815	.26489	.26169	.25854	.25546	.25242	.24944	.24651	.24364
86	80	.32015	.31611	.31215	.30826	.30443	.30068	.29699	.29338	.28982	.28633	.28290	.27953	.27622	.27297	.26977	.26663	.26355	.26051	.25753	.25460
86	81	.33194	.32786	.32386	.31992	.31606	.31227	.30854	.30488	.30128	.29775	.29427	.29086	.28750	.28420	.28096	.27777	.27464	.27156	.26853	.26554
86	82	.34353	.33943	.33539	.33143	.32753	.32370	.31994	.31624	.31261	.30903	.30552	.30207	.29867	.29533	.29205	.28882	.28564	.28251	.27944	.27641
86	83	.35493	.35080	.34674	.34275	.33882	.33497	.33117	.32745	.32378	.32017	.31663	.31314	.30971	.30633	.30301	.29974	.29653	.29337	.29025	.28719
86	84	.36615	.36201	.35793	.35392	.34997	.34609	.34228	.33853	.33483	.33120	.32763	.32411	.32065	.31725	.31390	.31060	.30735	.30416	.30101	.29791
86	85	.37722	.37306	.36897	.36495	.36099	.35709	.35326	.34949	.34578	.34213	.33853	.33499	.33151	.32808	.32471	.32139	.31811	.31489	.31172	.30860
86	86	.38801	.38384	.37975	.37572	.37175	.36785	.36400	.36022	.35650	.35283	.34922	.34567	.34217	.33872	.33533	.33199	.32869	.32545	.32226	.31911
87	0	.00786	.00775	.00765	.00755	.00746	.00737	.00728	.00719	.00711	.00703	.00695	.00688	.00680	.00673	.00666	.00660	.00653	.00647	.00640	.00634
87	1	.00304	.00296	.00288	.00281	.00274	.00268	.00262	.00256	.00250	.00245	.00239	.00234	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00201
87	2	.00293	.00285	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00232	.00226	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00190	.00186
87	3	.00297	.00288	.00280	.00272	.00265	.00258	.00251	.00244	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184
87	4	.00309	.00300	.00291	.00283	.00275	.00268	.00260	.00253	.00247	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00203	.00198	.00193	.00189
87	5	.00328	.00318	.00309	.00300	.00292	.00283	.00276	.00268	.00261	.00254	.00248	.00242	.00236	.00230	.00224	.00219	.00214	.00209	.00204	.00200
87	6	.00352	.00341	.00331	.00322	.00312	.00304	.00295	.00287	.00280	.00273	.00266	.00259	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214
87	7	.00380	.00369	.00358	.00348	.00338	.00329	.00320	.00311	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00254	.00248	.00243	.00237	.00232
87	8	.00413	.00401	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00306	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00254
87	9	.00451	.00438	.00426	.00414	.00403	.00393	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314	.00307	.00300	.00293	.00287	.00280
87	10	.00496	.00482	.00469	.00456	.00444	.00433	.00422	.00411	.00401	.00392	.00382	.00373	.00365	.00356	.00348	.00341	.00333	.00326	.00319	.00312
87	11	.00545	.00530	.00516	.00503	.00490	.00478	.00466	.00455	.00444	.00434	.00424	.00414	.00405	.00396	.00387	.00379	.00371	.00363	.00356	.00349
87	12	.00599	.00583	.00568	.00554	.00540	.00527	.00515	.00503	.00491	.00480	.00469	.00459	.00449	.00440	.00431	.00422	.00413	.00405	.00397	.00389
87	13	.00655	.00638	.00622	.00607	.00592	.00578	.00565	.00552	.00540	.00528	.00516	.00506	.00495	.00485	.00475	.00465	.00456	.00448	.00439	.00431
87	14	.00708	.00691	.00674	.00657	.00642	.00627	.00613	.00599	.00586	.00574	.00562	.00550	.00539	.00528	.00517	.00507	.00498	.00488	.00479	.00470
87	15	.00758	.00739	.00721	.00704	.00688	.00672	.00657	.00643	.00629	.00616	.00603	.00590	.00579	.00567	.00556	.00545	.00535	.00525	.00516	.00506
87	16	.00803	.00783	.00764	.00746	.00729	.00712	.00696	.00681	.00667	.00652	.00639	.00626	.00613	.00601	.00590	.00578	.00568	.00557	.00547	.00537
87	17	.00844	.00823	.00803	.00784	.00765	.00748	.00731	.00715	.00700	.00685	.00671	.00657	.00644	.00631	.00619	.00607	.00596	.00585	.00574	.00564
87	18	.00881	.00859	.00838	.00818	.00799	.00781	.00763	.00746	.00730	.00715	.00700	.00685	.00671	.00658	.00645	.00633	.00621	.00609	.00598	.00587
87	19	.00919	.00896	.00874	.00853	.00833	.00813	.00795	.00777	.00760	.00744	.00728	.00713	.00698	.00684	.00671	.00658	.00645	.00633	.00621	.00610
87	20	.00959	.00935	.00912	.00889	.00868	.00848	.00828	.00809	.00791	.00774	.00758	.00742	.00726	.00712	.00697	.00684	.00670	.00658	.00645	.00633
87	21	.01002	.00977	.00952	.00928	.00906	.00884	.00864	.00844	.00825	.00807	.00789	.00772	.00756	.00741	.00726	.00711	.00697	.00684	.00671	.00659

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
87	22	.01048	.01020	.00994	.00969	.00945	.00923	.00901	.00880	.00860	.00841	.00822	.00805	.00788	.00771	.00755	.00740	.00726	.00711	.00698	.00685
87	23	.01097	.01068	.01040	.01014	.00989	.00964	.00941	.00919	.00898	.00878	.00858	.00840	.00822	.00804	.00788	.00771	.00756	.00741	.00727	.00713
87	24	.01150	.01120	.01091	.01063	.01036	.01011	.00986	.00963	.00940	.00919	.00898	.00878	.00859	.00841	.00823	.00806	.00790	.00774	.00759	.00744
87	25	.01210	.01178	.01147	.01117	.01089	.01062	.01036	.01011	.00988	.00965	.00943	.00922	.00902	.00882	.00863	.00845	.00828	.00811	.00795	.00779
87	26	.01277	.01242	.01209	.01178	.01148	.01119	.01091	.01065	.01040	.01016	.00992	.00970	.00949	.00928	.00908	.00889	.00870	.00853	.00835	.00819
87	27	.01350	.01314	.01279	.01246	.01214	.01183	.01154	.01126	.01099	.01073	.01048	.01025	.01002	.00980	.00959	.00938	.00919	.00900	.00882	.00864
87	28	.01431	.01392	.01355	.01319	.01285	.01253	.01222	.01192	.01163	.01136	.01109	.01084	.01060	.01036	.01014	.00992	.00971	.00951	.00932	.00913
87	29	.01518	.01477	.01437	.01399	.01363	.01329	.01296	.01264	.01233	.01204	.01176	.01149	.01123	.01098	.01074	.01051	.01029	.01008	.00987	.00967
87	30	.01612	.01568	.01526	.01486	.01447	.01411	.01375	.01341	.01309	.01278	.01248	.01219	.01192	.01165	.01139	.01115	.01091	.01068	.01046	.01025
87	31	.01713	.01666	.01622	.01579	.01538	.01498	.01461	.01425	.01390	.01357	.01325	.01294	.01265	.01237	.01209	.01183	.01158	.01133	.01110	.01087
87	32	.01822	.01772	.01725	.01679	.01635	.01593	.01553	.01515	.01478	.01442	.01408	.01376	.01344	.01314	.01285	.01257	.01230	.01204	.01179	.01154
87	33	.01941	.01887	.01836	.01788	.01741	.01697	.01654	.01613	.01573	.01536	.01499	.01464	.01431	.01398	.01367	.01337	.01308	.01281	.01254	.01228
87	34	.02068	.02012	.01957	.01906	.01856	.01808	.01763	.01719	.01677	.01636	.01598	.01560	.01524	.01490	.01457	.01424	.01394	.01364	.01335	.01307
87	35	.02208	.02147	.02090	.02034	.01981	.01931	.01882	.01835	.01790	.01747	.01706	.01666	.01627	.01590	.01555	.01520	.01487	.01456	.01425	.01395
87	36	.02359	.02294	.02233	.02174	.02117	.02063	.02011	.01961	.01913	.01867	.01823	.01780	.01739	.01700	.01661	.01625	.01589	.01555	.01522	.01490
87	37	.02522	.02454	.02388	.02326	.02265	.02207	.02152	.02099	.02047	.01998	.01951	.01905	.01861	.01819	.01778	.01739	.01701	.01664	.01629	.01595
87	38	.02701	.02628	.02558	.02491	.02427	.02365	.02306	.02249	.02194	.02142	.02091	.02042	.01995	.01950	.01906	.01864	.01823	.01784	.01746	.01710
87	39	.02895	.02818	.02743	.02672	.02603	.02537	.02474	.02413	.02355	.02298	.02244	.02192	.02142	.02093	.02047	.02001	.01958	.01916	.01875	.01836
87	40	.03107	.03025	.02945	.02869	.02796	.02726	.02658	.02593	.02531	.02471	.02413	.02357	.02303	.02251	.02201	.02153	.02106	.02061	.02018	.01976
87	41	.03339	.03251	.03167	.03086	.03008	.02933	.02861	.02791	.02725	.02660	.02598	.02539	.02481	.02426	.02372	.02320	.02270	.02222	.02175	.02130
87	42	.03591	.03498	.03408	.03322	.03239	.03159	.03082	.03008	.02937	.02868	.02802	.02738	.02676	.02617	.02559	.02504	.02450	.02399	.02349	.02300
87	43	.03865	.03766	.03670	.03578	.03490	.03405	.03323	.03244	.03168	.03094	.03024	.02956	.02890	.02826	.02765	.02705	.02648	.02593	.02539	.02487
87	44	.04161	.04055	.03954	.03856	.03762	.03671	.03584	.03500	.03419	.03341	.03265	.03192	.03122	.03054	.02988	.02925	.02864	.02804	.02747	.02691
87	45	.04478	.04366	.04258	.04154	.04054	.03958	.03865	.03775	.03689	.03606	.03525	.03447	.03372	.03300	.03230	.03162	.03096	.03033	.02971	.02912
87	46	.04818	.04699	.04585	.04474	.04368	.04266	.04167	.04072	.03980	.03891	.03805	.03722	.03642	.03565	.03490	.03417	.03347	.03279	.03213	.03150
87	47	.05179	.05053	.04932	.04815	.04702	.04594	.04489	.04387	.04290	.04195	.04104	.04016	.03930	.03848	.03768	.03690	.03616	.03543	.03473	.03405
87	48	.05564	.05431	.05302	.05179	.05059	.04944	.04833	.04725	.04621	.04521	.04424	.04330	.04239	.04151	.04066	.03984	.03904	.03826	.03751	.03679
87	49	.05973	.05833	.05697	.05566	.05440	.05317	.05199	.05085	.04975	.04869	.04766	.04666	.04569	.04476	.04385	.04297	.04212	.04130	.04050	.03972
87	50	.06410	.06261	.06118	.05979	.05846	.05716	.05591	.05471	.05354	.05241	.05131	.05026	.04923	.04824	.04727	.04634	.04543	.04456	.04370	.04288
87	51	.06873	.06716	.06565	.06419	.06278	.06141	.06009	.05881	.05757	.05638	.05522	.05409	.05301	.05195	.05093	.04994	.04898	.04804	.04714	.04626
87	52	.07362	.07197	.07037	.06883	.06734	.06590	.06451	.06315	.06185	.06058	.05935	.05816	.05701	.05589	.05481	.05376	.05274	.05174	.05078	.04985
87	53	.07877	.07703	.07536	.07373	.07216	.07064	.06917	.06775	.06637	.06503	.06373	.06247	.06125	.06007	.05892	.05781	.05672	.05567	.05465	.05366
87	54	.08419	.08236	.08060	.07889	.07724	.07564	.07409	.07259	.07113	.06972	.06835	.06702	.06573	.06448	.06327	.06209	.06094	.05983	.05874	.05769
87	55	.08989	.08797	.08612	.08433	.08259	.08091	.07928	.07770	.07616	.07468	.07323	.07183	.07047	.06915	.06786	.06662	.06540	.06423	.06308	.06197
87	56	.09587	.09387	.09193	.09005	.08822	.08646	.08474	.08308	.08146	.07990	.07838	.07690	.07547	.07407	.07272	.07140	.07012	.06888	.06767	.06649
87	57	.10215	.10005	.09802	.09605	.09414	.09228	.09048	.08874	.08704	.08540	.08380	.08224	.08073	.07926	.07784	.07645	.07510	.07379	.07251	.07126
87	58	.10870	.10650	.10438	.10232	.10032	.09837	.09649	.09466	.09288	.09115	.08947	.08784	.08625	.08470	.08320	.08174	.08032	.07893	.07759	.07627
87	59	.11550	.11321	.11099	.10883	.10674	.10471	.10274	.10082	.09895	.09714	.09538	.09367	.09200	.09038	.08880	.08726	.08577	.08431	.08289	.08151
87	60	.12256	.12017	.11786	.11561	.11342	.11130	.10923	.10723	.10528	.10338	.10153	.09974	.09799	.09629	.09463	.09302	.09145	.08992	.08842	.08697
87	61	.12990	.12741	.12500	.12266	.12038	.11816	.11601	.11391	.11187	.10989	.10796	.10608	.10425	.10246	.10073	.09904	.09739	.09578	.09421	.09268
87	62	.13756	.13497	.13246	.13002	.12765	.12534	.12309	.12091	.11878	.11671	.11469	.11272	.11081	.10894	.10713	.10535	.10363	.10194	.10030	.09869
87	63	.14555	.14287	.14026	.13772	.13525	.13285	.13051	.12823	.12601	.12385	.12175	.11969	.11769	.11574	.11384	.11199	.11018	.10842	.10670	.10502
87	64	.15387	.15109	.14838	.14575	.14318	.14069	.13825	.13588	.13357	.13132	.12913	.12699	.12490	.12286	.12088	.11894	.11705	.11521	.11341	.11165
87	65	.16253	.15965	.15684	.15411	.15145	.14886	.14633	.14387	.14146	.13912	.13684	.13461	.13243	.13031	.12824	.12622	.12425	.12232	.12044	.11860
87	66	.17155	.16857	.16566	.16283	.16008	.15739	.15477	.15221	.14972	.14728	.14491	.14259	.14033	.13812	.13597	.13386	.13180	.12979	.12783	.12591
87	67	.18095	.17788	.17488	.17195	.16910	.16632	.16360	.16095	.15837	.15584	.15338	.15097	.14862	.14633	.14408	.14189	.13975	.13766	.13561	.13361
87	68	.19073	.18756	.18446	.18144	.17850	.17562	.17281	.17007	.16739	.16478	.16223	.15973	.15729	.15491	.15258	.15031	.14808	.14590	.14378	.14170
87	69	.20085	.19758	.19439	.19128	.18824	.18527	.18237	.17954	.17677	.17407	.17143	.16884	.16632	.16385	.16143	.15907	.15676	.15450	.15229	.15013
87	70	.21125	.20789	.20461	.20141	.19828	.19522	.19223	.18931	.18645	.18366	.18093	.17826	.17565	.17310	.17060	.16815	.16576	.16342	.16113	.15888
87	71	.22190	.21845	.21508	.21179	.20857	.20542	.20235	.19934	.19639	.19352	.19070	.18795	.18525	.18261	.18003	.17750	.17503	.17260	.17023	.16790

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
87	72	.23276	.22922	.22577	.22239	.21909	.21585	.21269	.20960	.20657	.20361	.20071	.19787	.19509	.19237	.18971	.18710	.18454	.18204	.17959	.17718
87	73	.24381	.24020	.23666	.23320	.22981	.22650	.22325	.22008	.21697	.21393	.21095	.20803	.20517	.20237	.19962	.19693	.19430	.19171	.18918	.18670
87	74	.25509	.25140	.24779	.24425	.24078	.23739	.23407	.23081	.22763	.22450	.22144	.21845	.21551	.21263	.20981	.20704	.20433	.20167	.19906	.19650
87	75	.26664	.26287	.25918	.25557	.25203	.24857	.24517	.24184	.23858	.23538	.23224	.22917	.22616	.22320	.22031	.21747	.21468	.21195	.20926	.20663
87	76	.27846	.27463	.27087	.26719	.26358	.26004	.25658	.25318	.24984	.24657	.24337	.24022	.23714	.23411	.23115	.22823	.22538	.22257	.21982	.21711
87	77	.29054	.28664	.28282	.27908	.27540	.27180	.26827	.26480	.26140	.25807	.25479	.25158	.24843	.24534	.24230	.23932	.23640	.23352	.23070	.22793
87	78	.30281	.29886	.29498	.29118	.28745	.28379	.28019	.27667	.27321	.26981	.26648	.26321	.25999	.25684	.25374	.25069	.24770	.24477	.24188	.23905
87	79	.31519	.31119	.30726	.30341	.29962	.29591	.29226	.28868	.28517	.28172	.27833	.27500	.27173	.26851	.26536	.26225	.25921	.25621	.25327	.25037
87	80	.32755	.32351	.31954	.31564	.31181	.30805	.30436	.30073	.29716	.29366	.29022	.28684	.28352	.28025	.27704	.27389	.27079	.26774	.26474	.26179
87	81	.33980	.33572	.33172	.32778	.32391	.32011	.31637	.31270	.30909	.30555	.30206	.29864	.29527	.29196	.28870	.28550	.28235	.27925	.27620	.27321
87	82	.35188	.34777	.34373	.33976	.33586	.33202	.32825	.32455	.32090	.31732	.31379	.31033	.30692	.30356	.30027	.29702	.29383	.29069	.28760	.28456
87	83	.36376	.35963	.35556	.35157	.34764	.34378	.33998	.33624	.33256	.32895	.32539	.32189	.31845	.31506	.31172	.30844	.30521	.30203	.29891	.29583
87	84	.37549	.37134	.36726	.36324	.35929	.35541	.35159	.34783	.34413	.34048	.33690	.33337	.32990	.32648	.32312	.31981	.31654	.31333	.31017	.30706
87	85	.38707	.38291	.37882	.37479	.37083	.36693	.36309	.35931	.35559	.35193	.34833	.34478	.34128	.33784	.33446	.33112	.32783	.32459	.32140	.31826
87	86	.39838	.39422	.39012	.38609	.38212	.37821	.37436	.37057	.36684	.36317	.35955	.35599	.35248	.34902	.34561	.34225	.33895	.33569	.33248	.32932
87	87	.40927	.40511	.40102	.39699	.39301	.38910	.38525	.38146	.37772	.37404	.37041	.36684	.36332	.35985	.35643	.35306	.34974	.34647	.34324	.34006
88	0	.00808	.00797	.00787	.00777	.00768	.00759	.00750	.00741	.00733	.00725	.00718	.00710	.00703	.00696	.00689	.00682	.00675	.00669	.00663	.00657
88	1	.00308	.00300	.00293	.00286	.00279	.00272	.00266	.00260	.00255	.00249	.00244	.00239	.00234	.00229	.00225	.00221	.00216	.00212	.00209	.00205
88	2	.00296	.00288	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00201	.00197	.00193	.00189
88	3	.00300	.00291	.00283	.00275	.00268	.00261	.00254	.00248	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00187
88	4	.00312	.00303	.00294	.00286	.00278	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00192
88	5	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00271	.00264	.00257	.00251	.00244	.00238	.00233	.00227	.00222	.00217	.00212	.00207	.00202
88	6	.00354	.00344	.00334	.00324	.00315	.00307	.00298	.00290	.00283	.00275	.00268	.00262	.00255	.00249	.00243	.00237	.00232	.00226	.00221	.00216
88	7	.00383	.00372	.00361	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00291	.00284	.00277	.00270	.00263	.00257	.00251	.00246	.00240	.00235
88	8	.00416	.00404	.00393	.00382	.00371	.00361	.00352	.00342	.00334	.00325	.00317	.00309	.00302	.00295	.00288	.00281	.00275	.00269	.00263	.00257
88	9	.00455	.00442	.00430	.00418	.00407	.00396	.00386	.00376	.00367	.00358	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00297	.00290	.00284
88	10	.00500	.00487	.00473	.00461	.00449	.00437	.00426	.00416	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00338	.00330	.00323	.00317
88	11	.00551	.00536	.00522	.00509	.00496	.00483	.00472	.00460	.00450	.00439	.00429	.00419	.00410	.00401	.00393	.00384	.00376	.00369	.00361	.00354
88	12	.00606	.00590	.00575	.00561	.00547	.00534	.00521	.00509	.00498	.00487	.00476	.00466	.00456	.00446	.00437	.00428	.00419	.00411	.00403	.00395
88	13	.00662	.00646	.00630	.00615	.00600	.00586	.00573	.00560	.00547	.00536	.00524	.00513	.00503	.00492	.00483	.00473	.00464	.00455	.00446	.00438
88	14	.00717	.00700	.00683	.00666	.00651	.00636	.00622	.00608	.00595	.00583	.00570	.00559	.00547	.00537	.00526	.00516	.00506	.00497	.00488	.00479
88	15	.00768	.00749	.00731	.00714	.00698	.00682	.00667	.00653	.00639	.00625	.00613	.00600	.00588	.00577	.00566	.00555	.00545	.00535	.00525	.00516
88	16	.00814	.00794	.00775	.00757	.00740	.00723	.00707	.00692	.00677	.00663	.00650	.00637	.00624	.00612	.00600	.00589	.00578	.00568	.00558	.00548
88	17	.00855	.00834	.00814	.00795	.00777	.00759	.00743	.00727	.00711	.00696	.00682	.00668	.00655	.00643	.00630	.00618	.00607	.00596	.00585	.00575
88	18	.00893	.00871	.00850	.00830	.00811	.00793	.00775	.00758	.00742	.00726	.00711	.00697	.00683	.00670	.00657	.00644	.00632	.00621	.00610	.00599
88	19	.00932	.00908	.00886	.00865	.00845	.00826	.00807	.00789	.00772	.00756	.00740	.00725	.00710	.00696	.00683	.00670	.00657	.00645	.00633	.00622
88	20	.00972	.00948	.00924	.00902	.00881	.00860	.00841	.00822	.00804	.00787	.00770	.00754	.00739	.00724	.00710	.00696	.00683	.00670	.00658	.00646
88	21	.01015	.00989	.00965	.00941	.00919	.00897	.00877	.00857	.00838	.00820	.00802	.00785	.00769	.00754	.00739	.00724	.00710	.00697	.00684	.00671
88	22	.01061	.01033	.01007	.00983	.00959	.00936	.00914	.00893	.00873	.00854	.00836	.00818	.00801	.00784	.00768	.00753	.00739	.00724	.00711	.00697
88	23	.01110	.01081	.01054	.01027	.01002	.00978	.00955	.00933	.00912	.00891	.00872	.00853	.00835	.00818	.00801	.00785	.00769	.00754	.00740	.00726
88	24	.01164	.01134	.01105	.01077	.01050	.01025	.01000	.00977	.00954	.00933	.00912	.00892	.00873	.00855	.00837	.00820	.00803	.00788	.00772	.00758
88	25	.01225	.01192	.01161	.01132	.01104	.01076	.01051	.01026	.01002	.00979	.00957	.00936	.00916	.00896	.00878	.00859	.00842	.00825	.00809	.00794
88	26	.01292	.01257	.01224	.01193	.01163	.01134	.01106	.01080	.01055	.01031	.01007	.00985	.00963	.00943	.00923	.00904	.00885	.00867	.00850	.00834
88	27	.01366	.01330	.01295	.01261	.01229	.01199	.01169	.01141	.01115	.01089	.01064	.01040	.01017	.00995	.00974	.00954	.00934	.00915	.00897	.00879
88	28	.01447	.01408	.01371	.01336	.01302	.01269	.01238	.01208	.01180	.01152	.01126	.01100	.01076	.01053	.01030	.01008	.00988	.00967	.00948	.00929
88	29	.01536	.01494	.01455	.01417	.01381	.01346	.01313	.01281	.01251	.01221	.01193	.01166	.01140	.01115	.01091	.01068	.01046	.01024	.01004	.00984
88	30	.01631	.01586	.01544	.01504	.01466	.01429	.01393	.01359	.01327	.01296	.01266	.01237	.01209	.01183	.01157	.01133	.01109	.01086	.01064	.01043
88	31	.01732	.01686	.01641	.01598	.01557	.01517	.01480	.01444	.01409	.01376	.01344	.01313	.01284	.01255	.01228	.01202	.01176	.01152	.01128	.01106
88	32	.01842	.01792	.01745	.01699	.01655	.01613	.01573	.01535	.01498	.01462	.01428	.01395	.01364	.01334	.01305	.01276	.01249	.01223	.01198	.01174
88	33	.01962	.01909	.01858	.01809	.01762	.01718	.01675	.01634	.01594	.01556	.01520	.01485	.01452	.01419	.01388	.01358	.01329	.01301	.01274	.01248



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
88	34	.02091	.02034	.01980	.01928	.01878	.01830	.01785	.01741	.01699	.01658	.01620	.01582	.01546	.01512	.01478	.01446	.01415	.01385	.01357	.01329
88	35	.02231	.02171	.02113	.02058	.02005	.01954	.01905	.01858	.01814	.01770	.01729	.01689	.01650	.01613	.01578	.01543	.01510	.01478	.01448	.01418
88	36	.02384	.02319	.02258	.02199	.02142	.02088	.02036	.01986	.01938	.01892	.01847	.01805	.01764	.01724	.01686	.01649	.01614	.01579	.01546	.01515
88	37	.02549	.02480	.02415	.02352	.02291	.02234	.02178	.02125	.02073	.02024	.01977	.01931	.01887	.01845	.01804	.01764	.01726	.01690	.01654	.01620
88	38	.02729	.02656	.02586	.02519	.02455	.02393	.02334	.02277	.02222	.02169	.02118	.02070	.02023	.01977	.01934	.01891	.01851	.01811	.01773	.01737
88	39	.02925	.02848	.02773	.02702	.02633	.02567	.02504	.02443	.02384	.02328	.02274	.02221	.02171	.02122	.02076	.02030	.01987	.01945	.01904	.01865
88	40	.03139	.03057	.02977	.02901	.02828	.02758	.02690	.02625	.02562	.02502	.02444	.02388	.02334	.02282	.02232	.02184	.02137	.02092	.02048	.02006
88	41	.03374	.03286	.03201	.03120	.03042	.02967	.02895	.02825	.02759	.02694	.02632	.02572	.02515	.02459	.02405	.02354	.02303	.02255	.02208	.02163
88	42	.03629	.03535	.03445	.03359	.03276	.03196	.03119	.03045	.02973	.02905	.02838	.02774	.02713	.02653	.02596	.02540	.02486	.02435	.02384	.02336
88	43	.03906	.03806	.03710	.03618	.03530	.03445	.03363	.03284	.03208	.03134	.03063	.02995	.02929	.02865	.02804	.02745	.02687	.02631	.02578	.02526
88	44	.04205	.04099	.03998	.03900	.03806	.03715	.03628	.03544	.03462	.03384	.03308	.03235	.03165	.03097	.03031	.02968	.02906	.02847	.02789	.02733
88	45	.04526	.04414	.04306	.04202	.04102	.04005	.03912	.03823	.03736	.03653	.03572	.03494	.03419	.03346	.03276	.03208	.03142	.03079	.03017	.02957
88	46	.04870	.04751	.04637	.04526	.04420	.04317	.04219	.04123	.04031	.03942	.03856	.03773	.03693	.03616	.03541	.03468	.03398	.03330	.03264	.03200
88	47	.05236	.05110	.04989	.04872	.04759	.04650	.04545	.04444	.04346	.04251	.04160	.04071	.03986	.03903	.03823	.03746	.03671	.03598	.03528	.03459
88	48	.05626	.05493	.05364	.05240	.05121	.05006	.04894	.04787	.04683	.04582	.04485	.04391	.04300	.04212	.04126	.04044	.03964	.03886	.03811	.03738
88	49	.06041	.05900	.05765	.05633	.05507	.05385	.05267	.05152	.05042	.04935	.04832	.04732	.04635	.04542	.04451	.04363	.04278	.04195	.04115	.04037
88	50	.06484	.06335	.06191	.06053	.05919	.05790	.05665	.05544	.05427	.05314	.05204	.05098	.04995	.04896	.04799	.04706	.04615	.04527	.04442	.04359
88	51	.06954	.06797	.06646	.06499	.06358	.06221	.06089	.05961	.05837	.05717	.05601	.05489	.05380	.05274	.05172	.05072	.04976	.04882	.04791	.04703
88	52	.07450	.07285	.07125	.06971	.06822	.06678	.06538	.06403	.06272	.06145	.06022	.05903	.05787	.05675	.05567	.05461	.05359	.05260	.05163	.05069
88	53	.07973	.07799	.07631	.07469	.07312	.07160	.07012	.06870	.06731	.06597	.06467	.06341	.06219	.06101	.05986	.05874	.05765	.05660	.05558	.05458
88	54	.08523	.08341	.08164	.07994	.07828	.07668	.07513	.07362	.07217	.07075	.06938	.06805	.06676	.06550	.06429	.06310	.06195	.06084	.05975	.05870
88	55	.09102	.08911	.08726	.08546	.08373	.08204	.08041	.07882	.07729	.07580	.07435	.07295	.07158	.07026	.06897	.06772	.06651	.06533	.06418	.06306
88	56	.09711	.09510	.09316	.09128	.08945	.08768	.08597	.08430	.08269	.08112	.07960	.07812	.07668	.07528	.07393	.07261	.07132	.07007	.06886	.06768
88	57	.10349	.10139	.09936	.09739	.09547	.09362	.09182	.09007	.08837	.08672	.08512	.08356	.08205	.08058	.07915	.07776	.07640	.07509	.07380	.07256
88	58	.11015	.10796	.10583	.10377	.10177	.09982	.09793	.09610	.09432	.09259	.09090	.08927	.08768	.08613	.08462	.08316	.08173	.08035	.07899	.07768
88	59	.11707	.11478	.11256	.11040	.10831	.10628	.10430	.10238	.10051	.09870	.09693	.09522	.09354	.09192	.09034	.08880	.08730	.08584	.08441	.08303
88	60	.12426	.12187	.11955	.11730	.11511	.11299	.11092	.10891	.10696	.10506	.10321	.10141	.09966	.09795	.09629	.09468	.09310	.09157	.09007	.08861
88	61	.13173	.12924	.12683	.12448	.12220	.11998	.11783	.11573	.11368	.11170	.10976	.10788	.10604	.10426	.10252	.10082	.09917	.09756	.09599	.09445
88	62	.13953	.13694	.13443	.13199	.12961	.12730	.12505	.12286	.12073	.11866	.11663	.11466	.11275	.11088	.10905	.10728	.10555	.10386	.10221	.10060
88	63	.14767	.14499	.14238	.13984	.13737	.13496	.13262	.13034	.12812	.12595	.12384	.12178	.11978	.11783	.11592	.11406	.11225	.11048	.10875	.10707
88	64	.15616	.15338	.15067	.14803	.14546	.14296	.14052	.13815	.13583	.13358	.13138	.12924	.12714	.12510	.12311	.12117	.11928	.11743	.11562	.11386
88	65	.16499	.16211	.15930	.15656	.15390	.15130	.14877	.14630	.14390	.14155	.13926	.13703	.13485	.13273	.13065	.12862	.12664	.12471	.12283	.12098
88	66	.17419	.17121	.16831	.16547	.16271	.16002	.15740	.15484	.15234	.14990	.14752	.14520	.14293	.14072	.13856	.13644	.13438	.13237	.13040	.12847
88	67	.18380	.18072	.17772	.17479	.17194	.16915	.16643	.16378	.16119	.15866	.15619	.15378	.15142	.14912	.14687	.14468	.14253	.14043	.13838	.13637
88	68	.19380	.19063	.18753	.18450	.18155	.17867	.17586	.17312	.17043	.16781	.16526	.16276	.16031	.15792	.15559	.15331	.15107	.14889	.14676	.14467
88	69	.20415	.20088	.19769	.19458	.19153	.18856	.18566	.18282	.18005	.17734	.17469	.17210	.16957	.16710	.16467	.16231	.15999	.15772	.15551	.15334
88	70	.21481	.21145	.20816	.20495	.20182	.19876	.19576	.19284	.18998	.18718	.18444	.18177	.17915	.17659	.17408	.17163	.16923	.16688	.16458	.16233
88	71	.22572	.22227	.21889	.21560	.21238	.20922	.20614	.20313	.20018	.19730	.19448	.19172	.18901	.18637	.18378	.18124	.17876	.17633	.17395	.17161
88	72	.23685	.23332	.22986	.22648	.22317	.21993	.21677	.21367	.21064	.20767	.20476	.20192	.19913	.19640	.19373	.19111	.18855	.18604	.18358	.18116
88	73	.24820	.24458	.24104	.23757	.23418	.23087	.22762	.22444	.22132	.21827	.21529	.21236	.20949	.20668	.20393	.20123	.19859	.19600	.19346	.19097
88	74	.25979	.25609	.25247	.24893	.24546	.24207	.23874	.23548	.23229	.22916	.22609	.22309	.22014	.21725	.21442	.21165	.20893	.20626	.20364	.20107
88	75	.27166	.26789	.26420	.26058	.25704	.25357	.25017	.24683	.24356	.24036	.23722	.23414	.23112	.22816	.22525	.22240	.21960	.21686	.21417	.21153
88	76	.28384	.28000	.27624	.27255	.26894	.26540	.26193	.25852	.25518	.25191	.24869	.24554	.24245	.23942	.23644	.23352	.23065	.22783	.22507	.22236
88	77	.29629	.29239	.28857	.28482	.28114	.27753	.27400	.27053	.26712	.26378	.26050	.25728	.25412	.25102	.24797	.24498	.24205	.23916	.23633	.23355
88	78	.30896	.30501	.30113	.29733	.29359	.28993	.28633	.28280	.27933	.27593	.27259	.26930	.26608	.26292	.25981	.25676	.25376	.25081	.24791	.24507
88	79	.32177	.31776	.31383	.30998	.30619	.30247	.29882	.29524	.29172	.28826	.28486	.28152	.27824	.27502	.27185	.26874	.26568	.26268	.25972	.25682
88	80	.33457	.33053	.32655	.32265	.31882	.31506	.31136	.30773	.30415	.30065	.29720	.29381	.29048	.28720	.28399	.28082	.27771	.27465	.27164	.26868
88	81	.34727	.34319	.33919	.33525	.33138	.32757	.32383	.32016	.31654	.31299	.30950	.30607	.30269	.29937	.29610	.29289	.28973	.28662	.28356	.28055
88	82	.35981	.35571	.35167	.34770	.34379	.33996	.33618	.33247	.32882	.32523	.32170	.31823	.31481	.31145	.30814	.30489	.30168	.29853	.29543	.29237
88	83	.37217	.36804	.36398	.35998	.35606	.35219	.34839	.34465	.34097	.33734	.33378	.33027	.32682	.32343	.32008	.31679	.31355	.31036	.30722	.30413

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
88	84	.38439	.38024	.37617	.37215	.36820	.36432	.36049	.35673	.35302	.34938	.34579	.34225	.33877	.33535	.33197	.32865	.32538	.32216	.31899	.31586
88	85	.39648	.39232	.38823	.38421	.38025	.37635	.37251	.36873	.36501	.36134	.35773	.35418	.35068	.34723	.34383	.34048	.33719	.33394	.33074	.32759
88	86	.40830	.40415	.40006	.39603	.39206	.38815	.38431	.38052	.37678	.37311	.36948	.36591	.36240	.35893	.35552	.35215	.34884	.34557	.34235	.33917
88	87	.41971	.41556	.41148	.40745	.40348	.39957	.39572	.39193	.38819	.38450	.38087	.37730	.37377	.37029	.36687	.36349	.36016	.35688	.35364	.35045
88	88	.43067	.42653	.42245	.41843	.41447	.41056	.40672	.40292	.39918	.39550	.39187	.38829	.38476	.38127	.37784	.37446	.37112	.36783	.36458	.36138
89	0	.00829	.00819	.00808	.00799	.00789	.00780	.00772	.00763	.00755	.00747	.00739	.00732	.00725	.00718	.00711	.00704	.00698	.00691	.00685	.00679
89	1	.00312	.00304	.00297	.00290	.00283	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00234	.00229	.00225	.00221	.00217	.00213	.00209
89	2	.00300	.00292	.00284	.00276	.00269	.00263	.00256	.00250	.00244	.00238	.00233	.00228	.00223	.00218	.00213	.00209	.00205	.00201	.00197	.00193
89	3	.00303	.00294	.00286	.00278	.00271	.00264	.00257	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190
89	4	.00315	.00306	.00297	.00289	.00281	.00273	.00266	.00259	.00252	.00246	.00240	.00234	.00228	.00223	.00218	.00213	.00208	.00203	.00199	.00195
89	5	.00334	.00324	.00314	.00305	.00297	.00289	.00281	.00274	.00267	.00260	.00253	.00247	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00205
89	6	.00357	.00347	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00219
89	7	.00386	.00375	.00364	.00354	.00344	.00335	.00326	.00317	.00309	.00301	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00248	.00243	.00237
89	8	.00419	.00407	.00396	.00385	.00374	.00364	.00355	.00345	.00337	.00328	.00320	.00312	.00305	.00298	.00291	.00284	.00278	.00271	.00265	.00260
89	9	.00459	.00446	.00433	.00422	.00410	.00400	.00389	.00380	.00370	.00361	.00352	.00344	.00336	.00328	.00321	.00314	.00307	.00300	.00293	.00287
89	10	.00504	.00491	.00478	.00465	.00453	.00441	.00430	.00420	.00410	.00400	.00391	.00382	.00373	.00365	.00357	.00349	.00341	.00334	.00327	.00321
89	11	.00556	.00541	.00527	.00514	.00501	.00488	.00477	.00465	.00454	.00444	.00434	.00424	.00415	.00406	.00398	.00389	.00381	.00373	.00366	.00359
89	12	.00612	.00596	.00581	.00567	.00553	.00540	.00527	.00515	.00504	.00493	.00482	.00472	.00462	.00452	.00443	.00434	.00425	.00417	.00409	.00401
89	13	.00670	.00653	.00637	.00622	.00607	.00593	.00580	.00567	.00555	.00543	.00531	.00520	.00510	.00499	.00490	.00480	.00471	.00462	.00453	.00445
89	14	.00726	.00708	.00691	.00675	.00659	.00644	.00630	.00617	.00603	.00591	.00579	.00567	.00556	.00545	.00534	.00524	.00515	.00505	.00496	.00487
89	15	.00777	.00759	.00741	.00724	.00707	.00691	.00676	.00662	.00648	.00635	.00622	.00610	.00598	.00586	.00575	.00564	.00554	.00544	.00534	.00525
89	16	.00824	.00804	.00785	.00767	.00750	.00733	.00717	.00702	.00687	.00673	.00660	.00647	.00634	.00622	.00610	.00599	.00588	.00578	.00567	.00558
89	17	.00866	.00845	.00825	.00806	.00788	.00770	.00753	.00737	.00722	.00707	.00693	.00679	.00666	.00653	.00641	.00629	.00618	.00607	.00596	.00586
89	18	.00904	.00882	.00861	.00841	.00822	.00804	.00786	.00769	.00753	.00737	.00722	.00708	.00694	.00681	.00668	.00655	.00643	.00632	.00621	.00610
89	19	.00943	.00920	.00898	.00877	.00856	.00837	.00818	.00801	.00784	.00767	.00751	.00736	.00722	.00708	.00694	.00681	.00668	.00656	.00645	.00633
89	20	.00984	.00959	.00936	.00914	.00892	.00872	.00852	.00834	.00816	.00798	.00782	.00766	.00750	.00736	.00721	.00708	.00694	.00682	.00669	.00657
89	21	.01027	.01002	.00977	.00953	.00931	.00909	.00889	.00869	.00850	.00832	.00814	.00797	.00781	.00766	.00751	.00736	.00722	.00709	.00696	.00683
89	22	.01073	.01046	.01020	.00995	.00971	.00948	.00927	.00906	.00886	.00866	.00848	.00830	.00813	.00797	.00781	.00765	.00751	.00737	.00723	.00710
89	23	.01123	.01094	.01066	.01040	.01015	.00991	.00968	.00946	.00924	.00904	.00884	.00866	.00848	.00830	.00814	.00797	.00782	.00767	.00752	.00738
89	24	.01178	.01147	.01118	.01090	.01063	.01038	.01013	.00990	.00967	.00946	.00925	.00905	.00886	.00868	.00850	.00833	.00816	.00801	.00785	.00770
89	25	.01238	.01206	.01175	.01145	.01117	.01090	.01064	.01039	.01015	.00993	.00971	.00949	.00929	.00910	.00891	.00873	.00855	.00839	.00822	.00807
89	26	.01306	.01271	.01238	.01207	.01177	.01148	.01120	.01094	.01069	.01044	.01021	.00999	.00977	.00957	.00937	.00917	.00899	.00881	.00864	.00847
89	27	.01381	.01344	.01309	.01276	.01244	.01213	.01184	.01156	.01129	.01103	.01079	.01055	.01032	.01010	.00989	.00968	.00949	.00930	.00911	.00894
89	28	.01463	.01424	.01387	.01351	.01317	.01285	.01253	.01224	.01195	.01167	.01141	.01116	.01091	.01068	.01045	.01024	.01003	.00982	.00963	.00944
89	29	.01552	.01510	.01471	.01433	.01397	.01362	.01329	.01297	.01267	.01237	.01209	.01182	.01156	.01131	.01107	.01084	.01062	.01040	.01020	.01000
89	30	.01648	.01603	.01561	.01521	.01483	.01446	.01410	.01376	.01344	.01313	.01283	.01254	.01226	.01200	.01174	.01149	.01126	.01103	.01081	.01059
89	31	.01750	.01703	.01659	.01616	.01575	.01535	.01498	.01462	.01427	.01394	.01362	.01331	.01301	.01273	.01246	.01219	.01194	.01170	.01146	.01123
89	32	.01861	.01811	.01763	.01718	.01674	.01632	.01592	.01553	.01516	.01481	.01447	.01414	.01383	.01352	.01323	.01295	.01268	.01242	.01216	.01192
89	33	.01981	.01928	.01877	.01829	.01782	.01737	.01695	.01653	.01614	.01576	.01540	.01505	.01471	.01439	.01407	.01377	.01348	.01321	.01294	.01268
89	34	.02111	.02055	.02001	.01949	.01899	.01851	.01806	.01762	.01720	.01679	.01640	.01603	.01567	.01532	.01499	.01467	.01436	.01406	.01377	.01349
89	35	.02253	.02193	.02135	.02080	.02027	.01976	.01927	.01880	.01835	.01792	.01751	.01711	.01672	.01635	.01599	.01565	.01532	.01500	.01469	.01439
89	36	.02407	.02343	.02281	.02222	.02165	.02111	.02059	.02009	.01961	.01915	.01870	.01828	.01786	.01747	.01709	.01672	.01636	.01602	.01569	.01537
89	37	.02573	.02505	.02439	.02376	.02316	.02258	.02202	.02149	.02098	.02048	.02001	.01955	.01911	.01869	.01828	.01788	.01750	.01714	.01678	.01644
89	38	.02755	.02682	.02612	.02545	.02481	.02419	.02360	.02303	.02248	.02195	.02144	.02095	.02048	.02003	.01959	.01917	.01876	.01837	.01799	.01762
89	39	.02953	.02875	.02801	.02729	.02661	.02595	.02531	.02470	.02412	.02355	.02301	.02249	.02198	.02150	.02103	.02058	.02014	.01972	.01931	.01892
89	40	.03169	.03086	.03007	.02931	.02858	.02787	.02720	.02655	.02592	.02532	.02474	.02418	.02364	.02312	.02261	.02213	.02166	.02121	.02077	.02035
89	41	.03406	.03318	.03233	.03152	.03074	.02999	.02927	.02857	.02790	.02726	.02664	.02604	.02546	.02490	.02437	.02385	.02335	.02286	.02239	.02194
89	42	.03663	.03570	.03480	.03393	.03310	.03230	.03153	.03079	.03007	.02939	.02872	.02808	.02747	.02687	.02629	.02574	.02520	.02468	.02418	.02369
89	43	.03943	.03843	.03748	.03656	.03567	.03482	.03400	.03321	.03245	.03171	.03100	.03032	.02966	.02902	.02841	.02781	.02724	.02668	.02614	.02562
89	44	.04246	.04140	.04038	.03941	.03846	.03756	.03668	.03584	.03503	.03424	.03349	.03276	.03205	.03137	.03071	.03007	.02946	.02886	.02829	.02773

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
89	45	.04570	.04458	.04350	.04246	.04146	.04050	.03957	.03867	.03780	.03697	.03616	.03538	.03463	.03390	.03320	.03252	.03186	.03122	.03060	.03001
89	46	.04918	.04799	.04685	.04575	.04468	.04366	.04267	.04171	.04079	.03990	.03904	.03821	.03741	.03663	.03588	.03515	.03445	.03377	.03311	.03247
89	47	.05289	.05163	.05041	.04924	.04812	.04703	.04598	.04496	.04398	.04303	.04212	.04123	.04038	.03955	.03875	.03797	.03722	.03649	.03579	.03511
89	48	.05684	.05550	.05422	.05298	.05178	.05063	.04951	.04844	.04740	.04639	.04542	.04448	.04356	.04268	.04183	.04100	.04020	.03942	.03867	.03794
89	49	.06104	.05963	.05827	.05696	.05569	.05447	.05329	.05215	.05104	.04998	.04894	.04794	.04697	.04603	.04513	.04425	.04339	.04256	.04176	.04098
89	50	.06552	.06404	.06260	.06121	.05987	.05858	.05733	.05612	.05495	.05382	.05272	.05166	.05063	.04963	.04867	.04773	.04682	.04594	.04508	.04425
89	51	.07029	.06872	.06720	.06574	.06433	.06296	.06163	.06035	.05911	.05791	.05675	.05563	.05454	.05348	.05245	.05146	.05049	.04955	.04864	.04776
89	52	.07532	.07366	.07207	.07053	.06903	.06759	.06619	.06484	.06353	.06226	.06103	.05984	.05868	.05756	.05647	.05541	.05439	.05339	.05243	.05149
89	53	.08062	.07888	.07720	.07558	.07401	.07248	.07101	.06958	.06820	.06686	.06556	.06430	.06307	.06188	.06073	.05961	.05853	.05747	.05644	.05545
89	54	.08620	.08438	.08262	.08091	.07925	.07765	.07609	.07459	.07313	.07171	.07034	.06901	.06772	.06646	.06524	.06406	.06291	.06179	.06070	.05964
89	55	.09208	.09017	.08831	.08652	.08478	.08309	.08146	.07987	.07834	.07684	.07540	.07399	.07263	.07130	.07001	.06876	.06754	.06636	.06521	.06409
89	56	.09826	.09625	.09431	.09243	.09060	.08883	.08711	.08545	.08383	.08226	.08073	.07925	.07781	.07642	.07506	.07373	.07245	.07120	.06998	.06880
89	57	.10474	.10264	.10061	.09863	.09672	.09486	.09306	.09131	.08961	.08796	.08636	.08480	.08328	.08181	.08038	.07898	.07763	.07631	.07502	.07377
89	58	.11151	.10931	.10719	.10512	.10312	.10117	.09928	.09745	.09566	.09393	.09225	.09061	.08902	.08747	.08596	.08449	.08306	.08167	.08032	.07900
89	59	.11854	.11625	.11403	.11187	.10977	.10774	.10576	.10384	.10197	.10015	.09839	.09667	.09499	.09337	.09178	.09024	.08874	.08727	.08585	.08446
89	60	.12584	.12345	.12113	.11888	.11669	.11457	.11250	.11049	.10853	.10663	.10478	.10298	.10122	.09952	.09785	.09623	.09465	.09312	.09162	.09016
89	61	.13343	.13095	.12853	.12619	.12390	.12168	.11953	.11743	.11538	.11339	.11146	.10957	.10773	.10594	.10420	.10250	.10084	.09923	.09766	.09612
89	62	.14137	.13878	.13627	.13383	.13145	.12914	.12688	.12469	.12256	.12048	.11846	.11649	.11456	.11269	.11087	.10909	.10735	.10566	.10401	.10240
89	63	.14965	.14697	.14436	.14182	.13935	.13694	.13459	.13231	.13008	.12792	.12581	.12375	.12174	.11978	.11787	.11601	.11419	.11242	.11069	.10900
89	64	.15829	.15551	.15280	.15016	.14759	.14509	.14265	.14027	.13795	.13570	.13349	.13135	.12925	.12721	.12522	.12327	.12137	.11952	.11771	.11594
89	65	.16728	.16440	.16159	.15886	.15619	.15359	.15106	.14859	.14618	.14383	.14154	.13930	.13712	.13499	.13291	.13088	.12890	.12696	.12507	.12322
89	66	.17666	.17368	.17077	.16794	.16518	.16248	.15986	.15729	.15479	.15235	.14997	.14765	.14538	.14316	.14099	.13888	.13681	.13479	.13282	.13089
89	67	.18646	.18338	.18038	.17745	.17459	.17181	.16908	.16643	.16384	.16130	.15883	.15642	.15406	.15175	.14950	.14730	.14515	.14304	.14099	.13898
89	68	.19667	.19349	.19039	.18737	.18442	.18154	.17872	.17597	.17329	.17067	.16810	.16560	.16315	.16076	.15842	.15613	.15390	.15171	.14957	.14748
89	69	.20724	.20397	.20078	.19766	.19462	.19164	.18874	.18590	.18312	.18041	.17776	.17517	.17263	.17015	.16773	.16535	.16303	.16076	.15854	.15636
89	70	.21813	.21477	.21149	.20828	.20514	.20208	.19908	.19615	.19329	.19049	.18775	.18507	.18245	.17988	.17737	.17492	.17251	.17016	.16785	.16559
89	71	.22929	.22584	.22247	.21917	.21595	.21279	.20971	.20669	.20374	.20086	.19803	.19527	.19256	.18991	.18731	.18477	.18229	.17985	.17746	.17512
89	72	.24069	.23715	.23369	.23031	.22700	.22377	.22060	.21750	.21446	.21149	.20858	.20573	.20294	.20021	.19753	.19491	.19234	.18982	.18735	.18493
89	73	.25231	.24869	.24515	.24168	.23829	.23497	.23172	.22854	.22542	.22237	.21938	.21645	.21358	.21076	.20800	.20530	.20265	.20005	.19751	.19501
89	74	.26419	.26049	.25688	.25333	.24986	.24646	.24313	.23987	.23668	.23354	.23047	.22746	.22451	.22162	.21879	.21601	.21328	.21060	.20798	.20540
89	75	.27637	.27260	.26891	.26530	.26175	.25828	.25487	.25154	.24827	.24506	.24191	.23883	.23580	.23283	.22992	.22707	.22426	.22151	.21882	.21617
89	76	.28888	.28505	.28129	.27760	.27399	.27045	.26697	.26356	.26022	.25694	.25372	.25057	.24747	.24443	.24145	.23852	.23564	.23282	.23005	.22733
89	77	.30169	.29780	.29398	.29023	.28655	.28294	.27940	.27593	.27252	.26917	.26589	.26267	.25950	.25639	.25334	.25035	.24740	.24451	.24168	.23889
89	78	.31475	.31080	.30693	.30312	.29939	.29572	.29212	.28859	.28512	.28171	.27837	.27508	.27185	.26868	.26557	.26251	.25950	.25655	.25364	.25079
89	79	.32796	.32396	.32004	.31618	.31240	.30868	.30503	.30144	.29791	.29445	.29105	.28771	.28442	.28120	.27802	.27491	.27184	.26883	.26587	.26295
89	80	.34119	.33715	.33318	.32928	.32545	.32169	.31799	.31435	.31078	.30727	.30382	.30043	.29709	.29381	.29059	.28742	.28430	.28123	.27821	.27524
89	81	.35434	.35026	.34626	.34232	.33845	.33465	.33091	.32723	.32362	.32006	.31657	.31313	.30975	.30642	.30315	.29993	.29676	.29365	.29058	.28756
89	82	.36733	.36322	.35919	.35522	.35132	.34748	.34371	.34000	.33635	.33276	.32922	.32575	.32233	.31896	.31565	.31239	.30918	.30602	.30291	.29984
89	83	.38014	.37602	.37196	.36797	.36405	.36018	.35638	.35264	.34896	.34534	.34177	.33826	.33481	.33141	.32806	.32476	.32152	.31832	.31517	.31207
89	84	.39284	.38870	.38463	.38062	.37668	.37280	.36897	.36521	.36151	.35786	.35427	.35073	.34725	.34382	.34044	.33711	.33384	.33061	.32743	.32429
89	85	.40542	.40128	.39720	.39318	.38922	.38533	.38149	.37772	.37399	.37033	.36672	.36316	.35966	.35621	.35281	.34946	.34615	.34290	.33969	.33653
89	86	.41776	.41361	.40953	.40551	.40155	.39765	.39381	.39002	.38629	.38261	.37899	.37542	.37190	.36844	.36502	.36165	.35833	.35505	.35183	.34865
89	87	.42968	.42554	.42146	.41745	.41349	.40958	.40574	.40195	.39822	.39453	.39091	.38733	.38380	.38033	.37690	.37352	.37018	.36690	.36365	.36046
89	88	.44115	.43702	.43295	.42894	.42499	.42110	.41726	.41347	.40974	.40605	.40243	.39885	.39532	.39184	.38840	.38502	.38168	.37838	.37513	.37192
89	89	.45213	.44802	.44397	.43997	.43603	.43215	.42831	.42454	.42081	.41713	.41351	.40993	.40641	.40293	.39949	.39610	.39276	.38946	.38621	.38300
90	0	.00850	.00839	.00829	.00820	.00811	.00802	.00793	.00785	.00776	.00769	.00761	.00754	.00746	.00739	.00732	.00726	.00719	.00713	.00707	.00701
90	1	.00316	.00308	.00301	.00294	.00287	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221	.00217	.00213
90	2	.00303	.00295	.00287	.00280	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196
90	3	.00306	.00297	.00289	.00281	.00274	.00266	.00260	.00253	.00247	.00241	.00235	.00230	.00224	.00219	.00215	.00210	.00205	.00201	.00197	.00193
90	4	.00317	.00308	.00299	.00291	.00283	.00276	.00268	.00261	.00255	.00248	.00242	.00236	.00231	.00225	.00220	.00215	.00210	.00206	.00201	.00197

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
90	5	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00276	.00269	.00262	.00256	.00249	.00243	.00237	.00232	.00227	.00221	.00216	.00212	.00207
90	6	.00359	.00349	.00339	.00329	.00320	.00312	.00303	.00295	.00288	.00280	.00273	.00267	.00260	.00254	.00248	.00242	.00237	.00231	.00226	.00221
90	7	.00388	.00377	.00366	.00356	.00346	.00337	.00328	.00320	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00262	.00256	.00251	.00245	.00240
90	8	.00422	.00410	.00398	.00387	.00377	.00367	.00357	.00348	.00339	.00331	.00323	.00315	.00308	.00300	.00293	.00287	.00280	.00274	.00268	.00262
90	9	.00462	.00449	.00437	.00425	.00414	.00403	.00393	.00383	.00373	.00364	.00355	.00347	.00339	.00331	.00324	.00317	.00310	.00303	.00296	.00290
90	10	.00508	.00494	.00481	.00469	.00457	.00445	.00434	.00424	.00413	.00404	.00394	.00385	.00377	.00368	.00360	.00353	.00345	.00338	.00331	.00324
90	11	.00560	.00546	.00531	.00518	.00505	.00493	.00481	.00470	.00459	.00449	.00438	.00429	.00420	.00411	.00402	.00394	.00386	.00378	.00370	.00363
90	12	.00617	.00602	.00587	.00572	.00559	.00546	.00533	.00521	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439	.00431	.00422	.00414	.00407
90	13	.00676	.00660	.00644	.00628	.00614	.00600	.00586	.00574	.00561	.00549	.00538	.00527	.00516	.00506	.00496	.00487	.00477	.00469	.00460	.00452
90	14	.00733	.00716	.00699	.00682	.00667	.00652	.00638	.00624	.00611	.00598	.00586	.00575	.00563	.00553	.00542	.00532	.00522	.00513	.00504	.00495
90	15	.00786	.00767	.00749	.00732	.00716	.00700	.00685	.00671	.00657	.00643	.00631	.00618	.00606	.00595	.00584	.00573	.00563	.00553	.00543	.00534
90	16	.00833	.00813	.00794	.00776	.00759	.00742	.00727	.00711	.00697	.00683	.00669	.00656	.00643	.00631	.00620	.00608	.00597	.00587	.00577	.00567
90	17	.00876	.00855	.00835	.00816	.00798	.00780	.00763	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00651	.00639	.00628	.00616	.00606	.00595
90	18	.00915	.00893	.00872	.00852	.00833	.00814	.00797	.00780	.00763	.00748	.00733	.00718	.00704	.00691	.00678	.00666	.00654	.00642	.00631	.00620
90	19	.00954	.00931	.00908	.00887	.00867	.00848	.00829	.00811	.00794	.00778	.00762	.00747	.00732	.00718	.00705	.00692	.00679	.00667	.00655	.00644
90	20	.00995	.00970	.00947	.00925	.00903	.00883	.00863	.00845	.00827	.00809	.00793	.00777	.00761	.00747	.00732	.00719	.00705	.00693	.00680	.00668
90	21	.01039	.01013	.00988	.00965	.00942	.00921	.00900	.00880	.00861	.00843	.00825	.00809	.00792	.00777	.00762	.00747	.00733	.00720	.00707	.00694
90	22	.01085	.01058	.01031	.01007	.00983	.00960	.00938	.00917	.00897	.00878	.00859	.00842	.00825	.00808	.00792	.00777	.00762	.00748	.00734	.00721
90	23	.01135	.01106	.01078	.01052	.01027	.01003	.00980	.00957	.00936	.00916	.00896	.00878	.00860	.00842	.00825	.00809	.00794	.00779	.00764	.00750
90	24	.01190	.01159	.01130	.01102	.01075	.01050	.01025	.01002	.00979	.00958	.00937	.00917	.00898	.00880	.00862	.00845	.00829	.00813	.00797	.00783
90	25	.01251	.01219	.01188	.01158	.01130	.01103	.01077	.01052	.01028	.01005	.00983	.00962	.00942	.00922	.00903	.00885	.00868	.00851	.00835	.00819
90	26	.01319	.01284	.01251	.01220	.01190	.01161	.01134	.01107	.01082	.01058	.01034	.01012	.00990	.00970	.00950	.00930	.00912	.00894	.00877	.00860
90	27	.01395	.01358	.01323	.01290	.01258	.01227	.01198	.01170	.01143	.01117	.01092	.01068	.01045	.01023	.01002	.00982	.00962	.00943	.00925	.00907
90	28	.01477	.01438	.01401	.01365	.01331	.01299	.01268	.01238	.01209	.01182	.01155	.01130	.01106	.01082	.01060	.01038	.01017	.00997	.00977	.00958
90	29	.01567	.01525	.01486	.01448	.01412	.01377	.01344	.01312	.01282	.01252	.01224	.01197	.01171	.01146	.01122	.01099	.01077	.01055	.01035	.01014
90	30	.01663	.01619	.01577	.01537	.01498	.01461	.01426	.01392	.01360	.01329	.01299	.01270	.01242	.01215	.01190	.01165	.01141	.01118	.01096	.01075
90	31	.01767	.01720	.01675	.01632	.01591	.01552	.01514	.01478	.01444	.01410	.01378	.01348	.01318	.01290	.01262	.01236	.01210	.01186	.01162	.01140
90	32	.01879	.01829	.01781	.01735	.01691	.01650	.01609	.01571	.01534	.01498	.01464	.01431	.01400	.01370	.01340	.01312	.01285	.01259	.01234	.01209
90	33	.02000	.01947	.01896	.01847	.01800	.01756	.01713	.01672	.01632	.01594	.01558	.01523	.01489	.01457	.01426	.01396	.01367	.01339	.01312	.01286
90	34	.02131	.02074	.02020	.01968	.01918	.01871	.01825	.01781	.01739	.01698	.01659	.01622	.01586	.01551	.01518	.01486	.01455	.01425	.01396	.01368
90	35	.02274	.02213	.02156	.02100	.02047	.01996	.01948	.01901	.01856	.01812	.01771	.01731	.01692	.01655	.01620	.01585	.01552	.01520	.01489	.01459
90	36	.02428	.02364	.02302	.02243	.02187	.02133	.02080	.02030	.01982	.01936	.01892	.01849	.01808	.01768	.01730	.01693	.01658	.01623	.01590	.01558
90	37	.02596	.02528	.02462	.02399	.02339	.02281	.02225	.02172	.02120	.02071	.02024	.01978	.01934	.01891	.01850	.01811	.01773	.01736	.01701	.01667
90	38	.02779	.02706	.02636	.02569	.02505	.02443	.02384	.02327	.02272	.02219	.02168	.02119	.02072	.02027	.01983	.01941	.01900	.01861	.01823	.01786
90	39	.02979	.02901	.02826	.02755	.02686	.02620	.02557	.02496	.02437	.02381	.02327	.02274	.02224	.02175	.02128	.02083	.02039	.01997	.01956	.01917
90	40	.03197	.03114	.03034	.02958	.02885	.02815	.02747	.02682	.02619	.02559	.02501	.02445	.02391	.02339	.02289	.02240	.02193	.02148	.02104	.02062
90	41	.03435	.03347	.03262	.03181	.03103	.03028	.02956	.02886	.02820	.02755	.02693	.02633	.02575	.02520	.02466	.02414	.02364	.02315	.02268	.02223
90	42	.03695	.03601	.03511	.03425	.03342	.03262	.03185	.03111	.03039	.02970	.02904	.02840	.02778	.02719	.02661	.02605	.02552	.02500	.02449	.02401
90	43	.03977	.03878	.03782	.03690	.03602	.03516	.03434	.03355	.03279	.03206	.03135	.03066	.03000	.02936	.02875	.02815	.02758	.02702	.02648	.02596
90	44	.04283	.04178	.04076	.03978	.03884	.03793	.03706	.03621	.03540	.03462	.03386	.03313	.03242	.03174	.03108	.03045	.02983	.02923	.02866	.02810
90	45	.04611	.04499	.04391	.04287	.04187	.04090	.03997	.03908	.03821	.03737	.03657	.03579	.03503	.03431	.03360	.03292	.03226	.03162	.03101	.03041
90	46	.04963	.04844	.04730	.04619	.04513	.04410	.04311	.04216	.04124	.04035	.03949	.03865	.03785	.03707	.03632	.03559	.03489	.03421	.03355	.03291
90	47	.05337	.05211	.05090	.04973	.04860	.04751	.04646	.04545	.04447	.04352	.04260	.04172	.04086	.04003	.03923	.03845	.03770	.03697	.03627	.03558
90	48	.05737	.05603	.05475	.05351	.05231	.05116	.05004	.04897	.04792	.04692	.04594	.04500	.04409	.04321	.04235	.04153	.04072	.03995	.03919	.03846
90	49	.06162	.06021	.05885	.05754	.05627	.05505	.05387	.05273	.05162	.05055	.04952	.04852	.04755	.04661	.04570	.04482	.04396	.04313	.04233	.04155
90	50	.06615	.06467	.06323	.06185	.06051	.05921	.05796	.05675	.05558	.05445	.05335	.05229	.05126	.05026	.04929	.04835	.04744	.04656	.04571	.04487
90	51	.07098	.06941	.06789	.06643	.06502	.06365	.06232	.06104	.05980	.05860	.05744	.05631	.05522	.05416	.05313	.05214	.05117	.05023	.04932	.04844
90	52	.07607	.07442	.07282	.07128	.06979	.06834	.06694	.06559	.06428	.06301	.06178	.06059	.05943	.05831	.05722	.05616	.05513	.05414	.05317	.05223
90	53	.08144	.07971	.07803	.07640	.07483	.07331	.07183	.07040	.06902	.06768	.06638	.06511	.06389	.06270	.06155	.06043	.05934	.05828	.05725	.05625
90	54	.08710	.08528	.08351	.08180	.08015	.07854	.07699	.07548	.07402	.07261	.07123	.06990	.06861	.06735	.06613	.06494	.06379	.06267	.06158	.06052

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
90	55	.09306	.09114	.08929	.08750	.08576	.08407	.08243	.08085	.07931	.07782	.07637	.07496	.07360	.07227	.07098	.06973	.06851	.06732	.06617	.06505
90	56	.09932	.09732	.09537	.09349	.09166	.08989	.08817	.08651	.08489	.08332	.08179	.08031	.07887	.07747	.07611	.07479	.07350	.07225	.07103	.06984
90	57	.10590	.10380	.10176	.09979	.09788	.09602	.09422	.09246	.09076	.08911	.08751	.08595	.08443	.08296	.08152	.08013	.07877	.07745	.07616	.07491
90	58	.11276	.11057	.10844	.10638	.10437	.10243	.10054	.09870	.09692	.09518	.09350	.09186	.09026	.08871	.08720	.08573	.08430	.08291	.08156	.08024
90	59	.11990	.11761	.11539	.11323	.11113	.10910	.10712	.10519	.10333	.10151	.09974	.09802	.09635	.09472	.09313	.09159	.09008	.08862	.08719	.08580
90	60	.12731	.12492	.12260	.12035	.11816	.11603	.11396	.11195	.11000	.10809	.10624	.10444	.10268	.10097	.09931	.09769	.09611	.09457	.09307	.09160
90	61	.13502	.13253	.13012	.12777	.12549	.12327	.12111	.11901	.11696	.11497	.11303	.11114	.10931	.10752	.10577	.10407	.10241	.10079	.09922	.09768
90	62	.14307	.14049	.13797	.13553	.13315	.13084	.12859	.12640	.12426	.12218	.12016	.11818	.11626	.11439	.11256	.11078	.10904	.10734	.10569	.10408
90	63	.15149	.14881	.14620	.14366	.14118	.13877	.13643	.13414	.13192	.12975	.12764	.12558	.12357	.12161	.11970	.11783	.11601	.11424	.11251	.11081
90	64	.16027	.15748	.15477	.15214	.14957	.14706	.14462	.14225	.13993	.13767	.13547	.13332	.13122	.12918	.12718	.12523	.12333	.12148	.11966	.11789
90	65	.16941	.16653	.16372	.16098	.15832	.15572	.15319	.15072	.14831	.14596	.14366	.14142	.13924	.13711	.13503	.13300	.13101	.12907	.12718	.12533
90	66	.17895	.17597	.17307	.17023	.16747	.16478	.16215	.15959	.15708	.15464	.15226	.14993	.14766	.14544	.14327	.14115	.13908	.13706	.13508	.13315
90	67	.18893	.18585	.18285	.17992	.17707	.17428	.17155	.16890	.16630	.16377	.16130	.15888	.15652	.15421	.15196	.14975	.14760	.14549	.14343	.14142
90	68	.19933	.19616	.19306	.19003	.18708	.18420	.18139	.17864	.17595	.17333	.17076	.16826	.16581	.16341	.16107	.15878	.15654	.15435	.15221	.15011
90	69	.21011	.20684	.20365	.20054	.19749	.19452	.19161	.18877	.18599	.18328	.18063	.17803	.17550	.17301	.17059	.16821	.16589	.16361	.16138	.15920
90	70	.22122	.21786	.21458	.21137	.20824	.20517	.20218	.19925	.19638	.19358	.19084	.18816	.18554	.18297	.18045	.17799	.17559	.17323	.17092	.16866
90	71	.23262	.22917	.22580	.22250	.21928	.21613	.21304	.21002	.20707	.20418	.20136	.19859	.19588	.19323	.19063	.18809	.18560	.18316	.18076	.17842
90	72	.24426	.24073	.23727	.23389	.23058	.22734	.22417	.22107	.21804	.21506	.21215	.20930	.20651	.20377	.20109	.19847	.19589	.19337	.19090	.18848
90	73	.25614	.25252	.24898	.24552	.24213	.23881	.23556	.23238	.22926	.22620	.22321	.22028	.21740	.21459	.21183	.20912	.20647	.20387	.20131	.19881
90	74	.26829	.26460	.26098	.25744	.25397	.25058	.24725	.24398	.24079	.23765	.23458	.23157	.22862	.22572	.22288	.22010	.21737	.21469	.21206	.20948
90	75	.28077	.27700	.27332	.26970	.26616	.26269	.25928	.25594	.25267	.24946	.24632	.24323	.24020	.23723	.23432	.23146	.22865	.22590	.22319	.22054
90	76	.29359	.28976	.28601	.28232	.27871	.27517	.27169	.26829	.26494	.26166	.25845	.25529	.25219	.24915	.24616	.24323	.24035	.23752	.23475	.23202
90	77	.30675	.30285	.29903	.29529	.29161	.28801	.28447	.28100	.27759	.27424	.27096	.26773	.26456	.26145	.25840	.25540	.25245	.24956	.24671	.24392
90	78	.32017	.31623	.31235	.30855	.30482	.30115	.29756	.29402	.29055	.28715	.28380	.28051	.27728	.27411	.27099	.26793	.26492	.26196	.25905	.25620
90	79	.33377	.32978	.32585	.32200	.31822	.31450	.31085	.30727	.30374	.30028	.29688	.29354	.29025	.28702	.28385	.28072	.27766	.27464	.27167	.26875
90	80	.34740	.34337	.33941	.33551	.33169	.32792	.32423	.32060	.31702	.31351	.31006	.30667	.30333	.30005	.29682	.29365	.29053	.28745	.28443	.28146
90	81	.36097	.35690	.35290	.34897	.34511	.34131	.33757	.33390	.33028	.32673	.32324	.31980	.31642	.31309	.30981	.30659	.30342	.30030	.29723	.29421
90	82	.37439	.37029	.36627	.36231	.35841	.35458	.35081	.34710	.34346	.33987	.33633	.33286	.32944	.32607	.32275	.31949	.31628	.31311	.31000	.30693
90	83	.38765	.38354	.37949	.37551	.37159	.36773	.36394	.36020	.35652	.35290	.34934	.34583	.34237	.33897	.33562	.33232	.32907	.32587	.32272	.31962
90	84	.40081	.39668	.39262	.38862	.38469	.38081	.37699	.37324	.36954	.36589	.36230	.35877	.35529	.35186	.34848	.34515	.34187	.33864	.33545	.33232
90	85	.41387	.40974	.40567	.40166	.39772	.39383	.39000	.38623	.38252	.37885	.37525	.37169	.36819	.36474	.36134	.35799	.35469	.35143	.34822	.34506
90	86	.42670	.42257	.41850	.41449	.41054	.40665	.40282	.39904	.39532	.39164	.38803	.38446	.38095	.37748	.37406	.37070	.36737	.36410	.36087	.35769
90	87	.43912	.43500	.43094	.42693	.42299	.41910	.41526	.41148	.40775	.40408	.40046	.39689	.39336	.38989	.38646	.38308	.37975	.37646	.37322	.37002
90	88	.45109	.44698	.44293	.43894	.43500	.43112	.42729	.42351	.41979	.41612	.41250	.40892	.40540	.40192	.39849	.39511	.39177	.38847	.38522	.38202
90	89	.46258	.45849	.45445	.45047	.44655	.44268	.43886	.43510	.43138	.42771	.42410	.42053	.41701	.41354	.41011	.40672	.40338	.40009	.39684	.39362
90	90	.47352	.46945	.46544	.46148	.45757	.45372	.44992	.44617	.44246	.43881	.43521	.43165	.42813	.42467	.42125	.41787	.41453	.41124	.40799	.40478
91	0	.00870	.00860	.00850	.00840	.00831	.00822	.00813	.00805	.00797	.00789	.00782	.00774	.00767	.00760	.00753	.00747	.00740	.00734	.00728	.00722
91	1	.00320	.00312	.00305	.00297	.00291	.00284	.00278	.00272	.00266	.00261	.00256	.00251	.00246	.00241	.00237	.00233	.00228	.00224	.00221	.00217
91	2	.00306	.00298	.00290	.00282	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199
91	3	.00308	.00300	.00291	.00284	.00276	.00269	.00262	.00256	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00204	.00199	.00195
91	4	.00320	.00310	.00302	.00293	.00285	.00278	.00271	.00264	.00257	.00251	.00245	.00239	.00233	.00228	.00223	.00218	.00213	.00208	.00204	.00199
91	5	.00338	.00328	.00319	.00310	.00302	.00293	.00286	.00278	.00271	.00264	.00258	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00209
91	6	.00362	.00351	.00341	.00332	.00322	.00314	.00305	.00297	.00290	.00282	.00275	.00269	.00262	.00256	.00250	.00244	.00239	.00233	.00228	.00223
91	7	.00391	.00379	.00369	.00358	.00349	.00339	.00330	.00322	.00314	.00306	.00298	.00291	.00284	.00277	.00271	.00265	.00259	.00253	.00247	.00242
91	8	.00424	.00412	.00401	.00390	.00379	.00369	.00360	.00351	.00342	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283	.00276	.00270	.00265
91	9	.00464	.00452	.00439	.00428	.00416	.00406	.00395	.00385	.00376	.00367	.00358	.00350	.00342	.00334	.00327	.00319	.00312	.00306	.00299	.00293
91	10	.00511	.00498	.00485	.00472	.00460	.00448	.00437	.00427	.00417	.00407	.00398	.00389	.00380	.00372	.00364	.00356	.00348	.00341	.00334	.00327
91	11	.00564	.00550	.00536	.00522	.00509	.00497	.00485	.00474	.00463	.00453	.00442	.00433	.00424	.00415	.00406	.00398	.00390	.00382	.00374	.00367
91	12	.00622	.00607	.00592	.00577	.00564	.00550	.00538	.00526	.00514	.00503	.00492	.00482	.00472	.00462	.00453	.00444	.00436	.00427	.00419	.00411
91	13	.00682	.00666	.00650	.00634	.00620	.00606	.00592	.00580	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00493	.00483	.00475	.00466	.00458

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
91	14	.00740	.00723	.00706	.00689	.00674	.00659	.00645	.00631	.00618	.00605	.00593	.00582	.00570	.00560	.00549	.00539	.00529	.00520	.00511	.00502
91	15	.00794	.00775	.00757	.00740	.00724	.00708	.00693	.00679	.00665	.00651	.00638	.00626	.00614	.00603	.00592	.00581	.00571	.00561	.00551	.00542
91	16	.00842	.00822	.00803	.00785	.00768	.00751	.00735	.00720	.00705	.00691	.00678	.00665	.00652	.00640	.00628	.00617	.00606	.00596	.00585	.00576
91	17	.00885	.00864	.00844	.00825	.00807	.00789	.00772	.00756	.00741	.00726	.00712	.00698	.00685	.00672	.00660	.00648	.00637	.00626	.00615	.00605
91	18	.00924	.00902	.00881	.00861	.00842	.00824	.00806	.00789	.00773	.00757	.00742	.00728	.00714	.00701	.00688	.00675	.00663	.00652	.00640	.00630
91	19	.00964	.00940	.00918	.00897	.00877	.00858	.00839	.00821	.00804	.00788	.00772	.00757	.00742	.00728	.00715	.00702	.00689	.00677	.00665	.00654
91	20	.01005	.00980	.00957	.00935	.00913	.00893	.00874	.00855	.00837	.00820	.00803	.00787	.00772	.00757	.00743	.00729	.00715	.00703	.00690	.00678
91	21	.01049	.01023	.00999	.00975	.00953	.00931	.00910	.00891	.00872	.00853	.00836	.00819	.00803	.00787	.00772	.00758	.00744	.00730	.00717	.00705
91	22	.01095	.01068	.01042	.01017	.00993	.00971	.00949	.00928	.00908	.00889	.00870	.00852	.00835	.00819	.00803	.00788	.00773	.00759	.00745	.00732
91	23	.01146	.01117	.01089	.01063	.01038	.01014	.00991	.00968	.00947	.00927	.00907	.00889	.00870	.00853	.00836	.00820	.00805	.00790	.00775	.00761
91	24	.01201	.01170	.01141	.01113	.01087	.01061	.01037	.01013	.00991	.00969	.00948	.00929	.00909	.00891	.00873	.00856	.00840	.00824	.00809	.00794
91	25	.01263	.01230	.01199	.01170	.01141	.01114	.01088	.01063	.01040	.01017	.00995	.00974	.00953	.00934	.00915	.00897	.00880	.00863	.00846	.00831
91	26	.01331	.01296	.01263	.01232	.01202	.01173	.01146	.01119	.01094	.01070	.01046	.01024	.01002	.00982	.00962	.00942	.00924	.00906	.00889	.00872
91	27	.01407	.01371	.01336	.01302	.01270	.01240	.01210	.01182	.01155	.01130	.01105	.01081	.01058	.01036	.01015	.00994	.00975	.00956	.00937	.00920
91	28	.01490	.01451	.01414	.01379	.01345	.01312	.01281	.01251	.01222	.01195	.01168	.01143	.01119	.01095	.01073	.01051	.01030	.01010	.00990	.00971
91	29	.01581	.01539	.01500	.01462	.01426	.01391	.01358	.01326	.01296	.01266	.01238	.01211	.01185	.01160	.01136	.01113	.01091	.01069	.01048	.01028
91	30	.01678	.01634	.01592	.01551	.01513	.01476	.01441	.01407	.01374	.01343	.01313	.01284	.01257	.01230	.01204	.01180	.01156	.01133	.01111	.01089
91	31	.01782	.01735	.01690	.01648	.01606	.01567	.01530	.01493	.01459	.01425	.01394	.01363	.01333	.01305	.01277	.01251	.01226	.01201	.01178	.01155
91	32	.01895	.01845	.01797	.01751	.01707	.01666	.01625	.01587	.01550	.01514	.01480	.01447	.01416	.01386	.01356	.01328	.01301	.01275	.01250	.01225
91	33	.02017	.01963	.01913	.01864	.01817	.01773	.01730	.01689	.01649	.01611	.01575	.01540	.01506	.01474	.01443	.01412	.01383	.01355	.01328	.01302
91	34	.02148	.02092	.02037	.01986	.01936	.01888	.01843	.01799	.01757	.01716	.01677	.01640	.01604	.01569	.01536	.01504	.01473	.01443	.01414	.01386
91	35	.02292	.02232	.02174	.02119	.02066	.02015	.01966	.01919	.01874	.01831	.01790	.01750	.01711	.01674	.01638	.01604	.01571	.01539	.01508	.01478
91	36	.02448	.02384	.02322	.02263	.02206	.02152	.02100	.02050	.02002	.01956	.01911	.01869	.01828	.01788	.01750	.01713	.01677	.01643	.01610	.01578
91	37	.02617	.02548	.02483	.02420	.02359	.02302	.02246	.02193	.02141	.02092	.02044	.01999	.01955	.01912	.01871	.01832	.01794	.01757	.01721	.01687
91	38	.02801	.02728	.02658	.02591	.02527	.02465	.02406	.02349	.02294	.02241	.02190	.02141	.02094	.02049	.02005	.01963	.01922	.01883	.01845	.01808
91	39	.03002	.02924	.02850	.02778	.02710	.02644	.02580	.02519	.02461	.02404	.02350	.02298	.02247	.02199	.02152	.02106	.02063	.02020	.01980	.01940
91	40	.03221	.03139	.03059	.02983	.02910	.02840	.02772	.02707	.02644	.02584	.02526	.02470	.02416	.02364	.02313	.02265	.02218	.02173	.02129	.02087
91	41	.03462	.03374	.03289	.03208	.03130	.03055	.02983	.02913	.02846	.02782	.02720	.02660	.02602	.02546	.02493	.02441	.02390	.02342	.02295	.02250
91	42	.03724	.03630	.03540	.03454	.03371	.03291	.03214	.03140	.03068	.02999	.02933	.02869	.02807	.02747	.02690	.02634	.02580	.02528	.02478	.02429
91	43	.04009	.03909	.03814	.03722	.03633	.03548	.03466	.03387	.03310	.03237	.03166	.03098	.03031	.02968	.02906	.02846	.02789	.02733	.02679	.02627
91	44	.04317	.04212	.04110	.04012	.03918	.03827	.03740	.03656	.03574	.03496	.03420	.03347	.03276	.03208	.03142	.03079	.03017	.02957	.02899	.02843
91	45	.04649	.04536	.04428	.04324	.04224	.04128	.04035	.03945	.03858	.03775	.03694	.03616	.03541	.03468	.03397	.03329	.03263	.03199	.03137	.03077
91	46	.05004	.04885	.04770	.04660	.04553	.04451	.04352	.04256	.04164	.04075	.03989	.03906	.03826	.03748	.03673	.03600	.03529	.03461	.03395	.03331
91	47	.05382	.05256	.05134	.05017	.04904	.04796	.04690	.04589	.04491	.04396	.04305	.04216	.04130	.04047	.03967	.03889	.03814	.03741	.03671	.03602
91	48	.05785	.05652	.05523	.05399	.05280	.05164	.05053	.04945	.04841	.04740	.04643	.04548	.04457	.04369	.04283	.04201	.04120	.04043	.03967	.03894
91	49	.06215	.06074	.05938	.05807	.05680	.05558	.05439	.05325	.05215	.05108	.05004	.04904	.04807	.04713	.04622	.04534	.04449	.04366	.04285	.04207
91	50	.06673	.06524	.06381	.06242	.06108	.05979	.05854	.05733	.05615	.05502	.05392	.05286	.05183	.05083	.04986	.04893	.04802	.04713	.04628	.04544
91	51	.07160	.07004	.06852	.06706	.06565	.06428	.06295	.06167	.06043	.05923	.05807	.05694	.05585	.05479	.05376	.05276	.05180	.05086	.04995	.04906
91	52	.07676	.07511	.07351	.07197	.07047	.06903	.06763	.06628	.06497	.06370	.06247	.06127	.06011	.05899	.05790	.05684	.05582	.05482	.05385	.05291
91	53	.08219	.08046	.07878	.07715	.07558	.07406	.07258	.07115	.06977	.06843	.06712	.06586	.06464	.06345	.06229	.06117	.06008	.05903	.05800	.05700
91	54	.08792	.08609	.08433	.08262	.08097	.07936	.07781	.07630	.07484	.07342	.07205	.07072	.06942	.06816	.06694	.06576	.06460	.06348	.06239	.06133
91	55	.09395	.09203	.09018	.08839	.08665	.08496	.08333	.08174	.08020	.07871	.07726	.07585	.07448	.07316	.07187	.07061	.06939	.06821	.06705	.06593
91	56	.10029	.09829	.09634	.09446	.09263	.09086	.08915	.08748	.08586	.08429	.08276	.08128	.07984	.07844	.07708	.07575	.07446	.07321	.07199	.07081
91	57	.10695	.10485	.10282	.10085	.09893	.09707	.09527	.09352	.09182	.09017	.08856	.08700	.08549	.08401	.08258	.08118	.07982	.07850	.07721	.07596
91	58	.11391	.11171	.10959	.10752	.10552	.10357	.10168	.09985	.09806	.09633	.09464	.09300	.09141	.08986	.08835	.08688	.08545	.08405	.08269	.08137
91	59	.12114	.11885	.11663	.11447	.11237	.11034	.10836	.10644	.10457	.10275	.10098	.09926	.09758	.09596	.09437	.09282	.09132	.08985	.08842	.08703
91	60	.12864	.12626	.12394	.12169	.11950	.11737	.11531	.11330	.11134	.10944	.10758	.10578	.10402	.10231	.10065	.09902	.09744	.09590	.09440	.09293
91	61	.13646	.13398	.13156	.12921	.12693	.12471	.12255	.12045	.11841	.11642	.11448	.11259	.11075	.10896	.10721	.10551	.10385	.10223	.10066	.09912
91	62	.14463	.14204	.13953	.13709	.13471	.13240	.13015	.12796	.12582	.12374	.12172	.11974	.11782	.11594	.11412	.11233	.11059	.10890	.10724	.10563
91	63	.15317	.15048	.14788	.14534	.14286	.14045	.13811	.13583	.13360	.13143	.12932	.12726	.12525	.12329	.12137	.11951	.11769	.11591	.11418	.11248

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
91	64	.16207	.15929	.15658	.15395	.15138	.14887	.14643	.14406	.14174	.13948	.13728	.13513	.13303	.13099	.12899	.12704	.12514	.12328	.12146	.11969
91	65	.17135	.16847	.16567	.16293	.16027	.15767	.15514	.15267	.15026	.14791	.14561	.14337	.14119	.13906	.13697	.13494	.13295	.13101	.12912	.12726
91	66	.18105	.17807	.17516	.17233	.16957	.16688	.16425	.16169	.15918	.15674	.15436	.15203	.14976	.14754	.14537	.14325	.14118	.13915	.13717	.13524
91	67	.19119	.18811	.18511	.18219	.17933	.17654	.17382	.17116	.16857	.16604	.16356	.16114	.15878	.15647	.15422	.15201	.14986	.14775	.14569	.14367
91	68	.20177	.19859	.19550	.19248	.18952	.18664	.18383	.18108	.17839	.17577	.17321	.17070	.16825	.16585	.16351	.16122	.15898	.15678	.15464	.15254
91	69	.21274	.20947	.20628	.20317	.20013	.19715	.19425	.19141	.18863	.18592	.18326	.18067	.17813	.17565	.17322	.17084	.16852	.16624	.16401	.16183
91	70	.22406	.22070	.21742	.21421	.21108	.20802	.20502	.20209	.19923	.19643	.19368	.19100	.18838	.18581	.18329	.18083	.17842	.17606	.17375	.17149
91	71	.23566	.23222	.22885	.22556	.22234	.21918	.21610	.21309	.21013	.20725	.20442	.20165	.19894	.19629	.19369	.19114	.18865	.18621	.18381	.18147
91	72	.24754	.24401	.24055	.23717	.23387	.23063	.22746	.22436	.22133	.21836	.21544	.21259	.20980	.20706	.20438	.20175	.19918	.19666	.19418	.19176
91	73	.25965	.25604	.25250	.24904	.24566	.24234	.23909	.23591	.23279	.22974	.22674	.22381	.22094	.21812	.21536	.21265	.20999	.20739	.20484	.20233
91	74	.27206	.26837	.26476	.26122	.25775	.25436	.25103	.24777	.24457	.24144	.23837	.23536	.23241	.22951	.22667	.22388	.22115	.21847	.21584	.21326
91	75	.28481	.28105	.27736	.27375	.27021	.26674	.26334	.26000	.25673	.25352	.25038	.24729	.24426	.24129	.23837	.23551	.23271	.22995	.22724	.22459
91	76	.29792	.29410	.29035	.28667	.28306	.27952	.27605	.27264	.26930	.26602	.26280	.25964	.25655	.25350	.25051	.24758	.24470	.24187	.23909	.23637
91	77	.31139	.30750	.30369	.29995	.29628	.29268	.28914	.28567	.28226	.27892	.27563	.27241	.26924	.26613	.26308	.26008	.25713	.25423	.25138	.24859
91	78	.32516	.32122	.31735	.31355	.30983	.30617	.30257	.29904	.29558	.29217	.28883	.28554	.28231	.27914	.27602	.27296	.26994	.26698	.26407	.26121
91	79	.33912	.33513	.33122	.32737	.32359	.31988	.31624	.31265	.30913	.30567	.30227	.29893	.29565	.29242	.28924	.28612	.28305	.28003	.27706	.27414
91	80	.35313	.34911	.34515	.34127	.33744	.33369	.33000	.32637	.32280	.31929	.31584	.31245	.30912	.30584	.30261	.29943	.29631	.29324	.29021	.28724
91	81	.36709	.36303	.35904	.35512	.35126	.34747	.34374	.34007	.33646	.33291	.32942	.32599	.32261	.31928	.31601	.31278	.30961	.30649	.30342	.30040
91	82	.38092	.37684	.37282	.36887	.36498	.36116	.35740	.35369	.35005	.34646	.34293	.33946	.33604	.33268	.32936	.32610	.32289	.31972	.31661	.31354
91	83	.39460	.39050	.38646	.38249	.37858	.37473	.37094	.36721	.36354	.35993	.35637	.35286	.34941	.34601	.34266	.33937	.33612	.33292	.32976	.32666
91	84	.40819	.40408	.40003	.39604	.39212	.38825	.38444	.38070	.37700	.37336	.36978	.36625	.36277	.35935	.35597	.35264	.34937	.34613	.34295	.33981
91	85	.42171	.41760	.41354	.40955	.40561	.40174	.39792	.39416	.39045	.38680	.38320	.37965	.37615	.37270	.36931	.36596	.36266	.35940	.35619	.35303
91	86	.43501	.43090	.42685	.42285	.41892	.41504	.41122	.40745	.40373	.40007	.39646	.39290	.38939	.38593	.38252	.37916	.37584	.37256	.36934	.36615
91	87	.44791	.44381	.43976	.43577	.43184	.42797	.42415	.42038	.41666	.41300	.40938	.40582	.40230	.39884	.39542	.39204	.38871	.38543	.38219	.37899
91	88	.46036	.45627	.45224	.44827	.44435	.44048	.43667	.43290	.42919	.42553	.42192	.41836	.41484	.41137	.40795	.40457	.40124	.39795	.39470	.39150
91	89	.47233	.46826	.46425	.46029	.45639	.45253	.44873	.44498	.44128	.43763	.43403	.43047	.42696	.42349	.42007	.41670	.41336	.41007	.40683	.40362
91	90	.48375	.47971	.47572	.47178	.46790	.46407	.46028	.45655	.45286	.44922	.44563	.44209	.43859	.43513	.43172	.42835	.42502	.42174	.41849	.41529
91	91	.49445	.49044	.48647	.48256	.47870	.47489	.47113	.46741	.46375	.46012	.45655	.45302	.44953	.44609	.44269	.43933	.43601	.43273	.42950	.42630
92	0	.00889	.00878	.00869	.00859	.00850	.00841	.00833	.00824	.00816	.00809	.00801	.00794	.00787	.00780	.00773	.00767	.00760	.00754	.00748	.00742
92	1	.00323	.00315	.00308	.00301	.00294	.00288	.00281	.00276	.00270	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224	.00220
92	2	.00308	.00300	.00292	.00285	.00278	.00271	.00265	.00259	.00253	.00247	.00242	.00237	.00232	.00227	.00222	.00218	.00214	.00209	.00205	.00202
92	3	.00310	.00302	.00294	.00286	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198
92	4	.00322	.00312	.00304	.00295	.00287	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00201
92	5	.00340	.00330	.00321	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00260	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00211
92	6	.00363	.00353	.00343	.00333	.00324	.00316	.00307	.00299	.00292	.00284	.00277	.00271	.00264	.00258	.00252	.00246	.00241	.00235	.00230	.00225
92	7	.00393	.00381	.00371	.00360	.00351	.00341	.00332	.00324	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00267	.00261	.00255	.00249	.00244
92	8	.00426	.00414	.00403	.00392	.00381	.00371	.00362	.00353	.00344	.00335	.00327	.00320	.00312	.00305	.00298	.00291	.00285	.00278	.00272	.00267
92	9	.00467	.00454	.00442	.00430	.00419	.00408	.00398	.00388	.00378	.00369	.00361	.00352	.00344	.00336	.00329	.00322	.00315	.00308	.00302	.00295
92	10	.00514	.00501	.00487	.00475	.00463	.00451	.00440	.00430	.00420	.00410	.00401	.00391	.00383	.00374	.00366	.00359	.00351	.00344	.00337	.00330
92	11	.00568	.00553	.00539	.00526	.00513	.00501	.00489	.00477	.00467	.00456	.00446	.00436	.00427	.00418	.00409	.00401	.00393	.00385	.00378	.00370
92	12	.00627	.00611	.00596	.00582	.00568	.00555	.00542	.00530	.00519	.00507	.00497	.00486	.00476	.00467	.00458	.00449	.00440	.00432	.00424	.00416
92	13	.00688	.00671	.00655	.00640	.00625	.00611	.00598	.00585	.00573	.00561	.00549	.00538	.00528	.00517	.00508	.00498	.00489	.00480	.00471	.00463
92	14	.00747	.00729	.00712	.00696	.00680	.00665	.00651	.00638	.00624	.00612	.00600	.00588	.00577	.00566	.00555	.00545	.00535	.00526	.00517	.00508
92	15	.00801	.00782	.00764	.00747	.00731	.00715	.00700	.00686	.00672	.00658	.00646	.00633	.00621	.00610	.00599	.00588	.00578	.00568	.00558	.00549
92	16	.00849	.00830	.00811	.00793	.00775	.00759	.00743	.00728	.00713	.00699	.00685	.00672	.00660	.00648	.00636	.00625	.00614	.00603	.00593	.00583
92	17	.00893	.00872	.00852	.00833	.00815	.00798	.00781	.00765	.00749	.00734	.00720	.00707	.00693	.00681	.00668	.00656	.00645	.00634	.00623	.00613
92	18	.00933	.00911	.00890	.00870	.00851	.00832	.00815	.00798	.00782	.00766	.00751	.00737	.00723	.00709	.00696	.00684	.00672	.00660	.00649	.00638
92	19	.00972	.00949	.00927	.00906	.00886	.00867	.00848	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00724	.00711	.00698	.00686	.00674	.00663
92	20	.01014	.00990	.00966	.00944	.00923	.00902	.00883	.00864	.00846	.00829	.00812	.00796	.00781	.00766	.00752	.00738	.00725	.00712	.00700	.00688
92	21	.01058	.01033	.01008	.00985	.00962	.00940	.00920	.00900	.00881	.00863	.00845	.00829	.00812	.00797	.00782	.00767	.00753	.00740	.00727	.00714

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
92	22	.01105	.01078	.01052	.01027	.01003	.00980	.00959	.00938	.00918	.00898	.00880	.00862	.00845	.00829	.00813	.00797	.00783	.00768	.00755	.00741
92	23	.01155	.01127	.01099	.01073	.01048	.01023	.01000	.00978	.00957	.00937	.00917	.00898	.00880	.00863	.00846	.00830	.00815	.00800	.00785	.00771
92	24	.01211	.01180	.01151	.01123	.01097	.01071	.01047	.01023	.01001	.00979	.00959	.00939	.00920	.00901	.00883	.00866	.00850	.00834	.00819	.00804
92	25	.01273	.01241	.01210	.01180	.01152	.01125	.01099	.01074	.01050	.01027	.01005	.00984	.00964	.00944	.00926	.00907	.00890	.00873	.00857	.00841
92	26	.01341	.01307	.01274	.01243	.01213	.01184	.01156	.01130	.01105	.01080	.01057	.01035	.01013	.00992	.00972	.00953	.00935	.00917	.00900	.00883
92	27	.01418	.01382	.01347	.01313	.01282	.01251	.01222	.01194	.01167	.01141	.01116	.01092	.01069	.01047	.01026	.01006	.00986	.00967	.00949	.00931
92	28	.01502	.01463	.01426	.01390	.01356	.01324	.01293	.01263	.01234	.01207	.01180	.01155	.01131	.01107	.01085	.01063	.01042	.01022	.01002	.00983
92	29	.01593	.01552	.01512	.01474	.01438	.01403	.01370	.01338	.01308	.01279	.01251	.01224	.01198	.01173	.01149	.01125	.01103	.01081	.01061	.01041
92	30	.01691	.01647	.01605	.01564	.01526	.01489	.01454	.01420	.01387	.01356	.01326	.01297	.01270	.01243	.01217	.01193	.01169	.01146	.01124	.01102
92	31	.01796	.01749	.01704	.01661	.01620	.01581	.01543	.01507	.01473	.01439	.01407	.01377	.01347	.01319	.01291	.01265	.01239	.01215	.01191	.01168
92	32	.01909	.01859	.01811	.01766	.01722	.01680	.01640	.01601	.01564	.01529	.01495	.01462	.01430	.01400	.01371	.01343	.01316	.01289	.01264	.01240
92	33	.02032	.01979	.01928	.01879	.01832	.01788	.01745	.01704	.01664	.01626	.01590	.01555	.01521	.01489	.01458	.01428	.01399	.01371	.01344	.01318
92	34	.02164	.02108	.02053	.02002	.01952	.01904	.01858	.01815	.01772	.01732	.01693	.01656	.01620	.01585	.01552	.01520	.01489	.01459	.01430	.01402
92	35	.02309	.02249	.02191	.02136	.02083	.02032	.01983	.01936	.01891	.01848	.01806	.01766	.01728	.01691	.01655	.01621	.01588	.01555	.01525	.01495
92	36	.02466	.02401	.02340	.02281	.02224	.02170	.02118	.02068	.02020	.01974	.01929	.01886	.01845	.01806	.01767	.01731	.01695	.01661	.01628	.01596
92	37	.02635	.02567	.02501	.02438	.02378	.02320	.02265	.02211	.02160	.02111	.02063	.02017	.01973	.01931	.01890	.01850	.01812	.01776	.01740	.01706
92	38	.02821	.02748	.02678	.02611	.02547	.02485	.02426	.02369	.02314	.02261	.02210	.02161	.02114	.02069	.02025	.01983	.01942	.01902	.01864	.01828
92	39	.03023	.02945	.02871	.02799	.02731	.02665	.02601	.02540	.02482	.02425	.02371	.02319	.02268	.02220	.02173	.02127	.02084	.02041	.02001	.01961
92	40	.03244	.03161	.03082	.03006	.02932	.02862	.02794	.02729	.02667	.02606	.02548	.02492	.02438	.02386	.02336	.02287	.02241	.02195	.02152	.02109
92	41	.03486	.03398	.03313	.03232	.03154	.03079	.03007	.02937	.02870	.02806	.02744	.02684	.02626	.02570	.02517	.02465	.02414	.02366	.02319	.02274
92	42	.03750	.03656	.03566	.03480	.03397	.03317	.03240	.03166	.03094	.03025	.02959	.02895	.02833	.02773	.02716	.02660	.02606	.02554	.02504	.02455
92	43	.04037	.03937	.03842	.03750	.03661	.03576	.03494	.03415	.03339	.03265	.03194	.03126	.03060	.02996	.02934	.02875	.02817	.02761	.02707	.02655
92	44	.04348	.04242	.04141	.04043	.03949	.03858	.03771	.03686	.03605	.03527	.03451	.03378	.03307	.03239	.03173	.03109	.03047	.02988	.02930	.02874
92	45	.04682	.04570	.04462	.04358	.04258	.04161	.04068	.03978	.03892	.03808	.03727	.03649	.03574	.03501	.03431	.03362	.03296	.03233	.03171	.03111
92	46	.05040	.04921	.04807	.04696	.04590	.04487	.04388	.04293	.04201	.04112	.04026	.03942	.03862	.03784	.03709	.03636	.03566	.03497	.03431	.03367
92	47	.05421	.05295	.05174	.05057	.04944	.04835	.04730	.04629	.04531	.04436	.04344	.04256	.04170	.04087	.04007	.03929	.03854	.03781	.03710	.03642
92	48	.05828	.05695	.05567	.05443	.05323	.05208	.05096	.04988	.04884	.04783	.04686	.04592	.04501	.04412	.04327	.04244	.04164	.04086	.04010	.03937
92	49	.06262	.06121	.05985	.05854	.05727	.05605	.05487	.05373	.05262	.05155	.05052	.04952	.04855	.04761	.04670	.04581	.04496	.04413	.04332	.04254
92	50	.06724	.06576	.06432	.06294	.06160	.06030	.05905	.05784	.05667	.05554	.05444	.05338	.05235	.05135	.05038	.04944	.04853	.04765	.04679	.04596
92	51	.07217	.07060	.06909	.06762	.06621	.06484	.06352	.06224	.06100	.05980	.05863	.05751	.05641	.05535	.05433	.05333	.05236	.05142	.05051	.04962
92	52	.07737	.07572	.07413	.07258	.07109	.06965	.06825	.06690	.06558	.06431	.06308	.06189	.06073	.05961	.05852	.05746	.05643	.05543	.05447	.05352
92	53	.08286	.08113	.07945	.07783	.07625	.07473	.07326	.07183	.07044	.06910	.06780	.06654	.06531	.06412	.06297	.06185	.06076	.05970	.05867	.05767
92	54	.08865	.08683	.08506	.08335	.08170	.08010	.07854	.07704	.07558	.07416	.07279	.07145	.07016	.06890	.06768	.06649	.06534	.06422	.06313	.06206
92	55	.09475	.09283	.09098	.08919	.08745	.08576	.08413	.08254	.08100	.07951	.07806	.07665	.07529	.07396	.07267	.07141	.07019	.06901	.06785	.06673
92	56	.10116	.09916	.09721	.09533	.09351	.09174	.09002	.08835	.08673	.08516	.08363	.08215	.08071	.07931	.07795	.07662	.07534	.07408	.07286	.07168
92	57	.10790	.10580	.10377	.10179	.09988	.09802	.09622	.09447	.09277	.09112	.08951	.08795	.08644	.08496	.08353	.08213	.08077	.07945	.07816	.07691
92	58	.11493	.11274	.11062	.10855	.10655	.10460	.10271	.10088	.09909	.09736	.09567	.09404	.09244	.09089	.08938	.08791	.08648	.08508	.08372	.08240
92	59	.12225	.11996	.11774	.11559	.11349	.11146	.10948	.10756	.10569	.10387	.10210	.10038	.09870	.09707	.09549	.09394	.09244	.09097	.08954	.08814
92	60	.12985	.12746	.12515	.12290	.12071	.11858	.11652	.11450	.11255	.11065	.10879	.10699	.10523	.10352	.10186	.10023	.09865	.09711	.09561	.09414
92	61	.13776	.13527	.13286	.13052	.12824	.12602	.12386	.12176	.11971	.11772	.11578	.11390	.11206	.11027	.10852	.10682	.10516	.10354	.10196	.10042
92	62	.14603	.14345	.14094	.13849	.13612	.13381	.13155	.12936	.12723	.12515	.12312	.12115	.11923	.11735	.11552	.11374	.11200	.11030	.10865	.10703
92	63	.15467	.15199	.14939	.14685	.14438	.14197	.13963	.13734	.13512	.13295	.13083	.12877	.12676	.12480	.12289	.12103	.11920	.11743	.11569	.11400
92	64	.16370	.16092	.15821	.15557	.15301	.15051	.14807	.14569	.14337	.14112	.13891	.13676	.13467	.13262	.13062	.12867	.12677	.12491	.12309	.12132
92	65	.17310	.17022	.16742	.16469	.16202	.15943	.15689	.15442	.15202	.14967	.14737	.14513	.14295	.14082	.13873	.13670	.13471	.13277	.13087	.12902
92	66	.18293	.17995	.17705	.17422	.17146	.16877	.16614	.16358	.16108	.15864	.15625	.15393	.15165	.14943	.14726	.14514	.14307	.14105	.13907	.13713
92	67	.19322	.19015	.18715	.18422	.18137	.17858	.17586	.17321	.17061	.16808	.16561	.16319	.16083	.15852	.15626	.15406	.15190	.14979	.14773	.14571
92	68	.20396	.20079	.19770	.19468	.19173	.18885	.18603	.18329	.18060	.17798	.17542	.17291	.17046	.16806	.16572	.16343	.16119	.15899	.15685	.15474
92	69	.21511	.21184	.20866	.20555	.20250	.19953	.19663	.19379	.19102	.18830	.18565	.18306	.18052	.17803	.17561	.17323	.17090	.16862	.16639	.16421
92	70	.22661	.22326	.21998	.21678	.21364	.21058	.20759	.20466	.20180	.19900	.19626	.19358	.19095	.18838	.18587	.18341	.18100	.17864	.17632	.17406
92	71	.23841	.23497	.23161	.22832	.22510	.22195	.21887	.21586	.21291	.21002	.20719	.20443	.20172	.19906	.19646	.19392	.19142	.18898	.18659	.18424



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
92	72	.25049	.24696	.24352	.24014	.23684	.23360	.23044	.22734	.22431	.22134	.21843	.21558	.21278	.21005	.20737	.20474	.20216	.19964	.19716	.19473
92	73	.26282	.25922	.25568	.25223	.24884	.24553	.24228	.23910	.23599	.23293	.22994	.22701	.22414	.22132	.21856	.21585	.21320	.21059	.20804	.20553
92	74	.27546	.27178	.26817	.26464	.26117	.25778	.25446	.25120	.24800	.24487	.24180	.23879	.23584	.23295	.23011	.22732	.22459	.22190	.21927	.21669
92	75	.28845	.28470	.28102	.27741	.27388	.27041	.26701	.26368	.26041	.25720	.25406	.25097	.24795	.24498	.24206	.23920	.23639	.23363	.23093	.22827
92	76	.30184	.29802	.29427	.29060	.28699	.28346	.27999	.27659	.27325	.26997	.26676	.26360	.26050	.25746	.25447	.25154	.24866	.24583	.24305	.24032
92	77	.31559	.31171	.30791	.30417	.30051	.29691	.29338	.28991	.28651	.28316	.27988	.27666	.27349	.27038	.26733	.26433	.26138	.25848	.25564	.25284
92	78	.32967	.32574	.32188	.31809	.31437	.31071	.30712	.30360	.30014	.29673	.29339	.29011	.28688	.28371	.28059	.27753	.27452	.27156	.26865	.26578
92	79	.34397	.33999	.33608	.33224	.32847	.32477	.32113	.31755	.31403	.31058	.30718	.30384	.30056	.29733	.29416	.29104	.28797	.28495	.28198	.27906
92	80	.35833	.35431	.35037	.34649	.34268	.33893	.33524	.33162	.32806	.32455	.32111	.31772	.31439	.31111	.30788	.30471	.30159	.29852	.29549	.29252
92	81	.37265	.36860	.36462	.36071	.35686	.35308	.34935	.34569	.34209	.33854	.33506	.33163	.32825	.32492	.32165	.31843	.31527	.31215	.30907	.30605
92	82	.38685	.38278	.37878	.37484	.37096	.36714	.36339	.35969	.35606	.35248	.34895	.34549	.34207	.33871	.33540	.33214	.32893	.32577	.32265	.31958
92	83	.40092	.39683	.39281	.38885	.38495	.38111	.37733	.37361	.36995	.36634	.36278	.35928	.35584	.35244	.34910	.34580	.34256	.33936	.33621	.33310
92	84	.41492	.41082	.40678	.40281	.39889	.39504	.39124	.38750	.38382	.38019	.37661	.37309	.36962	.36620	.36282	.35950	.35623	.35300	.34982	.34668
92	85	.42886	.42476	.42072	.41674	.41282	.40896	.40515	.40140	.39770	.39406	.39046	.38692	.38343	.37999	.37660	.37326	.36996	.36671	.36350	.36034
92	86	.44260	.43850	.43447	.43049	.42657	.42270	.41889	.41514	.41143	.40778	.40418	.40063	.39713	.39368	.39027	.38691	.38360	.38033	.37711	.37393
92	87	.45594	.45186	.44783	.44386	.43995	.43609	.43228	.42852	.42482	.42117	.41757	.41401	.41051	.40705	.40363	.40027	.39694	.39367	.39043	.38724
92	88	.46884	.46477	.46076	.45681	.45291	.44906	.44526	.44151	.43782	.43417	.43057	.42702	.42351	.42005	.41664	.41327	.40994	.40666	.40342	.40022
92	89	.48126	.47722	.47323	.46929	.46541	.46157	.45779	.45406	.45037	.44674	.44315	.43960	.43610	.43265	.42924	.42587	.42255	.41927	.41603	.41283
92	90	.49314	.48912	.48516	.48124	.47738	.47357	.46981	.46609	.46242	.45880	.45523	.45170	.44821	.44477	.44137	.43801	.43469	.43141	.42818	.42498
92	91	.50428	.50029	.49636	.49247	.48863	.48485	.48111	.47741	.47376	.47016	.46660	.46309	.45962	.45619	.45280	.44946	.44615	.44288	.43966	.43647
92	92	.51452	.51056	.50666	.50280	.49899	.49523	.49151	.48784	.48422	.48063	.47710	.47360	.47015	.46673	.46336	.46003	.45674	.45348	.45027	.44709
93	0	.00906	.00896	.00886	.00877	.00868	.00859	.00851	.00842	.00834	.00827	.00819	.00812	.00805	.00798	.00792	.00785	.00779	.00773	.00767	.00761
93	1	.00326	.00318	.00311	.00304	.00297	.00291	.00285	.00279	.00273	.00268	.00262	.00257	.00253	.00248	.00244	.00239	.00235	.00231	.00227	.00224
93	2	.00311	.00303	.00295	.00288	.00280	.00274	.00267	.00261	.00255	.00250	.00244	.00239	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204
93	3	.00313	.00304	.00296	.00288	.00280	.00273	.00267	.00260	.00254	.00248	.00242	.00237	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200
93	4	.00324	.00314	.00306	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00232	.00226	.00221	.00217	.00212	.00208	.00203
93	5	.00342	.00332	.00323	.00314	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00255	.00249	.00243	.00238	.00233	.00227	.00222	.00218	.00213
93	6	.00365	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00286	.00279	.00272	.00266	.00260	.00254	.00248	.00242	.00237	.00232	.00227
93	7	.00394	.00383	.00372	.00362	.00352	.00343	.00334	.00326	.00317	.00309	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246
93	8	.00428	.00416	.00405	.00394	.00383	.00373	.00364	.00355	.00346	.00337	.00329	.00321	.00314	.00307	.00300	.00293	.00287	.00280	.00274	.00269
93	9	.00469	.00456	.00444	.00432	.00421	.00410	.00400	.00390	.00381	.00371	.00363	.00354	.00346	.00339	.00331	.00324	.00317	.00310	.00304	.00297
93	10	.00517	.00503	.00490	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00403	.00394	.00385	.00377	.00369	.00361	.00354	.00346	.00339	.00333
93	11	.00571	.00556	.00542	.00529	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00440	.00430	.00421	.00413	.00404	.00396	.00388	.00381	.00374
93	12	.00631	.00615	.00600	.00586	.00572	.00559	.00546	.00534	.00523	.00511	.00501	.00490	.00480	.00471	.00461	.00453	.00444	.00436	.00427	.00420
93	13	.00693	.00676	.00660	.00645	.00630	.00616	.00603	.00590	.00577	.00566	.00554	.00543	.00532	.00522	.00512	.00503	.00494	.00485	.00476	.00468
93	14	.00752	.00735	.00718	.00701	.00686	.00671	.00657	.00643	.00630	.00617	.00605	.00594	.00582	.00571	.00561	.00551	.00541	.00532	.00522	.00514
93	15	.00807	.00789	.00771	.00754	.00737	.00722	.00707	.00692	.00678	.00665	.00652	.00640	.00628	.00616	.00605	.00594	.00584	.00574	.00564	.00555
93	16	.00856	.00837	.00818	.00800	.00782	.00766	.00750	.00735	.00720	.00706	.00693	.00680	.00667	.00655	.00643	.00632	.00621	.00610	.00600	.00590
93	17	.00900	.00880	.00860	.00841	.00822	.00805	.00788	.00772	.00757	.00742	.00728	.00714	.00701	.00688	.00676	.00664	.00653	.00641	.00631	.00620
93	18	.00941	.00919	.00898	.00878	.00858	.00840	.00823	.00806	.00789	.00774	.00759	.00744	.00731	.00717	.00704	.00692	.00680	.00668	.00657	.00646
93	19	.00980	.00957	.00935	.00914	.00894	.00875	.00856	.00838	.00821	.00805	.00789	.00774	.00759	.00745	.00732	.00719	.00706	.00694	.00682	.00671
93	20	.01022	.00998	.00974	.00952	.00931	.00911	.00891	.00872	.00854	.00837	.00820	.00804	.00789	.00774	.00760	.00746	.00733	.00720	.00708	.00696
93	21	.01067	.01041	.01017	.00993	.00971	.00949	.00928	.00909	.00890	.00871	.00854	.00837	.00821	.00805	.00790	.00776	.00762	.00748	.00735	.00723
93	22	.01114	.01086	.01060	.01036	.01012	.00989	.00967	.00946	.00926	.00907	.00889	.00871	.00854	.00837	.00821	.00806	.00791	.00777	.00764	.00750
93	23	.01164	.01135	.01108	.01082	.01056	.01032	.01009	.00987	.00966	.00946	.00926	.00907	.00889	.00872	.00855	.00839	.00824	.00809	.00794	.00780
93	24	.01220	.01190	.01160	.01132	.01106	.01080	.01056	.01032	.01010	.00988	.00968	.00948	.00929	.00910	.00893	.00876	.00859	.00843	.00828	.00813
93	25	.01282	.01250	.01219	.01189	.01161	.01134	.01108	.01083	.01059	.01037	.01015	.00994	.00973	.00954	.00935	.00917	.00899	.00883	.00866	.00851
93	26	.01351	.01317	.01284	.01252	.01222	.01194	.01166	.01140	.01114	.01090	.01067	.01044	.01023	.01002	.00982	.00963	.00945	.00927	.00909	.00893
93	27	.01429	.01392	.01357	.01324	.01292	.01261	.01232	.01204	.01177	.01151	.01126	.01103	.01080	.01058	.01036	.01016	.00996	.00977	.00959	.00941
93	28	.01513	.01474	.01437	.01401	.01367	.01335	.01303	.01274	.01245	.01217	.01191	.01166	.01141	.01118	.01095	.01074	.01053	.01032	.01013	.00994

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
93	29	.01604	.01563	.01523	.01485	.01449	.01415	.01382	.01350	.01319	.01290	.01262	.01235	.01209	.01184	.01160	.01137	.01114	.01093	.01072	.01052
93	30	.01703	.01659	.01616	.01576	.01538	.01501	.01466	.01432	.01399	.01368	.01338	.01309	.01282	.01255	.01229	.01205	.01181	.01158	.01136	.01114
93	31	.01808	.01761	.01716	.01674	.01633	.01593	.01556	.01520	.01485	.01452	.01420	.01389	.01359	.01331	.01304	.01277	.01252	.01227	.01204	.01181
93	32	.01922	.01872	.01824	.01779	.01735	.01693	.01653	.01614	.01577	.01542	.01508	.01475	.01443	.01413	.01384	.01356	.01329	.01302	.01277	.01253
93	33	.02045	.01992	.01941	.01893	.01846	.01801	.01759	.01718	.01678	.01640	.01604	.01569	.01535	.01503	.01471	.01441	.01412	.01384	.01357	.01331
93	34	.02178	.02122	.02068	.02016	.01966	.01919	.01873	.01829	.01787	.01746	.01708	.01670	.01634	.01600	.01566	.01534	.01503	.01473	.01444	.01416
93	35	.02324	.02264	.02206	.02151	.02098	.02047	.01998	.01951	.01906	.01863	.01822	.01782	.01743	.01706	.01670	.01636	.01603	.01571	.01540	.01510
93	36	.02481	.02417	.02356	.02297	.02240	.02186	.02134	.02084	.02036	.01990	.01945	.01902	.01861	.01822	.01783	.01747	.01711	.01677	.01644	.01612
93	37	.02652	.02584	.02518	.02455	.02395	.02337	.02282	.02228	.02177	.02127	.02080	.02034	.01990	.01948	.01907	.01867	.01829	.01793	.01757	.01723
93	38	.02839	.02766	.02696	.02629	.02565	.02503	.02443	.02386	.02332	.02279	.02228	.02179	.02132	.02087	.02043	.02000	.01960	.01920	.01882	.01845
93	39	.03042	.02964	.02890	.02818	.02750	.02684	.02620	.02559	.02501	.02444	.02390	.02338	.02287	.02239	.02192	.02146	.02103	.02060	.02020	.01980
93	40	.03264	.03181	.03102	.03026	.02953	.02882	.02815	.02749	.02687	.02627	.02568	.02512	.02458	.02406	.02356	.02308	.02261	.02215	.02172	.02129
93	41	.03507	.03419	.03335	.03254	.03176	.03101	.03029	.02959	.02892	.02828	.02766	.02706	.02648	.02592	.02538	.02486	.02436	.02388	.02341	.02295
93	42	.03773	.03679	.03590	.03503	.03420	.03340	.03263	.03189	.03118	.03049	.02982	.02918	.02856	.02797	.02739	.02683	.02630	.02578	.02527	.02479
93	43	.04062	.03963	.03867	.03775	.03687	.03601	.03519	.03440	.03364	.03290	.03220	.03151	.03085	.03021	.02960	.02900	.02842	.02786	.02733	.02680
93	44	.04375	.04270	.04168	.04070	.03976	.03885	.03798	.03714	.03633	.03554	.03478	.03405	.03335	.03266	.03201	.03137	.03075	.03015	.02957	.02901
93	45	.04712	.04600	.04492	.04388	.04288	.04191	.04098	.04008	.03922	.03838	.03757	.03679	.03604	.03531	.03461	.03393	.03327	.03263	.03201	.03141
93	46	.05073	.04954	.04839	.04729	.04623	.04520	.04421	.04326	.04233	.04144	.04058	.03975	.03895	.03817	.03742	.03669	.03598	.03530	.03464	.03400
93	47	.05457	.05331	.05210	.05093	.04980	.04871	.04766	.04664	.04566	.04472	.04380	.04292	.04206	.04123	.04043	.03965	.03890	.03817	.03746	.03677
93	48	.05867	.05734	.05605	.05481	.05362	.05246	.05135	.05027	.04923	.04822	.04725	.04631	.04540	.04451	.04366	.04283	.04203	.04125	.04049	.03976
93	49	.06304	.06163	.06027	.05896	.05770	.05647	.05529	.05415	.05305	.05198	.05094	.04994	.04897	.04803	.04712	.04624	.04538	.04455	.04375	.04297
93	50	.06771	.06622	.06479	.06340	.06206	.06077	.05952	.05831	.05714	.05600	.05490	.05384	.05281	.05181	.05085	.04991	.04900	.04811	.04726	.04642
93	51	.07267	.07111	.06959	.06813	.06672	.06535	.06403	.06275	.06151	.06031	.05914	.05801	.05692	.05586	.05483	.05384	.05287	.05193	.05102	.05013
93	52	.07792	.07627	.07468	.07314	.07165	.07020	.06880	.06745	.06614	.06487	.06364	.06244	.06129	.06016	.05907	.05802	.05699	.05599	.05502	.05408
93	53	.08347	.08173	.08005	.07843	.07686	.07534	.07386	.07243	.07105	.06971	.06841	.06714	.06592	.06473	.06357	.06245	.06136	.06030	.05927	.05827
93	54	.08931	.08748	.08572	.08401	.08236	.08076	.07920	.07770	.07624	.07482	.07345	.07211	.07082	.06956	.06834	.06715	.06600	.06488	.06379	.06273
93	55	.09546	.09355	.09170	.08990	.08817	.08648	.08485	.08326	.08172	.08023	.07878	.07738	.07601	.07468	.07339	.07214	.07092	.06973	.06857	.06745
93	56	.10194	.09994	.09800	.09611	.09429	.09252	.09080	.08914	.08752	.08595	.08442	.08294	.08150	.08010	.07874	.07741	.07612	.07487	.07365	.07246
93	57	.10875	.10665	.10462	.10265	.10073	.09888	.09708	.09533	.09363	.09197	.09037	.08881	.08729	.08582	.08438	.08299	.08163	.08030	.07902	.07776
93	58	.11586	.11367	.11154	.10948	.10748	.10553	.10364	.10181	.10003	.09829	.09661	.09497	.09337	.09182	.09031	.08884	.08741	.08601	.08466	.08333
93	59	.12325	.12096	.11874	.11659	.11450	.11246	.11049	.10856	.10670	.10488	.10311	.10139	.09971	.09808	.09650	.09495	.09345	.09198	.09055	.08915
93	60	.13093	.12855	.12623	.12398	.12180	.11967	.11760	.11559	.11364	.11174	.10988	.10808	.10633	.10462	.10295	.10133	.09974	.09820	.09670	.09523
93	61	.13892	.13644	.13403	.13169	.12941	.12719	.12503	.12293	.12089	.11890	.11696	.11507	.11324	.11144	.10970	.10800	.10634	.10472	.10314	.10160
93	62	.14728	.14470	.14220	.13976	.13738	.13507	.13282	.13063	.12850	.12642	.12439	.12242	.12050	.11862	.11679	.11501	.11327	.11157	.10992	.10830
93	63	.15603	.15335	.15075	.14821	.14574	.14333	.14099	.13871	.13648	.13432	.13220	.13014	.12813	.12617	.12426	.12240	.12058	.11880	.11706	.11537
93	64	.16516	.16238	.15968	.15704	.15448	.15198	.14954	.14716	.14485	.14259	.14039	.13824	.13614	.13410	.13210	.13015	.12825	.12639	.12457	.12280
93	65	.17468	.17180	.16900	.16627	.16361	.16101	.15848	.15601	.15360	.15125	.14896	.14672	.14454	.14241	.14032	.13829	.13630	.13436	.13246	.13061
93	66	.18463	.18165	.17875	.17592	.17317	.17048	.16785	.16529	.16279	.16035	.15797	.15564	.15337	.15115	.14898	.14686	.14479	.14276	.14078	.13885
93	67	.19505	.19198	.18898	.18606	.18321	.18042	.17771	.17505	.17246	.16993	.16746	.16504	.16268	.16037	.15811	.15591	.15375	.15164	.14958	.14756
93	68	.20593	.20277	.19968	.19666	.19371	.19084	.18803	.18528	.18260	.17997	.17741	.17491	.17246	.17006	.16772	.16543	.16319	.16099	.15884	.15674
93	69	.21724	.21398	.21080	.20769	.20465	.20168	.19878	.19594	.19317	.19046	.18781	.18521	.18268	.18019	.17777	.17539	.17306	.17078	.16855	.16637
93	70	.22891	.22556	.22229	.21909	.21596	.21290	.20991	.20699	.20412	.20133	.19859	.19591	.19328	.19071	.18820	.18574	.18333	.18097	.17865	.17639
93	71	.24089	.23745	.23409	.23081	.22759	.22445	.22137	.21836	.21541	.21252	.20970	.20694	.20423	.20157	.19898	.19643	.19394	.19149	.18910	.18675
93	72	.25316	.24963	.24619	.24282	.23952	.23629	.23313	.23003	.22700	.22403	.22112	.21828	.21548	.21275	.21007	.20744	.20487	.20234	.19987	.19744
93	73	.26568	.26208	.25856	.25510	.25172	.24841	.24517	.24199	.23888	.23583	.23284	.22991	.22704	.22422	.22146	.21876	.21610	.21350	.21094	.20844
93	74	.27853	.27485	.27125	.26772	.26426	.26087	.25755	.25430	.25111	.24798	.24491	.24190	.23895	.23606	.23322	.23044	.22770	.22502	.22239	.21981
93	75	.29175	.28800	.28432	.28072	.27719	.27373	.27034	.26701	.26374	.26054	.25740	.25431	.25129	.24832	.24541	.24255	.23974	.23698	.23427	.23162
93	76	.30537	.30156	.29782	.29415	.29055	.28702	.28356	.28016	.27683	.27355	.27034	.26719	.26409	.26105	.25807	.25513	.25225	.24943	.24665	.24392
93	77	.31939	.31552	.31172	.30799	.30433	.30074	.29721	.29375	.29035	.28701	.28374	.28052	.27735	.27425	.27119	.26819	.26525	.26235	.25950	.25671
93	78	.33376	.32983	.32598	.32220	.31848	.31483	.31125	.30773	.30427	.30087	.29754	.29426	.29103	.28786	.28475	.28169	.27868	.27572	.27281	.26995

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
93	79	.34835	.34438	.34049	.33666	.33289	.32920	.32556	.32199	.31848	.31503	.31164	.30830	.30502	.30180	.29863	.29551	.29244	.28942	.28645	.28353
93	80	.36304	.35903	.35510	.35123	.34742	.34368	.34000	.33639	.33283	.32933	.32589	.32251	.31918	.31591	.31268	.30951	.30639	.30332	.30030	.29733
93	81	.37769	.37366	.36969	.36578	.36194	.35817	.35445	.35080	.34720	.34367	.34018	.33676	.33339	.33007	.32680	.32358	.32042	.31730	.31423	.31121
93	82	.39224	.38818	.38419	.38026	.37639	.37259	.36884	.36515	.36152	.35795	.35444	.35097	.34756	.34421	.34090	.33764	.33444	.33128	.32817	.32510
93	83	.40666	.40259	.39858	.39463	.39074	.38691	.38314	.37943	.37578	.37218	.36863	.36514	.36170	.35831	.35497	.35168	.34844	.34524	.34210	.33899
93	84	.42103	.41695	.41293	.40897	.40506	.40122	.39744	.39371	.39003	.38641	.38284	.37933	.37586	.37245	.36908	.36577	.36250	.35927	.35609	.35296
93	85	.43537	.43128	.42726	.42329	.41939	.41554	.41174	.40800	.40432	.40068	.39710	.39357	.39009	.38665	.38327	.37993	.37664	.37339	.37019	.36703
93	86	.44951	.44543	.44142	.43745	.43355	.42970	.42590	.42216	.41847	.41483	.41124	.40770	.40421	.40076	.39737	.39401	.39071	.38745	.38423	.38105
93	87	.46327	.45920	.45520	.45124	.44735	.44350	.43971	.43597	.43228	.42864	.42505	.42151	.41802	.41457	.41116	.40780	.40449	.40122	.39799	.39480
93	88	.47659	.47254	.46855	.46462	.46073	.45690	.45312	.44939	.44571	.44208	.43849	.43495	.43146	.42801	.42461	.42125	.41793	.41466	.41142	.40823
93	89	.48943	.48541	.48144	.47753	.47367	.46985	.46609	.46237	.45871	.45509	.45151	.44798	.44450	.44106	.43766	.43430	.43099	.42772	.42448	.42129
93	90	.50173	.49774	.49380	.48991	.48607	.48228	.47854	.47485	.47120	.46759	.46404	.46052	.45705	.45362	.45023	.44689	.44358	.44032	.43709	.43390
93	91	.51328	.50933	.50542	.50156	.49775	.49398	.49027	.48660	.48297	.47939	.47585	.47235	.46890	.46548	.46211	.45878	.45549	.45223	.44902	.44584
93	92	.52392	.51999	.51612	.51229	.50851	.50477	.50108	.49743	.49383	.49027	.48675	.48327	.47984	.47644	.47309	.46977	.46649	.46325	.46005	.45689
93	93	.53368	.52979	.52595	.52215	.51840	.51469	.51103	.50740	.50383	.50029	.49679	.49334	.48992	.48655	.48321	.47991	.47665	.47342	.47024	.46708
94	0	.00922	.00912	.00903	.00893	.00884	.00876	.00867	.00859	.00851	.00844	.00836	.00829	.00822	.00815	.00809	.00802	.00796	.00790	.00784	.00778
94	1	.00329	.00321	.00314	.00307	.00300	.00294	.00288	.00282	.00276	.00271	.00265	.00260	.00256	.00251	.00246	.00242	.00238	.00234	.00230	.00227
94	2	.00313	.00305	.00297	.00290	.00283	.00276	.00270	.00263	.00258	.00252	.00247	.00241	.00236	.00232	.00227	.00223	.00218	.00214	.00210	.00206
94	3	.00314	.00306	.00298	.00290	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00239	.00233	.00228	.00223	.00219	.00214	.00210	.00206	.00202
94	4	.00325	.00316	.00307	.00299	.00291	.00283	.00276	.00269	.00263	.00256	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00214	.00209	.00205
94	5	.00343	.00334	.00324	.00315	.00307	.00299	.00291	.00284	.00276	.00270	.00263	.00257	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00215
94	6	.00367	.00356	.00346	.00337	.00328	.00319	.00311	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00255	.00250	.00244	.00239	.00233	.00228
94	7	.00396	.00385	.00374	.00364	.00354	.00345	.00336	.00327	.00319	.00311	.00304	.00296	.00289	.00283	.00276	.00270	.00264	.00258	.00253	.00247
94	8	.00430	.00418	.00406	.00396	.00385	.00375	.00365	.00356	.00347	.00339	.00331	.00323	.00316	.00308	.00301	.00295	.00288	.00282	.00276	.00270
94	9	.00471	.00458	.00446	.00434	.00423	.00412	.00402	.00392	.00382	.00373	.00365	.00356	.00348	.00340	.00333	.00326	.00319	.00312	.00306	.00299
94	10	.00519	.00505	.00492	.00480	.00468	.00456	.00445	.00435	.00424	.00415	.00405	.00396	.00388	.00379	.00371	.00363	.00356	.00349	.00342	.00335
94	11	.00574	.00559	.00545	.00532	.00519	.00506	.00495	.00483	.00472	.00462	.00452	.00442	.00433	.00424	.00415	.00407	.00399	.00391	.00384	.00376
94	12	.00634	.00619	.00604	.00589	.00576	.00562	.00550	.00538	.00526	.00515	.00504	.00494	.00484	.00474	.00465	.00456	.00447	.00439	.00431	.00423
94	13	.00697	.00680	.00664	.00649	.00634	.00620	.00607	.00594	.00582	.00570	.00558	.00547	.00537	.00527	.00517	.00507	.00498	.00489	.00480	.00472
94	14	.00757	.00740	.00723	.00707	.00691	.00676	.00662	.00648	.00635	.00623	.00610	.00599	.00588	.00577	.00566	.00556	.00546	.00537	.00528	.00519
94	15	.00813	.00794	.00777	.00760	.00743	.00727	.00712	.00698	.00684	.00671	.00658	.00646	.00634	.00622	.00611	.00600	.00590	.00580	.00570	.00561
94	16	.00863	.00843	.00824	.00806	.00789	.00772	.00756	.00741	.00727	.00713	.00699	.00686	.00673	.00661	.00650	.00638	.00627	.00617	.00607	.00597
94	17	.00907	.00886	.00866	.00847	.00829	.00812	.00795	.00779	.00764	.00749	.00735	.00721	.00708	.00695	.00683	.00671	.00659	.00648	.00638	.00627
94	18	.00948	.00926	.00905	.00885	.00866	.00847	.00830	.00813	.00797	.00781	.00766	.00752	.00738	.00724	.00711	.00699	.00687	.00675	.00664	.00653
94	19	.00988	.00965	.00943	.00921	.00901	.00882	.00863	.00846	.00829	.00812	.00796	.00781	.00767	.00753	.00739	.00726	.00713	.00701	.00689	.00678
94	20	.01030	.01005	.00982	.00960	.00938	.00918	.00899	.00880	.00862	.00845	.00828	.00812	.00797	.00782	.00768	.00754	.00741	.00728	.00716	.00704
94	21	.01075	.01049	.01024	.01001	.00978	.00957	.00936	.00916	.00897	.00879	.00862	.00845	.00829	.00813	.00798	.00784	.00770	.00756	.00743	.00731
94	22	.01122	.01094	.01068	.01043	.01020	.00997	.00975	.00954	.00934	.00915	.00897	.00879	.00862	.00845	.00830	.00814	.00800	.00785	.00772	.00758
94	23	.01172	.01144	.01116	.01090	.01065	.01041	.01017	.00995	.00974	.00954	.00934	.00916	.00898	.00880	.00863	.00847	.00832	.00817	.00802	.00788
94	24	.01228	.01198	.01169	.01141	.01114	.01089	.01064	.01041	.01018	.00997	.00976	.00956	.00937	.00919	.00901	.00884	.00868	.00852	.00836	.00822
94	25	.01291	.01258	.01227	.01198	.01170	.01143	.01117	.01092	.01068	.01045	.01023	.01002	.00982	.00962	.00944	.00926	.00908	.00891	.00875	.00859
94	26	.01360	.01326	.01293	.01261	.01231	.01203	.01175	.01149	.01123	.01099	.01076	.01053	.01032	.01011	.00991	.00972	.00954	.00936	.00918	.00902
94	27	.01438	.01401	.01366	.01333	.01301	.01270	.01241	.01213	.01186	.01160	.01136	.01112	.01089	.01067	.01046	.01025	.01006	.00987	.00968	.00951
94	28	.01522	.01483	.01446	.01411	.01377	.01344	.01313	.01283	.01255	.01227	.01201	.01176	.01151	.01128	.01105	.01083	.01062	.01042	.01023	.01004
94	29	.01614	.01573	.01533	.01496	.01459	.01425	.01392	.01360	.01329	.01300	.01272	.01245	.01219	.01194	.01170	.01147	.01125	.01103	.01082	.01062
94	30	.01713	.01669	.01627	.01587	.01548	.01512	.01476	.01442	.01410	.01379	.01349	.01320	.01292	.01266	.01240	.01215	.01192	.01169	.01146	.01125
94	31	.01819	.01772	.01728	.01685	.01644	.01605	.01567	.01531	.01496	.01463	.01431	.01400	.01371	.01342	.01315	.01289	.01263	.01239	.01215	.01192
94	32	.01933	.01884	.01836	.01790	.01747	.01705	.01665	.01626	.01589	.01554	.01520	.01487	.01455	.01425	.01396	.01368	.01341	.01314	.01289	.01265
94	33	.02058	.02004	.01954	.01905	.01858	.01814	.01771	.01730	.01691	.01653	.01616	.01581	.01548	.01515	.01484	.01454	.01425	.01397	.01370	.01344
94	34	.02191	.02135	.02081	.02029	.01979	.01932	.01886	.01842	.01800	.01760	.01721	.01683	.01647	.01613	.01579	.01547	.01516	.01486	.01457	.01429

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
94	35	.02338	.02277	.02220	.02164	.02111	.02061	.02012	.01965	.01920	.01877	.01835	.01795	.01757	.01720	.01684	.01650	.01617	.01585	.01554	.01524
94	36	.02496	.02432	.02370	.02311	.02255	.02200	.02148	.02098	.02050	.02004	.01960	.01917	.01876	.01836	.01798	.01761	.01726	.01691	.01658	.01626
94	37	.02667	.02599	.02533	.02471	.02410	.02352	.02297	.02243	.02192	.02143	.02095	.02050	.02006	.01963	.01922	.01883	.01845	.01808	.01772	.01738
94	38	.02855	.02782	.02712	.02645	.02581	.02519	.02460	.02403	.02348	.02295	.02244	.02195	.02148	.02103	.02059	.02017	.01976	.01937	.01899	.01862
94	39	.03059	.02981	.02907	.02835	.02767	.02701	.02637	.02577	.02518	.02462	.02407	.02355	.02304	.02256	.02209	.02164	.02120	.02078	.02037	.01997
94	40	.03282	.03199	.03120	.03044	.02971	.02900	.02833	.02768	.02705	.02645	.02587	.02531	.02477	.02425	.02375	.02326	.02279	.02234	.02190	.02148
94	41	.03527	.03439	.03354	.03273	.03195	.03120	.03048	.02979	.02912	.02847	.02785	.02725	.02668	.02612	.02558	.02506	.02456	.02407	.02360	.02315
94	42	.03794	.03700	.03611	.03524	.03441	.03361	.03284	.03210	.03139	.03070	.03004	.02939	.02878	.02818	.02760	.02705	.02651	.02599	.02549	.02500
94	43	.04085	.03985	.03890	.03798	.03709	.03624	.03542	.03463	.03387	.03313	.03243	.03174	.03108	.03044	.02983	.02923	.02865	.02810	.02756	.02703
94	44	.04400	.04295	.04193	.04095	.04001	.03910	.03823	.03739	.03658	.03579	.03503	.03430	.03360	.03292	.03226	.03162	.03100	.03040	.02983	.02927
94	45	.04739	.04627	.04519	.04415	.04315	.04218	.04125	.04036	.03949	.03865	.03785	.03707	.03631	.03558	.03488	.03420	.03354	.03290	.03228	.03168
94	46	.05102	.04983	.04869	.04758	.04652	.04550	.04451	.04355	.04263	.04174	.04088	.04005	.03925	.03847	.03772	.03699	.03628	.03560	.03494	.03430
94	47	.05489	.05363	.05242	.05125	.05012	.04903	.04798	.04697	.04599	.04504	.04413	.04324	.04238	.04155	.04075	.03997	.03922	.03849	.03778	.03710
94	48	.05902	.05769	.05640	.05517	.05397	.05282	.05170	.05063	.04958	.04858	.04760	.04666	.04575	.04487	.04401	.04318	.04238	.04160	.04085	.04011
94	49	.06342	.06201	.06066	.05935	.05808	.05686	.05568	.05454	.05343	.05236	.05133	.05033	.04936	.04842	.04751	.04663	.04577	.04494	.04413	.04335
94	50	.06812	.06664	.06521	.06382	.06248	.06119	.05994	.05873	.05756	.05642	.05533	.05426	.05323	.05224	.05127	.05033	.04942	.04854	.04768	.04684
94	51	.07313	.07156	.07005	.06859	.06718	.06581	.06449	.06321	.06197	.06077	.05960	.05848	.05738	.05632	.05530	.05430	.05333	.05239	.05148	.05059
94	52	.07842	.07677	.07518	.07364	.07215	.07070	.06931	.06795	.06664	.06537	.06414	.06295	.06179	.06067	.05958	.05852	.05749	.05650	.05553	.05458
94	53	.08401	.08228	.08060	.07898	.07741	.07588	.07441	.07298	.07160	.07026	.06896	.06769	.06647	.06528	.06413	.06300	.06191	.06086	.05983	.05883
94	54	.08990	.08808	.08632	.08461	.08296	.08136	.07980	.07830	.07684	.07542	.07405	.07271	.07142	.07016	.06894	.06775	.06660	.06548	.06439	.06333
94	55	.09611	.09420	.09235	.09056	.08882	.08713	.08550	.08392	.08238	.08089	.07944	.07803	.07666	.07534	.07405	.07279	.07157	.07039	.06923	.06811
94	56	.10265	.10064	.09870	.09682	.09500	.09323	.09151	.08985	.08823	.08666	.08514	.08365	.08221	.08081	.07945	.07813	.07684	.07559	.07437	.07318
94	57	.10951	.10742	.10539	.10342	.10151	.09965	.09785	.09610	.09440	.09275	.09115	.08959	.08807	.08660	.08516	.08377	.08241	.08109	.07980	.07854
94	58	.11669	.11450	.11238	.11032	.10832	.10637	.10449	.10265	.10087	.09914	.09745	.09581	.09422	.09267	.09116	.08969	.08826	.08686	.08551	.08418
94	59	.12416	.12187	.11965	.11750	.11541	.11338	.11140	.10948	.10761	.10579	.10403	.10231	.10063	.09900	.09742	.09587	.09437	.09290	.09147	.09008
94	60	.13191	.12953	.12721	.12497	.12278	.12066	.11859	.11658	.11463	.11273	.11088	.10907	.10732	.10561	.10394	.10232	.10074	.09920	.09769	.09623
94	61	.13998	.13750	.13509	.13275	.13047	.12826	.12610	.12400	.12196	.11997	.11803	.11615	.11431	.11252	.11077	.10907	.10741	.10579	.10421	.10267
94	62	.14842	.14585	.14334	.14090	.13853	.13622	.13397	.13178	.12965	.12757	.12555	.12358	.12166	.11978	.11795	.11617	.11443	.11273	.11108	.10946
94	63	.15726	.15458	.15198	.14945	.14698	.14457	.14223	.13995	.13773	.13556	.13345	.13139	.12938	.12742	.12551	.12365	.12183	.12005	.11831	.11662
94	64	.16648	.16371	.16100	.15837	.15581	.15331	.15088	.14850	.14619	.14393	.14173	.13958	.13749	.13544	.13345	.13150	.12959	.12774	.12592	.12415
94	65	.17610	.17323	.17043	.16770	.16504	.16245	.15992	.15745	.15505	.15270	.15041	.14817	.14599	.14386	.14178	.13974	.13775	.13581	.13392	.13206
94	66	.18616	.18319	.18029	.17747	.17472	.17203	.16940	.16685	.16435	.16191	.15953	.15720	.15493	.15271	.15054	.14842	.14635	.14433	.14235	.14041
94	67	.19671	.19364	.19065	.18773	.18488	.18210	.17938	.17673	.17414	.17161	.16914	.16672	.16436	.16206	.15980	.15760	.15544	.15333	.15127	.14925
94	68	.20772	.20456	.20148	.19846	.19552	.19264	.18984	.18709	.18441	.18179	.17923	.17673	.17428	.17188	.16954	.16725	.16501	.16282	.16067	.15857
94	69	.21917	.21592	.21274	.20963	.20660	.20363	.20073	.19790	.19513	.19242	.18977	.18718	.18464	.18216	.17974	.17736	.17503	.17276	.17053	.16834
94	70	.23100	.22765	.22438	.22119	.21806	.21501	.21202	.20910	.20624	.20344	.20071	.19803	.19541	.19284	.19033	.18787	.18546	.18310	.18079	.17852
94	71	.24314	.23971	.23635	.23307	.22986	.22672	.22365	.22064	.21769	.21481	.21199	.20923	.20652	.20387	.20127	.19873	.19624	.19379	.19140	.18905
94	72	.25558	.25206	.24862	.24526	.24196	.23874	.23558	.23249	.22946	.22649	.22359	.22074	.21795	.21522	.21254	.20991	.20734	.20482	.20234	.19992
94	73	.26828	.26469	.26117	.25772	.25435	.25104	.24780	.24463	.24152	.23847	.23549	.23256	.22969	.22688	.22412	.22141	.21876	.21616	.21360	.21110
94	74	.28132	.27765	.27405	.27053	.26708	.26370	.26038	.25713	.25394	.25082	.24775	.24475	.24180	.23891	.23607	.23329	.23056	.22788	.22525	.22266
94	75	.29474	.29100	.28733	.28374	.28021	.27676	.27337	.27004	.26678	.26358	.26045	.25737	.25434	.25138	.24847	.24561	.24280	.24005	.23734	.23468
94	76	.30859	.30479	.30105	.29739	.29380	.29028	.28682	.28343	.28009	.27683	.27362	.27047	.26737	.26434	.26135	.25842	.25555	.25272	.24994	.24721
94	77	.32285	.31899	.31520	.31148	.30782	.30424	.30072	.29726	.29387	.29053	.28726	.28404	.28088	.27778	.27473	.27173	.26879	.26589	.26305	.26025
94	78	.33748	.33356	.32972	.32595	.32224	.31860	.31502	.31151	.30805	.30466	.30133	.29805	.29483	.29167	.28856	.28550	.28249	.27953	.27662	.27376
94	79	.35236	.34840	.34451	.34069	.33693	.33324	.32962	.32605	.32255	.31910	.31572	.31239	.30911	.30589	.30272	.29961	.29654	.29353	.29056	.28764
94	80	.36734	.36334	.35942	.35556	.35176	.34803	.34436	.34075	.33720	.33371	.33028	.32690	.32358	.32031	.31709	.31392	.31081	.30774	.30472	.30175
94	81	.38230	.37828	.37432	.37043	.36660	.36283	.35913	.35548	.35189	.34836	.34489	.34147	.33810	.33479	.33153	.32831	.32515	.32204	.31897	.31595
94	82	.39717	.39312	.38914	.38522	.38137	.37757	.37384	.37016	.36654	.36298	.35947	.35601	.35261	.34926	.34596	.34271	.33950	.33635	.33324	.33018
94	83	.41192	.40786	.40386	.39993	.39605	.39224	.38848	.38478	.38113	.37754	.37400	.37052	.36709	.36370	.36037	.35709	.35385	.35066	.34752	.34442
94	84	.42663	.42257	.41856	.41462	.41073	.40690	.40312	.39941	.39574	.39213	.38857	.38507	.38161	.37820	.37485	.37154	.36827	.36505	.36188	.35875

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
94	85	.44133	.43727	.43326	.42931	.42542	.42159	.41780	.41408	.41040	.40678	.40321	.39969	.39622	.39279	.38941	.38608	.38280	.37956	.37636	.37321
94	86	.45586	.45180	.44780	.44386	.43997	.43613	.43235	.42862	.42495	.42132	.41774	.41421	.41073	.40730	.40391	.40057	.39727	.39401	.39080	.38763
94	87	.47000	.46596	.46197	.45804	.45416	.45034	.44656	.44284	.43916	.43554	.43196	.42843	.42495	.42151	.41811	.41477	.41146	.40820	.40498	.40180
94	88	.48372	.47970	.47573	.47181	.46795	.46414	.46038	.45666	.45300	.44938	.44581	.44228	.43881	.43537	.43198	.42863	.42532	.42206	.41883	.41565
94	89	.49696	.49296	.48902	.48513	.48129	.47750	.47375	.47006	.46641	.46280	.45925	.45573	.45226	.44883	.44545	.44211	.43880	.43554	.43232	.42914
94	90	.50966	.50570	.50178	.49792	.49411	.49034	.48662	.48294	.47932	.47573	.47219	.46869	.46524	.46182	.45845	.45512	.45183	.44858	.44536	.44219
94	91	.52161	.51768	.51380	.50997	.50618	.50244	.49875	.49510	.49149	.48793	.48441	.48094	.47750	.47410	.47075	.46743	.46415	.46091	.45771	.45455
94	92	.53261	.52872	.52487	.52107	.51732	.51361	.50995	.50632	.50274	.49921	.49571	.49225	.48884	.48546	.48212	.47882	.47556	.47234	.46915	.46600
94	93	.54273	.53887	.53506	.53129	.52757	.52389	.52026	.51666	.51311	.50959	.50612	.50269	.49929	.49594	.49262	.48934	.48610	.48289	.47972	.47658
94	94	.55211	.54829	.54451	.54078	.53709	.53344	.52983	.52626	.52274	.51925	.51580	.51239	.50902	.50569	.50239	.49913	.49591	.49272	.48956	.48644
95	0	.00938	.00928	.00919	.00909	.00900	.00892	.00884	.00875	.00868	.00860	.00853	.00846	.00839	.00832	.00826	.00819	.00813	.00807	.00801	.00795
95	1	.00332	.00324	.00317	.00310	.00303	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00254	.00249	.00245	.00241	.00237	.00233	.00229
95	2	.00315	.00307	.00299	.00292	.00285	.00278	.00272	.00266	.00260	.00254	.00249	.00243	.00239	.00234	.00229	.00225	.00220	.00216	.00212	.00209
95	3	.00316	.00308	.00299	.00292	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204
95	4	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00207
95	5	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00285	.00278	.00271	.00265	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00221	.00216
95	6	.00368	.00358	.00348	.00338	.00329	.00320	.00312	.00304	.00296	.00289	.00282	.00275	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00230
95	7	.00397	.00386	.00375	.00365	.00355	.00346	.00337	.00329	.00320	.00313	.00305	.00298	.00291	.00284	.00278	.00271	.00265	.00260	.00254	.00249
95	8	.00432	.00419	.00408	.00397	.00387	.00377	.00367	.00358	.00349	.00341	.00332	.00325	.00317	.00310	.00303	.00296	.00290	.00284	.00278	.00272
95	9	.00473	.00460	.00447	.00436	.00425	.00414	.00403	.00394	.00384	.00375	.00366	.00358	.00350	.00342	.00335	.00327	.00320	.00314	.00307	.00301
95	10	.00521	.00508	.00494	.00482	.00470	.00458	.00447	.00437	.00426	.00417	.00407	.00398	.00390	.00381	.00373	.00365	.00358	.00351	.00344	.00337
95	11	.00576	.00562	.00548	.00534	.00521	.00509	.00497	.00486	.00475	.00465	.00455	.00445	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379
95	12	.00637	.00622	.00607	.00592	.00579	.00566	.00553	.00541	.00529	.00518	.00507	.00497	.00487	.00477	.00468	.00459	.00451	.00442	.00434	.00426
95	13	.00701	.00684	.00668	.00653	.00638	.00624	.00611	.00598	.00586	.00574	.00562	.00551	.00541	.00530	.00521	.00511	.00502	.00493	.00484	.00476
95	14	.00762	.00744	.00727	.00711	.00696	.00681	.00667	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00571	.00561	.00551	.00542	.00532	.00523
95	15	.00818	.00800	.00782	.00765	.00748	.00733	.00718	.00703	.00689	.00676	.00663	.00651	.00639	.00628	.00616	.00606	.00595	.00585	.00576	.00566
95	16	.00869	.00849	.00830	.00812	.00795	.00778	.00762	.00747	.00732	.00718	.00705	.00692	.00679	.00667	.00656	.00644	.00633	.00623	.00613	.00603
95	17	.00913	.00893	.00873	.00854	.00836	.00818	.00801	.00785	.00770	.00755	.00741	.00727	.00714	.00701	.00689	.00677	.00666	.00655	.00644	.00634
95	18	.00954	.00932	.00911	.00891	.00872	.00854	.00836	.00819	.00803	.00788	.00773	.00758	.00744	.00731	.00718	.00706	.00694	.00682	.00671	.00660
95	19	.00994	.00971	.00949	.00928	.00908	.00889	.00870	.00852	.00835	.00819	.00803	.00788	.00774	.00760	.00746	.00733	.00720	.00708	.00696	.00685
95	20	.01037	.01012	.00989	.00967	.00945	.00925	.00906	.00887	.00869	.00852	.00835	.00819	.00804	.00789	.00775	.00761	.00748	.00735	.00723	.00711
95	21	.01082	.01056	.01031	.01008	.00985	.00964	.00943	.00924	.00905	.00886	.00869	.00852	.00836	.00820	.00805	.00791	.00777	.00764	.00751	.00738
95	22	.01129	.01102	.01076	.01051	.01027	.01004	.00983	.00962	.00942	.00922	.00904	.00886	.00869	.00853	.00837	.00822	.00807	.00793	.00779	.00766
95	23	.01180	.01151	.01123	.01097	.01072	.01048	.01025	.01003	.00982	.00961	.00942	.00923	.00905	.00888	.00871	.00855	.00839	.00824	.00810	.00796
95	24	.01236	.01205	.01176	.01148	.01122	.01096	.01072	.01049	.01026	.01005	.00984	.00964	.00945	.00927	.00909	.00892	.00875	.00859	.00844	.00829
95	25	.01299	.01266	.01235	.01206	.01178	.01151	.01125	.01100	.01076	.01053	.01031	.01010	.00990	.00970	.00952	.00934	.00916	.00899	.00883	.00867
95	26	.01368	.01334	.01301	.01269	.01239	.01211	.01183	.01157	.01132	.01107	.01084	.01062	.01040	.01019	.01000	.00980	.00962	.00944	.00927	.00910
95	27	.01446	.01410	.01375	.01341	.01309	.01279	.01250	.01222	.01195	.01169	.01144	.01120	.01098	.01076	.01054	.01034	.01014	.00995	.00977	.00959
95	28	.01531	.01492	.01455	.01420	.01386	.01353	.01322	.01292	.01264	.01236	.01210	.01185	.01160	.01137	.01114	.01092	.01072	.01051	.01032	.01013
95	29	.01624	.01582	.01543	.01505	.01469	.01434	.01401	.01369	.01339	.01310	.01282	.01255	.01229	.01204	.01180	.01156	.01134	.01113	.01092	.01072
95	30	.01723	.01679	.01637	.01597	.01558	.01521	.01486	.01452	.01420	.01389	.01359	.01330	.01302	.01276	.01250	.01225	.01202	.01179	.01156	.01135
95	31	.01830	.01783	.01738	.01695	.01654	.01615	.01577	.01541	.01507	.01473	.01442	.01411	.01381	.01353	.01326	.01299	.01274	.01249	.01226	.01203
95	32	.01944	.01894	.01847	.01801	.01757	.01716	.01676	.01637	.01600	.01565	.01531	.01498	.01466	.01436	.01407	.01379	.01352	.01325	.01300	.01276
95	33	.02069	.02016	.01965	.01916	.01870	.01825	.01782	.01741	.01702	.01664	.01628	.01593	.01559	.01527	.01496	.01466	.01437	.01409	.01382	.01356
95	34	.02203	.02147	.02093	.02041	.01991	.01944	.01898	.01854	.01812	.01772	.01733	.01695	.01659	.01625	.01591	.01559	.01528	.01498	.01470	.01442
95	35	.02350	.02290	.02232	.02177	.02124	.02073	.02025	.01978	.01933	.01890	.01848	.01808	.01770	.01733	.01697	.01663	.01629	.01597	.01567	.01537
95	36	.02509	.02445	.02383	.02324	.02268	.02214	.02162	.02112	.02064	.02018	.01973	.01930	.01889	.01850	.01812	.01775	.01739	.01705	.01672	.01640
95	37	.02681	.02613	.02547	.02485	.02424	.02366	.02311	.02258	.02206	.02157	.02109	.02064	.02020	.01977	.01936	.01897	.01859	.01822	.01787	.01752
95	38	.02869	.02797	.02727	.02660	.02596	.02534	.02475	.02418	.02363	.02310	.02259	.02210	.02163	.02118	.02074	.02032	.01991	.01952	.01914	.01877
95	39	.03074	.02997	.02922	.02851	.02782	.02717	.02653	.02592	.02534	.02477	.02423	.02371	.02320	.02272	.02225	.02180	.02136	.02094	.02053	.02013

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
95	40	.03299	.03216	.03137	.03061	.02987	.02917	.02850	.02785	.02722	.02662	.02604	.02548	.02494	.02442	.02391	.02343	.02296	.02251	.02207	.02165
95	41	.03545	.03457	.03372	.03291	.03213	.03138	.03066	.02997	.02930	.02865	.02803	.02743	.02686	.02630	.02576	.02524	.02474	.02425	.02379	.02333
95	42	.03813	.03720	.03630	.03543	.03460	.03381	.03304	.03230	.03158	.03089	.03023	.02959	.02897	.02838	.02780	.02724	.02670	.02618	.02568	.02519
95	43	.04106	.04006	.03911	.03819	.03730	.03645	.03563	.03484	.03408	.03335	.03264	.03195	.03129	.03065	.03004	.02944	.02886	.02831	.02777	.02725
95	44	.04423	.04317	.04216	.04118	.04024	.03933	.03846	.03762	.03680	.03602	.03526	.03453	.03383	.03315	.03249	.03185	.03123	.03063	.03006	.02950
95	45	.04763	.04651	.04543	.04440	.04340	.04243	.04150	.04060	.03974	.03890	.03810	.03732	.03656	.03584	.03513	.03445	.03379	.03315	.03253	.03193
95	46	.05129	.05010	.04896	.04786	.04679	.04577	.04478	.04383	.04290	.04201	.04115	.04032	.03952	.03874	.03799	.03726	.03656	.03587	.03521	.03457
95	47	.05518	.05392	.05271	.05154	.05042	.04933	.04828	.04726	.04628	.04534	.04442	.04354	.04268	.04185	.04105	.04027	.03952	.03879	.03808	.03740
95	48	.05934	.05801	.05673	.05549	.05429	.05314	.05203	.05095	.04991	.04890	.04793	.04699	.04608	.04519	.04434	.04351	.04271	.04193	.04117	.04044
95	49	.06377	.06236	.06101	.05970	.05843	.05721	.05603	.05489	.05378	.05272	.05168	.05068	.04971	.04877	.04786	.04698	.04613	.04530	.04449	.04371
95	50	.06850	.06702	.06559	.06420	.06287	.06157	.06032	.05911	.05794	.05681	.05571	.05465	.05362	.05262	.05166	.05072	.04981	.04892	.04807	.04723
95	51	.07355	.07198	.07047	.06901	.06760	.06623	.06491	.06363	.06239	.06119	.06003	.05890	.05781	.05675	.05572	.05472	.05376	.05282	.05190	.05102
95	52	.07888	.07723	.07564	.07410	.07261	.07116	.06977	.06842	.06711	.06584	.06461	.06341	.06226	.06113	.06004	.05899	.05796	.05696	.05599	.05505
95	53	.08451	.08278	.08110	.07948	.07791	.07639	.07491	.07349	.07210	.07076	.06946	.06820	.06698	.06579	.06463	.06351	.06242	.06136	.06033	.05933
95	54	.09044	.08862	.08686	.08516	.08350	.08190	.08035	.07885	.07739	.07597	.07460	.07327	.07197	.07072	.06949	.06831	.06716	.06603	.06494	.06388
95	55	.09670	.09479	.09294	.09115	.08941	.08773	.08610	.08452	.08298	.08149	.08004	.07863	.07727	.07594	.07465	.07340	.07218	.07099	.06984	.06871
95	56	.10329	.10129	.09935	.09747	.09565	.09388	.09217	.09050	.08889	.08732	.08579	.08431	.08287	.08147	.08011	.07879	.07750	.07625	.07503	.07384
95	57	.11022	.10812	.10610	.10413	.10222	.10036	.09856	.09681	.09512	.09347	.09186	.09031	.08879	.08732	.08588	.08449	.08313	.08180	.08052	.07926
95	58	.11746	.11527	.11315	.11109	.10909	.10715	.10526	.10343	.10165	.09992	.09823	.09659	.09500	.09345	.09194	.09047	.08904	.08765	.08629	.08497
95	59	.12498	.12270	.12049	.11834	.11624	.11421	.11224	.11032	.10845	.10664	.10487	.10315	.10148	.09985	.09827	.09672	.09522	.09375	.09232	.09093
95	60	.13280	.13043	.12812	.12587	.12369	.12157	.11950	.11749	.11554	.11364	.11179	.10999	.10824	.10653	.10486	.10324	.10166	.10012	.09861	.09715
95	61	.14095	.13847	.13607	.13373	.13145	.12923	.12708	.12498	.12294	.12096	.11902	.11713	.11530	.11351	.11176	.11006	.10840	.10678	.10520	.10366
95	62	.14947	.14689	.14439	.14195	.13958	.13728	.13503	.13284	.13071	.12864	.12661	.12464	.12272	.12085	.11902	.11724	.11550	.11380	.11215	.11053
95	63	.15839	.15571	.15311	.15058	.14811	.14571	.14337	.14109	.13887	.13671	.13460	.13254	.13053	.12857	.12666	.12480	.12298	.12120	.11947	.11777
95	64	.16769	.16492	.16222	.15960	.15703	.15454	.15211	.14973	.14742	.14517	.14297	.14082	.13873	.13668	.13469	.13274	.13084	.12898	.12716	.12539
95	65	.17741	.17454	.17174	.16902	.16636	.16377	.16124	.15878	.15638	.15403	.15174	.14951	.14732	.14519	.14311	.14108	.13909	.13715	.13526	.13340
95	66	.18757	.18460	.18171	.17889	.17614	.17345	.17083	.16828	.16578	.16334	.16096	.15864	.15637	.15415	.15198	.14987	.14780	.14577	.14379	.14186
95	67	.19823	.19517	.19218	.18926	.18641	.18364	.18092	.17827	.17569	.17316	.17069	.16828	.16592	.16361	.16136	.15915	.15700	.15489	.15283	.15081
95	68	.20937	.20621	.20313	.20012	.19718	.19431	.19150	.18876	.18608	.18346	.18091	.17840	.17596	.17356	.17122	.16894	.16670	.16450	.16236	.16026
95	69	.22095	.21770	.21453	.21142	.20839	.20543	.20253	.19970	.19694	.19423	.19158	.18899	.18646	.18398	.18156	.17918	.17686	.17458	.17235	.17017
95	70	.23292	.22958	.22631	.22312	.22000	.21695	.21397	.21105	.20819	.20540	.20266	.19999	.19737	.19481	.19229	.18984	.18743	.18507	.18276	.18049
95	71	.24521	.24179	.23843	.23516	.23195	.22881	.22574	.22274	.21980	.21692	.21410	.21134	.20864	.20599	.20339	.20085	.19836	.19592	.19353	.19118
95	72	.25781	.25430	.25086	.24750	.24421	.24099	.23784	.23475	.23172	.22876	.22586	.22302	.22023	.21750	.21482	.21220	.20963	.20711	.20463	.20221
95	73	.27068	.26709	.26358	.26013	.25676	.25346	.25023	.24706	.24395	.24091	.23793	.23501	.23214	.22933	.22657	.22387	.22122	.21862	.21607	.21356
95	74	.28389	.28023	.27664	.27312	.26967	.26630	.26298	.25974	.25656	.25344	.25037	.24737	.24443	.24154	.23871	.23593	.23320	.23052	.22789	.22531
95	75	.29750	.29377	.29011	.28652	.28300	.27955	.27617	.27285	.26959	.26640	.26326	.26019	.25717	.25421	.25130	.24844	.24564	.24289	.24018	.23753
95	76	.31156	.30776	.30403	.30038	.29679	.29328	.28983	.28644	.28311	.27985	.27664	.27350	.27041	.26738	.26440	.26147	.25860	.25577	.25300	.25027
95	77	.32604	.32219	.31840	.31469	.31104	.30747	.30395	.30050	.29711	.29379	.29052	.28731	.28415	.28105	.27801	.27501	.27207	.26918	.26634	.26354
95	78	.34091	.33701	.33317	.32941	.32571	.32207	.31850	.31500	.31155	.30816	.30484	.30157	.29835	.29519	.29208	.28903	.28603	.28307	.28017	.27731
95	79	.35605	.35210	.34823	.34441	.34067	.33699	.33337	.32981	.32631	.32288	.31950	.31617	.31290	.30969	.30653	.30341	.30035	.29734	.29438	.29147
95	80	.37131	.36733	.36341	.35956	.35578	.35206	.34839	.34479	.34125	.33777	.33434	.33097	.32765	.32439	.32118	.31802	.31491	.31184	.30883	.30586
95	81	.38656	.38255	.37861	.37472	.37091	.36715	.36345	.35982	.35624	.35272	.34925	.34584	.34248	.33917	.33592	.33271	.32955	.32645	.32338	.32037
95	82	.40173	.39770	.39373	.38982	.38598	.38220	.37847	.37481	.37120	.36764	.36414	.36069	.35730	.35395	.35066	.34742	.34422	.34107	.33797	.33491
95	83	.41679	.41275	.40876	.40484	.40098	.39718	.39343	.38974	.38611	.38253	.37900	.37552	.37210	.36872	.36540	.36212	.35889	.35571	.35257	.34948
95	84	.43183	.42778	.42379	.41986	.41599	.41217	.40841	.40470	.40105	.39745	.39391	.39041	.38696	.38357	.38022	.37691	.37366	.37044	.36728	.36415
95	85	.44688	.44283	.43884	.43491	.43103	.42721	.42344	.41973	.41607	.41246	.40890	.40539	.40193	.39851	.39515	.39182	.38855	.38532	.38213	.37898
95	86	.46176	.45772	.45374	.44982	.44594	.44213	.43836	.43465	.43098	.42737	.42381	.42029	.41682	.41340	.41002	.40669	.40340	.40015	.39695	.39379
95	87	.47627	.47225	.46828	.46437	.46051	.45670	.45295	.44924	.44558	.44197	.43841	.43489	.43142	.42800	.42461	.42128	.41798	.41473	.41152	.40835
95	88	.49036	.48636	.48242	.47853	.47468	.47089	.46715	.46345	.45981	.45621	.45265	.44914	.44568	.44225	.43888	.43554	.43224	.42899	.42578	.42260
95	89	.50398	.50002	.49610	.49223	.48841	.48464	.48092	.47724	.47361	.47003	.46649	.46299	.45953	.45612	.45275	.44942	.44613	.44289	.43967	.43650

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
95	90	.51707	.51314	.50925	.50541	.50162	.49788	.49418	.49053	.48692	.48336	.47983	.47636	.47292	.46952	.46617	.46285	.45957	.45633	.45313	.44997
95	91	.52939	.52550	.52165	.51784	.51408	.51037	.50670	.50308	.49949	.49595	.49245	.48900	.48558	.48220	.47887	.47557	.47230	.46908	.46589	.46274
95	92	.54076	.53690	.53308	.52931	.52559	.52191	.51827	.51467	.51112	.50760	.50413	.50070	.49730	.49394	.49063	.48735	.48410	.48089	.47772	.47459
95	93	.55122	.54740	.54362	.53988	.53619	.53254	.52893	.52536	.52184	.51835	.51490	.51149	.50812	.50479	.50149	.49823	.49500	.49181	.48866	.48554
95	94	.56093	.55714	.55340	.54970	.54604	.54242	.53884	.53530	.53181	.52835	.52492	.52154	.51819	.51488	.51161	.50837	.50517	.50200	.49886	.49576
95	95	.57005	.56630	.56260	.55893	.55531	.55172	.54818	.54467	.54120	.53777	.53438	.53102	.52770	.52442	.52117	.51795	.51477	.51162	.50850	.50542
96	0	.00953	.00943	.00934	.00924	.00916	.00907	.00899	.00891	.00883	.00876	.00868	.00861	.00855	.00848	.00841	.00835	.00829	.00823	.00817	.00812
96	1	.00334	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281	.00276	.00271	.00266	.00261	.00256	.00252	.00248	.00244	.00240	.00236	.00232
96	2	.00317	.00309	.00301	.00294	.00287	.00280	.00274	.00268	.00262	.00256	.00251	.00245	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00211
96	3	.00318	.00309	.00301	.00293	.00286	.00279	.00272	.00265	.00259	.00253	.00248	.00242	.00237	.00232	.00227	.00222	.00218	.00213	.00209	.00205
96	4	.00328	.00319	.00310	.00302	.00294	.00287	.00279	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00222	.00217	.00212	.00208
96	5	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00273	.00266	.00260	.00254	.00248	.00242	.00237	.00232	.00227	.00222	.00218
96	6	.00369	.00359	.00349	.00339	.00330	.00322	.00313	.00305	.00298	.00290	.00283	.00277	.00270	.00264	.00258	.00252	.00247	.00241	.00236	.00231
96	7	.00399	.00387	.00377	.00366	.00357	.00347	.00338	.00330	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00273	.00267	.00261	.00255	.00250
96	8	.00433	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00342	.00334	.00326	.00318	.00311	.00304	.00298	.00291	.00285	.00279	.00273
96	9	.00474	.00461	.00449	.00437	.00426	.00415	.00405	.00395	.00386	.00377	.00368	.00359	.00351	.00344	.00336	.00329	.00322	.00315	.00309	.00302
96	10	.00523	.00509	.00496	.00484	.00472	.00460	.00449	.00438	.00428	.00419	.00409	.00400	.00391	.00383	.00375	.00367	.00360	.00353	.00346	.00339
96	11	.00579	.00564	.00550	.00536	.00524	.00511	.00500	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00412	.00404	.00396	.00388	.00381
96	12	.00640	.00625	.00610	.00595	.00582	.00568	.00556	.00544	.00532	.00521	.00510	.00500	.00490	.00480	.00471	.00462	.00454	.00445	.00437	.00429
96	13	.00704	.00688	.00672	.00656	.00642	.00628	.00615	.00602	.00589	.00577	.00566	.00555	.00544	.00534	.00524	.00515	.00505	.00497	.00488	.00480
96	14	.00766	.00749	.00732	.00715	.00700	.00685	.00671	.00657	.00644	.00632	.00619	.00608	.00597	.00586	.00575	.00565	.00555	.00546	.00537	.00528
96	15	.00823	.00805	.00787	.00770	.00753	.00738	.00723	.00708	.00694	.00681	.00668	.00656	.00644	.00633	.00621	.00611	.00600	.00590	.00581	.00571
96	16	.00874	.00854	.00835	.00817	.00800	.00784	.00768	.00753	.00738	.00724	.00710	.00697	.00685	.00673	.00661	.00650	.00639	.00628	.00618	.00608
96	17	.00919	.00898	.00878	.00859	.00841	.00824	.00807	.00791	.00776	.00761	.00747	.00733	.00720	.00707	.00695	.00683	.00672	.00661	.00650	.00640
96	18	.00960	.00938	.00917	.00897	.00878	.00860	.00842	.00825	.00809	.00794	.00779	.00764	.00750	.00737	.00724	.00712	.00700	.00688	.00677	.00666
96	19	.01000	.00977	.00955	.00934	.00914	.00895	.00876	.00859	.00842	.00825	.00810	.00794	.00780	.00766	.00752	.00739	.00727	.00714	.00703	.00691
96	20	.01043	.01019	.00995	.00973	.00952	.00931	.00912	.00893	.00875	.00858	.00842	.00826	.00810	.00796	.00781	.00768	.00754	.00742	.00729	.00717
96	21	.01088	.01062	.01038	.01014	.00992	.00971	.00950	.00930	.00911	.00893	.00876	.00859	.00843	.00827	.00812	.00798	.00784	.00770	.00757	.00745
96	22	.01135	.01108	.01082	.01057	.01034	.01011	.00989	.00968	.00948	.00929	.00911	.00893	.00876	.00860	.00844	.00829	.00814	.00800	.00786	.00773
96	23	.01187	.01158	.01130	.01104	.01079	.01055	.01032	.01010	.00989	.00968	.00949	.00930	.00912	.00895	.00878	.00862	.00846	.00831	.00817	.00803
96	24	.01243	.01212	.01183	.01155	.01129	.01103	.01079	.01056	.01033	.01012	.00991	.00971	.00952	.00934	.00916	.00899	.00882	.00867	.00851	.00837
96	25	.01306	.01273	.01243	.01213	.01185	.01158	.01132	.01107	.01083	.01060	.01039	.01018	.00997	.00978	.00959	.00941	.00924	.00907	.00890	.00875
96	26	.01375	.01341	.01308	.01277	.01247	.01218	.01191	.01164	.01139	.01115	.01092	.01069	.01048	.01027	.01007	.00988	.00969	.00952	.00934	.00918
96	27	.01454	.01417	.01382	.01349	.01317	.01287	.01258	.01230	.01203	.01177	.01152	.01128	.01105	.01083	.01062	.01042	.01022	.01003	.00985	.00967
96	28	.01539	.01500	.01463	.01428	.01394	.01361	.01330	.01301	.01272	.01244	.01218	.01193	.01168	.01145	.01122	.01101	.01080	.01060	.01040	.01021
96	29	.01632	.01591	.01551	.01514	.01477	.01443	.01410	.01378	.01348	.01318	.01290	.01263	.01237	.01212	.01188	.01165	.01143	.01121	.01101	.01081
96	30	.01732	.01688	.01646	.01606	.01567	.01531	.01495	.01461	.01429	.01398	.01368	.01339	.01311	.01285	.01259	.01235	.01211	.01188	.01166	.01144
96	31	.01839	.01792	.01747	.01705	.01664	.01624	.01587	.01551	.01516	.01483	.01451	.01420	.01391	.01363	.01335	.01309	.01283	.01259	.01235	.01212
96	32	.01954	.01904	.01857	.01811	.01767	.01726	.01686	.01647	.01610	.01575	.01541	.01508	.01476	.01446	.01417	.01389	.01362	.01336	.01310	.01286
96	33	.02079	.02026	.01975	.01927	.01880	.01836	.01793	.01752	.01713	.01675	.01638	.01603	.01570	.01537	.01506	.01476	.01447	.01419	.01392	.01366
96	34	.02214	.02158	.02104	.02052	.02002	.01955	.01909	.01865	.01823	.01783	.01744	.01707	.01671	.01636	.01603	.01570	.01539	.01510	.01481	.01453
96	35	.02362	.02301	.02244	.02189	.02136	.02085	.02036	.01989	.01945	.01901	.01860	.01820	.01781	.01744	.01709	.01674	.01641	.01609	.01578	.01548
96	36	.02521	.02457	.02395	.02337	.02280	.02226	.02174	.02124	.02076	.02030	.01985	.01943	.01902	.01862	.01824	.01787	.01752	.01717	.01684	.01652
96	37	.02694	.02626	.02560	.02497	.02437	.02379	.02324	.02270	.02219	.02170	.02122	.02077	.02033	.01990	.01949	.01910	.01872	.01835	.01800	.01765
96	38	.02883	.02810	.02740	.02673	.02609	.02547	.02488	.02431	.02376	.02324	.02273	.02224	.02177	.02132	.02088	.02046	.02005	.01965	.01927	.01891
96	39	.03089	.03011	.02937	.02865	.02797	.02731	.02668	.02607	.02548	.02492	.02438	.02385	.02335	.02286	.02239	.02194	.02150	.02108	.02067	.02028
96	40	.03314	.03231	.03152	.03076	.03003	.02932	.02865	.02800	.02737	.02677	.02619	.02563	.02509	.02457	.02407	.02358	.02312	.02266	.02223	.02180
96	41	.03561	.03473	.03388	.03307	.03230	.03155	.03082	.03013	.02946	.02882	.02820	.02760	.02702	.02647	.02593	.02541	.02491	.02442	.02395	.02350
96	42	.03831	.03737	.03647	.03561	.03478	.03398	.03321	.03247	.03176	.03107	.03041	.02977	.02915	.02855	.02798	.02742	.02688	.02636	.02586	.02537
96	43	.04124	.04025	.03930	.03838	.03749	.03664	.03582	.03503	.03427	.03354	.03283	.03214	.03148	.03085	.03023	.02963	.02906	.02850	.02796	.02744

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
96	44	.04443	.04338	.04236	.04139	.04045	.03954	.03867	.03782	.03701	.03623	.03547	.03474	.03404	.03336	.03270	.03206	.03144	.03085	.03027	.02971
96	45	.04786	.04674	.04566	.04462	.04362	.04266	.04173	.04083	.03997	.03913	.03833	.03755	.03679	.03606	.03536	.03468	.03402	.03338	.03276	.03216
96	46	.05153	.05035	.04920	.04810	.04704	.04601	.04503	.04407	.04315	.04226	.04140	.04057	.03977	.03899	.03824	.03751	.03681	.03612	.03546	.03482
96	47	.05545	.05419	.05298	.05181	.05068	.04960	.04855	.04753	.04655	.04561	.04469	.04381	.04295	.04212	.04132	.04055	.03979	.03906	.03836	.03767
96	48	.05963	.05830	.05702	.05578	.05459	.05343	.05232	.05124	.05020	.04920	.04822	.04728	.04637	.04549	.04463	.04381	.04300	.04223	.04147	.04074
96	49	.06409	.06268	.06133	.06002	.05875	.05753	.05635	.05521	.05411	.05304	.05201	.05100	.05004	.04910	.04819	.04731	.04645	.04562	.04482	.04403
96	50	.06885	.06737	.06594	.06455	.06322	.06192	.06067	.05946	.05830	.05716	.05607	.05500	.05398	.05298	.05201	.05107	.05016	.04928	.04842	.04759
96	51	.07392	.07236	.07085	.06939	.06798	.06661	.06529	.06401	.06277	.06157	.06041	.05929	.05820	.05714	.05611	.05511	.05415	.05321	.05229	.05141
96	52	.07929	.07764	.07605	.07451	.07302	.07158	.07019	.06884	.06753	.06626	.06503	.06384	.06268	.06156	.06047	.05941	.05838	.05739	.05642	.05547
96	53	.08496	.08323	.08155	.07993	.07836	.07684	.07537	.07395	.07256	.07122	.06992	.06866	.06744	.06625	.06510	.06397	.06289	.06183	.06080	.05980
96	54	.09094	.08912	.08736	.08565	.08400	.08240	.08085	.07935	.07789	.07648	.07510	.07377	.07248	.07122	.07000	.06881	.06766	.06654	.06545	.06439
96	55	.09724	.09533	.09348	.09169	.08996	.08828	.08664	.08506	.08353	.08204	.08059	.07918	.07782	.07649	.07520	.07395	.07273	.07154	.07039	.06927
96	56	.10388	.10188	.09994	.09806	.09624	.09448	.09276	.09110	.08948	.08792	.08639	.08491	.08347	.08207	.08071	.07939	.07810	.07685	.07563	.07444
96	57	.11086	.10877	.10674	.10477	.10286	.10101	.09921	.09747	.09577	.09412	.09252	.09096	.08944	.08797	.08654	.08514	.08378	.08246	.08118	.07992
96	58	.11815	.11597	.11385	.11179	.10979	.10785	.10597	.10414	.10236	.10063	.09894	.09731	.09571	.09416	.09265	.09119	.08976	.08836	.08701	.08568
96	59	.12574	.12346	.12125	.11910	.11701	.11498	.11301	.11109	.10922	.10741	.10564	.10393	.10225	.10063	.09904	.09750	.09599	.09453	.09310	.09170
96	60	.13362	.13125	.12894	.12669	.12451	.12239	.12033	.11833	.11637	.11447	.11263	.11083	.10907	.10736	.10570	.10408	.10250	.10096	.09946	.09799
96	61	.14183	.13936	.13695	.13461	.13234	.13013	.12798	.12588	.12384	.12186	.11992	.11804	.11620	.11441	.11267	.11097	.10931	.10769	.10611	.10457
96	62	.15042	.14785	.14535	.14291	.14055	.13824	.13600	.13381	.13168	.12961	.12759	.12562	.12370	.12183	.12000	.11822	.11648	.11478	.11313	.11151
96	63	.15941	.15674	.15414	.15161	.14915	.14675	.14441	.14214	.13992	.13776	.13565	.13359	.13158	.12963	.12772	.12586	.12404	.12226	.12053	.11883
96	64	.16880	.16603	.16334	.16071	.15815	.15566	.15323	.15086	.14855	.14630	.14410	.14195	.13986	.13782	.13582	.13388	.13198	.13012	.12831	.12653
96	65	.17860	.17574	.17294	.17022	.16757	.16498	.16245	.15999	.15759	.15525	.15296	.15073	.14855	.14642	.14434	.14231	.14032	.13838	.13649	.13463
96	66	.18886	.18589	.18300	.18019	.17744	.17475	.17214	.16958	.16709	.16465	.16228	.15995	.15769	.15547	.15330	.15119	.14912	.14710	.14512	.14318
96	67	.19962	.19656	.19357	.19066	.18782	.18504	.18233	.17968	.17710	.17457	.17211	.16970	.16734	.16504	.16279	.16058	.15843	.15632	.15426	.15225
96	68	.21087	.20771	.20464	.20163	.19869	.19582	.19302	.19029	.18761	.18500	.18244	.17994	.17750	.17511	.17277	.17048	.16824	.16605	.16391	.16181
96	69	.22257	.21933	.21616	.21306	.21003	.20707	.20418	.20135	.19859	.19589	.19324	.19065	.18812	.18565	.18322	.18085	.17853	.17625	.17403	.17185
96	70	.23467	.23133	.22808	.22489	.22177	.21873	.21575	.21283	.20998	.20719	.20446	.20178	.19917	.19661	.19410	.19164	.18924	.18688	.18457	.18231
96	71	.24710	.24368	.24034	.23706	.23386	.23073	.22766	.22466	.22173	.21885	.21603	.21328	.21058	.20793	.20534	.20280	.20031	.19787	.19548	.19314
96	72	.25984	.25634	.25291	.24955	.24627	.24305	.23990	.23682	.23380	.23084	.22794	.22510	.22232	.21959	.21692	.21430	.21173	.20921	.20674	.20432
96	73	.27287	.26928	.26578	.26234	.25898	.25568	.25245	.24929	.24619	.24315	.24017	.23725	.23439	.23158	.22883	.22613	.22348	.22088	.21833	.21583
96	74	.28624	.28258	.27900	.27549	.27205	.26868	.26537	.26213	.25895	.25584	.25278	.24978	.24684	.24396	.24113	.23835	.23563	.23295	.23032	.22775
96	75	.30002	.29630	.29265	.28906	.28555	.28211	.27873	.27542	.27217	.26898	.26585	.26278	.25976	.25680	.25390	.25105	.24825	.24550	.24280	.24014
96	76	.31427	.31048	.30676	.30312	.29954	.29603	.29258	.28920	.28588	.28262	.27943	.27628	.27320	.27017	.26720	.26427	.26140	.25858	.25581	.25309
96	77	.32896	.32512	.32134	.31764	.31400	.31043	.30692	.30348	.30010	.29677	.29351	.29030	.28715	.28406	.28102	.27803	.27509	.27220	.26937	.26658
96	78	.34406	.34016	.33634	.33258	.32889	.32526	.32170	.31820	.31476	.31138	.30806	.30480	.30159	.29843	.29533	.29228	.28928	.28633	.28343	.28058
96	79	.35944	.35550	.35164	.34783	.34410	.34042	.33681	.33327	.32978	.32635	.32297	.31966	.31639	.31318	.31003	.30692	.30387	.30086	.29790	.29499
96	80	.37496	.37099	.36708	.36324	.35947	.35576	.35210	.34851	.34498	.34151	.33809	.33472	.33141	.32815	.32495	.32179	.31869	.31563	.31262	.30966
96	81	.39048	.38648	.38254	.37868	.37487	.37112	.36744	.36381	.36024	.35673	.35327	.34987	.34652	.34322	.33997	.33677	.33362	.33051	.32746	.32445
96	82	.40592	.40190	.39795	.39406	.39022	.38645	.38274	.37908	.37549	.37194	.36845	.36501	.36163	.35829	.35500	.35177	.34858	.34543	.34234	.33929
96	83	.42127	.41724	.41327	.40937	.40552	.40173	.39799	.39432	.39069	.38712	.38361	.38014	.37673	.37336	.37004	.36678	.36355	.36038	.35725	.35416
96	84	.43662	.43258	.42861	.42469	.42083	.41703	.41329	.40959	.40595	.40237	.39883	.39534	.39191	.38852	.38518	.38189	.37864	.37543	.37227	.36916
96	85	.45198	.44795	.44398	.44007	.43621	.43240	.42865	.42495	.42130	.41771	.41416	.41066	.40721	.40381	.40045	.39714	.39387	.39065	.38747	.38433
96	86	.46720	.46319	.45923	.45532	.45146	.44766	.44391	.44022	.43657	.43297	.42942	.42592	.42246	.41905	.41568	.41236	.40908	.40584	.40265	.39950
96	87	.48206	.47806	.47412	.47022	.46638	.46259	.45886	.45517	.45152	.44793	.44438	.44088	.43742	.43401	.43064	.42732	.42403	.42079	.41759	.41443
96	88	.49650	.49253	.48861	.48474	.48092	.47714	.47342	.46974	.46611	.46253	.45899	.45550	.45205	.44864	.44528	.44195	.43867	.43543	.43223	.42906
96	89	.51049	.50655	.50265	.49881	.49501	.49126	.48756	.48391	.48030	.47673	.47321	.46973	.46629	.46289	.45954	.45622	.45295	.44971	.44652	.44336
96	90	.52394	.52003	.51617	.51236	.50860	.50488	.50120	.49757	.49398	.49044	.48694	.48348	.48006	.47668	.47334	.47004	.46678	.46356	.46037	.45722
96	91	.53662	.53275	.52893	.52515	.52142	.51774	.51409	.51049	.50693	.50341	.49994	.49650	.49310	.48975	.48643	.48314	.47990	.47669	.47352	.47038
96	92	.54833	.54450	.54072	.53698	.53328	.52963	.52601	.52244	.51891	.51542	.51197	.50856	.50519	.50185	.49855	.49529	.49207	.48888	.48572	.48260
96	93	.55911	.55532	.55158	.54787	.54421	.54059	.53701	.53347	.52997	.52651	.52309	.51970	.51635	.51304	.50977	.50653	.50332	.50015	.49701	.49391



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
96	94	.56913	.56538	.56167	.55800	.55438	.55079	.54724	.54373	.54027	.53683	.53344	.53008	.52676	.52347	.52022	.51700	.51382	.51067	.50756	.50447
96	95	.57856	.57485	.57118	.56755	.56396	.56041	.55689	.55342	.54998	.54658	.54321	.53988	.53659	.53333	.53010	.52691	.52375	.52063	.51753	.51447
96	96	.58735	.58368	.58005	.57646	.57290	.56939	.56591	.56247	.55906	.55569	.55235	.54905	.54579	.54255	.53935	.53619	.53305	.52995	.52688	.52384
97	0	.00967	.00957	.00947	.00938	.00930	.00921	.00913	.00905	.00898	.00890	.00883	.00876	.00869	.00863	.00856	.00850	.00844	.00838	.00832	.00827
97	1	.00337	.00329	.00321	.00314	.00308	.00301	.00295	.00289	.00284	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00246	.00242	.00238	.00234
97	2	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00263	.00258	.00252	.00247	.00242	.00238	.00233	.00229	.00224	.00220	.00216	.00212
97	3	.00319	.00311	.00302	.00295	.00287	.00280	.00273	.00267	.00261	.00255	.00249	.00244	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207
97	4	.00330	.00320	.00312	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00255	.00249	.00243	.00238	.00233	.00228	.00223	.00218	.00214	.00210
97	5	.00347	.00338	.00328	.00319	.00311	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00255	.00249	.00244	.00238	.00233	.00228	.00223	.00219
97	6	.00371	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271	.00265	.00259	.00254	.00248	.00243	.00237	.00232
97	7	.00400	.00389	.00378	.00368	.00358	.00349	.00340	.00331	.00323	.00315	.00307	.00300	.00293	.00287	.00280	.00274	.00268	.00262	.00257	.00251
97	8	.00434	.00422	.00411	.00400	.00389	.00379	.00370	.00360	.00352	.00343	.00335	.00327	.00320	.00312	.00306	.00299	.00292	.00286	.00280	.00274
97	9	.00476	.00463	.00450	.00439	.00427	.00417	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00337	.00330	.00323	.00317	.00310	.00304
97	10	.00525	.00511	.00498	.00485	.00473	.00462	.00451	.00440	.00430	.00420	.00411	.00402	.00393	.00385	.00377	.00369	.00361	.00354	.00347	.00340
97	11	.00581	.00566	.00552	.00538	.00526	.00513	.00502	.00490	.00479	.00469	.00459	.00449	.00440	.00431	.00422	.00414	.00406	.00398	.00390	.00383
97	12	.00643	.00627	.00612	.00598	.00584	.00571	.00558	.00546	.00535	.00524	.00513	.00503	.00493	.00483	.00474	.00465	.00456	.00448	.00440	.00432
97	13	.00707	.00691	.00675	.00660	.00645	.00631	.00618	.00605	.00593	.00581	.00569	.00558	.00548	.00537	.00527	.00518	.00509	.00500	.00491	.00483
97	14	.00770	.00752	.00735	.00719	.00704	.00689	.00675	.00661	.00648	.00635	.00623	.00612	.00600	.00590	.00579	.00569	.00559	.00550	.00541	.00532
97	15	.00828	.00809	.00791	.00774	.00758	.00742	.00727	.00713	.00699	.00686	.00673	.00660	.00648	.00637	.00626	.00615	.00605	.00595	.00585	.00576
97	16	.00879	.00859	.00840	.00822	.00805	.00788	.00773	.00757	.00743	.00729	.00715	.00702	.00690	.00678	.00666	.00655	.00644	.00633	.00623	.00613
97	17	.00924	.00903	.00884	.00865	.00846	.00829	.00812	.00796	.00781	.00766	.00752	.00738	.00725	.00713	.00700	.00688	.00677	.00666	.00655	.00645
97	18	.00965	.00944	.00923	.00903	.00884	.00865	.00848	.00831	.00815	.00799	.00784	.00770	.00756	.00743	.00730	.00717	.00705	.00694	.00683	.00672
97	19	.01006	.00983	.00961	.00940	.00920	.00901	.00882	.00864	.00847	.00831	.00815	.00800	.00786	.00772	.00758	.00745	.00732	.00720	.00709	.00697
97	20	.01049	.01024	.01001	.00979	.00958	.00937	.00918	.00899	.00881	.00864	.00847	.00832	.00816	.00801	.00787	.00774	.00760	.00748	.00735	.00723
97	21	.01094	.01068	.01044	.01020	.00998	.00977	.00956	.00936	.00917	.00899	.00882	.00865	.00849	.00833	.00818	.00804	.00790	.00776	.00763	.00751
97	22	.01141	.01114	.01088	.01064	.01040	.01017	.00995	.00975	.00955	.00935	.00917	.00899	.00882	.00866	.00850	.00835	.00820	.00806	.00792	.00779
97	23	.01193	.01164	.01136	.01110	.01085	.01061	.01038	.01016	.00995	.00975	.00955	.00936	.00918	.00901	.00884	.00868	.00853	.00838	.00823	.00809
97	24	.01249	.01219	.01190	.01162	.01135	.01110	.01085	.01062	.01040	.01018	.00997	.00978	.00959	.00940	.00922	.00905	.00889	.00873	.00858	.00843
97	25	.01312	.01280	.01249	.01220	.01191	.01164	.01138	.01114	.01090	.01067	.01045	.01024	.01004	.00984	.00966	.00948	.00930	.00913	.00897	.00882
97	26	.01382	.01348	.01315	.01284	.01254	.01225	.01198	.01171	.01146	.01122	.01098	.01076	.01055	.01034	.01014	.00995	.00976	.00959	.00941	.00925
97	27	.01461	.01424	.01389	.01356	.01324	.01294	.01265	.01237	.01210	.01184	.01159	.01136	.01113	.01091	.01070	.01049	.01029	.01010	.00992	.00974
97	28	.01546	.01508	.01471	.01435	.01401	.01369	.01338	.01308	.01279	.01252	.01226	.01200	.01176	.01153	.01130	.01108	.01087	.01067	.01048	.01029
97	29	.01640	.01598	.01559	.01521	.01485	.01451	.01418	.01386	.01355	.01326	.01298	.01271	.01245	.01220	.01196	.01173	.01151	.01129	.01109	.01089
97	30	.01740	.01696	.01654	.01614	.01575	.01539	.01503	.01470	.01437	.01406	.01376	.01347	.01320	.01293	.01268	.01243	.01219	.01196	.01174	.01153
97	31	.01847	.01801	.01756	.01713	.01672	.01633	.01595	.01559	.01525	.01492	.01460	.01429	.01400	.01371	.01344	.01318	.01292	.01268	.01244	.01221
97	32	.01963	.01913	.01866	.01820	.01776	.01735	.01695	.01656	.01619	.01584	.01550	.01517	.01486	.01455	.01426	.01398	.01371	.01345	.01320	.01295
97	33	.02089	.02036	.01985	.01936	.01890	.01845	.01802	.01761	.01722	.01684	.01648	.01613	.01579	.01547	.01516	.01486	.01457	.01429	.01402	.01376
97	34	.02224	.02167	.02113	.02062	.02012	.01965	.01919	.01875	.01833	.01793	.01754	.01717	.01681	.01646	.01613	.01581	.01550	.01520	.01491	.01463
97	35	.02372	.02312	.02254	.02199	.02146	.02095	.02047	.02000	.01955	.01912	.01870	.01831	.01792	.01755	.01719	.01685	.01652	.01620	.01589	.01559
97	36	.02532	.02468	.02406	.02348	.02291	.02237	.02185	.02135	.02087	.02041	.01997	.01954	.01913	.01873	.01835	.01798	.01763	.01729	.01695	.01664
97	37	.02705	.02637	.02572	.02509	.02449	.02391	.02335	.02282	.02231	.02182	.02134	.02088	.02045	.02002	.01961	.01922	.01884	.01847	.01812	.01777
97	38	.02895	.02822	.02752	.02686	.02621	.02560	.02500	.02443	.02389	.02336	.02285	.02236	.02189	.02144	.02100	.02058	.02017	.01978	.01940	.01903
97	39	.03101	.03024	.02950	.02878	.02810	.02744	.02681	.02620	.02561	.02505	.02451	.02398	.02348	.02299	.02253	.02207	.02164	.02121	.02081	.02041
97	40	.03327	.03245	.03166	.03090	.03017	.02946	.02879	.02814	.02751	.02691	.02633	.02577	.02523	.02471	.02421	.02373	.02326	.02280	.02237	.02194
97	41	.03575	.03488	.03403	.03322	.03244	.03169	.03097	.03028	.02961	.02897	.02835	.02775	.02717	.02662	.02608	.02556	.02506	.02457	.02410	.02365
97	42	.03846	.03753	.03663	.03577	.03494	.03414	.03337	.03263	.03192	.03123	.03057	.02993	.02931	.02872	.02814	.02758	.02705	.02653	.02602	.02554
97	43	.04141	.04042	.03947	.03855	.03767	.03682	.03600	.03521	.03445	.03371	.03300	.03232	.03166	.03102	.03041	.02981	.02923	.02868	.02814	.02762
97	44	.04462	.04356	.04255	.04157	.04063	.03973	.03886	.03801	.03720	.03642	.03566	.03493	.03423	.03355	.03289	.03225	.03163	.03104	.03046	.02990
97	45	.04806	.04694	.04586	.04483	.04383	.04286	.04193	.04104	.04017	.03934	.03853	.03775	.03700	.03627	.03557	.03489	.03423	.03359	.03297	.03237
97	46	.05175	.05057	.04942	.04832	.04726	.04624	.04525	.04430	.04338	.04249	.04163	.04080	.04000	.03922	.03847	.03774	.03703	.03635	.03569	.03505

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
97	47	.05569	.05443	.05322	.05205	.05093	.04984	.04879	.04778	.04680	.04585	.04494	.04406	.04320	.04237	.04157	.04079	.04004	.03931	.03860	.03792
97	48	.05989	.05856	.05728	.05604	.05485	.05370	.05259	.05151	.05047	.04947	.04849	.04755	.04664	.04576	.04490	.04408	.04327	.04250	.04174	.04101
97	49	.06437	.06297	.06161	.06030	.05904	.05782	.05664	.05550	.05440	.05333	.05230	.05130	.05033	.04939	.04848	.04760	.04675	.04592	.04511	.04433
97	50	.06916	.06768	.06625	.06487	.06353	.06224	.06099	.05978	.05861	.05748	.05639	.05532	.05430	.05330	.05233	.05139	.05049	.04960	.04875	.04791
97	51	.07427	.07270	.07119	.06974	.06832	.06696	.06564	.06436	.06312	.06192	.06076	.05964	.05855	.05749	.05646	.05547	.05450	.05356	.05265	.05176
97	52	.07966	.07802	.07643	.07489	.07340	.07196	.07057	.06922	.06791	.06664	.06541	.06422	.06306	.06194	.06085	.05980	.05877	.05777	.05680	.05586
97	53	.08537	.08364	.08196	.08035	.07878	.07726	.07579	.07436	.07298	.07164	.07034	.06908	.06786	.06667	.06552	.06440	.06331	.06225	.06122	.06022
97	54	.09138	.08957	.08781	.08610	.08445	.08285	.08130	.07980	.07835	.07693	.07556	.07423	.07294	.07168	.07046	.06927	.06812	.06700	.06591	.06485
97	55	.09773	.09582	.09397	.09218	.09045	.08877	.08714	.08556	.08402	.08253	.08109	.07968	.07832	.07699	.07570	.07445	.07323	.07205	.07089	.06977
97	56	.10441	.10241	.10048	.09860	.09678	.09502	.09330	.09164	.09003	.08846	.08694	.08546	.08402	.08262	.08126	.07994	.07865	.07740	.07618	.07499
97	57	.11144	.10935	.10732	.10536	.10345	.10160	.09980	.09805	.09636	.09471	.09311	.09155	.09004	.08857	.08713	.08574	.08438	.08306	.08177	.08052
97	58	.11878	.11660	.11448	.11243	.11043	.10849	.10661	.10478	.10300	.10127	.09959	.09795	.09636	.09481	.09330	.09184	.09041	.08902	.08766	.08634
97	59	.12642	.12415	.12194	.11979	.11770	.11567	.11370	.11178	.10992	.10811	.10634	.10463	.10296	.10133	.09975	.09820	.09670	.09523	.09381	.09241
97	60	.13436	.13199	.12968	.12744	.12526	.12314	.12108	.11908	.11713	.11523	.11338	.11159	.10983	.10813	.10646	.10484	.10326	.10172	.10022	.09876
97	61	.14263	.14016	.13776	.13542	.13315	.13094	.12879	.12670	.12466	.12267	.12074	.11886	.11702	.11524	.11349	.11179	.11014	.10852	.10694	.10540
97	62	.15128	.14871	.14622	.14378	.14142	.13912	.13687	.13469	.13256	.13049	.12847	.12650	.12458	.12271	.12089	.11911	.11737	.11568	.11402	.11241
97	63	.16034	.15768	.15508	.15255	.15009	.14770	.14536	.14309	.14087	.13871	.13660	.13455	.13254	.13059	.12868	.12682	.12500	.12322	.12149	.11980
97	64	.16980	.16704	.16435	.16172	.15917	.15668	.15425	.15188	.14957	.14732	.14513	.14298	.14089	.13885	.13686	.13491	.13301	.13116	.12935	.12757
97	65	.17968	.17682	.17403	.17131	.16866	.16607	.16355	.16109	.15869	.15635	.15407	.15184	.14966	.14753	.14545	.14342	.14144	.13950	.13761	.13576
97	66	.19002	.18706	.18418	.18136	.17861	.17594	.17332	.17077	.16828	.16585	.16347	.16115	.15889	.15667	.15451	.15239	.15033	.14830	.14633	.14439
97	67	.20088	.19782	.19484	.19193	.18909	.18632	.18361	.18097	.17839	.17586	.17340	.17099	.16864	.16633	.16408	.16188	.15973	.15763	.15557	.15355
97	68	.21223	.20908	.20600	.20300	.20007	.19720	.19441	.19167	.18900	.18639	.18383	.18134	.17890	.17651	.17417	.17189	.16965	.16746	.16532	.16322
97	69	.22404	.22080	.21764	.21454	.21152	.20857	.20568	.20285	.20009	.19739	.19475	.19217	.18964	.18716	.18474	.18237	.18005	.17778	.17555	.17338
97	70	.23626	.23293	.22968	.22649	.22338	.22034	.21736	.21445	.21160	.20882	.20609	.20342	.20081	.19825	.19574	.19329	.19088	.18853	.18622	.18396
97	71	.24882	.24540	.24206	.23880	.23560	.23247	.22941	.22641	.22348	.22061	.21780	.21504	.21234	.20970	.20711	.20458	.20209	.19965	.19727	.19492
97	72	.26169	.25819	.25477	.25142	.24814	.24493	.24179	.23871	.23569	.23274	.22984	.22701	.22423	.22150	.21883	.21622	.21365	.21113	.20866	.20624
97	73	.27485	.27128	.26778	.26435	.26099	.25770	.25447	.25132	.24822	.24519	.24221	.23930	.23644	.23363	.23088	.22819	.22554	.22295	.22040	.21790
97	74	.28838	.28473	.28115	.27765	.27421	.27084	.26755	.26431	.26114	.25803	.25497	.25198	.24905	.24617	.24334	.24056	.23784	.23517	.23255	.22997
97	75	.30232	.29860	.29496	.29138	.28788	.28444	.28107	.27776	.27451	.27133	.26820	.26514	.26213	.25917	.25627	.25342	.25063	.24788	.24518	.24253
97	76	.31674	.31296	.30925	.30561	.30204	.29853	.29509	.29172	.28841	.28515	.28196	.27882	.27575	.27272	.26975	.26683	.26396	.26115	.25838	.25566
97	77	.33162	.32778	.32402	.32032	.31669	.31313	.30963	.30619	.30281	.29950	.29624	.29304	.28990	.28681	.28377	.28079	.27785	.27497	.27213	.26935
97	78	.34692	.34304	.33922	.33547	.33179	.32817	.32462	.32113	.31770	.31432	.31101	.30775	.30455	.30140	.29830	.29525	.29226	.28932	.28642	.28357
97	79	.36253	.35860	.35474	.35095	.34722	.34356	.33996	.33642	.33294	.32951	.32615	.32284	.31958	.31638	.31323	.31013	.30708	.30408	.30112	.29822
97	80	.37828	.37432	.37043	.36660	.36283	.35913	.35549	.35191	.34838	.34492	.34151	.33815	.33485	.33160	.32840	.32525	.32215	.31910	.31609	.31313
97	81	.39405	.39006	.38614	.38228	.37849	.37475	.37108	.36746	.36390	.36040	.35695	.35355	.35021	.34692	.34367	.34048	.33734	.33424	.33119	.32819
97	82	.40975	.40574	.40180	.39792	.39410	.39034	.38664	.38300	.37941	.37587	.37239	.36896	.36559	.36226	.35898	.35575	.35257	.34943	.34634	.34330
97	83	.42536	.42135	.41740	.41350	.40967	.40589	.40217	.39850	.39489	.39133	.38783	.38437	.38097	.37761	.37430	.37104	.36783	.36466	.36153	.35845
97	84	.44099	.43697	.43301	.42911	.42527	.42148	.41775	.41407	.41044	.40687	.40334	.39987	.39644	.39306	.38973	.38645	.38321	.38001	.37686	.37375
97	85	.45665	.45264	.44869	.44479	.44094	.43715	.43342	.42973	.42610	.42252	.41898	.41549	.41206	.40866	.40532	.40202	.39876	.39554	.39237	.38924
97	86	.47219	.46819	.46425	.46036	.45652	.45274	.44901	.44532	.44169	.43810	.43457	.43108	.42763	.42423	.42088	.41757	.41430	.41108	.40789	.40475
97	87	.48737	.48339	.47946	.47559	.47177	.46800	.46428	.46060	.45698	.45340	.44987	.44638	.44294	.43954	.43618	.43287	.42960	.42636	.42317	.42002
97	88	.50214	.49819	.49429	.49044	.48664	.48288	.47918	.47552	.47191	.46834	.46482	.46134	.45791	.45452	.45117	.44786	.44459	.44136	.43817	.43501
97	89	.51646	.51254	.50867	.50485	.50108	.49735	.49367	.49003	.48644	.48289	.47939	.47593	.47251	.46913	.46579	.46249	.45923	.45600	.45282	.44967
97	90	.53025	.52637	.52253	.51875	.51501	.51131	.50766	.50405	.50048	.49696	.49348	.49004	.48664	.48328	.47995	.47667	.47342	.47021	.46704	.46391
97	91	.54327	.53943	.53563	.53188	.52818	.52452	.52090	.51732	.51378	.51029	.50683	.50342	.50004	.49670	.49340	.49013	.48691	.48372	.48056	.47744
97	92	.55529	.55150	.54774	.54403	.54036	.53674	.53315	.52960	.52610	.52263	.51921	.51582	.51246	.50915	.50587	.50263	.49942	.49625	.49311	.49001
97	93	.56638	.56262	.55891	.55524	.55160	.54801	.54446	.54095	.53747	.53404	.53064	.52728	.52395	.52066	.51741	.51419	.51101	.50786	.50474	.50165
97	94	.57669	.57297	.56930	.56566	.56207	.55851	.55500	.55152	.54807	.54467	.54130	.53797	.53467	.53141	.52818	.52498	.52182	.51869	.51560	.51253
97	95	.58640	.58273	.57909	.57550	.57194	.56842	.56494	.56149	.55809	.55471	.55138	.54807	.54480	.54157	.53837	.53520	.53206	.52896	.52589	.52284
97	96	.59546	.59183	.58824	.58468	.58116	.57768	.57424	.57083	.56745	.56411	.56081	.55753	.55429	.55109	.54791	.54477	.54166	.53858	.53553	.53252

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
97	97	.60384	.60024	.59669	.59317	.58969	.58624	.58283	.57946	.57611	.57280	.56953	.56629	.56308	.55990	.55675	.55364	.55055	.54750	.54447	.54148
98	0	.00980	.00970	.00961	.00952	.00943	.00935	.00927	.00919	.00911	.00904	.00897	.00890	.00883	.00877	.00870	.00864	.00858	.00852	.00846	.00841
98	1	.00339	.00331	.00324	.00317	.00310	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00266	.00261	.00257	.00252	.00248	.00244	.00240	.00237
98	2	.00320	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00260	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00222	.00218	.00214
98	3	.00321	.00312	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208
98	4	.00331	.00322	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00239	.00234	.00229	.00224	.00220	.00215	.00211
98	5	.00349	.00339	.00329	.00321	.00312	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00225	.00220
98	6	.00372	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00266	.00260	.00255	.00249	.00244	.00239	.00234
98	7	.00401	.00390	.00379	.00369	.00359	.00350	.00341	.00332	.00324	.00316	.00309	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00258	.00252
98	8	.00435	.00423	.00412	.00401	.00390	.00380	.00371	.00361	.00353	.00344	.00336	.00328	.00321	.00314	.00307	.00300	.00293	.00287	.00281	.00275
98	9	.00477	.00464	.00452	.00440	.00429	.00418	.00408	.00398	.00388	.00379	.00370	.00362	.00354	.00346	.00339	.00331	.00325	.00318	.00311	.00305
98	10	.00526	.00512	.00499	.00487	.00475	.00463	.00452	.00442	.00431	.00422	.00412	.00403	.00395	.00386	.00378	.00370	.00363	.00356	.00349	.00342
98	11	.00583	.00568	.00554	.00540	.00527	.00515	.00503	.00492	.00481	.00471	.00461	.00451	.00442	.00433	.00424	.00416	.00408	.00400	.00392	.00385
98	12	.00645	.00629	.00615	.00600	.00587	.00573	.00561	.00549	.00537	.00526	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00450	.00442	.00434
98	13	.00710	.00694	.00678	.00663	.00648	.00634	.00621	.00608	.00595	.00584	.00572	.00561	.00551	.00540	.00530	.00521	.00512	.00503	.00494	.00486
98	14	.00773	.00756	.00739	.00723	.00707	.00693	.00678	.00665	.00652	.00639	.00627	.00615	.00604	.00593	.00583	.00573	.00563	.00553	.00544	.00535
98	15	.00832	.00813	.00795	.00778	.00762	.00746	.00731	.00717	.00703	.00690	.00677	.00665	.00653	.00641	.00630	.00619	.00609	.00599	.00589	.00580
98	16	.00883	.00863	.00845	.00827	.00809	.00793	.00777	.00762	.00747	.00733	.00720	.00707	.00694	.00682	.00671	.00659	.00649	.00638	.00628	.00618
98	17	.00929	.00908	.00888	.00869	.00851	.00834	.00817	.00801	.00786	.00771	.00757	.00743	.00730	.00717	.00705	.00693	.00682	.00671	.00660	.00650
98	18	.00970	.00949	.00928	.00908	.00889	.00870	.00853	.00836	.00820	.00804	.00789	.00775	.00761	.00748	.00735	.00723	.00711	.00699	.00688	.00677
98	19	.01011	.00988	.00966	.00945	.00925	.00906	.00887	.00870	.00853	.00836	.00821	.00805	.00791	.00777	.00763	.00750	.00738	.00726	.00714	.00703
98	20	.01054	.01030	.01006	.00984	.00963	.00943	.00923	.00905	.00887	.00869	.00853	.00837	.00822	.00807	.00793	.00779	.00766	.00753	.00741	.00729
98	21	.01100	.01074	.01049	.01026	.01004	.00982	.00962	.00942	.00923	.00905	.00887	.00871	.00854	.00839	.00824	.00809	.00796	.00782	.00769	.00757
98	22	.01147	.01120	.01094	.01069	.01045	.01023	.01001	.00980	.00960	.00941	.00923	.00905	.00888	.00872	.00856	.00841	.00826	.00812	.00798	.00785
98	23	.01198	.01170	.01142	.01116	.01091	.01067	.01044	.01022	.01001	.00980	.00961	.00942	.00924	.00907	.00890	.00874	.00859	.00844	.00829	.00815
98	24	.01255	.01224	.01195	.01168	.01141	.01116	.01091	.01068	.01046	.01024	.01003	.00984	.00965	.00946	.00929	.00911	.00895	.00879	.00864	.00849
98	25	.01318	.01286	.01255	.01226	.01197	.01170	.01145	.01120	.01096	.01073	.01051	.01030	.01010	.00991	.00972	.00954	.00936	.00920	.00903	.00888
98	26	.01388	.01354	.01321	.01290	.01260	.01231	.01204	.01177	.01152	.01128	.01105	.01082	.01061	.01040	.01020	.01001	.00983	.00965	.00948	.00931
98	27	.01467	.01431	.01396	.01363	.01331	.01300	.01271	.01243	.01216	.01191	.01166	.01142	.01119	.01097	.01076	.01056	.01036	.01017	.00999	.00981
98	28	.01553	.01514	.01477	.01442	.01408	.01376	.01345	.01315	.01286	.01259	.01233	.01207	.01183	.01160	.01137	.01115	.01094	.01074	.01055	.01036
98	29	.01647	.01606	.01566	.01528	.01492	.01458	.01425	.01393	.01363	.01334	.01305	.01279	.01253	.01228	.01204	.01181	.01158	.01137	.01116	.01096
98	30	.01747	.01703	.01662	.01621	.01583	.01546	.01511	.01477	.01445	.01414	.01384	.01355	.01328	.01301	.01275	.01251	.01227	.01204	.01182	.01160
98	31	.01855	.01808	.01764	.01721	.01680	.01641	.01603	.01567	.01533	.01500	.01468	.01437	.01408	.01379	.01352	.01326	.01300	.01276	.01252	.01229
98	32	.01971	.01921	.01874	.01828	.01785	.01743	.01703	.01664	.01628	.01592	.01558	.01526	.01494	.01464	.01435	.01407	.01379	.01353	.01328	.01304
98	33	.02097	.02044	.01993	.01945	.01898	.01854	.01811	.01770	.01731	.01693	.01657	.01622	.01588	.01556	.01525	.01495	.01466	.01438	.01411	.01385
98	34	.02233	.02177	.02123	.02071	.02021	.01974	.01928	.01884	.01842	.01802	.01763	.01726	.01690	.01655	.01622	.01590	.01559	.01529	.01500	.01473
98	35	.02381	.02321	.02264	.02209	.02156	.02105	.02056	.02010	.01965	.01922	.01880	.01840	.01802	.01765	.01729	.01695	.01662	.01630	.01599	.01569
98	36	.02542	.02478	.02416	.02358	.02301	.02247	.02195	.02145	.02097	.02051	.02007	.01964	.01923	.01884	.01846	.01809	.01773	.01739	.01706	.01674
98	37	.02716	.02648	.02582	.02520	.02459	.02402	.02346	.02293	.02242	.02192	.02145	.02099	.02055	.02013	.01972	.01933	.01895	.01858	.01823	.01788
98	38	.02906	.02833	.02764	.02697	.02633	.02571	.02512	.02455	.02400	.02347	.02297	.02248	.02201	.02156	.02112	.02070	.02029	.01990	.01952	.01915
98	39	.03113	.03036	.02961	.02890	.02822	.02756	.02693	.02632	.02573	.02517	.02463	.02411	.02360	.02312	.02265	.02220	.02176	.02134	.02093	.02054
98	40	.03340	.03257	.03178	.03102	.03029	.02959	.02892	.02827	.02764	.02704	.02646	.02590	.02536	.02484	.02434	.02386	.02339	.02294	.02250	.02208
98	41	.03589	.03501	.03417	.03336	.03258	.03183	.03111	.03042	.02975	.02911	.02849	.02789	.02731	.02675	.02622	.02570	.02520	.02471	.02424	.02379
98	42	.03861	.03767	.03678	.03591	.03509	.03429	.03352	.03278	.03207	.03138	.03072	.03008	.02946	.02886	.02829	.02773	.02720	.02668	.02617	.02569
98	43	.04157	.04058	.03962	.03871	.03782	.03697	.03615	.03537	.03461	.03387	.03316	.03248	.03182	.03118	.03057	.02997	.02940	.02884	.02830	.02778
98	44	.04479	.04374	.04272	.04175	.04081	.03990	.03903	.03819	.03738	.03659	.03584	.03511	.03440	.03372	.03306	.03243	.03181	.03121	.03064	.03008
98	45	.04824	.04713	.04605	.04501	.04401	.04305	.04212	.04123	.04036	.03953	.03872	.03794	.03719	.03646	.03576	.03508	.03442	.03378	.03316	.03256
98	46	.05196	.05077	.04963	.04853	.04747	.04644	.04546	.04450	.04358	.04270	.04184	.04101	.04020	.03943	.03868	.03795	.03724	.03656	.03590	.03526
98	47	.05591	.05465	.05344	.05228	.05115	.05006	.04902	.04800	.04703	.04608	.04517	.04428	.04343	.04260	.04180	.04102	.04027	.03954	.03883	.03815
98	48	.06013	.05880	.05752	.05629	.05509	.05394	.05283	.05176	.05072	.04971	.04874	.04780	.04689	.04601	.04515	.04433	.04352	.04275	.04199	.04126

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
98	49	.06463	.06323	.06188	.06057	.05931	.05809	.05691	.05577	.05467	.05360	.05257	.05157	.05060	.04966	.04875	.04787	.04702	.04619	.04538	.04460
98	50	.06945	.06797	.06654	.06516	.06382	.06253	.06128	.06008	.05891	.05778	.05668	.05562	.05459	.05360	.05263	.05169	.05078	.04990	.04904	.04821
98	51	.07458	.07302	.07151	.07005	.06864	.06728	.06596	.06468	.06344	.06225	.06109	.05996	.05887	.05781	.05679	.05579	.05482	.05389	.05297	.05209
98	52	.08001	.07836	.07677	.07524	.07375	.07231	.07092	.06957	.06826	.06699	.06576	.06457	.06342	.06230	.06121	.06015	.05912	.05813	.05716	.05622
98	53	.08574	.08402	.08234	.08072	.07916	.07764	.07617	.07474	.07336	.07202	.07073	.06947	.06824	.06706	.06590	.06478	.06370	.06264	.06161	.06061
98	54	.09179	.08998	.08822	.08652	.08487	.08327	.08172	.08022	.07876	.07735	.07598	.07465	.07336	.07210	.07088	.06970	.06855	.06743	.06634	.06528
98	55	.09817	.09627	.09442	.09264	.09090	.08922	.08759	.08601	.08448	.08299	.08155	.08014	.07878	.07745	.07617	.07491	.07370	.07251	.07136	.07024
98	56	.10490	.10290	.10097	.09909	.09727	.09551	.09380	.09214	.09052	.08896	.08744	.08596	.08452	.08312	.08176	.08044	.07916	.07790	.07669	.07550
98	57	.11197	.10988	.10786	.10589	.10399	.10214	.10034	.09860	.09690	.09526	.09366	.09210	.09059	.08912	.08769	.08629	.08494	.08361	.08233	.08108
98	58	.11936	.11718	.11507	.11301	.11102	.10908	.10720	.10537	.10359	.10186	.10018	.09855	.09696	.09541	.09390	.09244	.09101	.08962	.08826	.08694
98	59	.12705	.12478	.12257	.12042	.11834	.11631	.11434	.11243	.11056	.10875	.10699	.10528	.10361	.10198	.10040	.09886	.09735	.09589	.09446	.09307
98	60	.13504	.13267	.13037	.12813	.12595	.12383	.12178	.11977	.11783	.11593	.11408	.11229	.11054	.10883	.10717	.10555	.10397	.10243	.10093	.09947
98	61	.14337	.14090	.13850	.13616	.13389	.13169	.12954	.12745	.12541	.12343	.12150	.11962	.11778	.11600	.11425	.11256	.11090	.10929	.10771	.10617
98	62	.15208	.14951	.14701	.14459	.14222	.13992	.13768	.13550	.13337	.13130	.12929	.12732	.12540	.12353	.12171	.11993	.11820	.11650	.11485	.11324
98	63	.16120	.15853	.15594	.15342	.15096	.14856	.14623	.14396	.14174	.13959	.13748	.13543	.13343	.13147	.12957	.12770	.12589	.12412	.12238	.12069
98	64	.17073	.16797	.16528	.16265	.16010	.15761	.15519	.15282	.15052	.14827	.14608	.14393	.14185	.13981	.13782	.13587	.13397	.13212	.13031	.12854
98	65	.18068	.17782	.17503	.17231	.16967	.16708	.16457	.16211	.15971	.15737	.15509	.15286	.15068	.14856	.14648	.14446	.14247	.14054	.13864	.13679
98	66	.19110	.18814	.18526	.18244	.17970	.17702	.17441	.17186	.16938	.16695	.16457	.16226	.15999	.15778	.15562	.15351	.15144	.14942	.14745	.14551
98	67	.20204	.19898	.19601	.19310	.19026	.18749	.18479	.18215	.17957	.17705	.17459	.17218	.16983	.16753	.16528	.16309	.16094	.15883	.15677	.15476
98	68	.21348	.21034	.20727	.20427	.20134	.19848	.19568	.19295	.19028	.18767	.18512	.18263	.18019	.17780	.17547	.17319	.17095	.16877	.16662	.16453
98	69	.22540	.22216	.21900	.21591	.21289	.20994	.20706	.20424	.20148	.19878	.19615	.19356	.19104	.18857	.18615	.18378	.18146	.17919	.17697	.17479
98	70	.23773	.23440	.23115	.22797	.22487	.22183	.21886	.21595	.21311	.21032	.20760	.20493	.20232	.19976	.19726	.19481	.19241	.19006	.18775	.18549
98	71	.25040	.24699	.24366	.24039	.23720	.23408	.23102	.22803	.22510	.22223	.21942	.21667	.21398	.21134	.20876	.20622	.20374	.20130	.19892	.19658
98	72	.26340	.25990	.25649	.25314	.24987	.24666	.24352	.24045	.23744	.23449	.23160	.22877	.22599	.22327	.22060	.21799	.21543	.21291	.21045	.20803
98	73	.27669	.27312	.26962	.26620	.26285	.25956	.25634	.25319	.25010	.24707	.24410	.24119	.23833	.23553	.23279	.23009	.22745	.22486	.22232	.21982
98	74	.29035	.28670	.28313	.27964	.27621	.27285	.26955	.26632	.26316	.26005	.25700	.25402	.25108	.24821	.24538	.24261	.23990	.23723	.23461	.23203
98	75	.30444	.30073	.29709	.29352	.29002	.28659	.28322	.27992	.27668	.27350	.27039	.26732	.26432	.26137	.25847	.25563	.25284	.25009	.24740	.24475
98	76	.31902	.31524	.31154	.30791	.30435	.30085	.29742	.29405	.29074	.28750	.28431	.28118	.27810	.27508	.27212	.26920	.26634	.26353	.26076	.25805
98	77	.33407	.33025	.32649	.32280	.31918	.31562	.31213	.30870	.30533	.30202	.29877	.29558	.29244	.28935	.28632	.28334	.28041	.27753	.27470	.27192
98	78	.34957	.34569	.34189	.33815	.33447	.33086	.32732	.32383	.32041	.31704	.31374	.31048	.30729	.30414	.30105	.29801	.29502	.29208	.28919	.28635
98	79	.36538	.36147	.35762	.35384	.35012	.34646	.34287	.33934	.33587	.33245	.32909	.32579	.32254	.31934	.31620	.31310	.31006	.30706	.30411	.30121
98	80	.38135	.37741	.37352	.36971	.36595	.36226	.35863	.35506	.35154	.34808	.34468	.34133	.33804	.33479	.33160	.32846	.32536	.32232	.31932	.31636
98	81	.39735	.39338	.38947	.38562	.38184	.37812	.37445	.37085	.36730	.36380	.36036	.35697	.35364	.35035	.34712	.34393	.34080	.33771	.33466	.33166
98	82	.41329	.40930	.40537	.40151	.39770	.39395	.39026	.38663	.38305	.37953	.37605	.37264	.36927	.36595	.36268	.35946	.35628	.35315	.35007	.34703
98	83	.42916	.42516	.42122	.41734	.41352	.40975	.40605	.40239	.39879	.39524	.39175	.38830	.38491	.38156	.37826	.37501	.37180	.36864	.36553	.36245
98	84	.44505	.44105	.43710	.43322	.42939	.42561	.42189	.41823	.41461	.41105	.40754	.40407	.40066	.39729	.39397	.39069	.38746	.38428	.38113	.37803
98	85	.46099	.45700	.45306	.44918	.44535	.44158	.43785	.43418	.43056	.42699	.42347	.42000	.41657	.41319	.40985	.40656	.40331	.40011	.39695	.39383
98	86	.47682	.47284	.46892	.46505	.46123	.45746	.45374	.45008	.44646	.44289	.43937	.43589	.43246	.42907	.42573	.42243	.41917	.41596	.41278	.40965
98	87	.49230	.48835	.48444	.48059	.47678	.47303	.46933	.46567	.46206	.45850	.45498	.45151	.44808	.44469	.44135	.43805	.43479	.43157	.42839	.42525
98	88	.50738	.50346	.49958	.49575	.49197	.48824	.48455	.48091	.47732	.47377	.47026	.46680	.46338	.46000	.45667	.45337	.45012	.44690	.44372	.44058
98	89	.52202	.51813	.51428	.51048	.50673	.50303	.49937	.49575	.49218	.48865	.48516	.48172	.47831	.47495	.47163	.46834	.46510	.46189	.45872	.45558
98	90	.53614	.53228	.52847	.52471	.52099	.51732	.51369	.51011	.50656	.50306	.49960	.49617	.49279	.48945	.48614	.48287	.47964	.47645	.47329	.47017
98	91	.54947	.54566	.54190	.53817	.53449	.53086	.52726	.52371	.52019	.51672	.51329	.50989	.50653	.50321	.49993	.49668	.49347	.49030	.48716	.48405
98	92	.56181	.55804	.55431	.55063	.54699	.54339	.53983	.53631	.53283	.52939	.52598	.52261	.51928	.51599	.51273	.50951	.50632	.50317	.50005	.49696
98	93	.57318	.56946	.56577	.56213	.55853	.55496	.55144	.54795	.54451	.54110	.53772	.53438	.53108	.52781	.52458	.52138	.51822	.51509	.51199	.50892
98	94	.58377	.58008	.57644	.57284	.56928	.56575	.56226	.55881	.55540	.55202	.54868	.54537	.54210	.53886	.53565	.53248	.52934	.52623	.52315	.52011
98	95	.59375	.59011	.58651	.58295	.57943	.57594	.57249	.56907	.56569	.56235	.55904	.55576	.55252	.54931	.54613	.54299	.53987	.53679	.53374	.53072
98	96	.60307	.59948	.59592	.59240	.58892	.58547	.58206	.57868	.57533	.57202	.56875	.56550	.56229	.55911	.55596	.55284	.54976	.54670	.54368	.54068
98	97	.61169	.60814	.60462	.60114	.59769	.59428	.59091	.58756	.58425	.58098	.57773	.57452	.57134	.56819	.56507	.56198	.55892	.55589	.55289	.54991
98	98	.61978	.61627	.61279	.60935	.60594	.60256	.59922	.59591	.59264	.58939	.58618	.58300	.57985	.57673	.57364	.57057	.56754	.56454	.56156	.55861

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
99	0	.00993	.00983	.00974	.00965	.00956	.00948	.00940	.00932	.00925	.00917	.00910	.00903	.00897	.00890	.00884	.00878	.00872	.00866	.00861	.00855
99	1	.00341	.00333	.00326	.00319	.00312	.00306	.00299	.00294	.00288	.00283	.00277	.00272	.00268	.00263	.00259	.00254	.00250	.00246	.00243	.00239
99	2	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00273	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00232	.00228	.00224	.00220	.00216
99	3	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00270	.00263	.00258	.00252	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00210
99	4	.00332	.00323	.00314	.00306	.00298	.00290	.00283	.00276	.00270	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00221	.00216	.00212
99	5	.00350	.00340	.00331	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00270	.00263	.00257	.00251	.00246	.00241	.00235	.00230	.00226	.00221
99	6	.00373	.00362	.00352	.00343	.00334	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00274	.00267	.00261	.00256	.00250	.00245	.00240	.00235
99	7	.00402	.00391	.00380	.00370	.00360	.00351	.00342	.00333	.00325	.00317	.00310	.00302	.00295	.00289	.00282	.00276	.00270	.00264	.00259	.00253
99	8	.00436	.00424	.00413	.00402	.00391	.00381	.00372	.00362	.00354	.00345	.00337	.00329	.00322	.00315	.00308	.00301	.00294	.00288	.00282	.00276
99	9	.00478	.00465	.00453	.00441	.00430	.00419	.00409	.00399	.00389	.00380	.00372	.00363	.00355	.00347	.00340	.00333	.00326	.00319	.00312	.00306
99	10	.00528	.00514	.00501	.00488	.00476	.00465	.00453	.00443	.00433	.00423	.00414	.00405	.00396	.00388	.00380	.00372	.00364	.00357	.00350	.00343
99	11	.00584	.00569	.00555	.00542	.00529	.00517	.00505	.00494	.00483	.00472	.00462	.00453	.00443	.00434	.00426	.00417	.00409	.00402	.00394	.00387
99	12	.00647	.00632	.00617	.00602	.00589	.00576	.00563	.00551	.00539	.00528	.00517	.00507	.00497	.00488	.00478	.00469	.00461	.00452	.00444	.00436
99	13	.00713	.00696	.00681	.00665	.00651	.00637	.00623	.00611	.00598	.00586	.00575	.00564	.00553	.00543	.00533	.00524	.00515	.00506	.00497	.00489
99	14	.00777	.00759	.00742	.00726	.00711	.00696	.00682	.00668	.00655	.00642	.00630	.00619	.00607	.00597	.00586	.00576	.00566	.00557	.00548	.00539
99	15	.00836	.00817	.00799	.00782	.00766	.00750	.00735	.00721	.00707	.00694	.00681	.00668	.00657	.00645	.00634	.00623	.00613	.00603	.00593	.00584
99	16	.00887	.00868	.00849	.00831	.00814	.00797	.00781	.00766	.00752	.00738	.00724	.00711	.00699	.00687	.00675	.00664	.00653	.00642	.00632	.00622
99	17	.00933	.00913	.00893	.00874	.00856	.00839	.00822	.00806	.00791	.00776	.00762	.00748	.00735	.00722	.00710	.00698	.00687	.00676	.00665	.00655
99	18	.00975	.00953	.00932	.00912	.00893	.00875	.00858	.00841	.00825	.00809	.00794	.00780	.00766	.00753	.00740	.00728	.00716	.00704	.00693	.00682
99	19	.01016	.00993	.00971	.00950	.00930	.00911	.00892	.00875	.00858	.00841	.00826	.00811	.00796	.00782	.00768	.00755	.00743	.00731	.00719	.00708
99	20	.01059	.01035	.01011	.00989	.00968	.00948	.00928	.00910	.00892	.00875	.00858	.00842	.00827	.00812	.00798	.00784	.00771	.00758	.00746	.00734
99	21	.01105	.01079	.01055	.01031	.01009	.00987	.00967	.00947	.00928	.00910	.00893	.00876	.00860	.00844	.00829	.00815	.00801	.00788	.00775	.00762
99	22	.01152	.01125	.01099	.01075	.01051	.01028	.01006	.00986	.00966	.00947	.00928	.00911	.00893	.00877	.00861	.00846	.00831	.00817	.00804	.00790
99	23	.01204	.01175	.01148	.01121	.01096	.01072	.01049	.01027	.01006	.00986	.00967	.00948	.00930	.00913	.00896	.00880	.00864	.00849	.00835	.00821
99	24	.01260	.01230	.01201	.01173	.01147	.01121	.01097	.01074	.01051	.01030	.01009	.00989	.00970	.00952	.00934	.00917	.00901	.00885	.00870	.00855
99	25	.01324	.01292	.01261	.01231	.01203	.01176	.01150	.01126	.01102	.01079	.01057	.01036	.01016	.00997	.00978	.00960	.00942	.00926	.00909	.00894
99	26	.01394	.01360	.01327	.01296	.01266	.01237	.01210	.01183	.01158	.01134	.01111	.01089	.01067	.01046	.01026	.01007	.00989	.00971	.00954	.00937
99	27	.01473	.01437	.01402	.01369	.01337	.01307	.01277	.01249	.01223	.01197	.01172	.01148	.01126	.01104	.01083	.01062	.01043	.01024	.01005	.00988
99	28	.01560	.01521	.01484	.01448	.01415	.01382	.01351	.01321	.01293	.01265	.01239	.01214	.01190	.01166	.01144	.01122	.01101	.01081	.01061	.01043
99	29	.01653	.01612	.01573	.01535	.01499	.01465	.01432	.01400	.01370	.01340	.01312	.01285	.01260	.01235	.01211	.01188	.01165	.01144	.01123	.01103
99	30	.01754	.01711	.01669	.01629	.01590	.01553	.01518	.01484	.01452	.01421	.01391	.01362	.01335	.01308	.01283	.01258	.01234	.01211	.01189	.01168
99	31	.01863	.01816	.01771	.01729	.01688	.01648	.01611	.01575	.01540	.01507	.01475	.01445	.01415	.01387	.01360	.01333	.01308	.01284	.01260	.01237
99	32	.01979	.01929	.01882	.01836	.01793	.01751	.01711	.01672	.01636	.01600	.01566	.01534	.01502	.01472	.01443	.01415	.01388	.01361	.01336	.01312
99	33	.02105	.02052	.02002	.01953	.01907	.01862	.01820	.01779	.01739	.01702	.01665	.01630	.01597	.01564	.01533	.01503	.01474	.01446	.01419	.01393
99	34	.02242	.02185	.02131	.02079	.02030	.01982	.01937	.01893	.01851	.01811	.01772	.01735	.01699	.01664	.01631	.01599	.01568	.01538	.01509	.01481
99	35	.02390	.02330	.02273	.02218	.02165	.02114	.02066	.02019	.01974	.01931	.01890	.01850	.01811	.01774	.01739	.01704	.01671	.01639	.01608	.01579
99	36	.02551	.02487	.02426	.02367	.02311	.02257	.02205	.02155	.02107	.02061	.02017	.01974	.01933	.01893	.01855	.01819	.01783	.01749	.01716	.01684
99	37	.02726	.02658	.02592	.02530	.02469	.02412	.02356	.02303	.02252	.02203	.02155	.02110	.02066	.02023	.01983	.01943	.01905	.01869	.01833	.01799
99	38	.02917	.02844	.02774	.02707	.02643	.02582	.02523	.02466	.02411	.02358	.02308	.02259	.02212	.02166	.02123	.02081	.02040	.02001	.01963	.01926
99	39	.03124	.03047	.02973	.02901	.02833	.02767	.02704	.02643	.02585	.02528	.02474	.02422	.02372	.02323	.02276	.02231	.02188	.02145	.02105	.02065
99	40	.03352	.03269	.03190	.03114	.03041	.02971	.02904	.02839	.02776	.02716	.02658	.02602	.02548	.02496	.02446	.02398	.02351	.02306	.02262	.02220
99	41	.03601	.03514	.03429	.03348	.03271	.03196	.03124	.03055	.02988	.02924	.02862	.02802	.02744	.02689	.02635	.02583	.02533	.02484	.02437	.02392
99	42	.03874	.03781	.03691	.03605	.03522	.03443	.03366	.03292	.03221	.03152	.03086	.03022	.02960	.02901	.02843	.02787	.02734	.02682	.02632	.02583
99	43	.04172	.04073	.03977	.03886	.03797	.03712	.03631	.03552	.03476	.03402	.03332	.03263	.03197	.03134	.03072	.03013	.02955	.02899	.02845	.02793
99	44	.04495	.04390	.04288	.04191	.04097	.04006	.03919	.03835	.03754	.03676	.03600	.03527	.03457	.03389	.03323	.03259	.03198	.03138	.03080	.03024
99	45	.04842	.04730	.04622	.04519	.04419	.04323	.04230	.04141	.04054	.03971	.03890	.03812	.03737	.03664	.03594	.03526	.03460	.03396	.03335	.03275
99	46	.05215	.05096	.04982	.04872	.04766	.04664	.04565	.04470	.04378	.04289	.04203	.04120	.04040	.03962	.03887	.03815	.03744	.03676	.03610	.03546
99	47	.05612	.05486	.05365	.05249	.05136	.05028	.04923	.04822	.04724	.04629	.04538	.04450	.04364	.04281	.04201	.04124	.04049	.03976	.03905	.03837
99	48	.06036	.05903	.05775	.05652	.05532	.05417	.05306	.05199	.05095	.04994	.04897	.04803	.04712	.04624	.04539	.04456	.04376	.04298	.04223	.04150
99	49	.06488	.06348	.06213	.06082	.05956	.05834	.05716	.05602	.05492	.05385	.05282	.05182	.05086	.04992	.04901	.04813	.04727	.04645	.04564	.04486

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
99	50	.06972	.06824	.06681	.06543	.06410	.06281	.06156	.06035	.05918	.05805	.05696	.05590	.05487	.05388	.05291	.05197	.05106	.05018	.04933	.04849
99	51	.07488	.07332	.07181	.07035	.06894	.06758	.06626	.06498	.06375	.06255	.06139	.06027	.05918	.05812	.05709	.05610	.05513	.05419	.05328	.05240
99	52	.08033	.07869	.07710	.07556	.07408	.07264	.07125	.06990	.06859	.06732	.06610	.06491	.06375	.06263	.06154	.06049	.05946	.05847	.05750	.05656
99	53	.08610	.08437	.08270	.08108	.07951	.07800	.07653	.07511	.07373	.07239	.07109	.06983	.06861	.06742	.06627	.06515	.06407	.06301	.06198	.06098
99	54	.09218	.09036	.08861	.08691	.08526	.08366	.08211	.08061	.07916	.07775	.07638	.07505	.07376	.07250	.07128	.07010	.06895	.06783	.06674	.06568
99	55	.09859	.09669	.09485	.09306	.09133	.08965	.08802	.08644	.08491	.08342	.08198	.08058	.07921	.07789	.07660	.07535	.07413	.07295	.07180	.07068
99	56	.10536	.10336	.10143	.09956	.09774	.09598	.09427	.09261	.09100	.08943	.08791	.08643	.08500	.08360	.08224	.08092	.07964	.07839	.07717	.07598
99	57	.11247	.11039	.10836	.10640	.10450	.10265	.10085	.09911	.09742	.09577	.09417	.09262	.09111	.08964	.08821	.08681	.08546	.08414	.08285	.08160
99	58	.11991	.11773	.11562	.11356	.11157	.10964	.10776	.10593	.10415	.10243	.10075	.09911	.09752	.09598	.09447	.09301	.09158	.09019	.08883	.08751
99	59	.12765	.12537	.12317	.12102	.11894	.11691	.11495	.11303	.11117	.10936	.10760	.10589	.10422	.10260	.10102	.09947	.09797	.09651	.09508	.09369
99	60	.13569	.13332	.13101	.12878	.12660	.12449	.12243	.12043	.11849	.11659	.11475	.11295	.11120	.10950	.10784	.10622	.10464	.10311	.10161	.10014
99	61	.14406	.14159	.13920	.13686	.13460	.13239	.13025	.12816	.12612	.12414	.12221	.12033	.11850	.11672	.11498	.11328	.11163	.11001	.10844	.10690
99	62	.15283	.15026	.14777	.14534	.14298	.14068	.13845	.13627	.13414	.13207	.13006	.12810	.12618	.12431	.12249	.12071	.11898	.11729	.11564	.11402
99	63	.16201	.15935	.15676	.15423	.15178	.14939	.14706	.14479	.14257	.14042	.13831	.13626	.13426	.13231	.13041	.12855	.12673	.12496	.12323	.12154
99	64	.17160	.16884	.16615	.16354	.16099	.15850	.15608	.15372	.15141	.14917	.14697	.14484	.14275	.14071	.13872	.13678	.13488	.13303	.13122	.12945
99	65	.18162	.17876	.17598	.17326	.17062	.16804	.16552	.16307	.16068	.15834	.15606	.15383	.15166	.14954	.14746	.14544	.14346	.14152	.13963	.13778
99	66	.19211	.18915	.18628	.18347	.18073	.17805	.17545	.17290	.17042	.16799	.16562	.16330	.16104	.15883	.15667	.15456	.15250	.15048	.14851	.14658
99	67	.20313	.20008	.19711	.19421	.19137	.18861	.18591	.18327	.18069	.17818	.17572	.17331	.17097	.16867	.16642	.16423	.16208	.15998	.15792	.15591
99	68	.21466	.21152	.20846	.20546	.20254	.19968	.19689	.19416	.19150	.18889	.18634	.18385	.18142	.17903	.17670	.17442	.17219	.17001	.16787	.16577
99	69	.22668	.22345	.22029	.21721	.21419	.21125	.20837	.20555	.20280	.20010	.19747	.19489	.19237	.18990	.18748	.18512	.18280	.18053	.17831	.17614
99	70	.23911	.23579	.23255	.22938	.22627	.22324	.22027	.21737	.21453	.21175	.20903	.20637	.20376	.20121	.19871	.19626	.19386	.19151	.18921	.18695
99	71	.25190	.24849	.24517	.24191	.23872	.23560	.23255	.22956	.22664	.22378	.22097	.21822	.21553	.21290	.21032	.20779	.20531	.20288	.20049	.19816
99	72	.26501	.26152	.25811	.25478	.25151	.24831	.24517	.24210	.23910	.23615	.23327	.23044	.22767	.22495	.22229	.21968	.21712	.21460	.21214	.20973
99	73	.27842	.27486	.27137	.26796	.26461	.26133	.25812	.25497	.25188	.24886	.24589	.24299	.24014	.23734	.23460	.23191	.22927	.22668	.22414	.22165
99	74	.29221	.28858	.28501	.28152	.27810	.27475	.27146	.26824	.26507	.26197	.25893	.25595	.25302	.25015	.24733	.24457	.24185	.23919	.23657	.23400
99	75	.30644	.30274	.29911	.29555	.29206	.28863	.28527	.28198	.27875	.27557	.27246	.26940	.26640	.26346	.26057	.25773	.25494	.25220	.24951	.24687
99	76	.32117	.31741	.31372	.31009	.30654	.30305	.29962	.29626	.29296	.28972	.28654	.28341	.28035	.27733	.27437	.27146	.26860	.26580	.26304	.26032
99	77	.33640	.33258	.32883	.32515	.32154	.31799	.31451	.31108	.30772	.30442	.30118	.29799	.29486	.29178	.28875	.28578	.28285	.27998	.27715	.27437
99	78	.35208	.34821	.34442	.34069	.33702	.33342	.32988	.32641	.32299	.31963	.31633	.31309	.30990	.30676	.30368	.30064	.29766	.29472	.29184	.28900
99	79	.36809	.36419	.36035	.35658	.35287	.34923	.34564	.34212	.33865	.33525	.33190	.32860	.32536	.32217	.31903	.31594	.31291	.30992	.30697	.30408
99	80	.38428	.38034	.37647	.37266	.36892	.36524	.36162	.35805	.35455	.35110	.34770	.34436	.34108	.33784	.33466	.33152	.32843	.32539	.32240	.31945
99	81	.40049	.39654	.39264	.38881	.38503	.38132	.37767	.37407	.37053	.36705	.36362	.36024	.35691	.35364	.35041	.34723	.34410	.34102	.33798	.33499
99	82	.41667	.41269	.40878	.40492	.40113	.39740	.39372	.39009	.38653	.38301	.37955	.37614	.37278	.36947	.36621	.36300	.35983	.35671	.35364	.35061
99	83	.43277	.42879	.42487	.42100	.41719	.41344	.40975	.40611	.40252	.39898	.39550	.39206	.38868	.38534	.38205	.37881	.37561	.37246	.36935	.36629
99	84	.44892	.44493	.44100	.43713	.43332	.42956	.42586	.42220	.41860	.41505	.41155	.40810	.40470	.40134	.39803	.39476	.39154	.38837	.38523	.38214
99	85	.46513	.46116	.45724	.45337	.44956	.44580	.44209	.43844	.43483	.43128	.42777	.42431	.42089	.41752	.41420	.41092	.40768	.40449	.40134	.39823
99	86	.48125	.47729	.47338	.46953	.46573	.46198	.45828	.45463	.45103	.44747	.44396	.44050	.43708	.43371	.43038	.42709	.42385	.42064	.41748	.41436
99	87	.49702	.49309	.48920	.48537	.48159	.47785	.47417	.47053	.46694	.46339	.45989	.45643	.45302	.44965	.44632	.44303	.43978	.43658	.43341	.43028
99	88	.51241	.50850	.50465	.50084	.49708	.49337	.48970	.48608	.48251	.47898	.47549	.47204	.46864	.46528	.46196	.45868	.45544	.45223	.44907	.44594
99	89	.52736	.52349	.51967	.51589	.51216	.50848	.50484	.50125	.49769	.49419	.49072	.48729	.48391	.48056	.47725	.47398	.47075	.46756	.46440	.46128
99	90	.54179	.53796	.53418	.53044	.52675	.52310	.51950	.51593	.51241	.50893	.50548	.50208	.49872	.49539	.49211	.48886	.48564	.48247	.47933	.47622
99	91	.55544	.55166	.54792	.54422	.54057	.53696	.53339	.52986	.52637	.52292	.51951	.51613	.51280	.50950	.50623	.50301	.49982	.49666	.49354	.49045
99	92	.56807	.56434	.56064	.55699	.55338	.54980	.54627	.54278	.53932	.53590	.53252	.52918	.52587	.52260	.51936	.51616	.51299	.50986	.50675	.50369
99	93	.57974	.57604	.57239	.56878	.56521	.56167	.55818	.55472	.55130	.54791	.54457	.54125	.53797	.53473	.53152	.52834	.52520	.52209	.51901	.51596
99	94	.59059	.58695	.58334	.57977	.57624	.57274	.56929	.56586	.56248	.55913	.55581	.55253	.54928	.54607	.54289	.53974	.53662	.53354	.53048	.52746
99	95	.60084	.59724	.59368	.59015	.58666	.58321	.57979	.57641	.57306	.56974	.56646	.56321	.56000	.55681	.55366	.55054	.54745	.54439	.54136	.53837
99	96	.61043	.60687	.60335	.59987	.59642	.59301	.58963	.58628	.58297	.57969	.57644	.57323	.57004	.56689	.56377	.56068	.55762	.55459	.55159	.54861
99	97	.61929	.61578	.61230	.60886	.60545	.60207	.59873	.59542	.59215	.58890	.58569	.58251	.57935	.57623	.57314	.57008	.56705	.56404	.56107	.55812
99	98	.62761	.62414	.62071	.61730	.61393	.61060	.60729	.60402	.60078	.59757	.59439	.59124	.58812	.58503	.58197	.57893	.57593	.57295	.57000	.56708
99	99	.63568	.63225	.62886	.62550	.62217	.61887	.61561	.61237	.60916	.60599	.60284	.59973	.59664	.59358	.59055	.58755	.58457	.58163	.57871	.57581

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	0	.01005	.00996	.00986	.00978	.00969	.00961	.00953	.00945	.00938	.00931	.00924	.00917	.00910	.00904	.00898	.00892	.00886	.00880	.00874	.00869
100	1	.00343	.00335	.00328	.00321	.00314	.00308	.00301	.00296	.00290	.00285	.00280	.00275	.00270	.00265	.00261	.00257	.00253	.00249	.00245	.00241
100	2	.00323	.00315	.00308	.00300	.00293	.00287	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00243	.00238	.00234	.00229	.00225	.00221	.00217
100	3	.00323	.00315	.00306	.00299	.00291	.00284	.00277	.00271	.00265	.00259	.00253	.00248	.00242	.00237	.00233	.00228	.00223	.00219	.00215	.00211
100	4	.00333	.00324	.00315	.00307	.00299	.00291	.00284	.00277	.00271	.00264	.00258	.00252	.00247	.00241	.00236	.00231	.00227	.00222	.00217	.00213
100	5	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00291	.00284	.00277	.00271	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00227	.00222
100	6	.00374	.00363	.00353	.00344	.00335	.00326	.00318	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246	.00241	.00236
100	7	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334	.00326	.00318	.00311	.00303	.00296	.00290	.00283	.00277	.00271	.00265	.00260	.00254
100	8	.00437	.00425	.00414	.00403	.00392	.00382	.00373	.00363	.00355	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00295	.00289	.00283	.00277
100	9	.00479	.00466	.00454	.00442	.00431	.00420	.00410	.00400	.00390	.00381	.00373	.00364	.00356	.00348	.00341	.00334	.00327	.00320	.00314	.00307
100	10	.00529	.00515	.00502	.00489	.00477	.00466	.00455	.00444	.00434	.00424	.00415	.00406	.00397	.00389	.00381	.00373	.00366	.00358	.00351	.00344
100	11	.00586	.00571	.00557	.00544	.00531	.00518	.00507	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00411	.00403	.00396	.00388
100	12	.00649	.00634	.00619	.00604	.00591	.00578	.00565	.00553	.00541	.00530	.00519	.00509	.00499	.00490	.00480	.00471	.00463	.00454	.00446	.00439
100	13	.00716	.00699	.00683	.00668	.00653	.00639	.00626	.00613	.00601	.00589	.00578	.00567	.00556	.00546	.00536	.00526	.00517	.00508	.00500	.00491
100	14	.00780	.00762	.00745	.00729	.00714	.00699	.00685	.00671	.00658	.00646	.00634	.00622	.00611	.00600	.00589	.00579	.00569	.00560	.00551	.00542
100	15	.00839	.00820	.00803	.00786	.00769	.00754	.00739	.00724	.00711	.00697	.00684	.00672	.00660	.00649	.00638	.00627	.00617	.00607	.00597	.00588
100	16	.00891	.00872	.00853	.00835	.00818	.00801	.00786	.00770	.00756	.00742	.00728	.00715	.00703	.00691	.00679	.00668	.00657	.00647	.00636	.00627
100	17	.00938	.00917	.00897	.00878	.00860	.00843	.00826	.00810	.00795	.00780	.00766	.00752	.00739	.00727	.00714	.00703	.00691	.00680	.00670	.00659
100	18	.00980	.00958	.00937	.00917	.00898	.00880	.00862	.00845	.00829	.00814	.00799	.00785	.00771	.00757	.00745	.00732	.00720	.00709	.00697	.00687
100	19	.01021	.00998	.00976	.00955	.00935	.00915	.00897	.00879	.00862	.00846	.00830	.00815	.00801	.00787	.00773	.00760	.00748	.00736	.00724	.00713
100	20	.01064	.01039	.01016	.00994	.00973	.00953	.00933	.00915	.00897	.00880	.00863	.00847	.00832	.00817	.00803	.00789	.00776	.00763	.00751	.00739
100	21	.01110	.01084	.01059	.01036	.01014	.00992	.00972	.00952	.00933	.00915	.00898	.00881	.00865	.00849	.00834	.00820	.00806	.00793	.00780	.00767
100	22	.01157	.01130	.01104	.01080	.01056	.01033	.01012	.00991	.00971	.00952	.00933	.00916	.00899	.00882	.00867	.00851	.00837	.00823	.00809	.00796
100	23	.01209	.01180	.01153	.01127	.01102	.01078	.01055	.01033	.01012	.00991	.00972	.00953	.00935	.00918	.00901	.00885	.00870	.00855	.00840	.00826
100	24	.01266	.01235	.01206	.01178	.01152	.01126	.01102	.01079	.01057	.01035	.01014	.00995	.00976	.00957	.00940	.00923	.00906	.00890	.00875	.00860
100	25	.01329	.01297	.01266	.01237	.01209	.01182	.01156	.01131	.01107	.01085	.01063	.01042	.01022	.01002	.00983	.00965	.00948	.00931	.00915	.00899
100	26	.01400	.01365	.01333	.01301	.01271	.01243	.01215	.01189	.01164	.01140	.01117	.01094	.01073	.01052	.01032	.01013	.00995	.00977	.00960	.00943
100	27	.01479	.01443	.01408	.01375	.01343	.01312	.01283	.01255	.01229	.01203	.01178	.01154	.01132	.01110	.01089	.01068	.01049	.01030	.01011	.00994
100	28	.01566	.01527	.01490	.01454	.01421	.01388	.01357	.01328	.01299	.01272	.01245	.01220	.01196	.01172	.01150	.01128	.01107	.01087	.01068	.01049
100	29	.01660	.01619	.01579	.01542	.01506	.01471	.01438	.01406	.01376	.01347	.01319	.01292	.01266	.01241	.01217	.01194	.01172	.01150	.01130	.01110
100	30	.01761	.01717	.01675	.01635	.01597	.01560	.01525	.01491	.01459	.01428	.01398	.01369	.01342	.01315	.01290	.01265	.01241	.01218	.01196	.01175
100	31	.01870	.01823	.01778	.01736	.01695	.01656	.01618	.01582	.01548	.01515	.01483	.01452	.01423	.01394	.01367	.01341	.01315	.01291	.01267	.01245
100	32	.01986	.01937	.01889	.01844	.01800	.01758	.01718	.01680	.01643	.01608	.01574	.01541	.01510	.01479	.01450	.01422	.01395	.01369	.01344	.01320
100	33	.02113	.02060	.02009	.01961	.01915	.01870	.01827	.01786	.01747	.01709	.01673	.01638	.01605	.01572	.01541	.01511	.01482	.01455	.01428	.01402
100	34	.02250	.02193	.02139	.02088	.02038	.01991	.01945	.01901	.01859	.01819	.01780	.01743	.01707	.01673	.01639	.01607	.01576	.01547	.01518	.01490
100	35	.02399	.02339	.02281	.02226	.02173	.02123	.02074	.02028	.01983	.01940	.01898	.01858	.01820	.01783	.01748	.01713	.01680	.01648	.01617	.01588
100	36	.02560	.02496	.02435	.02376	.02320	.02266	.02214	.02164	.02116	.02070	.02026	.01983	.01942	.01903	.01865	.01828	.01793	.01758	.01725	.01693
100	37	.02735	.02667	.02602	.02539	.02479	.02421	.02366	.02313	.02262	.02212	.02165	.02119	.02076	.02033	.01992	.01953	.01915	.01878	.01843	.01809
100	38	.02927	.02854	.02784	.02717	.02653	.02592	.02533	.02476	.02421	.02369	.02318	.02269	.02222	.02177	.02133	.02091	.02050	.02011	.01973	.01936
100	39	.03135	.03057	.02983	.02912	.02844	.02778	.02715	.02654	.02596	.02539	.02485	.02433	.02383	.02334	.02287	.02242	.02199	.02156	.02116	.02076
100	40	.03363	.03280	.03201	.03125	.03052	.02982	.02915	.02850	.02788	.02728	.02670	.02614	.02560	.02508	.02458	.02410	.02363	.02318	.02274	.02232
100	41	.03613	.03526	.03441	.03361	.03283	.03208	.03136	.03067	.03000	.02936	.02874	.02814	.02757	.02701	.02647	.02595	.02545	.02497	.02450	.02405
100	42	.03887	.03794	.03704	.03618	.03535	.03456	.03379	.03305	.03234	.03165	.03099	.03035	.02973	.02914	.02856	.02801	.02747	.02695	.02645	.02596
100	43	.04186	.04087	.03991	.03900	.03811	.03726	.03645	.03566	.03490	.03417	.03346	.03278	.03212	.03148	.03087	.03027	.02970	.02914	.02860	.02808
100	44	.04510	.04405	.04303	.04206	.04112	.04022	.03935	.03851	.03770	.03691	.03616	.03543	.03473	.03404	.03339	.03275	.03213	.03154	.03096	.03040
100	45	.04858	.04747	.04639	.04535	.04436	.04340	.04247	.04157	.04071	.03988	.03907	.03829	.03754	.03682	.03611	.03543	.03477	.03414	.03352	.03292
100	46	.05232	.05114	.05000	.04890	.04784	.04682	.04583	.04488	.04396	.04308	.04222	.04139	.04059	.03981	.03906	.03833	.03763	.03695	.03629	.03565
100	47	.05631	.05506	.05385	.05268	.05156	.05047	.04943	.04842	.04744	.04649	.04558	.04470	.04384	.04302	.04222	.04144	.04069	.03996	.03926	.03857
100	48	.06057	.05924	.05796	.05673	.05554	.05439	.05328	.05220	.05117	.05016	.04919	.04825	.04734	.04646	.04561	.04478	.04398	.04321	.04245	.04172
100	49	.06511	.06371	.06236	.06105	.05979	.05857	.05740	.05626	.05516	.05409	.05306	.05206	.05110	.05016	.04925	.04837	.04752	.04669	.04589	.04511

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	50	.06997	.06849	.06707	.06569	.06435	.06306	.06182	.06061	.05944	.05832	.05722	.05616	.05513	.05414	.05317	.05224	.05133	.05045	.04959	.04876
100	51	.07515	.07359	.07209	.07063	.06922	.06786	.06654	.06527	.06403	.06284	.06168	.06055	.05946	.05841	.05738	.05639	.05542	.05449	.05358	.05269
100	52	.08064	.07899	.07741	.07587	.07439	.07295	.07156	.07021	.06890	.06764	.06641	.06522	.06407	.06295	.06186	.06081	.05978	.05878	.05782	.05688
100	53	.08643	.08470	.08303	.08142	.07985	.07834	.07687	.07545	.07407	.07273	.07143	.07018	.06895	.06777	.06662	.06550	.06441	.06336	.06233	.06133
100	54	.09254	.09073	.08897	.08727	.08563	.08403	.08249	.08099	.07953	.07812	.07675	.07542	.07413	.07288	.07166	.07048	.06933	.06821	.06712	.06607
100	55	.09899	.09709	.09525	.09346	.09173	.09005	.08843	.08685	.08532	.08383	.08239	.08099	.07963	.07830	.07702	.07577	.07455	.07337	.07222	.07110
100	56	.10579	.10380	.10187	.10000	.09818	.09642	.09471	.09305	.09144	.08988	.08836	.08688	.08545	.08405	.08269	.08137	.08009	.07884	.07762	.07644
100	57	.11294	.11086	.10884	.10688	.10498	.10313	.10134	.09960	.09790	.09626	.09466	.09311	.09160	.09013	.08870	.08731	.08596	.08464	.08335	.08210
100	58	.12042	.11825	.11614	.11409	.11209	.11016	.10828	.10646	.10468	.10296	.10128	.09965	.09806	.09652	.09501	.09355	.09212	.09073	.08938	.08806
100	59	.12821	.12594	.12373	.12159	.11951	.11748	.11552	.11361	.11175	.10994	.10818	.10647	.10480	.10318	.10160	.10006	.09856	.09710	.09567	.09428
100	60	.13629	.13392	.13163	.12939	.12722	.12511	.12305	.12105	.11911	.11722	.11537	.11358	.11183	.11013	.10847	.10686	.10528	.10374	.10225	.10078
100	61	.14471	.14225	.13986	.13753	.13526	.13306	.13091	.12883	.12680	.12482	.12289	.12101	.11918	.11740	.11566	.11397	.11231	.11070	.10913	.10759
100	62	.15353	.15097	.14848	.14606	.14370	.14140	.13917	.13699	.13487	.13280	.13079	.12883	.12692	.12505	.12323	.12145	.11972	.11803	.11638	.11477
100	63	.16277	.16011	.15752	.15501	.15255	.15016	.14784	.14557	.14336	.14120	.13910	.13706	.13506	.13311	.13120	.12935	.12754	.12577	.12404	.12235
100	64	.17242	.16967	.16698	.16437	.16182	.15934	.15692	.15456	.15226	.15001	.14783	.14569	.14361	.14157	.13958	.13764	.13575	.13390	.13209	.13032
100	65	.18250	.17965	.17687	.17416	.17152	.16894	.16643	.16398	.16159	.15925	.15698	.15475	.15258	.15046	.14839	.14637	.14439	.14245	.14057	.13872
100	66	.19306	.19011	.18724	.18443	.18170	.17903	.17642	.17388	.17140	.16898	.16661	.16430	.16204	.15983	.15767	.15556	.15350	.15149	.14952	.14759
100	67	.20416	.20112	.19815	.19525	.19242	.18966	.18696	.18433	.18176	.17924	.17679	.17439	.17204	.16975	.16750	.16531	.16317	.16107	.15901	.15700
100	68	.21578	.21265	.20958	.20659	.20367	.20082	.19803	.19531	.19265	.19005	.18750	.18501	.18258	.18020	.17787	.17559	.17336	.17118	.16905	.16696
100	69	.22789	.22466	.22151	.21843	.21542	.21248	.20960	.20679	.20404	.20135	.19872	.19615	.19363	.19116	.18875	.18639	.18408	.18181	.17959	.17742
100	70	.24042	.23711	.23387	.23070	.22760	.22457	.22161	.21871	.21588	.21310	.21039	.20773	.20512	.20257	.20008	.19763	.19524	.19289	.19059	.18834
100	71	.25331	.24992	.24659	.24334	.24016	.23705	.23400	.23102	.22810	.22524	.22244	.21970	.21701	.21438	.21180	.20927	.20680	.20437	.20199	.19966
100	72	.26654	.26306	.25965	.25632	.25306	.24986	.24674	.24367	.24067	.23773	.23485	.23203	.22926	.22655	.22389	.22128	.21872	.21622	.21376	.21135
100	73	.28007	.27651	.27303	.26962	.26628	.26301	.25980	.25666	.25358	.25056	.24760	.24470	.24185	.23906	.23632	.23364	.23100	.22842	.22588	.22339
100	74	.29398	.29035	.28679	.28331	.27990	.27655	.27327	.27005	.26689	.26380	.26076	.25779	.25486	.25200	.24918	.24642	.24371	.24105	.23844	.23587
100	75	.30834	.30465	.30102	.29747	.29399	.29057	.28722	.28393	.28070	.27754	.27443	.27138	.26838	.26544	.26256	.25972	.25694	.25421	.25152	.24888
100	76	.32322	.31946	.31578	.31216	.30862	.30513	.30172	.29836	.29507	.29184	.28866	.28554	.28248	.27947	.27652	.27361	.27076	.26796	.26520	.26249
100	77	.33860	.33480	.33106	.32739	.32378	.32024	.31676	.31335	.31000	.30670	.30346	.30028	.29716	.29408	.29107	.28810	.28518	.28231	.27949	.27672
100	78	.35446	.35060	.34682	.34310	.33944	.33585	.33232	.32886	.32545	.32210	.31880	.31557	.31238	.30925	.30618	.30315	.30017	.29724	.29436	.29152
100	79	.37066	.36677	.36294	.35918	.35549	.35185	.34828	.34476	.34131	.33791	.33457	.33128	.32805	.32486	.32173	.31865	.31562	.31264	.30970	.30681
100	80	.38705	.38313	.37927	.37547	.37174	.36807	.36446	.36091	.35741	.35397	.35059	.34726	.34398	.34075	.33757	.33444	.33137	.32833	.32535	.32241
100	81	.40348	.39954	.39565	.39183	.38807	.38437	.38073	.37715	.37362	.37014	.36672	.36335	.36004	.35677	.35355	.35038	.34726	.34419	.34116	.33817
100	82	.41988	.41591	.41202	.40818	.40440	.40067	.39701	.39340	.38984	.38634	.38289	.37949	.37614	.37284	.36959	.36639	.36323	.36012	.35705	.35403
100	83	.43622	.43225	.42834	.42449	.42070	.41696	.41328	.40965	.40607	.40255	.39908	.39565	.39228	.38895	.38567	.38244	.37925	.37611	.37301	.36996
100	84	.45260	.44863	.44472	.44087	.43707	.43333	.42964	.42600	.42241	.41888	.41539	.41195	.40856	.40521	.40191	.39866	.39545	.39228	.38916	.38607
100	85	.46908	.46512	.46122	.45737	.45358	.44984	.44615	.44251	.43892	.43537	.43188	.42843	.42503	.42167	.41836	.41509	.41187	.40869	.40554	.40244
100	86	.48547	.48154	.47765	.47382	.47003	.46630	.46262	.45898	.45540	.45186	.44837	.44492	.44151	.43816	.43484	.43156	.42833	.42514	.42199	.41888
100	87	.50154	.49762	.49376	.48995	.48618	.48247	.47880	.47518	.47161	.46808	.46459	.46115	.45775	.45440	.45108	.44781	.44458	.44138	.43823	.43511
100	88	.51722	.51333	.50950	.50572	.50198	.49829	.49464	.49104	.48749	.48397	.48050	.47708	.47369	.47034	.46704	.46377	.46055	.45736	.45421	.45109
100	89	.53247	.52863	.52483	.52108	.51737	.51371	.51009	.50652	.50299	.49950	.49605	.49264	.48928	.48595	.48266	.47941	.47619	.47302	.46987	.46677
100	90	.54721	.54341	.53966	.53594	.53228	.52865	.52507	.52153	.51803	.51457	.51115	.50777	.50442	.50112	.49785	.49462	.49142	.48826	.48514	.48205
100	91	.56117	.55742	.55371	.55004	.54641	.54283	.53928	.53578	.53231	.52889	.52550	.52215	.51883	.51555	.51231	.50910	.50593	.50279	.49969	.49662
100	92	.57410	.57039	.56673	.56311	.55952	.55598	.55247	.54900	.54557	.54218	.53883	.53551	.53222	.52897	.52576	.52258	.51943	.51631	.51323	.51018
100	93	.58604	.58238	.57876	.57518	.57164	.56814	.56467	.56124	.55785	.55449	.55117	.54788	.54463	.54141	.53822	.53507	.53195	.52886	.52580	.52277
100	94	.59717	.59356	.58999	.58645	.58295	.57949	.57606	.57267	.56931	.56599	.56270	.55945	.55623	.55304	.54988	.54676	.54366	.54060	.53757	.53457
100	95	.60769	.60412	.60060	.59710	.59365	.59023	.58684	.58349	.58017	.57689	.57363	.57041	.56723	.56407	.56094	.55785	.55479	.55175	.54875	.54577
100	96	.61753	.61401	.61053	.60708	.60367	.60029	.59694	.59363	.59035	.58711	.58389	.58070	.57755	.57443	.57133	.56827	.56524	.56223	.55925	.55631
100	97	.62663	.62316	.61972	.61632	.61295	.60961	.60630	.60303	.59978	.59657	.59339	.59024	.58712	.58403	.58097	.57793	.57493	.57195	.56900	.56608
100	98	.63518	.63176	.62836	.62500	.62167	.61837	.61510	.61187	.60866	.60549	.60234	.59922	.59614	.59308	.59005	.58704	.58407	.58112	.57820	.57530
100	99	.64348	.64010	.63675	.63343	.63014	.62689	.62366	.62046	.61729	.61415	.61104	.60796	.60491	.60188	.59889	.59591	.59297	.59005	.58716	.58429



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	100	.65152	.64818	.64488	.64160	.63836	.63514	.63195	.62880	.62567	.62257	.61949	.61645	.61343	.61044	.60747	.60453	.60162	.59873	.59587	.59303
101	0	.01018	.01008	.00999	.00990	.00982	.00974	.00966	.00958	.00951	.00944	.00937	.00930	.00924	.00917	.00911	.00905	.00899	.00894	.00888	.00883
101	1	.00345	.00337	.00330	.00323	.00316	.00310	.00303	.00298	.00292	.00287	.00282	.00277	.00272	.00267	.00263	.00259	.00255	.00251	.00247	.00243
101	2	.00325	.00317	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00259	.00254	.00249	.00244	.00239	.00235	.00231	.00227	.00223	.00219
101	3	.00324	.00316	.00308	.00300	.00292	.00285	.00279	.00272	.00266	.00260	.00254	.00249	.00244	.00239	.00234	.00229	.00225	.00220	.00216	.00212
101	4	.00334	.00325	.00316	.00308	.00300	.00292	.00285	.00278	.00272	.00265	.00259	.00254	.00248	.00243	.00237	.00232	.00228	.00223	.00219	.00214
101	5	.00352	.00342	.00332	.00324	.00315	.00307	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00228	.00223
101	6	.00375	.00364	.00354	.00345	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00258	.00252	.00247	.00242	.00237
101	7	.00404	.00392	.00382	.00372	.00362	.00352	.00344	.00335	.00327	.00319	.00311	.00304	.00297	.00291	.00284	.00278	.00272	.00266	.00261	.00255
101	8	.00438	.00426	.00414	.00404	.00393	.00383	.00374	.00364	.00356	.00347	.00339	.00331	.00324	.00316	.00310	.00303	.00296	.00290	.00284	.00278
101	9	.00480	.00467	.00455	.00443	.00432	.00421	.00411	.00401	.00391	.00382	.00374	.00365	.00357	.00349	.00342	.00335	.00328	.00321	.00314	.00308
101	10	.00530	.00516	.00503	.00490	.00478	.00467	.00456	.00445	.00435	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00367	.00359	.00352	.00346
101	11	.00587	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00476	.00465	.00456	.00447	.00438	.00429	.00421	.00412	.00405	.00397	.00390
101	12	.00651	.00636	.00621	.00606	.00593	.00579	.00567	.00555	.00543	.00532	.00521	.00511	.00501	.00492	.00482	.00473	.00465	.00456	.00448	.00440
101	13	.00718	.00701	.00686	.00670	.00656	.00642	.00628	.00616	.00603	.00591	.00580	.00569	.00558	.00548	.00538	.00529	.00520	.00511	.00502	.00494
101	14	.00783	.00765	.00748	.00732	.00717	.00702	.00688	.00674	.00661	.00649	.00637	.00625	.00614	.00603	.00592	.00582	.00573	.00563	.00554	.00545
101	15	.00842	.00824	.00806	.00789	.00773	.00757	.00742	.00728	.00714	.00701	.00688	.00676	.00664	.00652	.00641	.00631	.00620	.00610	.00601	.00591
101	16	.00895	.00875	.00857	.00839	.00822	.00805	.00789	.00774	.00760	.00746	.00732	.00719	.00707	.00695	.00683	.00672	.00661	.00651	.00640	.00631
101	17	.00942	.00921	.00901	.00882	.00864	.00847	.00830	.00814	.00799	.00784	.00770	.00757	.00744	.00731	.00719	.00707	.00696	.00684	.00674	.00664
101	18	.00984	.00962	.00941	.00921	.00902	.00884	.00867	.00850	.00834	.00818	.00803	.00789	.00775	.00762	.00749	.00737	.00725	.00713	.00702	.00691
101	19	.01025	.01002	.00980	.00959	.00939	.00920	.00902	.00884	.00867	.00851	.00835	.00820	.00805	.00791	.00778	.00765	.00752	.00740	.00729	.00717
101	20	.01068	.01044	.01021	.00999	.00978	.00957	.00938	.00919	.00901	.00884	.00868	.00852	.00837	.00822	.00808	.00794	.00781	.00768	.00756	.00744
101	21	.01114	.01089	.01064	.01041	.01018	.00997	.00977	.00957	.00938	.00920	.00903	.00886	.00870	.00854	.00839	.00825	.00811	.00798	.00785	.00772
101	22	.01162	.01135	.01109	.01084	.01061	.01038	.01017	.00996	.00976	.00957	.00938	.00921	.00904	.00887	.00872	.00856	.00842	.00828	.00814	.00801
101	23	.01214	.01185	.01158	.01131	.01106	.01083	.01060	.01038	.01017	.00996	.00977	.00958	.00940	.00923	.00906	.00890	.00875	.00860	.00845	.00832
101	24	.01271	.01240	.01211	.01183	.01157	.01132	.01107	.01084	.01062	.01040	.01020	.01000	.00981	.00963	.00945	.00928	.00912	.00896	.00880	.00866
101	25	.01334	.01302	.01271	.01242	.01214	.01187	.01161	.01136	.01113	.01090	.01068	.01047	.01027	.01007	.00989	.00971	.00953	.00937	.00920	.00905
101	26	.01405	.01371	.01338	.01307	.01277	.01248	.01221	.01195	.01169	.01145	.01122	.01100	.01078	.01058	.01038	.01019	.01000	.00982	.00965	.00949
101	27	.01485	.01448	.01413	.01380	.01348	.01318	.01289	.01261	.01234	.01209	.01184	.01160	.01137	.01115	.01094	.01074	.01054	.01035	.01017	.01000
101	28	.01571	.01533	.01496	.01460	.01427	.01394	.01363	.01333	.01305	.01278	.01251	.01226	.01202	.01179	.01156	.01134	.01113	.01093	.01074	.01055
101	29	.01666	.01625	.01585	.01548	.01512	.01477	.01444	.01413	.01382	.01353	.01325	.01298	.01272	.01248	.01224	.01201	.01178	.01157	.01136	.01116
101	30	.01767	.01724	.01682	.01642	.01603	.01567	.01532	.01498	.01465	.01434	.01405	.01376	.01348	.01322	.01296	.01272	.01248	.01225	.01203	.01182
101	31	.01876	.01830	.01785	.01742	.01702	.01662	.01625	.01589	.01555	.01521	.01490	.01459	.01430	.01401	.01374	.01348	.01322	.01298	.01274	.01252
101	32	.01993	.01944	.01896	.01851	.01807	.01765	.01725	.01687	.01650	.01615	.01581	.01548	.01517	.01487	.01458	.01430	.01403	.01377	.01351	.01327
101	33	.02120	.02067	.02017	.01968	.01922	.01878	.01835	.01794	.01755	.01717	.01681	.01646	.01612	.01580	.01549	.01519	.01490	.01462	.01435	.01409
101	34	.02257	.02201	.02147	.02095	.02046	.01999	.01953	.01909	.01867	.01827	.01788	.01751	.01715	.01681	.01648	.01616	.01585	.01555	.01526	.01498
101	35	.02407	.02347	.02290	.02234	.02182	.02131	.02083	.02036	.01991	.01948	.01907	.01867	.01829	.01792	.01756	.01722	.01689	.01657	.01626	.01596
101	36	.02569	.02505	.02444	.02385	.02329	.02275	.02223	.02173	.02125	.02079	.02035	.01992	.01951	.01912	.01874	.01837	.01802	.01767	.01734	.01702
101	37	.02744	.02676	.02611	.02548	.02488	.02430	.02375	.02322	.02271	.02222	.02174	.02129	.02085	.02043	.02002	.01963	.01925	.01888	.01853	.01818
101	38	.02936	.02863	.02794	.02727	.02663	.02601	.02542	.02486	.02431	.02378	.02328	.02279	.02232	.02187	.02143	.02101	.02060	.02021	.01983	.01946
101	39	.03145	.03067	.02993	.02922	.02854	.02788	.02725	.02664	.02606	.02550	.02495	.02443	.02393	.02345	.02298	.02253	.02209	.02167	.02126	.02087
101	40	.03373	.03291	.03212	.03136	.03063	.02993	.02926	.02861	.02799	.02739	.02681	.02625	.02571	.02519	.02469	.02421	.02374	.02329	.02285	.02243
101	41	.03625	.03537	.03453	.03372	.03294	.03220	.03148	.03078	.03012	.02948	.02886	.02826	.02768	.02713	.02659	.02607	.02557	.02509	.02462	.02417
101	42	.03899	.03806	.03717	.03630	.03548	.03468	.03391	.03317	.03246	.03178	.03112	.03048	.02986	.02927	.02869	.02814	.02760	.02708	.02658	.02609
101	43	.04199	.04100	.04005	.03913	.03825	.03740	.03658	.03579	.03503	.03430	.03360	.03291	.03225	.03162	.03100	.03041	.02983	.02928	.02874	.02822
101	44	.04524	.04419	.04318	.04220	.04127	.04036	.03949	.03865	.03784	.03706	.03631	.03558	.03487	.03419	.03354	.03290	.03229	.03169	.03111	.03055
101	45	.04874	.04762	.04655	.04551	.04452	.04355	.04263	.04173	.04087	.04004	.03923	.03846	.03770	.03698	.03628	.03560	.03494	.03430	.03368	.03308
101	46	.05249	.05131	.05017	.04907	.04801	.04699	.04601	.04506	.04414	.04325	.04239	.04157	.04076	.03999	.03924	.03851	.03781	.03713	.03647	.03583
101	47	.05650	.05524	.05404	.05287	.05175	.05066	.04962	.04861	.04763	.04669	.04577	.04489	.04404	.04321	.04241	.04164	.04089	.04016	.03945	.03877
101	48	.06077	.05945	.05817	.05694	.05574	.05460	.05349	.05241	.05138	.05037	.04940	.04846	.04756	.04668	.04582	.04500	.04420	.04342	.04267	.04194

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
101	49	.06533	.06393	.06258	.06128	.06002	.05880	.05762	.05649	.05539	.05432	.05329	.05229	.05133	.05039	.04948	.04860	.04775	.04692	.04612	.04534
101	50	.07022	.06874	.06731	.06593	.06460	.06331	.06206	.06086	.05969	.05856	.05747	.05641	.05539	.05439	.05343	.05249	.05158	.05070	.04985	.04902
101	51	.07542	.07386	.07235	.07090	.06949	.06813	.06681	.06554	.06430	.06311	.06195	.06083	.05974	.05868	.05766	.05667	.05570	.05477	.05386	.05297
101	52	.08092	.07928	.07770	.07616	.07468	.07324	.07185	.07051	.06920	.06794	.06671	.06552	.06437	.06325	.06216	.06111	.06009	.05909	.05812	.05718
101	53	.08675	.08502	.08335	.08174	.08017	.07866	.07719	.07577	.07439	.07306	.07176	.07050	.06928	.06810	.06695	.06583	.06475	.06369	.06267	.06167
101	54	.09289	.09107	.08932	.08762	.08598	.08438	.08284	.08134	.07989	.07848	.07711	.07578	.07449	.07324	.07203	.07084	.06969	.06858	.06749	.06643
101	55	.09937	.09747	.09563	.09384	.09212	.09044	.08881	.08724	.08571	.08422	.08278	.08138	.08002	.07870	.07741	.07616	.07495	.07377	.07262	.07150
101	56	.10620	.10421	.10228	.10041	.09860	.09684	.09513	.09348	.09187	.09030	.08879	.08731	.08588	.08448	.08313	.08181	.08052	.07928	.07806	.07688
101	57	.11339	.11131	.10929	.10733	.10543	.10359	.10180	.10006	.09837	.09673	.09513	.09358	.09207	.09060	.08917	.08778	.08643	.08511	.08383	.08258
101	58	.12092	.11874	.11663	.11458	.11259	.11066	.10878	.10696	.10519	.10347	.10179	.10016	.09857	.09703	.09553	.09406	.09264	.09125	.08990	.08858
101	59	.12874	.12647	.12427	.12213	.12005	.11803	.11607	.11416	.11230	.11049	.10874	.10703	.10536	.10374	.10216	.10062	.09912	.09766	.09624	.09485
101	60	.13687	.13450	.13221	.12998	.12781	.12570	.12364	.12165	.11970	.11781	.11597	.11418	.11244	.11074	.10908	.10746	.10589	.10435	.10286	.10140
101	61	.14534	.14288	.14048	.13816	.13590	.13370	.13155	.12947	.12744	.12546	.12354	.12166	.11983	.11805	.11632	.11462	.11297	.11136	.10979	.10826
101	62	.15420	.15165	.14916	.14674	.14438	.14209	.13986	.13768	.13557	.13350	.13149	.12953	.12762	.12576	.12394	.12216	.12043	.11875	.11710	.11549
101	63	.16350	.16084	.15826	.15574	.15329	.15091	.14858	.14632	.14411	.14196	.13986	.13781	.13582	.13387	.13197	.13011	.12830	.12654	.12481	.12312
101	64	.17320	.17045	.16777	.16516	.16262	.16014	.15772	.15537	.15307	.15083	.14864	.14651	.14442	.14239	.14041	.13847	.13658	.13473	.13292	.13116
101	65	.18335	.18050	.17772	.17502	.17238	.16981	.16730	.16485	.16246	.16013	.15785	.15563	.15346	.15135	.14928	.14726	.14528	.14335	.14146	.13962
101	66	.19397	.19103	.18816	.18536	.18263	.17996	.17736	.17482	.17234	.16992	.16756	.16525	.16299	.16079	.15863	.15653	.15447	.15245	.15048	.14856
101	67	.20515	.20211	.19914	.19625	.19342	.19067	.18797	.18534	.18277	.18026	.17781	.17541	.17307	.17078	.16854	.16635	.16421	.16211	.16006	.15805
101	68	.21685	.21372	.21066	.20767	.20476	.20191	.19913	.19641	.19375	.19115	.18861	.18612	.18370	.18132	.17899	.17672	.17449	.17231	.17018	.16809
101	69	.22905	.22582	.22268	.21960	.21660	.21366	.21079	.20798	.20523	.20255	.19992	.19735	.19484	.19237	.18997	.18761	.18530	.18304	.18082	.17865
101	70	.24167	.23836	.23513	.23197	.22888	.22585	.22289	.22000	.21717	.21440	.21169	.20903	.20643	.20389	.20139	.19895	.19656	.19422	.19192	.18967
101	71	.25467	.25127	.24796	.24471	.24154	.23843	.23539	.23241	.22949	.22664	.22384	.22111	.21843	.21580	.21322	.21070	.20823	.20580	.20343	.20110
101	72	.26800	.26452	.26113	.25780	.25454	.25135	.24823	.24517	.24218	.23924	.23637	.23355	.23079	.22808	.22542	.22282	.22027	.21776	.21531	.21290
101	73	.28164	.27809	.27461	.27121	.26788	.26461	.26141	.25827	.25520	.25219	.24923	.24633	.24349	.24071	.23798	.23529	.23266	.23008	.22755	.22507
101	74	.29567	.29205	.28850	.28502	.28162	.27828	.27500	.27179	.26864	.26555	.26252	.25955	.25663	.25377	.25096	.24821	.24550	.24285	.24024	.23768
101	75	.31016	.30647	.30286	.29931	.29584	.29243	.28908	.28580	.28258	.27942	.27632	.27327	.27029	.26735	.26447	.26164	.25886	.25614	.25345	.25082
101	76	.32517	.32143	.31775	.31415	.31061	.30713	.30372	.30038	.29709	.29386	.29070	.28759	.28453	.28153	.27858	.27568	.27283	.27003	.26728	.26458
101	77	.34072	.33692	.33319	.32952	.32593	.32240	.31893	.31552	.31218	.30889	.30566	.30249	.29937	.29630	.29329	.29033	.28742	.28455	.28174	.27897
101	78	.35674	.35290	.34912	.34541	.34176	.33818	.33466	.33121	.32781	.32446	.32118	.31795	.31477	.31165	.30858	.30556	.30259	.29967	.29679	.29396
101	79	.37313	.36925	.36543	.36168	.35800	.35437	.35081	.34730	.34386	.34047	.33713	.33386	.33063	.32746	.32433	.32126	.31824	.31526	.31233	.30944
101	80	.38971	.38580	.38196	.37817	.37445	.37079	.36719	.36365	.36017	.35674	.35336	.35004	.34677	.34355	.34038	.33726	.33419	.33117	.32819	.32525
101	81	.40635	.40242	.39855	.39474	.39100	.38731	.38368	.38011	.37659	.37312	.36971	.36636	.36305	.35979	.35658	.35342	.35031	.34724	.34422	.34125
101	82	.42296	.41902	.41513	.41131	.40754	.40383	.40018	.39658	.39304	.38955	.38611	.38272	.37938	.37609	.37285	.36966	.36651	.36341	.36035	.35733
101	83	.43953	.43557	.43168	.42785	.42407	.42035	.41668	.41306	.40950	.40599	.40253	.39912	.39576	.39244	.38917	.38595	.38277	.37964	.37655	.37350
101	84	.45615	.45220	.44831	.44447	.44069	.43696	.43329	.42966	.42609	.42257	.41909	.41566	.41229	.40895	.40567	.40242	.39922	.39607	.39295	.38988
101	85	.47289	.46895	.46507	.46124	.45746	.45373	.45006	.44643	.44286	.43933	.43585	.43242	.42903	.42569	.42239	.41913	.41592	.41275	.40962	.40653
101	86	.48955	.48563	.48177	.47795	.47419	.47047	.46681	.46319	.45962	.45610	.45262	.44919	.44580	.44246	.43916	.43590	.43268	.42950	.42636	.42326
101	87	.50589	.50200	.49816	.49437	.49063	.48693	.48328	.47968	.47612	.47261	.46915	.46572	.46234	.45900	.45570	.45244	.44922	.44604	.44290	.43980
101	88	.52186	.51801	.51420	.51043	.50672	.50305	.49942	.49584	.49231	.48881	.48536	.48195	.47859	.47526	.47197	.46872	.46551	.46233	.45920	.45610
101	89	.53741	.53360	.52983	.52610	.52242	.51878	.51519	.51163	.50812	.50466	.50123	.49784	.49449	.49118	.48791	.48468	.48148	.47832	.47519	.47210
101	90	.55246	.54869	.54496	.54128	.53764	.53404	.53048	.52696	.52349	.52005	.51665	.51329	.50997	.50668	.50343	.50022	.49704	.49390	.49079	.48772
101	91	.56673	.56301	.55933	.55569	.55209	.54853	.54501	.54153	.53809	.53469	.53132	.52799	.52470	.52145	.51822	.51504	.51189	.50877	.50568	.50263
101	92	.57995	.57628	.57265	.56905	.56550	.56198	.55850	.55506	.55166	.54829	.54496	.54167	.53841	.53518	.53199	.52883	.52570	.52261	.51955	.51652
101	93	.59217	.58855	.58496	.58141	.57790	.57443	.57099	.56759	.56423	.56090	.55760	.55434	.55111	.54792	.54476	.54163	.53853	.53546	.53243	.52942
101	94	.60357	.60000	.59646	.59296	.58949	.58606	.58266	.57930	.57598	.57268	.56943	.56620	.56300	.55984	.55671	.55361	.55054	.54750	.54449	.54152
101	95	.61435	.61083	.60734	.60388	.60046	.59707	.59372	.59040	.58711	.58386	.58064	.57745	.57429	.57116	.56806	.56500	.56196	.55895	.55597	.55302
101	96	.62445	.62097	.61753	.61412	.61074	.60740	.60409	.60081	.59757	.59435	.59117	.58801	.58489	.58180	.57873	.57570	.57269	.56971	.56676	.56384
101	97	.63379	.63036	.62697	.62360	.62027	.61697	.61370	.61046	.60725	.60408	.60093	.59781	.59472	.59166	.58863	.58563	.58265	.57970	.57678	.57389
101	98	.64258	.63919	.63584	.63252	.62923	.62597	.62274	.61954	.61638	.61324	.61012	.60704	.60399	.60096	.59796	.59499	.59204	.58913	.58623	.58337

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
101	99	.65111	.64777	.64447	.64119	.63794	.63473	.63154	.62838	.62525	.62215	.61908	.61603	.61301	.61002	.60706	.60412	.60120	.59832	.59546	.59262
101	100	.65938	.65609	.65283	.64960	.64640	.64322	.64008	.63696	.63387	.63081	.62777	.62477	.62178	.61883	.61590	.61299	.61011	.60726	.60443	.60162
101	101	.66748	.66423	.66102	.65784	.65468	.65155	.64845	.64537	.64233	.63931	.63631	.63334	.63040	.62748	.62458	.62171	.61887	.61605	.61325	.61048
102	0	.01030	.01020	.01011	.01003	.00994	.00986	.00979	.00971	.00964	.00957	.00950	.00943	.00937	.00931	.00925	.00919	.00913	.00907	.00902	.00896
102	1	.00347	.00339	.00332	.00325	.00318	.00312	.00305	.00300	.00294	.00289	.00284	.00279	.00274	.00269	.00265	.00261	.00257	.00253	.00249	.00245
102	2	.00326	.00318	.00311	.00303	.00296	.00290	.00283	.00277	.00271	.00266	.00260	.00255	.00250	.00246	.00241	.00237	.00232	.00228	.00224	.00221
102	3	.00326	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00226	.00222	.00218	.00214
102	4	.00335	.00326	.00317	.00309	.00301	.00294	.00286	.00279	.00273	.00266	.00260	.00255	.00249	.00244	.00238	.00234	.00229	.00224	.00220	.00215
102	5	.00352	.00343	.00333	.00325	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00266	.00260	.00255	.00249	.00244	.00239	.00234	.00229	.00224
102	6	.00375	.00365	.00355	.00345	.00336	.00328	.00319	.00311	.00304	.00297	.00290	.00283	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238
102	7	.00404	.00393	.00383	.00372	.00363	.00353	.00344	.00336	.00328	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00261	.00256
102	8	.00439	.00427	.00415	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00340	.00332	.00325	.00317	.00310	.00304	.00297	.00291	.00285	.00279
102	9	.00481	.00468	.00456	.00444	.00433	.00422	.00412	.00402	.00392	.00383	.00375	.00366	.00358	.00350	.00343	.00336	.00329	.00322	.00315	.00309
102	10	.00531	.00517	.00504	.00492	.00480	.00468	.00457	.00446	.00436	.00427	.00417	.00408	.00399	.00391	.00383	.00375	.00368	.00361	.00354	.00347
102	11	.00589	.00574	.00560	.00546	.00534	.00521	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439	.00430	.00422	.00414	.00406	.00399	.00391
102	12	.00653	.00637	.00622	.00608	.00594	.00581	.00569	.00557	.00545	.00534	.00523	.00513	.00503	.00493	.00484	.00475	.00467	.00458	.00450	.00442
102	13	.00720	.00704	.00688	.00673	.00658	.00644	.00631	.00618	.00606	.00594	.00582	.00571	.00561	.00551	.00541	.00531	.00522	.00513	.00505	.00496
102	14	.00786	.00768	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00652	.00639	.00628	.00617	.00606	.00595	.00585	.00575	.00566	.00557	.00548
102	15	.00846	.00827	.00809	.00792	.00776	.00761	.00746	.00731	.00717	.00704	.00691	.00679	.00667	.00656	.00645	.00634	.00624	.00614	.00604	.00595
102	16	.00899	.00879	.00860	.00842	.00825	.00809	.00793	.00778	.00763	.00749	.00736	.00723	.00711	.00699	.00687	.00676	.00665	.00654	.00644	.00635
102	17	.00946	.00925	.00905	.00886	.00868	.00851	.00834	.00818	.00803	.00789	.00774	.00761	.00748	.00735	.00723	.00711	.00700	.00689	.00678	.00668
102	18	.00988	.00966	.00945	.00925	.00906	.00888	.00871	.00854	.00838	.00822	.00808	.00793	.00779	.00766	.00753	.00741	.00729	.00718	.00706	.00696
102	19	.01029	.01006	.00984	.00964	.00943	.00924	.00906	.00888	.00871	.00855	.00839	.00824	.00810	.00796	.00782	.00769	.00757	.00745	.00733	.00722
102	20	.01073	.01048	.01025	.01003	.00982	.00962	.00942	.00924	.00906	.00889	.00872	.00856	.00841	.00827	.00812	.00799	.00786	.00773	.00761	.00749
102	21	.01119	.01093	.01069	.01045	.01023	.01002	.00981	.00962	.00943	.00925	.00907	.00891	.00875	.00859	.00844	.00830	.00816	.00802	.00790	.00777
102	22	.01167	.01140	.01114	.01089	.01065	.01043	.01021	.01000	.00981	.00961	.00943	.00925	.00909	.00892	.00876	.00861	.00847	.00833	.00819	.00806
102	23	.01218	.01190	.01162	.01136	.01111	.01087	.01064	.01042	.01021	.01001	.00982	.00963	.00945	.00928	.00911	.00895	.00880	.00865	.00850	.00837
102	24	.01275	.01245	.01216	.01188	.01162	.01136	.01112	.01089	.01067	.01045	.01025	.01005	.00986	.00968	.00950	.00933	.00917	.00901	.00886	.00871
102	25	.01339	.01307	.01276	.01247	.01219	.01192	.01166	.01141	.01118	.01095	.01073	.01052	.01032	.01013	.00994	.00976	.00959	.00942	.00926	.00910
102	26	.01410	.01376	.01343	.01312	.01282	.01253	.01226	.01200	.01175	.01150	.01127	.01105	.01084	.01063	.01043	.01024	.01006	.00988	.00971	.00954
102	27	.01490	.01453	.01419	.01386	.01354	.01323	.01294	.01266	.01240	.01214	.01189	.01166	.01143	.01121	.01100	.01080	.01060	.01041	.01023	.01005
102	28	.01577	.01538	.01501	.01466	.01432	.01400	.01369	.01339	.01311	.01283	.01257	.01232	.01208	.01184	.01162	.01140	.01119	.01099	.01080	.01061
102	29	.01672	.01630	.01591	.01554	.01518	.01483	.01450	.01419	.01388	.01359	.01331	.01304	.01279	.01254	.01230	.01207	.01184	.01163	.01142	.01122
102	30	.01773	.01730	.01688	.01648	.01610	.01573	.01538	.01504	.01472	.01441	.01411	.01382	.01355	.01328	.01303	.01278	.01254	.01232	.01209	.01188
102	31	.01883	.01836	.01791	.01749	.01708	.01669	.01631	.01596	.01561	.01528	.01496	.01466	.01436	.01408	.01381	.01355	.01329	.01305	.01281	.01259
102	32	.02000	.01950	.01903	.01857	.01814	.01772	.01732	.01694	.01657	.01622	.01588	.01555	.01524	.01494	.01465	.01437	.01410	.01384	.01359	.01334
102	33	.02127	.02074	.02024	.01976	.01929	.01885	.01842	.01801	.01762	.01724	.01688	.01653	.01620	.01588	.01556	.01527	.01498	.01470	.01443	.01417
102	34	.02265	.02208	.02154	.02103	.02053	.02006	.01961	.01917	.01875	.01835	.01796	.01759	.01723	.01689	.01655	.01623	.01592	.01563	.01534	.01506
102	35	.02415	.02355	.02297	.02242	.02190	.02139	.02091	.02044	.01999	.01956	.01915	.01875	.01837	.01800	.01764	.01730	.01697	.01665	.01634	.01605
102	36	.02577	.02513	.02452	.02393	.02337	.02283	.02231	.02181	.02134	.02088	.02043	.02001	.01960	.01920	.01882	.01846	.01810	.01776	.01743	.01711
102	37	.02753	.02685	.02619	.02557	.02497	.02439	.02384	.02331	.02280	.02231	.02183	.02138	.02094	.02052	.02011	.01972	.01934	.01897	.01862	.01828
102	38	.02945	.02872	.02803	.02736	.02672	.02611	.02552	.02495	.02440	.02388	.02337	.02288	.02241	.02196	.02153	.02111	.02070	.02031	.01993	.01956
102	39	.03154	.03077	.03003	.02932	.02863	.02798	.02735	.02674	.02616	.02560	.02505	.02453	.02403	.02355	.02308	.02263	.02219	.02177	.02136	.02097
102	40	.03383	.03301	.03222	.03146	.03074	.03004	.02936	.02871	.02809	.02749	.02691	.02635	.02582	.02530	.02480	.02431	.02385	.02340	.02296	.02254
102	41	.03635	.03548	.03464	.03383	.03305	.03231	.03159	.03090	.03023	.02959	.02897	.02837	.02780	.02724	.02671	.02619	.02569	.02520	.02474	.02428
102	42	.03911	.03818	.03728	.03642	.03560	.03480	.03403	.03329	.03258	.03190	.03124	.03060	.02998	.02939	.02881	.02826	.02772	.02720	.02670	.02622
102	43	.04211	.04112	.04017	.03926	.03838	.03753	.03671	.03592	.03516	.03443	.03373	.03304	.03239	.03175	.03114	.03054	.02997	.02941	.02887	.02835
102	44	.04538	.04433	.04332	.04234	.04141	.04050	.03963	.03879	.03798	.03720	.03645	.03572	.03502	.03434	.03368	.03305	.03243	.03184	.03126	.03070
102	45	.04889	.04777	.04670	.04566	.04467	.04371	.04278	.04189	.04102	.04019	.03939	.03861	.03786	.03713	.03643	.03575	.03510	.03446	.03384	.03324
102	46	.05266	.05147	.05034	.04924	.04818	.04716	.04617	.04522	.04431	.04342	.04256	.04174	.04093	.04016	.03941	.03868	.03798	.03730	.03664	.03600

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
102	47	.05667	.05542	.05421	.05305	.05193	.05084	.04980	.04879	.04781	.04687	.04596	.04508	.04422	.04340	.04260	.04182	.04107	.04035	.03964	.03896
102	48	.06097	.05964	.05836	.05713	.05594	.05479	.05368	.05261	.05157	.05057	.04960	.04867	.04776	.04688	.04603	.04520	.04440	.04362	.04287	.04214
102	49	.06554	.06415	.06279	.06149	.06023	.05901	.05784	.05670	.05560	.05454	.05351	.05251	.05155	.05061	.04971	.04883	.04797	.04715	.04634	.04557
102	50	.07044	.06897	.06754	.06616	.06483	.06355	.06230	.06110	.05993	.05880	.05771	.05665	.05563	.05463	.05367	.05274	.05183	.05095	.05009	.04926
102	51	.07567	.07411	.07261	.07115	.06975	.06839	.06707	.06580	.06457	.06337	.06221	.06109	.06000	.05895	.05793	.05693	.05597	.05503	.05412	.05324
102	52	.08120	.07956	.07798	.07644	.07496	.07353	.07214	.07079	.06949	.06822	.06700	.06581	.06466	.06354	.06245	.06140	.06038	.05938	.05842	.05748
102	53	.08705	.08532	.08366	.08204	.08048	.07897	.07750	.07608	.07471	.07337	.07208	.07082	.06960	.06842	.06727	.06615	.06507	.06401	.06299	.06199
102	54	.09322	.09141	.08965	.08796	.08631	.08472	.08318	.08168	.08023	.07882	.07745	.07613	.07484	.07359	.07237	.07119	.07004	.06893	.06784	.06678
102	55	.09973	.09783	.09599	.09421	.09248	.09081	.08918	.08761	.08608	.08460	.08316	.08176	.08040	.07908	.07779	.07654	.07533	.07415	.07300	.07188
102	56	.10659	.10461	.10268	.10081	.09900	.09724	.09554	.09388	.09227	.09071	.08919	.08772	.08629	.08490	.08354	.08222	.08094	.07969	.07848	.07730
102	57	.11382	.11174	.10973	.10777	.10587	.10403	.10224	.10050	.09881	.09717	.09558	.09403	.09252	.09105	.08963	.08824	.08689	.08557	.08429	.08304
102	58	.12138	.11921	.11710	.11506	.11307	.11114	.10927	.10744	.10567	.10395	.10228	.10065	.09906	.09752	.09602	.09456	.09314	.09175	.09040	.08908
102	59	.12925	.12698	.12478	.12264	.12057	.11855	.11659	.11468	.11283	.11102	.10927	.10756	.10589	.10428	.10270	.10116	.09966	.09821	.09678	.09540
102	60	.13742	.13506	.13276	.13053	.12837	.12626	.12421	.12222	.12028	.11839	.11655	.11476	.11301	.11132	.10966	.10805	.10648	.10494	.10345	.10199
102	61	.14593	.14348	.14109	.13876	.13650	.13431	.13217	.13008	.12806	.12608	.12416	.12229	.12046	.11868	.11695	.11526	.11361	.11200	.11043	.10889
102	62	.15485	.15229	.14981	.14739	.14504	.14275	.14052	.13835	.13623	.13417	.13216	.13020	.12829	.12643	.12462	.12285	.12112	.11943	.11778	.11618
102	63	.16419	.16154	.15896	.15645	.15400	.15162	.14930	.14703	.14483	.14268	.14058	.13854	.13655	.13460	.13270	.13085	.12904	.12728	.12555	.12387
102	64	.17395	.17121	.16853	.16592	.16338	.16091	.15849	.15614	.15384	.15161	.14942	.14729	.14521	.14318	.14120	.13926	.13737	.13553	.13372	.13196
102	65	.18416	.18131	.17854	.17584	.17320	.17063	.16813	.16568	.16330	.16097	.15870	.15648	.15431	.15220	.15013	.14811	.14614	.14421	.14233	.14048
102	66	.19485	.19191	.18904	.18624	.18351	.18085	.17825	.17572	.17324	.17083	.16846	.16616	.16391	.16170	.15955	.15745	.15539	.15338	.15142	.14949
102	67	.20609	.20306	.20009	.19720	.19438	.19163	.18894	.18631	.18375	.18124	.17879	.17640	.17406	.17177	.16954	.16735	.16521	.16311	.16107	.15906
102	68	.21787	.21474	.21169	.20871	.20580	.20295	.20017	.19746	.19480	.19221	.18967	.18719	.18477	.18239	.18007	.17780	.17558	.17340	.17127	.16918
102	69	.23015	.22694	.22379	.22072	.21772	.21479	.21192	.20912	.20638	.20370	.20107	.19851	.19600	.19354	.19113	.18878	.18647	.18421	.18200	.17983
102	70	.24287	.23957	.23634	.23318	.23010	.22708	.22413	.22124	.21841	.21564	.21294	.21029	.20769	.20515	.20266	.20022	.19783	.19549	.19320	.19095
102	71	.25596	.25258	.24926	.24602	.24286	.23975	.23672	.23374	.23084	.22799	.22520	.22246	.21979	.21716	.21459	.21207	.20961	.20719	.20481	.20249
102	72	.26939	.26593	.26254	.25922	.25597	.25278	.24967	.24662	.24363	.24070	.23782	.23501	.23225	.22955	.22690	.22430	.22176	.21926	.21681	.21440
102	73	.28314	.27960	.27613	.27274	.26941	.26615	.26296	.25983	.25676	.25375	.25080	.24791	.24508	.24230	.23957	.23689	.23427	.23169	.22916	.22668
102	74	.29729	.29367	.29013	.28667	.28327	.27993	.27666	.27346	.27032	.26724	.26421	.26125	.25834	.25548	.25268	.24993	.24722	.24457	.24197	.23941
102	75	.31190	.30822	.30462	.30108	.29761	.29421	.29087	.28760	.28439	.28123	.27814	.27510	.27212	.26919	.26632	.26349	.26072	.25800	.25532	.25269
102	76	.32705	.32332	.31965	.31605	.31252	.30906	.30565	.30232	.29904	.29582	.29266	.28955	.28650	.28351	.28056	.27767	.27483	.27204	.26929	.26660
102	77	.34274	.33895	.33523	.33158	.32799	.32447	.32101	.31762	.31428	.31100	.30778	.30461	.30150	.29844	.29543	.29248	.28957	.28672	.28391	.28115
102	78	.35893	.35510	.35133	.34763	.34400	.34043	.33692	.33347	.33008	.32674	.32347	.32025	.31708	.31396	.31090	.30789	.30492	.30201	.29914	.29631
102	79	.37550	.37163	.36783	.36409	.36041	.35680	.35324	.34975	.34631	.34293	.33961	.33634	.33312	.32996	.32684	.32378	.32076	.31779	.31487	.31199
102	80	.39227	.38838	.38454	.38077	.37707	.37342	.36983	.36630	.36282	.35940	.35604	.35273	.34947	.34626	.34310	.33999	.33692	.33391	.33093	.32801
102	81	.40911	.40520	.40134	.39755	.39381	.39014	.38652	.38296	.37945	.37600	.37260	.36925	.36596	.36271	.35951	.35636	.35326	.35020	.34719	.34422
102	82	.42593	.42200	.41813	.41432	.41057	.40687	.40324	.39965	.39612	.39264	.38921	.38584	.38251	.37923	.37600	.37282	.36968	.36659	.36354	.36053
102	83	.44272	.43878	.43491	.43109	.42732	.42361	.41996	.41636	.41281	.40931	.40587	.40247	.39912	.39582	.39256	.38935	.38618	.38306	.37998	.37694
102	84	.45958	.45564	.45177	.44795	.44418	.44047	.43681	.43320	.42964	.42613	.42267	.41926	.41589	.41258	.40930	.40607	.40288	.39974	.39663	.39357
102	85	.47656	.47264	.46878	.46497	.46121	.45750	.45384	.45023	.44668	.44316	.43970	.43628	.43291	.42958	.42629	.42305	.41985	.41669	.41357	.41050
102	86	.49349	.48959	.48575	.48195	.47821	.47451	.47087	.46727	.46372	.46021	.45675	.45333	.44996	.44663	.44334	.44010	.43689	.43373	.43060	.42751
102	87	.51011	.50624	.50242	.49865	.49493	.49125	.48763	.48404	.48051	.47701	.47356	.47016	.46679	.46347	.46018	.45694	.45374	.45057	.44745	.44436
102	88	.52636	.52253	.51874	.51501	.51131	.50767	.50406	.50050	.49699	.49351	.49008	.48669	.48334	.48003	.47676	.47353	.47033	.46717	.46405	.46097
102	89	.54221	.53842	.53467	.53097	.52731	.52370	.52013	.51660	.51311	.50967	.50626	.50289	.49956	.49627	.49302	.48980	.48662	.48348	.48037	.47730
102	90	.55756	.55382	.55012	.54646	.54284	.53927	.53574	.53224	.52879	.52538	.52200	.51866	.51536	.51210	.50887	.50568	.50252	.49939	.49631	.49325
102	91	.57213	.56844	.56479	.56118	.55760	.55407	.55058	.54713	.54371	.54034	.53700	.53369	.53042	.52719	.52399	.52082	.51769	.51459	.51153	.50849
102	92	.58564	.58200	.57840	.57484	.57131	.56783	.56438	.56096	.55759	.55425	.55094	.54767	.54444	.54124	.53807	.53493	.53183	.52876	.52572	.52271
102	93	.59814	.59455	.59100	.58748	.58400	.58056	.57716	.57378	.57045	.56715	.56388	.56064	.55744	.55427	.55114	.54803	.54496	.54191	.53890	.53592
102	94	.60981	.60627	.60276	.59930	.59586	.59247	.58910	.58577	.58248	.57922	.57598	.57279	.56962	.56649	.56338	.56031	.55726	.55425	.55126	.54831
102	95	.62085	.61736	.61391	.61049	.60710	.60375	.60043	.59715	.59389	.59067	.58748	.58432	.58119	.57809	.57502	.57198	.56897	.56599	.56303	.56010
102	96	.63120	.62776	.62436	.62099	.61765	.61434	.61107	.60783	.60461	.60143	.59828	.59516	.59207	.58900	.58597	.58296	.57998	.57703	.57411	.57121

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
102	97	.64079	.63740	.63404	.63071	.62742	.62416	.62093	.61773	.61455	.61141	.60830	.60521	.60216	.59913	.59613	.59316	.59021	.58729	.58440	.58153
102	98	.64980	.64646	.64315	.63987	.63662	.63340	.63021	.62705	.62392	.62082	.61774	.61469	.61167	.60868	.60571	.60277	.59986	.59697	.59411	.59127
102	99	.65857	.65527	.65201	.64878	.64557	.64240	.63925	.63613	.63304	.62998	.62694	.62393	.62095	.61799	.61506	.61216	.60928	.60642	.60359	.60078
102	100	.66706	.66382	.66061	.65742	.65426	.65113	.64803	.64495	.64191	.63888	.63589	.63292	.62997	.62705	.62416	.62129	.61844	.61562	.61282	.61005
102	101	.67539	.67220	.66903	.66590	.66279	.65970	.65664	.65361	.65061	.64763	.64467	.64174	.63884	.63595	.63310	.63026	.62745	.62467	.62190	.61916
102	102	.68355	.68041	.67729	.67420	.67114	.66810	.66509	.66210	.65914	.65620	.65329	.65040	.64754	.64469	.64188	.63908	.63631	.63356	.63083	.62812
103	0	.01042	.01033	.01024	.01015	.01007	.00999	.00991	.00984	.00977	.00970	.00963	.00956	.00950	.00944	.00938	.00932	.00926	.00921	.00915	.00910
103	1	.00348	.00341	.00333	.00326	.00320	.00313	.00307	.00302	.00296	.00291	.00286	.00281	.00276	.00271	.00267	.00263	.00259	.00255	.00251	.00247
103	2	.00328	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00234	.00230	.00226	.00222
103	3	.00327	.00318	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232	.00227	.00223	.00219	.00215
103	4	.00336	.00327	.00318	.00310	.00302	.00295	.00287	.00280	.00274	.00268	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00217
103	5	.00353	.00344	.00334	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00225
103	6	.00376	.00366	.00356	.00346	.00337	.00329	.00320	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00259	.00254	.00249	.00243	.00238
103	7	.00405	.00394	.00383	.00373	.00363	.00354	.00345	.00337	.00329	.00321	.00313	.00306	.00299	.00292	.00286	.00280	.00274	.00268	.00262	.00257
103	8	.00440	.00428	.00416	.00405	.00395	.00385	.00375	.00366	.00357	.00349	.00341	.00333	.00325	.00318	.00311	.00305	.00298	.00292	.00286	.00280
103	9	.00482	.00469	.00456	.00445	.00433	.00423	.00412	.00403	.00393	.00384	.00375	.00367	.00359	.00351	.00344	.00336	.00330	.00323	.00316	.00310
103	10	.00532	.00518	.00505	.00493	.00481	.00469	.00458	.00447	.00437	.00428	.00418	.00409	.00401	.00392	.00384	.00376	.00369	.00362	.00355	.00348
103	11	.00590	.00575	.00561	.00548	.00535	.00523	.00511	.00500	.00489	.00478	.00468	.00459	.00449	.00440	.00432	.00423	.00415	.00407	.00400	.00393
103	12	.00655	.00639	.00624	.00610	.00596	.00583	.00570	.00558	.00547	.00536	.00525	.00515	.00505	.00495	.00486	.00477	.00468	.00460	.00452	.00444
103	13	.00723	.00706	.00690	.00675	.00660	.00646	.00633	.00620	.00608	.00596	.00585	.00574	.00563	.00553	.00543	.00534	.00524	.00516	.00507	.00499
103	14	.00788	.00771	.00754	.00738	.00722	.00708	.00693	.00680	.00667	.00654	.00642	.00631	.00619	.00609	.00598	.00588	.00578	.00569	.00560	.00551
103	15	.00849	.00830	.00813	.00796	.00779	.00764	.00749	.00734	.00721	.00707	.00695	.00682	.00671	.00659	.00648	.00637	.00627	.00617	.00608	.00598
103	16	.00902	.00883	.00864	.00846	.00829	.00812	.00797	.00782	.00767	.00753	.00740	.00727	.00714	.00702	.00691	.00680	.00669	.00658	.00648	.00638
103	17	.00949	.00929	.00909	.00890	.00872	.00855	.00838	.00822	.00807	.00792	.00778	.00765	.00752	.00739	.00727	.00715	.00704	.00693	.00682	.00672
103	18	.00992	.00970	.00949	.00929	.00910	.00892	.00875	.00858	.00842	.00827	.00812	.00797	.00784	.00770	.00758	.00745	.00733	.00722	.00711	.00700
103	19	.01033	.01011	.00989	.00968	.00948	.00929	.00910	.00893	.00876	.00859	.00844	.00829	.00814	.00800	.00787	.00774	.00761	.00749	.00738	.00726
103	20	.01077	.01053	.01030	.01007	.00986	.00966	.00947	.00928	.00910	.00893	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00765	.00753
103	21	.01123	.01098	.01073	.01050	.01028	.01006	.00986	.00966	.00947	.00929	.00912	.00895	.00879	.00864	.00849	.00834	.00821	.00807	.00794	.00782
103	22	.01171	.01144	.01118	.01094	.01070	.01047	.01026	.01005	.00985	.00966	.00948	.00930	.00913	.00897	.00881	.00866	.00851	.00837	.00824	.00811
103	23	.01223	.01194	.01167	.01141	.01116	.01092	.01069	.01047	.01026	.01006	.00987	.00968	.00950	.00933	.00916	.00900	.00885	.00870	.00855	.00841
103	24	.01280	.01250	.01221	.01193	.01167	.01141	.01117	.01094	.01071	.01050	.01029	.01010	.00991	.00972	.00955	.00938	.00922	.00906	.00891	.00876
103	25	.01344	.01312	.01281	.01252	.01224	.01197	.01171	.01146	.01123	.01100	.01078	.01057	.01037	.01018	.00999	.00981	.00964	.00947	.00931	.00915
103	26	.01415	.01381	.01348	.01317	.01287	.01258	.01231	.01205	.01180	.01156	.01132	.01110	.01089	.01068	.01048	.01029	.01011	.00993	.00976	.00959
103	27	.01495	.01459	.01424	.01391	.01359	.01329	.01300	.01272	.01245	.01219	.01195	.01171	.01148	.01126	.01105	.01085	.01065	.01047	.01028	.01011
103	28	.01582	.01544	.01507	.01471	.01438	.01405	.01374	.01345	.01316	.01289	.01263	.01238	.01213	.01190	.01168	.01146	.01125	.01105	.01086	.01067
103	29	.01677	.01636	.01597	.01559	.01523	.01489	.01456	.01424	.01394	.01365	.01337	.01310	.01284	.01260	.01236	.01213	.01190	.01169	.01148	.01128
103	30	.01779	.01736	.01694	.01654	.01616	.01579	.01544	.01510	.01478	.01447	.01417	.01389	.01361	.01334	.01309	.01284	.01261	.01238	.01216	.01195
103	31	.01889	.01842	.01798	.01755	.01714	.01675	.01638	.01602	.01568	.01534	.01503	.01472	.01443	.01415	.01387	.01361	.01336	.01311	.01288	.01265
103	32	.02006	.01957	.01909	.01864	.01821	.01779	.01739	.01701	.01664	.01629	.01595	.01562	.01531	.01501	.01472	.01444	.01417	.01391	.01366	.01341
103	33	.02134	.02081	.02031	.01982	.01936	.01892	.01849	.01808	.01769	.01731	.01695	.01660	.01627	.01595	.01564	.01534	.01505	.01477	.01450	.01424
103	34	.02272	.02216	.02162	.02110	.02061	.02013	.01968	.01924	.01883	.01842	.01804	.01766	.01731	.01696	.01663	.01631	.01600	.01570	.01542	.01514
103	35	.02422	.02362	.02305	.02250	.02197	.02147	.02098	.02052	.02007	.01964	.01923	.01883	.01845	.01808	.01772	.01738	.01705	.01673	.01642	.01613
103	36	.02585	.02521	.02460	.02401	.02345	.02291	.02239	.02190	.02142	.02096	.02052	.02009	.01968	.01929	.01891	.01854	.01819	.01785	.01752	.01720
103	37	.02761	.02693	.02628	.02565	.02505	.02448	.02392	.02339	.02288	.02239	.02192	.02146	.02103	.02060	.02020	.01980	.01943	.01906	.01871	.01837
103	38	.02954	.02881	.02812	.02745	.02681	.02620	.02561	.02504	.02449	.02397	.02346	.02298	.02251	.02206	.02162	.02120	.02079	.02040	.02002	.01966
103	39	.03163	.03086	.03012	.02941	.02873	.02807	.02744	.02684	.02625	.02569	.02515	.02463	.02413	.02364	.02318	.02273	.02229	.02187	.02146	.02107
103	40	.03393	.03311	.03232	.03156	.03084	.03014	.02946	.02882	.02819	.02759	.02701	.02646	.02592	.02540	.02490	.02442	.02395	.02350	.02306	.02264
103	41	.03646	.03558	.03474	.03394	.03316	.03241	.03169	.03100	.03034	.02970	.02908	.02848	.02791	.02735	.02682	.02630	.02580	.02532	.02485	.02440
103	42	.03922	.03829	.03740	.03654	.03571	.03491	.03415	.03341	.03270	.03201	.03135	.03072	.03010	.02951	.02893	.02838	.02784	.02732	.02682	.02634
103	43	.04224	.04125	.04029	.03938	.03850	.03765	.03684	.03605	.03529	.03456	.03385	.03317	.03251	.03188	.03126	.03067	.03010	.02954	.02900	.02848

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
103	44	.04551	.04446	.04345	.04248	.04154	.04064	.03977	.03893	.03812	.03734	.03659	.03586	.03516	.03448	.03382	.03319	.03257	.03198	.03140	.03084
103	45	.04903	.04792	.04684	.04581	.04481	.04385	.04293	.04204	.04117	.04034	.03954	.03876	.03801	.03729	.03659	.03591	.03525	.03461	.03400	.03340
103	46	.05281	.05163	.05049	.04940	.04834	.04732	.04634	.04539	.04447	.04358	.04273	.04190	.04110	.04033	.03958	.03885	.03815	.03747	.03681	.03617
103	47	.05684	.05559	.05439	.05322	.05210	.05102	.04997	.04897	.04799	.04705	.04614	.04526	.04440	.04358	.04278	.04201	.04126	.04053	.03982	.03914
103	48	.06115	.05983	.05855	.05732	.05613	.05498	.05388	.05280	.05177	.05077	.04980	.04886	.04795	.04708	.04622	.04540	.04460	.04382	.04307	.04234
103	49	.06575	.06435	.06300	.06170	.06044	.05922	.05805	.05691	.05581	.05475	.05372	.05273	.05176	.05083	.04992	.04904	.04819	.04737	.04656	.04579
103	50	.07067	.06919	.06777	.06639	.06506	.06377	.06253	.06133	.06016	.05904	.05794	.05689	.05586	.05487	.05391	.05297	.05207	.05119	.05033	.04950
103	51	.07591	.07436	.07286	.07140	.07000	.06864	.06732	.06605	.06482	.06362	.06247	.06135	.06026	.05921	.05818	.05719	.05623	.05529	.05439	.05350
103	52	.08147	.07983	.07825	.07671	.07523	.07380	.07241	.07107	.06976	.06850	.06728	.06609	.06494	.06382	.06274	.06168	.06066	.05967	.05870	.05777
103	53	.08734	.08562	.08395	.08234	.08078	.07927	.07780	.07638	.07501	.07367	.07238	.07113	.06991	.06873	.06758	.06646	.06538	.06433	.06330	.06231
103	54	.09353	.09173	.08998	.08828	.08664	.08505	.08351	.08201	.08056	.07915	.07779	.07646	.07518	.07393	.07271	.07153	.07038	.06927	.06818	.06713
103	55	.10008	.09818	.09634	.09456	.09284	.09116	.08954	.08797	.08644	.08496	.08352	.08212	.08076	.07945	.07816	.07692	.07570	.07452	.07337	.07226
103	56	.10698	.10499	.10306	.10120	.09939	.09763	.09593	.09427	.09267	.09111	.08959	.08812	.08669	.08530	.08395	.08263	.08135	.08010	.07889	.07771
103	57	.11424	.11216	.11015	.10819	.10630	.10445	.10267	.10093	.09924	.09761	.09601	.09446	.09296	.09149	.09007	.08868	.08733	.08602	.08473	.08349
103	58	.12184	.11967	.11756	.11552	.11353	.11161	.10973	.10791	.10615	.10443	.10275	.10113	.09954	.09800	.09650	.09504	.09362	.09224	.09089	.08957
103	59	.12974	.12748	.12528	.12315	.12107	.11906	.11710	.11519	.11334	.11154	.10978	.10808	.10642	.10480	.10322	.10169	.10019	.09874	.09731	.09593
103	60	.13796	.13560	.13331	.13108	.12891	.12681	.12476	.12277	.12083	.11895	.11711	.11532	.11358	.11188	.11023	.10862	.10705	.10552	.10402	.10257
103	61	.14651	.14406	.14167	.13935	.13709	.13490	.13276	.13068	.12866	.12669	.12476	.12289	.12107	.11929	.11756	.11587	.11422	.11262	.11105	.10952
103	62	.15547	.15292	.15044	.14803	.14568	.14339	.14116	.13899	.13688	.13482	.13282	.13086	.12895	.12709	.12528	.12351	.12179	.12010	.11846	.11685
103	63	.16487	.16222	.15964	.15713	.15469	.15231	.14999	.14773	.14553	.14338	.14129	.13925	.13726	.13532	.13342	.13157	.12976	.12800	.12628	.12459
103	64	.17468	.17194	.16926	.16666	.16412	.16165	.15924	.15689	.15460	.15236	.15018	.14806	.14598	.14395	.14197	.14004	.13815	.13631	.13451	.13275
103	65	.18494	.18210	.17933	.17663	.17400	.17144	.16893	.16649	.16411	.16179	.15952	.15730	.15514	.15303	.15096	.14895	.14698	.14505	.14317	.14133
103	66	.19569	.19276	.18989	.18710	.18438	.18172	.17913	.17659	.17412	.17171	.16935	.16705	.16480	.16260	.16045	.15835	.15630	.15429	.15233	.15041
103	67	.20701	.20398	.20102	.19813	.19532	.19257	.18988	.18726	.18470	.18220	.17975	.17736	.17503	.17274	.17051	.16832	.16619	.16410	.16205	.16005
103	68	.21886	.21574	.21269	.20972	.20681	.20397	.20120	.19848	.19583	.19324	.19071	.18824	.18581	.18344	.18113	.17886	.17664	.17446	.17234	.17025
103	69	.23123	.22802	.22488	.22182	.21882	.21589	.21303	.21023	.20750	.20482	.20220	.19964	.19713	.19468	.19228	.18992	.18762	.18537	.18316	.18100
103	70	.24404	.24074	.23752	.23437	.23129	.22827	.22533	.22244	.21962	.21686	.21416	.21151	.20892	.20638	.20390	.20147	.19908	.19675	.19446	.19221
103	71	.25722	.25384	.25054	.24731	.24414	.24105	.23802	.23505	.23215	.22930	.22652	.22379	.22112	.21850	.21593	.21342	.21095	.20854	.20617	.20385
103	72	.27076	.26730	.26391	.26060	.25736	.25418	.25107	.24802	.24504	.24212	.23925	.23644	.23369	.23099	.22835	.22576	.22321	.22072	.21827	.21587
103	73	.28461	.28108	.27762	.27423	.27091	.26766	.26447	.26134	.25828	.25528	.25234	.24945	.24662	.24385	.24113	.23846	.23584	.23327	.23074	.22827
103	74	.29886	.29526	.29173	.28827	.28488	.28155	.27829	.27509	.27196	.26888	.26586	.26291	.26000	.25715	.25435	.25161	.24891	.24627	.24367	.24112
103	75	.31360	.30993	.30633	.30281	.29935	.29595	.29262	.28936	.28615	.28301	.27992	.27689	.27391	.27099	.26812	.26530	.26254	.25982	.25715	.25453
103	76	.32888	.32516	.32150	.31791	.31439	.31093	.30754	.30421	.30094	.29773	.29458	.29148	.28844	.28545	.28251	.27963	.27679	.27400	.27127	.26857
103	77	.34472	.34094	.33723	.33359	.33001	.32650	.32305	.31966	.31633	.31306	.30985	.30669	.30359	.30054	.29754	.29459	.29169	.28884	.28604	.28328
103	78	.36107	.35725	.35349	.34981	.34618	.34262	.33912	.33568	.33230	.32898	.32571	.32250	.31934	.31623	.31317	.31017	.30721	.30430	.30144	.29863
103	79	.37781	.37396	.37017	.36644	.36278	.35917	.35563	.35215	.34872	.34535	.34204	.33878	.33557	.33241	.32931	.32625	.32324	.32028	.31736	.31450
103	80	.39478	.39090	.38708	.38332	.37962	.37599	.37241	.36889	.36543	.36202	.35866	.35536	.35211	.34891	.34576	.34266	.33961	.33660	.33364	.33072
103	81	.41182	.40792	.40408	.40030	.39657	.39291	.38931	.38576	.38227	.37882	.37544	.37210	.36881	.36558	.36239	.35925	.35616	.35311	.35010	.34714
103	82	.42885	.42493	.42108	.41728	.41354	.40986	.40624	.40267	.39915	.39568	.39227	.38890	.38559	.38232	.37910	.37593	.37280	.36972	.36668	.36368
103	83	.44585	.44193	.43807	.43426	.43052	.42683	.42319	.41960	.41607	.41258	.40915	.40576	.40243	.39914	.39589	.39269	.38954	.38643	.38336	.38033
103	84	.46294	.45902	.45516	.45136	.44761	.44392	.44027	.43668	.43314	.42964	.42620	.42280	.41945	.41614	.41288	.40966	.40649	.40335	.40026	.39721
103	85	.48017	.47627	.47243	.46863	.46489	.46120	.45756	.45397	.45043	.44694	.44349	.44008	.43673	.43341	.43014	.42691	.42373	.42058	.41747	.41441
103	86	.49737	.49349	.48967	.48589	.48217	.47849	.47487	.47129	.46775	.46426	.46082	.45742	.45406	.45075	.44748	.44425	.44106	.43790	.43479	.43172
103	87	.51426	.51041	.50662	.50287	.49917	.49552	.49191	.48835	.48483	.48135	.47792	.47453	.47119	.46788	.46461	.46139	.45820	.45505	.45194	.44886
103	88	.53080	.52699	.52323	.51951	.51585	.51222	.50864	.50510	.50161	.49815	.49474	.49137	.48804	.48475	.48150	.47828	.47510	.47196	.46886	.46579
103	89	.54694	.54318	.53946	.53578	.53215	.52856	.52501	.52151	.51804	.51462	.51123	.50789	.50458	.50131	.49807	.49488	.49172	.48859	.48550	.48244
103	90	.56260	.55888	.55521	.55158	.54799	.54444	.54094	.53747	.53404	.53065	.52730	.52398	.52070	.51746	.51425	.51108	.50794	.50484	.50177	.49873
103	91	.57747	.57381	.57018	.56660	.56306	.55956	.55610	.55267	.54928	.54593	.54261	.53933	.53609	.53288	.52970	.52656	.52345	.52037	.51733	.51431
103	92	.59127	.58766	.58409	.58056	.57707	.57361	.57019	.56681	.56346	.56015	.55687	.55363	.55042	.54724	.54410	.54099	.53791	.53486	.53184	.52885
103	93	.60405	.60049	.59697	.59349	.59005	.58664	.58326	.57992	.57662	.57334	.57010	.56690	.56372	.56058	.55747	.55439	.55134	.54832	.54533	.54237

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
103	94	.61598	.61248	.60901	.60558	.60218	.59882	.59549	.59219	.58893	.58570	.58250	.57933	.57619	.57308	.57001	.56696	.56394	.56095	.55799	.55506
103	95	.62729	.62384	.62043	.61704	.61369	.61038	.60709	.60384	.60062	.59743	.59427	.59114	.58804	.58498	.58193	.57892	.57594	.57298	.57005	.56715
103	96	.63790	.63450	.63114	.62780	.62450	.62124	.61800	.61479	.61161	.60847	.60535	.60226	.59920	.59617	.59316	.59019	.58724	.58431	.58142	.57855
103	97	.64772	.64438	.64106	.63778	.63453	.63130	.62811	.62494	.62181	.61870	.61562	.61257	.60955	.60656	.60359	.60065	.59773	.59484	.59198	.58914
103	98	.65697	.65368	.65041	.64717	.64397	.64079	.63764	.63452	.63142	.62836	.62532	.62230	.61932	.61636	.61343	.61052	.60764	.60478	.60195	.59914
103	99	.66597	.66272	.65951	.65632	.65316	.65002	.64692	.64384	.64079	.63777	.63477	.63180	.62885	.62593	.62303	.62016	.61731	.61449	.61169	.60892
103	100	.67470	.67151	.66834	.66520	.66209	.65900	.65594	.65291	.64990	.64692	.64396	.64103	.63812	.63524	.63238	.62955	.62674	.62395	.62119	.61844
103	101	.68326	.68012	.67700	.67391	.67085	.66781	.66480	.66181	.65885	.65591	.65300	.65011	.64724	.64440	.64158	.63878	.63601	.63326	.63053	.62783
103	102	.69165	.68856	.68550	.68246	.67944	.67645	.67349	.67055	.66763	.66474	.66187	.65902	.65619	.65339	.65061	.64786	.64512	.64241	.63972	.63705
103	103	.70001	.69697	.69396	.69097	.68801	.68507	.68215	.67926	.67639	.67354	.67071	.66791	.66513	.66237	.65963	.65692	.65422	.65154	.64889	.64626
104	0	.01055	.01046	.01037	.01029	.01021	.01013	.01005	.00998	.00991	.00984	.00977	.00971	.00964	.00958	.00952	.00947	.00941	.00935	.00930	.00925
104	1	.00350	.00343	.00335	.00328	.00322	.00315	.00309	.00304	.00298	.00293	.00288	.00283	.00278	.00273	.00269	.00265	.00261	.00257	.00253	.00249
104	2	.00329	.00321	.00313	.00306	.00299	.00293	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00249	.00244	.00240	.00235	.00231	.00227	.00224
104	3	.00328	.00319	.00311	.00303	.00296	.00289	.00282	.00276	.00270	.00264	.00258	.00253	.00247	.00242	.00238	.00233	.00229	.00224	.00220	.00216
104	4	.00337	.00328	.00319	.00311	.00303	.00296	.00288	.00282	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00222	.00218
104	5	.00354	.00345	.00335	.00326	.00318	.00310	.00302	.00295	.00288	.00281	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00231	.00226
104	6	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00313	.00306	.00298	.00291	.00285	.00278	.00272	.00266	.00260	.00255	.00249	.00244	.00239
104	7	.00406	.00395	.00384	.00374	.00364	.00355	.00346	.00338	.00329	.00321	.00314	.00307	.00300	.00293	.00287	.00280	.00275	.00269	.00263	.00258
104	8	.00440	.00428	.00417	.00406	.00395	.00385	.00376	.00367	.00358	.00350	.00341	.00334	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281
104	9	.00482	.00470	.00457	.00446	.00434	.00424	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00345	.00337	.00330	.00324	.00317	.00311
104	10	.00533	.00519	.00506	.00494	.00482	.00470	.00459	.00448	.00438	.00429	.00419	.00410	.00402	.00393	.00385	.00377	.00370	.00363	.00356	.00349
104	11	.00591	.00576	.00562	.00549	.00536	.00524	.00512	.00501	.00490	.00480	.00469	.00460	.00451	.00442	.00433	.00425	.00417	.00409	.00401	.00394
104	12	.00656	.00641	.00626	.00612	.00598	.00585	.00572	.00560	.00549	.00537	.00527	.00516	.00506	.00497	.00488	.00479	.00470	.00462	.00454	.00446
104	13	.00725	.00708	.00692	.00677	.00663	.00649	.00635	.00623	.00610	.00598	.00587	.00576	.00565	.00555	.00545	.00536	.00527	.00518	.00509	.00501
104	14	.00791	.00773	.00757	.00741	.00725	.00710	.00696	.00683	.00670	.00657	.00645	.00633	.00622	.00611	.00601	.00591	.00581	.00572	.00563	.00554
104	15	.00852	.00834	.00816	.00799	.00783	.00767	.00752	.00738	.00724	.00711	.00698	.00686	.00674	.00663	.00652	.00641	.00631	.00621	.00611	.00602
104	16	.00906	.00886	.00868	.00850	.00833	.00816	.00800	.00785	.00771	.00757	.00744	.00731	.00718	.00706	.00695	.00683	.00673	.00662	.00652	.00642
104	17	.00953	.00933	.00913	.00894	.00876	.00859	.00842	.00826	.00811	.00797	.00782	.00769	.00756	.00743	.00731	.00719	.00708	.00697	.00686	.00676
104	18	.00996	.00974	.00953	.00934	.00915	.00896	.00879	.00862	.00846	.00831	.00816	.00802	.00788	.00775	.00762	.00750	.00738	.00726	.00715	.00704
104	19	.01038	.01015	.00993	.00972	.00952	.00933	.00914	.00897	.00880	.00864	.00848	.00833	.00819	.00805	.00791	.00778	.00766	.00754	.00742	.00731
104	20	.01081	.01057	.01034	.01012	.00991	.00971	.00951	.00933	.00915	.00898	.00881	.00866	.00850	.00836	.00822	.00808	.00795	.00782	.00770	.00758
104	21	.01128	.01102	.01078	.01054	.01032	.01011	.00990	.00971	.00952	.00934	.00917	.00900	.00884	.00868	.00854	.00839	.00825	.00812	.00799	.00787
104	22	.01176	.01149	.01123	.01098	.01075	.01052	.01031	.01010	.00990	.00971	.00953	.00935	.00918	.00902	.00886	.00871	.00856	.00842	.00829	.00816
104	23	.01228	.01199	.01172	.01146	.01121	.01097	.01074	.01052	.01031	.01011	.00991	.00973	.00955	.00938	.00921	.00905	.00890	.00875	.00860	.00847
104	24	.01285	.01254	.01225	.01198	.01171	.01146	.01122	.01099	.01076	.01055	.01034	.01015	.00996	.00978	.00960	.00943	.00927	.00911	.00896	.00881
104	25	.01349	.01317	.01286	.01257	.01228	.01202	.01176	.01151	.01128	.01105	.01083	.01062	.01042	.01023	.01004	.00986	.00969	.00952	.00936	.00920
104	26	.01420	.01386	.01353	.01322	.01292	.01263	.01236	.01210	.01185	.01161	.01138	.01115	.01094	.01073	.01054	.01035	.01016	.00998	.00981	.00965
104	27	.01500	.01464	.01429	.01396	.01364	.01334	.01305	.01277	.01250	.01225	.01200	.01177	.01154	.01132	.01111	.01091	.01071	.01052	.01034	.01016
104	28	.01588	.01549	.01512	.01477	.01443	.01411	.01380	.01350	.01322	.01295	.01268	.01243	.01219	.01196	.01173	.01152	.01131	.01111	.01091	.01073
104	29	.01683	.01642	.01603	.01565	.01529	.01495	.01462	.01430	.01400	.01371	.01343	.01316	.01291	.01266	.01242	.01219	.01197	.01175	.01155	.01135
104	30	.01785	.01742	.01700	.01660	.01622	.01585	.01550	.01516	.01484	.01453	.01423	.01395	.01367	.01341	.01315	.01291	.01267	.01244	.01222	.01201
104	31	.01895	.01849	.01804	.01762	.01721	.01682	.01644	.01609	.01574	.01541	.01509	.01479	.01450	.01421	.01394	.01368	.01343	.01318	.01295	.01272
104	32	.02013	.01963	.01916	.01871	.01827	.01786	.01746	.01708	.01671	.01636	.01602	.01569	.01538	.01508	.01479	.01451	.01424	.01398	.01373	.01348
104	33	.02141	.02088	.02038	.01990	.01943	.01899	.01856	.01816	.01776	.01739	.01703	.01668	.01634	.01602	.01571	.01541	.01512	.01485	.01458	.01432
104	34	.02279	.02223	.02169	.02118	.02068	.02021	.01976	.01932	.01890	.01850	.01811	.01774	.01738	.01704	.01671	.01639	.01608	.01578	.01550	.01522
104	35	.02430	.02370	.02313	.02258	.02205	.02155	.02106	.02060	.02015	.01972	.01931	.01891	.01853	.01816	.01781	.01746	.01713	.01682	.01651	.01621
104	36	.02593	.02529	.02468	.02409	.02353	.02299	.02248	.02198	.02150	.02104	.02060	.02018	.01977	.01937	.01899	.01863	.01827	.01793	.01760	.01729
104	37	.02770	.02702	.02636	.02574	.02514	.02456	.02401	.02348	.02297	.02248	.02201	.02155	.02112	.02069	.02029	.01990	.01952	.01915	.01880	.01846
104	38	.02963	.02890	.02821	.02754	.02690	.02629	.02570	.02513	.02459	.02406	.02356	.02307	.02260	.02215	.02171	.02129	.02089	.02050	.02012	.01975
104	39	.03173	.03096	.03022	.02951	.02882	.02817	.02754	.02693	.02635	.02579	.02525	.02473	.02423	.02374	.02328	.02283	.02239	.02197	.02157	.02117

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
104	40	.03403	.03321	.03242	.03166	.03094	.03024	.02957	.02892	.02830	.02770	.02712	.02656	.02603	.02551	.02501	.02453	.02406	.02361	.02317	.02275
104	41	.03656	.03569	.03485	.03404	.03327	.03252	.03180	.03111	.03045	.02981	.02919	.02859	.02802	.02747	.02693	.02641	.02591	.02543	.02496	.02451
104	42	.03934	.03841	.03751	.03665	.03583	.03503	.03427	.03353	.03282	.03213	.03147	.03084	.03022	.02963	.02906	.02850	.02797	.02745	.02695	.02646
104	43	.04236	.04137	.04042	.03951	.03863	.03778	.03696	.03618	.03542	.03469	.03398	.03330	.03264	.03201	.03140	.03080	.03023	.02967	.02914	.02862
104	44	.04565	.04460	.04359	.04261	.04168	.04078	.03991	.03907	.03826	.03748	.03673	.03600	.03530	.03462	.03396	.03333	.03272	.03212	.03155	.03099
104	45	.04918	.04806	.04699	.04596	.04496	.04400	.04308	.04219	.04133	.04049	.03969	.03892	.03817	.03744	.03674	.03606	.03541	.03477	.03415	.03356
104	46	.05297	.05179	.05066	.04956	.04850	.04748	.04650	.04555	.04464	.04375	.04290	.04207	.04127	.04050	.03975	.03902	.03832	.03764	.03698	.03634
104	47	.05702	.05577	.05456	.05340	.05228	.05120	.05015	.04915	.04817	.04723	.04632	.04544	.04459	.04376	.04296	.04219	.04144	.04072	.04001	.03933
104	48	.06134	.06002	.05874	.05751	.05633	.05518	.05407	.05300	.05197	.05097	.05000	.04906	.04815	.04728	.04643	.04560	.04480	.04403	.04328	.04255
104	49	.06595	.06456	.06321	.06191	.06065	.05944	.05826	.05713	.05603	.05497	.05394	.05294	.05198	.05105	.05014	.04926	.04841	.04759	.04679	.04601
104	50	.07089	.06942	.06800	.06662	.06529	.06401	.06276	.06156	.06040	.05927	.05818	.05713	.05610	.05511	.05415	.05321	.05231	.05143	.05058	.04975
104	51	.07616	.07461	.07311	.07165	.07025	.06889	.06758	.06631	.06508	.06388	.06273	.06161	.06052	.05947	.05845	.05746	.05650	.05556	.05465	.05377
104	52	.08174	.08010	.07852	.07699	.07551	.07408	.07269	.07135	.07004	.06878	.06756	.06638	.06523	.06411	.06303	.06197	.06095	.05996	.05900	.05806
104	53	.08764	.08591	.08425	.08264	.08108	.07957	.07811	.07669	.07532	.07398	.07269	.07144	.07022	.06904	.06789	.06678	.06570	.06464	.06362	.06263
104	54	.09386	.09205	.09030	.08861	.08697	.08538	.08384	.08235	.08090	.07949	.07813	.07680	.07552	.07427	.07306	.07188	.07073	.06962	.06853	.06748
104	55	.10043	.09854	.09670	.09492	.09320	.09153	.08991	.08834	.08681	.08533	.08389	.08250	.08114	.07982	.07854	.07729	.07608	.07490	.07376	.07264
104	56	.10736	.10538	.10346	.10159	.09978	.09803	.09633	.09468	.09307	.09151	.09000	.08853	.08710	.08571	.08436	.08304	.08177	.08052	.07931	.07813
104	57	.11466	.11259	.11058	.10862	.10673	.10489	.10310	.10137	.09969	.09805	.09646	.09491	.09341	.09194	.09052	.08913	.08779	.08647	.08519	.08395
104	58	.12230	.12013	.11803	.11599	.11401	.11208	.11021	.10839	.10663	.10491	.10324	.10161	.10003	.09849	.09700	.09554	.09412	.09274	.09139	.09007
104	59	.13025	.12799	.12579	.12366	.12159	.11957	.11762	.11571	.11386	.11206	.11031	.10861	.10695	.10533	.10376	.10223	.10073	.09928	.09786	.09648
104	60	.13850	.13615	.13386	.13163	.12947	.12737	.12532	.12334	.12140	.11952	.11768	.11590	.11416	.11246	.11081	.10920	.10763	.10611	.10461	.10316
104	61	.14710	.14465	.14227	.13995	.13770	.13550	.13337	.13129	.12927	.12730	.12538	.12352	.12170	.11992	.11819	.11650	.11486	.11325	.11169	.11016
104	62	.15611	.15356	.15109	.14867	.14633	.14404	.14182	.13965	.13754	.13549	.13349	.13153	.12963	.12777	.12596	.12420	.12247	.12079	.11915	.11754
104	63	.16555	.16291	.16034	.15783	.15539	.15302	.15070	.14844	.14625	.14410	.14201	.13997	.13799	.13605	.13415	.13231	.13050	.12874	.12702	.12534
104	64	.17542	.17268	.17001	.16742	.16488	.16241	.16001	.15766	.15537	.15314	.15096	.14884	.14677	.14474	.14277	.14084	.13895	.13711	.13531	.13355
104	65	.18574	.18290	.18014	.17745	.17482	.17226	.16976	.16732	.16495	.16262	.16036	.15815	.15599	.15388	.15182	.14981	.14784	.14592	.14404	.14220
104	66	.19656	.19363	.19077	.18798	.18526	.18261	.18002	.17749	.17502	.17261	.17026	.16796	.16571	.16352	.16137	.15928	.15723	.15522	.15326	.15134
104	67	.20794	.20491	.20196	.19908	.19627	.19353	.19085	.18823	.18567	.18317	.18073	.17835	.17602	.17374	.17151	.16933	.16719	.16511	.16306	.16106
104	68	.21987	.21676	.21372	.21075	.20784	.20501	.20224	.19953	.19689	.19430	.19178	.18930	.18689	.18452	.18221	.17994	.17773	.17556	.17343	.17135
104	69	.23232	.22912	.22599	.22293	.21994	.21702	.21416	.21137	.20864	.20597	.20336	.20080	.19830	.19585	.19345	.19110	.18880	.18655	.18435	.18219
104	70	.24523	.24194	.23872	.23558	.23250	.22950	.22655	.22368	.22086	.21811	.21541	.21277	.21018	.20765	.20517	.20274	.20036	.19803	.19575	.19351
104	71	.25851	.25514	.25184	.24862	.24546	.24237	.23935	.23639	.23349	.23065	.22787	.22515	.22248	.21987	.21731	.21480	.21234	.20993	.20757	.20525
104	72	.27215	.26870	.26532	.26202	.25878	.25561	.25251	.24947	.24649	.24357	.24072	.23791	.23517	.23248	.22984	.22725	.22471	.22222	.21978	.21739
104	73	.28611	.28258	.27913	.27575	.27244	.26920	.26602	.26290	.25985	.25685	.25392	.25104	.24822	.24545	.24273	.24007	.23745	.23489	.23237	.22990
104	74	.30048	.29688	.29336	.28991	.28653	.28321	.27996	.27677	.27364	.27057	.26756	.26461	.26171	.25887	.25608	.25334	.25065	.24801	.24542	.24288
104	75	.31534	.31168	.30809	.30457	.30112	.29774	.29442	.29116	.28796	.28483	.28175	.27872	.27576	.27284	.26998	.26717	.26441	.26170	.25904	.25642
104	76	.33076	.32704	.32340	.31982	.31631	.31286	.30948	.30616	.30289	.29969	.29655	.29346	.29042	.28744	.28452	.28164	.27881	.27603	.27330	.27062
104	77	.34675	.34298	.33928	.33565	.33208	.32858	.32514	.32176	.31845	.31518	.31198	.30883	.30574	.30269	.29970	.29677	.29387	.29103	.28824	.28549
104	78	.36326	.35946	.35571	.35204	.34842	.34487	.34139	.33796	.33459	.33127	.32802	.32481	.32166	.31857	.31552	.31252	.30958	.30668	.30382	.30102
104	79	.38019	.37635	.37257	.36886	.36521	.36162	.35809	.35461	.35120	.34784	.34454	.34129	.33809	.33495	.33185	.32880	.32580	.32285	.31995	.31709
104	80	.39735	.39348	.38968	.38594	.38225	.37863	.37507	.37156	.36811	.36471	.36137	.35808	.35484	.35166	.34852	.34542	.34238	.33938	.33643	.33352
104	81	.41460	.41071	.40689	.40312	.39942	.39577	.39218	.38865	.38517	.38174	.37836	.37504	.37177	.36854	.36537	.36224	.35916	.35612	.35313	.35018
104	82	.43184	.42795	.42411	.42033	.41661	.41294	.40934	.40578	.40228	.39883	.39543	.39208	.38877	.38552	.38231	.37915	.37604	.37297	.36994	.36696
104	83	.44907	.44517	.44133	.43755	.43382	.43014	.42652	.42295	.41943	.41596	.41255	.40918	.40585	.40258	.39935	.39616	.39302	.38992	.38687	.38385
104	84	.46640	.46251	.45867	.45489	.45116	.44748	.44386	.44028	.43676	.43328	.42985	.42647	.42313	.41984	.41660	.41339	.41023	.40711	.40404	.40100
104	85	.48390	.48002	.47620	.47243	.46871	.46504	.46142	.45785	.45433	.45085	.44742	.44403	.44069	.43739	.43414	.43093	.42776	.42462	.42153	.41848
104	86	.50138	.49753	.49372	.48997	.48627	.48262	.47901	.47545	.47194	.46847	.46505	.46167	.45833	.45503	.45178	.44856	.44539	.44226	.43916	.43610
104	87	.51856	.51474	.51097	.50725	.50357	.49994	.49636	.49282	.48932	.48587	.48246	.47909	.47576	.47248	.46923	.46602	.46285	.45972	.45663	.45357
104	88	.53541	.53163	.52789	.52420	.52056	.51696	.51340	.50989	.50642	.50299	.49960	.49625	.49294	.48967	.48644	.48325	.48009	.47697	.47388	.47083
104	89	.55186	.54813	.54444	.54079	.53719	.53362	.53010	.52662	.52318	.51979	.51642	.51310	.50982	.50657	.50336	.50018	.49704	.49394	.49087	.48783



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
104	90	.56784	.56416	.56052	.55692	.55336	.54984	.54636	.54292	.53952	.53616	.53283	.52954	.52629	.52307	.51989	.51674	.51363	.51054	.50750	.50448
104	91	.58304	.57941	.57582	.57228	.56877	.56530	.56186	.55847	.55511	.55179	.54850	.54525	.54203	.53884	.53569	.53257	.52949	.52644	.52341	.52042
104	92	.59716	.59359	.59005	.58656	.58310	.57967	.57629	.57294	.56962	.56634	.56309	.55988	.55670	.55355	.55043	.54735	.54429	.54127	.53828	.53531
104	93	.61023	.60672	.60324	.59979	.59638	.59301	.58967	.58636	.58309	.57985	.57664	.57347	.57032	.56721	.56413	.56108	.55806	.55507	.55210	.54917
104	94	.62246	.61899	.61557	.61217	.60881	.60549	.60220	.59893	.59571	.59251	.58934	.58621	.58310	.58003	.57698	.57397	.57098	.56802	.56509	.56218
104	95	.63405	.63064	.62727	.62393	.62062	.61734	.61410	.61088	.60770	.60455	.60142	.59833	.59527	.59223	.58922	.58624	.58329	.58036	.57747	.57459
104	96	.64493	.64158	.63826	.63497	.63171	.62849	.62529	.62212	.61898	.61588	.61280	.60974	.60672	.60372	.60075	.59781	.59489	.59200	.58914	.58630
104	97	.65502	.65172	.64845	.64522	.64201	.63883	.63568	.63255	.62946	.62639	.62335	.62034	.61736	.61440	.61147	.60856	.60568	.60282	.59999	.59719
104	98	.66452	.66127	.65806	.65487	.65170	.64857	.64547	.64239	.63934	.63631	.63331	.63034	.62740	.62448	.62158	.61871	.61586	.61304	.61024	.60747
104	99	.67377	.67058	.66741	.66427	.66116	.65807	.65501	.65198	.64897	.64599	.64304	.64011	.63720	.63432	.63146	.62863	.62582	.62304	.62027	.61753
104	100	.68275	.67961	.67650	.67341	.67035	.66731	.66430	.66131	.65835	.65541	.65250	.64961	.64675	.64391	.64109	.63830	.63553	.63278	.63005	.62734
104	101	.69157	.68848	.68542	.68238	.67937	.67639	.67342	.67048	.66757	.66468	.66181	.65897	.65615	.65335	.65057	.64782	.64508	.64237	.63968	.63702
104	102	.70021	.69718	.69417	.69118	.68822	.68529	.68237	.67948	.67662	.67377	.67095	.66815	.66537	.66262	.65988	.65717	.65448	.65180	.64915	.64652
104	103	.70882	.70584	.70288	.69995	.69705	.69416	.69130	.68846	.68564	.68284	.68007	.67731	.67458	.67187	.66917	.66650	.66385	.66122	.65861	.65602
104	104	.71795	.71504	.71215	.70927	.70642	.70360	.70079	.69800	.69524	.69249	.68977	.68707	.68438	.68172	.67908	.67645	.67385	.67126	.66869	.66615
105	0	.01068	.01059	.01050	.01042	.01034	.01026	.01019	.01011	.01004	.00997	.00991	.00984	.00978	.00972	.00966	.00961	.00955	.00950	.00944	.00939
105	1	.00352	.00345	.00337	.00330	.00324	.00317	.00311	.00306	.00300	.00295	.00290	.00285	.00280	.00275	.00271	.00267	.00263	.00259	.00255	.00252
105	2	.00331	.00323	.00315	.00308	.00301	.00294	.00288	.00282	.00276	.00270	.00265	.00260	.00255	.00250	.00246	.00241	.00237	.00233	.00229	.00225
105	3	.00329	.00321	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00234	.00230	.00226	.00221	.00217
105	4	.00338	.00329	.00320	.00312	.00304	.00297	.00289	.00283	.00276	.00270	.00264	.00258	.00252	.00247	.00242	.00237	.00232	.00228	.00223	.00219
105	5	.00355	.00346	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00263	.00258	.00252	.00247	.00242	.00237	.00232	.00227
105	6	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00307	.00299	.00292	.00286	.00279	.00273	.00267	.00261	.00256	.00250	.00245	.00240
105	7	.00407	.00396	.00385	.00375	.00365	.00356	.00347	.00338	.00330	.00322	.00315	.00308	.00301	.00294	.00288	.00281	.00275	.00270	.00264	.00259
105	8	.00441	.00429	.00418	.00407	.00396	.00386	.00377	.00368	.00359	.00350	.00342	.00334	.00327	.00320	.00313	.00306	.00300	.00293	.00287	.00282
105	9	.00483	.00470	.00458	.00446	.00435	.00424	.00414	.00404	.00395	.00386	.00377	.00369	.00361	.00353	.00345	.00338	.00331	.00324	.00318	.00312
105	10	.00534	.00520	.00507	.00494	.00482	.00471	.00460	.00449	.00439	.00430	.00420	.00411	.00403	.00394	.00386	.00378	.00371	.00364	.00357	.00350
105	11	.00592	.00578	.00564	.00550	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00452	.00443	.00434	.00426	.00418	.00410	.00403	.00395
105	12	.00658	.00642	.00627	.00613	.00599	.00586	.00574	.00562	.00550	.00539	.00528	.00518	.00508	.00499	.00489	.00480	.00472	.00464	.00456	.00448
105	13	.00727	.00710	.00694	.00679	.00665	.00651	.00638	.00625	.00612	.00601	.00589	.00578	.00568	.00558	.00548	.00538	.00529	.00520	.00512	.00503
105	14	.00794	.00776	.00759	.00743	.00728	.00713	.00699	.00686	.00673	.00660	.00648	.00636	.00625	.00614	.00604	.00594	.00584	.00575	.00566	.00557
105	15	.00855	.00837	.00819	.00802	.00786	.00770	.00755	.00741	.00727	.00714	.00701	.00689	.00677	.00666	.00655	.00644	.00634	.00624	.00615	.00605
105	16	.00909	.00890	.00871	.00853	.00836	.00820	.00804	.00789	.00775	.00761	.00747	.00734	.00722	.00710	.00698	.00687	.00676	.00666	.00656	.00646
105	17	.00957	.00937	.00917	.00898	.00880	.00863	.00846	.00831	.00815	.00801	.00787	.00773	.00760	.00747	.00735	.00723	.00712	.00701	.00691	.00680
105	18	.01000	.00978	.00958	.00938	.00919	.00901	.00883	.00867	.00851	.00835	.00820	.00806	.00792	.00779	.00766	.00754	.00742	.00731	.00720	.00709
105	19	.01042	.01019	.00997	.00976	.00956	.00937	.00919	.00901	.00884	.00868	.00853	.00838	.00823	.00809	.00796	.00783	.00771	.00758	.00747	.00736
105	20	.01086	.01061	.01038	.01016	.00995	.00975	.00956	.00937	.00919	.00902	.00886	.00870	.00855	.00840	.00826	.00813	.00800	.00787	.00775	.00763
105	21	.01132	.01107	.01082	.01059	.01037	.01015	.00995	.00975	.00957	.00939	.00921	.00905	.00889	.00873	.00858	.00844	.00830	.00817	.00804	.00792
105	22	.01180	.01153	.01128	.01103	.01079	.01057	.01035	.01015	.00995	.00976	.00957	.00940	.00923	.00907	.00891	.00876	.00861	.00847	.00834	.00821
105	23	.01232	.01204	.01176	.01150	.01125	.01102	.01079	.01057	.01036	.01016	.00996	.00978	.00960	.00943	.00926	.00910	.00895	.00880	.00866	.00852
105	24	.01289	.01259	.01230	.01203	.01176	.01151	.01127	.01104	.01081	.01060	.01039	.01020	.01001	.00983	.00965	.00948	.00932	.00916	.00901	.00886
105	25	.01354	.01321	.01291	.01261	.01233	.01207	.01181	.01156	.01133	.01110	.01088	.01067	.01047	.01028	.01009	.00991	.00974	.00957	.00941	.00926
105	26	.01425	.01391	.01358	.01327	.01297	.01269	.01241	.01215	.01190	.01166	.01143	.01121	.01099	.01079	.01059	.01040	.01022	.01004	.00987	.00970
105	27	.01505	.01469	.01434	.01401	.01370	.01339	.01310	.01283	.01256	.01230	.01206	.01182	.01159	.01138	.01116	.01096	.01077	.01058	.01040	.01022
105	28	.01593	.01554	.01518	.01482	.01449	.01416	.01386	.01356	.01328	.01300	.01274	.01249	.01225	.01202	.01179	.01158	.01137	.01117	.01097	.01079
105	29	.01689	.01648	.01608	.01571	.01535	.01501	.01468	.01436	.01406	.01377	.01349	.01322	.01297	.01272	.01248	.01225	.01203	.01181	.01161	.01141
105	30	.01791	.01748	.01706	.01666	.01628	.01591	.01556	.01523	.01490	.01460	.01430	.01401	.01374	.01347	.01322	.01297	.01274	.01251	.01229	.01208
105	31	.01901	.01855	.01810	.01768	.01727	.01688	.01651	.01615	.01581	.01548	.01516	.01486	.01456	.01428	.01401	.01375	.01350	.01325	.01302	.01279
105	32	.02020	.01970	.01923	.01877	.01834	.01793	.01753	.01715	.01678	.01643	.01609	.01576	.01545	.01515	.01486	.01458	.01431	.01405	.01380	.01356
105	33	.02148	.02095	.02045	.01997	.01950	.01906	.01864	.01823	.01784	.01746	.01710	.01675	.01642	.01610	.01579	.01549	.01520	.01492	.01465	.01440
105	34	.02286	.02230	.02176	.02125	.02076	.02028	.01983	.01940	.01898	.01858	.01819	.01782	.01746	.01712	.01679	.01647	.01616	.01586	.01558	.01530

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
105	35	.02438	.02378	.02321	.02266	.02213	.02163	.02114	.02068	.02023	.01980	.01939	.01899	.01861	.01824	.01789	.01755	.01722	.01690	.01659	.01629
105	36	.02601	.02537	.02476	.02418	.02361	.02308	.02256	.02206	.02159	.02113	.02069	.02026	.01985	.01946	.01908	.01871	.01836	.01802	.01769	.01737
105	37	.02778	.02710	.02645	.02583	.02523	.02465	.02410	.02357	.02306	.02257	.02210	.02164	.02121	.02079	.02038	.01999	.01961	.01924	.01889	.01855
105	38	.02972	.02899	.02830	.02763	.02699	.02638	.02579	.02522	.02468	.02416	.02365	.02316	.02270	.02225	.02181	.02139	.02099	.02059	.02022	.01985
105	39	.03182	.03105	.03031	.02960	.02892	.02827	.02764	.02703	.02645	.02589	.02535	.02483	.02433	.02384	.02338	.02293	.02249	.02207	.02167	.02128
105	40	.03413	.03331	.03252	.03177	.03104	.03034	.02967	.02902	.02840	.02780	.02722	.02667	.02613	.02561	.02511	.02463	.02417	.02372	.02328	.02286
105	41	.03667	.03580	.03496	.03415	.03338	.03263	.03191	.03122	.03056	.02992	.02930	.02871	.02813	.02758	.02704	.02653	.02603	.02554	.02508	.02463
105	42	.03945	.03852	.03763	.03677	.03594	.03515	.03438	.03365	.03294	.03225	.03159	.03096	.03034	.02975	.02918	.02862	.02809	.02757	.02707	.02659
105	43	.04248	.04149	.04054	.03963	.03875	.03790	.03709	.03630	.03555	.03482	.03411	.03343	.03277	.03214	.03153	.03094	.03036	.02981	.02927	.02875
105	44	.04578	.04473	.04372	.04275	.04181	.04091	.04004	.03921	.03840	.03762	.03687	.03614	.03544	.03476	.03411	.03347	.03286	.03227	.03169	.03113
105	45	.04932	.04821	.04714	.04610	.04511	.04415	.04323	.04234	.04148	.04065	.03985	.03907	.03832	.03760	.03690	.03622	.03556	.03493	.03431	.03372
105	46	.05313	.05195	.05081	.04972	.04866	.04765	.04666	.04572	.04480	.04392	.04306	.04224	.04144	.04066	.03992	.03919	.03849	.03781	.03715	.03652
105	47	.05719	.05594	.05474	.05358	.05246	.05137	.05033	.04932	.04835	.04741	.04650	.04562	.04477	.04395	.04315	.04238	.04163	.04090	.04020	.03952
105	48	.06153	.06021	.05893	.05770	.05652	.05537	.05426	.05320	.05216	.05116	.05020	.04926	.04835	.04748	.04663	.04580	.04501	.04423	.04348	.04275
105	49	.06616	.06476	.06342	.06212	.06086	.05965	.05847	.05734	.05624	.05518	.05416	.05316	.05220	.05127	.05036	.04949	.04864	.04781	.04701	.04623
105	50	.07112	.06964	.06822	.06685	.06552	.06424	.06299	.06179	.06063	.05951	.05842	.05736	.05634	.05535	.05439	.05346	.05255	.05167	.05082	.04999
105	51	.07641	.07485	.07335	.07190	.07050	.06914	.06783	.06656	.06533	.06414	.06299	.06187	.06078	.05973	.05871	.05772	.05676	.05583	.05492	.05404
105	52	.08201	.08037	.07879	.07726	.07578	.07435	.07297	.07163	.07033	.06907	.06784	.06666	.06551	.06440	.06331	.06226	.06124	.06025	.05929	.05835
105	53	.08793	.08621	.08455	.08294	.08138	.07987	.07841	.07700	.07562	.07429	.07300	.07175	.07053	.06935	.06821	.06710	.06601	.06496	.06394	.06295
105	54	.09418	.09237	.09063	.08894	.08730	.08571	.08417	.08268	.08123	.07983	.07847	.07714	.07586	.07461	.07340	.07222	.07108	.06997	.06888	.06783
105	55	.10078	.09889	.09706	.09528	.09356	.09189	.09027	.08870	.08718	.08570	.08426	.08287	.08151	.08020	.07892	.07767	.07646	.07529	.07414	.07303
105	56	.10775	.10577	.10384	.10198	.10018	.09843	.09673	.09508	.09347	.09192	.09041	.08894	.08751	.08612	.08477	.08346	.08218	.08094	.07973	.07855
105	57	.11508	.11301	.11100	.10905	.10716	.10532	.10354	.10181	.10013	.09849	.09690	.09536	.09386	.09239	.09097	.08959	.08824	.08693	.08565	.08441
105	58	.12276	.12060	.11850	.11646	.11448	.11255	.11069	.10887	.10711	.10539	.10372	.10210	.10052	.09899	.09749	.09603	.09462	.09323	.09189	.09058
105	59	.13075	.12849	.12630	.12417	.12210	.12009	.11813	.11623	.11439	.11259	.11084	.10914	.10748	.10587	.10430	.10277	.10128	.09982	.09841	.09702
105	60	.13904	.13669	.13441	.13219	.13003	.12793	.12589	.12390	.12197	.12009	.11826	.11647	.11474	.11304	.11140	.10979	.10822	.10670	.10521	.10375
105	61	.14769	.14524	.14286	.14055	.13830	.13611	.13398	.13190	.12989	.12792	.12600	.12414	.12232	.12055	.11882	.11714	.11549	.11389	.11233	.11080
105	62	.15674	.15420	.15173	.14932	.14698	.14470	.14248	.14031	.13821	.13616	.13416	.13221	.13031	.12845	.12664	.12488	.12316	.12148	.11984	.11824
105	63	.16624	.16360	.16103	.15853	.15609	.15372	.15141	.14916	.14696	.14482	.14274	.14070	.13872	.13678	.13489	.13305	.13125	.12949	.12777	.12609
105	64	.17616	.17343	.17076	.16817	.16564	.16317	.16077	.15843	.15614	.15392	.15174	.14962	.14755	.14553	.14356	.14163	.13975	.13791	.13612	.13436
105	65	.18654	.18370	.18095	.17826	.17563	.17308	.17058	.16815	.16578	.16346	.16120	.15899	.15684	.15473	.15267	.15067	.14870	.14678	.14491	.14307
105	66	.19741	.19449	.19164	.18885	.18614	.18349	.18091	.17838	.17592	.17351	.17116	.16887	.16663	.16444	.16230	.16020	.15816	.15616	.15420	.15229
105	67	.20887	.20585	.20290	.20003	.19722	.19448	.19181	.18920	.18664	.18415	.18171	.17933	.17701	.17473	.17250	.17033	.16820	.16612	.16408	.16208
105	68	.22088	.21777	.21474	.21177	.20888	.20605	.20328	.20058	.19794	.19536	.19284	.19037	.18796	.18560	.18329	.18103	.17882	.17665	.17453	.17246
105	69	.23342	.23022	.22710	.22405	.22106	.21815	.21530	.21251	.20978	.20712	.20451	.20196	.19946	.19702	.19463	.19228	.18999	.18774	.18554	.18339
105	70	.24641	.24313	.23992	.23679	.23372	.23072	.22778	.22491	.22210	.21935	.21666	.21403	.21145	.20892	.20645	.20402	.20165	.19932	.19704	.19481
105	71	.25980	.25643	.25314	.24993	.24678	.24369	.24068	.23773	.23483	.23200	.22923	.22652	.22385	.22125	.21869	.21619	.21374	.21133	.20897	.20666
105	72	.27354	.27010	.26673	.26343	.26020	.25704	.25395	.25091	.24794	.24503	.24218	.23939	.23665	.23396	.23133	.22875	.22622	.22374	.22130	.21891
105	73	.28761	.28409	.28065	.27728	.27397	.27074	.26757	.26446	.26141	.25843	.25550	.25263	.24981	.24705	.24434	.24168	.23908	.23652	.23401	.23154
105	74	.30209	.29851	.29499	.29155	.28818	.28487	.28163	.27845	.27533	.27227	.26927	.26632	.26343	.26060	.25781	.25508	.25240	.24977	.24718	.24464
105	75	.31707	.31342	.30985	.30634	.30290	.29952	.29621	.29297	.28978	.28665	.28358	.28056	.27761	.27470	.27185	.26904	.26629	.26359	.26093	.25832
105	76	.33263	.32893	.32529	.32172	.31822	.31479	.31142	.30810	.30485	.30166	.29853	.29545	.29242	.28945	.28653	.28366	.28084	.27807	.27535	.27267
105	77	.34877	.34502	.34133	.33771	.33416	.33067	.32724	.32387	.32056	.31731	.31412	.31098	.30790	.30486	.30188	.29895	.29607	.29324	.29045	.28771
105	78	.36546	.36166	.35794	.35427	.35067	.34714	.34366	.34024	.33688	.33358	.33034	.32715	.32401	.32092	.31788	.31490	.31196	.30907	.30622	.30343
105	79	.38257	.37874	.37498	.37128	.36765	.36407	.36055	.35709	.35369	.35035	.34706	.34382	.34063	.33750	.33441	.33138	.32839	.32545	.32255	.31970
105	80	.39993	.39608	.39229	.38856	.38490	.38129	.37774	.37425	.37081	.36743	.36410	.36082	.35760	.35442	.35129	.34821	.34518	.34220	.33925	.33636
105	81	.41739	.41352	.40971	.40597	.40228	.39865	.39507	.39155	.38809	.38467	.38131	.37801	.37475	.37153	.36837	.36526	.36219	.35916	.35618	.35324
105	82	.43485	.43098	.42716	.42340	.41969	.41605	.41245	.40892	.40543	.40199	.39861	.39527	.39199	.38875	.38556	.38241	.37931	.37625	.37324	.37026
105	83	.45231	.44844	.44461	.44085	.43714	.43348	.42988	.42633	.42283	.41938	.41597	.41262	.40931	.40605	.40284	.39967	.39654	.39346	.39042	.38741
105	84	.46989	.46602	.46221	.45844	.45474	.45108	.44747	.44392	.44041	.43695	.43354	.43018	.42686	.42359	.42036	.41717	.41402	.41092	.40786	.40484

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
105	85	.48766	.48381	.48001	.47626	.47256	.46891	.46531	.46176	.45826	.45480	.45139	.44803	.44470	.44143	.43819	.43499	.43184	.42872	.42565	.42261
105	86	.50542	.50160	.49782	.49410	.49042	.48679	.48320	.47967	.47618	.47273	.46933	.46597	.46265	.45937	.45614	.45294	.44979	.44667	.44359	.44055
105	87	.52291	.51912	.51538	.51168	.50803	.50442	.50086	.49735	.49388	.49045	.48706	.48371	.48041	.47714	.47392	.47073	.46758	.46447	.46139	.45835
105	88	.54007	.53632	.53261	.52895	.52534	.52177	.51824	.51475	.51131	.50790	.50454	.50121	.49793	.49468	.49147	.48829	.48516	.48206	.47899	.47596
105	89	.55685	.55315	.54949	.54587	.54230	.53877	.53528	.53183	.52841	.52504	.52171	.51841	.51515	.51193	.50874	.50559	.50247	.49939	.49634	.49333
105	90	.57317	.56952	.56591	.56235	.55882	.55533	.55189	.54848	.54511	.54177	.53847	.53521	.53198	.52879	.52564	.52251	.51942	.51636	.51334	.51035
105	91	.58870	.58511	.58156	.57805	.57457	.57114	.56774	.56437	.56104	.55775	.55449	.55127	.54808	.54493	.54180	.53871	.53565	.53263	.52963	.52666
105	92	.60314	.59961	.59612	.59266	.58924	.58585	.58250	.57918	.57590	.57265	.56943	.56625	.56310	.55998	.55689	.55384	.55081	.54782	.54485	.54191
105	93	.61653	.61305	.60961	.60621	.60284	.59950	.59620	.59293	.58969	.58649	.58331	.58017	.57706	.57398	.57093	.56791	.56492	.56196	.55902	.55611
105	94	.62905	.62563	.62225	.61890	.61558	.61229	.60904	.60581	.60262	.59946	.59633	.59323	.59016	.58712	.58411	.58112	.57817	.57524	.57234	.56946
105	95	.64094	.63758	.63425	.63095	.62768	.62445	.62125	.61807	.61493	.61181	.60873	.60567	.60264	.59964	.59667	.59372	.59080	.58791	.58504	.58220
105	96	.65210	.64880	.64553	.64228	.63907	.63589	.63273	.62961	.62651	.62344	.62040	.61739	.61440	.61144	.60851	.60560	.60272	.59986	.59703	.59422
105	97	.66246	.65921	.65599	.65280	.64964	.64650	.64340	.64032	.63727	.63424	.63124	.62827	.62533	.62241	.61951	.61664	.61380	.61098	.60818	.60541
105	98	.67222	.66902	.66586	.66272	.65960	.65652	.65346	.65042	.64742	.64444	.64148	.63855	.63565	.63277	.62991	.62708	.62427	.62149	.61872	.61598
105	99	.68173	.67859	.67547	.67238	.66932	.66628	.66327	.66029	.65733	.65439	.65148	.64859	.64573	.64289	.64008	.63728	.63451	.63176	.62904	.62634
105	100	.69097	.68788	.68482	.68179	.67878	.67579	.67283	.66989	.66698	.66409	.66122	.65838	.65556	.65276	.64999	.64723	.64450	.64179	.63911	.63644
105	101	.70004	.69701	.69400	.69102	.68806	.68513	.68222	.67933	.67647	.67362	.67080	.66801	.66523	.66248	.65975	.65703	.65434	.65167	.64903	.64640
105	102	.70894	.70596	.70301	.70008	.69718	.69430	.69144	.68860	.68578	.68299	.68022	.67747	.67473	.67203	.66934	.66667	.66402	.66139	.65878	.65619
105	103	.71779	.71487	.71198	.70911	.70626	.70343	.70062	.69783	.69507	.69232	.68960	.68690	.68421	.68155	.67890	.67628	.67367	.67109	.66852	.66597
105	104	.72719	.72433	.72150	.71869	.71590	.71313	.71038	.70765	.70494	.70225	.69958	.69693	.69430	.69168	.68909	.68651	.68396	.68142	.67889	.67639
105	105	.73684	.73405	.73129	.72854	.72581	.72310	.72041	.71774	.71509	.71246	.70984	.70724	.70466	.70210	.69956	.69703	.69452	.69203	.68956	.68710
106	0	.01085	.01076	.01068	.01059	.01051	.01044	.01036	.01029	.01022	.01016	.01009	.01003	.00997	.00991	.00985	.00979	.00974	.00969	.00964	.00959
106	1	.00355	.00347	.00340	.00333	.00326	.00320	.00314	.00308	.00303	.00297	.00292	.00287	.00283	.00278	.00274	.00270	.00266	.00262	.00258	.00254
106	2	.00332	.00324	.00317	.00309	.00303	.00296	.00290	.00284	.00278	.00272	.00267	.00262	.00257	.00252	.00248	.00243	.00239	.00235	.00231	.00227
106	3	.00331	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00272	.00267	.00261	.00256	.00250	.00245	.00241	.00236	.00231	.00227	.00223	.00219
106	4	.00339	.00330	.00322	.00313	.00306	.00298	.00291	.00284	.00277	.00271	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00229	.00225	.00220
106	5	.00356	.00347	.00337	.00329	.00320	.00312	.00304	.00297	.00290	.00283	.00277	.00270	.00265	.00259	.00253	.00248	.00243	.00238	.00233	.00229
106	6	.00379	.00369	.00359	.00349	.00340	.00331	.00323	.00315	.00308	.00300	.00293	.00287	.00280	.00274	.00268	.00262	.00257	.00252	.00246	.00241
106	7	.00408	.00397	.00386	.00376	.00366	.00357	.00348	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282	.00276	.00271	.00265	.00260
106	8	.00442	.00430	.00418	.00408	.00397	.00387	.00378	.00368	.00360	.00351	.00343	.00335	.00328	.00321	.00314	.00307	.00301	.00294	.00288	.00283
106	9	.00484	.00471	.00459	.00447	.00436	.00425	.00415	.00405	.00396	.00387	.00378	.00370	.00361	.00354	.00346	.00339	.00332	.00325	.00319	.00313
106	10	.00535	.00521	.00508	.00495	.00483	.00472	.00461	.00450	.00440	.00431	.00421	.00412	.00404	.00395	.00387	.00379	.00372	.00365	.00358	.00351
106	11	.00593	.00579	.00565	.00551	.00539	.00526	.00515	.00503	.00492	.00482	.00472	.00462	.00453	.00444	.00436	.00427	.00419	.00411	.00404	.00397
106	12	.00660	.00644	.00629	.00615	.00601	.00588	.00576	.00564	.00552	.00541	.00530	.00520	.00510	.00500	.00491	.00482	.00474	.00465	.00457	.00450
106	13	.00729	.00713	.00697	.00682	.00667	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00570	.00560	.00550	.00541	.00532	.00523	.00514	.00506
106	14	.00797	.00779	.00762	.00746	.00731	.00716	.00702	.00689	.00676	.00663	.00651	.00640	.00628	.00618	.00607	.00597	.00587	.00578	.00569	.00560
106	15	.00859	.00840	.00823	.00806	.00790	.00774	.00759	.00745	.00731	.00718	.00705	.00693	.00681	.00670	.00659	.00648	.00638	.00628	.00619	.00609
106	16	.00914	.00894	.00875	.00858	.00841	.00824	.00808	.00793	.00779	.00765	.00752	.00739	.00726	.00714	.00703	.00692	.00681	.00671	.00661	.00651
106	17	.00962	.00941	.00922	.00903	.00885	.00868	.00851	.00835	.00820	.00805	.00791	.00778	.00765	.00752	.00740	.00728	.00717	.00706	.00696	.00685
106	18	.01005	.00983	.00962	.00943	.00924	.00906	.00888	.00872	.00856	.00840	.00825	.00811	.00797	.00784	.00772	.00759	.00747	.00736	.00725	.00714
106	19	.01047	.01024	.01002	.00981	.00961	.00942	.00924	.00906	.00890	.00873	.00858	.00843	.00829	.00815	.00801	.00788	.00776	.00764	.00752	.00741
106	20	.01091	.01067	.01044	.01022	.01000	.00980	.00961	.00943	.00925	.00908	.00891	.00876	.00860	.00846	.00832	.00818	.00805	.00792	.00780	.00768
106	21	.01137	.01112	.01088	.01064	.01042	.01021	.01000	.00981	.00962	.00944	.00927	.00910	.00894	.00879	.00864	.00850	.00836	.00823	.00810	.00797
106	22	.01186	.01159	.01133	.01108	.01085	.01062	.01041	.01020	.01000	.00981	.00963	.00946	.00929	.00912	.00897	.00882	.00867	.00853	.00840	.00827
106	23	.01238	.01209	.01182	.01156	.01131	.01107	.01084	.01063	.01042	.01021	.01002	.00984	.00966	.00949	.00932	.00916	.00901	.00886	.00872	.00858
106	24	.01295	.01265	.01236	.01208	.01182	.01157	.01132	.01109	.01087	.01066	.01045	.01026	.01007	.00989	.00971	.00954	.00938	.00922	.00907	.00892
106	25	.01359	.01327	.01296	.01267	.01239	.01212	.01187	.01162	.01139	.01116	.01094	.01073	.01053	.01034	.01015	.00998	.00980	.00964	.00948	.00932
106	26	.01430	.01396	.01364	.01333	.01303	.01275	.01247	.01221	.01196	.01172	.01149	.01127	.01106	.01085	.01065	.01046	.01028	.01010	.00993	.00977
106	27	.01511	.01475	.01441	.01407	.01376	.01346	.01317	.01289	.01262	.01237	.01212	.01188	.01166	.01144	.01123	.01103	.01083	.01064	.01046	.01029
106	28	.01599	.01561	.01524	.01489	.01455	.01423	.01392	.01363	.01334	.01307	.01281	.01256	.01232	.01208	.01186	.01165	.01144	.01124	.01104	.01086

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
106	29	.01695	.01654	.01615	.01578	.01542	.01508	.01475	.01443	.01413	.01384	.01356	.01329	.01304	.01279	.01255	.01232	.01210	.01189	.01168	.01148
106	30	.01798	.01755	.01713	.01673	.01635	.01599	.01564	.01530	.01498	.01467	.01437	.01409	.01381	.01355	.01329	.01305	.01281	.01259	.01237	.01215
106	31	.01909	.01862	.01818	.01775	.01735	.01696	.01659	.01623	.01588	.01555	.01524	.01493	.01464	.01436	.01409	.01383	.01358	.01333	.01310	.01287
106	32	.02027	.01978	.01931	.01885	.01842	.01800	.01761	.01723	.01686	.01651	.01617	.01584	.01553	.01523	.01494	.01466	.01439	.01413	.01388	.01364
106	33	.02156	.02103	.02053	.02005	.01959	.01914	.01872	.01831	.01792	.01755	.01719	.01684	.01650	.01618	.01587	.01558	.01529	.01501	.01474	.01448
106	34	.02295	.02239	.02185	.02134	.02084	.02037	.01992	.01948	.01907	.01867	.01828	.01791	.01755	.01721	.01688	.01656	.01625	.01596	.01567	.01539
106	35	.02447	.02387	.02330	.02275	.02222	.02172	.02123	.02077	.02032	.01990	.01948	.01909	.01871	.01834	.01798	.01764	.01731	.01700	.01669	.01639
106	36	.02610	.02547	.02486	.02427	.02371	.02317	.02266	.02216	.02168	.02123	.02079	.02036	.01995	.01956	.01918	.01882	.01846	.01812	.01780	.01748
106	37	.02788	.02720	.02655	.02593	.02533	.02475	.02420	.02367	.02316	.02267	.02220	.02175	.02131	.02089	.02049	.02009	.01972	.01935	.01900	.01866
106	38	.02982	.02910	.02840	.02774	.02710	.02649	.02590	.02533	.02479	.02426	.02376	.02327	.02281	.02236	.02192	.02150	.02110	.02071	.02033	.01996
106	39	.03193	.03116	.03042	.02971	.02903	.02838	.02775	.02714	.02656	.02600	.02546	.02494	.02444	.02396	.02350	.02305	.02261	.02219	.02179	.02140
106	40	.03424	.03342	.03264	.03188	.03116	.03046	.02979	.02914	.02852	.02792	.02734	.02679	.02625	.02574	.02524	.02476	.02429	.02384	.02341	.02299
106	41	.03679	.03592	.03508	.03427	.03350	.03276	.03204	.03135	.03069	.03005	.02943	.02884	.02826	.02771	.02717	.02666	.02616	.02568	.02521	.02476
106	42	.03958	.03865	.03776	.03690	.03608	.03528	.03452	.03378	.03307	.03239	.03173	.03110	.03048	.02989	.02932	.02877	.02823	.02771	.02721	.02673
106	43	.04262	.04163	.04068	.03977	.03889	.03805	.03723	.03645	.03569	.03496	.03426	.03358	.03293	.03229	.03168	.03109	.03052	.02996	.02943	.02891
106	44	.04593	.04488	.04387	.04290	.04197	.04107	.04020	.03937	.03856	.03778	.03703	.03631	.03560	.03493	.03427	.03364	.03303	.03243	.03186	.03130
106	45	.04949	.04837	.04730	.04627	.04528	.04432	.04340	.04251	.04165	.04082	.04002	.03925	.03850	.03778	.03708	.03640	.03574	.03511	.03450	.03390
106	46	.05331	.05213	.05100	.04990	.04885	.04783	.04685	.04590	.04499	.04411	.04325	.04243	.04163	.04086	.04011	.03939	.03869	.03801	.03736	.03672
106	47	.05739	.05614	.05494	.05378	.05266	.05158	.05054	.04953	.04856	.04762	.04671	.04583	.04498	.04416	.04336	.04259	.04185	.04112	.04042	.03974
106	48	.06174	.06042	.05915	.05792	.05674	.05559	.05449	.05342	.05239	.05139	.05042	.04949	.04858	.04771	.04686	.04604	.04524	.04447	.04372	.04299
106	49	.06639	.06500	.06365	.06235	.06110	.05989	.05872	.05758	.05649	.05543	.05440	.05341	.05245	.05152	.05062	.04974	.04889	.04807	.04727	.04649
106	50	.07137	.06990	.06848	.06711	.06578	.06450	.06326	.06206	.06090	.05978	.05869	.05764	.05662	.05563	.05467	.05374	.05283	.05196	.05111	.05028
106	51	.07669	.07514	.07364	.07219	.07079	.06943	.06812	.06686	.06563	.06444	.06329	.06217	.06109	.06004	.05902	.05803	.05707	.05614	.05523	.05435
106	52	.08231	.08068	.07910	.07758	.07610	.07467	.07329	.07195	.07065	.06939	.06817	.06699	.06584	.06473	.06365	.06260	.06158	.06059	.05963	.05870
106	53	.08826	.08655	.08489	.08328	.08173	.08022	.07876	.07735	.07598	.07465	.07336	.07211	.07090	.06972	.06857	.06746	.06638	.06533	.06431	.06332
106	54	.09455	.09274	.09100	.08931	.08767	.08609	.08455	.08306	.08162	.08022	.07886	.07754	.07626	.07501	.07380	.07263	.07148	.07037	.06929	.06824
106	55	.10118	.09929	.09746	.09569	.09397	.09230	.09069	.08912	.08760	.08612	.08469	.08330	.08195	.08063	.07935	.07811	.07690	.07573	.07459	.07347
106	56	.10819	.10621	.10429	.10243	.10063	.09888	.09718	.09553	.09394	.09238	.09087	.08941	.08798	.08660	.08525	.08394	.08266	.08142	.08021	.07904
106	57	.11556	.11350	.11149	.10954	.10765	.10582	.10404	.10231	.10063	.09900	.09742	.09587	.09437	.09292	.09150	.09012	.08877	.08746	.08619	.08495
106	58	.12329	.12113	.11903	.11699	.11502	.11310	.11123	.10942	.10766	.10595	.10429	.10267	.10109	.09956	.09806	.09661	.09520	.09382	.09247	.09116
106	59	.13132	.12907	.12688	.12475	.12269	.12068	.11873	.11683	.11499	.11320	.11145	.10975	.10810	.10649	.10492	.10340	.10191	.10046	.09904	.09766
106	60	.13967	.13732	.13504	.13282	.13067	.12857	.12653	.12455	.12262	.12075	.11892	.11714	.11541	.11372	.11207	.11047	.10891	.10738	.10590	.10445
106	61	.14836	.14592	.14355	.14124	.13899	.13681	.13468	.13261	.13060	.12863	.12672	.12486	.12305	.12128	.11956	.11788	.11624	.11464	.11308	.11156
106	62	.15747	.15494	.15247	.15006	.14773	.14545	.14324	.14108	.13898	.13693	.13493	.13299	.13109	.12924	.12744	.12568	.12396	.12229	.12065	.11905
106	63	.16702	.16439	.16183	.15933	.15690	.15453	.15223	.14998	.14779	.14566	.14358	.14155	.13957	.13763	.13575	.13391	.13211	.13036	.12864	.12697
106	64	.17701	.17428	.17162	.16903	.16651	.16405	.16165	.15932	.15704	.15482	.15265	.15053	.14847	.14645	.14448	.14256	.14069	.13885	.13706	.13531
106	65	.18745	.18463	.18187	.17919	.17657	.17402	.17154	.16911	.16674	.16443	.16218	.15997	.15782	.15572	.15367	.15167	.14971	.14779	.14592	.14409
106	66	.19840	.19548	.19264	.18986	.18715	.18451	.18193	.17942	.17696	.17456	.17222	.16993	.16769	.16551	.16337	.16128	.15924	.15725	.15530	.15339
106	67	.20993	.20692	.20399	.20112	.19832	.19559	.19292	.19031	.18777	.18528	.18285	.18048	.17816	.17589	.17367	.17150	.16937	.16730	.16526	.16327
106	68	.22204	.21894	.21591	.21295	.21007	.20724	.20449	.20180	.19916	.19659	.19407	.19161	.18921	.18685	.18455	.18230	.18009	.17793	.17582	.17375
106	69	.23468	.23149	.22838	.22533	.22236	.21945	.21661	.21383	.21111	.20845	.20585	.20331	.20082	.19838	.19600	.19366	.19138	.18914	.18694	.18480
106	70	.24778	.24451	.24131	.23818	.23513	.23214	.22921	.22635	.22355	.22081	.21812	.21550	.21292	.21041	.20794	.20552	.20316	.20084	.19857	.19634
106	71	.26128	.25793	.25465	.25144	.24830	.24523	.24223	.23928	.23640	.23358	.23082	.22811	.22546	.22286	.22031	.21782	.21537	.21298	.21063	.20832
106	72	.27514	.27171	.26836	.26507	.26186	.25871	.25562	.25260	.24964	.24674	.24390	.24111	.23838	.23571	.23308	.23051	.22799	.22552	.22309	.22071
106	73	.28934	.28584	.28241	.27905	.27576	.27253	.26937	.26628	.26324	.26027	.25735	.25449	.25168	.24893	.24623	.24358	.24099	.23844	.23593	.23348
106	74	.30396	.30039	.29689	.29346	.29010	.28680	.28357	.28040	.27729	.27425	.27126	.26832	.26545	.26262	.25985	.25713	.25446	.25183	.24926	.24673
106	75	.31908	.31545	.31189	.30839	.30497	.30161	.29831	.29507	.29190	.28878	.28572	.28272	.27977	.27688	.27404	.27125	.26851	.26581	.26317	.26057
106	76	.33480	.33111	.32749	.32394	.32045	.31703	.31367	.31038	.30714	.30396	.30084	.29777	.29476	.29180	.28890	.28604	.28323	.28047	.27776	.27509
106	77	.35112	.34738	.34371	.34011	.33657	.33310	.32969	.32633	.32304	.31981	.31663	.31350	.31043	.30741	.30444	.30153	.29866	.29584	.29306	.29034
106	78	.36801	.36423	.36052	.35688	.35329	.34977	.34632	.34292	.33957	.33629	.33306	.32988	.32676	.32369	.32066	.31769	.31477	.31189	.30906	.30628

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
106	79	.38535	.38154	.37779	.37411	.37050	.36694	.36344	.36000	.35662	.35329	.35001	.34679	.34362	.34051	.33744	.33442	.33144	.32852	.32564	.32280
106	80	.40295	.39912	.39535	.39164	.38800	.38441	.38088	.37741	.37399	.37063	.36731	.36406	.36085	.35769	.35458	.35152	.34850	.34553	.34261	.33972
106	81	.42066	.41681	.41303	.40930	.40563	.40203	.39847	.39497	.39153	.38814	.38480	.38151	.37827	.37508	.37193	.36884	.36578	.36278	.35981	.35689
106	82	.43838	.43453	.43074	.42700	.42332	.41970	.41613	.41261	.40915	.40574	.40238	.39906	.39580	.39258	.38941	.38628	.38320	.38016	.37716	.37421
106	83	.45612	.45227	.44848	.44474	.44106	.43743	.43385	.43032	.42684	.42342	.42004	.41671	.41343	.41019	.40700	.40385	.40074	.39768	.39466	.39167
106	84	.47400	.47016	.46638	.46264	.45896	.45533	.45176	.44823	.44475	.44132	.43793	.43459	.43130	.42805	.42484	.42168	.41855	.41547	.41243	.40943
106	85	.49210	.48828	.48451	.48079	.47713	.47351	.46994	.46642	.46295	.45952	.45613	.45279	.44950	.44624	.44303	.43986	.43673	.43364	.43059	.42758
106	86	.51022	.50643	.50269	.49899	.49535	.49175	.48820	.48469	.48123	.47782	.47444	.47111	.46783	.46458	.46137	.45820	.45507	.45198	.44893	.44591
106	87	.52808	.52432	.52062	.51696	.51334	.50977	.50625	.50277	.49933	.49593	.49258	.48926	.48599	.48275	.47956	.47640	.47328	.47019	.46715	.46413
106	88	.54563	.54192	.53826	.53464	.53106	.52753	.52403	.52058	.51718	.51381	.51048	.50719	.50393	.50072	.49754	.49440	.49129	.48822	.48519	.48219
106	89	.56283	.55917	.55556	.55198	.54845	.54496	.54151	.53810	.53472	.53139	.52809	.52483	.52161	.51842	.51527	.51215	.50907	.50602	.50300	.50002
106	90	.57959	.57598	.57242	.56890	.56542	.56198	.55857	.55521	.55188	.54858	.54533	.54210	.53892	.53576	.53264	.52956	.52650	.52348	.52049	.51753
106	91	.59555	.59201	.58851	.58505	.58162	.57823	.57488	.57156	.56828	.56503	.56182	.55864	.55549	.55237	.54929	.54624	.54322	.54023	.53727	.53434
106	92	.61042	.60694	.60350	.60009	.59672	.59339	.59008	.58682	.58358	.58038	.57721	.57407	.57097	.56789	.56485	.56183	.55885	.55589	.55297	.55007
106	93	.62422	.62080	.61742	.61407	.61075	.60747	.60422	.60100	.59781	.59465	.59153	.58844	.58537	.58234	.57933	.57636	.57341	.57049	.56760	.56473
106	94	.63714	.63378	.63045	.62716	.62390	.62067	.61747	.61430	.61116	.60806	.60498	.60193	.59891	.59591	.59295	.59001	.58710	.58422	.58136	.57853
106	95	.64942	.64612	.64285	.63962	.63641	.63323	.63009	.62697	.62388	.62082	.61779	.61479	.61181	.60886	.60594	.60304	.60017	.59733	.59451	.59171
106	96	.66097	.65773	.65452	.65134	.64819	.64507	.64198	.63891	.63587	.63286	.62988	.62692	.62399	.62108	.61820	.61534	.61251	.60971	.60692	.60417
106	97	.67169	.66851	.66535	.66223	.65913	.65606	.65302	.65000	.64701	.64405	.64111	.63820	.63531	.63244	.62961	.62679	.62400	.62123	.61849	.61576
106	98	.68180	.67867	.67557	.67250	.66946	.66644	.66345	.66048	.65754	.65462	.65172	.64886	.64601	.64319	.64039	.63761	.63486	.63213	.62942	.62674
106	99	.69166	.68859	.68555	.68254	.67954	.67658	.67364	.67072	.66782	.66495	.66211	.65928	.65648	.65370	.65095	.64821	.64550	.64281	.64014	.63749
106	100	.70126	.69825	.69526	.69230	.68936	.68645	.68356	.68069	.67785	.67503	.67223	.66945	.66669	.66396	.66125	.65855	.65588	.65323	.65060	.64799
106	101	.71069	.70774	.70481	.70191	.69903	.69617	.69333	.69052	.68772	.68495	.68220	.67947	.67676	.67407	.67141	.66876	.66613	.66352	.66093	.65837
106	102	.71994	.71705	.71418	.71133	.70850	.70570	.70292	.70015	.69741	.69469	.69199	.68931	.68665	.68401	.68138	.67878	.67620	.67363	.67109	.66856
106	103	.72915	.72632	.72351	.72072	.71795	.71520	.71247	.70976	.70708	.70441	.70176	.69912	.69651	.69392	.69134	.68879	.68625	.68373	.68122	.67874
106	104	.73891	.73614	.73340	.73067	.72797	.72528	.72262	.71997	.71734	.71472	.71213	.70956	.70700	.70446	.70193	.69943	.69694	.69447	.69201	.68958
106	105	.74889	.74620	.74352	.74086	.73822	.73560	.73299	.73041	.72784	.72528	.72275	.72023	.71773	.71524	.71277	.71032	.70788	.70546	.70305	.70066
106	106	.76193	.75933	.75675	.75419	.75164	.74911	.74660	.74410	.74162	.73915	.73670	.73426	.73184	.72944	.72705	.72467	.72231	.71997	.71764	.71532
107	0	.01106	.01097	.01089	.01081	.01073	.01065	.01058	.01051	.01044	.01038	.01032	.01025	.01019	.01014	.01008	.01003	.00997	.00992	.00987	.00982
107	1	.00358	.00350	.00343	.00336	.00329	.00323	.00317	.00311	.00306	.00300	.00295	.00290	.00286	.00281	.00277	.00273	.00269	.00265	.00261	.00258
107	2	.00334	.00326	.00319	.00312	.00305	.00298	.00292	.00286	.00280	.00274	.00269	.00264	.00259	.00254	.00250	.00246	.00241	.00237	.00233	.00230
107	3	.00332	.00324	.00316	.00308	.00301	.00294	.00287	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221
107	4	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00279	.00273	.00267	.00261	.00255	.00250	.00245	.00240	.00235	.00231	.00226	.00222
107	5	.00358	.00348	.00339	.00330	.00321	.00313	.00306	.00298	.00291	.00285	.00278	.00272	.00266	.00260	.00255	.00249	.00244	.00239	.00235	.00230
107	6	.00380	.00370	.00360	.00350	.00341	.00333	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00275	.00269	.00264	.00258	.00253	.00248	.00243
107	7	.00409	.00398	.00387	.00377	.00367	.00358	.00349	.00340	.00332	.00324	.00317	.00310	.00303	.00296	.00290	.00284	.00278	.00272	.00266	.00261
107	8	.00443	.00431	.00419	.00409	.00398	.00388	.00379	.00369	.00361	.00352	.00344	.00336	.00329	.00322	.00315	.00308	.00302	.00295	.00289	.00284
107	9	.00485	.00472	.00460	.00448	.00437	.00426	.00416	.00406	.00397	.00388	.00379	.00370	.00362	.00355	.00347	.00340	.00333	.00326	.00320	.00314
107	10	.00536	.00522	.00509	.00496	.00484	.00473	.00462	.00451	.00441	.00431	.00422	.00413	.00405	.00396	.00388	.00380	.00373	.00366	.00359	.00352
107	11	.00595	.00580	.00566	.00553	.00540	.00528	.00516	.00505	.00494	.00483	.00473	.00464	.00454	.00445	.00437	.00429	.00420	.00413	.00405	.00398
107	12	.00661	.00646	.00631	.00617	.00603	.00590	.00577	.00565	.00554	.00543	.00532	.00522	.00512	.00502	.00493	.00484	.00476	.00467	.00459	.00452
107	13	.00732	.00715	.00699	.00684	.00670	.00656	.00642	.00630	.00617	.00606	.00594	.00583	.00573	.00563	.00553	.00543	.00534	.00525	.00517	.00509
107	14	.00800	.00782	.00766	.00750	.00734	.00720	.00706	.00692	.00679	.00667	.00655	.00643	.00632	.00621	.00611	.00601	.00591	.00582	.00573	.00564
107	15	.00863	.00844	.00827	.00810	.00794	.00778	.00763	.00749	.00735	.00722	.00710	.00697	.00686	.00674	.00663	.00653	.00642	.00633	.00623	.00614
107	16	.00918	.00899	.00880	.00862	.00845	.00829	.00813	.00798	.00784	.00770	.00757	.00744	.00731	.00719	.00708	.00697	.00686	.00676	.00666	.00656
107	17	.00967	.00946	.00927	.00908	.00890	.00873	.00856	.00840	.00825	.00811	.00797	.00783	.00770	.00758	.00746	.00734	.00723	.00712	.00701	.00691
107	18	.01010	.00988	.00968	.00948	.00929	.00911	.00894	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00765	.00753	.00742	.00731	.00720
107	19	.01052	.01029	.01008	.00987	.00967	.00948	.00930	.00912	.00895	.00879	.00864	.00849	.00834	.00821	.00807	.00794	.00782	.00770	.00758	.00747
107	20	.01096	.01072	.01049	.01027	.01006	.00986	.00967	.00949	.00931	.00914	.00897	.00882	.00867	.00852	.00838	.00824	.00811	.00799	.00787	.00775
107	21	.01143	.01118	.01093	.01070	.01048	.01027	.01007	.00987	.00968	.00950	.00933	.00917	.00901	.00885	.00871	.00856	.00843	.00829	.00816	.00804

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
107	22	.01192	.01165	.01139	.01114	.01091	.01069	.01047	.01026	.01007	.00988	.00970	.00952	.00935	.00919	.00903	.00888	.00874	.00860	.00846	.00833
107	23	.01244	.01215	.01188	.01162	.01137	.01113	.01091	.01069	.01048	.01028	.01009	.00990	.00972	.00955	.00939	.00923	.00907	.00893	.00878	.00865
107	24	.01301	.01271	.01242	.01214	.01188	.01163	.01139	.01116	.01094	.01072	.01052	.01032	.01013	.00995	.00978	.00961	.00945	.00929	.00914	.00899
107	25	.01365	.01333	.01303	.01274	.01246	.01219	.01193	.01169	.01145	.01123	.01101	.01080	.01060	.01041	.01022	.01004	.00987	.00971	.00955	.00939
107	26	.01437	.01403	.01370	.01339	.01310	.01281	.01254	.01228	.01203	.01179	.01156	.01134	.01113	.01092	.01072	.01053	.01035	.01017	.01000	.00984
107	27	.01518	.01482	.01447	.01414	.01383	.01352	.01324	.01296	.01269	.01244	.01219	.01196	.01173	.01151	.01130	.01110	.01091	.01072	.01054	.01036
107	28	.01606	.01568	.01531	.01496	.01462	.01430	.01399	.01370	.01342	.01314	.01288	.01263	.01239	.01216	.01194	.01172	.01151	.01132	.01112	.01094
107	29	.01703	.01662	.01623	.01585	.01549	.01515	.01482	.01451	.01421	.01392	.01364	.01337	.01312	.01287	.01263	.01240	.01218	.01197	.01176	.01157
107	30	.01806	.01762	.01721	.01681	.01643	.01606	.01572	.01538	.01506	.01475	.01445	.01417	.01390	.01363	.01338	.01313	.01290	.01267	.01245	.01224
107	31	.01917	.01870	.01826	.01784	.01743	.01704	.01667	.01631	.01597	.01564	.01532	.01502	.01473	.01445	.01418	.01392	.01367	.01342	.01319	.01296
107	32	.02036	.01986	.01939	.01894	.01851	.01809	.01769	.01731	.01695	.01660	.01626	.01594	.01562	.01532	.01504	.01476	.01449	.01423	.01398	.01374
107	33	.02165	.02112	.02062	.02014	.01968	.01924	.01881	.01841	.01802	.01764	.01728	.01693	.01660	.01628	.01597	.01567	.01539	.01511	.01484	.01459
107	34	.02304	.02248	.02194	.02143	.02094	.02047	.02002	.01958	.01916	.01876	.01838	.01801	.01765	.01731	.01698	.01666	.01636	.01606	.01577	.01550
107	35	.02456	.02397	.02339	.02285	.02232	.02182	.02134	.02087	.02043	.02000	.01959	.01919	.01881	.01845	.01809	.01775	.01742	.01711	.01680	.01651
107	36	.02621	.02557	.02496	.02438	.02382	.02328	.02276	.02227	.02179	.02134	.02090	.02047	.02007	.01967	.01930	.01893	.01858	.01824	.01791	.01759
107	37	.02799	.02731	.02666	.02604	.02544	.02486	.02431	.02379	.02328	.02279	.02232	.02187	.02143	.02101	.02060	.02021	.01984	.01947	.01912	.01878
107	38	.02993	.02921	.02852	.02785	.02722	.02660	.02602	.02545	.02491	.02439	.02388	.02340	.02293	.02248	.02205	.02163	.02122	.02083	.02046	.02009
107	39	.03205	.03128	.03054	.02983	.02915	.02850	.02787	.02727	.02669	.02613	.02559	.02507	.02457	.02409	.02363	.02318	.02275	.02233	.02192	.02153
107	40	.03437	.03355	.03276	.03201	.03128	.03059	.02992	.02927	.02865	.02805	.02748	.02692	.02639	.02587	.02538	.02489	.02443	.02398	.02355	.02313
107	41	.03692	.03605	.03521	.03441	.03364	.03289	.03218	.03149	.03083	.03019	.02957	.02898	.02841	.02785	.02732	.02681	.02631	.02583	.02536	.02491
107	42	.03972	.03879	.03790	.03704	.03622	.03543	.03467	.03393	.03322	.03254	.03188	.03125	.03064	.03004	.02947	.02892	.02839	.02787	.02737	.02689
107	43	.04277	.04179	.04084	.03993	.03905	.03821	.03739	.03661	.03585	.03513	.03442	.03375	.03309	.03246	.03185	.03126	.03069	.03013	.02960	.02908
107	44	.04610	.04505	.04404	.04307	.04214	.04124	.04038	.03954	.03874	.03796	.03721	.03648	.03578	.03511	.03446	.03382	.03321	.03262	.03205	.03149
107	45	.04967	.04856	.04749	.04646	.04547	.04451	.04359	.04270	.04184	.04101	.04022	.03944	.03870	.03797	.03728	.03660	.03595	.03531	.03470	.03411
107	46	.05351	.05233	.05120	.05011	.04905	.04804	.04706	.04611	.04520	.04432	.04347	.04264	.04185	.04108	.04033	.03961	.03891	.03823	.03758	.03694
107	47	.05760	.05635	.05515	.05399	.05288	.05180	.05076	.04976	.04879	.04785	.04694	.04606	.04522	.04439	.04360	.04283	.04208	.04136	.04066	.03998
107	48	.06198	.06066	.05939	.05816	.05698	.05583	.05473	.05367	.05263	.05164	.05067	.04974	.04884	.04796	.04712	.04630	.04550	.04473	.04398	.04326
107	49	.06665	.06525	.06391	.06261	.06136	.06015	.05898	.05785	.05676	.05570	.05468	.05369	.05273	.05180	.05090	.05002	.04918	.04835	.04756	.04678
107	50	.07165	.07018	.06876	.06739	.06607	.06479	.06355	.06235	.06120	.06007	.05899	.05794	.05692	.05593	.05497	.05404	.05314	.05227	.05142	.05060
107	51	.07699	.07544	.07395	.07250	.07110	.06975	.06844	.06718	.06595	.06476	.06361	.06250	.06142	.06037	.05935	.05837	.05741	.05648	.05558	.05470
107	52	.08265	.08102	.07944	.07792	.07644	.07502	.07364	.07230	.07100	.06975	.06853	.06735	.06621	.06510	.06402	.06297	.06195	.06097	.06001	.05908
107	53	.08863	.08691	.08526	.08365	.08210	.08060	.07914	.07773	.07636	.07504	.07375	.07250	.07129	.07012	.06898	.06787	.06679	.06575	.06473	.06374
107	54	.09494	.09314	.09140	.08972	.08809	.08650	.08497	.08348	.08204	.08064	.07929	.07797	.07669	.07545	.07424	.07307	.07193	.07082	.06974	.06869
107	55	.10162	.09973	.09790	.09613	.09442	.09276	.09114	.08958	.08806	.08659	.08516	.08377	.08242	.08111	.07984	.07860	.07739	.07622	.07508	.07397
107	56	.10866	.10669	.10477	.10292	.10112	.09938	.09768	.09604	.09444	.09289	.09139	.08993	.08850	.08712	.08578	.08447	.08320	.08196	.08076	.07958
107	57	.11609	.11402	.11202	.11008	.10819	.10637	.10459	.10286	.10119	.09956	.09798	.09644	.09495	.09349	.09208	.09070	.08936	.08805	.08678	.08554
107	58	.12386	.12170	.11961	.11758	.11561	.11370	.11184	.11003	.10827	.10656	.10490	.10329	.10172	.10019	.09870	.09725	.09584	.09446	.09312	.09182
107	59	.13195	.12970	.12751	.12539	.12333	.12133	.11939	.11750	.11566	.11387	.11213	.11043	.10879	.10718	.10562	.10409	.10261	.10116	.09975	.09838
107	60	.14035	.13800	.13573	.13352	.13137	.12928	.12725	.12527	.12335	.12147	.11965	.11788	.11615	.11447	.11283	.11123	.10967	.10815	.10667	.10522
107	61	.14910	.14666	.14429	.14199	.13975	.13757	.13545	.13339	.13138	.12942	.12752	.12566	.12385	.12209	.12037	.11870	.11706	.11547	.11391	.11240
107	62	.15827	.15574	.15328	.15088	.14855	.14628	.14407	.14192	.13982	.13778	.13579	.13385	.13196	.13012	.12832	.12657	.12486	.12319	.12155	.11996
107	63	.16789	.16526	.16271	.16022	.15779	.15543	.15313	.15089	.14871	.14658	.14451	.14248	.14051	.13858	.13670	.13487	.13308	.13133	.12962	.12796
107	64	.17794	.17522	.17257	.16999	.16747	.16502	.16263	.16030	.15803	.15581	.15365	.15154	.14949	.14748	.14552	.14360	.14173	.13990	.13812	.13637
107	65	.18845	.18564	.18289	.18022	.17761	.17507	.17259	.17017	.16781	.16551	.16326	.16106	.15892	.15683	.15478	.15279	.15083	.14893	.14706	.14524
107	66	.19948	.19657	.19374	.19097	.18827	.18564	.18307	.18056	.17811	.17572	.17338	.17110	.16887	.16670	.16457	.16249	.16046	.15847	.15652	.15462
107	67	.21110	.20810	.20518	.20232	.19953	.19681	.19415	.19155	.18901	.18654	.18411	.18175	.17943	.17717	.17496	.17280	.17068	.16861	.16659	.16461
107	68	.22331	.22022	.21720	.21425	.21138	.20857	.20582	.20314	.20051	.19795	.19544	.19299	.19059	.18825	.18596	.18371	.18151	.17936	.17726	.17520
107	69	.23606	.23288	.22978	.22675	.22378	.22089	.21806	.21529	.21258	.20993	.20734	.20481	.20233	.19990	.19753	.19520	.19292	.19069	.18851	.18637
107	70	.24929	.24603	.24284	.23973	.23668	.23370	.23079	.22794	.22515	.22242	.21974	.21713	.21457	.21206	.20960	.20720	.20484	.20253	.20027	.19805
107	71	.26292	.25958	.25631	.25312	.24999	.24693	.24394	.24101	.23814	.23533	.23258	.22988	.22724	.22466	.22212	.21964	.21721	.21482	.21248	.21019

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
107	72	.27692	.27350	.27016	.26689	.26369	.26055	.25748	.25447	.25153	.24864	.24581	.24304	.24032	.23766	.23505	.23249	.22998	.22751	.22510	.22273
107	73	.29126	.28777	.28436	.28101	.27774	.27453	.27138	.26830	.26528	.26232	.25941	.25657	.25378	.25104	.24835	.24572	.24313	.24060	.23811	.23566
107	74	.30602	.30247	.29899	.29557	.29223	.28895	.28573	.28258	.27949	.27646	.27348	.27056	.26770	.26489	.26213	.25943	.25677	.25416	.25160	.24908
107	75	.32131	.31769	.31415	.31067	.30726	.30392	.30064	.29742	.29426	.29116	.28812	.28513	.28220	.27932	.27650	.27372	.27100	.26832	.26569	.26310
107	76	.33720	.33353	.32993	.32640	.32293	.31953	.31619	.31291	.30969	.30653	.30343	.30038	.29738	.29444	.29155	.28871	.28592	.28318	.28048	.27783
107	77	.35372	.35000	.34635	.34277	.33926	.33580	.33241	.32908	.32580	.32259	.31943	.31632	.31327	.31027	.30732	.30442	.30157	.29876	.29601	.29330
107	78	.37083	.36708	.36339	.35977	.35621	.35271	.34928	.34590	.34258	.33931	.33610	.33295	.32984	.32679	.32379	.32084	.31793	.31507	.31226	.30949
107	79	.38842	.38464	.38092	.37727	.37367	.37014	.36667	.36325	.35989	.35658	.35333	.35013	.34699	.34389	.34084	.33784	.33489	.33198	.32912	.32631
107	80	.40630	.40250	.39876	.39508	.39146	.38790	.38440	.38095	.37756	.37422	.37093	.36770	.36451	.36138	.35829	.35525	.35226	.34931	.34641	.34355
107	81	.42430	.42049	.41673	.41304	.40940	.40582	.40230	.39883	.39541	.39204	.38873	.38547	.38225	.37909	.37597	.37290	.36987	.36689	.36395	.36105
107	82	.44233	.43851	.43475	.43105	.42740	.42381	.42027	.41679	.41335	.40997	.40664	.40335	.40011	.39692	.39378	.39068	.38762	.38461	.38164	.37871
107	83	.46039	.45658	.45282	.44911	.44546	.44187	.43832	.43483	.43139	.42799	.42464	.42134	.41809	.41488	.41172	.40860	.40552	.40249	.39949	.39654
107	84	.47862	.47482	.47107	.46738	.46373	.46014	.45660	.45310	.44966	.44626	.44291	.43960	.43634	.43313	.42995	.42682	.42373	.42068	.41767	.41470
107	85	.49711	.49333	.48960	.48592	.48230	.47872	.47519	.47170	.46827	.46488	.46153	.45823	.45497	.45175	.44857	.44544	.44234	.43928	.43627	.43329
107	86	.51564	.51190	.50820	.50455	.50095	.49739	.49389	.49042	.48700	.48363	.48029	.47700	.47375	.47054	.46737	.46424	.46115	.45810	.45508	.45210
107	87	.53394	.53024	.52658	.52297	.51940	.51588	.51240	.50896	.50557	.50221	.49890	.49563	.49240	.48920	.48605	.48293	.47985	.47680	.47379	.47082
107	88	.55197	.54831	.54470	.54113	.53760	.53412	.53068	.52727	.52391	.52059	.51731	.51406	.51086	.50769	.50455	.50145	.49839	.49536	.49237	.48941
107	89	.56968	.56607	.56251	.55900	.55552	.55208	.54868	.54532	.54200	.53872	.53547	.53226	.52909	.52595	.52284	.51977	.51674	.51373	.51076	.50782
107	90	.58697	.58343	.57993	.57647	.57305	.56966	.56632	.56301	.55973	.55649	.55329	.55012	.54699	.54389	.54082	.53778	.53478	.53180	.52886	.52595
107	91	.60349	.60002	.59658	.59318	.58982	.58649	.58320	.57994	.57672	.57353	.57038	.56725	.56416	.56110	.55807	.55508	.55211	.54918	.54627	.54339
107	92	.61889	.61548	.61211	.60877	.60547	.60220	.59896	.59576	.59259	.58945	.58635	.58327	.58022	.57721	.57422	.57127	.56834	.56544	.56257	.55973
107	93	.63321	.62986	.62655	.62328	.62003	.61682	.61364	.61049	.60737	.60428	.60123	.59820	.59520	.59223	.58928	.58637	.58348	.58062	.57779	.57498
107	94	.64664	.64336	.64011	.63690	.63371	.63056	.62743	.62434	.62127	.61823	.61523	.61225	.60929	.60637	.60347	.60060	.59775	.59493	.59214	.58937
107	95	.65943	.65622	.65303	.64988	.64676	.64366	.64059	.63755	.63454	.63155	.62860	.62567	.62276	.61988	.61703	.61420	.61140	.60862	.60587	.60314
107	96	.67148	.66833	.66521	.66211	.65905	.65601	.65300	.65001	.64706	.64412	.64122	.63834	.63548	.63265	.62984	.62706	.62430	.62156	.61885	.61616
107	97	.68267	.67959	.67653	.67349	.67048	.66750	.66454	.66161	.65870	.65582	.65297	.65013	.64732	.64454	.64178	.63904	.63632	.63363	.63095	.62830
107	98	.69325	.69022	.68722	.68424	.68129	.67836	.67546	.67258	.66972	.66689	.66408	.66129	.65853	.65579	.65307	.65038	.64770	.64505	.64242	.63981
107	99	.70358	.70062	.69767	.69475	.69186	.68899	.68614	.68331	.68051	.67773	.67497	.67223	.66952	.66683	.66415	.66150	.65887	.65626	.65367	.65110
107	100	.71366	.71075	.70787	.70501	.70217	.69936	.69657	.69379	.69104	.68832	.68561	.68292	.68026	.67761	.67498	.67238	.66979	.66723	.66468	.66215
107	101	.72357	.72073	.71791	.71511	.71233	.70958	.70684	.70412	.70143	.69876	.69610	.69347	.69085	.68825	.68568	.68312	.68058	.67806	.67555	.67307
107	102	.73332	.73054	.72778	.72505	.72233	.71963	.71695	.71429	.71166	.70904	.70643	.70385	.70129	.69874	.69621	.69370	.69121	.68874	.68628	.68384
107	103	.74300	.74029	.73759	.73492	.73226	.72962	.72700	.72440	.72182	.71926	.71671	.71418	.71167	.70917	.70670	.70424	.70179	.69936	.69695	.69456
107	104	.75328	.75063	.74801	.74540	.74281	.74024	.73769	.73515	.73263	.73013	.72764	.72517	.72272	.72028	.71786	.71545	.71306	.71069	.70833	.70599
107	105	.76372	.76115	.75859	.75606	.75354	.75103	.74854	.74607	.74361	.74117	.73875	.73634	.73394	.73156	.72920	.72685	.72451	.72219	.71989	.71760
107	106	.77330	.77083	.76838	.76594	.76351	.76111	.75872	.75634	.75398	.75163	.74929	.74697	.74466	.74237	.74009	.73782	.73557	.73332	.73108	.72885
107	107	.77916	.77685	.77455	.77226	.76998	.76771	.76546	.76322	.76099	.75877	.75656	.75436	.75217	.74999	.74782	.74566	.74351	.74137	.73924	.73712
108	0	.01139	.01130	.01122	.01115	.01107	.01100	.01093	.01086	.01080	.01074	.01068	.01062	.01056	.01051	.01045	.01040	.01035	.01030	.01026	.01021
108	1	.00361	.00354	.00347	.00340	.00333	.00327	.00321	.00315	.00310	.00304	.00299	.00295	.00290	.00286	.00281	.00277	.00273	.00269	.00266	.00262
108	2	.00337	.00329	.00322	.00314	.00307	.00301	.00295	.00289	.00283	.00277	.00272	.00267	.00262	.00257	.00253	.00249	.00244	.00240	.00237	.00233
108	3	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00283	.00277	.00271	.00265	.00260	.00254	.00250	.00245	.00240	.00236	.00231	.00227	.00223
108	4	.00343	.00334	.00325	.00317	.00309	.00301	.00294	.00287	.00281	.00275	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224
108	5	.00359	.00350	.00340	.00332	.00323	.00315	.00307	.00300	.00293	.00286	.00280	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232
108	6	.00382	.00371	.00361	.00352	.00343	.00334	.00326	.00318	.00310	.00303	.00296	.00290	.00283	.00277	.00271	.00265	.00260	.00255	.00249	.00245
108	7	.00410	.00399	.00388	.00378	.00369	.00359	.00350	.00342	.00334	.00326	.00318	.00311	.00304	.00298	.00291	.00285	.00279	.00273	.00268	.00263
108	8	.00444	.00432	.00421	.00410	.00399	.00389	.00380	.00371	.00362	.00353	.00345	.00338	.00330	.00323	.00316	.00309	.00303	.00297	.00291	.00285
108	9	.00486	.00473	.00461	.00449	.00438	.00427	.00417	.00407	.00398	.00389	.00380	.00372	.00364	.00356	.00348	.00341	.00334	.00328	.00321	.00315
108	10	.00537	.00523	.00510	.00497	.00485	.00474	.00463	.00452	.00442	.00433	.00423	.00414	.00406	.00397	.00389	.00382	.00374	.00367	.00360	.00353
108	11	.00596	.00581	.00567	.00554	.00541	.00529	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00414	.00407	.00399
108	12	.00663	.00647	.00633	.00618	.00605	.00592	.00579	.00567	.00556	.00545	.00534	.00524	.00514	.00504	.00495	.00486	.00478	.00469	.00461	.00453
108	13	.00734	.00717	.00702	.00687	.00672	.00658	.00645	.00632	.00620	.00608	.00597	.00586	.00576	.00565	.00556	.00546	.00537	.00528	.00520	.00511

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
108	14	.00803	.00786	.00769	.00753	.00738	.00723	.00709	.00696	.00683	.00670	.00658	.00647	.00636	.00625	.00615	.00605	.00595	.00586	.00577	.00568
108	15	.00867	.00849	.00831	.00814	.00798	.00783	.00768	.00754	.00740	.00727	.00714	.00702	.00690	.00679	.00668	.00658	.00647	.00638	.00628	.00619
108	16	.00923	.00904	.00885	.00868	.00851	.00834	.00819	.00804	.00789	.00775	.00762	.00749	.00737	.00725	.00714	.00703	.00692	.00682	.00672	.00662
108	17	.00972	.00952	.00932	.00914	.00896	.00879	.00862	.00847	.00831	.00817	.00803	.00790	.00777	.00764	.00752	.00740	.00729	.00718	.00708	.00698
108	18	.01016	.00995	.00974	.00954	.00935	.00917	.00900	.00884	.00868	.00852	.00838	.00824	.00810	.00797	.00784	.00772	.00760	.00749	.00738	.00727
108	19	.01059	.01036	.01014	.00993	.00974	.00955	.00936	.00919	.00902	.00886	.00871	.00856	.00841	.00828	.00814	.00802	.00789	.00777	.00766	.00755
108	20	.01103	.01079	.01056	.01034	.01013	.00993	.00974	.00956	.00938	.00921	.00905	.00889	.00874	.00859	.00845	.00832	.00819	.00806	.00794	.00783
108	21	.01150	.01125	.01100	.01077	.01055	.01034	.01014	.00994	.00976	.00958	.00941	.00924	.00908	.00893	.00878	.00864	.00850	.00837	.00824	.00812
108	22	.01199	.01172	.01146	.01122	.01098	.01076	.01054	.01034	.01014	.00995	.00977	.00960	.00943	.00927	.00911	.00896	.00882	.00868	.00854	.00841
108	23	.01251	.01222	.01195	.01169	.01145	.01121	.01098	.01076	.01056	.01036	.01016	.00998	.00980	.00963	.00947	.00931	.00916	.00901	.00887	.00873
108	24	.01308	.01278	.01249	.01222	.01196	.01171	.01147	.01123	.01101	.01080	.01060	.01040	.01021	.01003	.00986	.00969	.00953	.00937	.00922	.00908
108	25	.01373	.01341	.01310	.01281	.01253	.01227	.01201	.01177	.01153	.01131	.01109	.01088	.01068	.01049	.01031	.01013	.00996	.00979	.00963	.00948
108	26	.01444	.01410	.01378	.01347	.01317	.01289	.01262	.01236	.01211	.01187	.01164	.01142	.01121	.01100	.01081	.01062	.01044	.01026	.01009	.00993
108	27	.01526	.01490	.01455	.01422	.01391	.01360	.01332	.01304	.01277	.01252	.01228	.01204	.01182	.01160	.01139	.01119	.01099	.01081	.01063	.01045
108	28	.01614	.01576	.01539	.01504	.01471	.01439	.01408	.01378	.01350	.01323	.01297	.01272	.01248	.01225	.01203	.01181	.01161	.01141	.01122	.01103
108	29	.01711	.01670	.01631	.01594	.01558	.01524	.01491	.01460	.01430	.01401	.01373	.01347	.01321	.01296	.01273	.01250	.01228	.01207	.01186	.01166
108	30	.01815	.01771	.01730	.01690	.01652	.01616	.01581	.01548	.01515	.01485	.01455	.01427	.01400	.01373	.01348	.01324	.01300	.01278	.01256	.01235
108	31	.01926	.01880	.01836	.01793	.01753	.01714	.01677	.01641	.01607	.01574	.01543	.01512	.01483	.01455	.01428	.01402	.01377	.01353	.01330	.01307
108	32	.02045	.01996	.01949	.01904	.01861	.01819	.01780	.01742	.01705	.01670	.01637	.01604	.01573	.01543	.01515	.01487	.01460	.01434	.01409	.01385
108	33	.02175	.02123	.02072	.02024	.01978	.01934	.01892	.01851	.01813	.01775	.01739	.01705	.01671	.01640	.01609	.01579	.01550	.01523	.01496	.01471
108	34	.02315	.02259	.02205	.02154	.02105	.02058	.02013	.01970	.01928	.01888	.01850	.01813	.01777	.01743	.01710	.01678	.01648	.01618	.01590	.01562
108	35	.02468	.02408	.02351	.02296	.02244	.02194	.02146	.02099	.02055	.02012	.01971	.01932	.01894	.01857	.01822	.01788	.01755	.01724	.01693	.01664
108	36	.02632	.02569	.02508	.02450	.02394	.02340	.02289	.02240	.02192	.02147	.02103	.02060	.02020	.01981	.01943	.01907	.01872	.01838	.01805	.01773
108	37	.02811	.02743	.02679	.02616	.02557	.02500	.02445	.02392	.02341	.02292	.02246	.02200	.02157	.02115	.02075	.02036	.01998	.01962	.01927	.01893
108	38	.03006	.02934	.02865	.02799	.02735	.02674	.02615	.02559	.02505	.02453	.02403	.02354	.02308	.02263	.02220	.02178	.02138	.02099	.02061	.02025
108	39	.03219	.03142	.03068	.02997	.02930	.02864	.02802	.02742	.02684	.02628	.02574	.02522	.02473	.02425	.02378	.02333	.02290	.02249	.02208	.02169
108	40	.03451	.03370	.03291	.03216	.03143	.03074	.03007	.02943	.02881	.02821	.02764	.02708	.02655	.02604	.02554	.02506	.02460	.02415	.02372	.02330
108	41	.03707	.03620	.03537	.03457	.03379	.03305	.03234	.03165	.03099	.03035	.02974	.02915	.02858	.02802	.02749	.02698	.02648	.02600	.02554	.02509
108	42	.03988	.03896	.03807	.03721	.03639	.03560	.03484	.03410	.03340	.03272	.03206	.03143	.03082	.03023	.02966	.02911	.02857	.02806	.02756	.02708
108	43	.04295	.04196	.04102	.04011	.03923	.03839	.03758	.03680	.03604	.03532	.03461	.03394	.03328	.03265	.03204	.03145	.03088	.03033	.02980	.02928
108	44	.04628	.04524	.04423	.04327	.04234	.04144	.04057	.03974	.03894	.03816	.03741	.03669	.03599	.03532	.03467	.03404	.03343	.03284	.03227	.03171
108	45	.04987	.04876	.04770	.04667	.04568	.04473	.04381	.04292	.04206	.04124	.04044	.03967	.03892	.03820	.03751	.03683	.03618	.03555	.03494	.03435
108	46	.05373	.05256	.05143	.05034	.04929	.04827	.04729	.04635	.04544	.04456	.04371	.04289	.04210	.04133	.04058	.03986	.03917	.03849	.03784	.03720
108	47	.05784	.05660	.05540	.05425	.05313	.05206	.05102	.05002	.04905	.04811	.04721	.04633	.04549	.04467	.04388	.04311	.04237	.04164	.04095	.04027
108	48	.06224	.06093	.05966	.05843	.05725	.05611	.05501	.05395	.05292	.05193	.05097	.05004	.04914	.04826	.04742	.04660	.04581	.04504	.04429	.04357
108	49	.06694	.06555	.06421	.06291	.06166	.06045	.05929	.05816	.05707	.05602	.05499	.05401	.05305	.05212	.05122	.05035	.04951	.04869	.04789	.04712
108	50	.07197	.07050	.06908	.06772	.06640	.06512	.06389	.06269	.06154	.06042	.05934	.05829	.05727	.05629	.05533	.05440	.05351	.05263	.05179	.05097
108	51	.07734	.07579	.07430	.07286	.07146	.07011	.06881	.06755	.06632	.06514	.06399	.06288	.06180	.06076	.05975	.05876	.05781	.05688	.05598	.05511
108	52	.08303	.08140	.07983	.07831	.07684	.07542	.07404	.07270	.07141	.07016	.06895	.06777	.06663	.06552	.06445	.06340	.06239	.06141	.06045	.05952
108	53	.08904	.08734	.08568	.08408	.08253	.08104	.07958	.07818	.07681	.07549	.07421	.07296	.07176	.07059	.06945	.06834	.06727	.06623	.06521	.06423
108	54	.09540	.09360	.09187	.09019	.08856	.08698	.08545	.08397	.08253	.08114	.07979	.07847	.07720	.07596	.07476	.07359	.07245	.07135	.07027	.06923
108	55	.10211	.10023	.09841	.09665	.09494	.09328	.09167	.09011	.08860	.08713	.08570	.08432	.08297	.08167	.08040	.07916	.07796	.07679	.07566	.07455
108	56	.10921	.10724	.10533	.10348	.10169	.09995	.09826	.09662	.09503	.09348	.09198	.09053	.08911	.08773	.08639	.08509	.08382	.08259	.08139	.08022
108	57	.11669	.11463	.11263	.11069	.10882	.10699	.10522	.10350	.10183	.10021	.09863	.09710	.09561	.09416	.09275	.09138	.09004	.08874	.08748	.08624
108	58	.12452	.12237	.12028	.11826	.11629	.11438	.11253	.11073	.10898	.10728	.10562	.10401	.10245	.10093	.09944	.09800	.09659	.09522	.09389	.09259
108	59	.13267	.13042	.12825	.12614	.12408	.12209	.12015	.11826	.11643	.11465	.11292	.11123	.10959	.10799	.10643	.10491	.10343	.10199	.10059	.09922
108	60	.14113	.13880	.13653	.13432	.13218	.13010	.12808	.12611	.12419	.12233	.12051	.11874	.11702	.11535	.11371	.11212	.11057	.10906	.10758	.10614
108	61	.14995	.14752	.14516	.14287	.14063	.13846	.13635	.13429	.13229	.13034	.12845	.12660	.12480	.12304	.12133	.11966	.11804	.11645	.11490	.11339
108	62	.15919	.15667	.15422	.15183	.14951	.14725	.14504	.14290	.14081	.13878	.13680	.13487	.13299	.13115	.12936	.12761	.12591	.12425	.12262	.12104
108	63	.16889	.16627	.16372	.16124	.15883	.15648	.15419	.15196	.14978	.14766	.14560	.14358	.14162	.13970	.13783	.13600	.13422	.13248	.13078	.12912



Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
108	64	.17902	.17631	.17367	.17110	.16859	.16615	.16377	.16145	.15919	.15698	.15483	.15273	.15068	.14869	.14673	.14483	.14297	.14115	.13937	.13764
108	65	.18962	.18681	.18408	.18141	.17882	.17629	.17382	.17141	.16906	.16677	.16453	.16234	.16021	.15813	.15609	.15411	.15217	.15027	.14841	.14660
108	66	.20073	.19784	.19501	.19226	.18957	.18695	.18439	.18189	.17946	.17708	.17475	.17248	.17027	.16810	.16598	.16391	.16189	.15991	.15798	.15609
108	67	.21246	.20947	.20655	.20371	.20093	.19822	.19558	.19299	.19047	.18800	.18559	.18324	.18094	.17869	.17649	.17434	.17223	.17018	.16816	.16619
108	68	.22477	.22170	.21869	.21576	.21290	.21010	.20737	.20470	.20209	.19954	.19705	.19461	.19222	.18989	.18761	.18538	.18319	.18106	.17896	.17692
108	69	.23765	.23449	.23140	.22839	.22544	.22256	.21974	.21699	.21430	.21166	.20909	.20657	.20410	.20169	.19933	.19701	.19475	.19253	.19036	.18824
108	70	.25102	.24778	.24461	.24151	.23848	.23552	.23262	.22979	.22702	.22430	.22165	.21905	.21650	.21401	.21157	.20918	.20684	.20454	.20229	.20009
108	71	.26481	.26149	.25825	.25507	.25196	.24892	.24595	.24303	.24018	.23739	.23465	.23198	.22935	.22678	.22427	.22180	.21938	.21701	.21469	.21241
108	72	.27898	.27559	.27226	.26901	.26583	.26271	.25966	.25667	.25375	.25088	.24807	.24531	.24262	.23997	.23738	.23483	.23234	.22990	.22750	.22515
108	73	.29349	.29002	.28663	.28331	.28006	.27687	.27374	.27068	.26768	.26474	.26186	.25903	.25626	.25354	.25087	.24826	.24569	.24317	.24070	.23828
108	74	.30843	.30490	.30144	.29805	.29473	.29147	.28828	.28515	.28208	.27907	.27612	.27322	.27038	.26759	.26486	.26217	.25953	.25694	.25440	.25191
108	75	.32390	.32031	.31679	.31334	.30996	.30664	.30339	.30019	.29706	.29398	.29096	.28800	.28509	.28224	.27943	.27668	.27397	.27132	.26871	.26615
108	76	.34000	.33636	.33279	.32928	.32584	.32247	.31915	.31590	.31271	.30957	.30649	.30347	.30050	.29758	.29472	.29190	.28913	.28641	.28374	.28111
108	77	.35675	.35306	.34945	.34589	.34241	.33898	.33562	.33231	.32907	.32588	.32275	.31967	.31664	.31367	.31074	.30787	.30505	.30227	.29954	.29685
108	78	.37413	.37041	.36675	.36316	.35964	.35617	.35276	.34942	.34612	.34289	.33971	.33658	.33351	.33049	.32751	.32459	.32171	.31888	.31610	.31336
108	79	.39202	.38828	.38459	.38097	.37741	.37391	.37047	.36709	.36376	.36049	.35727	.35411	.35099	.34793	.34491	.34194	.33902	.33614	.33331	.33053
108	80	.41024	.40647	.40277	.39913	.39555	.39203	.38856	.38515	.38179	.37849	.37524	.37204	.36889	.36579	.36274	.35973	.35677	.35386	.35099	.34816
108	81	.42860	.42483	.42112	.41747	.41387	.41033	.40685	.40342	.40004	.39671	.39344	.39021	.38704	.38391	.38083	.37779	.37480	.37186	.36895	.36609
108	82	.44702	.44324	.43953	.43587	.43227	.42872	.42522	.42178	.41839	.41505	.41176	.40852	.40532	.40217	.39907	.39601	.39299	.39002	.38709	.38420
108	83	.46547	.46170	.45799	.45434	.45073	.44719	.44369	.44024	.43684	.43350	.43020	.42694	.42373	.42057	.41745	.41437	.41134	.40835	.40540	.40249
108	84	.48412	.48037	.47667	.47303	.46944	.46590	.46241	.45897	.45557	.45223	.44892	.44567	.44246	.43929	.43616	.43308	.43003	.42703	.42406	.42114
108	85	.50308	.49936	.49570	.49208	.48851	.48498	.48151	.47808	.47470	.47136	.46807	.46482	.46162	.45845	.45533	.45224	.44920	.44619	.44322	.44029
108	86	.52215	.51847	.51484	.51125	.50771	.50422	.50077	.49737	.49401	.49069	.48742	.48419	.48099	.47784	.47473	.47166	.46862	.46562	.46266	.45973
108	87	.54102	.53739	.53380	.53025	.52675	.52330	.51988	.51651	.51318	.50990	.50665	.50344	.50027	.49714	.49404	.49099	.48797	.48498	.48203	.47912
108	88	.55965	.55607	.55253	.54903	.54558	.54217	.53880	.53547	.53218	.52893	.52571	.52254	.51940	.51630	.51323	.51020	.50720	.50424	.50131	.49841
108	89	.57801	.57449	.57102	.56758	.56418	.56082	.55750	.55422	.55098	.54777	.54460	.54146	.53836	.53530	.53226	.52927	.52630	.52337	.52047	.51760
108	90	.59604	.59259	.58918	.58580	.58247	.57917	.57591	.57268	.56949	.56633	.56321	.56013	.55707	.55405	.55106	.54810	.54518	.54228	.53942	.53658
108	91	.61333	.60995	.60661	.60331	.60004	.59680	.59361	.59044	.58731	.58421	.58114	.57811	.57510	.57213	.56919	.56628	.56340	.56054	.55772	.55492
108	92	.62949	.62619	.62292	.61969	.61648	.61331	.61018	.60707	.60400	.60096	.59795	.59497	.59202	.58909	.58620	.58334	.58050	.57769	.57491	.57216
108	93	.64454	.64131	.63811	.63495	.63181	.62871	.62563	.62259	.61957	.61659	.61363	.61071	.60781	.60494	.60209	.59928	.59649	.59372	.59099	.58828
108	94	.65871	.65555	.65242	.64932	.64625	.64321	.64020	.63722	.63426	.63134	.62844	.62556	.62272	.61990	.61711	.61434	.61160	.60888	.60619	.60352
108	95	.67227	.66918	.66612	.66309	.66009	.65711	.65417	.65124	.64835	.64548	.64264	.63983	.63704	.63427	.63153	.62881	.62612	.62345	.62081	.61818
108	96	.68508	.68206	.67907	.67611	.67317	.67027	.66738	.66452	.66169	.65888	.65610	.65334	.65060	.64789	.64520	.64254	.63990	.63728	.63468	.63210
108	97	.69699	.69405	.69113	.68823	.68536	.68251	.67969	.67689	.67412	.67137	.66864	.66593	.66325	.66059	.65795	.65534	.65275	.65017	.64762	.64509
108	98	.70827	.70539	.70254	.69971	.69690	.69411	.69135	.68861	.68589	.68320	.68053	.67788	.67525	.67264	.67005	.66748	.66494	.66241	.65991	.65742
108	99	.71934	.71653	.71374	.71097	.70823	.70551	.70281	.70013	.69747	.69483	.69222	.68962	.68705	.68449	.68196	.67944	.67695	.67447	.67201	.66957
108	100	.73017	.72743	.72471	.72201	.71933	.71667	.71403	.71142	.70882	.70624	.70368	.70115	.69863	.69613	.69364	.69118	.68874	.68631	.68390	.68151
108	101	.74088	.73821	.73556	.73292	.73031	.72772	.72515	.72259	.72006	.71754	.71504	.71256	.71010	.70766	.70523	.70282	.70043	.69806	.69570	.69336
108	102	.75141	.74881	.74623	.74367	.74112	.73860	.73609	.73360	.73113	.72867	.72623	.72381	.72141	.71902	.71665	.71430	.71196	.70964	.70734	.70505
108	103	.76196	.75943	.75693	.75443	.75196	.74950	.74706	.74464	.74223	.73984	.73746	.73510	.73276	.73043	.72812	.72582	.72354	.72128	.71903	.71679
108	104	.77307	.77062	.76819	.76578	.76338	.76099	.75863	.75627	.75394	.75162	.74931	.74702	.74474	.74248	.74023	.73799	.73577	.73357	.73138	.72920
108	105	.78435	.78199	.77964	.77730	.77498	.77267	.77037	.76809	.76583	.76358	.76134	.75911	.75690	.75470	.75252	.75035	.74819	.74605	.74391	.74179
108	106	.79888	.79662	.79438	.79216	.78994	.78774	.78555	.78337	.78121	.77906	.77692	.77479	.77267	.77057	.76847	.76639	.76432	.76227	.76022	.75819
108	107	.81773	.81563	.81355	.81148	.80942	.80737	.80533	.80330	.80128	.79927	.79727	.79528	.79330	.79133	.78938	.78743	.78549	.78356	.78164	.77973
108	108	.84863	.84684	.84506	.84328	.84152	.83976	.83801	.83627	.83453	.83280	.83108	.82937	.82767	.82597	.82428	.82260	.82093	.81926	.81760	.81595
109	0	.01195	.01187	.01180	.01173	.01166	.01159	.01153	.01147	.01141	.01136	.01130	.01125	.01120	.01115	.01110	.01106	.01101	.01097	.01093	.01089
109	1	.00366	.00358	.00351	.00344	.00338	.00332	.00326	.00320	.00315	.00309	.00304	.00300	.00295	.00291	.00286	.00282	.00278	.00274	.00271	.00267
109	2	.00340	.00332	.00325	.00317	.00310	.00304	.00298	.00292	.00286	.00280	.00275	.00270	.00265	.00261	.00256	.00252	.00248	.00244	.00240	.00236
109	3	.00337	.00328	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00268	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00226
109	4	.00344	.00335	.00327	.00319	.00311	.00303	.00296	.00289	.00283	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	5	.00361	.00351	.00342	.00333	.00325	.00317	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00258	.00253	.00248	.00243	.00238	.00234
109	6	.00383	.00373	.00363	.00353	.00344	.00336	.00327	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00262	.00256	.00251	.00246
109	7	.00412	.00400	.00390	.00380	.00370	.00361	.00352	.00343	.00335	.00327	.00320	.00313	.00306	.00299	.00293	.00287	.00281	.00275	.00270	.00264
109	8	.00445	.00433	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298	.00292	.00287
109	9	.00487	.00474	.00462	.00450	.00439	.00428	.00418	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00350	.00342	.00335	.00329	.00322	.00316
109	10	.00538	.00524	.00511	.00498	.00486	.00475	.00464	.00453	.00443	.00434	.00424	.00415	.00407	.00398	.00390	.00383	.00375	.00368	.00361	.00354
109	11	.00597	.00582	.00568	.00555	.00542	.00530	.00518	.00507	.00496	.00486	.00476	.00466	.00457	.00448	.00439	.00431	.00423	.00415	.00408	.00400
109	12	.00664	.00649	.00634	.00620	.00606	.00593	.00580	.00568	.00557	.00546	.00535	.00525	.00515	.00506	.00496	.00488	.00479	.00471	.00463	.00455
109	13	.00736	.00719	.00704	.00689	.00674	.00660	.00647	.00634	.00622	.00610	.00599	.00588	.00578	.00568	.00558	.00548	.00539	.00531	.00522	.00514
109	14	.00806	.00789	.00772	.00756	.00741	.00726	.00712	.00699	.00686	.00673	.00661	.00650	.00639	.00628	.00618	.00608	.00598	.00589	.00580	.00571
109	15	.00871	.00853	.00835	.00818	.00802	.00787	.00772	.00758	.00744	.00731	.00718	.00706	.00695	.00683	.00672	.00662	.00652	.00642	.00633	.00623
109	16	.00928	.00908	.00890	.00872	.00855	.00839	.00824	.00809	.00794	.00781	.00767	.00755	.00742	.00730	.00719	.00708	.00697	.00687	.00677	.00668
109	17	.00978	.00957	.00938	.00919	.00901	.00884	.00868	.00852	.00837	.00823	.00809	.00796	.00783	.00770	.00758	.00747	.00736	.00725	.00714	.00704
109	18	.01022	.01000	.00980	.00960	.00941	.00924	.00906	.00890	.00874	.00859	.00844	.00830	.00817	.00803	.00791	.00779	.00767	.00756	.00745	.00734
109	19	.01065	.01042	.01020	.01000	.00980	.00961	.00943	.00925	.00909	.00893	.00877	.00863	.00848	.00835	.00821	.00809	.00796	.00785	.00773	.00762
109	20	.01109	.01085	.01062	.01041	.01020	.01000	.00981	.00962	.00945	.00928	.00912	.00896	.00881	.00867	.00853	.00839	.00826	.00814	.00802	.00790
109	21	.01157	.01131	.01107	.01084	.01062	.01041	.01021	.01001	.00983	.00965	.00948	.00932	.00916	.00901	.00886	.00872	.00858	.00845	.00832	.00820
109	22	.01205	.01179	.01153	.01129	.01105	.01083	.01062	.01041	.01022	.01003	.00985	.00967	.00951	.00935	.00919	.00904	.00890	.00876	.00863	.00850
109	23	.01258	.01229	.01202	.01176	.01152	.01128	.01106	.01084	.01063	.01043	.01024	.01006	.00988	.00971	.00955	.00939	.00924	.00909	.00895	.00881
109	24	.01315	.01285	.01256	.01229	.01203	.01178	.01154	.01131	.01109	.01088	.01068	.01048	.01029	.01011	.00994	.00977	.00961	.00946	.00931	.00916
109	25	.01380	.01348	.01317	.01288	.01261	.01234	.01209	.01184	.01161	.01138	.01117	.01096	.01076	.01057	.01039	.01021	.01004	.00987	.00972	.00956
109	26	.01451	.01417	.01385	.01354	.01325	.01296	.01269	.01243	.01219	.01195	.01172	.01150	.01129	.01108	.01089	.01070	.01052	.01034	.01018	.01001
109	27	.01533	.01497	.01463	.01430	.01398	.01368	.01339	.01312	.01285	.01260	.01236	.01212	.01190	.01168	.01147	.01127	.01108	.01089	.01072	.01054
109	28	.01622	.01584	.01547	.01512	.01479	.01447	.01416	.01387	.01358	.01331	.01306	.01281	.01257	.01234	.01212	.01190	.01170	.01150	.01131	.01112
109	29	.01719	.01678	.01639	.01602	.01566	.01532	.01500	.01469	.01439	.01410	.01382	.01356	.01330	.01306	.01282	.01259	.01237	.01216	.01196	.01176
109	30	.01823	.01780	.01738	.01699	.01661	.01625	.01590	.01557	.01525	.01494	.01465	.01436	.01409	.01383	.01358	.01333	.01310	.01288	.01266	.01245
109	31	.01935	.01889	.01845	.01802	.01762	.01723	.01686	.01651	.01617	.01584	.01553	.01522	.01493	.01465	.01438	.01413	.01388	.01364	.01340	.01318
109	32	.02055	.02005	.01958	.01913	.01870	.01829	.01790	.01752	.01715	.01681	.01647	.01615	.01584	.01554	.01525	.01498	.01471	.01445	.01420	.01396
109	33	.02185	.02133	.02082	.02034	.01989	.01945	.01902	.01862	.01823	.01786	.01750	.01716	.01683	.01651	.01620	.01590	.01562	.01534	.01508	.01482
109	34	.02325	.02269	.02216	.02165	.02116	.02069	.02024	.01981	.01939	.01899	.01861	.01824	.01789	.01755	.01722	.01690	.01660	.01630	.01602	.01575
109	35	.02478	.02419	.02362	.02307	.02255	.02205	.02157	.02111	.02067	.02024	.01983	.01944	.01906	.01870	.01834	.01801	.01768	.01736	.01706	.01677
109	36	.02644	.02580	.02520	.02462	.02406	.02352	.02301	.02252	.02204	.02159	.02115	.02073	.02033	.01994	.01956	.01920	.01885	.01851	.01819	.01787
109	37	.02823	.02755	.02691	.02629	.02569	.02512	.02457	.02405	.02354	.02305	.02259	.02214	.02170	.02129	.02088	.02049	.02012	.01976	.01941	.01907
109	38	.03019	.02947	.02878	.02812	.02748	.02687	.02629	.02573	.02519	.02467	.02416	.02368	.02322	.02277	.02234	.02192	.02152	.02113	.02076	.02040
109	39	.03232	.03155	.03081	.03011	.02943	.02878	.02816	.02756	.02698	.02642	.02589	.02537	.02487	.02440	.02393	.02349	.02306	.02264	.02224	.02185
109	40	.03465	.03383	.03305	.03230	.03158	.03088	.03022	.02957	.02896	.02836	.02779	.02724	.02670	.02619	.02570	.02522	.02476	.02431	.02388	.02346
109	41	.03722	.03635	.03552	.03471	.03394	.03320	.03249	.03181	.03115	.03051	.02990	.02931	.02874	.02819	.02766	.02715	.02665	.02617	.02571	.02526
109	42	.04003	.03911	.03822	.03737	.03655	.03576	.03500	.03427	.03356	.03288	.03223	.03160	.03099	.03040	.02983	.02928	.02875	.02824	.02774	.02726
109	43	.04311	.04213	.04118	.04027	.03940	.03856	.03775	.03697	.03622	.03549	.03479	.03412	.03347	.03284	.03223	.03164	.03108	.03053	.02999	.02948
109	44	.04646	.04542	.04441	.04345	.04252	.04162	.04076	.03993	.03913	.03836	.03761	.03689	.03619	.03552	.03487	.03424	.03364	.03305	.03248	.03193
109	45	.05006	.04896	.04789	.04687	.04588	.04493	.04401	.04313	.04227	.04145	.04065	.03988	.03914	.03842	.03773	.03706	.03641	.03578	.03517	.03458
109	46	.05394	.05277	.05164	.05055	.04950	.04849	.04752	.04658	.04567	.04479	.04394	.04313	.04233	.04157	.04083	.04011	.03941	.03874	.03809	.03746
109	47	.05807	.05683	.05564	.05448	.05337	.05230	.05126	.05026	.04930	.04836	.04746	.04659	.04575	.04493	.04414	.04337	.04263	.04192	.04122	.04054
109	48	.06249	.06118	.05991	.05869	.05751	.05638	.05528	.05422	.05319	.05220	.05124	.05031	.04942	.04855	.04771	.04689	.04610	.04533	.04459	.04387
109	49	.06721	.06582	.06448	.06319	.06194	.06074	.05958	.05845	.05736	.05631	.05529	.05431	.05335	.05243	.05154	.05067	.04983	.04901	.04822	.04745
109	50	.07226	.07080	.06939	.06802	.06670	.06543	.06420	.06301	.06186	.06074	.05966	.05862	.05760	.05662	.05567	.05475	.05385	.05298	.05214	.05132
109	51	.07766	.07612	.07463	.07319	.07180	.07046	.06915	.06790	.06668	.06550	.06435	.06324	.06217	.06113	.06012	.05914	.05819	.05726	.05637	.05550
109	52	.08338	.08176	.08019	.07868	.07721	.07579	.07442	.07309	.07180	.07055	.06934	.06817	.06703	.06593	.06486	.06382	.06281	.06183	.06088	.05995
109	53	.08943	.08773	.08608	.08449	.08294	.08145	.08000	.07860	.07724	.07592	.07464	.07340	.07220	.07103	.06990	.06880	.06773	.06669	.06568	.06470
109	54	.09582	.09403	.09230	.09063	.08900	.08743	.08591	.08443	.08300	.08161	.08026	.07895	.07768	.07645	.07525	.07408	.07295	.07185	.07078	.06974

Table R(2) - Based on Life Table 90CM

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	55	.10258	.10070	.09889	.09713	.09542	.09377	.09217	.09061	.08910	.08764	.08622	.08484	.08350	.08220	.08093	.07970	.07851	.07735	.07621	.07511
109	56	.10971	.10775	.10585	.10400	.10222	.10048	.09880	.09717	.09558	.09404	.09255	.09110	.08968	.08831	.08698	.08568	.08442	.08319	.08200	.08083
109	57	.11724	.11519	.11320	.11127	.10940	.10758	.10582	.10410	.10244	.10082	.09925	.09773	.09624	.09480	.09339	.09203	.09070	.08940	.08814	.08691
109	58	.12513	.12299	.12091	.11889	.11693	.11503	.11319	.11139	.10965	.10795	.10630	.10470	.10314	.10163	.10015	.09871	.09731	.09595	.09462	.09333
109	59	.13334	.13111	.12894	.12683	.12479	.12280	.12087	.11899	.11717	.11539	.11366	.11198	.11035	.10876	.10721	.10570	.10423	.10279	.10140	.10004
109	60	.14187	.13954	.13728	.13509	.13295	.13088	.12886	.12690	.12499	.12313	.12133	.11957	.11786	.11619	.11456	.11298	.11143	.10993	.10846	.10703
109	61	.15075	.14833	.14598	.14369	.14147	.13931	.13720	.13516	.13316	.13122	.12933	.12749	.12570	.12396	.12225	.12059	.11897	.11740	.11586	.11435
109	62	.16006	.15754	.15510	.15272	.15041	.14816	.14597	.14383	.14176	.13973	.13776	.13584	.13397	.13214	.13036	.12862	.12693	.12527	.12366	.12208
109	63	.16982	.16722	.16468	.16221	.15981	.15747	.15519	.15297	.15080	.14870	.14664	.14463	.14268	.14077	.13891	.13710	.13532	.13360	.13191	.13026
109	64	.18004	.17734	.17471	.17215	.16965	.16722	.16486	.16255	.16030	.15810	.15596	.15387	.15184	.14985	.14791	.14601	.14416	.14235	.14059	.13886
109	65	.19071	.18792	.18520	.18255	.17997	.17745	.17499	.17259	.17026	.16798	.16575	.16358	.16146	.15939	.15736	.15539	.15346	.15157	.14973	.14793
109	66	.20191	.19903	.19622	.19348	.19080	.18820	.18565	.18317	.18074	.17838	.17607	.17381	.17160	.16945	.16735	.16529	.16328	.16131	.15939	.15751
109	67	.21373	.21076	.20786	.20503	.20226	.19957	.19694	.19437	.19186	.18941	.18701	.18467	.18238	.18015	.17796	.17582	.17373	.17169	.16969	.16773
109	68	.22615	.22309	.22010	.21719	.21434	.21156	.20884	.20619	.20359	.20106	.19858	.19616	.19379	.19147	.18921	.18699	.18482	.18270	.18062	.17858
109	69	.23915	.23601	.23294	.22994	.22701	.22414	.22135	.21861	.21593	.21332	.21076	.20825	.20580	.20341	.20106	.19877	.19652	.19432	.19216	.19005
109	70	.25266	.24944	.24629	.24321	.24020	.23725	.23437	.23156	.22880	.22611	.22347	.22089	.21836	.21588	.21346	.21109	.20876	.20649	.20426	.20207
109	71	.26660	.26330	.26008	.25692	.25383	.25081	.24786	.24496	.24213	.23936	.23664	.23399	.23138	.22883	.22633	.22388	.22148	.21913	.21683	.21457
109	72	.28093	.27756	.27426	.27103	.26787	.26478	.26175	.25878	.25588	.25303	.25024	.24751	.24483	.24221	.23963	.23711	.23464	.23222	.22984	.22751
109	73	.29561	.29217	.28880	.28550	.28227	.27911	.27601	.27297	.27000	.26708	.26422	.26141	.25867	.25597	.25333	.25073	.24819	.24569	.24325	.24084
109	74	.31073	.30722	.30379	.30043	.29713	.29390	.29074	.28763	.28459	.28160	.27867	.27580	.27298	.27022	.26751	.26485	.26224	.25967	.25715	.25468
109	75	.32638	.32282	.31933	.31591	.31255	.30926	.30603	.30287	.29976	.29671	.29372	.29078	.28790	.28507	.28230	.27957	.27689	.27426	.27168	.26914
109	76	.34268	.33907	.33553	.33205	.32864	.32530	.32201	.31879	.31563	.31252	.30947	.30648	.30353	.30065	.29781	.29502	.29228	.28959	.28695	.28435
109	77	.35965	.35599	.35241	.34889	.34543	.34204	.33871	.33544	.33222	.32907	.32597	.32292	.31992	.31698	.31409	.31125	.30845	.30571	.30301	.30035
109	78	.37728	.37359	.36997	.36642	.36293	.35950	.35612	.35281	.34956	.34636	.34321	.34012	.33708	.33409	.33115	.32826	.32542	.32262	.31987	.31716
109	79	.39546	.39175	.38811	.38453	.38101	.37755	.37415	.37080	.36751	.36428	.36110	.35797	.35489	.35186	.34888	.34595	.34307	.34023	.33743	.33468
109	80	.41401	.41029	.40663	.40303	.39949	.39601	.39259	.38922	.38590	.38264	.37943	.37628	.37317	.37011	.36710	.36413	.36121	.35834	.35551	.35272
109	81	.43274	.42901	.42535	.42174	.41819	.41470	.41126	.40788	.40455	.40127	.39804	.39486	.39173	.38864	.38561	.38262	.37967	.37677	.37391	.37109
109	82	.45154	.44782	.44416	.44055	.43700	.43350	.43006	.42667	.42333	.42004	.41680	.41360	.41045	.40735	.40430	.40129	.39832	.39540	.39251	.38967
109	83	.47040	.46669	.46303	.45943	.45589	.45240	.44895	.44556	.44222	.43893	.43568	.43248	.42932	.42621	.42315	.42012	.41714	.41420	.41130	.40844
109	84	.48947	.48578	.48215	.47857	.47504	.47156	.46812	.46474	.46141	.45812	.45488	.45168	.44852	.44541	.44234	.43931	.43633	.43338	.43047	.42760
109	85	.50891	.50526	.50166	.49811	.49460	.49115	.48774	.48437	.48106	.47778	.47456	.47137	.46823	.46512	.46206	.45904	.45606	.45311	.45021	.44734
109	86	.52854	.52493	.52137	.51786	.51439	.51097	.50759	.50426	.50097	.49773	.49452	.49136	.48823	.48515	.48211	.47910	.47613	.47320	.47031	.46745
109	87	.54800	.54445	.54094	.53747	.53405	.53068	.52734	.52405	.52080	.51759	.51441	.51128	.50819	.50513	.50211	.49913	.49618	.49327	.49040	.48755
109	88	.56727	.56378	.56033	.55692	.55355	.55023	.54694	.54370	.54049	.53732	.53419	.53110	.52804	.52502	.52204	.51909	.51617	.51329	.51044	.50762
109	89	.58632	.58290	.57952	.57617	.57287	.56961	.56638	.56319	.56004	.55692	.55384	.55080	.54779	.54481	.54187	.53896	.53608	.53323	.53042	.52764
109	90	.60513	.60178	.59848	.59521	.59197	.58878	.58562	.58249	.57940	.57635	.57333	.57034	.56738	.56446	.56157	.55871	.55588	.55308	.55031	.54757
109	91	.62330	.62003	.61681	.61362	.61046	.60734	.60425	.60120	.59817	.59518	.59223	.58930	.58641	.58354	.58071	.57790	.57512	.57238	.56966	.56697
109	92	.64036	.63718	.63403	.63092	.62784	.62480	.62178	.61880	.61584	.61292	.61003	.60717	.60433	.60153	.59875	.59601	.59329	.59059	.58792	.58528
109	93	.65629	.65320	.65013	.64710	.64409	.64112	.63818	.63527	.63238	.62953	.62670	.62390	.62113	.61839	.61567	.61298	.61031	.60767	.60506	.60247
109	94	.67132	.66831	.66532	.66236	.65944	.65654	.65367	.65083	.64801	.64522	.64246	.63973	.63702	.63433	.63168	.62904	.62644	.62385	.62129	.61876
109	95	.68579	.68286	.67995	.67707	.67423	.67140	.66861	.66584	.66309	.66037	.65768	.65501	.65237	.64975	.64715	.64458	.64203	.63951	.63700	.63452
109	96	.69956	.69672	.69389	.69109	.68832	.68558	.68285	.68016	.67749	.67484	.67221	.66961	.66703	.66448	.66194	.65943	.65695	.65448	.65203	.64961
109	97	.71243	.70966	.70691	.70419	.70149	.69882	.69617	.69355	.69094	.68836	.68580	.68327	.68075	.67826	.67579	.67334	.67091	.66850	.66611	.66374
109	98	.72460	.72191	.71924	.71659	.71397	.71137	.70879	.70623	.70369	.70118	.69868	.69621	.69376	.69133	.68892	.68652	.68415	.68180	.67946	.67715
109	99	.73662	.73401	.73142	.72885	.72630	.72377	.72126	.71878	.71631	.71386	.71144	.70903	.70664	.70427	.70192	.69959	.69728	.69499	.69271	.69045
109	100	.74844	.74591	.74339	.74090	.73843	.73598	.73354	.73113	.72873	.72636	.72400	.72166	.71934	.71704	.71475	.71248	.71023	.70800	.70578	.70358
109	101	.76022	.75777	.75534	.75292	.75053	.74816	.74580	.74346	.74114	.73884	.73655	.73428	.73203	.72979	.72758	.72537	.72319	.72102	.71886	.71673
109	102	.77188	.76952	.76717	.76484	.76253	.76023	.75795	.75569	.75344	.75121	.74900	.74680	.74462	.74246	.74031	.73817	.73605	.73395	.73186	.72978
109	103	.78352	.78124	.77898	.77673	.77450	.77229	.77009	.76790	.76574	.76358	.76144	.75932	.75721	.75512	.75303	.75097	.74892	.74688	.74485	.74284
109	104	.79613	.79394	.79178	.78962	.78749	.78536	.78325	.78116	.77907	.77701	.77495	.77291	.77088	.76887	.76687	.76488	.76291	.76094	.75899	.75706

Section 2

Table R(2) - Based on Life Table 90CM

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	105	.80838	.80629	.80422	.80215	.80010	.79806	.79604	.79403	.79203	.79004	.78806	.78610	.78415	.78221	.78029	.77837	.77647	.77458	.77270	.77083
109	106	.82462	.82267	.82072	.81878	.81686	.81495	.81305	.81116	.80928	.80741	.80555	.80370	.80187	.80004	.79822	.79642	.79462	.79284	.79106	.78930
109	107	.84476	.84298	.84120	.83944	.83768	.83594	.83420	.83247	.83075	.82904	.82734	.82564	.82396	.82228	.82061	.81895	.81730	.81566	.81402	.81240
109	108	.87776	.87630	.87485	.87341	.87197	.87054	.86912	.86770	.86629	.86488	.86348	.86208	.86070	.85931	.85794	.85657	.85520	.85384	.85249	.85114
109	109	.93783	.93706	.93630	.93554	.93478	.93403	.93328	.93253	.93178	.93103	.93029	.92955	.92882	.92808	.92735	.92662	.92589	.92517	.92445	.92373

































Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
36	34	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
36	35	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068
36	36	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
37	0	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00022
37	1	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
37	2	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
37	3	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
37	4	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
37	5	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
37	6	.00025	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
37	7	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
37	8	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
37	9	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
37	10	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
37	11	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017
37	12	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
37	13	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
37	14	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
37	15	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
37	16	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
37	17	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
37	18	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00028
37	19	.00058	.00056	.00054	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
37	20	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
37	21	.00065	.00062	.00059	.00057	.00055	.00053	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
37	22	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033
37	23	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035
37	24	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037
37	25	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039
37	26	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041
37	27	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044
37	28	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050	.00048	.00046
37	29	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049
37	30	.00110	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00053
37	31	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056
37	32	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
37	33	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
37	34	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00070	.00068
37	35	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
37	36	.00162	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00081	.00078
37	37	.00173	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
38	0	.00038	.00037	.00035	.00034	.00034	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00027	.00026	.00026	.00025	.00024	.00024	.00023
38	1	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
38	2	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
38	3	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010
38	4	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
38	5	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
38	6	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
38	7	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
38	8	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
38	9	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
38	10	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
38	11	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019
38	12	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
38	13	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
38	14	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
38	15	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
38	16	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00028	.00027
38	17	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
38	18	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029
38	19	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
38	20	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032
38	21	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034
38	22	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00055	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036
38	23	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037
38	24	.00081	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039
38	25	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042
38	26	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044
38	27	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00072	.00070	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047
38	28	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050
38	29	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053
38	30	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056
38	31	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
38	32	.00133	.00128	.00122	.00117	.00112	.00108	.00104	.00099	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
38	33	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00084	.00081	.00078	.00076	.00073	.00071	.00068
38	34	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
38	35	.00162	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086	.00083	.00081	.00078
38	36	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
38	37	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089
38	38	.00196	.00188	.00181	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096
39	0	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00029	.00028	.00027	.00027	.00026	.00026	.00025
39	1	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
39	2	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
39	3	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
39	4	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
39	5	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
39	6	.00028	.00027	.00026	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
39	7	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
39	8	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
39	9	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
39	10	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018
39	11	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020
39	12	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
39	13	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
39	14	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
39	15	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
39	16	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00030	.00029
39	17	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030
39	18	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
39	19	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
39	20	.00070	.00067	.00064	.00061	.00059	.00057	.00055	.00052	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00035
39	21	.00073	.00070	.00067	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036
39	22	.00077	.00074	.00071	.00068	.00066	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038
39	23	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040
39	24	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042
39	25	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045
39	26	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047
39	27	.00104	.00099	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00072	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050
39	28	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053
39	29	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00058	.00057
39	30	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060
39	31	.00133	.00128	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064
39	32	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068
39	33	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00076	.00073
39	34	.00162	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078
39	35	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00089	.00086	.00084
39	36	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089
39	37	.00196	.00188	.00181	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096
39	38	.00210	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
39	39	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
40	0	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00029	.00028	.00027	.00027
40	1	.00023	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012
40	2	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
40	3	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
40	4	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
40	5	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
40	6	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
40	7	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
40	8	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
40	9	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
40	10	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
40	11	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
40	12	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
40	13	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
40	14	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
40	15	.00057	.00055	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
40	16	.00060	.00058	.00056	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
40	17	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032
40	18	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034
40	19	.00070	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035
40	20	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037
40	21	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039
40	22	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041
40	23	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043
40	24	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045
40	25	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048
40	26	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050
40	27	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00083	.00079	.00076	.00074	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00054
40	28	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00085	.00081	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057
40	29	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
40	30	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00080	.00077	.00074	.00072	.00069	.00067	.00065
40	31	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069
40	32	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00073
40	33	.00161	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078
40	34	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084
40	35	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090
40	36	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096
40	37	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
40	38	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
40	39	.00239	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
40	40	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127
41	0	.00046	.00045	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00034	.00033	.00032	.00031	.00031	.00030	.00030	.00029
41	1	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
41	2	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
41	3	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
41	4	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
41	5	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
41	6	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
41	7	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016
41	8	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
41	9	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
41	10	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
41	11	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023
41	12	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025
41	13	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
41	14	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029
41	15	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
41	16	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
41	17	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035
41	18	.00071	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036
41	19	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038
41	20	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040
41	21	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042
41	22	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044
41	23	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046
41	24	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048
41	25	.00104	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00073	.00070	.00067	.00065	.00063	.00061	.00058	.00057	.00055	.00053	.00051
41	26	.00110	.00106	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054
41	27	.00117	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057
41	28	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061
41	29	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065
41	30	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069
41	31	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074
41	32	.00161	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00079
41	33	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00125	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084
41	34	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00090
41	35	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096
41	36	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
41	37	.00223	.00214	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
41	38	.00239	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
41	39	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127
41	40	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00200	.00192	.00185	.00179	.00173	.00167	.00161	.00155	.00150	.00145	.00141	.00136
41	41	.00291	.00279	.00269	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
42	0	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00032	.00031
42	1	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014
42	2	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
42	3	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
42	4	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014
42	5	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
42	6	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016
42	7	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
42	8	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
42	9	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021
42	10	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023
42	11	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025
42	12	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
42	13	.00057	.00054	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
42	14	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031
42	15	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00034
42	16	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00035
42	17	.00072	.00069	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037
42	18	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039
42	19	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041
42	20	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
42	21	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045
42	22	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047
42	23	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049
42	24	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00054	.00052
42	25	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055
42	26	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058
42	27	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062
42	28	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00097	.00093	.00090	.00086	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00066
42	29	.00142	.00136	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070
42	30	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00077	.00074
42	31	.00161	.00154	.00148	.00142	.00137	.00131	.00126	.00121	.00117	.00113	.00108	.00105	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079
42	32	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084
42	33	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090
42	34	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107	.00103	.00100	.00096
42	35	.00209	.00200	.00192	.00185	.00178	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00107	.00103
42	36	.00223	.00214	.00206	.00197	.00190	.00182	.00176	.00169	.00163	.00157	.00151	.00146	.00140	.00136	.00131	.00126	.00122	.00118	.00114	.00110
42	37	.00238	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
42	38	.00255	.00244	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00136	.00131	.00127
42	39	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136
42	40	.00291	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
42	41	.00311	.00299	.00287	.00276	.00266	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00185	.00179	.00173	.00168	.00162	.00157
42	42	.00332	.00319	.00307	.00295	.00284	.00274	.00264	.00254	.00245	.00237	.00228	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169
43	0	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00037	.00036	.00035	.00034	.00034
43	1	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015	.00015
43	2	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
43	3	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
43	4	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
43	5	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016
43	6	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018
43	7	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
43	8	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
43	9	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
43	10	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
43	11	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027
43	12	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
43	13	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031
43	14	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
43	15	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036
43	16	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038
43	17	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
43	18	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00045	.00043	.00042
43	19	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044
43	20	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047	.00046
43	21	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048
43	22	.00100	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00050
43	23	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00057	.00055	.00053
43	24	.00111	.00107	.00103	.00098	.00095	.00091	.00088	.00084	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056
43	25	.00118	.00113	.00109	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059
43	26	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062
43	27	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066
43	28	.00142	.00136	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070
43	29	.00151	.00145	.00139	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075
43	30	.00161	.00154	.00148	.00142	.00137	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00080
43	31	.00171	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085
43	32	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091
43	33	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097
43	34	.00208	.00200	.00192	.00185	.00177	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00123	.00118	.00114	.00111	.00107	.00104
43	35	.00223	.00214	.00205	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00111
43	36	.00238	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119
43	37	.00254	.00244	.00234	.00225	.00217	.00209	.00201	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00140	.00136	.00131	.00127
43	38	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00150	.00146	.00141	.00136
43	39	.00290	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
43	40	.00310	.00298	.00287	.00276	.00266	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00198	.00192	.00185	.00179	.00173	.00168	.00162	.00157
43	41	.00332	.00319	.00307	.00295	.00284	.00274	.00264	.00254	.00245	.00237	.00228	.00220	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169
43	42	.00355	.00341	.00328	.00316	.00304	.00293	.00283	.00272	.00263	.00254	.00245	.00236	.00228	.00221	.00214	.00207	.00200	.00193	.00187	.00181
43	43	.00379	.00365	.00351	.00338	.00326	.00314	.00303	.00292	.00282	.00272	.00263	.00254	.00245	.00237	.00229	.00222	.00215	.00208	.00201	.00195
44	0	.00057	.00055	.00054	.00053	.00051	.00050	.00049	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00040	.00039	.00038	.00037	.00036
44	1	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016
44	2	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016	.00015
44	3	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
44	4	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
44	5	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018
44	6	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
44	7	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
44	8	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
44	9	.00047	.00046	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
44	10	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
44	11	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00029
44	12	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
44	13	.00064	.00062	.00060	.00057	.00055	.00053	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
44	14	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036
44	15	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039
44	16	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041
44	17	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
44	18	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00047	.00045
44	19	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047
44	20	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049
44	21	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052
44	22	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054
44	23	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057
44	24	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060
44	25	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063
44	26	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067
44	27	.00142	.00136	.00131	.00125	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071
44	28	.00151	.00145	.00139	.00134	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076
44	29	.00161	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080
44	30	.00171	.00164	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098	.00094	.00091	.00088	.00086
44	31	.00183	.00175	.00168	.00162	.00155	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091
44	32	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097
44	33	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104
44	34	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111
44	35	.00237	.00228	.00219	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00162	.00156	.00151	.00145	.00140	.00136	.00131	.00127	.00123	.00119
44	36	.00253	.00243	.00234	.00225	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00127
44	37	.00271	.00260	.00250	.00241	.00231	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136
44	38	.00290	.00278	.00268	.00257	.00248	.00238	.00230	.00221	.00213	.00206	.00198	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
44	39	.00310	.00298	.00286	.00275	.00265	.00255	.00246	.00237	.00229	.00220	.00213	.00205	.00198	.00192	.00185	.00179	.00173	.00168	.00162	.00157
44	40	.00331	.00318	.00306	.00295	.00284	.00273	.00263	.00254	.00245	.00236	.00228	.00220	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169
44	41	.00354	.00341	.00328	.00315	.00304	.00293	.00282	.00272	.00263	.00253	.00245	.00236	.00228	.00221	.00213	.00206	.00200	.00193	.00187	.00181
44	42	.00379	.00364	.00351	.00338	.00325	.00314	.00302	.00292	.00281	.00272	.00262	.00254	.00245	.00237	.00229	.00222	.00215	.00208	.00201	.00195
44	43	.00405	.00390	.00375	.00361	.00348	.00336	.00324	.00313	.00302	.00291	.00282	.00272	.00263	.00254	.00246	.00238	.00231	.00223	.00217	.00210
44	44	.00432	.00416	.00401	.00387	.00373	.00360	.00347	.00335	.00323	.00312	.00302	.00292	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226
45	0	.00061	.00060	.00058	.00056	.00055	.00054	.00052	.00051	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039
45	1	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
45	2	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00017
45	3	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00017
45	4	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
45	5	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
45	6	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
45	7	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
45	8	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
45	9	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026
45	10	.00055	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
45	11	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
45	12	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00034	.00033
45	13	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036
45	14	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
45	15	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00046	.00044	.00043	.00042
45	16	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044
45	17	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046
45	18	.00092	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00049
45	19	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051
45	20	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053
45	21	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056
45	22	.00113	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058
45	23	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061
45	24	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064
45	25	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00072	.00070	.00068
45	26	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072
45	27	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076
45	28	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00084	.00081
45	29	.00171	.00164	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086
45	30	.00182	.00175	.00168	.00162	.00155	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092
45	31	.00194	.00187	.00179	.00172	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00112	.00108	.00104	.00101	.00098
45	32	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104
45	33	.00221	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00112
45	34	.00236	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00174	.00168	.00162	.00156	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119
45	35	.00252	.00243	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00128
45	36	.00270	.00259	.00249	.00240	.00231	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137
45	37	.00288	.00277	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
45	38	.00308	.00297	.00285	.00275	.00264	.00255	.00245	.00236	.00228	.00220	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00168	.00162	.00157
45	39	.00330	.00317	.00305	.00294	.00283	.00273	.00263	.00253	.00244	.00236	.00228	.00220	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169
45	40	.00353	.00339	.00327	.00315	.00303	.00292	.00282	.00271	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00199	.00193	.00187	.00181
45	41	.00378	.00363	.00350	.00337	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00221	.00214	.00208	.00201	.00195
45	42	.00404	.00389	.00374	.00361	.00348	.00335	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00238	.00230	.00223	.00216	.00210
45	43	.00432	.00416	.00401	.00386	.00372	.00359	.00347	.00335	.00323	.00312	.00302	.00292	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226
45	44	.00462	.00445	.00429	.00413	.00399	.00385	.00371	.00359	.00346	.00335	.00324	.00313	.00303	.00293	.00284	.00275	.00266	.00258	.00250	.00243
45	45	.00493	.00475	.00458	.00442	.00427	.00412	.00398	.00384	.00371	.00359	.00347	.00336	.00325	.00315	.00305	.00295	.00286	.00277	.00269	.00261
46	0	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054	.00053	.00051	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043	.00043
46	1	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00019	.00018
46	2	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018
46	3	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00021	.00020	.00019	.00019	.00018
46	4	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
46	5	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
46	6	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00022
46	7	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
46	8	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
46	9	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00029	.00028
46	10	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
46	11	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033
46	12	.00068	.00065	.00063	.00061	.00059	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036
46	13	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039
46	14	.00078	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00043	.00042
46	15	.00083	.00080	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045
46	16	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047
46	17	.00093	.00090	.00086	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00066	.00063	.00061	.00060	.00058	.00056	.00054	.00053	.00051	.00050
46	18	.00098	.00094	.00091	.00088	.00084	.00081	.00079	.00076	.00073	.00071	.00069	.00067	.00064	.00062	.00061	.00059	.00057	.00055	.00054	.00052

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
46	19	.00103	.00099	.00095	.00092	.00089	.00085	.00082	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00054
46	20	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057
46	21	.00114	.00110	.00105	.00102	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060
46	22	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00069	.00066	.00064	.00063
46	23	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066
46	24	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00084	.00081	.00078	.00076	.00074	.00071	.00069
46	25	.00142	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073
46	26	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00090	.00088	.00085	.00082	.00080	.00077
46	27	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082
46	28	.00170	.00164	.00157	.00151	.00146	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087
46	29	.00182	.00174	.00168	.00161	.00155	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00095	.00093
46	30	.00194	.00186	.00179	.00172	.00166	.00159	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00102	.00099
46	31	.00206	.00198	.00191	.00183	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00119	.00116	.00112	.00108	.00105
46	32	.00220	.00212	.00204	.00196	.00188	.00181	.00175	.00168	.00162	.00157	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00116	.00112
46	33	.00235	.00226	.00217	.00209	.00201	.00194	.00187	.00180	.00174	.00167	.00162	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120
46	34	.00251	.00241	.00232	.00223	.00215	.00207	.00200	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128
46	35	.00269	.00258	.00248	.00239	.00230	.00222	.00213	.00206	.00198	.00191	.00185	.00178	.00172	.00167	.00161	.00156	.00151	.00146	.00141	.00137
46	36	.00287	.00276	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00205	.00198	.00191	.00185	.00178	.00172	.00167	.00161	.00156	.00151	.00147
46	37	.00307	.00295	.00284	.00273	.00263	.00254	.00244	.00236	.00227	.00219	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157
46	38	.00328	.00316	.00304	.00293	.00282	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169
46	39	.00351	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00220	.00213	.00206	.00199	.00193	.00187	.00181
46	40	.00376	.00362	.00348	.00336	.00323	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195
46	41	.00402	.00387	.00373	.00359	.00346	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00209
46	42	.00431	.00415	.00399	.00385	.00371	.00358	.00346	.00334	.00322	.00311	.00301	.00291	.00281	.00272	.00264	.00255	.00247	.00239	.00232	.00225
46	43	.00461	.00444	.00428	.00412	.00398	.00384	.00371	.00358	.00346	.00334	.00323	.00312	.00302	.00293	.00283	.00274	.00266	.00258	.00250	.00242
46	44	.00493	.00475	.00458	.00442	.00426	.00411	.00397	.00384	.00371	.00358	.00347	.00335	.00325	.00314	.00304	.00295	.00286	.00277	.00269	.00261
46	45	.00526	.00508	.00490	.00472	.00456	.00440	.00425	.00411	.00397	.00384	.00372	.00360	.00348	.00337	.00327	.00317	.00307	.00298	.00289	.00280
46	46	.00562	.00542	.00523	.00505	.00488	.00471	.00455	.00440	.00426	.00412	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00310	.00301
47	0	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00057	.00055	.00054	.00053	.00052	.00051	.00050	.00049	.00048	.00047	.00046
47	1	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021	.00020	.00019
47	2	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
47	3	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00020
47	4	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
47	5	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
47	6	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
47	7	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
47	8	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
47	9	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
47	10	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032
47	11	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00036	.00035
47	12	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00039
47	13	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
47	14	.00083	.00080	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045
47	15	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00050	.00048
47	16	.00094	.00091	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051
47	17	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00054
47	18	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056
47	19	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058
47	20	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061
47	21	.00121	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
47	22	.00127	.00123	.00118	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067
47	23	.00135	.00129	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070
47	24	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096	.00092	.00089	.00087	.00084	.00081	.00079	.00076	.00074
47	25	.00151	.00145	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00104	.00101	.00098	.00094	.00091	.00089	.00086	.00083	.00081	.00078
47	26	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083
47	27	.00170	.00163	.00157	.00151	.00146	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00088
47	28	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093
47	29	.00193	.00185	.00178	.00172	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00113	.00109	.00106	.00102	.00099
47	30	.00206	.00198	.00190	.00183	.00176	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112	.00109	.00106
47	31	.00219	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120	.00116	.00113
47	32	.00234	.00225	.00216	.00208	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120
47	33	.00250	.00240	.00231	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00172	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128
47	34	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137
47	35	.00285	.00274	.00264	.00254	.00245	.00236	.00227	.00219	.00212	.00204	.00197	.00191	.00184	.00178	.00172	.00167	.00161	.00156	.00151	.00147
47	36	.00305	.00294	.00282	.00272	.00262	.00252	.00243	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157
47	37	.00326	.00314	.00302	.00291	.00280	.00270	.00261	.00251	.00243	.00234	.00226	.00219	.00211	.00204	.00198	.00191	.00185	.00179	.00174	.00168
47	38	.00349	.00336	.00324	.00312	.00300	.00290	.00279	.00269	.00260	.00251	.00243	.00234	.00227	.00219	.00212	.00205	.00199	.00192	.00186	.00181
47	39	.00374	.00360	.00346	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00228	.00220	.00213	.00207	.00200	.00194
47	40	.00400	.00385	.00371	.00358	.00345	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00252	.00244	.00237	.00229	.00222	.00215	.00209
47	41	.00428	.00412	.00397	.00383	.00369	.00356	.00344	.00332	.00321	.00310	.00300	.00290	.00280	.00271	.00263	.00254	.00246	.00239	.00231	.00224
47	42	.00458	.00442	.00426	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00322	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00241
47	43	.00491	.00473	.00456	.00440	.00425	.00410	.00396	.00382	.00370	.00357	.00346	.00334	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00260
47	44	.00525	.00506	.00488	.00471	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00348	.00337	.00326	.00316	.00306	.00297	.00288	.00280
47	45	.00561	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00425	.00411	.00398	.00385	.00373	.00361	.00350	.00340	.00329	.00319	.00310	.00301
47	46	.00600	.00579	.00559	.00539	.00521	.00504	.00487	.00471	.00455	.00441	.00427	.00413	.00400	.00388	.00376	.00365	.00354	.00343	.00333	.00324
47	47	.00640	.00618	.00596	.00576	.00557	.00538	.00521	.00504	.00488	.00472	.00457	.00443	.00429	.00416	.00403	.00391	.00380	.00369	.00358	.00348
48	0	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00061	.00060	.00058	.00057	.00056	.00055	.00054	.00053	.00052	.00051	.00050
48	1	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
48	2	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022	.00021	.00020
48	3	.00041	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022	.00021
48	4	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
48	5	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
48	6	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
48	7	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
48	8	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
48	9	.00061	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
48	10	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
48	11	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038
48	12	.00077	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00041
48	13	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046	.00045
48	14	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048
48	15	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
48	16	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055
48	17	.00105	.00102	.00098	.00095	.00091	.00088	.00085	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00057
48	18	.00111	.00107	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00064	.00062	.00060
48	19	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00065	.00063
48	20	.00122	.00118	.00113	.00109	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00069	.00068	.00066
48	21	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00093	.00090	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069
48	22	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072
48	23	.00143	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
48	24	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079
48	25	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084
48	26	.00170	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089
48	27	.00180	.00173	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094
48	28	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00103	.00100
48	29	.00205	.00197	.00189	.00182	.00176	.00169	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00109	.00106
48	30	.00218	.00210	.00202	.00194	.00187	.00181	.00174	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120	.00117	.00113
48	31	.00233	.00224	.00215	.00207	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120
48	32	.00248	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00128
48	33	.00265	.00255	.00246	.00236	.00228	.00220	.00212	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137
48	34	.00283	.00273	.00262	.00253	.00244	.00235	.00226	.00218	.00211	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00147
48	35	.00303	.00292	.00281	.00270	.00260	.00251	.00242	.00234	.00226	.00218	.00210	.00203	.00197	.00190	.00184	.00178	.00173	.00167	.00162	.00157
48	36	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00233	.00225	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00173	.00168
48	37	.00347	.00334	.00321	.00310	.00298	.00288	.00278	.00268	.00259	.00250	.00241	.00233	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00180
48	38	.00371	.00357	.00344	.00332	.00320	.00308	.00297	.00287	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00219	.00213	.00206	.00200	.00194
48	39	.00397	.00382	.00369	.00355	.00343	.00330	.00319	.00308	.00297	.00287	.00278	.00268	.00260	.00251	.00243	.00236	.00228	.00221	.00214	.00208
48	40	.00425	.00410	.00395	.00381	.00367	.00354	.00342	.00330	.00319	.00308	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00238	.00230	.00223
48	41	.00455	.00439	.00423	.00408	.00394	.00380	.00367	.00354	.00342	.00331	.00320	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00240
48	42	.00488	.00470	.00453	.00437	.00422	.00408	.00394	.00380	.00368	.00355	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259
48	43	.00522	.00504	.00486	.00469	.00453	.00437	.00422	.00408	.00395	.00382	.00369	.00357	.00346	.00335	.00325	.00315	.00305	.00296	.00287	.00279
48	44	.00559	.00539	.00520	.00502	.00485	.00469	.00453	.00438	.00424	.00410	.00397	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00309	.00300
48	45	.00598	.00577	.00557	.00538	.00520	.00502	.00486	.00470	.00454	.00440	.00426	.00412	.00399	.00387	.00375	.00364	.00353	.00342	.00332	.00323
48	46	.00639	.00617	.00596	.00575	.00556	.00538	.00520	.00503	.00487	.00471	.00457	.00442	.00429	.00415	.00403	.00391	.00379	.00368	.00357	.00347
48	47	.00682	.00659	.00636	.00615	.00595	.00575	.00556	.00539	.00521	.00505	.00489	.00474	.00460	.00446	.00432	.00419	.00407	.00395	.00384	.00373
48	48	.00728	.00703	.00679	.00657	.00635	.00615	.00595	.00576	.00558	.00540	.00524	.00508	.00492	.00478	.00463	.00450	.00437	.00424	.00412	.00400
49	0	.00081	.00079	.00077	.00075	.00074	.00072	.00070	.00069	.00067	.00066	.00064	.00063	.00062	.00060	.00059	.00058	.00057	.00056	.00055	.00054
49	1	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00024	.00023	.00022
49	2	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00023	.00022
49	3	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
49	4	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
49	5	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
49	6	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027
49	7	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
49	8	.00060	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031
49	9	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034
49	10	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
49	11	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041
49	12	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00046	.00044
49	13	.00088	.00085	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00048
49	14	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
49	15	.00100	.00097	.00094	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055
49	16	.00106	.00103	.00099	.00096	.00092	.00089	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059
49	17	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062
49	18	.00118	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064
49	19	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067
49	20	.00130	.00125	.00121	.00116	.00112	.00109	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070
49	21	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00074
49	22	.00144	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077
49	23	.00151	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081
49	24	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
49	25	.00169	.00163	.00157	.00152	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00090
49	26	.00180	.00173	.00167	.00161	.00155	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00107	.00104	.00101	.00098	.00095
49	27	.00191	.00184	.00177	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101
49	28	.00203	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00113	.00110	.00107
49	29	.00217	.00209	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00128	.00124	.00121	.00117	.00114
49	30	.00231	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121
49	31	.00247	.00237	.00229	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129
49	32	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00203	.00197	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137
49	33	.00281	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147
49	34	.00300	.00289	.00279	.00268	.00259	.00250	.00241	.00232	.00224	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157
49	35	.00321	.00309	.00298	.00287	.00277	.00267	.00258	.00249	.00240	.00232	.00224	.00217	.00210	.00203	.00196	.00190	.00184	.00179	.00173	.00168
49	36	.00344	.00331	.00319	.00307	.00296	.00286	.00276	.00266	.00257	.00248	.00240	.00232	.00225	.00217	.00210	.00204	.00197	.00191	.00186	.00180
49	37	.00368	.00354	.00341	.00329	.00317	.00306	.00295	.00285	.00276	.00266	.00257	.00249	.00241	.00233	.00226	.00218	.00212	.00205	.00199	.00193
49	38	.00394	.00379	.00366	.00352	.00340	.00328	.00317	.00306	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00234	.00227	.00220	.00213	.00207
49	39	.00422	.00406	.00392	.00378	.00364	.00352	.00339	.00328	.00317	.00306	.00296	.00286	.00277	.00268	.00260	.00252	.00244	.00236	.00229	.00222
49	40	.00452	.00435	.00420	.00405	.00391	.00377	.00364	.00352	.00340	.00329	.00318	.00308	.00298	.00288	.00279	.00270	.00262	.00254	.00246	.00239
49	41	.00484	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00365	.00353	.00341	.00330	.00320	.00310	.00300	.00291	.00282	.00273	.00265	.00257
49	42	.00518	.00500	.00482	.00466	.00449	.00434	.00419	.00405	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313	.00303	.00294	.00285	.00277
49	43	.00555	.00536	.00517	.00499	.00482	.00466	.00450	.00435	.00421	.00407	.00394	.00382	.00370	.00358	.00347	.00337	.00326	.00317	.00307	.00298
49	44	.00595	.00574	.00554	.00535	.00517	.00500	.00483	.00467	.00452	.00437	.00424	.00410	.00397	.00385	.00373	.00362	.00351	.00341	.00331	.00321
49	45	.00636	.00614	.00593	.00573	.00554	.00536	.00518	.00501	.00485	.00470	.00455	.00441	.00427	.00414	.00401	.00389	.00378	.00367	.00356	.00346
49	46	.00680	.00657	.00635	.00613	.00593	.00574	.00555	.00537	.00520	.00504	.00488	.00473	.00458	.00445	.00431	.00418	.00406	.00394	.00383	.00372
49	47	.00727	.00702	.00678	.00656	.00634	.00614	.00594	.00575	.00557	.00540	.00523	.00507	.00492	.00477	.00463	.00449	.00436	.00424	.00412	.00400
49	48	.00775	.00749	.00724	.00701	.00678	.00656	.00635	.00615	.00596	.00578	.00560	.00543	.00527	.00511	.00496	.00482	.00468	.00455	.00442	.00430
49	49	.00826	.00799	.00773	.00748	.00724	.00701	.00679	.00658	.00637	.00618	.00599	.00581	.00564	.00548	.00532	.00516	.00502	.00488	.00474	.00461
50	0	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00074	.00072	.00071	.00069	.00068	.00066	.00065	.00064	.00063	.00061	.00060	.00059	.00058
50	1	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025	.00025	.00024
50	2	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
50	3	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
50	4	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
50	5	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027
50	6	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00029
50	7	.00059	.00057	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
50	8	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033
50	9	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036
50	10	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
50	11	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00043
50	12	.00087	.00084	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00048
50	13	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
50	14	.00100	.00097	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056
50	15	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00059
50	16	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063
50	17	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066
50	18	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069
50	19	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072
50	20	.00138	.00133	.00128	.00124	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080	.00077	.00075
50	21	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00079
50	22	.00152	.00147	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082
50	23	.00161	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00092	.00089	.00087
50	24	.00170	.00163	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112	.00109	.00106	.00102	.00099	.00096	.00094	.00091

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
50	25	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096
50	26	.00190	.00184	.00177	.00171	.00165	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101
50	27	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00107
50	28	.00216	.00208	.00200	.00193	.00186	.00180	.00173	.00167	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114
50	29	.00230	.00221	.00213	.00205	.00198	.00191	.00185	.00178	.00172	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121
50	30	.00245	.00236	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00177	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129
50	31	.00261	.00252	.00242	.00234	.00225	.00217	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138
50	32	.00279	.00269	.00259	.00249	.00241	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147
50	33	.00298	.00287	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157
50	34	.00318	.00307	.00295	.00285	.00275	.00265	.00256	.00247	.00239	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00168
50	35	.00340	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00256	.00247	.00239	.00231	.00224	.00216	.00210	.00203	.00197	.00191	.00185	.00180
50	36	.00364	.00351	.00338	.00326	.00315	.00304	.00293	.00283	.00274	.00265	.00256	.00247	.00239	.00232	.00225	.00218	.00211	.00204	.00198	.00192
50	37	.00390	.00376	.00362	.00349	.00337	.00325	.00314	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00233	.00226	.00219	.00213	.00206
50	38	.00418	.00402	.00388	.00374	.00361	.00349	.00337	.00325	.00314	.00304	.00294	.00285	.00275	.00267	.00258	.00250	.00243	.00235	.00228	.00221
50	39	.00447	.00431	.00416	.00401	.00387	.00374	.00361	.00349	.00337	.00326	.00316	.00305	.00296	.00286	.00277	.00269	.00261	.00253	.00245	.00238
50	40	.00479	.00462	.00446	.00430	.00415	.00401	.00387	.00374	.00362	.00350	.00339	.00328	.00318	.00308	.00298	.00289	.00280	.00272	.00264	.00256
50	41	.00514	.00495	.00478	.00461	.00446	.00430	.00416	.00402	.00389	.00376	.00364	.00352	.00341	.00331	.00320	.00311	.00301	.00292	.00284	.00275
50	42	.00550	.00531	.00513	.00495	.00478	.00462	.00447	.00432	.00418	.00404	.00391	.00379	.00367	.00356	.00345	.00334	.00324	.00315	.00305	.00296
50	43	.00590	.00569	.00550	.00531	.00513	.00496	.00479	.00464	.00449	.00434	.00421	.00407	.00395	.00383	.00371	.00360	.00349	.00339	.00329	.00319
50	44	.00632	.00610	.00589	.00569	.00550	.00532	.00515	.00498	.00482	.00467	.00452	.00438	.00424	.00412	.00399	.00387	.00376	.00365	.00354	.00344
50	45	.00676	.00653	.00631	.00610	.00590	.00571	.00552	.00534	.00517	.00501	.00485	.00470	.00456	.00442	.00429	.00416	.00404	.00393	.00381	.00370
50	46	.00724	.00699	.00676	.00653	.00632	.00611	.00592	.00573	.00555	.00538	.00521	.00505	.00490	.00475	.00461	.00448	.00435	.00422	.00410	.00399
50	47	.00773	.00747	.00723	.00699	.00676	.00654	.00634	.00614	.00595	.00576	.00559	.00542	.00526	.00510	.00495	.00481	.00467	.00454	.00441	.00429
50	48	.00825	.00798	.00772	.00747	.00723	.00700	.00678	.00657	.00637	.00617	.00599	.00581	.00563	.00547	.00531	.00516	.00501	.00487	.00473	.00460
50	49	.00880	.00851	.00824	.00797	.00772	.00748	.00725	.00702	.00681	.00660	.00641	.00622	.00603	.00586	.00569	.00553	.00537	.00522	.00508	.00494
50	50	.00938	.00908	.00878	.00851	.00824	.00798	.00774	.00750	.00728	.00706	.00685	.00665	.00646	.00627	.00609	.00592	.00576	.00560	.00545	.00530
51	0	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00073	.00071	.00070	.00069	.00067	.00066	.00065	.00064	.00063
51	1	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00030	.00029	.00028	.00027	.00026	.00026
51	2	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
51	3	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026
51	4	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027
51	5	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
51	6	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
51	7	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033
51	8	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036
51	9	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039
51	10	.00078	.00076	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00043
51	11	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047
51	12	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051
51	13	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00067	.00066	.00064	.00062	.00060	.00058	.00057	.00055
51	14	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00070	.00068	.00067	.00065	.00063	.00061	.00060
51	15	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064
51	16	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067
51	17	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071
51	18	.00132	.00128	.00124	.00119	.00116	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074
51	19	.00139	.00134	.00130	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00082	.00079	.00077
51	20	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00102	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081
51	21	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084
51	22	.00161	.00156	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088
51	23	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
51	24	.00180	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097
51	25	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00123	.00119	.00115	.00112	.00109	.00106	.00103
51	26	.00202	.00194	.00187	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00112	.00108
51	27	.00214	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122	.00118	.00115
51	28	.00228	.00220	.00212	.00204	.00197	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00126	.00122
51	29	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130
51	30	.00259	.00250	.00241	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138
51	31	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00195	.00188	.00182	.00177	.00171	.00166	.00161	.00156	.00152	.00147
51	32	.00295	.00284	.00274	.00264	.00255	.00246	.00238	.00230	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157
51	33	.00315	.00304	.00293	.00283	.00273	.00263	.00254	.00246	.00237	.00230	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00178	.00173	.00168
51	34	.00337	.00325	.00313	.00302	.00291	.00281	.00272	.00263	.00254	.00245	.00237	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179
51	35	.00361	.00347	.00335	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00238	.00231	.00223	.00217	.00210	.00204	.00198	.00192
51	36	.00386	.00372	.00359	.00346	.00334	.00322	.00311	.00301	.00291	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00205
51	37	.00413	.00398	.00384	.00371	.00358	.00345	.00334	.00322	.00312	.00302	.00292	.00282	.00273	.00265	.00257	.00249	.00241	.00234	.00227	.00220
51	38	.00442	.00427	.00412	.00397	.00383	.00370	.00358	.00346	.00334	.00323	.00313	.00303	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237
51	39	.00474	.00457	.00441	.00426	.00411	.00397	.00384	.00371	.00359	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254
51	40	.00508	.00490	.00473	.00457	.00441	.00426	.00412	.00398	.00385	.00373	.00361	.00349	.00338	.00328	.00318	.00308	.00299	.00290	.00282	.00273
51	41	.00545	.00526	.00507	.00490	.00473	.00457	.00442	.00428	.00414	.00401	.00388	.00376	.00364	.00353	.00342	.00332	.00322	.00312	.00303	.00294
51	42	.00584	.00564	.00544	.00526	.00508	.00491	.00475	.00460	.00445	.00430	.00417	.00404	.00391	.00379	.00368	.00357	.00346	.00336	.00326	.00317
51	43	.00626	.00604	.00584	.00564	.00545	.00527	.00510	.00494	.00478	.00463	.00448	.00434	.00421	.00408	.00396	.00384	.00373	.00362	.00352	.00341
51	44	.00671	.00648	.00626	.00605	.00585	.00566	.00548	.00530	.00513	.00497	.00482	.00467	.00453	.00439	.00426	.00414	.00401	.00390	.00379	.00368
51	45	.00718	.00694	.00671	.00649	.00628	.00607	.00588	.00569	.00551	.00534	.00518	.00502	.00487	.00472	.00458	.00445	.00432	.00420	.00408	.00396
51	46	.00769	.00743	.00719	.00695	.00673	.00651	.00630	.00611	.00592	.00573	.00556	.00539	.00523	.00508	.00493	.00478	.00465	.00452	.00439	.00427
51	47	.00822	.00795	.00769	.00744	.00720	.00697	.00675	.00654	.00634	.00615	.00596	.00578	.00561	.00545	.00529	.00514	.00499	.00485	.00472	.00459
51	48	.00878	.00849	.00822	.00795	.00770	.00746	.00723	.00700	.00679	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00536	.00521	.00507	.00493
51	49	.00936	.00906	.00877	.00849	.00823	.00797	.00773	.00749	.00727	.00705	.00684	.00664	.00645	.00626	.00609	.00592	.00575	.00559	.00544	.00529
51	50	.00998	.00966	.00936	.00907	.00878	.00852	.00826	.00801	.00777	.00754	.00732	.00711	.00690	.00671	.00652	.00634	.00616	.00600	.00583	.00568
51	51	.01063	.01029	.00997	.00967	.00937	.00909	.00881	.00855	.00830	.00806	.00782	.00760	.00739	.00718	.00698	.00679	.00660	.00642	.00625	.00609
52	0	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077	.00075	.00074	.00073	.00071	.00070	.00069	.00068
52	1	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00032	.00031	.00030	.00029	.00028	.00027
52	2	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027
52	3	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
52	4	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00029
52	5	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
52	6	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00033	.00033
52	7	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035
52	8	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038
52	9	.00077	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042
52	10	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045
52	11	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050
52	12	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00057	.00056	.00054
52	13	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059
52	14	.00113	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064
52	15	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
52	16	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072
52	17	.00134	.00129	.00125	.00121	.00117	.00113	.00110	.00107	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076
52	18	.00140	.00136	.00131	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079
52	19	.00147	.00142	.00137	.00133	.00129	.00124	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083
52	20	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086
52	21	.00162	.00157	.00151	.00146	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
52	22	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00123	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00094
52	23	.00180	.00174	.00168	.00162	.00157	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099
52	24	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136	.00131	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104
52	25	.00201	.00194	.00187	.00181	.00175	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00113	.00109
52	26	.00213	.00206	.00198	.00192	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116
52	27	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123
52	28	.00241	.00233	.00224	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130
52	29	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00138
52	30	.00274	.00264	.00255	.00246	.00237	.00229	.00222	.00214	.00207	.00201	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147
52	31	.00292	.00282	.00272	.00262	.00253	.00245	.00236	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00172	.00166	.00162	.00157
52	32	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00183	.00178	.00172	.00167
52	33	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00208	.00202	.00195	.00190	.00184	.00179
52	34	.00356	.00344	.00331	.00320	.00309	.00298	.00288	.00279	.00269	.00261	.00252	.00244	.00237	.00229	.00222	.00215	.00209	.00203	.00197	.00191
52	35	.00381	.00368	.00355	.00342	.00331	.00319	.00309	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00238	.00231	.00224	.00217	.00211	.00205
52	36	.00408	.00394	.00380	.00367	.00354	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00219
52	37	.00437	.00421	.00407	.00393	.00379	.00366	.00354	.00342	.00331	.00320	.00310	.00300	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235
52	38	.00468	.00452	.00436	.00421	.00407	.00393	.00380	.00367	.00355	.00344	.00333	.00322	.00312	.00303	.00293	.00284	.00276	.00268	.00260	.00252
52	39	.00502	.00484	.00467	.00451	.00436	.00421	.00407	.00394	.00381	.00369	.00357	.00346	.00335	.00325	.00315	.00306	.00296	.00288	.00279	.00271
52	40	.00538	.00519	.00501	.00484	.00468	.00452	.00437	.00423	.00409	.00396	.00384	.00372	.00360	.00349	.00339	.00328	.00319	.00309	.00300	.00292
52	41	.00577	.00557	.00538	.00520	.00502	.00486	.00470	.00454	.00440	.00426	.00413	.00400	.00387	.00376	.00364	.00353	.00343	.00333	.00323	.00314
52	42	.00619	.00598	.00577	.00558	.00539	.00522	.00505	.00488	.00473	.00458	.00444	.00430	.00417	.00404	.00392	.00380	.00369	.00359	.00348	.00338
52	43	.00664	.00641	.00619	.00599	.00579	.00560	.00542	.00525	.00508	.00492	.00477	.00463	.00449	.00435	.00422	.00410	.00398	.00386	.00375	.00365
52	44	.00711	.00687	.00665	.00643	.00622	.00602	.00582	.00564	.00546	.00529	.00513	.00498	.00483	.00468	.00454	.00441	.00428	.00416	.00404	.00393
52	45	.00762	.00737	.00712	.00689	.00667	.00646	.00625	.00606	.00587	.00569	.00551	.00535	.00519	.00504	.00489	.00475	.00461	.00448	.00436	.00424
52	46	.00816	.00789	.00763	.00739	.00715	.00692	.00671	.00650	.00630	.00611	.00592	.00575	.00558	.00541	.00526	.00511	.00496	.00482	.00469	.00456
52	47	.00873	.00844	.00817	.00791	.00766	.00742	.00719	.00697	.00675	.00655	.00636	.00617	.00599	.00581	.00565	.00549	.00533	.00519	.00504	.00491
52	48	.00932	.00902	.00873	.00846	.00819	.00794	.00770	.00746	.00724	.00702	.00681	.00662	.00642	.00624	.00606	.00589	.00573	.00557	.00542	.00527
52	49	.00995	.00963	.00933	.00904	.00876	.00849	.00823	.00798	.00775	.00752	.00730	.00709	.00689	.00669	.00650	.00632	.00615	.00598	.00582	.00566
52	50	.01061	.01028	.00996	.00965	.00935	.00907	.00880	.00854	.00829	.00804	.00781	.00759	.00737	.00717	.00697	.00678	.00659	.00641	.00624	.00608
52	51	.01131	.01095	.01062	.01029	.00998	.00968	.00939	.00912	.00885	.00860	.00835	.00812	.00789	.00767	.00746	.00726	.00706	.00687	.00669	.00652
52	52	.01203	.01166	.01131	.01096	.01064	.01032	.01002	.00973	.00945	.00918	.00892	.00867	.00843	.00820	.00798	.00776	.00756	.00736	.00716	.00698
53	0	.00107	.00104	.00102	.00100	.00098	.00095	.00093	.00091	.00090	.00088	.00086	.00084	.00083	.00081	.00080	.00078	.00077	.00075	.00074	.00073
53	1	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
53	2	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
53	3	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
53	4	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
53	5	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
53	6	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
53	7	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00039	.00037
53	8	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041
53	9	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046	.00044
53	10	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048
53	11	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053
53	12	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058
53	13	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00072	.00070	.00069	.00067	.00065	.00063
53	14	.00119	.00116	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
53	15	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073
53	16	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00101	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077
53	17	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00088	.00085	.00083	.00081
53	18	.00149	.00144	.00139	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
53	19	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00088
53	20	.00163	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092
53	21	.00172	.00166	.00160	.00155	.00150	.00145	.00141	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00107	.00104	.00102	.00099	.00096
53	22	.00181	.00174	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101
53	23	.00190	.00184	.00177	.00172	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00115	.00112	.00108	.00106
53	24	.00201	.00194	.00187	.00181	.00175	.00169	.00164	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111
53	25	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117
53	26	.00225	.00217	.00210	.00203	.00196	.00189	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147	.00143	.00138	.00134	.00131	.00127	.00123
53	27	.00239	.00231	.00223	.00215	.00208	.00201	.00195	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00135	.00131
53	28	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00139
53	29	.00271	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00148
53	30	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00200	.00193	.00188	.00182	.00177	.00171	.00166	.00162	.00157
53	31	.00309	.00298	.00287	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00183	.00177	.00172	.00167
53	32	.00330	.00318	.00307	.00296	.00286	.00276	.00267	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00178
53	33	.00352	.00340	.00328	.00317	.00306	.00295	.00286	.00276	.00267	.00259	.00250	.00243	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00191
53	34	.00376	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00286	.00277	.00268	.00259	.00251	.00244	.00236	.00229	.00222	.00216	.00210	.00204
53	35	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00245	.00238	.00231	.00224	.00218
53	36	.00431	.00416	.00402	.00388	.00375	.00362	.00350	.00339	.00328	.00317	.00307	.00298	.00288	.00279	.00271	.00263	.00255	.00248	.00240	.00234
53	37	.00462	.00446	.00430	.00416	.00402	.00388	.00375	.00363	.00351	.00340	.00329	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251
53	38	.00495	.00478	.00461	.00446	.00431	.00416	.00403	.00389	.00377	.00365	.00353	.00342	.00332	.00322	.00312	.00303	.00294	.00285	.00277	.00269
53	39	.00530	.00512	.00495	.00478	.00462	.00447	.00432	.00418	.00405	.00392	.00379	.00368	.00356	.00346	.00335	.00325	.00316	.00306	.00298	.00289
53	40	.00569	.00549	.00531	.00513	.00496	.00479	.00464	.00449	.00435	.00421	.00408	.00395	.00383	.00371	.00360	.00350	.00339	.00330	.00320	.00311
53	41	.00610	.00589	.00570	.00551	.00532	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00388	.00376	.00365	.00355	.00345	.00335
53	42	.00655	.00633	.00611	.00591	.00572	.00553	.00535	.00518	.00502	.00487	.00472	.00457	.00443	.00430	.00417	.00405	.00393	.00382	.00371	.00361
53	43	.00702	.00679	.00656	.00635	.00614	.00594	.00576	.00557	.00540	.00523	.00507	.00492	.00477	.00463	.00450	.00436	.00424	.00412	.00400	.00389
53	44	.00753	.00728	.00704	.00682	.00660	.00639	.00618	.00599	.00581	.00563	.00546	.00529	.00514	.00499	.00484	.00470	.00457	.00444	.00431	.00420
53	45	.00807	.00781	.00756	.00731	.00708	.00686	.00664	.00644	.00624	.00605	.00587	.00569	.00553	.00536	.00521	.00506	.00492	.00478	.00465	.00452
53	46	.00865	.00837	.00810	.00784	.00759	.00735	.00713	.00691	.00670	.00650	.00630	.00612	.00594	.00577	.00560	.00545	.00529	.00515	.00501	.00487
53	47	.00925	.00895	.00867	.00840	.00813	.00788	.00764	.00741	.00719	.00697	.00677	.00657	.00638	.00620	.00602	.00585	.00569	.00554	.00538	.00524
53	48	.00989	.00958	.00927	.00898	.00871	.00844	.00818	.00794	.00770	.00748	.00726	.00705	.00685	.00665	.00647	.00629	.00611	.00595	.00579	.00563
53	49	.01056	.01023	.00991	.00960	.00931	.00903	.00876	.00850	.00825	.00801	.00778	.00755	.00734	.00714	.00694	.00675	.00656	.00639	.00622	.00605
53	50	.01127	.01092	.01058	.01026	.00995	.00965	.00936	.00909	.00882	.00857	.00833	.00809	.00786	.00765	.00744	.00723	.00704	.00685	.00667	.00650
53	51	.01201	.01164	.01129	.01095	.01062	.01030	.01000	.00971	.00943	.00916	.00891	.00866	.00842	.00819	.00796	.00775	.00754	.00735	.00715	.00697
53	52	.01279	.01240	.01202	.01167	.01132	.01099	.01067	.01037	.01007	.00979	.00951	.00925	.00900	.00876	.00852	.00829	.00808	.00786	.00766	.00747
53	53	.01360	.01319	.01279	.01242	.01206	.01171	.01137	.01105	.01074	.01044	.01015	.00988	.00961	.00935	.00910	.00886	.00863	.00841	.00820	.00799
54	0	.00114	.00112	.00109	.00107	.00105	.00102	.00100	.00098	.00096	.00094	.00092	.00091	.00089	.00087	.00086	.00084	.00083	.00081	.00080	.00078
54	1	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
54	2	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
54	3	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
54	4	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
54	5	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00036	.00035	.00034
54	6	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037
54	7	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
54	8	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043
54	9	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00063	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00049	.00047
54	10	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
54	11	.00101	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057
54	12	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062
54	13	.00118	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00068
54	14	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
54	15	.00135	.00130	.00126	.00122	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078
54	16	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082
54	17	.00150	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00089	.00086
54	18	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090
54	19	.00165	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094
54	20	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00104	.00101	.00098
54	21	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00103
54	22	.00191	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00127	.00123	.00120	.00116	.00113	.00110	.00107
54	23	.00201	.00194	.00188	.00181	.00176	.00170	.00165	.00159	.00155	.00150	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00112
54	24	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00168	.00163	.00158	.00153	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118
54	25	.00224	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00172	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00132	.00128	.00124
54	26	.00238	.00230	.00222	.00214	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00131
54	27	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139
54	28	.00269	.00259	.00251	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00148
54	29	.00286	.00276	.00267	.00258	.00249	.00241	.00233	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157
54	30	.00305	.00295	.00285	.00275	.00266	.00257	.00249	.00240	.00233	.00226	.00218	.00212	.00205	.00199	.00193	.00188	.00182	.00177	.00172	.00167
54	31	.00326	.00314	.00304	.00293	.00283	.00274	.00265	.00256	.00248	.00240	.00233	.00226	.00219	.00212	.00206	.00200	.00194	.00189	.00183	.00178
54	32	.00348	.00336	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00190
54	33	.00371	.00359	.00346	.00334	.00323	.00313	.00302	.00292	.00283	.00274	.00266	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203
54	34	.00397	.00383	.00370	.00358	.00346	.00334	.00323	.00313	.00303	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00236	.00230	.00223	.00217
54	35	.00425	.00410	.00396	.00383	.00370	.00358	.00346	.00335	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232
54	36	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00347	.00336	.00326	.00316	.00306	.00297	.00288	.00279	.00271	.00263	.00256	.00249
54	37	.00487	.00471	.00455	.00439	.00425	.00411	.00397	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00309	.00300	.00291	.00282	.00274	.00267
54	38	.00522	.00505	.00487	.00471	.00455	.00440	.00426	.00412	.00399	.00387	.00375	.00363	.00352	.00342	.00331	.00322	.00312	.00303	.00295	.00286
54	39	.00560	.00541	.00523	.00505	.00489	.00473	.00457	.00443	.00429	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336	.00326	.00317	.00308
54	40	.00601	.00581	.00561	.00542	.00525	.00508	.00491	.00476	.00461	.00446	.00433	.00419	.00407	.00395	.00383	.00372	.00361	.00351	.00341	.00331
54	41	.00645	.00623	.00602	.00583	.00564	.00545	.00528	.00511	.00495	.00480	.00465	.00451	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357
54	42	.00692	.00669	.00647	.00626	.00606	.00586	.00568	.00550	.00533	.00516	.00501	.00486	.00471	.00457	.00444	.00431	.00419	.00407	.00395	.00384
54	43	.00743	.00718	.00695	.00672	.00651	.00630	.00610	.00591	.00573	.00556	.00539	.00523	.00507	.00492	.00478	.00464	.00451	.00439	.00426	.00415
54	44	.00797	.00771	.00746	.00722	.00699	.00677	.00656	.00636	.00616	.00598	.00580	.00563	.00546	.00530	.00515	.00500	.00486	.00473	.00460	.00447
54	45	.00855	.00827	.00800	.00775	.00750	.00727	.00705	.00683	.00662	.00643	.00623	.00605	.00588	.00571	.00554	.00539	.00524	.00509	.00495	.00482
54	46	.00916	.00886	.00858	.00831	.00805	.00780	.00756	.00733	.00712	.00690	.00670	.00651	.00632	.00614	.00597	.00580	.00564	.00548	.00534	.00519
54	47	.00980	.00949	.00919	.00890	.00863	.00836	.00811	.00787	.00764	.00741	.00720	.00699	.00679	.00660	.00641	.00624	.00606	.00590	.00574	.00559
54	48	.01048	.01015	.00983	.00953	.00924	.00896	.00869	.00843	.00819	.00795	.00772	.00750	.00729	.00708	.00689	.00670	.00652	.00634	.00617	.00601
54	49	.01120	.01085	.01051	.01019	.00989	.00959	.00931	.00903	.00877	.00852	.00828	.00804	.00782	.00760	.00739	.00719	.00700	.00681	.00663	.00646
54	50	.01195	.01158	.01123	.01089	.01057	.01025	.00995	.00967	.00939	.00912	.00886	.00862	.00838	.00815	.00793	.00771	.00751	.00731	.00712	.00694
54	51	.01274	.01236	.01198	.01163	.01128	.01095	.01064	.01033	.01004	.00976	.00948	.00922	.00897	.00873	.00849	.00827	.00805	.00784	.00764	.00744
54	52	.01357	.01316	.01277	.01240	.01204	.01169	.01135	.01103	.01072	.01042	.01014	.00986	.00959	.00934	.00909	.00885	.00862	.00840	.00818	.00798
54	53	.01444	.01401	.01360	.01320	.01282	.01246	.01210	.01176	.01144	.01112	.01082	.01053	.01025	.00998	.00971	.00946	.00922	.00898	.00876	.00854
54	54	.01534	.01489	.01446	.01404	.01364	.01326	.01289	.01253	.01219	.01185	.01154	.01123	.01093	.01065	.01037	.01010	.00985	.00960	.00936	.00913
55	0	.00122	.00119	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00094	.00092	.00090	.00089	.00087	.00086	.00084
55	1	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033
55	2	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032
55	3	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033
55	4	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036	.00035	.00034
55	5	.00067	.00065	.00063	.00060	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037
55	6	.00072	.00069	.00067	.00065	.00063	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039
55	7	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00042
55	8	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046
55	9	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00050

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
55	10	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055
55	11	.00106	.00103	.00100	.00096	.00093	.00090	.00088	.00085	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00060
55	12	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066
55	13	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072
55	14	.00134	.00129	.00125	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00078
55	15	.00142	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00112	.00108	.00105	.00103	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083
55	16	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00115	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088
55	17	.00158	.00153	.00149	.00144	.00140	.00135	.00131	.00128	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00092
55	18	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096
55	19	.00174	.00168	.00163	.00158	.00153	.00148	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00106	.00103	.00100
55	20	.00182	.00176	.00171	.00165	.00160	.00155	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00107	.00105
55	21	.00192	.00185	.00179	.00174	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00118	.00115	.00112	.00109
55	22	.00201	.00195	.00188	.00182	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00127	.00124	.00121	.00117	.00114
55	23	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00134	.00130	.00126	.00123	.00120
55	24	.00224	.00216	.00209	.00202	.00196	.00189	.00184	.00178	.00172	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00136	.00133	.00129	.00126
55	25	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00132
55	26	.00251	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00148	.00144	.00140
55	27	.00266	.00257	.00249	.00240	.00233	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00152	.00148
55	28	.00283	.00274	.00264	.00256	.00247	.00239	.00232	.00224	.00217	.00211	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00166	.00162	.00157
55	29	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198	.00193	.00187	.00182	.00177	.00172	.00167
55	30	.00322	.00311	.00300	.00290	.00281	.00271	.00263	.00254	.00246	.00239	.00231	.00224	.00218	.00211	.00205	.00199	.00194	.00188	.00183	.00178
55	31	.00343	.00331	.00320	.00309	.00299	.00290	.00280	.00271	.00263	.00255	.00247	.00239	.00232	.00225	.00219	.00212	.00206	.00200	.00195	.00189
55	32	.00366	.00354	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00272	.00263	.00255	.00248	.00240	.00233	.00226	.00220	.00214	.00208	.00202
55	33	.00391	.00378	.00365	.00353	.00341	.00330	.00320	.00309	.00300	.00290	.00281	.00273	.00264	.00257	.00249	.00242	.00235	.00228	.00222	.00216
55	34	.00419	.00404	.00391	.00377	.00365	.00353	.00342	.00331	.00320	.00310	.00301	.00292	.00283	.00274	.00266	.00259	.00251	.00244	.00237	.00230
55	35	.00448	.00433	.00418	.00404	.00391	.00378	.00366	.00354	.00343	.00332	.00322	.00312	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00247
55	36	.00480	.00463	.00448	.00433	.00419	.00405	.00392	.00379	.00367	.00356	.00345	.00334	.00324	.00315	.00305	.00297	.00288	.00280	.00272	.00264
55	37	.00514	.00496	.00480	.00464	.00449	.00434	.00420	.00407	.00394	.00382	.00370	.00359	.00348	.00338	.00328	.00318	.00309	.00300	.00292	.00284
55	38	.00551	.00532	.00514	.00497	.00481	.00466	.00451	.00436	.00423	.00410	.00397	.00385	.00373	.00362	.00352	.00342	.00332	.00322	.00313	.00304
55	39	.00591	.00571	.00552	.00534	.00516	.00500	.00484	.00469	.00454	.00440	.00426	.00414	.00401	.00389	.00378	.00367	.00356	.00346	.00337	.00327
55	40	.00634	.00613	.00593	.00573	.00555	.00537	.00520	.00503	.00488	.00473	.00458	.00445	.00431	.00419	.00407	.00395	.00384	.00373	.00362	.00352
55	41	.00681	.00658	.00636	.00616	.00596	.00577	.00559	.00541	.00525	.00509	.00493	.00478	.00464	.00451	.00438	.00425	.00413	.00401	.00390	.00379
55	42	.00731	.00707	.00684	.00662	.00640	.00620	.00601	.00582	.00564	.00547	.00531	.00515	.00500	.00485	.00471	.00458	.00445	.00433	.00421	.00409
55	43	.00785	.00759	.00734	.00711	.00688	.00667	.00646	.00626	.00607	.00589	.00571	.00555	.00538	.00523	.00508	.00494	.00480	.00466	.00454	.00441
55	44	.00842	.00815	.00789	.00764	.00740	.00717	.00695	.00674	.00653	.00634	.00615	.00597	.00580	.00563	.00547	.00532	.00517	.00503	.00489	.00476
55	45	.00903	.00874	.00847	.00820	.00795	.00770	.00747	.00724	.00702	.00682	.00662	.00643	.00624	.00606	.00589	.00573	.00557	.00542	.00527	.00513
55	46	.00968	.00937	.00908	.00880	.00853	.00827	.00802	.00778	.00755	.00733	.00712	.00691	.00671	.00653	.00634	.00617	.00600	.00584	.00568	.00553
55	47	.01037	.01004	.00973	.00943	.00914	.00887	.00860	.00835	.00810	.00787	.00764	.00743	.00722	.00702	.00682	.00663	.00646	.00628	.00612	.00595
55	48	.01109	.01075	.01042	.01010	.00979	.00950	.00922	.00895	.00869	.00844	.00820	.00797	.00775	.00754	.00733	.00713	.00694	.00676	.00658	.00641
55	49	.01185	.01149	.01114	.01081	.01048	.01017	.00988	.00959	.00931	.00905	.00880	.00855	.00831	.00809	.00787	.00766	.00745	.00726	.00707	.00689
55	50	.01266	.01227	.01191	.01155	.01121	.01088	.01057	.01027	.00997	.00969	.00942	.00916	.00891	.00867	.00844	.00822	.00800	.00779	.00759	.00740
55	51	.01350	.01310	.01271	.01234	.01198	.01163	.01130	.01098	.01067	.01037	.01009	.00981	.00955	.00929	.00905	.00881	.00858	.00836	.00815	.00794
55	52	.01439	.01396	.01355	.01316	.01278	.01241	.01206	.01173	.01140	.01109	.01079	.01049	.01021	.00994	.00968	.00943	.00919	.00896	.00873	.00851
55	53	.01531	.01486	.01443	.01402	.01362	.01324	.01287	.01251	.01217	.01184	.01152	.01121	.01091	.01063	.01035	.01009	.00983	.00958	.00934	.00911
55	54	.01628	.01581	.01535	.01492	.01450	.01409	.01370	.01333	.01297	.01262	.01228	.01196	.01165	.01135	.01106	.01078	.01050	.01024	.00999	.00975
55	55	.01728	.01678	.01631	.01585	.01541	.01499	.01458	.01418	.01380	.01344	.01309	.01274	.01242	.01210	.01179	.01150	.01121	.01093	.01067	.01041
56	0	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00104	.00102	.00100	.00099	.00097	.00095	.00094	.00092	.00091
56	1	.00061	.00059	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
56	2	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
56	3	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	4	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00039	.00038	.00036
56	5	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039
56	6	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042
56	7	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046	.00045
56	8	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049
56	9	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053
56	10	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058
56	11	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00073	.00071	.00070	.00068	.00066	.00064
56	12	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070
56	13	.00132	.00127	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077
56	14	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085	.00083
56	15	.00150	.00146	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00091	.00089
56	16	.00159	.00154	.00149	.00145	.00141	.00136	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00098	.00096	.00094
56	17	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098
56	18	.00175	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103
56	19	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00122	.00118	.00115	.00112	.00110	.00107
56	20	.00192	.00186	.00180	.00175	.00170	.00164	.00160	.00155	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00120	.00117	.00114	.00112
56	21	.00202	.00196	.00189	.00183	.00178	.00172	.00167	.00162	.00157	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00123	.00119	.00116
56	22	.00212	.00205	.00199	.00193	.00187	.00181	.00175	.00170	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122
56	23	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00179	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127
56	24	.00236	.00228	.00220	.00213	.00207	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00141	.00137	.00134
56	25	.00249	.00241	.00233	.00226	.00218	.00211	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141
56	26	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00149
56	27	.00280	.00271	.00262	.00254	.00245	.00238	.00230	.00223	.00216	.00210	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00166	.00162	.00157
56	28	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00181	.00177	.00172	.00167
56	29	.00318	.00307	.00297	.00287	.00278	.00269	.00260	.00252	.00245	.00237	.00230	.00223	.00217	.00210	.00204	.00199	.00193	.00188	.00183	.00178
56	30	.00339	.00327	.00316	.00306	.00296	.00287	.00277	.00269	.00260	.00253	.00245	.00238	.00231	.00224	.00217	.00211	.00205	.00200	.00194	.00189
56	31	.00361	.00349	.00337	.00326	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239	.00232	.00225	.00219	.00213	.00207	.00201
56	32	.00386	.00373	.00360	.00348	.00337	.00326	.00316	.00306	.00296	.00287	.00279	.00270	.00262	.00255	.00247	.00240	.00233	.00227	.00221	.00215
56	33	.00412	.00398	.00385	.00372	.00360	.00349	.00337	.00327	.00317	.00307	.00298	.00289	.00280	.00272	.00264	.00256	.00249	.00242	.00235	.00229
56	34	.00441	.00426	.00412	.00398	.00385	.00373	.00361	.00349	.00339	.00328	.00318	.00309	.00299	.00291	.00282	.00274	.00266	.00259	.00252	.00245
56	35	.00472	.00456	.00441	.00426	.00412	.00399	.00386	.00374	.00363	.00351	.00341	.00330	.00321	.00311	.00302	.00293	.00285	.00277	.00269	.00262
56	36	.00505	.00488	.00472	.00456	.00442	.00427	.00414	.00401	.00388	.00376	.00365	.00354	.00344	.00333	.00324	.00314	.00306	.00297	.00289	.00281
56	37	.00541	.00523	.00506	.00489	.00473	.00458	.00444	.00430	.00416	.00404	.00391	.00380	.00368	.00358	.00347	.00337	.00328	.00318	.00310	.00301
56	38	.00580	.00561	.00542	.00525	.00508	.00492	.00476	.00461	.00447	.00433	.00420	.00408	.00396	.00384	.00373	.00362	.00352	.00342	.00333	.00323
56	39	.00623	.00602	.00582	.00563	.00545	.00528	.00511	.00495	.00480	.00465	.00451	.00438	.00425	.00413	.00401	.00389	.00378	.00368	.00357	.00348
56	40	.00668	.00646	.00625	.00605	.00586	.00567	.00549	.00532	.00516	.00500	.00485	.00471	.00457	.00444	.00431	.00419	.00407	.00396	.00385	.00374
56	41	.00717	.00694	.00672	.00650	.00629	.00610	.00591	.00572	.00555	.00538	.00522	.00507	.00492	.00478	.00464	.00451	.00438	.00426	.00414	.00403
56	42	.00771	.00746	.00722	.00699	.00677	.00656	.00635	.00616	.00597	.00579	.00562	.00546	.00530	.00515	.00500	.00486	.00472	.00459	.00447	.00435
56	43	.00828	.00801	.00775	.00751	.00728	.00705	.00683	.00663	.00643	.00624	.00605	.00588	.00571	.00555	.00539	.00524	.00509	.00495	.00482	.00469
56	44	.00889	.00860	.00833	.00807	.00782	.00758	.00735	.00713	.00692	.00671	.00652	.00633	.00615	.00598	.00581	.00565	.00549	.00534	.00520	.00506
56	45	.00954	.00923	.00895	.00867	.00840	.00815	.00790	.00767	.00744	.00722	.00702	.00682	.00662	.00644	.00626	.00609	.00592	.00576	.00561	.00546
56	46	.01023	.00991	.00960	.00930	.00902	.00875	.00849	.00824	.00800	.00777	.00755	.00733	.00713	.00693	.00674	.00655	.00638	.00621	.00604	.00588
56	47	.01095	.01062	.01029	.00998	.00968	.00939	.00911	.00885	.00859	.00834	.00811	.00788	.00766	.00745	.00725	.00705	.00686	.00668	.00651	.00634
56	48	.01172	.01136	.01102	.01069	.01037	.01007	.00977	.00949	.00922	.00896	.00871	.00846	.00823	.00801	.00779	.00758	.00738	.00719	.00700	.00682
56	49	.01254	.01216	.01179	.01144	.01110	.01078	.01047	.01017	.00988	.00960	.00934	.00908	.00883	.00859	.00836	.00814	.00793	.00772	.00752	.00733
56	50	.01339	.01299	.01261	.01224	.01188	.01154	.01121	.01089	.01059	.01029	.01001	.00974	.00947	.00922	.00898	.00874	.00851	.00830	.00808	.00788
56	51	.01429	.01387	.01346	.01307	.01270	.01233	.01199	.01165	.01133	.01102	.01072	.01043	.01015	.00988	.00962	.00937	.00913	.00890	.00868	.00846
56	52	.01524	.01479	.01436	.01395	.01355	.01317	.01280	.01245	.01211	.01178	.01146	.01116	.01086	.01058	.01031	.01004	.00979	.00954	.00930	.00907
56	53	.01622	.01575	.01530	.01487	.01445	.01405	.01366	.01329	.01293	.01258	.01225	.01192	.01161	.01131	.01102	.01074	.01047	.01021	.00996	.00972

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	54	.01725	.01676	.01628	.01583	.01539	.01496	.01456	.01416	.01378	.01342	.01307	.01273	.01240	.01208	.01177	.01148	.01119	.01092	.01065	.01039
56	55	.01832	.01780	.01731	.01683	.01637	.01592	.01549	.01508	.01468	.01429	.01392	.01357	.01322	.01289	.01256	.01225	.01195	.01166	.01138	.01111
56	56	.01943	.01889	.01837	.01787	.01738	.01692	.01647	.01603	.01561	.01521	.01482	.01444	.01408	.01373	.01339	.01306	.01274	.01244	.01214	.01185
57	0	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00104	.00102	.00101	.00099	.00097
57	1	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038
57	2	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00046	.00044	.00043	.00042	.00041	.00040	.00038	.00037	.00036
57	3	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037
57	4	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00043	.00042	.00041	.00040	.00039
57	5	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00044	.00042	.00041
57	6	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044
57	7	.00086	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00048
57	8	.00093	.00089	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
57	9	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057
57	10	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062
57	11	.00118	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068
57	12	.00128	.00124	.00121	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075
57	13	.00139	.00135	.00130	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082
57	14	.00149	.00145	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093	.00090	.00088
57	15	.00159	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00097	.00094
57	16	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100
57	17	.00177	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105
57	18	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109
57	19	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114
57	20	.00203	.00197	.00190	.00185	.00179	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00139	.00135	.00131	.00128	.00125	.00122	.00119
57	21	.00213	.00206	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127	.00124
57	22	.00224	.00216	.00210	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00129
57	23	.00235	.00228	.00220	.00214	.00207	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00150	.00147	.00143	.00139	.00135
57	24	.00248	.00240	.00232	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00150	.00146	.00142
57	25	.00262	.00254	.00246	.00238	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150
57	26	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158
57	27	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167
57	28	.00314	.00303	.00294	.00284	.00275	.00266	.00258	.00250	.00243	.00235	.00229	.00222	.00215	.00209	.00203	.00198	.00192	.00187	.00182	.00177
57	29	.00334	.00323	.00313	.00302	.00293	.00284	.00275	.00266	.00258	.00251	.00243	.00236	.00229	.00223	.00216	.00210	.00205	.00199	.00194	.00189
57	30	.00356	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00201
57	31	.00380	.00367	.00355	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00276	.00268	.00260	.00253	.00245	.00238	.00232	.00226	.00219	.00214
57	32	.00406	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313	.00303	.00294	.00286	.00277	.00269	.00262	.00254	.00247	.00240	.00234	.00228
57	33	.00433	.00419	.00405	.00392	.00379	.00367	.00356	.00345	.00334	.00324	.00315	.00305	.00296	.00288	.00279	.00272	.00264	.00257	.00250	.00243
57	34	.00463	.00448	.00433	.00419	.00406	.00393	.00381	.00369	.00357	.00347	.00336	.00326	.00317	.00308	.00299	.00290	.00282	.00274	.00267	.00260
57	35	.00496	.00480	.00464	.00449	.00434	.00421	.00407	.00395	.00383	.00371	.00360	.00349	.00339	.00329	.00320	.00311	.00302	.00294	.00286	.00278
57	36	.00531	.00514	.00497	.00481	.00465	.00451	.00437	.00423	.00410	.00398	.00386	.00374	.00363	.00353	.00343	.00333	.00324	.00315	.00306	.00298
57	37	.00569	.00551	.00533	.00515	.00499	.00483	.00468	.00454	.00440	.00426	.00414	.00402	.00390	.00378	.00368	.00357	.00347	.00338	.00328	.00319
57	38	.00611	.00591	.00571	.00553	.00535	.00519	.00502	.00487	.00472	.00458	.00444	.00431	.00419	.00406	.00395	.00384	.00373	.00363	.00353	.00343
57	39	.00655	.00634	.00613	.00594	.00575	.00557	.00540	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00424	.00412	.00401	.00390	.00379	.00369
57	40	.00703	.00681	.00659	.00638	.00618	.00598	.00580	.00562	.00545	.00529	.00513	.00498	.00484	.00470	.00457	.00444	.00431	.00420	.00408	.00397
57	41	.00756	.00731	.00708	.00685	.00664	.00643	.00624	.00605	.00587	.00569	.00552	.00536	.00521	.00506	.00492	.00478	.00465	.00452	.00440	.00428
57	42	.00812	.00786	.00761	.00737	.00714	.00692	.00671	.00651	.00631	.00613	.00595	.00578	.00561	.00545	.00530	.00515	.00501	.00487	.00474	.00462
57	43	.00872	.00844	.00818	.00792	.00768	.00745	.00722	.00700	.00680	.00660	.00641	.00622	.00605	.00588	.00571	.00555	.00540	.00526	.00512	.00498
57	44	.00937	.00907	.00879	.00852	.00826	.00801	.00777	.00754	.00732	.00711	.00690	.00670	.00652	.00633	.00616	.00599	.00583	.00567	.00552	.00538
57	45	.01006	.00974	.00944	.00915	.00888	.00861	.00836	.00811	.00787	.00765	.00743	.00722	.00702	.00682	.00664	.00646	.00628	.00612	.00595	.00580
57	46	.01079	.01045	.01014	.00983	.00953	.00925	.00898	.00872	.00847	.00823	.00799	.00777	.00755	.00735	.00715	.00696	.00677	.00659	.00642	.00625

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
57	47	.01156	.01121	.01087	.01054	.01023	.00993	.00964	.00936	.00910	.00884	.00859	.00835	.00812	.00790	.00769	.00749	.00729	.00710	.00691	.00674
57	48	.01238	.01200	.01164	.01130	.01097	.01065	.01034	.01005	.00976	.00949	.00923	.00897	.00873	.00850	.00827	.00805	.00784	.00764	.00744	.00725
57	49	.01324	.01285	.01246	.01210	.01175	.01141	.01108	.01077	.01047	.01018	.00990	.00963	.00937	.00912	.00888	.00865	.00843	.00821	.00800	.00780
57	50	.01415	.01373	.01333	.01294	.01257	.01222	.01187	.01154	.01122	.01091	.01062	.01033	.01006	.00979	.00953	.00929	.00905	.00882	.00860	.00838
57	51	.01511	.01467	.01424	.01384	.01344	.01306	.01270	.01235	.01201	.01169	.01137	.01107	.01078	.01050	.01023	.00996	.00971	.00947	.00923	.00900
57	52	.01612	.01565	.01520	.01477	.01436	.01396	.01357	.01320	.01284	.01250	.01217	.01185	.01154	.01124	.01095	.01068	.01041	.01015	.00990	.00966
57	53	.01716	.01668	.01620	.01575	.01531	.01489	.01449	.01409	.01372	.01335	.01300	.01267	.01234	.01202	.01172	.01143	.01114	.01087	.01060	.01035
57	54	.01826	.01775	.01725	.01677	.01631	.01587	.01544	.01503	.01463	.01425	.01388	.01352	.01318	.01285	.01252	.01221	.01191	.01162	.01134	.01107
57	55	.01940	.01886	.01834	.01784	.01736	.01689	.01644	.01601	.01559	.01519	.01480	.01442	.01406	.01371	.01337	.01304	.01272	.01242	.01212	.01183
57	56	.02059	.02002	.01948	.01895	.01845	.01796	.01748	.01703	.01659	.01617	.01576	.01536	.01498	.01461	.01425	.01391	.01357	.01325	.01294	.01263
57	57	.02183	.02123	.02066	.02011	.01958	.01907	.01857	.01809	.01763	.01719	.01676	.01634	.01594	.01555	.01518	.01481	.01446	.01412	.01379	.01347
58	0	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00110	.00108	.00106	.00104
58	1	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00041	.00040
58	2	.00068	.00066	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046	.00044	.00043	.00042	.00041	.00040	.00039
58	3	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00043	.00041	.00040	.00039
58	4	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00043	.00042	.00041
58	5	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00044
58	6	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047
58	7	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00070	.00068	.00065	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00051
58	8	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055
58	9	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060
58	10	.00115	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00075	.00073	.00071	.00070	.00068	.00066
58	11	.00125	.00121	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072
58	12	.00135	.00131	.00127	.00123	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080
58	13	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00113	.00109	.00107	.00104	.00101	.00098	.00096	.00094	.00091	.00089	.00087
58	14	.00157	.00152	.00148	.00144	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00094
58	15	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00111	.00108	.00105	.00103	.00100
58	16	.00177	.00172	.00167	.00162	.00157	.00153	.00148	.00144	.00140	.00137	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106
58	17	.00186	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111
58	18	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00125	.00122	.00119	.00116
58	19	.00204	.00198	.00192	.00186	.00181	.00175	.00170	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121
58	20	.00214	.00207	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126
58	21	.00224	.00217	.00211	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00167	.00162	.00158	.00153	.00149	.00146	.00142	.00138	.00135	.00132
58	22	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00190	.00185	.00179	.00174	.00170	.00165	.00161	.00156	.00152	.00148	.00145	.00141	.00137
58	23	.00247	.00240	.00232	.00225	.00218	.00212	.00205	.00199	.00194	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00144
58	24	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159	.00155	.00151
58	25	.00276	.00267	.00258	.00250	.00243	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167	.00163	.00159
58	26	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00177	.00172	.00167
58	27	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00234	.00227	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177
58	28	.00330	.00319	.00309	.00299	.00290	.00281	.00272	.00264	.00256	.00249	.00241	.00234	.00228	.00221	.00215	.00209	.00204	.00198	.00193	.00188
58	29	.00351	.00340	.00329	.00318	.00308	.00299	.00290	.00281	.00272	.00264	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00205	.00200
58	30	.00374	.00362	.00350	.00339	.00328	.00318	.00308	.00299	.00290	.00282	.00273	.00265	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00213
58	31	.00399	.00386	.00374	.00362	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00252	.00245	.00239	.00232	.00226
58	32	.00426	.00412	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00269	.00262	.00255	.00248	.00241
58	33	.00455	.00440	.00426	.00412	.00399	.00387	.00375	.00364	.00353	.00342	.00332	.00322	.00313	.00304	.00296	.00287	.00279	.00272	.00264	.00257
58	34	.00487	.00471	.00456	.00441	.00427	.00414	.00401	.00389	.00377	.00366	.00355	.00345	.00335	.00325	.00316	.00307	.00299	.00290	.00283	.00275
58	35	.00521	.00504	.00488	.00472	.00457	.00443	.00429	.00416	.00404	.00392	.00380	.00369	.00358	.00348	.00338	.00329	.00320	.00311	.00303	.00294
58	36	.00558	.00540	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00420	.00407	.00395	.00384	.00373	.00362	.00352	.00343	.00333	.00324	.00316
58	37	.00598	.00579	.00560	.00542	.00525	.00509	.00493	.00478	.00464	.00450	.00437	.00424	.00412	.00400	.00389	.00378	.00367	.00357	.00348	.00338
58	38	.00642	.00621	.00601	.00582	.00564	.00546	.00529	.00513	.00498	.00483	.00469	.00455	.00442	.00430	.00417	.00406	.00395	.00384	.00374	.00364

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
58	39	.00689	.00666	.00645	.00625	.00605	.00587	.00569	.00551	.00535	.00519	.00504	.00489	.00475	.00462	.00449	.00436	.00424	.00413	.00402	.00391
58	40	.00739	.00716	.00693	.00671	.00650	.00630	.00611	.00593	.00575	.00558	.00542	.00526	.00511	.00497	.00483	.00470	.00457	.00444	.00432	.00421
58	41	.00795	.00769	.00745	.00722	.00699	.00678	.00658	.00638	.00619	.00601	.00583	.00567	.00551	.00535	.00520	.00506	.00492	.00479	.00466	.00454
58	42	.00854	.00827	.00801	.00776	.00752	.00730	.00708	.00687	.00667	.00647	.00628	.00611	.00593	.00577	.00561	.00545	.00531	.00516	.00503	.00489
58	43	.00918	.00889	.00861	.00835	.00810	.00785	.00762	.00739	.00718	.00697	.00677	.00658	.00639	.00622	.00605	.00588	.00572	.00557	.00542	.00528
58	44	.00986	.00956	.00926	.00898	.00871	.00845	.00820	.00796	.00773	.00751	.00730	.00709	.00689	.00670	.00652	.00634	.00617	.00601	.00585	.00570
58	45	.01059	.01026	.00995	.00965	.00936	.00909	.00882	.00857	.00832	.00808	.00786	.00764	.00743	.00722	.00703	.00684	.00666	.00648	.00631	.00615
58	46	.01137	.01102	.01069	.01037	.01006	.00977	.00948	.00921	.00895	.00870	.00846	.00822	.00800	.00778	.00757	.00737	.00718	.00699	.00681	.00664
58	47	.01218	.01182	.01146	.01113	.01080	.01049	.01019	.00990	.00962	.00935	.00909	.00884	.00860	.00837	.00815	.00794	.00773	.00753	.00734	.00715
58	48	.01305	.01266	.01229	.01193	.01158	.01125	.01093	.01062	.01033	.01004	.00977	.00950	.00925	.00900	.00877	.00854	.00832	.00810	.00790	.00770
58	49	.01397	.01356	.01316	.01278	.01241	.01206	.01172	.01139	.01108	.01078	.01048	.01020	.00993	.00967	.00942	.00918	.00894	.00871	.00850	.00828
58	50	.01493	.01450	.01408	.01368	.01329	.01292	.01256	.01221	.01188	.01156	.01125	.01095	.01066	.01038	.01011	.00986	.00961	.00936	.00913	.00891
58	51	.01595	.01549	.01505	.01462	.01421	.01382	.01344	.01307	.01272	.01238	.01205	.01174	.01143	.01114	.01085	.01058	.01031	.01006	.00981	.00957
58	52	.01702	.01654	.01607	.01562	.01519	.01477	.01437	.01398	.01361	.01325	.01290	.01256	.01224	.01193	.01163	.01134	.01106	.01078	.01052	.01027
58	53	.01814	.01763	.01713	.01666	.01620	.01576	.01534	.01493	.01454	.01416	.01379	.01344	.01309	.01276	.01245	.01214	.01184	.01155	.01127	.01100
58	54	.01930	.01877	.01825	.01775	.01727	.01681	.01636	.01593	.01551	.01511	.01472	.01435	.01399	.01364	.01330	.01298	.01266	.01236	.01206	.01178
58	55	.02052	.01996	.01941	.01889	.01838	.01790	.01743	.01697	.01653	.01611	.01570	.01531	.01493	.01456	.01420	.01386	.01353	.01321	.01289	.01259
58	56	.02179	.02120	.02062	.02007	.01954	.01903	.01854	.01806	.01760	.01716	.01673	.01631	.01591	.01552	.01515	.01479	.01444	.01410	.01377	.01345
58	57	.02310	.02248	.02189	.02131	.02075	.02022	.01970	.01920	.01872	.01825	.01780	.01736	.01694	.01653	.01614	.01575	.01539	.01503	.01468	.01435
58	58	.02447	.02382	.02319	.02259	.02201	.02145	.02090	.02038	.01987	.01938	.01891	.01845	.01801	.01758	.01716	.01676	.01637	.01600	.01563	.01528
59	0	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00112
59	1	.00072	.00070	.00067	.00065	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00046	.00045	.00044	.00042
59	2	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00046	.00044	.00043	.00042	.00041
59	3	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042
59	4	.00077	.00074	.00072	.00070	.00068	.00065	.00063	.00061	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046	.00045	.00043
59	5	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046
59	6	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00049
59	7	.00095	.00091	.00089	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00053
59	8	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058
59	9	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064
59	10	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070
59	11	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077
59	12	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00109	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00089	.00086	.00084
59	13	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094	.00092
59	14	.00165	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00110	.00107	.00104	.00102	.00100
59	15	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106
59	16	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113
59	17	.00196	.00190	.00185	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118
59	18	.00205	.00199	.00193	.00188	.00182	.00177	.00172	.00167	.00163	.00159	.00154	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123
59	19	.00215	.00208	.00202	.00196	.00190	.00185	.00180	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00135	.00131	.00128
59	20	.00225	.00218	.00211	.00205	.00199	.00193	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00148	.00144	.00140	.00137	.00134
59	21	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00147	.00143	.00140
59	22	.00247	.00240	.00232	.00225	.00219	.00212	.00206	.00200	.00195	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00146
59	23	.00260	.00252	.00244	.00237	.00230	.00223	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152
59	24	.00274	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160
59	25	.00289	.00280	.00272	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00177	.00173	.00168
59	26	.00306	.00297	.00287	.00279	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00177
59	27	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00220	.00214	.00209	.00203	.00198	.00193	.00188
59	28	.00346	.00335	.00324	.00314	.00305	.00295	.00286	.00278	.00270	.00262	.00255	.00247	.00240	.00234	.00227	.00221	.00215	.00210	.00204	.00199
59	29	.00368	.00357	.00345	.00334	.00324	.00314	.00305	.00296	.00287	.00279	.00271	.00263	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00212



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
59	30	.00393	.00380	.00368	.00356	.00345	.00335	.00325	.00315	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00225
59	31	.00419	.00405	.00392	.00380	.00368	.00357	.00346	.00336	.00326	.00316	.00307	.00298	.00290	.00282	.00274	.00267	.00259	.00253	.00246	.00239
59	32	.00447	.00432	.00419	.00406	.00393	.00381	.00369	.00358	.00348	.00337	.00328	.00318	.00309	.00301	.00292	.00284	.00277	.00269	.00262	.00255
59	33	.00478	.00462	.00447	.00433	.00420	.00407	.00395	.00383	.00371	.00360	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280	.00272
59	34	.00511	.00494	.00478	.00463	.00449	.00435	.00422	.00409	.00397	.00385	.00374	.00363	.00353	.00343	.00334	.00324	.00316	.00307	.00299	.00291
59	35	.00547	.00529	.00512	.00496	.00481	.00466	.00452	.00438	.00425	.00413	.00401	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00320	.00312
59	36	.00586	.00567	.00549	.00532	.00515	.00499	.00484	.00469	.00455	.00442	.00429	.00417	.00405	.00394	.00383	.00372	.00362	.00352	.00343	.00334
59	37	.00628	.00608	.00588	.00570	.00552	.00535	.00519	.00503	.00489	.00474	.00460	.00447	.00434	.00422	.00410	.00399	.00388	.00378	.00368	.00358
59	38	.00673	.00652	.00631	.00612	.00593	.00575	.00557	.00541	.00525	.00509	.00494	.00480	.00467	.00453	.00441	.00429	.00417	.00406	.00395	.00385
59	39	.00723	.00700	.00678	.00657	.00637	.00617	.00599	.00581	.00564	.00547	.00531	.00516	.00502	.00487	.00474	.00461	.00448	.00436	.00425	.00414
59	40	.00776	.00752	.00728	.00706	.00684	.00663	.00644	.00624	.00606	.00588	.00572	.00555	.00540	.00525	.00510	.00496	.00483	.00470	.00457	.00445
59	41	.00834	.00808	.00783	.00759	.00736	.00714	.00692	.00672	.00652	.00634	.00615	.00598	.00581	.00565	.00550	.00535	.00520	.00506	.00493	.00480
59	42	.00897	.00869	.00842	.00817	.00792	.00768	.00745	.00724	.00703	.00682	.00663	.00644	.00626	.00609	.00592	.00576	.00561	.00546	.00532	.00518
59	43	.00964	.00935	.00906	.00879	.00852	.00827	.00803	.00779	.00757	.00735	.00715	.00695	.00675	.00657	.00639	.00622	.00605	.00589	.00574	.00559
59	44	.01037	.01005	.00975	.00945	.00917	.00890	.00864	.00839	.00815	.00792	.00770	.00749	.00728	.00708	.00689	.00671	.00653	.00636	.00620	.00604
59	45	.01114	.01080	.01048	.01016	.00986	.00958	.00930	.00903	.00878	.00853	.00830	.00807	.00785	.00764	.00743	.00724	.00705	.00686	.00669	.00652
59	46	.01196	.01160	.01125	.01092	.01060	.01030	.01000	.00972	.00945	.00918	.00893	.00869	.00845	.00823	.00801	.00780	.00760	.00740	.00721	.00703
59	47	.01282	.01244	.01208	.01172	.01139	.01106	.01075	.01045	.01016	.00988	.00961	.00935	.00910	.00886	.00862	.00840	.00818	.00797	.00777	.00758
59	48	.01374	.01334	.01295	.01258	.01222	.01187	.01154	.01122	.01091	.01061	.01032	.01005	.00978	.00953	.00928	.00904	.00881	.00859	.00837	.00816
59	49	.01471	.01428	.01387	.01348	.01310	.01273	.01237	.01203	.01171	.01139	.01109	.01079	.01051	.01024	.00997	.00972	.00947	.00924	.00901	.00879
59	50	.01574	.01528	.01485	.01443	.01403	.01364	.01326	.01290	.01255	.01222	.01190	.01158	.01128	.01099	.01071	.01044	.01018	.00993	.00969	.00945
59	51	.01682	.01634	.01588	.01544	.01501	.01460	.01420	.01382	.01345	.01310	.01275	.01242	.01210	.01179	.01150	.01121	.01093	.01066	.01041	.01015
59	52	.01795	.01745	.01696	.01649	.01604	.01561	.01519	.01478	.01439	.01402	.01365	.01330	.01297	.01264	.01232	.01202	.01173	.01144	.01117	.01090
59	53	.01914	.01861	.01809	.01760	.01712	.01666	.01622	.01580	.01538	.01499	.01460	.01423	.01387	.01353	.01320	.01287	.01256	.01226	.01197	.01168
59	54	.02038	.01982	.01928	.01876	.01826	.01777	.01731	.01686	.01642	.01600	.01560	.01521	.01483	.01446	.01411	.01377	.01344	.01312	.01281	.01251
59	55	.02167	.02108	.02052	.01997	.01944	.01893	.01844	.01797	.01751	.01707	.01664	.01623	.01583	.01544	.01507	.01471	.01436	.01402	.01370	.01338
59	56	.02302	.02240	.02181	.02123	.02068	.02014	.01963	.01913	.01865	.01818	.01773	.01730	.01688	.01647	.01608	.01570	.01533	.01497	.01463	.01430
59	57	.02442	.02377	.02315	.02255	.02197	.02141	.02086	.02034	.01983	.01935	.01887	.01842	.01797	.01755	.01713	.01673	.01634	.01597	.01561	.01525
59	58	.02587	.02520	.02454	.02391	.02330	.02272	.02215	.02160	.02107	.02056	.02006	.01958	.01912	.01867	.01823	.01781	.01740	.01701	.01662	.01625
59	59	.02737	.02666	.02598	.02532	.02469	.02407	.02348	.02290	.02235	.02181	.02129	.02079	.02030	.01983	.01937	.01893	.01850	.01808	.01768	.01729
60	0	.00167	.00164	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00123	.00121	.00119
60	1	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00050	.00048	.00047	.00046	.00045
60	2	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00046	.00044	.00043
60	3	.00077	.00074	.00072	.00070	.00068	.00065	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044
60	4	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046
60	5	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00049
60	6	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052
60	7	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057
60	8	.00107	.00104	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00067	.00065	.00063	.00061
60	9	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067
60	10	.00126	.00123	.00119	.00115	.00112	.00109	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074
60	11	.00138	.00133	.00129	.00126	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081
60	12	.00150	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00112	.00109	.00107	.00104	.00101	.00099	.00096	.00094	.00092	.00089
60	13	.00162	.00157	.00153	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00102	.00100	.00098
60	14	.00174	.00169	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106
60	15	.00185	.00180	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113
60	16	.00196	.00190	.00185	.00180	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
60	17	.00206	.00200	.00194	.00189	.00184	.00178	.00174	.00169	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125
60	18	.00216	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131
60	19	.00226	.00219	.00212	.00206	.00201	.00195	.00190	.00184	.00179	.00175	.00170	.00166	.00161	.00157	.00154	.00150	.00146	.00143	.00139	.00136

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
60	20	.00236	.00229	.00222	.00216	.00210	.00204	.00198	.00193	.00187	.00182	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00149	.00145	.00142
60	21	.00247	.00240	.00233	.00226	.00220	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00148
60	22	.00260	.00252	.00244	.00237	.00230	.00224	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154
60	23	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00165	.00161
60	24	.00287	.00279	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00178	.00173	.00169
60	25	.00304	.00294	.00285	.00277	.00268	.00260	.00253	.00246	.00239	.00232	.00226	.00219	.00213	.00208	.00202	.00197	.00192	.00187	.00182	.00178
60	26	.00321	.00311	.00302	.00293	.00284	.00275	.00267	.00260	.00252	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203	.00197	.00192	.00188
60	27	.00341	.00330	.00320	.00310	.00301	.00292	.00284	.00275	.00267	.00260	.00253	.00246	.00239	.00232	.00226	.00220	.00215	.00209	.00204	.00199
60	28	.00363	.00351	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00211
60	29	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00248	.00242	.00236	.00229	.00224
60	30	.00411	.00398	.00386	.00374	.00363	.00352	.00341	.00331	.00322	.00312	.00304	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00244	.00238
60	31	.00439	.00425	.00411	.00399	.00387	.00375	.00364	.00353	.00343	.00333	.00323	.00314	.00306	.00297	.00289	.00281	.00274	.00267	.00260	.00253
60	32	.00468	.00453	.00439	.00426	.00413	.00400	.00388	.00377	.00366	.00355	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00284	.00277	.00270
60	33	.00500	.00484	.00469	.00455	.00441	.00427	.00415	.00402	.00391	.00379	.00368	.00358	.00348	.00338	.00329	.00320	.00312	.00303	.00295	.00288
60	34	.00535	.00518	.00502	.00486	.00471	.00457	.00443	.00430	.00418	.00405	.00394	.00383	.00372	.00362	.00352	.00342	.00333	.00324	.00316	.00308
60	35	.00573	.00555	.00537	.00521	.00505	.00489	.00475	.00461	.00447	.00434	.00422	.00410	.00398	.00387	.00377	.00366	.00356	.00347	.00338	.00329
60	36	.00614	.00594	.00576	.00558	.00541	.00524	.00509	.00494	.00479	.00465	.00452	.00439	.00427	.00415	.00403	.00393	.00382	.00372	.00362	.00353
60	37	.00658	.00637	.00617	.00598	.00580	.00562	.00545	.00529	.00514	.00499	.00485	.00471	.00458	.00445	.00433	.00421	.00410	.00399	.00388	.00378
60	38	.00706	.00684	.00662	.00642	.00622	.00604	.00586	.00568	.00552	.00536	.00521	.00506	.00492	.00478	.00465	.00452	.00440	.00428	.00417	.00406
60	39	.00758	.00734	.00711	.00690	.00669	.00649	.00629	.00611	.00593	.00576	.00559	.00544	.00528	.00514	.00500	.00486	.00473	.00461	.00449	.00437
60	40	.00814	.00789	.00764	.00741	.00719	.00697	.00677	.00657	.00638	.00620	.00602	.00585	.00569	.00553	.00538	.00524	.00510	.00496	.00483	.00471
60	41	.00875	.00848	.00822	.00797	.00773	.00750	.00728	.00707	.00687	.00667	.00648	.00630	.00613	.00596	.00580	.00564	.00549	.00535	.00521	.00507
60	42	.00941	.00912	.00885	.00858	.00832	.00808	.00784	.00762	.00740	.00719	.00699	.00679	.00660	.00643	.00625	.00608	.00592	.00577	.00562	.00548
60	43	.01012	.00981	.00952	.00923	.00896	.00870	.00845	.00820	.00797	.00775	.00753	.00732	.00712	.00693	.00674	.00657	.00639	.00623	.00607	.00591
60	44	.01088	.01056	.01024	.00994	.00965	.00937	.00910	.00884	.00859	.00835	.00812	.00790	.00768	.00748	.00728	.00709	.00690	.00672	.00655	.00639
60	45	.01170	.01135	.01101	.01069	.01038	.01008	.00979	.00952	.00925	.00899	.00875	.00851	.00828	.00806	.00785	.00764	.00745	.00726	.00707	.00689
60	46	.01256	.01219	.01183	.01149	.01116	.01084	.01054	.01024	.00996	.00968	.00942	.00917	.00892	.00869	.00846	.00824	.00803	.00783	.00763	.00744
60	47	.01348	.01308	.01270	.01234	.01199	.01165	.01132	.01101	.01071	.01042	.01014	.00987	.00961	.00935	.00911	.00888	.00865	.00844	.00823	.00802
60	48	.01445	.01403	.01363	.01324	.01287	.01251	.01216	.01183	.01151	.01120	.01090	.01061	.01033	.01007	.00981	.00956	.00932	.00908	.00886	.00864
60	49	.01548	.01503	.01460	.01419	.01380	.01341	.01305	.01269	.01235	.01202	.01171	.01140	.01110	.01082	.01054	.01028	.01002	.00978	.00954	.00930
60	50	.01656	.01609	.01564	.01520	.01478	.01438	.01399	.01361	.01325	.01290	.01256	.01224	.01193	.01162	.01133	.01105	.01078	.01051	.01026	.01001
60	51	.01771	.01721	.01673	.01627	.01582	.01540	.01498	.01459	.01420	.01383	.01347	.01313	.01280	.01248	.01216	.01186	.01157	.01129	.01102	.01076
60	52	.01891	.01838	.01788	.01739	.01692	.01647	.01603	.01561	.01520	.01481	.01443	.01407	.01371	.01337	.01304	.01273	.01242	.01212	.01183	.01155
60	53	.02016	.01961	.01908	.01856	.01807	.01759	.01713	.01669	.01626	.01584	.01544	.01505	.01468	.01432	.01397	.01363	.01331	.01299	.01269	.01239
60	54	.02148	.02090	.02034	.01979	.01927	.01877	.01828	.01781	.01736	.01692	.01650	.01609	.01570	.01531	.01494	.01459	.01424	.01391	.01358	.01327
60	55	.02285	.02224	.02165	.02108	.02053	.02000	.01949	.01899	.01852	.01805	.01761	.01718	.01676	.01636	.01597	.01559	.01522	.01487	.01453	.01420
60	56	.02428	.02364	.02302	.02242	.02185	.02129	.02075	.02023	.01973	.01924	.01877	.01832	.01788	.01745	.01704	.01664	.01626	.01588	.01552	.01517
60	57	.02577	.02510	.02445	.02382	.02322	.02263	.02207	.02152	.02099	.02048	.01999	.01951	.01904	.01860	.01816	.01774	.01734	.01694	.01656	.01619
60	58	.02732	.02661	.02593	.02528	.02464	.02403	.02343	.02286	.02231	.02177	.02125	.02075	.02026	.01979	.01933	.01889	.01847	.01805	.01765	.01726
60	59	.02891	.02818	.02746	.02678	.02611	.02547	.02485	.02425	.02367	.02310	.02256	.02203	.02152	.02103	.02055	.02009	.01964	.01920	.01878	.01837
60	60	.03055	.02979	.02904	.02832	.02763	.02696	.02631	.02568	.02507	.02448	.02391	.02336	.02283	.02231	.02181	.02132	.02085	.02039	.01995	.01952
61	0	.00177	.00174	.00170	.00167	.00164	.00161	.00158	.00155	.00152	.00150	.00147	.00145	.00142	.00140	.00138	.00136	.00133	.00131	.00129	.00127
61	1	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00048
61	2	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00051	.00049	.00048	.00047	.00046
61	3	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00052	.00050	.00049	.00048	.00046
61	4	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00050	.00048
61	5	.00090	.00087	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00054	.00053	.00051
61	6	.00096	.00093	.00090	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055
61	7	.00104	.00101	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060
61	8	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	9	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071
61	10	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078
61	11	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00111	.00108	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086
61	12	.00157	.00153	.00148	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00095
61	13	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103
61	14	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112
61	15	.00195	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
61	16	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00135	.00132	.00129	.00126
61	17	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00136	.00133
61	18	.00226	.00220	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138
61	19	.00237	.00230	.00223	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00144
61	20	.00248	.00240	.00234	.00227	.00221	.00214	.00209	.00203	.00197	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00150
61	21	.00260	.00252	.00245	.00238	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156
61	22	.00272	.00264	.00256	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185	.00180	.00176	.00171	.00167	.00163
61	23	.00286	.00277	.00269	.00261	.00254	.00247	.00240	.00233	.00227	.00220	.00215	.00209	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171
61	24	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179
61	25	.00318	.00308	.00299	.00290	.00282	.00274	.00266	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188
61	26	.00337	.00326	.00316	.00307	.00298	.00289	.00281	.00273	.00265	.00258	.00251	.00244	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198
61	27	.00357	.00346	.00336	.00326	.00316	.00307	.00298	.00289	.00281	.00273	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00221	.00215	.00210
61	28	.00380	.00368	.00357	.00346	.00336	.00326	.00316	.00307	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240	.00234	.00228	.00222
61	29	.00404	.00392	.00380	.00368	.00357	.00347	.00336	.00327	.00317	.00309	.00300	.00292	.00284	.00276	.00269	.00262	.00255	.00248	.00242	.00236
61	30	.00431	.00417	.00404	.00392	.00380	.00369	.00358	.00348	.00338	.00328	.00319	.00310	.00302	.00294	.00286	.00278	.00271	.00264	.00258	.00251
61	31	.00459	.00445	.00431	.00418	.00405	.00393	.00382	.00371	.00360	.00350	.00340	.00331	.00322	.00313	.00305	.00296	.00289	.00281	.00274	.00267
61	32	.00490	.00475	.00460	.00446	.00433	.00420	.00407	.00395	.00384	.00373	.00363	.00353	.00343	.00334	.00325	.00316	.00308	.00300	.00292	.00285
61	33	.00524	.00507	.00492	.00477	.00462	.00448	.00435	.00422	.00410	.00399	.00387	.00377	.00366	.00356	.00347	.00337	.00328	.00320	.00312	.00304
61	34	.00560	.00542	.00526	.00510	.00494	.00479	.00465	.00452	.00439	.00426	.00414	.00403	.00391	.00381	.00370	.00361	.00351	.00342	.00333	.00325
61	35	.00599	.00581	.00563	.00546	.00529	.00513	.00498	.00484	.00470	.00456	.00443	.00431	.00419	.00408	.00397	.00386	.00376	.00366	.00356	.00347
61	36	.00642	.00622	.00603	.00585	.00567	.00550	.00534	.00518	.00503	.00489	.00475	.00462	.00449	.00437	.00425	.00414	.00403	.00392	.00382	.00372
61	37	.00689	.00667	.00647	.00627	.00608	.00590	.00573	.00556	.00540	.00524	.00510	.00495	.00482	.00469	.00456	.00444	.00432	.00421	.00410	.00399
61	38	.00739	.00716	.00694	.00673	.00653	.00633	.00615	.00597	.00580	.00563	.00547	.00532	.00517	.00503	.00490	.00477	.00464	.00452	.00440	.00429
61	39	.00794	.00769	.00746	.00723	.00701	.00681	.00661	.00641	.00623	.00605	.00588	.00572	.00556	.00541	.00527	.00512	.00499	.00486	.00473	.00461
61	40	.00853	.00826	.00801	.00777	.00754	.00732	.00711	.00690	.00670	.00651	.00633	.00616	.00599	.00582	.00567	.00552	.00537	.00523	.00510	.00497
61	41	.00917	.00889	.00862	.00836	.00812	.00788	.00765	.00743	.00722	.00702	.00682	.00663	.00645	.00628	.00611	.00595	.00579	.00564	.00550	.00536
61	42	.00986	.00956	.00928	.00900	.00874	.00848	.00824	.00800	.00778	.00756	.00735	.00715	.00696	.00677	.00659	.00642	.00625	.00609	.00593	.00578
61	43	.01061	.01029	.00999	.00969	.00941	.00914	.00888	.00862	.00838	.00815	.00793	.00771	.00750	.00730	.00711	.00692	.00674	.00657	.00640	.00624
61	44	.01141	.01107	.01075	.01043	.01013	.00984	.00956	.00929	.00904	.00879	.00855	.00832	.00809	.00788	.00767	.00747	.00728	.00710	.00692	.00675
61	45	.01227	.01191	.01156	.01123	.01090	.01060	.01030	.01001	.00974	.00947	.00921	.00897	.00873	.00850	.00828	.00807	.00786	.00766	.00747	.00728
61	46	.01318	.01280	.01243	.01207	.01173	.01140	.01108	.01078	.01048	.01020	.00993	.00966	.00941	.00916	.00893	.00870	.00848	.00827	.00806	.00786
61	47	.01415	.01374	.01335	.01297	.01260	.01225	.01192	.01159	.01128	.01097	.01068	.01040	.01013	.00987	.00962	.00937	.00914	.00891	.00869	.00848
61	48	.01517	.01474	.01432	.01392	.01353	.01316	.01280	.01245	.01212	.01180	.01149	.01119	.01090	.01062	.01035	.01009	.00984	.00960	.00937	.00914
61	49	.01626	.01580	.01535	.01493	.01452	.01412	.01374	.01337	.01302	.01267	.01234	.01203	.01172	.01142	.01114	.01086	.01059	.01033	.01008	.00984
61	50	.01741	.01692	.01645	.01600	.01556	.01514	.01474	.01435	.01397	.01361	.01325	.01292	.01259	.01227	.01197	.01167	.01139	.01111	.01085	.01059
61	51	.01862	.01810	.01760	.01713	.01666	.01622	.01579	.01538	.01498	.01459	.01422	.01386	.01351	.01318	.01285	.01254	.01224	.01195	.01166	.01139
61	52	.01989	.01934	.01882	.01831	.01782	.01735	.01690	.01646	.01604	.01563	.01524	.01486	.01449	.01413	.01379	.01346	.01313	.01282	.01252	.01223
61	53	.02122	.02065	.02009	.01956	.01904	.01855	.01807	.01760	.01716	.01672	.01631	.01590	.01551	.01514	.01477	.01442	.01408	.01375	.01343	.01312
61	54	.02261	.02201	.02142	.02086	.02032	.01979	.01929	.01880	.01833	.01787	.01743	.01700	.01659	.01619	.01581	.01543	.01507	.01472	.01439	.01406
61	55	.02407	.02343	.02282	.02223	.02165	.02110	.02057	.02005	.01955	.01907	.01861	.01816	.01772	.01730	.01689	.01650	.01612	.01575	.01539	.01504
61	56	.02559	.02492	.02427	.02365	.02305	.02247	.02191	.02137	.02084	.02033	.01984	.01937	.01891	.01847	.01804	.01762	.01722	.01683	.01645	.01608
61	57	.02717	.02647	.02579	.02514	.02451	.02390	.02331	.02274	.02219	.02165	.02114	.02064	.02015	.01969	.01923	.01879	.01837	.01796	.01756	.01717
61	58	.02881	.02807	.02737	.02668	.02602	.02538	.02476	.02416	.02358	.02302	.02248	.02196	.02145	.02096	.02048	.02002	.01957	.01914	.01871	.01831

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	59	.03050	.02973	.02899	.02828	.02758	.02691	.02627	.02564	.02503	.02444	.02388	.02332	.02279	.02227	.02177	.02129	.02082	.02036	.01992	.01949
61	60	.03225	.03145	.03067	.02992	.02920	.02850	.02782	.02717	.02653	.02591	.02532	.02474	.02418	.02364	.02311	.02261	.02211	.02163	.02117	.02072
61	61	.03405	.03322	.03241	.03163	.03087	.03014	.02943	.02875	.02808	.02744	.02682	.02621	.02563	.02506	.02451	.02397	.02346	.02295	.02247	.02199
62	0	.00188	.00184	.00181	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00157	.00154	.00151	.00149	.00147	.00144	.00142	.00140	.00138	.00136
62	1	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051	.00050
62	2	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051	.00049	.00048
62	3	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00049
62	4	.00088	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051
62	5	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00059	.00057	.00056	.00054
62	6	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058
62	7	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063
62	8	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
62	9	.00128	.00124	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075
62	10	.00139	.00135	.00131	.00127	.00123	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00082
62	11	.00151	.00147	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00100	.00098	.00095	.00093	.00091
62	12	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100
62	13	.00179	.00173	.00169	.00164	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00109
62	14	.00192	.00187	.00181	.00176	.00172	.00167	.00163	.00158	.00154	.00150	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118
62	15	.00205	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00126
62	16	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00161	.00158	.00154	.00150	.00147	.00143	.00140	.00137	.00134
62	17	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140
62	18	.00238	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173	.00168	.00164	.00160	.00157	.00153	.00150	.00146
62	19	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00156	.00152
62	20	.00260	.00252	.00245	.00238	.00232	.00225	.00219	.00213	.00208	.00203	.00197	.00192	.00188	.00183	.00178	.00174	.00170	.00166	.00162	.00159
62	21	.00272	.00264	.00257	.00249	.00242	.00236	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165
62	22	.00285	.00277	.00269	.00261	.00254	.00247	.00240	.00234	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00177	.00172
62	23	.00300	.00291	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00194	.00189	.00185	.00180
62	24	.00315	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189
62	25	.00333	.00323	.00313	.00304	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00199
62	26	.00352	.00342	.00331	.00322	.00312	.00303	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00220	.00214	.00209
62	27	.00374	.00362	.00352	.00341	.00331	.00322	.00313	.00304	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00221
62	28	.00397	.00385	.00374	.00362	.00352	.00342	.00332	.00322	.00313	.00305	.00297	.00289	.00281	.00274	.00266	.00260	.00253	.00247	.00241	.00235
62	29	.00423	.00410	.00397	.00386	.00374	.00363	.00353	.00343	.00333	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249
62	30	.00450	.00437	.00423	.00411	.00399	.00387	.00376	.00365	.00355	.00345	.00335	.00326	.00318	.00309	.00301	.00293	.00286	.00279	.00272	.00265
62	31	.00480	.00465	.00451	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357	.00348	.00338	.00329	.00321	.00312	.00304	.00296	.00289	.00282
62	32	.00512	.00497	.00482	.00467	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300
62	33	.00547	.00531	.00514	.00499	.00484	.00470	.00456	.00443	.00431	.00418	.00407	.00396	.00385	.00375	.00365	.00355	.00346	.00337	.00329	.00320
62	34	.00585	.00567	.00550	.00534	.00518	.00502	.00488	.00474	.00460	.00447	.00435	.00423	.00411	.00400	.00390	.00380	.00370	.00360	.00351	.00342
62	35	.00627	.00607	.00589	.00571	.00554	.00538	.00522	.00507	.00493	.00479	.00466	.00453	.00441	.00429	.00417	.00406	.00396	.00385	.00376	.00366
62	36	.00672	.00651	.00631	.00612	.00594	.00577	.00560	.00544	.00528	.00513	.00499	.00485	.00472	.00459	.00447	.00435	.00424	.00413	.00402	.00392
62	37	.00720	.00698	.00677	.00657	.00637	.00618	.00600	.00583	.00567	.00551	.00535	.00521	.00506	.00493	.00480	.00467	.00455	.00443	.00432	.00421
62	38	.00773	.00749	.00727	.00705	.00684	.00664	.00645	.00626	.00608	.00591	.00575	.00559	.00544	.00529	.00515	.00502	.00489	.00476	.00464	.00452
62	39	.00830	.00805	.00781	.00757	.00735	.00714	.00693	.00673	.00654	.00636	.00618	.00601	.00585	.00569	.00554	.00539	.00525	.00512	.00499	.00486
62	40	.00892	.00865	.00839	.00814	.00790	.00767	.00745	.00724	.00704	.00684	.00665	.00647	.00630	.00613	.00597	.00581	.00566	.00551	.00537	.00524
62	41	.00960	.00931	.00903	.00876	.00851	.00826	.00803	.00780	.00758	.00737	.00717	.00697	.00679	.00660	.00643	.00626	.00610	.00594	.00579	.00565
62	42	.01032	.01002	.00972	.00944	.00916	.00890	.00865	.00840	.00817	.00794	.00773	.00752	.00732	.00712	.00694	.00676	.00658	.00642	.00625	.00610
62	43	.01111	.01078	.01047	.01016	.00987	.00959	.00932	.00906	.00881	.00857	.00833	.00811	.00790	.00769	.00749	.00729	.00711	.00693	.00675	.00659
62	44	.01196	.01160	.01127	.01094	.01063	.01033	.01004	.00976	.00950	.00924	.00899	.00875	.00852	.00830	.00808	.00788	.00768	.00748	.00730	.00712
62	45	.01286	.01248	.01212	.01178	.01145	.01113	.01082	.01052	.01023	.00996	.00969	.00944	.00919	.00895	.00872	.00850	.00829	.00808	.00788	.00769
62	46	.01382	.01342	.01304	.01267	.01232	.01197	.01165	.01133	.01102	.01073	.01045	.01017	.00991	.00965	.00941	.00917	.00894	.00872	.00851	.00830

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
62	47	.01484	.01441	.01401	.01362	.01324	.01287	.01252	.01219	.01186	.01155	.01125	.01095	.01067	.01040	.01014	.00989	.00964	.00940	.00918	.00895
62	48	.01592	.01547	.01504	.01462	.01422	.01383	.01346	.01310	.01275	.01242	.01210	.01179	.01149	.01120	.01092	.01065	.01039	.01013	.00989	.00965
62	49	.01706	.01659	.01613	.01568	.01526	.01485	.01445	.01407	.01370	.01335	.01300	.01267	.01235	.01204	.01175	.01146	.01118	.01091	.01065	.01040
62	50	.01827	.01777	.01728	.01681	.01636	.01593	.01551	.01510	.01471	.01433	.01397	.01362	.01328	.01295	.01263	.01232	.01203	.01174	.01146	.01119
62	51	.01955	.01902	.01850	.01801	.01753	.01707	.01662	.01619	.01578	.01538	.01499	.01462	.01426	.01391	.01357	.01324	.01293	.01262	.01233	.01204
62	52	.02090	.02033	.01979	.01926	.01876	.01827	.01780	.01734	.01690	.01648	.01607	.01567	.01529	.01492	.01456	.01421	.01388	.01355	.01324	.01293
62	53	.02231	.02171	.02114	.02058	.02005	.01953	.01903	.01855	.01809	.01764	.01720	.01678	.01638	.01598	.01560	.01524	.01488	.01454	.01420	.01388
62	54	.02378	.02315	.02255	.02196	.02140	.02085	.02033	.01982	.01933	.01885	.01839	.01795	.01752	.01710	.01670	.01631	.01594	.01557	.01522	.01488
62	55	.02532	.02466	.02402	.02341	.02281	.02224	.02168	.02115	.02063	.02013	.01964	.01918	.01872	.01828	.01786	.01745	.01705	.01666	.01629	.01592
62	56	.02693	.02624	.02557	.02492	.02429	.02369	.02311	.02254	.02200	.02147	.02096	.02046	.01998	.01952	.01907	.01864	.01821	.01781	.01741	.01703
62	57	.02861	.02788	.02718	.02650	.02584	.02520	.02459	.02400	.02342	.02287	.02233	.02181	.02130	.02082	.02034	.01988	.01944	.01901	.01859	.01819
62	58	.03035	.02958	.02885	.02813	.02745	.02678	.02614	.02551	.02491	.02432	.02376	.02321	.02268	.02217	.02167	.02119	.02072	.02026	.01982	.01940
62	59	.03214	.03135	.03058	.02983	.02911	.02841	.02773	.02708	.02645	.02584	.02524	.02467	.02411	.02357	.02305	.02254	.02205	.02157	.02110	.02066
62	60	.03400	.03317	.03236	.03158	.03083	.03010	.02939	.02870	.02804	.02740	.02678	.02617	.02559	.02502	.02447	.02394	.02342	.02292	.02244	.02196
62	61	.03591	.03504	.03420	.03339	.03260	.03184	.03110	.03039	.02969	.02902	.02837	.02774	.02713	.02653	.02596	.02540	.02486	.02433	.02382	.02332
62	62	.03790	.03699	.03611	.03527	.03445	.03365	.03288	.03213	.03141	.03071	.03003	.02937	.02873	.02811	.02750	.02692	.02635	.02580	.02526	.02474
63	0	.00199	.00195	.00191	.00188	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00151	.00149	.00147	.00145
63	1	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00056	.00054	.00053
63	2	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051
63	3	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00059	.00057	.00056	.00054	.00053	.00051
63	4	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00054
63	5	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057
63	6	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061
63	7	.00114	.00110	.00107	.00104	.00100	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066
63	8	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072
63	9	.00133	.00129	.00126	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00085	.00083	.00081	.00079
63	10	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087
63	11	.00159	.00154	.00150	.00145	.00141	.00137	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00098	.00096
63	12	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106
63	13	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115
63	14	.00201	.00196	.00190	.00185	.00180	.00176	.00171	.00167	.00162	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125
63	15	.00215	.00209	.00203	.00198	.00192	.00187	.00183	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134
63	16	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00141
63	17	.00238	.00232	.00225	.00219	.00213	.00208	.00203	.00197	.00192	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00148
63	18	.00249	.00242	.00236	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00191	.00186	.00182	.00178	.00173	.00169	.00165	.00162	.00158	.00155
63	19	.00260	.00253	.00246	.00239	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00190	.00185	.00181	.00176	.00172	.00168	.00165	.00161
63	20	.00272	.00264	.00257	.00250	.00243	.00237	.00230	.00224	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167
63	21	.00285	.00277	.00269	.00262	.00254	.00248	.00241	.00235	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175
63	22	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00191	.00186	.00182
63	23	.00314	.00305	.00296	.00287	.00279	.00272	.00264	.00257	.00250	.00244	.00238	.00231	.00226	.00220	.00215	.00209	.00204	.00199	.00195	.00190
63	24	.00330	.00320	.00311	.00302	.00294	.00286	.00278	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00214	.00209	.00204	.00199
63	25	.00348	.00338	.00328	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00215	.00209
63	26	.00368	.00357	.00347	.00337	.00327	.00318	.00309	.00301	.00293	.00285	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00232	.00226	.00221
63	27	.00391	.00379	.00368	.00357	.00347	.00337	.00328	.00319	.00310	.00302	.00294	.00286	.00278	.00271	.00264	.00258	.00251	.00245	.00239	.00233
63	28	.00415	.00403	.00391	.00379	.00368	.00358	.00348	.00338	.00329	.00320	.00311	.00303	.00295	.00288	.00280	.00273	.00266	.00260	.00253	.00247
63	29	.00442	.00429	.00416	.00404	.00392	.00381	.00370	.00360	.00350	.00340	.00331	.00322	.00314	.00306	.00298	.00290	.00283	.00276	.00269	.00263
63	30	.00471	.00456	.00443	.00430	.00417	.00405	.00394	.00383	.00372	.00362	.00352	.00343	.00334	.00325	.00317	.00309	.00301	.00293	.00286	.00279
63	31	.00502	.00486	.00472	.00458	.00445	.00432	.00420	.00408	.00396	.00386	.00375	.00365	.00355	.00346	.00337	.00328	.00320	.00312	.00304	.00297
63	32	.00535	.00519	.00504	.00489	.00474	.00461	.00448	.00435	.00423	.00411	.00400	.00389	.00379	.00369	.00359	.00350	.00341	.00332	.00324	.00316
63	33	.00572	.00555	.00538	.00522	.00507	.00492	.00478	.00464	.00452	.00439	.00427	.00415	.00404	.00394	.00383	.00374	.00364	.00355	.00346	.00337

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
63	34	.00611	.00593	.00575	.00558	.00542	.00526	.00511	.00497	.00483	.00469	.00456	.00444	.00432	.00421	.00410	.00399	.00389	.00379	.00370	.00360
63	35	.00655	.00635	.00616	.00598	.00580	.00563	.00547	.00532	.00517	.00502	.00489	.00475	.00463	.00450	.00439	.00427	.00416	.00406	.00395	.00386
63	36	.00702	.00680	.00660	.00640	.00622	.00604	.00586	.00570	.00554	.00538	.00524	.00509	.00496	.00483	.00470	.00458	.00446	.00435	.00424	.00413
63	37	.00752	.00730	.00708	.00687	.00667	.00647	.00629	.00611	.00594	.00578	.00562	.00547	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00443
63	38	.00807	.00783	.00760	.00737	.00716	.00695	.00675	.00656	.00638	.00620	.00603	.00587	.00571	.00556	.00542	.00528	.00514	.00501	.00488	.00476
63	39	.00867	.00841	.00816	.00792	.00769	.00747	.00726	.00706	.00686	.00667	.00649	.00631	.00614	.00598	.00582	.00567	.00553	.00539	.00525	.00512
63	40	.00932	.00905	.00878	.00852	.00828	.00804	.00781	.00759	.00738	.00718	.00698	.00680	.00661	.00644	.00627	.00611	.00595	.00580	.00566	.00552
63	41	.01003	.00973	.00945	.00917	.00891	.00866	.00841	.00818	.00795	.00773	.00753	.00732	.00713	.00694	.00676	.00659	.00642	.00626	.00610	.00595
63	42	.01080	.01048	.01017	.00988	.00960	.00933	.00907	.00881	.00857	.00834	.00812	.00790	.00769	.00749	.00730	.00711	.00693	.00675	.00659	.00642
63	43	.01162	.01128	.01096	.01064	.01034	.01005	.00977	.00950	.00924	.00900	.00875	.00852	.00830	.00808	.00788	.00768	.00748	.00730	.00712	.00694
63	44	.01251	.01215	.01180	.01147	.01114	.01083	.01053	.01025	.00997	.00970	.00945	.00920	.00896	.00873	.00851	.00829	.00808	.00788	.00769	.00750
63	45	.01346	.01307	.01270	.01234	.01200	.01167	.01135	.01104	.01075	.01046	.01019	.00992	.00967	.00942	.00918	.00895	.00873	.00851	.00831	.00811
63	46	.01447	.01406	.01366	.01328	.01292	.01256	.01222	.01190	.01158	.01128	.01098	.01070	.01042	.01016	.00991	.00966	.00942	.00919	.00897	.00875
63	47	.01554	.01511	.01469	.01428	.01389	.01351	.01315	.01280	.01247	.01214	.01183	.01152	.01123	.01095	.01068	.01041	.01016	.00991	.00968	.00945
63	48	.01668	.01622	.01577	.01534	.01492	.01452	.01414	.01377	.01341	.01306	.01273	.01240	.01209	.01179	.01150	.01122	.01095	.01069	.01043	.01019
63	49	.01789	.01739	.01692	.01646	.01602	.01560	.01519	.01479	.01441	.01404	.01369	.01334	.01301	.01269	.01238	.01208	.01179	.01151	.01124	.01098
63	50	.01916	.01864	.01814	.01765	.01719	.01674	.01630	.01588	.01547	.01508	.01470	.01434	.01399	.01364	.01331	.01300	.01269	.01239	.01210	.01182
63	51	.02051	.01996	.01943	.01892	.01842	.01794	.01748	.01703	.01660	.01619	.01579	.01540	.01502	.01466	.01431	.01397	.01364	.01332	.01301	.01272
63	52	.02193	.02135	.02079	.02024	.01972	.01921	.01872	.01825	.01779	.01735	.01693	.01651	.01612	.01573	.01536	.01500	.01465	.01431	.01398	.01367
63	53	.02342	.02280	.02221	.02164	.02108	.02055	.02003	.01953	.01905	.01858	.01813	.01769	.01727	.01686	.01647	.01608	.01571	.01535	.01501	.01467
63	54	.02498	.02433	.02370	.02310	.02251	.02195	.02140	.02087	.02036	.01987	.01939	.01893	.01848	.01805	.01763	.01723	.01683	.01645	.01608	.01573
63	55	.02661	.02593	.02526	.02463	.02401	.02341	.02284	.02228	.02174	.02122	.02072	.02023	.01976	.01930	.01886	.01843	.01801	.01761	.01722	.01684
63	56	.02831	.02759	.02690	.02623	.02558	.02495	.02434	.02376	.02319	.02264	.02211	.02159	.02110	.02061	.02014	.01969	.01925	.01883	.01841	.01801
63	57	.03009	.02933	.02860	.02790	.02722	.02656	.02592	.02530	.02470	.02413	.02357	.02302	.02250	.02199	.02149	.02102	.02055	.02010	.01967	.01924
63	58	.03193	.03114	.03038	.02964	.02892	.02823	.02756	.02691	.02628	.02567	.02508	.02451	.02396	.02342	.02290	.02240	.02191	.02144	.02098	.02053
63	59	.03384	.03301	.03221	.03143	.03068	.02996	.02926	.02858	.02792	.02728	.02666	.02606	.02548	.02491	.02437	.02384	.02332	.02283	.02234	.02187
63	60	.03581	.03494	.03410	.03329	.03251	.03175	.03101	.03030	.02961	.02894	.02829	.02766	.02705	.02646	.02589	.02533	.02479	.02427	.02376	.02326
63	61	.03784	.03694	.03606	.03522	.03440	.03360	.03283	.03209	.03136	.03066	.02999	.02933	.02869	.02807	.02747	.02688	.02632	.02577	.02523	.02471
63	62	.03994	.03900	.03809	.03721	.03635	.03553	.03472	.03394	.03319	.03246	.03175	.03106	.03039	.02974	.02911	.02850	.02791	.02733	.02677	.02622
63	63	.04212	.04114	.04020	.03928	.03839	.03752	.03668	.03587	.03509	.03432	.03358	.03286	.03216	.03148	.03083	.03019	.02956	.02896	.02837	.02780
64	0	.00210	.00206	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169	.00166	.00163	.00161	.00159	.00156	.00154
64	1	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00064	.00063	.00061	.00060	.00059	.00057	.00056
64	2	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054
64	3	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00072	.00070	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00056	.00054
64	4	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056
64	5	.00102	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060
64	6	.00110	.00107	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00064
64	7	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00088	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00070
64	8	.00128	.00124	.00121	.00117	.00114	.00111	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076
64	9	.00140	.00135	.00131	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083
64	10	.00152	.00148	.00144	.00139	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092
64	11	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101
64	12	.00181	.00176	.00171	.00166	.00162	.00158	.00153	.00149	.00146	.00142	.00138	.00135	.00132	.00128	.00125	.00122	.00119	.00117	.00114	.00111
64	13	.00196	.00191	.00186	.00181	.00176	.00171	.00167	.00163	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122
64	14	.00211	.00205	.00200	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132
64	15	.00225	.00219	.00213	.00207	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00148	.00144	.00141
64	16	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00149
64	17	.00250	.00243	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00164	.00160	.00157
64	18	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163
64	19	.00273	.00265	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00210	.00204	.00200	.00195	.00190	.00186	.00182	.00178	.00174	.00170

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
64	20	.00285	.00277	.00269	.00262	.00255	.00248	.00242	.00236	.00230	.00224	.00219	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181	.00177
64	21	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00197	.00193	.00188	.00184
64	22	.00312	.00304	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00201	.00197	.00192
64	23	.00328	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201
64	24	.00345	.00335	.00326	.00316	.00308	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210
64	25	.00364	.00353	.00343	.00334	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00221
64	26	.00385	.00374	.00363	.00353	.00343	.00333	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00263	.00256	.00250	.00244	.00238	.00233
64	27	.00408	.00396	.00385	.00374	.00363	.00353	.00343	.00334	.00325	.00316	.00308	.00300	.00292	.00285	.00278	.00271	.00264	.00258	.00252	.00246
64	28	.00434	.00421	.00409	.00397	.00386	.00375	.00364	.00354	.00345	.00336	.00327	.00318	.00310	.00302	.00295	.00287	.00280	.00273	.00267	.00261
64	29	.00461	.00448	.00435	.00422	.00410	.00399	.00387	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00313	.00305	.00298	.00290	.00283	.00277
64	30	.00491	.00477	.00463	.00449	.00437	.00424	.00412	.00401	.00390	.00380	.00369	.00360	.00350	.00341	.00333	.00324	.00316	.00309	.00301	.00294
64	31	.00524	.00508	.00493	.00479	.00465	.00452	.00439	.00427	.00415	.00404	.00393	.00383	.00373	.00363	.00354	.00345	.00337	.00328	.00320	.00313
64	32	.00559	.00542	.00526	.00511	.00496	.00482	.00468	.00455	.00443	.00431	.00419	.00408	.00398	.00387	.00377	.00368	.00359	.00350	.00341	.00333
64	33	.00597	.00579	.00562	.00546	.00530	.00515	.00500	.00486	.00473	.00460	.00448	.00436	.00424	.00413	.00403	.00392	.00383	.00373	.00364	.00355
64	34	.00638	.00619	.00601	.00583	.00566	.00550	.00535	.00520	.00506	.00492	.00479	.00466	.00453	.00442	.00430	.00419	.00409	.00399	.00389	.00379
64	35	.00683	.00663	.00643	.00625	.00606	.00589	.00573	.00557	.00541	.00526	.00512	.00499	.00485	.00473	.00461	.00449	.00437	.00426	.00416	.00406
64	36	.00732	.00710	.00689	.00669	.00650	.00631	.00614	.00596	.00580	.00564	.00549	.00534	.00520	.00507	.00493	.00481	.00469	.00457	.00446	.00435
64	37	.00785	.00762	.00739	.00718	.00697	.00677	.00658	.00640	.00622	.00605	.00589	.00573	.00558	.00543	.00529	.00516	.00503	.00490	.00478	.00466
64	38	.00843	.00818	.00794	.00771	.00749	.00727	.00707	.00687	.00668	.00650	.00633	.00616	.00599	.00584	.00569	.00554	.00540	.00527	.00513	.00501
64	39	.00905	.00879	.00853	.00828	.00805	.00782	.00760	.00739	.00719	.00699	.00680	.00662	.00645	.00628	.00612	.00596	.00581	.00566	.00552	.00539
64	40	.00973	.00945	.00917	.00891	.00866	.00841	.00818	.00795	.00773	.00752	.00732	.00713	.00694	.00676	.00659	.00642	.00626	.00610	.00595	.00580
64	41	.01048	.01017	.00988	.00959	.00932	.00906	.00881	.00857	.00833	.00811	.00789	.00768	.00748	.00729	.00710	.00692	.00675	.00658	.00642	.00626
64	42	.01128	.01095	.01064	.01033	.01004	.00976	.00949	.00923	.00899	.00874	.00851	.00829	.00807	.00787	.00767	.00747	.00729	.00710	.00693	.00676
64	43	.01214	.01179	.01146	.01114	.01082	.01053	.01024	.00996	.00969	.00943	.00919	.00895	.00872	.00849	.00828	.00807	.00787	.00768	.00749	.00731
64	44	.01308	.01270	.01234	.01200	.01167	.01135	.01104	.01074	.01046	.01018	.00991	.00966	.00941	.00917	.00894	.00872	.00850	.00830	.00809	.00790
64	45	.01407	.01367	.01329	.01292	.01257	.01223	.01190	.01158	.01128	.01098	.01070	.01042	.01016	.00990	.00965	.00941	.00918	.00896	.00875	.00854
64	46	.01514	.01471	.01430	.01391	.01353	.01317	.01282	.01248	.01215	.01184	.01153	.01124	.01096	.01068	.01042	.01016	.00992	.00968	.00945	.00922
64	47	.01626	.01581	.01538	.01496	.01456	.01417	.01379	.01343	.01309	.01275	.01242	.01211	.01181	.01152	.01123	.01096	.01070	.01044	.01019	.00996
64	48	.01746	.01698	.01652	.01608	.01565	.01523	.01484	.01445	.01408	.01372	.01337	.01304	.01272	.01241	.01210	.01181	.01153	.01126	.01099	.01074
64	49	.01873	.01822	.01773	.01726	.01680	.01636	.01594	.01553	.01514	.01475	.01439	.01403	.01369	.01335	.01303	.01272	.01242	.01213	.01185	.01157
64	50	.02008	.01954	.01902	.01852	.01803	.01757	.01712	.01668	.01626	.01585	.01546	.01508	.01472	.01436	.01402	.01369	.01337	.01306	.01276	.01247
64	51	.02150	.02093	.02038	.01985	.01933	.01884	.01836	.01790	.01745	.01702	.01661	.01620	.01581	.01544	.01507	.01472	.01438	.01405	.01373	.01342
64	52	.02299	.02239	.02181	.02125	.02070	.02018	.01967	.01918	.01871	.01825	.01781	.01738	.01697	.01657	.01618	.01581	.01545	.01509	.01475	.01442
64	53	.02457	.02393	.02331	.02272	.02214	.02159	.02105	.02054	.02004	.01955	.01908	.01863	.01819	.01777	.01736	.01696	.01657	.01620	.01584	.01549
64	54	.02621	.02554	.02489	.02426	.02366	.02307	.02250	.02196	.02143	.02091	.02042	.01994	.01948	.01903	.01859	.01817	.01776	.01736	.01698	.01661
64	55	.02793	.02722	.02654	.02588	.02524	.02462	.02403	.02345	.02289	.02235	.02182	.02132	.02083	.02035	.01989	.01944	.01901	.01859	.01818	.01779
64	56	.02973	.02899	.02827	.02757	.02690	.02625	.02562	.02501	.02442	.02385	.02330	.02276	.02224	.02174	.02126	.02078	.02033	.01988	.01945	.01903
64	57	.03161	.03083	.03007	.02934	.02864	.02795	.02729	.02665	.02603	.02543	.02484	.02428	.02373	.02320	.02269	.02219	.02171	.02124	.02078	.02034
64	58	.03356	.03274	.03195	.03118	.03044	.02972	.02903	.02835	.02770	.02707	.02645	.02586	.02528	.02473	.02418	.02366	.02315	.02266	.02218	.02171
64	59	.03558	.03472	.03389	.03309	.03231	.03156	.03083	.03012	.02943	.02877	.02812	.02750	.02690	.02631	.02574	.02519	.02465	.02413	.02362	.02313
64	60	.03767	.03677	.03590	.03506	.03424	.03345	.03269	.03195	.03123	.03053	.02986	.02920	.02857	.02795	.02735	.02677	.02621	.02566	.02513	.02461
64	61	.03982	.03889	.03798	.03710	.03625	.03542	.03462	.03385	.03309	.03237	.03166	.03097	.03031	.02966	.02903	.02842	.02783	.02726	.02670	.02615
64	62	.04206	.04108	.04013	.03922	.03833	.03747	.03663	.03582	.03503	.03427	.03353	.03281	.03212	.03144	.03078	.03014	.02952	.02892	.02833	.02777
64	63	.04437	.04335	.04237	.04141	.04048	.03959	.03871	.03787	.03705	.03625	.03548	.03473	.03400	.03329	.03261	.03194	.03129	.03066	.03004	.02945
64	64	.04676	.04570	.04467	.04368	.04272	.04178	.04087	.03999	.03914	.03831	.03750	.03672	.03596	.03522	.03450	.03380	.03312	.03246	.03182	.03120
65	0	.00222	.00218	.00214	.00211	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00169	.00166	.00164
65	1	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00065	.00063	.00062	.00060	.00059
65	2	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00076	.00074	.00072	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00056
65	3	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058	.00057
65	4	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
65	5	.00107	.00104	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00073	.00072	.00070	.00068	.00066	.00064	.00063
65	6	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068
65	7	.00124	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073
65	8	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00091	.00088	.00086	.00084	.00082	.00080
65	9	.00146	.00141	.00137	.00133	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094	.00092	.00090	.00088
65	10	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00097
65	11	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107
65	12	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117
65	13	.00205	.00200	.00194	.00189	.00184	.00180	.00175	.00171	.00166	.00162	.00158	.00155	.00151	.00147	.00144	.00141	.00138	.00134	.00132	.00129
65	14	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00142	.00139
65	15	.00236	.00229	.00223	.00217	.00212	.00207	.00201	.00197	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00152	.00149
65	16	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158
65	17	.00261	.00254	.00248	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00165
65	18	.00273	.00266	.00259	.00252	.00246	.00239	.00233	.00228	.00222	.00217	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00172
65	19	.00285	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00200	.00196	.00192	.00187	.00183	.00179
65	20	.00298	.00290	.00282	.00275	.00267	.00260	.00254	.00247	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00186
65	21	.00312	.00303	.00295	.00287	.00280	.00272	.00265	.00258	.00252	.00246	.00240	.00234	.00228	.00223	.00218	.00213	.00208	.00203	.00199	.00194
65	22	.00327	.00318	.00309	.00300	.00292	.00285	.00277	.00270	.00263	.00257	.00250	.00244	.00238	.00233	.00227	.00222	.00217	.00212	.00207	.00202
65	23	.00343	.00333	.00324	.00315	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00256	.00249	.00243	.00238	.00232	.00227	.00221	.00216	.00211
65	24	.00360	.00350	.00340	.00331	.00322	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00232	.00226	.00221
65	25	.00380	.00369	.00359	.00349	.00339	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00255	.00249	.00244	.00238	.00232
65	26	.00402	.00390	.00379	.00369	.00358	.00349	.00339	.00330	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245
65	27	.00426	.00414	.00402	.00391	.00380	.00369	.00359	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271	.00265	.00259
65	28	.00452	.00439	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334	.00325	.00317	.00309	.00302	.00295	.00288	.00281	.00274
65	29	.00481	.00467	.00454	.00441	.00429	.00417	.00405	.00394	.00384	.00374	.00364	.00355	.00346	.00337	.00329	.00321	.00313	.00305	.00298	.00291
65	30	.00512	.00497	.00483	.00469	.00456	.00444	.00431	.00420	.00408	.00398	.00387	.00377	.00368	.00358	.00349	.00341	.00332	.00324	.00317	.00309
65	31	.00546	.00530	.00515	.00500	.00486	.00472	.00459	.00447	.00435	.00423	.00412	.00402	.00391	.00381	.00372	.00362	.00354	.00345	.00337	.00329
65	32	.00582	.00565	.00549	.00533	.00518	.00504	.00490	.00476	.00464	.00451	.00439	.00428	.00417	.00406	.00396	.00386	.00377	.00367	.00359	.00350
65	33	.00622	.00604	.00586	.00570	.00553	.00538	.00523	.00509	.00495	.00482	.00469	.00457	.00445	.00434	.00423	.00412	.00402	.00392	.00382	.00373
65	34	.00665	.00646	.00627	.00609	.00592	.00575	.00559	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451	.00440	.00429	.00419	.00408	.00399
65	35	.00712	.00691	.00671	.00652	.00633	.00616	.00599	.00582	.00566	.00551	.00537	.00522	.00509	.00496	.00483	.00471	.00459	.00448	.00437	.00426
65	36	.00763	.00741	.00719	.00699	.00679	.00660	.00641	.00624	.00607	.00591	.00575	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00468	.00457
65	37	.00818	.00795	.00772	.00749	.00728	.00708	.00688	.00669	.00651	.00634	.00617	.00601	.00585	.00570	.00555	.00541	.00528	.00515	.00502	.00490
65	38	.00879	.00853	.00828	.00805	.00782	.00760	.00739	.00719	.00699	.00681	.00663	.00645	.00628	.00612	.00597	.00582	.00567	.00553	.00539	.00526
65	39	.00944	.00917	.00890	.00865	.00841	.00817	.00795	.00773	.00752	.00732	.00712	.00694	.00676	.00658	.00642	.00626	.00610	.00595	.00580	.00566
65	40	.01015	.00986	.00958	.00931	.00904	.00879	.00855	.00832	.00809	.00788	.00767	.00747	.00728	.00709	.00691	.00674	.00657	.00641	.00625	.00610
65	41	.01093	.01061	.01031	.01002	.00974	.00947	.00921	.00896	.00872	.00849	.00827	.00805	.00785	.00765	.00745	.00727	.00709	.00691	.00675	.00658
65	42	.01177	.01143	.01111	.01080	.01050	.01021	.00993	.00967	.00941	.00916	.00892	.00869	.00847	.00825	.00805	.00785	.00765	.00747	.00728	.00711
65	43	.01268	.01232	.01197	.01164	.01132	.01101	.01071	.01043	.01015	.00989	.00963	.00938	.00914	.00891	.00869	.00847	.00827	.00807	.00787	.00769
65	44	.01365	.01327	.01290	.01255	.01220	.01187	.01156	.01125	.01095	.01067	.01040	.01013	.00987	.00963	.00939	.00916	.00894	.00872	.00851	.00831
65	45	.01470	.01429	.01390	.01352	.01315	.01280	.01246	.01213	.01182	.01151	.01122	.01093	.01066	.01039	.01014	.00989	.00965	.00942	.00920	.00898
65	46	.01581	.01538	.01496	.01455	.01416	.01379	.01343	.01308	.01274	.01241	.01210	.01180	.01150	.01122	.01095	.01068	.01043	.01018	.00994	.00971
65	47	.01700	.01653	.01609	.01566	.01524	.01484	.01445	.01408	.01372	.01337	.01304	.01271	.01240	.01210	.01181	.01152	.01125	.01098	.01073	.01048
65	48	.01826	.01776	.01729	.01683	.01639	.01596	.01555	.01515	.01477	.01440	.01404	.01369	.01336	.01304	.01272	.01242	.01213	.01185	.01157	.01131
65	49	.01959	.01907	.01856	.01808	.01761	.01715	.01671	.01629	.01588	.01549	.01511	.01474	.01438	.01404	.01370	.01338	.01307	.01277	.01247	.01219
65	50	.02101	.02045	.01992	.01940	.01890	.01842	.01795	.01750	.01707	.01665	.01624	.01585	.01547	.01510	.01475	.01440	.01407	.01375	.01344	.01313
65	51	.02251	.02192	.02135	.02080	.02027	.01976	.01927	.01879	.01833	.01788	.01745	.01703	.01663	.01624	.01586	.01549	.01514	.01480	.01446	.01414
65	52	.02408	.02346	.02286	.02228	.02172	.02117	.02065	.02014	.01965	.01918	.01872	.01828	.01785	.01744	.01703	.01665	.01627	.01590	.01555	.01521
65	53	.02574	.02508	.02444	.02383	.02324	.02266	.02211	.02157	.02105	.02055	.02007	.01960	.01914	.01870	.01827	.01786	.01746	.01707	.01670	.01633
65	54	.02747	.02678	.02611	.02546	.02483	.02423	.02364	.02307	.02252	.02199	.02148	.02098	.02050	.02003	.01958	.01914	.01872	.01831	.01791	.01752



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
65	55	.02929	.02856	.02785	.02717	.02651	.02587	.02525	.02465	.02407	.02351	.02297	.02244	.02193	.02144	.02096	.02049	.02004	.01961	.01918	.01877
65	56	.03119	.03042	.02968	.02896	.02826	.02759	.02693	.02630	.02569	.02510	.02453	.02397	.02343	.02291	.02240	.02191	.02144	.02098	.02053	.02009
65	57	.03317	.03237	.03158	.03083	.03009	.02939	.02870	.02803	.02739	.02677	.02616	.02558	.02501	.02446	.02392	.02340	.02290	.02241	.02194	.02148
65	58	.03524	.03439	.03357	.03277	.03200	.03126	.03054	.02984	.02916	.02850	.02787	.02725	.02665	.02607	.02551	.02496	.02443	.02392	.02342	.02293
65	59	.03737	.03648	.03562	.03479	.03398	.03320	.03244	.03171	.03100	.03031	.02964	.02899	.02836	.02775	.02716	.02658	.02602	.02548	.02496	.02444
65	60	.03958	.03865	.03775	.03688	.03603	.03521	.03442	.03365	.03290	.03218	.03148	.03080	.03014	.02949	.02887	.02827	.02768	.02711	.02655	.02602
65	61	.04186	.04089	.03995	.03904	.03816	.03730	.03647	.03566	.03488	.03412	.03339	.03267	.03198	.03131	.03065	.03002	.02940	.02880	.02822	.02765
65	62	.04423	.04322	.04224	.04128	.04036	.03947	.03860	.03776	.03694	.03615	.03538	.03463	.03390	.03320	.03251	.03185	.03120	.03057	.02996	.02937
65	63	.04668	.04563	.04461	.04361	.04265	.04172	.04081	.03993	.03908	.03825	.03745	.03667	.03591	.03517	.03445	.03375	.03308	.03242	.03178	.03116
65	64	.04922	.04812	.04706	.04602	.04502	.04405	.04311	.04219	.04130	.04044	.03960	.03878	.03799	.03722	.03647	.03574	.03503	.03434	.03367	.03302
65	65	.05183	.05069	.04959	.04851	.04747	.04646	.04548	.04453	.04360	.04270	.04182	.04097	.04015	.03934	.03856	.03780	.03706	.03634	.03564	.03496
66	0	.00235	.00231	.00227	.00223	.00219	.00216	.00212	.00209	.00205	.00202	.00199	.00196	.00193	.00190	.00187	.00185	.00182	.00179	.00177	.00175
66	1	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00075	.00073	.00071	.00070	.00068	.00066	.00065	.00064	.00062
66	2	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00061	.00059
66	3	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00064	.00063	.00061	.00060
66	4	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00065	.00064	.00062
66	5	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066
66	6	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00075	.00073	.00071
66	7	.00129	.00125	.00121	.00118	.00115	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077
66	8	.00140	.00136	.00132	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084
66	9	.00152	.00148	.00143	.00139	.00136	.00132	.00128	.00125	.00122	.00118	.00115	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092
66	10	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00133	.00130	.00127	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00102
66	11	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112
66	12	.00198	.00192	.00187	.00182	.00178	.00173	.00169	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00126	.00124
66	13	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00166	.00163	.00159	.00155	.00152	.00148	.00145	.00142	.00139	.00136
66	14	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147
66	15	.00246	.00240	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00157
66	16	.00260	.00254	.00247	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00190	.00185	.00181	.00177	.00174	.00170	.00166
66	17	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174
66	18	.00286	.00278	.00271	.00264	.00257	.00251	.00245	.00239	.00233	.00228	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00182
66	19	.00298	.00290	.00283	.00275	.00268	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189
66	20	.00311	.00303	.00295	.00287	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00230	.00225	.00220	.00215	.00210	.00205	.00201	.00197
66	21	.00326	.00317	.00309	.00300	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00205
66	22	.00341	.00332	.00323	.00314	.00306	.00298	.00290	.00283	.00276	.00269	.00263	.00256	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00213
66	23	.00358	.00348	.00338	.00329	.00321	.00312	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00238	.00233	.00228	.00223
66	24	.00376	.00366	.00356	.00346	.00337	.00328	.00319	.00311	.00303	.00296	.00288	.00281	.00274	.00268	.00262	.00255	.00250	.00244	.00238	.00233
66	25	.00396	.00385	.00375	.00365	.00355	.00345	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00245
66	26	.00419	.00407	.00396	.00385	.00375	.00365	.00355	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00270	.00264	.00258
66	27	.00444	.00432	.00420	.00408	.00397	.00386	.00376	.00366	.00356	.00347	.00339	.00330	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00272
66	28	.00472	.00458	.00445	.00433	.00421	.00410	.00399	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325	.00317	.00309	.00302	.00295	.00288
66	29	.00502	.00487	.00473	.00460	.00448	.00435	.00424	.00413	.00402	.00391	.00381	.00372	.00362	.00353	.00345	.00336	.00328	.00321	.00313	.00306
66	30	.00534	.00519	.00504	.00490	.00476	.00463	.00451	.00439	.00427	.00416	.00405	.00395	.00385	.00376	.00366	.00358	.00349	.00341	.00333	.00325
66	31	.00569	.00553	.00537	.00522	.00507	.00493	.00480	.00467	.00455	.00443	.00432	.00421	.00410	.00400	.00390	.00380	.00371	.00362	.00354	.00345
66	32	.00607	.00589	.00573	.00556	.00541	.00526	.00512	.00498	.00485	.00472	.00460	.00448	.00437	.00426	.00415	.00405	.00395	.00386	.00377	.00368
66	33	.00648	.00629	.00611	.00594	.00578	.00562	.00546	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00443	.00432	.00422	.00411	.00402	.00392
66	34	.00693	.00673	.00654	.00635	.00617	.00600	.00584	.00568	.00553	.00539	.00524	.00511	.00498	.00485	.00473	.00462	.00450	.00439	.00429	.00419
66	35	.00742	.00720	.00700	.00680	.00661	.00643	.00625	.00608	.00592	.00576	.00561	.00547	.00533	.00519	.00506	.00494	.00482	.00470	.00459	.00448
66	36	.00795	.00772	.00750	.00729	.00708	.00689	.00670	.00652	.00634	.00618	.00602	.00586	.00571	.00556	.00543	.00529	.00516	.00504	.00491	.00480
66	37	.00853	.00828	.00804	.00782	.00760	.00739	.00719	.00699	.00681	.00663	.00645	.00629	.00612	.00597	.00582	.00568	.00554	.00540	.00527	.00515
66	38	.00915	.00889	.00864	.00839	.00816	.00794	.00772	.00751	.00731	.00712	.00693	.00675	.00658	.00641	.00625	.00610	.00595	.00580	.00566	.00553

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
66	39	.00984	.00955	.00928	.00902	.00877	.00853	.00830	.00808	.00786	.00765	.00746	.00726	.00708	.00690	.00673	.00656	.00640	.00624	.00609	.00595
66	40	.01058	.01028	.00999	.00971	.00944	.00918	.00893	.00869	.00846	.00824	.00803	.00782	.00762	.00743	.00724	.00706	.00689	.00672	.00656	.00641
66	41	.01139	.01107	.01076	.01046	.01017	.00989	.00963	.00937	.00912	.00888	.00865	.00843	.00822	.00801	.00781	.00762	.00744	.00726	.00708	.00691
66	42	.01227	.01192	.01159	.01127	.01096	.01067	.01038	.01011	.00984	.00959	.00934	.00910	.00887	.00865	.00844	.00823	.00803	.00784	.00765	.00747
66	43	.01322	.01285	.01249	.01215	.01182	.01151	.01120	.01091	.01062	.01035	.01008	.00983	.00958	.00934	.00911	.00889	.00868	.00847	.00827	.00808
66	44	.01424	.01385	.01347	.01310	.01275	.01241	.01208	.01177	.01146	.01117	.01089	.01061	.01035	.01010	.00985	.00961	.00938	.00916	.00894	.00873
66	45	.01534	.01492	.01451	.01412	.01374	.01338	.01303	.01270	.01237	.01206	.01175	.01146	.01118	.01090	.01064	.01038	.01014	.00990	.00967	.00944
66	46	.01651	.01606	.01563	.01521	.01481	.01442	.01405	.01369	.01334	.01300	.01268	.01237	.01206	.01177	.01149	.01122	.01095	.01069	.01045	.01021
66	47	.01775	.01727	.01681	.01637	.01594	.01553	.01513	.01474	.01437	.01401	.01367	.01333	.01301	.01270	.01239	.01210	.01182	.01155	.01128	.01102
66	48	.01907	.01856	.01807	.01760	.01715	.01671	.01628	.01587	.01548	.01509	.01472	.01437	.01402	.01369	.01336	.01305	.01275	.01245	.01217	.01190
66	49	.02047	.01993	.01941	.01891	.01843	.01796	.01751	.01707	.01665	.01624	.01585	.01547	.01510	.01474	.01440	.01406	.01374	.01343	.01312	.01283
66	50	.02196	.02139	.02084	.02030	.01979	.01929	.01881	.01835	.01790	.01746	.01704	.01664	.01625	.01587	.01550	.01514	.01480	.01446	.01414	.01383
66	51	.02354	.02293	.02234	.02178	.02123	.02070	.02019	.01970	.01922	.01876	.01832	.01789	.01747	.01706	.01667	.01629	.01593	.01557	.01522	.01489
66	52	.02519	.02455	.02393	.02333	.02275	.02219	.02165	.02113	.02062	.02014	.01966	.01920	.01876	.01833	.01791	.01751	.01712	.01674	.01637	.01602
66	53	.02694	.02626	.02560	.02497	.02436	.02376	.02319	.02264	.02210	.02158	.02108	.02059	.02012	.01967	.01922	.01880	.01838	.01798	.01759	.01721
66	54	.02876	.02805	.02736	.02669	.02604	.02541	.02481	.02422	.02365	.02310	.02257	.02206	.02156	.02107	.02061	.02015	.01971	.01928	.01887	.01847
66	55	.03068	.02992	.02919	.02849	.02781	.02714	.02650	.02589	.02529	.02471	.02414	.02360	.02307	.02256	.02206	.02158	.02111	.02066	.02022	.01979
66	56	.03268	.03189	.03112	.03038	.02966	.02896	.02829	.02763	.02700	.02639	.02579	.02522	.02466	.02412	.02359	.02308	.02259	.02211	.02164	.02119
66	57	.03478	.03394	.03314	.03235	.03160	.03086	.03015	.02946	.02880	.02815	.02752	.02692	.02633	.02575	.02520	.02466	.02414	.02363	.02314	.02266
66	58	.03696	.03608	.03523	.03441	.03361	.03284	.03210	.03137	.03067	.02999	.02933	.02869	.02807	.02747	.02688	.02631	.02576	.02523	.02471	.02420
66	59	.03921	.03829	.03740	.03654	.03571	.03490	.03411	.03335	.03261	.03190	.03121	.03053	.02988	.02924	.02863	.02803	.02745	.02689	.02634	.02581
66	60	.04155	.04058	.03965	.03875	.03788	.03703	.03620	.03541	.03463	.03388	.03315	.03245	.03176	.03109	.03044	.02982	.02921	.02861	.02803	.02747
66	61	.04396	.04296	.04198	.04104	.04012	.03924	.03837	.03754	.03673	.03594	.03518	.03444	.03371	.03302	.03234	.03167	.03103	.03041	.02980	.02921
66	62	.04647	.04542	.04440	.04342	.04246	.04153	.04063	.03976	.03891	.03809	.03729	.03651	.03576	.03502	.03431	.03362	.03294	.03229	.03165	.03103
66	63	.04907	.04798	.04692	.04589	.04489	.04392	.04298	.04207	.04118	.04032	.03948	.03867	.03788	.03711	.03637	.03564	.03494	.03425	.03358	.03293
66	64	.05176	.05062	.04952	.04844	.04741	.04640	.04542	.04446	.04354	.04264	.04177	.04092	.04009	.03929	.03851	.03775	.03701	.03630	.03560	.03492
66	65	.05453	.05335	.05220	.05109	.05001	.04896	.04794	.04695	.04598	.04505	.04414	.04325	.04239	.04155	.04074	.03995	.03918	.03842	.03769	.03698
66	66	.05739	.05617	.05498	.05382	.05270	.05161	.05055	.04952	.04852	.04754	.04659	.04567	.04478	.04390	.04305	.04223	.04142	.04064	.03988	.03914
67	0	.00248	.00244	.00240	.00236	.00232	.00228	.00225	.00221	.00218	.00214	.00211	.00208	.00205	.00202	.00199	.00196	.00193	.00191	.00188	.00186
67	1	.00103	.00101	.00098	.00095	.00093	.00091	.00088	.00086	.00084	.00082	.00080	.00078	.00076	.00075	.00073	.00071	.00070	.00068	.00067	.00065
67	2	.00101	.00098	.00096	.00093	.00090	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00067	.00065	.00064	.00062
67	3	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00078	.00076	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00063
67	4	.00109	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065
67	5	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00085	.00083	.00080	.00078	.00076	.00075	.00073	.00071	.00069
67	6	.00124	.00120	.00117	.00114	.00110	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074
67	7	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081
67	8	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00099	.00097	.00095	.00092	.00090	.00088
67	9	.00158	.00154	.00150	.00145	.00141	.00138	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00097
67	10	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107
67	11	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00136	.00132	.00129	.00126	.00123	.00121	.00118
67	12	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130
67	13	.00224	.00219	.00213	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00143
67	14	.00242	.00235	.00229	.00224	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00169	.00165	.00161	.00158	.00155
67	15	.00258	.00251	.00245	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00184	.00180	.00177	.00173	.00169	.00166
67	16	.00272	.00265	.00259	.00252	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00183	.00179	.00175
67	17	.00286	.00278	.00271	.00265	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00192	.00188	.00184
67	18	.00299	.00291	.00283	.00276	.00269	.00263	.00257	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00213	.00209	.00204	.00200	.00196	.00192
67	19	.00312	.00303	.00296	.00288	.00281	.00274	.00267	.00261	.00255	.00249	.00243	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199
67	20	.00325	.00317	.00309	.00301	.00293	.00286	.00279	.00272	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00211	.00207
67	21	.00340	.00331	.00323	.00314	.00306	.00298	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00241	.00235	.00230	.00225	.00220	.00216

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
67	22	.00356	.00346	.00337	.00329	.00320	.00312	.00304	.00297	.00289	.00282	.00276	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00229	.00225
67	23	.00373	.00363	.00353	.00344	.00335	.00327	.00318	.00310	.00303	.00295	.00288	.00281	.00275	.00268	.00262	.00256	.00250	.00245	.00239	.00234
67	24	.00392	.00382	.00371	.00361	.00352	.00343	.00334	.00326	.00317	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00256	.00251	.00245
67	25	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343	.00334	.00326	.00318	.00310	.00303	.00295	.00288	.00282	.00275	.00269	.00263	.00257
67	26	.00437	.00425	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343	.00335	.00327	.00319	.00311	.00304	.00297	.00290	.00283	.00277	.00271
67	27	.00463	.00450	.00438	.00426	.00414	.00403	.00393	.00383	.00373	.00364	.00354	.00346	.00337	.00329	.00321	.00314	.00307	.00300	.00293	.00286
67	28	.00491	.00478	.00464	.00452	.00440	.00428	.00417	.00406	.00395	.00385	.00376	.00366	.00358	.00349	.00341	.00332	.00325	.00317	.00310	.00303
67	29	.00522	.00508	.00494	.00480	.00467	.00455	.00443	.00431	.00420	.00409	.00399	.00389	.00380	.00370	.00361	.00353	.00345	.00337	.00329	.00321
67	30	.00556	.00540	.00525	.00511	.00497	.00484	.00471	.00459	.00447	.00435	.00424	.00414	.00403	.00394	.00384	.00375	.00366	.00358	.00349	.00341
67	31	.00592	.00576	.00560	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451	.00440	.00429	.00419	.00409	.00399	.00389	.00380	.00371	.00363
67	32	.00632	.00614	.00597	.00580	.00564	.00549	.00534	.00520	.00507	.00494	.00481	.00469	.00457	.00446	.00435	.00425	.00414	.00405	.00395	.00386
67	33	.00675	.00655	.00637	.00619	.00602	.00586	.00570	.00555	.00541	.00527	.00513	.00500	.00488	.00476	.00464	.00453	.00442	.00432	.00421	.00412
67	34	.00721	.00701	.00681	.00662	.00644	.00626	.00610	.00593	.00578	.00563	.00548	.00535	.00521	.00508	.00496	.00484	.00472	.00461	.00450	.00439
67	35	.00772	.00750	.00729	.00709	.00689	.00671	.00653	.00635	.00619	.00602	.00587	.00572	.00558	.00544	.00530	.00517	.00505	.00493	.00481	.00470
67	36	.00827	.00804	.00781	.00759	.00739	.00719	.00699	.00681	.00663	.00645	.00629	.00613	.00597	.00583	.00568	.00554	.00541	.00528	.00515	.00503
67	37	.00887	.00862	.00838	.00815	.00792	.00771	.00750	.00730	.00711	.00692	.00675	.00657	.00641	.00625	.00609	.00595	.00580	.00566	.00553	.00540
67	38	.00953	.00926	.00900	.00875	.00851	.00828	.00806	.00784	.00764	.00744	.00725	.00706	.00688	.00671	.00655	.00639	.00623	.00608	.00594	.00580
67	39	.01024	.00995	.00967	.00941	.00915	.00890	.00866	.00843	.00821	.00800	.00779	.00760	.00741	.00722	.00704	.00687	.00671	.00654	.00639	.00624
67	40	.01101	.01070	.01041	.01012	.00985	.00958	.00933	.00908	.00884	.00861	.00839	.00818	.00798	.00778	.00759	.00740	.00722	.00705	.00688	.00672
67	41	.01186	.01153	.01121	.01090	.01061	.01032	.01005	.00979	.00953	.00929	.00905	.00882	.00860	.00839	.00818	.00799	.00779	.00761	.00743	.00726
67	42	.01278	.01242	.01208	.01175	.01144	.01113	.01084	.01056	.01029	.01002	.00977	.00952	.00929	.00906	.00884	.00862	.00842	.00822	.00803	.00784
67	43	.01377	.01339	.01303	.01268	.01234	.01201	.01170	.01140	.01110	.01082	.01055	.01029	.01003	.00979	.00955	.00932	.00910	.00889	.00868	.00848
67	44	.01484	.01444	.01405	.01367	.01331	.01296	.01263	.01230	.01199	.01169	.01139	.01111	.01084	.01058	.01032	.01008	.00984	.00961	.00939	.00917
67	45	.01599	.01556	.01514	.01474	.01435	.01398	.01362	.01327	.01294	.01261	.01230	.01200	.01171	.01143	.01115	.01089	.01064	.01039	.01015	.00992
67	46	.01721	.01675	.01631	.01588	.01547	.01507	.01469	.01432	.01396	.01361	.01328	.01295	.01264	.01234	.01205	.01177	.01149	.01123	.01097	.01072
67	47	.01852	.01803	.01755	.01710	.01666	.01623	.01582	.01543	.01504	.01467	.01432	.01397	.01364	.01331	.01300	.01270	.01241	.01212	.01185	.01158
67	48	.01990	.01938	.01888	.01839	.01792	.01747	.01703	.01661	.01620	.01581	.01543	.01506	.01470	.01436	.01402	.01370	.01339	.01308	.01279	.01250
67	49	.02137	.02082	.02028	.01977	.01927	.01879	.01832	.01787	.01744	.01702	.01661	.01622	.01583	.01547	.01511	.01476	.01443	.01411	.01379	.01349
67	50	.02293	.02235	.02178	.02123	.02070	.02019	.01969	.01921	.01875	.01830	.01787	.01745	.01705	.01665	.01627	.01590	.01555	.01520	.01487	.01454
67	51	.02459	.02397	.02336	.02278	.02222	.02167	.02115	.02064	.02015	.01967	.01921	.01877	.01833	.01792	.01751	.01712	.01674	.01637	.01601	.01567
67	52	.02633	.02567	.02503	.02442	.02382	.02324	.02268	.02215	.02162	.02112	.02063	.02015	.01970	.01925	.01882	.01840	.01800	.01761	.01723	.01686
67	53	.02816	.02747	.02679	.02614	.02551	.02490	.02430	.02373	.02318	.02264	.02212	.02162	.02113	.02066	.02020	.01976	.01933	.01891	.01851	.01812
67	54	.03009	.02935	.02864	.02795	.02728	.02663	.02601	.02540	.02482	.02425	.02370	.02317	.02265	.02215	.02166	.02119	.02074	.02029	.01986	.01945
67	55	.03211	.03133	.03057	.02985	.02914	.02846	.02780	.02716	.02654	.02594	.02536	.02479	.02425	.02372	.02320	.02270	.02222	.02175	.02129	.02085
67	56	.03422	.03340	.03261	.03184	.03110	.03038	.02968	.02900	.02835	.02772	.02710	.02650	.02593	.02537	.02482	.02429	.02378	.02328	.02280	.02233
67	57	.03643	.03556	.03473	.03392	.03314	.03238	.03165	.03094	.03025	.02958	.02893	.02830	.02769	.02710	.02652	.02597	.02542	.02490	.02439	.02389
67	58	.03872	.03782	.03694	.03609	.03527	.03448	.03370	.03295	.03223	.03152	.03084	.03018	.02953	.02891	.02830	.02771	.02714	.02659	.02605	.02552
67	59	.04111	.04016	.03924	.03835	.03748	.03665	.03584	.03505	.03428	.03354	.03282	.03213	.03145	.03079	.03015	.02953	.02893	.02834	.02777	.02722
67	60	.04357	.04258	.04161	.04068	.03978	.03890	.03805	.03722	.03642	.03564	.03489	.03415	.03344	.03275	.03208	.03142	.03079	.03017	.02957	.02899
67	61	.04612	.04509	.04408	.04310	.04215	.04124	.04034	.03948	.03864	.03782	.03703	.03626	.03551	.03479	.03408	.03340	.03273	.03208	.03145	.03084
67	62	.04878	.04769	.04664	.04562	.04463	.04367	.04274	.04183	.04095	.04010	.03927	.03846	.03768	.03692	.03617	.03545	.03475	.03407	.03341	.03277
67	63	.05153	.05040	.04930	.04824	.04720	.04620	.04522	.04428	.04336	.04247	.04160	.04075	.03993	.03914	.03836	.03761	.03687	.03616	.03546	.03479
67	64	.05437	.05320	.05205	.05095	.04987	.04882	.04781	.04682	.04586	.04493	.04402	.04314	.04228	.04145	.04064	.03985	.03908	.03833	.03760	.03690
67	65	.05731	.05609	.05490	.05375	.05263	.05154	.05048	.04945	.04845	.04748	.04654	.04562	.04472	.04385	.04300	.04218	.04138	.04059	.03983	.03909
67	66	.06035	.05909	.05785	.05665	.05549	.05436	.05326	.05219	.05115	.05013	.04915	.04819	.04726	.04635	.04547	.04461	.04377	.04295	.04216	.04138
67	67	.06350	.06218	.06091	.05966	.05845	.05728	.05614	.05502	.05394	.05289	.05187	.05087	.04990	.04895	.04803	.04714	.04627	.04541	.04459	.04378
68	0	.00262	.00258	.00254	.00249	.00245	.00242	.00238	.00234	.00231	.00227	.00224	.00221	.00217	.00214	.00211	.00208	.00206	.00203	.00200	.00198
68	1	.00108	.00105	.00102	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075	.00073	.00072	.00070	.00069
68	2	.00105	.00102	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00067	.00065
68	3	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00066

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	4	.00113	.00110	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068
68	5	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072
68	6	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078
68	7	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00086	.00084
68	8	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00099	.00097	.00094	.00092
68	9	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101
68	10	.00180	.00175	.00171	.00166	.00162	.00158	.00153	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112
68	11	.00197	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124
68	12	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137
68	13	.00234	.00228	.00222	.00217	.00212	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00153	.00150
68	14	.00252	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00203	.00198	.00194	.00189	.00185	.00181	.00177	.00174	.00170	.00166	.00163
68	15	.00269	.00262	.00256	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00207	.00202	.00198	.00194	.00190	.00186	.00182	.00178	.00175
68	16	.00284	.00277	.00271	.00264	.00258	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00205	.00201	.00196	.00192	.00188	.00185
68	17	.00299	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00198	.00194
68	18	.00312	.00304	.00296	.00289	.00282	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202
68	19	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00261	.00255	.00249	.00244	.00238	.00233	.00228	.00223	.00219	.00214	.00210
68	20	.00340	.00331	.00322	.00314	.00307	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00254	.00248	.00242	.00237	.00232	.00227	.00222	.00218
68	21	.00355	.00346	.00337	.00328	.00320	.00312	.00305	.00297	.00290	.00283	.00277	.00270	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00227
68	22	.00371	.00362	.00352	.00343	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00258	.00252	.00247	.00241	.00236
68	23	.00389	.00379	.00369	.00359	.00350	.00341	.00333	.00325	.00317	.00309	.00302	.00295	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00246
68	24	.00409	.00398	.00387	.00377	.00367	.00358	.00349	.00340	.00332	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00275	.00269	.00263	.00258
68	25	.00431	.00419	.00408	.00397	.00387	.00377	.00367	.00358	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283	.00276	.00270
68	26	.00455	.00442	.00431	.00419	.00408	.00398	.00388	.00378	.00368	.00359	.00351	.00342	.00334	.00326	.00319	.00311	.00304	.00297	.00291	.00285
68	27	.00482	.00469	.00456	.00444	.00432	.00421	.00410	.00400	.00390	.00380	.00371	.00362	.00353	.00345	.00337	.00329	.00322	.00314	.00307	.00301
68	28	.00511	.00497	.00484	.00471	.00458	.00447	.00435	.00424	.00413	.00403	.00393	.00383	.00374	.00365	.00357	.00349	.00341	.00333	.00325	.00318
68	29	.00544	.00529	.00514	.00500	.00487	.00474	.00462	.00450	.00439	.00428	.00417	.00407	.00397	.00388	.00379	.00370	.00361	.00353	.00345	.00337
68	30	.00579	.00563	.00547	.00532	.00518	.00505	.00491	.00479	.00467	.00455	.00444	.00433	.00422	.00412	.00402	.00393	.00384	.00375	.00366	.00358
68	31	.00616	.00599	.00583	.00567	.00552	.00537	.00523	.00510	.00497	.00484	.00472	.00460	.00449	.00438	.00428	.00418	.00408	.00399	.00389	.00381
68	32	.00657	.00639	.00621	.00604	.00588	.00572	.00557	.00543	.00529	.00516	.00503	.00490	.00478	.00467	.00455	.00445	.00434	.00424	.00414	.00405
68	33	.00702	.00682	.00663	.00645	.00628	.00611	.00595	.00579	.00565	.00550	.00536	.00523	.00510	.00498	.00486	.00474	.00463	.00452	.00442	.00432
68	34	.00750	.00729	.00709	.00689	.00671	.00653	.00636	.00619	.00603	.00588	.00573	.00559	.00545	.00532	.00519	.00506	.00494	.00483	.00472	.00461
68	35	.00803	.00780	.00759	.00738	.00718	.00699	.00680	.00663	.00646	.00629	.00613	.00598	.00583	.00569	.00555	.00542	.00529	.00516	.00504	.00493
68	36	.00860	.00836	.00813	.00791	.00769	.00749	.00729	.00710	.00692	.00674	.00657	.00640	.00625	.00609	.00594	.00580	.00566	.00553	.00540	.00528
68	37	.00922	.00897	.00872	.00848	.00825	.00803	.00782	.00762	.00742	.00723	.00705	.00687	.00670	.00653	.00638	.00622	.00607	.00593	.00579	.00566
68	38	.00991	.00963	.00936	.00911	.00886	.00863	.00840	.00818	.00797	.00777	.00757	.00738	.00720	.00702	.00685	.00669	.00653	.00637	.00622	.00608
68	39	.01065	.01035	.01007	.00979	.00953	.00928	.00903	.00880	.00857	.00835	.00814	.00794	.00774	.00755	.00737	.00719	.00702	.00686	.00670	.00654
68	40	.01145	.01114	.01083	.01054	.01026	.00999	.00973	.00947	.00923	.00899	.00877	.00855	.00834	.00814	.00794	.00775	.00756	.00739	.00721	.00705
68	41	.01234	.01200	.01167	.01136	.01105	.01076	.01048	.01021	.00995	.00970	.00946	.00922	.00899	.00878	.00856	.00836	.00816	.00797	.00779	.00761
68	42	.01329	.01293	.01258	.01225	.01192	.01161	.01131	.01102	.01074	.01047	.01021	.00996	.00971	.00948	.00925	.00903	.00882	.00861	.00841	.00822
68	43	.01433	.01394	.01357	.01321	.01286	.01253	.01221	.01190	.01159	.01131	.01103	.01075	.01049	.01024	.01000	.00976	.00953	.00931	.00910	.00889
68	44	.01545	.01504	.01464	.01425	.01388	.01352	.01318	.01284	.01252	.01221	.01191	.01162	.01134	.01107	.01081	.01056	.01031	.01007	.00984	.00962
68	45	.01665	.01621	.01578	.01537	.01497	.01459	.01422	.01386	.01352	.01319	.01287	.01255	.01225	.01196	.01168	.01141	.01115	.01089	.01065	.01041
68	46	.01793	.01746	.01700	.01657	.01614	.01573	.01534	.01496	.01459	.01423	.01389	.01356	.01323	.01292	.01262	.01233	.01205	.01178	.01151	.01126
68	47	.01929	.01879	.01831	.01784	.01739	.01695	.01653	.01612	.01573	.01535	.01498	.01462	.01428	.01395	.01363	.01331	.01301	.01272	.01244	.01216
68	48	.02075	.02021	.01969	.01920	.01871	.01825	.01780	.01737	.01695	.01654	.01615	.01577	.01540	.01504	.01470	.01437	.01404	.01373	.01343	.01313
68	49	.02229	.02172	.02117	.02064	.02013	.01963	.01915	.01869	.01824	.01781	.01739	.01698	.01659	.01621	.01584	.01549	.01514	.01481	.01448	.01417
68	50	.02393	.02332	.02274	.02217	.02163	.02110	.02059	.02010	.01962	.01916	.01872	.01828	.01787	.01746	.01707	.01669	.01632	.01596	.01562	.01528
68	51	.02566	.02502	.02440	.02380	.02323	.02267	.02212	.02160	.02109	.02060	.02013	.01967	.01922	.01879	.01837	.01797	.01758	.01719	.01682	.01647
68	52	.02749	.02681	.02616	.02552	.02491	.02432	.02374	.02319	.02265	.02213	.02162	.02113	.02066	.02020	.01975	.01932	.01890	.01850	.01811	.01772
68	53	.02942	.02870	.02801	.02733	.02668	.02605	.02545	.02486	.02429	.02373	.02320	.02268	.02218	.02169	.02121	.02076	.02031	.01988	.01946	.01905

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	54	.03144	.03068	.02995	.02924	.02855	.02788	.02724	.02662	.02601	.02543	.02486	.02431	.02377	.02326	.02275	.02227	.02180	.02134	.02089	.02046
68	55	.03356	.03276	.03199	.03124	.03051	.02981	.02913	.02847	.02783	.02721	.02661	.02602	.02546	.02491	.02438	.02386	.02336	.02288	.02240	.02194
68	56	.03579	.03494	.03413	.03334	.03257	.03183	.03111	.03041	.02974	.02908	.02845	.02783	.02723	.02665	.02609	.02554	.02501	.02450	.02400	.02351
68	57	.03811	.03722	.03636	.03553	.03473	.03394	.03319	.03245	.03174	.03105	.03038	.02973	.02910	.02848	.02789	.02731	.02675	.02620	.02567	.02516
68	58	.04053	.03960	.03870	.03782	.03697	.03615	.03535	.03458	.03383	.03310	.03240	.03171	.03104	.03040	.02977	.02916	.02857	.02799	.02743	.02689
68	59	.04304	.04207	.04112	.04020	.03931	.03844	.03761	.03679	.03600	.03524	.03449	.03377	.03307	.03239	.03173	.03108	.03046	.02985	.02926	.02869
68	60	.04564	.04462	.04363	.04266	.04173	.04082	.03994	.03909	.03826	.03746	.03667	.03592	.03518	.03446	.03376	.03309	.03243	.03179	.03117	.03056
68	61	.04834	.04727	.04623	.04522	.04424	.04329	.04237	.04148	.04061	.03976	.03894	.03815	.03737	.03662	.03589	.03518	.03448	.03381	.03315	.03252
68	62	.05114	.05002	.04894	.04788	.04686	.04587	.04490	.04396	.04305	.04217	.04131	.04047	.03966	.03887	.03810	.03736	.03663	.03592	.03524	.03457
68	63	.05405	.05288	.05175	.05065	.04958	.04854	.04754	.04656	.04561	.04468	.04378	.04291	.04205	.04123	.04042	.03964	.03888	.03814	.03741	.03671
68	64	.05706	.05585	.05467	.05352	.05241	.05132	.05027	.04925	.04826	.04729	.04635	.04543	.04455	.04368	.04284	.04202	.04122	.04044	.03969	.03895
68	65	.06018	.05891	.05769	.05649	.05533	.05421	.05311	.05204	.05101	.05000	.04902	.04806	.04714	.04623	.04535	.04449	.04366	.04285	.04205	.04128
68	66	.06340	.06209	.06081	.05957	.05837	.05719	.05605	.05494	.05387	.05282	.05179	.05080	.04983	.04889	.04797	.04707	.04620	.04535	.04453	.04372
68	67	.06674	.06538	.06405	.06277	.06151	.06030	.05911	.05796	.05684	.05574	.05468	.05365	.05264	.05166	.05070	.04977	.04886	.04797	.04711	.04627
68	68	.07018	.06877	.06740	.06606	.06477	.06350	.06227	.06108	.05991	.05878	.05767	.05660	.05555	.05453	.05353	.05256	.05162	.05070	.04980	.04892
69	0	.00277	.00272	.00268	.00264	.00260	.00256	.00252	.00248	.00244	.00241	.00237	.00234	.00231	.00227	.00224	.00221	.00218	.00216	.00213	.00210
69	1	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00079	.00077	.00075	.00074	.00072
69	2	.00109	.00106	.00104	.00101	.00098	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00079	.00077	.00075	.00073	.00072	.00070	.00068
69	3	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00072	.00070	.00069
69	4	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071
69	5	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081	.00079	.00078	.00076
69	6	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081
69	7	.00145	.00141	.00137	.00133	.00129	.00126	.00123	.00119	.00116	.00113	.00110	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00090	.00088
69	8	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00096
69	9	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00138	.00135	.00132	.00128	.00125	.00122	.00119	.00117	.00114	.00111	.00109	.00106
69	10	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00149	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117
69	11	.00205	.00200	.00195	.00190	.00185	.00180	.00176	.00172	.00167	.00163	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130
69	12	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144
69	13	.00244	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00201	.00196	.00192	.00188	.00183	.00179	.00176	.00172	.00168	.00165	.00161	.00158
69	14	.00263	.00257	.00250	.00244	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00179	.00175	.00171
69	15	.00281	.00274	.00267	.00261	.00255	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00204	.00199	.00195	.00191	.00187	.00184
69	16	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00207	.00202	.00198	.00194
69	17	.00312	.00304	.00297	.00289	.00283	.00276	.00270	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204
69	18	.00325	.00317	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246	.00240	.00235	.00230	.00226	.00221	.00217	.00212
69	19	.00339	.00331	.00323	.00315	.00307	.00300	.00293	.00286	.00279	.00273	.00267	.00261	.00255	.00250	.00245	.00239	.00234	.00230	.00225	.00220
69	20	.00354	.00345	.00337	.00328	.00320	.00313	.00305	.00298	.00291	.00284	.00278	.00272	.00266	.00260	.00254	.00249	.00244	.00239	.00234	.00229
69	21	.00370	.00361	.00351	.00343	.00334	.00326	.00318	.00311	.00304	.00297	.00290	.00283	.00277	.00271	.00265	.00259	.00254	.00249	.00243	.00238
69	22	.00387	.00377	.00367	.00358	.00349	.00341	.00332	.00324	.00317	.00309	.00302	.00295	.00289	.00282	.00276	.00270	.00264	.00259	.00253	.00248
69	23	.00405	.00395	.00385	.00375	.00365	.00356	.00348	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00259
69	24	.00426	.00414	.00404	.00393	.00383	.00374	.00365	.00356	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282	.00276	.00271
69	25	.00448	.00436	.00425	.00414	.00403	.00393	.00383	.00374	.00365	.00356	.00348	.00340	.00332	.00324	.00317	.00310	.00303	.00296	.00290	.00284
69	26	.00473	.00461	.00449	.00437	.00426	.00415	.00404	.00394	.00385	.00376	.00367	.00358	.00350	.00342	.00334	.00326	.00319	.00312	.00305	.00299
69	27	.00501	.00488	.00475	.00463	.00451	.00439	.00428	.00417	.00407	.00397	.00388	.00378	.00370	.00361	.00353	.00345	.00337	.00330	.00322	.00315
69	28	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00442	.00431	.00421	.00411	.00401	.00391	.00382	.00374	.00365	.00357	.00349	.00341	.00334
69	29	.00565	.00550	.00535	.00521	.00508	.00494	.00482	.00470	.00458	.00447	.00436	.00426	.00415	.00406	.00396	.00387	.00378	.00370	.00362	.00354
69	30	.00601	.00585	.00569	.00554	.00540	.00526	.00512	.00499	.00487	.00475	.00463	.00452	.00441	.00431	.00421	.00411	.00402	.00393	.00384	.00376
69	31	.00640	.00623	.00606	.00590	.00575	.00560	.00545	.00531	.00518	.00505	.00493	.00481	.00469	.00458	.00448	.00437	.00427	.00417	.00408	.00399
69	32	.00683	.00664	.00646	.00629	.00612	.00596	.00581	.00566	.00552	.00538	.00525	.00512	.00500	.00488	.00476	.00465	.00455	.00444	.00434	.00425
69	33	.00729	.00709	.00690	.00671	.00653	.00636	.00620	.00604	.00589	.00574	.00560	.00546	.00533	.00520	.00508	.00496	.00485	.00474	.00463	.00452
69	34	.00779	.00758	.00737	.00717	.00698	.00680	.00662	.00645	.00629	.00613	.00598	.00583	.00569	.00556	.00542	.00530	.00517	.00505	.00494	.00483

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
69	35	.00834	.00811	.00789	.00768	.00747	.00728	.00709	.00691	.00673	.00656	.00640	.00624	.00609	.00594	.00580	.00567	.00553	.00541	.00528	.00516
69	36	.00893	.00869	.00845	.00822	.00801	.00780	.00759	.00740	.00721	.00703	.00685	.00669	.00652	.00637	.00621	.00607	.00593	.00579	.00566	.00553
69	37	.00958	.00932	.00907	.00882	.00859	.00836	.00815	.00794	.00773	.00754	.00735	.00717	.00700	.00683	.00666	.00651	.00635	.00621	.00607	.00593
69	38	.01029	.01001	.00974	.00948	.00922	.00898	.00875	.00852	.00831	.00810	.00790	.00770	.00752	.00733	.00716	.00699	.00683	.00667	.00652	.00637
69	39	.01106	.01076	.01047	.01019	.00992	.00966	.00941	.00917	.00894	.00871	.00849	.00829	.00808	.00789	.00770	.00752	.00734	.00717	.00701	.00685
69	40	.01190	.01158	.01127	.01097	.01068	.01040	.01013	.00987	.00962	.00938	.00915	.00893	.00871	.00850	.00830	.00810	.00791	.00773	.00755	.00738
69	41	.01282	.01247	.01214	.01182	.01151	.01121	.01092	.01064	.01038	.01012	.00987	.00963	.00939	.00917	.00895	.00874	.00854	.00834	.00815	.00797
69	42	.01382	.01345	.01309	.01274	.01241	.01209	.01178	.01149	.01120	.01092	.01065	.01040	.01015	.00990	.00967	.00944	.00923	.00901	.00881	.00861
69	43	.01490	.01450	.01412	.01375	.01340	.01305	.01272	.01240	.01210	.01180	.01151	.01123	.01096	.01070	.01045	.01021	.00998	.00975	.00953	.00932
69	44	.01607	.01564	.01523	.01484	.01446	.01409	.01374	.01340	.01307	.01275	.01244	.01214	.01185	.01158	.01131	.01104	.01079	.01055	.01031	.01008
69	45	.01732	.01687	.01643	.01601	.01560	.01521	.01483	.01446	.01411	.01377	.01344	.01312	.01281	.01251	.01222	.01194	.01167	.01141	.01116	.01091
69	46	.01866	.01818	.01771	.01726	.01683	.01641	.01600	.01561	.01523	.01487	.01451	.01417	.01384	.01352	.01321	.01291	.01262	.01234	.01206	.01180
69	47	.02008	.01957	.01907	.01859	.01813	.01768	.01725	.01683	.01643	.01604	.01566	.01529	.01494	.01459	.01426	.01394	.01363	.01333	.01304	.01275
69	48	.02160	.02105	.02052	.02001	.01952	.01904	.01858	.01813	.01770	.01729	.01688	.01649	.01611	.01575	.01539	.01505	.01471	.01439	.01408	.01377
69	49	.02322	.02263	.02207	.02153	.02100	.02049	.02000	.01952	.01906	.01862	.01819	.01777	.01737	.01697	.01660	.01623	.01587	.01553	.01519	.01487
69	50	.02493	.02431	.02371	.02314	.02258	.02203	.02151	.02101	.02052	.02004	.01958	.01914	.01871	.01829	.01788	.01749	.01711	.01674	.01638	.01604
69	51	.02675	.02610	.02546	.02484	.02425	.02368	.02312	.02258	.02206	.02155	.02107	.02059	.02013	.01969	.01926	.01884	.01843	.01804	.01766	.01729
69	52	.02867	.02797	.02730	.02665	.02602	.02541	.02482	.02425	.02369	.02316	.02264	.02213	.02164	.02117	.02071	.02027	.01983	.01942	.01901	.01861
69	53	.03069	.02995	.02924	.02855	.02788	.02724	.02661	.02600	.02542	.02485	.02429	.02376	.02324	.02274	.02225	.02178	.02132	.02087	.02044	.02002
69	54	.03281	.03204	.03128	.03055	.02984	.02916	.02850	.02785	.02723	.02663	.02604	.02548	.02493	.02439	.02387	.02337	.02288	.02241	.02195	.02150
69	55	.03504	.03422	.03342	.03265	.03191	.03118	.03048	.02980	.02914	.02850	.02789	.02728	.02670	.02614	.02559	.02505	.02453	.02403	.02354	.02307
69	56	.03738	.03651	.03567	.03486	.03407	.03331	.03257	.03185	.03116	.03048	.02982	.02919	.02857	.02797	.02739	.02683	.02628	.02574	.02523	.02472
69	57	.03983	.03891	.03803	.03717	.03634	.03554	.03476	.03400	.03327	.03255	.03186	.03119	.03054	.02990	.02929	.02869	.02811	.02755	.02700	.02647
69	58	.04238	.04142	.04049	.03959	.03871	.03787	.03704	.03625	.03547	.03472	.03399	.03328	.03259	.03193	.03128	.03065	.03003	.02944	.02886	.02829
69	59	.04502	.04401	.04304	.04209	.04117	.04028	.03942	.03858	.03776	.03697	.03621	.03546	.03473	.03403	.03335	.03268	.03203	.03140	.03079	.03020
69	60	.04776	.04671	.04568	.04469	.04373	.04279	.04188	.04100	.04015	.03932	.03851	.03772	.03696	.03622	.03550	.03480	.03412	.03345	.03281	.03218
69	61	.05060	.04950	.04843	.04739	.04638	.04540	.04445	.04352	.04263	.04175	.04091	.04008	.03928	.03850	.03774	.03701	.03629	.03559	.03491	.03425
69	62	.05356	.05241	.05129	.05020	.04914	.04812	.04712	.04615	.04521	.04430	.04341	.04255	.04171	.04089	.04009	.03932	.03857	.03783	.03712	.03642
69	63	.05663	.05543	.05426	.05312	.05202	.05095	.04991	.04890	.04791	.04695	.04602	.04512	.04424	.04338	.04255	.04174	.04095	.04018	.03943	.03870
69	64	.05981	.05856	.05734	.05616	.05501	.05389	.05280	.05175	.05072	.04972	.04874	.04780	.04688	.04598	.04511	.04426	.04343	.04262	.04184	.04107
69	65	.06311	.06181	.06054	.05931	.05811	.05694	.05581	.05471	.05363	.05259	.05157	.05058	.04962	.04868	.04777	.04688	.04602	.04517	.04435	.04355
69	66	.06652	.06517	.06385	.06257	.06132	.06011	.05893	.05778	.05666	.05558	.05452	.05349	.05248	.05150	.05055	.04962	.04872	.04784	.04698	.04614
69	67	.07006	.06865	.06728	.06595	.06466	.06340	.06217	.06098	.05982	.05868	.05758	.05651	.05546	.05444	.05345	.05248	.05154	.05062	.04972	.04885
69	68	.07370	.07225	.07083	.06945	.06811	.06680	.06553	.06429	.06308	.06191	.06076	.05965	.05856	.05750	.05646	.05546	.05447	.05352	.05258	.05167
69	69	.07745	.07594	.07448	.07305	.07166	.07031	.06899	.06771	.06645	.06523	.06405	.06289	.06176	.06066	.05958	.05853	.05751	.05652	.05554	.05459
70	0	.00292	.00287	.00283	.00279	.00274	.00270	.00266	.00262	.00259	.00255	.00251	.00248	.00244	.00241	.00238	.00235	.00232	.00229	.00226	.00223
70	1	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00081	.00079	.00077	.00076
70	2	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075	.00073	.00072
70	3	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00074	.00072
70	4	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00076	.00075
70	5	.00129	.00126	.00122	.00119	.00116	.00112	.00109	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079
70	6	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00093	.00091	.00089	.00087	.00085
70	7	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092
70	8	.00163	.00159	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106	.00103	.00101
70	9	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111
70	10	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00134	.00131	.00129	.00126	.00123
70	11	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00145	.00142	.00139	.00136
70	12	.00234	.00228	.00222	.00217	.00212	.00206	.00202	.00197	.00192	.00188	.00184	.00179	.00175	.00172	.00168	.00164	.00161	.00157	.00154	.00151
70	13	.00255	.00248	.00242	.00236	.00231	.00225	.00220	.00215	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00166
70	14	.00274	.00268	.00261	.00255	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00184	.00180

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	15	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00248	.00243	.00238	.00232	.00228	.00223	.00218	.00214	.00209	.00205	.00201	.00197	.00193
70	16	.00310	.00302	.00295	.00288	.00281	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00213	.00208	.00204
70	17	.00325	.00317	.00309	.00302	.00295	.00288	.00282	.00276	.00269	.00264	.00258	.00252	.00247	.00242	.00237	.00232	.00227	.00223	.00218	.00214
70	18	.00339	.00331	.00323	.00315	.00308	.00301	.00294	.00287	.00281	.00275	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00227	.00223
70	19	.00354	.00345	.00337	.00328	.00321	.00313	.00306	.00299	.00292	.00286	.00280	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232
70	20	.00369	.00360	.00351	.00342	.00334	.00326	.00319	.00311	.00304	.00298	.00291	.00285	.00278	.00273	.00267	.00261	.00256	.00251	.00246	.00241
70	21	.00385	.00376	.00366	.00357	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00297	.00290	.00284	.00278	.00272	.00266	.00261	.00256	.00250
70	22	.00403	.00393	.00383	.00373	.00364	.00355	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00296	.00289	.00283	.00277	.00272	.00266	.00261
70	23	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00295	.00289	.00283	.00277	.00272
70	24	.00443	.00431	.00420	.00410	.00400	.00390	.00380	.00371	.00362	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00296	.00290	.00284
70	25	.00466	.00454	.00442	.00431	.00420	.00410	.00400	.00390	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298
70	26	.00492	.00479	.00467	.00455	.00443	.00432	.00422	.00411	.00402	.00392	.00383	.00374	.00365	.00357	.00349	.00341	.00334	.00327	.00320	.00313
70	27	.00521	.00507	.00494	.00481	.00469	.00457	.00446	.00435	.00425	.00415	.00405	.00395	.00386	.00377	.00369	.00361	.00353	.00345	.00338	.00331
70	28	.00553	.00538	.00524	.00510	.00497	.00485	.00473	.00461	.00450	.00439	.00429	.00419	.00409	.00400	.00391	.00382	.00373	.00365	.00357	.00350
70	29	.00587	.00571	.00556	.00542	.00528	.00515	.00502	.00490	.00478	.00466	.00455	.00444	.00434	.00424	.00414	.00405	.00396	.00387	.00379	.00371
70	30	.00624	.00608	.00592	.00576	.00562	.00547	.00534	.00520	.00508	.00495	.00483	.00472	.00461	.00450	.00440	.00430	.00420	.00411	.00402	.00393
70	31	.00665	.00647	.00630	.00613	.00598	.00582	.00568	.00554	.00540	.00527	.00514	.00502	.00490	.00479	.00468	.00457	.00447	.00437	.00427	.00418
70	32	.00709	.00690	.00671	.00654	.00637	.00620	.00605	.00590	.00575	.00561	.00547	.00534	.00522	.00509	.00498	.00486	.00475	.00465	.00454	.00444
70	33	.00756	.00736	.00716	.00698	.00679	.00662	.00645	.00629	.00613	.00598	.00584	.00570	.00556	.00543	.00531	.00518	.00507	.00495	.00484	.00474
70	34	.00808	.00786	.00766	.00745	.00726	.00707	.00689	.00672	.00655	.00639	.00623	.00608	.00594	.00580	.00566	.00553	.00541	.00528	.00517	.00505
70	35	.00865	.00842	.00819	.00798	.00777	.00757	.00737	.00719	.00701	.00684	.00667	.00651	.00635	.00620	.00606	.00592	.00578	.00565	.00552	.00540
70	36	.00927	.00902	.00878	.00855	.00832	.00811	.00790	.00770	.00751	.00732	.00714	.00697	.00680	.00664	.00649	.00634	.00619	.00605	.00591	.00578
70	37	.00994	.00967	.00941	.00917	.00893	.00870	.00847	.00826	.00805	.00785	.00766	.00748	.00730	.00712	.00696	.00680	.00664	.00649	.00634	.00620
70	38	.01067	.01039	.01011	.00984	.00959	.00934	.00910	.00887	.00865	.00844	.00823	.00803	.00784	.00765	.00747	.00730	.00713	.00697	.00681	.00666
70	39	.01147	.01117	.01087	.01058	.01031	.01004	.00979	.00954	.00930	.00907	.00885	.00864	.00843	.00823	.00804	.00785	.00767	.00750	.00733	.00716
70	40	.01235	.01202	.01170	.01139	.01110	.01081	.01054	.01028	.01002	.00977	.00954	.00931	.00908	.00887	.00866	.00846	.00827	.00808	.00790	.00772
70	41	.01330	.01295	.01261	.01228	.01196	.01166	.01136	.01108	.01081	.01054	.01029	.01004	.00980	.00957	.00935	.00913	.00892	.00872	.00852	.00833
70	42	.01434	.01396	.01360	.01325	.01291	.01258	.01226	.01196	.01167	.01138	.01111	.01084	.01059	.01034	.01010	.00987	.00964	.00942	.00921	.00901
70	43	.01547	.01506	.01467	.01430	.01393	.01358	.01324	.01292	.01260	.01230	.01200	.01172	.01144	.01118	.01092	.01067	.01043	.01019	.00997	.00975
70	44	.01669	.01625	.01584	.01543	.01504	.01467	.01431	.01396	.01362	.01329	.01297	.01267	.01237	.01209	.01181	.01154	.01128	.01103	.01079	.01055
70	45	.01799	.01753	.01708	.01665	.01624	.01583	.01545	.01507	.01471	.01436	.01402	.01369	.01337	.01307	.01277	.01248	.01220	.01193	.01167	.01142
70	46	.01939	.01890	.01842	.01796	.01752	.01709	.01667	.01627	.01588	.01551	.01514	.01479	.01445	.01412	.01381	.01350	.01320	.01291	.01263	.01236
70	47	.02088	.02035	.01984	.01935	.01888	.01842	.01798	.01755	.01713	.01673	.01634	.01597	.01560	.01525	.01491	.01458	.01426	.01395	.01365	.01336
70	48	.02247	.02191	.02136	.02084	.02033	.01984	.01937	.01891	.01847	.01804	.01763	.01723	.01684	.01646	.01609	.01574	.01540	.01507	.01474	.01443
70	49	.02415	.02356	.02298	.02242	.02188	.02136	.02086	.02037	.01990	.01944	.01900	.01857	.01815	.01775	.01736	.01698	.01661	.01626	.01591	.01558
70	50	.02595	.02531	.02470	.02411	.02353	.02298	.02244	.02192	.02142	.02093	.02046	.02000	.01956	.01913	.01871	.01831	.01792	.01754	.01717	.01681
70	51	.02785	.02718	.02653	.02590	.02529	.02470	.02413	.02357	.02304	.02252	.02202	.02153	.02106	.02060	.02016	.01973	.01931	.01890	.01851	.01813
70	52	.02986	.02915	.02846	.02779	.02714	.02652	.02591	.02532	.02475	.02420	.02367	.02315	.02265	.02216	.02169	.02123	.02078	.02035	.01993	.01952
70	53	.03198	.03122	.03049	.02978	.02910	.02843	.02779	.02717	.02656	.02598	.02541	.02486	.02433	.02381	.02330	.02282	.02234	.02188	.02144	.02100
70	54	.03420	.03341	.03263	.03188	.03116	.03045	.02977	.02911	.02847	.02785	.02725	.02666	.02610	.02555	.02501	.02450	.02399	.02350	.02303	.02257
70	55	.03654	.03570	.03488	.03409	.03332	.03258	.03186	.03116	.03048	.02982	.02919	.02857	.02797	.02738	.02682	.02627	.02573	.02521	.02471	.02422
70	56	.03900	.03811	.03724	.03641	.03560	.03481	.03405	.03331	.03260	.03190	.03123	.03057	.02994	.02932	.02872	.02814	.02757	.02702	.02649	.02596
70	57	.04156	.04063	.03972	.03884	.03799	.03716	.03636	.03558	.03482	.03409	.03337	.03268	.03201	.03136	.03072	.03010	.02951	.02892	.02836	.02780
70	58	.04424	.04326	.04230	.04138	.04048	.03961	.03876	.03794	.03714	.03637	.03562	.03489	.03418	.03349	.03282	.03216	.03153	.03092	.03032	.02973
70	59	.04702	.04599	.04499	.04401	.04307	.04215	.04126	.04040	.03956	.03874	.03795	.03718	.03643	.03571	.03500	.03431	.03364	.03299	.03236	.03175
70	60	.04991	.04882	.04777	.04675	.04576	.04480	.04386	.04295	.04207	.04121	.04038	.03957	.03878	.03802	.03727	.03655	.03584	.03516	.03449	.03384
70	61	.05290	.05176	.05066	.04959	.04855	.04754	.04656	.04561	.04469	.04379	.04291	.04206	.04123	.04043	.03964	.03888	.03814	.03742	.03672	.03603
70	62	.05601	.05483	.05367	.05256	.05147	.05041	.04939	.04839	.04742	.04647	.04556	.04466	.04379	.04295	.04213	.04133	.04055	.03979	.03905	.03833
70	63	.05925	.05801	.05681	.05564	.05451	.05340	.05233	.05128	.05027	.04928	.04832	.04738	.04647	.04559	.04472	.04388	.04306	.04227	.04149	.04074
70	64	.06261	.06132	.06007	.05885	.05766	.05651	.05539	.05429	.05323	.05220	.05119	.05022	.04926	.04833	.04743	.04655	.04569	.04486	.04404	.04325

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	65	.06609	.06475	.06344	.06217	.06094	.05973	.05856	.05742	.05632	.05524	.05419	.05317	.05217	.05120	.05025	.04933	.04844	.04756	.04671	.04588
70	66	.06970	.06830	.06694	.06562	.06434	.06308	.06187	.06068	.05952	.05840	.05730	.05624	.05520	.05419	.05320	.05224	.05130	.05038	.04949	.04862
70	67	.07344	.07199	.07058	.06921	.06787	.06657	.06530	.06407	.06287	.06170	.06055	.05944	.05836	.05730	.05628	.05527	.05429	.05334	.05241	.05150
70	68	.07730	.07580	.07434	.07291	.07153	.07018	.06886	.06758	.06633	.06511	.06393	.06277	.06165	.06055	.05947	.05843	.05741	.05642	.05544	.05450
70	69	.08127	.07972	.07821	.07673	.07530	.07390	.07253	.07120	.06991	.06865	.06742	.06621	.06504	.06390	.06279	.06170	.06064	.05960	.05859	.05761
70	70	.08533	.08373	.08216	.08064	.07915	.07771	.07630	.07492	.07358	.07227	.07100	.06975	.06854	.06735	.06620	.06507	.06397	.06289	.06184	.06081
71	0	.00308	.00303	.00298	.00294	.00290	.00285	.00281	.00277	.00273	.00270	.00266	.00262	.00259	.00255	.00252	.00249	.00246	.00243	.00240	.00237
71	1	.00121	.00118	.00116	.00113	.00110	.00107	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00083	.00081	.00080
71	2	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075
71	3	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00079	.00077	.00075
71	4	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00080	.00078
71	5	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00088	.00086	.00084	.00082
71	6	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00089
71	7	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00119	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00099	.00096
71	8	.00169	.00164	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105
71	9	.00185	.00180	.00175	.00170	.00166	.00162	.00158	.00154	.00150	.00146	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00119	.00116
71	10	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165	.00161	.00158	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00131	.00129
71	11	.00222	.00216	.00211	.00206	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00146	.00143
71	12	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00192	.00187	.00183	.00179	.00176	.00172	.00168	.00165	.00161	.00158
71	13	.00265	.00258	.00252	.00246	.00241	.00235	.00230	.00224	.00219	.00215	.00210	.00205	.00201	.00197	.00193	.00189	.00185	.00181	.00177	.00174
71	14	.00286	.00279	.00272	.00266	.00260	.00254	.00248	.00243	.00237	.00232	.00227	.00222	.00218	.00213	.00209	.00205	.00201	.00197	.00193	.00189
71	15	.00305	.00298	.00291	.00284	.00278	.00271	.00265	.00260	.00254	.00248	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203
71	16	.00322	.00315	.00308	.00300	.00294	.00287	.00281	.00274	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00227	.00223	.00219	.00214
71	17	.00338	.00330	.00323	.00315	.00308	.00301	.00294	.00288	.00282	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00234	.00229	.00225
71	18	.00353	.00345	.00337	.00329	.00321	.00314	.00307	.00300	.00294	.00287	.00281	.00275	.00269	.00264	.00258	.00253	.00248	.00243	.00239	.00234
71	19	.00368	.00359	.00351	.00342	.00334	.00327	.00319	.00312	.00305	.00299	.00292	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243
71	20	.00384	.00374	.00365	.00357	.00348	.00340	.00333	.00325	.00318	.00311	.00304	.00298	.00291	.00285	.00279	.00274	.00268	.00263	.00257	.00252
71	21	.00401	.00391	.00381	.00372	.00364	.00355	.00347	.00339	.00331	.00324	.00317	.00310	.00303	.00297	.00291	.00285	.00279	.00273	.00268	.00263
71	22	.00419	.00408	.00398	.00389	.00379	.00370	.00362	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00303	.00296	.00290	.00284	.00279	.00273
71	23	.00438	.00427	.00417	.00407	.00397	.00387	.00378	.00369	.00361	.00353	.00345	.00337	.00330	.00323	.00316	.00309	.00303	.00296	.00290	.00285
71	24	.00460	.00448	.00437	.00426	.00416	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00338	.00330	.00323	.00317	.00310	.00304	.00297
71	25	.00484	.00472	.00460	.00448	.00437	.00427	.00417	.00407	.00397	.00388	.00379	.00371	.00362	.00354	.00347	.00339	.00332	.00325	.00318	.00312
71	26	.00511	.00498	.00485	.00473	.00461	.00450	.00439	.00429	.00418	.00409	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335	.00328
71	27	.00541	.00527	.00513	.00500	.00488	.00476	.00464	.00453	.00442	.00432	.00422	.00412	.00403	.00394	.00385	.00377	.00369	.00361	.00353	.00346
71	28	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00469	.00458	.00447	.00437	.00427	.00417	.00408	.00399	.00390	.00382	.00374	.00366
71	29	.00609	.00593	.00578	.00563	.00549	.00535	.00522	.00510	.00497	.00486	.00474	.00463	.00453	.00442	.00433	.00423	.00414	.00405	.00396	.00388
71	30	.00648	.00631	.00614	.00599	.00584	.00569	.00555	.00541	.00528	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00439	.00430	.00420	.00411
71	31	.00689	.00671	.00654	.00637	.00621	.00605	.00590	.00576	.00562	.00549	.00536	.00523	.00511	.00499	.00488	.00477	.00467	.00456	.00447	.00437
71	32	.00735	.00715	.00697	.00679	.00661	.00645	.00629	.00613	.00598	.00584	.00570	.00557	.00544	.00531	.00519	.00508	.00496	.00485	.00475	.00465
71	33	.00784	.00763	.00743	.00724	.00706	.00688	.00671	.00654	.00638	.00623	.00608	.00594	.00580	.00566	.00553	.00541	.00529	.00517	.00506	.00495
71	34	.00838	.00816	.00794	.00774	.00754	.00735	.00716	.00699	.00681	.00665	.00649	.00634	.00619	.00605	.00591	.00577	.00564	.00552	.00540	.00528
71	35	.00897	.00873	.00850	.00828	.00807	.00786	.00766	.00747	.00729	.00711	.00694	.00678	.00662	.00647	.00632	.00617	.00603	.00590	.00577	.00564
71	36	.00960	.00935	.00910	.00887	.00864	.00842	.00821	.00801	.00781	.00762	.00744	.00726	.00709	.00692	.00676	.00661	.00646	.00632	.00618	.00604
71	37	.01030	.01003	.00976	.00951	.00927	.00903	.00880	.00859	.00837	.00817	.00797	.00778	.00760	.00742	.00725	.00709	.00693	.00677	.00662	.00648
71	38	.01106	.01077	.01049	.01021	.00995	.00970	.00946	.00922	.00900	.00878	.00857	.00836	.00816	.00797	.00779	.00761	.00744	.00727	.00711	.00696
71	39	.01189	.01158	.01127	.01098	.01070	.01043	.01017	.00992	.00967	.00944	.00921	.00899	.00878	.00858	.00838	.00819	.00800	.00782	.00765	.00748
71	40	.01280	.01246	.01214	.01182	.01152	.01123	.01095	.01068	.01042	.01017	.00992	.00969	.00946	.00924	.00903	.00882	.00862	.00843	.00824	.00806
71	41	.01379	.01343	.01308	.01275	.01242	.01211	.01181	.01152	.01124	.01097	.01071	.01045	.01021	.00997	.00974	.00952	.00931	.00910	.00890	.00871
71	42	.01487	.01448	.01411	.01375	.01340	.01307	.01275	.01244	.01214	.01184	.01156	.01129	.01103	.01078	.01053	.01029	.01006	.00984	.00962	.00941
71	43	.01604	.01563	.01523	.01484	.01447	.01411	.01377	.01343	.01311	.01280	.01250	.01221	.01192	.01165	.01139	.01113	.01088	.01064	.01041	.01018



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
71	44	.01731	.01687	.01644	.01603	.01563	.01525	.01488	.01452	.01417	.01384	.01351	.01320	.01290	.01260	.01232	.01204	.01178	.01152	.01127	.01103
71	45	.01867	.01820	.01774	.01730	.01687	.01646	.01607	.01568	.01531	.01495	.01461	.01427	.01394	.01363	.01333	.01303	.01274	.01247	.01220	.01194
71	46	.02013	.01962	.01913	.01866	.01821	.01777	.01735	.01693	.01654	.01615	.01578	.01542	.01507	.01474	.01441	.01409	.01378	.01349	.01320	.01292
71	47	.02168	.02114	.02062	.02012	.01963	.01916	.01871	.01827	.01785	.01743	.01704	.01665	.01628	.01592	.01557	.01523	.01490	.01458	.01427	.01397
71	48	.02333	.02276	.02221	.02167	.02115	.02065	.02017	.01970	.01924	.01880	.01838	.01797	.01757	.01718	.01681	.01644	.01609	.01575	.01542	.01510
71	49	.02509	.02448	.02389	.02332	.02277	.02224	.02172	.02122	.02074	.02027	.01981	.01937	.01895	.01853	.01813	.01774	.01737	.01700	.01665	.01630
71	50	.02697	.02632	.02569	.02509	.02450	.02393	.02338	.02285	.02233	.02183	.02135	.02088	.02042	.01998	.01955	.01914	.01874	.01834	.01796	.01760
71	51	.02896	.02827	.02760	.02696	.02633	.02573	.02514	.02458	.02403	.02350	.02298	.02248	.02200	.02152	.02107	.02063	.02020	.01978	.01937	.01898
71	52	.03106	.03033	.02962	.02894	.02828	.02763	.02701	.02641	.02583	.02526	.02471	.02418	.02366	.02316	.02267	.02220	.02174	.02130	.02087	.02045
71	53	.03327	.03250	.03175	.03103	.03032	.02964	.02898	.02834	.02772	.02712	.02654	.02597	.02542	.02489	.02437	.02387	.02338	.02291	.02245	.02200
71	54	.03560	.03479	.03399	.03322	.03248	.03176	.03106	.03038	.02973	.02909	.02847	.02787	.02729	.02672	.02617	.02564	.02512	.02461	.02413	.02365
71	55	.03805	.03719	.03635	.03554	.03475	.03399	.03325	.03253	.03184	.03116	.03051	.02987	.02925	.02865	.02807	.02750	.02695	.02642	.02590	.02539
71	56	.04062	.03971	.03883	.03797	.03714	.03633	.03555	.03479	.03406	.03334	.03265	.03198	.03132	.03069	.03007	.02947	.02888	.02832	.02777	.02723
71	57	.04332	.04236	.04143	.04052	.03965	.03880	.03797	.03717	.03639	.03564	.03491	.03419	.03350	.03283	.03218	.03154	.03092	.03032	.02974	.02917
71	58	.04613	.04512	.04414	.04319	.04226	.04137	.04050	.03966	.03884	.03804	.03727	.03651	.03578	.03507	.03438	.03371	.03306	.03242	.03180	.03120
71	59	.04905	.04799	.04696	.04596	.04499	.04404	.04313	.04224	.04138	.04054	.03972	.03893	.03816	.03741	.03668	.03597	.03528	.03461	.03396	.03332
71	60	.05207	.05096	.04988	.04883	.04781	.04682	.04586	.04493	.04402	.04314	.04228	.04145	.04064	.03985	.03908	.03833	.03760	.03690	.03621	.03554
71	61	.05522	.05405	.05292	.05182	.05076	.04972	.04871	.04773	.04678	.04585	.04495	.04407	.04322	.04239	.04158	.04079	.04003	.03928	.03856	.03785
71	62	.05850	.05728	.05609	.05494	.05382	.05274	.05168	.05065	.04965	.04868	.04773	.04681	.04592	.04505	.04420	.04337	.04257	.04178	.04102	.04027
71	63	.06191	.06063	.05940	.05819	.05702	.05589	.05478	.05371	.05266	.05164	.05065	.04968	.04874	.04783	.04694	.04607	.04523	.04440	.04360	.04282
71	64	.06545	.06412	.06283	.06157	.06035	.05916	.05801	.05688	.05579	.05472	.05369	.05268	.05169	.05073	.04980	.04889	.04801	.04714	.04630	.04548
71	65	.06912	.06773	.06639	.06508	.06381	.06257	.06136	.06019	.05905	.05793	.05685	.05579	.05476	.05376	.05279	.05183	.05091	.05000	.04912	.04826
71	66	.07292	.07148	.07009	.06872	.06740	.06611	.06485	.06363	.06244	.06128	.06015	.05904	.05797	.05692	.05590	.05491	.05394	.05299	.05207	.05117
71	67	.07687	.07538	.07393	.07251	.07113	.06979	.06849	.06721	.06597	.06476	.06358	.06244	.06132	.06022	.05916	.05812	.05711	.05612	.05516	.05421
71	68	.08096	.07941	.07790	.07643	.07500	.07361	.07225	.07093	.06964	.06838	.06716	.06596	.06480	.06366	.06255	.06147	.06041	.05938	.05838	.05739
71	69	.08516	.08356	.08200	.08048	.07900	.07755	.07614	.07477	.07343	.07213	.07085	.06961	.06840	.06722	.06607	.06494	.06384	.06277	.06172	.06070
71	70	.08946	.08780	.08619	.08462	.08309	.08159	.08013	.07871	.07732	.07597	.07465	.07336	.07211	.07088	.06968	.06851	.06737	.06626	.06517	.06410
71	71	.09383	.09213	.09046	.08884	.08726	.08571	.08420	.08274	.08130	.07990	.07854	.07720	.07590	.07463	.07339	.07218	.07099	.06983	.06870	.06760
72	0	.00324	.00319	.00314	.00310	.00305	.00301	.00297	.00293	.00289	.00285	.00281	.00277	.00274	.00270	.00267	.00263	.00260	.00257	.00254	.00251
72	1	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00087	.00085	.00083
72	2	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078
72	3	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078
72	4	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081
72	5	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00088	.00086
72	6	.00148	.00144	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00101	.00099	.00097	.00094	.00092
72	7	.00161	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00107	.00105	.00103	.00100
72	8	.00175	.00170	.00166	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110
72	9	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00124	.00121
72	10	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134
72	11	.00230	.00224	.00219	.00214	.00209	.00204	.00199	.00194	.00190	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00155	.00152	.00149
72	12	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00191	.00187	.00183	.00179	.00176	.00172	.00169	.00165
72	13	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00219	.00214	.00210	.00206	.00201	.00197	.00193	.00189	.00186	.00182
72	14	.00297	.00290	.00283	.00277	.00271	.00265	.00259	.00253	.00248	.00242	.00237	.00232	.00228	.00223	.00218	.00214	.00210	.00206	.00202	.00198
72	15	.00317	.00310	.00303	.00296	.00289	.00283	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00234	.00229	.00225	.00221	.00216	.00212
72	16	.00335	.00328	.00320	.00313	.00306	.00299	.00293	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00234	.00229	.00225
72	17	.00352	.00344	.00336	.00328	.00321	.00314	.00307	.00300	.00294	.00288	.00282	.00276	.00270	.00265	.00260	.00255	.00250	.00245	.00240	.00236
72	18	.00367	.00359	.00350	.00342	.00335	.00327	.00320	.00313	.00306	.00300	.00294	.00287	.00282	.00276	.00270	.00265	.00260	.00255	.00250	.00245
72	19	.00383	.00374	.00365	.00356	.00348	.00340	.00333	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281	.00275	.00270	.00265	.00260	.00255
72	20	.00399	.00389	.00380	.00371	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298	.00292	.00286	.00280	.00275	.00270	.00264
72	21	.00416	.00406	.00397	.00387	.00378	.00370	.00361	.00353	.00345	.00338	.00331	.00324	.00317	.00310	.00304	.00298	.00292	.00286	.00280	.00275

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	22	.00435	.00424	.00414	.00404	.00395	.00386	.00377	.00368	.00360	.00352	.00345	.00337	.00330	.00323	.00316	.00310	.00304	.00298	.00292	.00286
72	23	.00455	.00444	.00433	.00423	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00344	.00337	.00330	.00323	.00316	.00310	.00304	.00298
72	24	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00345	.00338	.00331	.00324	.00317	.00311
72	25	.00502	.00490	.00477	.00466	.00455	.00444	.00433	.00423	.00414	.00404	.00395	.00386	.00378	.00370	.00362	.00354	.00347	.00340	.00333	.00326
72	26	.00530	.00516	.00503	.00491	.00479	.00468	.00457	.00446	.00436	.00426	.00416	.00407	.00398	.00389	.00381	.00373	.00365	.00357	.00350	.00343
72	27	.00561	.00546	.00533	.00519	.00507	.00495	.00483	.00471	.00460	.00450	.00440	.00430	.00420	.00411	.00402	.00394	.00385	.00377	.00369	.00362
72	28	.00594	.00579	.00565	.00551	.00537	.00524	.00511	.00499	.00488	.00476	.00465	.00455	.00445	.00435	.00425	.00416	.00407	.00399	.00391	.00382
72	29	.00631	.00615	.00599	.00584	.00570	.00556	.00543	.00530	.00517	.00505	.00494	.00482	.00472	.00461	.00451	.00441	.00432	.00423	.00414	.00405
72	30	.00671	.00654	.00637	.00621	.00606	.00591	.00577	.00563	.00549	.00537	.00524	.00512	.00501	.00490	.00479	.00468	.00458	.00448	.00439	.00430
72	31	.00714	.00696	.00678	.00661	.00644	.00628	.00613	.00598	.00584	.00571	.00557	.00544	.00532	.00520	.00509	.00498	.00487	.00476	.00466	.00456
72	32	.00761	.00741	.00722	.00704	.00686	.00669	.00653	.00637	.00622	.00607	.00593	.00579	.00566	.00553	.00541	.00529	.00518	.00506	.00496	.00485
72	33	.00812	.00791	.00770	.00751	.00732	.00714	.00696	.00679	.00663	.00647	.00632	.00618	.00603	.00590	.00577	.00564	.00551	.00540	.00528	.00517
72	34	.00867	.00845	.00823	.00802	.00782	.00762	.00744	.00725	.00708	.00691	.00675	.00659	.00644	.00629	.00615	.00602	.00588	.00575	.00563	.00551
72	35	.00928	.00904	.00880	.00858	.00836	.00816	.00795	.00776	.00757	.00739	.00722	.00705	.00689	.00673	.00658	.00643	.00629	.00615	.00602	.00589
72	36	.00994	.00968	.00943	.00919	.00896	.00873	.00852	.00831	.00811	.00792	.00773	.00755	.00737	.00721	.00704	.00688	.00673	.00658	.00644	.00630
72	37	.01066	.01038	.01011	.00986	.00961	.00937	.00914	.00891	.00870	.00849	.00829	.00809	.00791	.00773	.00755	.00738	.00722	.00706	.00691	.00676
72	38	.01145	.01115	.01086	.01058	.01032	.01006	.00981	.00957	.00934	.00912	.00890	.00869	.00849	.00830	.00811	.00793	.00775	.00758	.00742	.00726
72	39	.01230	.01199	.01168	.01138	.01109	.01082	.01055	.01030	.01005	.00981	.00958	.00935	.00914	.00893	.00872	.00853	.00834	.00816	.00798	.00781
72	40	.01324	.01290	.01257	.01225	.01195	.01165	.01136	.01109	.01082	.01056	.01032	.01008	.00984	.00962	.00940	.00919	.00899	.00879	.00860	.00841
72	41	.01427	.01391	.01355	.01321	.01288	.01256	.01226	.01196	.01167	.01140	.01113	.01087	.01062	.01038	.01015	.00992	.00970	.00949	.00928	.00908
72	42	.01539	.01500	.01462	.01426	.01390	.01356	.01323	.01291	.01261	.01231	.01202	.01174	.01148	.01122	.01096	.01072	.01048	.01026	.01003	.00982
72	43	.01661	.01619	.01578	.01539	.01501	.01465	.01429	.01395	.01362	.01330	.01300	.01270	.01241	.01213	.01186	.01160	.01134	.01110	.01086	.01063
72	44	.01793	.01748	.01704	.01662	.01622	.01583	.01545	.01508	.01473	.01439	.01406	.01373	.01342	.01312	.01283	.01255	.01228	.01201	.01176	.01151
72	45	.01934	.01886	.01840	.01795	.01751	.01709	.01669	.01630	.01592	.01555	.01520	.01485	.01452	.01420	.01388	.01358	.01329	.01300	.01273	.01246
72	46	.02086	.02035	.01985	.01937	.01890	.01846	.01802	.01760	.01720	.01680	.01642	.01605	.01570	.01535	.01502	.01469	.01438	.01407	.01378	.01349
72	47	.02248	.02193	.02140	.02088	.02039	.01991	.01944	.01900	.01856	.01814	.01773	.01734	.01696	.01659	.01623	.01588	.01554	.01521	.01490	.01459
72	48	.02420	.02361	.02305	.02250	.02197	.02146	.02097	.02049	.02002	.01957	.01914	.01872	.01831	.01791	.01753	.01715	.01679	.01644	.01610	.01577
72	49	.02603	.02541	.02481	.02423	.02366	.02312	.02259	.02208	.02158	.02110	.02064	.02019	.01975	.01933	.01891	.01852	.01813	.01775	.01739	.01703
72	50	.02799	.02733	.02669	.02607	.02547	.02488	.02432	.02378	.02325	.02274	.02224	.02176	.02129	.02084	.02040	.01998	.01956	.01916	.01877	.01839
72	51	.03007	.02936	.02868	.02802	.02738	.02677	.02617	.02559	.02502	.02448	.02395	.02344	.02294	.02246	.02199	.02153	.02109	.02066	.02025	.01984
72	52	.03226	.03151	.03079	.03009	.02941	.02876	.02812	.02750	.02691	.02632	.02576	.02522	.02469	.02417	.02367	.02319	.02272	.02226	.02182	.02138
72	53	.03457	.03378	.03302	.03227	.03156	.03086	.03018	.02953	.02889	.02828	.02768	.02710	.02653	.02599	.02546	.02494	.02444	.02395	.02348	.02302
72	54	.03701	.03617	.03536	.03457	.03381	.03307	.03236	.03166	.03099	.03034	.02970	.02909	.02849	.02791	.02734	.02679	.02626	.02574	.02524	.02475
72	55	.03957	.03868	.03783	.03700	.03619	.03541	.03465	.03392	.03320	.03251	.03184	.03118	.03055	.02993	.02933	.02875	.02818	.02763	.02710	.02658
72	56	.04226	.04132	.04042	.03954	.03869	.03787	.03707	.03629	.03553	.03480	.03409	.03340	.03272	.03207	.03143	.03082	.03022	.02963	.02906	.02851
72	57	.04508	.04410	.04314	.04222	.04132	.04045	.03960	.03878	.03798	.03721	.03646	.03572	.03501	.03432	.03365	.03299	.03236	.03174	.03114	.03055
72	58	.04802	.04699	.04598	.04501	.04406	.04315	.04225	.04139	.04055	.03973	.03893	.03816	.03741	.03668	.03597	.03528	.03460	.03395	.03331	.03269
72	59	.05108	.04999	.04894	.04791	.04692	.04595	.04501	.04410	.04322	.04235	.04152	.04070	.03991	.03914	.03839	.03766	.03695	.03626	.03558	.03493
72	60	.05426	.05312	.05201	.05093	.04989	.04887	.04789	.04693	.04599	.04509	.04421	.04335	.04251	.04170	.04091	.04014	.03939	.03866	.03795	.03726
72	61	.05756	.05636	.05520	.05407	.05298	.05191	.05088	.04987	.04889	.04794	.04701	.04611	.04523	.04437	.04354	.04273	.04194	.04117	.04042	.03970
72	62	.06100	.05975	.05853	.05735	.05620	.05509	.05400	.05294	.05192	.05092	.04994	.04900	.04807	.04718	.04630	.04545	.04462	.04381	.04302	.04225
72	63	.06458	.06327	.06200	.06077	.05957	.05840	.05726	.05616	.05508	.05403	.05301	.05202	.05105	.05011	.04919	.04830	.04742	.04657	.04575	.04494
72	64	.06830	.06694	.06562	.06433	.06307	.06185	.06066	.05950	.05838	.05728	.05621	.05517	.05416	.05317	.05221	.05127	.05036	.04946	.04859	.04775
72	65	.07217	.07075	.06936	.06802	.06671	.06544	.06420	.06299	.06181	.06067	.05955	.05846	.05740	.05637	.05536	.05438	.05342	.05248	.05157	.05068
72	66	.07618	.07470	.07326	.07186	.07050	.06917	.06788	.06662	.06539	.06419	.06303	.06189	.06078	.05970	.05865	.05762	.05662	.05564	.05469	.05376
72	67	.08034	.07881	.07731	.07586	.07444	.07306	.07171	.07040	.06912	.06788	.06666	.06548	.06432	.06320	.06210	.06102	.05998	.05895	.05796	.05698
72	68	.08465	.08306	.08151	.08000	.07853	.07709	.07570	.07433	.07300	.07171	.07044	.06921	.06800	.06683	.06568	.06457	.06347	.06241	.06137	.06035
72	69	.08909	.08745	.08584	.08427	.08275	.08126	.07981	.07839	.07701	.07567	.07435	.07307	.07182	.07060	.06941	.06824	.06710	.06599	.06491	.06385
72	70	.09364	.09194	.09028	.08866	.08708	.08554	.08403	.08257	.08114	.07974	.07838	.07705	.07575	.07448	.07324	.07203	.07085	.06969	.06857	.06746
72	71	.09827	.09651	.09480	.09313	.09149	.08990	.08835	.08683	.08535	.08390	.08249	.08111	.07977	.07845	.07717	.07591	.07469	.07349	.07232	.07117

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	72	.10297	.10116	.09939	.09767	.09598	.09434	.09274	.09117	.08964	.08815	.08669	.08526	.08387	.08251	.08118	.07988	.07861	.07737	.07616	.07497
73	0	.00340	.00335	.00331	.00326	.00321	.00317	.00312	.00308	.00304	.00300	.00296	.00292	.00289	.00285	.00282	.00278	.00275	.00272	.00268	.00265
73	1	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00089	.00087
73	2	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082
73	3	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081
73	4	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084
73	5	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00100	.00098	.00096	.00093	.00091	.00089
73	6	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00124	.00121	.00118	.00116	.00113	.00110	.00108	.00105	.00103	.00100	.00098	.00096
73	7	.00166	.00162	.00157	.00153	.00149	.00146	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00104
73	8	.00181	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114
73	9	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00126
73	10	.00217	.00212	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00174	.00170	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00143	.00140
73	11	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00165	.00162	.00159	.00156
73	12	.00262	.00256	.00250	.00244	.00238	.00233	.00227	.00222	.00217	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173
73	13	.00286	.00279	.00273	.00266	.00260	.00254	.00249	.00243	.00238	.00233	.00228	.00223	.00219	.00214	.00210	.00206	.00202	.00198	.00194	.00190
73	14	.00309	.00301	.00295	.00288	.00282	.00275	.00269	.00264	.00258	.00253	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207
73	15	.00330	.00322	.00315	.00308	.00301	.00295	.00288	.00282	.00276	.00271	.00265	.00260	.00254	.00249	.00245	.00240	.00235	.00231	.00226	.00222
73	16	.00349	.00341	.00333	.00326	.00318	.00312	.00305	.00298	.00292	.00286	.00280	.00275	.00269	.00264	.00259	.00254	.00249	.00244	.00240	.00235
73	17	.00366	.00357	.00349	.00341	.00334	.00327	.00320	.00313	.00306	.00300	.00294	.00288	.00282	.00277	.00271	.00266	.00261	.00256	.00251	.00247
73	18	.00381	.00373	.00364	.00356	.00348	.00341	.00333	.00326	.00319	.00313	.00306	.00300	.00294	.00288	.00282	.00277	.00272	.00267	.00262	.00257
73	19	.00397	.00388	.00379	.00371	.00362	.00354	.00347	.00339	.00332	.00325	.00318	.00312	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00266
73	20	.00414	.00404	.00395	.00386	.00377	.00369	.00361	.00353	.00345	.00338	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00287	.00282	.00277
73	21	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00368	.00360	.00352	.00345	.00337	.00331	.00324	.00317	.00311	.00305	.00299	.00293	.00288
73	22	.00451	.00440	.00430	.00420	.00410	.00401	.00392	.00383	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00299
73	23	.00472	.00460	.00449	.00439	.00429	.00419	.00409	.00400	.00391	.00383	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00324	.00317	.00311
73	24	.00495	.00483	.00471	.00460	.00449	.00439	.00429	.00419	.00410	.00401	.00392	.00383	.00375	.00367	.00360	.00352	.00345	.00338	.00332	.00325
73	25	.00520	.00507	.00495	.00483	.00472	.00461	.00450	.00440	.00430	.00420	.00411	.00402	.00394	.00385	.00377	.00369	.00362	.00355	.00347	.00341
73	26	.00549	.00535	.00522	.00509	.00497	.00485	.00474	.00463	.00453	.00443	.00433	.00423	.00414	.00405	.00397	.00389	.00380	.00373	.00365	.00358
73	27	.00581	.00566	.00552	.00539	.00526	.00513	.00501	.00490	.00479	.00468	.00457	.00447	.00438	.00428	.00419	.00410	.00402	.00393	.00385	.00378
73	28	.00615	.00600	.00585	.00571	.00557	.00544	.00531	.00519	.00507	.00495	.00484	.00473	.00463	.00453	.00443	.00434	.00425	.00416	.00407	.00399
73	29	.00653	.00637	.00621	.00606	.00591	.00577	.00563	.00550	.00537	.00525	.00513	.00502	.00491	.00480	.00470	.00460	.00450	.00441	.00432	.00423
73	30	.00694	.00677	.00660	.00644	.00628	.00613	.00598	.00584	.00571	.00558	.00545	.00533	.00521	.00510	.00498	.00488	.00477	.00467	.00458	.00448
73	31	.00739	.00720	.00702	.00685	.00668	.00652	.00636	.00621	.00607	.00593	.00579	.00566	.00553	.00541	.00529	.00518	.00507	.00496	.00486	.00476
73	32	.00787	.00767	.00748	.00729	.00711	.00694	.00677	.00661	.00646	.00631	.00616	.00602	.00589	.00576	.00563	.00551	.00539	.00528	.00517	.00506
73	33	.00840	.00818	.00797	.00778	.00758	.00740	.00722	.00705	.00688	.00672	.00657	.00642	.00627	.00613	.00600	.00587	.00574	.00562	.00550	.00539
73	34	.00897	.00874	.00852	.00830	.00810	.00790	.00771	.00752	.00735	.00717	.00701	.00685	.00669	.00654	.00640	.00626	.00612	.00599	.00587	.00574
73	35	.00959	.00935	.00911	.00888	.00866	.00845	.00824	.00805	.00786	.00767	.00750	.00732	.00716	.00700	.00684	.00669	.00655	.00641	.00627	.00614
73	36	.01027	.01001	.00976	.00951	.00928	.00905	.00883	.00862	.00841	.00822	.00802	.00784	.00766	.00749	.00732	.00716	.00701	.00686	.00671	.00657
73	37	.01102	.01073	.01046	.01020	.00995	.00970	.00947	.00924	.00902	.00881	.00860	.00841	.00821	.00803	.00785	.00768	.00751	.00735	.00719	.00704
73	38	.01183	.01153	.01124	.01095	.01068	.01042	.01017	.00992	.00969	.00946	.00924	.00903	.00882	.00862	.00843	.00825	.00807	.00789	.00772	.00756
73	39	.01272	.01239	.01208	.01178	.01149	.01121	.01094	.01067	.01042	.01018	.00994	.00971	.00949	.00928	.00907	.00887	.00868	.00849	.00831	.00813
73	40	.01369	.01334	.01301	.01268	.01237	.01207	.01178	.01150	.01122	.01096	.01071	.01046	.01022	.01000	.00977	.00956	.00935	.00915	.00895	.00876
73	41	.01476	.01438	.01402	.01368	.01334	.01302	.01270	.01240	.01211	.01183	.01155	.01129	.01103	.01079	.01055	.01032	.01009	.00987	.00966	.00946
73	42	.01592	.01552	.01513	.01476	.01440	.01405	.01372	.01339	.01308	.01278	.01248	.01220	.01192	.01166	.01140	.01115	.01091	.01068	.01045	.01023
73	43	.01718	.01675	.01634	.01594	.01555	.01518	.01482	.01447	.01414	.01381	.01350	.01319	.01290	.01261	.01233	.01206	.01181	.01155	.01131	.01107
73	44	.01855	.01809	.01765	.01722	.01681	.01641	.01602	.01565	.01529	.01494	.01460	.01427	.01395	.01365	.01335	.01306	.01278	.01251	.01225	.01199
73	45	.02002	.01953	.01905	.01860	.01815	.01773	.01731	.01691	.01652	.01615	.01579	.01544	.01509	.01477	.01445	.01414	.01384	.01354	.01326	.01299
73	46	.02159	.02107	.02056	.02007	.01960	.01914	.01870	.01827	.01786	.01746	.01707	.01669	.01632	.01597	.01563	.01530	.01497	.01466	.01436	.01406
73	47	.02327	.02271	.02217	.02165	.02114	.02066	.02018	.01972	.01928	.01885	.01843	.01803	.01764	.01726	.01689	.01654	.01619	.01585	.01553	.01521
73	48	.02507	.02447	.02389	.02333	.02279	.02227	.02177	.02128	.02080	.02034	.01990	.01947	.01905	.01864	.01825	.01787	.01750	.01714	.01679	.01645

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
73	49	.02697	.02634	.02572	.02513	.02456	.02400	.02346	.02294	.02243	.02194	.02146	.02100	.02056	.02012	.01970	.01929	.01889	.01851	.01814	.01777
73	50	.02901	.02833	.02768	.02705	.02644	.02584	.02527	.02471	.02417	.02365	.02314	.02265	.02217	.02171	.02126	.02082	.02039	.01998	.01958	.01919
73	51	.03117	.03046	.02976	.02909	.02844	.02781	.02719	.02660	.02603	.02547	.02493	.02440	.02389	.02340	.02292	.02245	.02200	.02156	.02113	.02072
73	52	.03346	.03270	.03196	.03125	.03055	.02988	.02923	.02860	.02799	.02740	.02682	.02626	.02572	.02519	.02468	.02418	.02370	.02323	.02277	.02233
73	53	.03587	.03507	.03428	.03353	.03279	.03208	.03139	.03072	.03007	.02944	.02882	.02823	.02765	.02709	.02655	.02602	.02550	.02500	.02452	.02404
73	54	.03841	.03756	.03673	.03593	.03515	.03439	.03366	.03295	.03226	.03159	.03094	.03031	.02970	.02910	.02852	.02796	.02741	.02688	.02636	.02586
73	55	.04109	.04018	.03931	.03846	.03763	.03684	.03606	.03531	.03458	.03387	.03318	.03251	.03186	.03122	.03061	.03001	.02943	.02886	.02831	.02778
73	56	.04390	.04294	.04202	.04112	.04025	.03941	.03859	.03779	.03702	.03627	.03554	.03483	.03414	.03347	.03281	.03218	.03156	.03096	.03038	.02981
73	57	.04684	.04584	.04486	.04392	.04300	.04211	.04124	.04040	.03958	.03879	.03802	.03727	.03654	.03583	.03514	.03446	.03381	.03318	.03256	.03195
73	58	.04992	.04886	.04784	.04684	.04587	.04493	.04402	.04313	.04227	.04143	.04062	.03982	.03905	.03830	.03757	.03686	.03617	.03550	.03484	.03420
73	59	.05312	.05201	.05093	.04988	.04886	.04787	.04691	.04598	.04507	.04418	.04333	.04249	.04167	.04088	.04011	.03936	.03863	.03792	.03723	.03655
73	60	.05645	.05528	.05415	.05304	.05197	.05093	.04992	.04894	.04798	.04705	.04615	.04527	.04441	.04357	.04276	.04197	.04120	.04045	.03972	.03900
73	61	.05990	.05868	.05749	.05634	.05521	.05412	.05306	.05203	.05102	.05004	.04909	.04816	.04726	.04638	.04553	.04469	.04388	.04309	.04232	.04157
73	62	.06351	.06223	.06099	.05978	.05860	.05745	.05634	.05526	.05420	.05317	.05217	.05120	.05025	.04933	.04843	.04755	.04670	.04586	.04505	.04426
73	63	.06727	.06593	.06463	.06336	.06213	.06093	.05977	.05863	.05753	.05645	.05540	.05438	.05338	.05241	.05147	.05055	.04965	.04878	.04792	.04709
73	64	.07118	.06978	.06842	.06710	.06581	.06456	.06334	.06215	.06100	.05987	.05877	.05770	.05666	.05564	.05465	.05368	.05274	.05182	.05092	.05005
73	65	.07524	.07378	.07236	.07099	.06964	.06833	.06706	.06582	.06461	.06343	.06228	.06116	.06007	.05901	.05797	.05696	.05597	.05501	.05407	.05315
73	66	.07945	.07794	.07646	.07503	.07363	.07226	.07094	.06964	.06838	.06715	.06595	.06478	.06364	.06253	.06144	.06038	.05935	.05834	.05736	.05639
73	67	.08384	.08227	.08073	.07924	.07778	.07636	.07498	.07363	.07231	.07103	.06978	.06856	.06737	.06621	.06508	.06397	.06289	.06184	.06081	.05980
73	68	.08838	.08675	.08516	.08361	.08209	.08062	.07918	.07778	.07641	.07507	.07377	.07250	.07126	.07005	.06887	.06771	.06659	.06549	.06441	.06336
73	69	.09307	.09137	.08972	.08812	.08655	.08502	.08352	.08207	.08064	.07926	.07790	.07658	.07529	.07403	.07280	.07160	.07043	.06928	.06816	.06706
73	70	.09787	.09612	.09441	.09274	.09112	.08953	.08799	.08648	.08500	.08356	.08216	.08079	.07945	.07814	.07686	.07561	.07439	.07320	.07203	.07089
73	71	.10276	.10095	.09919	.09747	.09579	.09415	.09255	.09098	.08946	.08797	.08651	.08509	.08370	.08234	.08102	.07972	.07846	.07722	.07601	.07482
73	72	.10773	.10587	.10405	.10227	.10054	.09885	.09720	.09558	.09400	.09246	.09096	.08949	.08805	.08664	.08527	.08393	.08262	.08133	.08008	.07885
73	73	.11277	.11085	.10898	.10715	.10537	.10362	.10192	.10025	.09863	.09704	.09548	.09396	.09248	.09103	.08961	.08822	.08686	.08553	.08423	.08296
74	0	.00357	.00352	.00347	.00343	.00338	.00333	.00329	.00325	.00320	.00316	.00312	.00308	.00305	.00301	.00297	.00294	.00290	.00287	.00284	.00280
74	1	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00093	.00091
74	2	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00087	.00085
74	3	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00085
74	4	.00138	.00135	.00131	.00128	.00125	.00121	.00118	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00098	.00096	.00093	.00091	.00089	.00087
74	5	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093
74	6	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00102	.00100
74	7	.00171	.00167	.00163	.00158	.00154	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108
74	8	.00186	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00119
74	9	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131
74	10	.00224	.00219	.00214	.00208	.00203	.00199	.00194	.00189	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158	.00155	.00152	.00149	.00146
74	11	.00247	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00187	.00183	.00180	.00176	.00172	.00169	.00165	.00162
74	12	.00271	.00265	.00259	.00253	.00247	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180
74	13	.00296	.00289	.00283	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00233	.00228	.00223	.00219	.00215	.00211	.00206	.00203	.00199
74	14	.00320	.00313	.00306	.00299	.00293	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00233	.00229	.00225	.00220	.00216
74	15	.00342	.00334	.00327	.00320	.00313	.00306	.00300	.00294	.00288	.00282	.00276	.00271	.00265	.00260	.00255	.00250	.00246	.00241	.00237	.00232
74	16	.00362	.00354	.00346	.00338	.00331	.00324	.00317	.00311	.00304	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00255	.00251	.00246
74	17	.00379	.00371	.00363	.00355	.00347	.00340	.00333	.00326	.00319	.00313	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00258
74	18	.00396	.00387	.00378	.00370	.00362	.00354	.00347	.00339	.00332	.00326	.00319	.00313	.00307	.00301	.00295	.00289	.00284	.00278	.00273	.00268
74	19	.00412	.00403	.00394	.00385	.00376	.00368	.00360	.00353	.00346	.00338	.00332	.00325	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279
74	20	.00429	.00419	.00410	.00401	.00392	.00383	.00375	.00367	.00359	.00352	.00345	.00338	.00331	.00324	.00318	.00312	.00306	.00300	.00295	.00289
74	21	.00448	.00437	.00427	.00418	.00408	.00399	.00391	.00382	.00374	.00366	.00359	.00351	.00344	.00337	.00331	.00324	.00318	.00312	.00306	.00300
74	22	.00467	.00456	.00446	.00436	.00426	.00416	.00407	.00398	.00390	.00382	.00374	.00366	.00358	.00351	.00344	.00337	.00331	.00324	.00318	.00312
74	23	.00489	.00477	.00466	.00455	.00445	.00435	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00366	.00359	.00351	.00345	.00338	.00331	.00325
74	24	.00512	.00500	.00488	.00477	.00466	.00455	.00445	.00435	.00426	.00416	.00407	.00399	.00391	.00383	.00375	.00367	.00360	.00353	.00346	.00339

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
74	25	.00539	.00526	.00513	.00501	.00489	.00478	.00467	.00457	.00447	.00437	.00428	.00418	.00410	.00401	.00393	.00385	.00377	.00370	.00362	.00355
74	26	.00568	.00554	.00541	.00528	.00515	.00504	.00492	.00481	.00470	.00460	.00450	.00440	.00431	.00422	.00413	.00405	.00396	.00388	.00381	.00373
74	27	.00601	.00586	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00475	.00465	.00455	.00445	.00436	.00427	.00418	.00410	.00402	.00394
74	28	.00636	.00621	.00606	.00591	.00577	.00564	.00551	.00538	.00526	.00514	.00503	.00492	.00481	.00471	.00461	.00452	.00442	.00433	.00425	.00416
74	29	.00676	.00659	.00643	.00627	.00612	.00598	.00584	.00571	.00558	.00545	.00533	.00521	.00510	.00499	.00489	.00478	.00469	.00459	.00450	.00441
74	30	.00718	.00700	.00683	.00666	.00650	.00635	.00620	.00606	.00592	.00579	.00566	.00553	.00541	.00530	.00518	.00508	.00497	.00487	.00477	.00467
74	31	.00764	.00745	.00726	.00709	.00691	.00675	.00659	.00644	.00629	.00615	.00601	.00588	.00575	.00563	.00551	.00539	.00528	.00517	.00506	.00496
74	32	.00813	.00793	.00773	.00754	.00736	.00719	.00702	.00685	.00669	.00654	.00639	.00625	.00612	.00598	.00585	.00573	.00561	.00549	.00538	.00527
74	33	.00867	.00846	.00825	.00804	.00785	.00766	.00748	.00730	.00714	.00697	.00681	.00666	.00652	.00637	.00623	.00610	.00597	.00585	.00573	.00561
74	34	.00926	.00903	.00880	.00859	.00838	.00818	.00798	.00780	.00761	.00744	.00727	.00711	.00695	.00680	.00665	.00651	.00637	.00623	.00611	.00598
74	35	.00991	.00966	.00942	.00918	.00896	.00875	.00854	.00834	.00814	.00795	.00777	.00760	.00743	.00727	.00711	.00695	.00681	.00666	.00652	.00639
74	36	.01061	.01034	.01008	.00984	.00960	.00936	.00914	.00893	.00872	.00852	.00832	.00813	.00795	.00778	.00761	.00744	.00728	.00713	.00698	.00683
74	37	.01138	.01109	.01081	.01055	.01029	.01004	.00980	.00957	.00935	.00913	.00892	.00872	.00852	.00834	.00815	.00798	.00781	.00764	.00748	.00732
74	38	.01222	.01191	.01161	.01133	.01105	.01078	.01053	.01028	.01004	.00981	.00958	.00936	.00916	.00895	.00876	.00857	.00838	.00820	.00803	.00786
74	39	.01313	.01280	.01248	.01218	.01188	.01160	.01132	.01105	.01079	.01055	.01030	.01007	.00985	.00963	.00942	.00921	.00902	.00882	.00864	.00846
74	40	.01414	.01378	.01344	.01311	.01279	.01249	.01219	.01190	.01163	.01136	.01110	.01085	.01061	.01037	.01015	.00993	.00971	.00951	.00931	.00911
74	41	.01524	.01486	.01449	.01414	.01380	.01347	.01315	.01284	.01255	.01226	.01198	.01171	.01145	.01120	.01095	.01072	.01049	.01027	.01005	.00984
74	42	.01644	.01603	.01564	.01526	.01490	.01454	.01420	.01387	.01355	.01324	.01294	.01265	.01237	.01210	.01184	.01159	.01134	.01110	.01087	.01064
74	43	.01775	.01731	.01689	.01649	.01609	.01571	.01535	.01499	.01465	.01432	.01400	.01369	.01339	.01309	.01281	.01254	.01227	.01201	.01176	.01152
74	44	.01917	.01870	.01825	.01781	.01739	.01699	.01659	.01621	.01585	.01549	.01514	.01481	.01449	.01417	.01387	.01357	.01329	.01301	.01274	.01248
74	45	.02069	.02019	.01971	.01924	.01879	.01836	.01794	.01753	.01713	.01675	.01638	.01602	.01567	.01534	.01501	.01470	.01439	.01409	.01380	.01352
74	46	.02232	.02179	.02128	.02078	.02030	.01983	.01938	.01894	.01852	.01811	.01771	.01733	.01696	.01659	.01624	.01590	.01557	.01525	.01494	.01464
74	47	.02407	.02350	.02295	.02242	.02190	.02140	.02092	.02045	.02000	.01956	.01914	.01873	.01833	.01794	.01756	.01720	.01684	.01650	.01617	.01584
74	48	.02593	.02532	.02474	.02417	.02362	.02309	.02257	.02207	.02159	.02112	.02066	.02022	.01980	.01938	.01898	.01859	.01821	.01784	.01748	.01714
74	49	.02791	.02727	.02664	.02604	.02545	.02488	.02433	.02380	.02328	.02278	.02230	.02182	.02137	.02092	.02049	.02008	.01967	.01927	.01889	.01852
74	50	.03003	.02934	.02868	.02803	.02741	.02680	.02622	.02565	.02510	.02456	.02404	.02354	.02305	.02258	.02212	.02167	.02124	.02081	.02041	.02001
74	51	.03228	.03155	.03084	.03016	.02949	.02885	.02822	.02762	.02703	.02646	.02591	.02537	.02485	.02435	.02385	.02338	.02291	.02246	.02202	.02160
74	52	.03466	.03389	.03313	.03241	.03170	.03101	.03035	.02971	.02908	.02848	.02789	.02731	.02676	.02622	.02570	.02519	.02469	.02421	.02374	.02329
74	53	.03717	.03635	.03555	.03478	.03403	.03331	.03260	.03192	.03125	.03061	.02998	.02937	.02878	.02821	.02765	.02711	.02658	.02607	.02557	.02508
74	54	.03982	.03895	.03811	.03729	.03649	.03572	.03497	.03425	.03354	.03286	.03219	.03155	.03092	.03031	.02972	.02914	.02858	.02803	.02750	.02699
74	55	.04261	.04169	.04079	.03993	.03909	.03827	.03748	.03671	.03596	.03524	.03453	.03384	.03318	.03253	.03190	.03129	.03069	.03011	.02955	.02900
74	56	.04554	.04457	.04362	.04271	.04182	.04096	.04012	.03930	.03851	.03774	.03700	.03627	.03556	.03488	.03421	.03356	.03293	.03231	.03171	.03113
74	57	.04862	.04759	.04660	.04563	.04469	.04378	.04289	.04203	.04120	.04038	.03959	.03883	.03808	.03735	.03664	.03595	.03528	.03463	.03400	.03338
74	58	.05183	.05075	.04970	.04868	.04769	.04673	.04580	.04489	.04401	.04315	.04232	.04150	.04071	.03994	.03919	.03847	.03776	.03707	.03639	.03574
74	59	.05517	.05404	.05294	.05186	.05082	.04981	.04883	.04787	.04694	.04603	.04515	.04430	.04346	.04265	.04186	.04109	.04034	.03961	.03890	.03820
74	60	.05865	.05746	.05630	.05517	.05408	.05301	.05198	.05097	.04999	.04904	.04811	.04721	.04633	.04547	.04464	.04383	.04303	.04226	.04151	.04078
74	61	.06226	.06101	.05980	.05862	.05747	.05635	.05526	.05421	.05318	.05217	.05120	.05025	.04932	.04842	.04754	.04669	.04585	.04504	.04425	.04347
74	62	.06604	.06473	.06346	.06222	.06102	.05984	.05870	.05759	.05651	.05546	.05443	.05343	.05246	.05151	.05059	.04969	.04881	.04795	.04712	.04630
74	63	.06998	.06861	.06728	.06598	.06472	.06349	.06230	.06113	.06000	.05890	.05782	.05677	.05575	.05476	.05378	.05284	.05191	.05101	.05014	.04928
74	64	.07407	.07265	.07126	.06990	.06858	.06730	.06605	.06483	.06364	.06249	.06136	.06026	.05919	.05815	.05713	.05613	.05516	.05422	.05330	.05240
74	65	.07833	.07684	.07539	.07398	.07260	.07126	.06996	.06868	.06744	.06623	.06505	.06390	.06278	.06169	.06062	.05958	.05856	.05757	.05660	.05566
74	66	.08276	.08121	.07970	.07823	.07679	.07539	.07403	.07270	.07141	.07014	.06891	.06771	.06654	.06539	.06428	.06319	.06212	.06109	.06007	.05908
74	67	.08737	.08576	.08419	.08266	.08116	.07971	.07829	.07690	.07555	.07423	.07295	.07169	.07047	.06928	.06811	.06697	.06586	.06477	.06371	.06267
74	68	.09215	.09048	.08885	.08725	.08570	.08419	.08271	.08127	.07987	.07849	.07715	.07585	.07457	.07332	.07211	.07092	.06976	.06862	.06752	.06643
74	69	.09709	.09535	.09366	.09201	.09040	.08882	.08729	.08579	.08433	.08291	.08151	.08015	.07883	.07753	.07626	.07502	.07381	.07263	.07148	.07035
74	70	.10214	.10035	.09860	.09689	.09522	.09359	.09200	.09045	.08893	.08745	.08601	.08459	.08321	.08187	.08055	.07926	.07800	.07677	.07557	.07439
74	71	.10731	.10545	.10364	.10187	.10015	.09846	.09682	.09521	.09364	.09211	.09061	.08914	.08771	.08631	.08495	.08361	.08230	.08102	.07977	.07855
74	72	.11256	.11064	.10878	.10695	.10517	.10343	.10173	.10007	.09845	.09686	.09531	.09379	.09231	.09086	.08945	.08806	.08671	.08538	.08408	.08282
74	73	.11788	.11591	.11399	.11211	.11027	.10848	.10673	.10501	.10334	.10170	.10010	.09853	.09700	.09550	.09404	.09261	.09120	.08983	.08849	.08717
74	74	.12329	.12127	.11929	.11736	.11547	.11362	.11182	.11006	.10833	.10664	.10499	.10338	.10180	.10025	.09874	.09726	.09581	.09439	.09300	.09164

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	0	.00375	.00370	.00365	.00360	.00355	.00350	.00346	.00341	.00337	.00333	.00329	.00325	.00321	.00317	.00313	.00310	.00306	.00303	.00300	.00296
75	1	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00100	.00098	.00097	.00095
75	2	.00135	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00111	.00109	.00107	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088
75	3	.00136	.00133	.00130	.00126	.00123	.00120	.00118	.00115	.00112	.00110	.00107	.00105	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088
75	4	.00142	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091
75	5	.00151	.00147	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00110	.00107	.00105	.00103	.00100	.00098	.00096
75	6	.00163	.00158	.00154	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103
75	7	.00176	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128	.00125	.00123	.00120	.00117	.00115	.00112
75	8	.00192	.00187	.00183	.00178	.00174	.00169	.00165	.00161	.00158	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00126	.00123
75	9	.00211	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00173	.00169	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136
75	10	.00232	.00226	.00221	.00215	.00210	.00205	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00161	.00158	.00155	.00151
75	11	.00255	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00183	.00179	.00176	.00172	.00169
75	12	.00281	.00274	.00268	.00262	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00220	.00216	.00211	.00207	.00203	.00199	.00195	.00191	.00188
75	13	.00307	.00300	.00293	.00287	.00280	.00274	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207
75	14	.00332	.00324	.00317	.00310	.00304	.00297	.00291	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226
75	15	.00355	.00347	.00339	.00332	.00325	.00318	.00312	.00305	.00299	.00293	.00287	.00282	.00276	.00271	.00266	.00261	.00256	.00252	.00247	.00243
75	16	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00323	.00317	.00310	.00304	.00298	.00293	.00287	.00282	.00276	.00271	.00266	.00262	.00257
75	17	.00393	.00385	.00376	.00368	.00361	.00353	.00346	.00339	.00332	.00325	.00319	.00313	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269
75	18	.00410	.00401	.00392	.00384	.00376	.00368	.00360	.00353	.00346	.00339	.00332	.00326	.00319	.00313	.00307	.00302	.00296	.00291	.00285	.00280
75	19	.00427	.00417	.00408	.00399	.00391	.00383	.00375	.00367	.00359	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302	.00296	.00291
75	20	.00445	.00435	.00425	.00416	.00407	.00398	.00390	.00381	.00374	.00366	.00359	.00351	.00345	.00338	.00331	.00325	.00319	.00313	.00307	.00302
75	21	.00464	.00453	.00443	.00433	.00424	.00415	.00406	.00397	.00389	.00381	.00373	.00366	.00358	.00351	.00345	.00338	.00332	.00325	.00319	.00314
75	22	.00484	.00473	.00462	.00452	.00442	.00432	.00423	.00414	.00405	.00397	.00388	.00381	.00373	.00366	.00358	.00351	.00345	.00338	.00332	.00326
75	23	.00506	.00494	.00483	.00472	.00461	.00451	.00441	.00432	.00422	.00414	.00405	.00397	.00389	.00381	.00373	.00366	.00359	.00352	.00345	.00339
75	24	.00530	.00517	.00505	.00494	.00483	.00472	.00462	.00452	.00442	.00432	.00423	.00415	.00406	.00398	.00390	.00382	.00375	.00368	.00361	.00354
75	25	.00557	.00544	.00531	.00519	.00507	.00496	.00485	.00474	.00464	.00454	.00444	.00435	.00426	.00417	.00409	.00401	.00393	.00385	.00378	.00370
75	26	.00587	.00573	.00559	.00546	.00534	.00522	.00510	.00499	.00488	.00477	.00467	.00457	.00448	.00439	.00430	.00421	.00413	.00405	.00397	.00389
75	27	.00621	.00606	.00591	.00578	.00564	.00551	.00539	.00527	.00515	.00504	.00493	.00483	.00473	.00463	.00453	.00444	.00435	.00427	.00418	.00410
75	28	.00658	.00642	.00626	.00612	.00597	.00584	.00570	.00558	.00545	.00533	.00522	.00511	.00500	.00490	.00479	.00470	.00460	.00451	.00442	.00434
75	29	.00698	.00681	.00665	.00649	.00634	.00619	.00605	.00591	.00578	.00565	.00553	.00541	.00530	.00519	.00508	.00497	.00487	.00478	.00468	.00459
75	30	.00741	.00723	.00706	.00689	.00673	.00657	.00642	.00628	.00614	.00600	.00587	.00574	.00562	.00550	.00539	.00528	.00517	.00506	.00496	.00486
75	31	.00788	.00769	.00751	.00733	.00715	.00699	.00683	.00667	.00652	.00637	.00623	.00610	.00597	.00584	.00572	.00560	.00549	.00537	.00527	.00516
75	32	.00839	.00819	.00799	.00780	.00761	.00743	.00726	.00710	.00694	.00678	.00663	.00649	.00635	.00621	.00608	.00595	.00583	.00571	.00559	.00548
75	33	.00895	.00873	.00852	.00831	.00811	.00792	.00774	.00756	.00739	.00722	.00706	.00691	.00676	.00661	.00647	.00634	.00621	.00608	.00596	.00584
75	34	.00956	.00932	.00909	.00887	.00866	.00846	.00826	.00807	.00788	.00771	.00754	.00737	.00721	.00705	.00690	.00676	.00662	.00648	.00635	.00622
75	35	.01022	.00997	.00972	.00949	.00926	.00904	.00883	.00863	.00843	.00824	.00805	.00788	.00770	.00754	.00738	.00722	.00707	.00692	.00678	.00664
75	36	.01094	.01067	.01041	.01016	.00992	.00968	.00945	.00923	.00902	.00882	.00862	.00843	.00824	.00807	.00789	.00773	.00756	.00741	.00725	.00711
75	37	.01173	.01144	.01116	.01089	.01063	.01038	.01013	.00990	.00967	.00945	.00924	.00904	.00884	.00864	.00846	.00828	.00810	.00794	.00777	.00761
75	38	.01260	.01229	.01199	.01170	.01142	.01115	.01088	.01063	.01039	.01015	.00992	.00970	.00949	.00928	.00908	.00889	.00870	.00852	.00834	.00817
75	39	.01354	.01321	.01289	.01258	.01227	.01198	.01170	.01143	.01117	.01092	.01067	.01044	.01021	.00998	.00977	.00956	.00936	.00916	.00897	.00879
75	40	.01458	.01422	.01388	.01354	.01322	.01291	.01261	.01232	.01203	.01176	.01150	.01124	.01100	.01076	.01053	.01030	.01008	.00987	.00967	.00947
75	41	.01572	.01533	.01496	.01460	.01426	.01392	.01360	.01329	.01298	.01269	.01241	.01213	.01187	.01161	.01136	.01112	.01089	.01066	.01044	.01023
75	42	.01696	.01655	.01615	.01577	.01539	.01504	.01469	.01435	.01403	.01371	.01341	.01311	.01283	.01255	.01228	.01202	.01177	.01153	.01129	.01106
75	43	.01832	.01787	.01745	.01703	.01663	.01625	.01588	.01552	.01517	.01483	.01450	.01419	.01388	.01358	.01329	.01301	.01274	.01248	.01222	.01198
75	44	.01978	.01931	.01885	.01841	.01798	.01757	.01717	.01678	.01641	.01605	.01569	.01535	.01502	.01470	.01439	.01409	.01380	.01352	.01324	.01298
75	45	.02136	.02085	.02036	.01989	.01943	.01899	.01856	.01815	.01774	.01736	.01698	.01661	.01626	.01592	.01558	.01526	.01495	.01464	.01435	.01406
75	46	.02306	.02251	.02199	.02148	.02099	.02052	.02006	.01962	.01919	.01877	.01836	.01797	.01759	.01722	.01687	.01652	.01618	.01586	.01554	.01523
75	47	.02486	.02428	.02373	.02318	.02266	.02215	.02166	.02119	.02073	.02028	.01985	.01943	.01902	.01862	.01824	.01787	.01751	.01716	.01681	.01648
75	48	.02679	.02618	.02558	.02500	.02444	.02390	.02338	.02287	.02238	.02190	.02143	.02098	.02055	.02013	.01971	.01932	.01893	.01855	.01819	.01783
75	49	.02885	.02820	.02756	.02694	.02635	.02577	.02521	.02467	.02414	.02363	.02313	.02265	.02219	.02173	.02129	.02087	.02045	.02005	.01966	.01928

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	50	.03105	.03035	.02968	.02902	.02838	.02777	.02717	.02659	.02603	.02548	.02495	.02444	.02394	.02346	.02299	.02253	.02209	.02166	.02124	.02083
75	51	.03339	.03265	.03193	.03123	.03055	.02990	.02926	.02864	.02804	.02746	.02690	.02635	.02582	.02530	.02480	.02431	.02384	.02338	.02293	.02249
75	52	.03587	.03508	.03431	.03357	.03285	.03215	.03148	.03082	.03018	.02956	.02896	.02838	.02781	.02726	.02672	.02620	.02570	.02521	.02473	.02426
75	53	.03848	.03764	.03683	.03604	.03528	.03454	.03382	.03312	.03244	.03179	.03115	.03053	.02992	.02934	.02877	.02821	.02767	.02715	.02664	.02614
75	54	.04123	.04035	.03949	.03865	.03784	.03706	.03629	.03555	.03483	.03414	.03346	.03280	.03215	.03153	.03092	.03033	.02976	.02920	.02866	.02813
75	55	.04413	.04320	.04229	.04140	.04055	.03972	.03891	.03812	.03736	.03662	.03590	.03520	.03452	.03385	.03321	.03258	.03197	.03138	.03080	.03024
75	56	.04719	.04620	.04524	.04430	.04340	.04252	.04166	.04083	.04002	.03924	.03847	.03773	.03701	.03631	.03562	.03496	.03431	.03368	.03307	.03247
75	57	.05040	.04935	.04834	.04735	.04639	.04546	.04456	.04368	.04283	.04200	.04119	.04040	.03964	.03889	.03817	.03746	.03678	.03611	.03546	.03482
75	58	.05375	.05265	.05158	.05054	.04953	.04855	.04760	.04667	.04577	.04489	.04404	.04320	.04240	.04161	.04084	.04010	.03937	.03866	.03797	.03730
75	59	.05724	.05608	.05495	.05386	.05280	.05177	.05076	.04978	.04883	.04791	.04700	.04613	.04527	.04444	.04363	.04284	.04207	.04133	.04060	.03988
75	60	.06086	.05965	.05847	.05732	.05620	.05511	.05406	.05303	.05202	.05105	.05010	.04918	.04828	.04740	.04654	.04571	.04490	.04411	.04334	.04259
75	61	.06464	.06337	.06213	.06092	.05975	.05860	.05749	.05641	.05536	.05433	.05333	.05236	.05141	.05049	.04959	.04871	.04785	.04702	.04621	.04541
75	62	.06859	.06725	.06595	.06469	.06346	.06226	.06109	.05996	.05885	.05777	.05672	.05570	.05470	.05373	.05278	.05186	.05096	.05008	.04922	.04839
75	63	.07271	.07131	.06995	.06863	.06734	.06608	.06486	.06367	.06251	.06138	.06028	.05920	.05815	.05713	.05614	.05517	.05422	.05329	.05239	.05151
75	64	.07700	.07554	.07412	.07273	.07138	.07007	.06879	.06754	.06633	.06514	.06399	.06286	.06176	.06069	.05965	.05863	.05763	.05666	.05571	.05479
75	65	.08146	.07994	.07845	.07701	.07560	.07423	.07289	.07159	.07032	.06908	.06787	.06669	.06554	.06442	.06332	.06225	.06121	.06019	.05919	.05822
75	66	.08610	.08452	.08297	.08147	.08000	.07857	.07717	.07581	.07448	.07319	.07192	.07069	.06949	.06831	.06717	.06605	.06495	.06389	.06284	.06182
75	67	.09094	.08929	.08769	.08612	.08459	.08310	.08164	.08022	.07884	.07749	.07617	.07488	.07363	.07240	.07120	.07003	.06889	.06777	.06668	.06561
75	68	.09597	.09425	.09258	.09095	.08936	.08781	.08630	.08482	.08338	.08197	.08060	.07925	.07794	.07666	.07541	.07419	.07300	.07183	.07069	.06958
75	69	.10116	.09938	.09765	.09595	.09430	.09269	.09112	.08958	.08809	.08662	.08519	.08379	.08243	.08110	.07979	.07852	.07728	.07606	.07487	.07371
75	70	.10648	.10464	.10285	.10110	.09939	.09771	.09608	.09449	.09293	.09141	.08993	.08848	.08706	.08567	.08432	.08299	.08170	.08043	.07919	.07798
75	71	.11192	.11002	.10817	.10635	.10458	.10285	.10117	.09952	.09790	.09633	.09479	.09328	.09181	.09037	.08896	.08759	.08624	.08492	.08364	.08238
75	72	.11746	.11550	.11358	.11171	.10988	.10810	.10635	.10465	.10298	.10135	.09975	.09820	.09667	.09518	.09372	.09229	.09090	.08953	.08819	.08689
75	73	.12308	.12106	.11909	.11716	.11528	.11343	.11163	.10987	.10815	.10647	.10482	.10321	.10163	.10009	.09858	.09710	.09566	.09424	.09286	.09150
75	74	.12880	.12672	.12469	.12271	.12077	.11887	.11702	.11520	.11343	.11169	.10999	.10833	.10671	.10511	.10355	.10203	.10053	.09907	.09764	.09624
75	75	.13462	.13249	.13041	.12837	.12638	.12443	.12252	.12066	.11883	.11705	.11530	.11358	.11191	.11027	.10866	.10709	.10554	.10403	.10256	.10111
76	0	.00393	.00388	.00383	.00378	.00373	.00368	.00364	.00359	.00355	.00350	.00346	.00342	.00338	.00334	.00331	.00327	.00323	.00320	.00316	.00313
76	1	.00145	.00142	.00138	.00135	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00101	.00099
76	2	.00139	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00099	.00097	.00096	.00094	.00092
76	3	.00140	.00137	.00134	.00130	.00127	.00124	.00121	.00119	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091
76	4	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00102	.00100	.00098	.00096	.00094
76	5	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104	.00102	.00099
76	6	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107
76	7	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00119	.00116
76	8	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00128
76	9	.00217	.00212	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00141
76	10	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157
76	11	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175
76	12	.00290	.00283	.00277	.00271	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00195
76	13	.00317	.00310	.00303	.00297	.00291	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216
76	14	.00343	.00336	.00329	.00322	.00315	.00308	.00302	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00253	.00249	.00244	.00240	.00236
76	15	.00367	.00359	.00352	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00262	.00258	.00253
76	16	.00388	.00380	.00372	.00364	.00357	.00349	.00342	.00336	.00329	.00323	.00316	.00310	.00305	.00299	.00293	.00288	.00283	.00278	.00273	.00268
76	17	.00407	.00399	.00390	.00382	.00374	.00366	.00359	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00308	.00302	.00297	.00291	.00286	.00281
76	18	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00367	.00359	.00352	.00345	.00339	.00332	.00326	.00320	.00314	.00309	.00303	.00298	.00293
76	19	.00442	.00432	.00423	.00414	.00405	.00397	.00389	.00381	.00373	.00366	.00359	.00352	.00345	.00339	.00332	.00326	.00320	.00315	.00309	.00303
76	20	.00460	.00450	.00440	.00431	.00422	.00413	.00404	.00396	.00388	.00380	.00373	.00366	.00358	.00352	.00345	.00339	.00332	.00326	.00321	.00315
76	21	.00480	.00469	.00459	.00449	.00439	.00430	.00421	.00412	.00404	.00396	.00388	.00380	.00373	.00366	.00359	.00352	.00345	.00339	.00333	.00327
76	22	.00500	.00489	.00478	.00468	.00458	.00448	.00438	.00429	.00420	.00412	.00403	.00395	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00340
76	23	.00523	.00511	.00499	.00488	.00478	.00467	.00457	.00448	.00438	.00429	.00421	.00412	.00404	.00396	.00388	.00381	.00374	.00367	.00360	.00353

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	24	.00548	.00535	.00523	.00511	.00500	.00489	.00478	.00468	.00458	.00449	.00440	.00431	.00422	.00414	.00405	.00398	.00390	.00383	.00375	.00368
76	25	.00575	.00562	.00549	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00451	.00442	.00433	.00425	.00417	.00408	.00401	.00393	.00386
76	26	.00606	.00592	.00578	.00565	.00552	.00540	.00528	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00446	.00438	.00429	.00421	.00413	.00405
76	27	.00641	.00626	.00611	.00597	.00584	.00571	.00558	.00546	.00534	.00523	.00512	.00501	.00491	.00481	.00471	.00462	.00453	.00444	.00435	.00427
76	28	.00679	.00663	.00647	.00632	.00618	.00604	.00591	.00578	.00565	.00553	.00541	.00530	.00519	.00508	.00498	.00488	.00478	.00469	.00460	.00451
76	29	.00720	.00703	.00687	.00671	.00655	.00640	.00626	.00612	.00599	.00586	.00573	.00561	.00550	.00538	.00527	.00517	.00507	.00497	.00487	.00478
76	30	.00765	.00747	.00729	.00712	.00696	.00680	.00665	.00650	.00635	.00622	.00608	.00595	.00583	.00571	.00559	.00548	.00537	.00526	.00516	.00506
76	31	.00813	.00794	.00775	.00757	.00739	.00722	.00706	.00690	.00675	.00660	.00646	.00632	.00619	.00606	.00594	.00581	.00570	.00558	.00547	.00537
76	32	.00866	.00845	.00825	.00805	.00787	.00768	.00751	.00734	.00718	.00702	.00687	.00672	.00658	.00644	.00631	.00618	.00605	.00593	.00581	.00570
76	33	.00923	.00901	.00879	.00858	.00838	.00819	.00800	.00782	.00765	.00748	.00732	.00716	.00701	.00686	.00672	.00658	.00644	.00631	.00619	.00607
76	34	.00985	.00961	.00938	.00916	.00894	.00874	.00854	.00834	.00816	.00798	.00780	.00763	.00747	.00731	.00716	.00701	.00687	.00673	.00659	.00646
76	35	.01054	.01028	.01003	.00979	.00956	.00934	.00913	.00892	.00872	.00853	.00834	.00816	.00798	.00781	.00765	.00749	.00734	.00719	.00704	.00690
76	36	.01128	.01101	.01074	.01048	.01024	.01000	.00977	.00955	.00933	.00912	.00892	.00873	.00854	.00836	.00818	.00801	.00785	.00769	.00753	.00738
76	37	.01209	.01180	.01151	.01124	.01097	.01072	.01047	.01023	.01000	.00978	.00956	.00935	.00915	.00896	.00877	.00858	.00841	.00823	.00807	.00791
76	38	.01298	.01267	.01236	.01207	.01178	.01151	.01124	.01099	.01074	.01050	.01027	.01004	.00983	.00962	.00941	.00922	.00903	.00884	.00866	.00849
76	39	.01396	.01362	.01329	.01297	.01267	.01238	.01209	.01182	.01155	.01129	.01104	.01080	.01057	.01034	.01012	.00991	.00971	.00951	.00931	.00913
76	40	.01503	.01466	.01431	.01397	.01364	.01333	.01302	.01273	.01244	.01216	.01190	.01164	.01139	.01114	.01091	.01068	.01046	.01024	.01004	.00983
76	41	.01620	.01581	.01543	.01507	.01472	.01438	.01405	.01373	.01342	.01313	.01284	.01256	.01229	.01203	.01178	.01153	.01129	.01106	.01084	.01062
76	42	.01748	.01706	.01666	.01627	.01589	.01553	.01518	.01483	.01450	.01419	.01388	.01358	.01329	.01300	.01273	.01247	.01221	.01196	.01172	.01149
76	43	.01888	.01843	.01800	.01758	.01718	.01679	.01641	.01604	.01569	.01534	.01501	.01469	.01437	.01407	.01378	.01349	.01322	.01295	.01269	.01244
76	44	.02040	.01992	.01946	.01901	.01857	.01815	.01775	.01735	.01697	.01660	.01625	.01590	.01556	.01524	.01492	.01462	.01432	.01403	.01375	.01348
76	45	.02203	.02152	.02102	.02054	.02008	.01963	.01919	.01877	.01836	.01796	.01758	.01721	.01685	.01650	.01616	.01583	.01551	.01520	.01490	.01461
76	46	.02379	.02324	.02271	.02219	.02169	.02121	.02074	.02029	.01985	.01943	.01902	.01862	.01823	.01786	.01749	.01714	.01680	.01646	.01614	.01582
76	47	.02566	.02507	.02450	.02395	.02342	.02291	.02241	.02192	.02145	.02100	.02056	.02013	.01972	.01931	.01892	.01854	.01817	.01782	.01747	.01713
76	48	.02766	.02703	.02643	.02584	.02527	.02472	.02419	.02367	.02317	.02268	.02221	.02175	.02131	.02088	.02046	.02005	.01966	.01927	.01890	.01854
76	49	.02979	.02913	.02848	.02785	.02725	.02666	.02609	.02554	.02500	.02448	.02398	.02349	.02301	.02255	.02210	.02167	.02124	.02083	.02043	.02004
76	50	.03207	.03136	.03068	.03001	.02936	.02874	.02813	.02754	.02697	.02641	.02587	.02535	.02484	.02435	.02387	.02340	.02295	.02251	.02208	.02166
76	51	.03450	.03375	.03302	.03231	.03162	.03095	.03030	.02967	.02906	.02847	.02790	.02734	.02680	.02627	.02576	.02526	.02478	.02431	.02385	.02340
76	52	.03707	.03627	.03549	.03474	.03401	.03330	.03261	.03194	.03129	.03066	.03005	.02945	.02887	.02831	.02776	.02723	.02672	.02621	.02572	.02525
76	53	.03979	.03894	.03811	.03731	.03653	.03578	.03505	.03434	.03365	.03298	.03232	.03169	.03107	.03048	.02989	.02933	.02878	.02824	.02772	.02721
76	54	.04265	.04175	.04087	.04003	.03920	.03840	.03763	.03687	.03614	.03542	.03473	.03406	.03340	.03277	.03215	.03155	.03096	.03039	.02983	.02929
76	55	.04567	.04471	.04379	.04289	.04202	.04117	.04035	.03955	.03877	.03801	.03728	.03656	.03587	.03519	.03453	.03389	.03327	.03266	.03207	.03149
76	56	.04885	.04784	.04686	.04591	.04499	.04409	.04322	.04237	.04155	.04075	.03997	.03921	.03847	.03776	.03706	.03638	.03571	.03507	.03444	.03383
76	57	.05218	.05112	.05009	.04909	.04811	.04716	.04624	.04535	.04448	.04363	.04280	.04200	.04122	.04046	.03972	.03900	.03830	.03761	.03694	.03629
76	58	.05568	.05456	.05347	.05241	.05138	.05038	.04941	.04846	.04754	.04665	.04578	.04493	.04410	.04330	.04251	.04175	.04101	.04028	.03957	.03889
76	59	.05931	.05813	.05699	.05588	.05479	.05374	.05271	.05172	.05074	.04980	.04888	.04798	.04711	.04626	.04543	.04463	.04384	.04307	.04232	.04160
76	60	.06309	.06186	.06065	.05948	.05834	.05723	.05615	.05510	.05408	.05309	.05212	.05117	.05025	.04935	.04848	.04763	.04680	.04599	.04520	.04443
76	61	.06703	.06574	.06447	.06324	.06205	.06088	.05975	.05864	.05757	.05652	.05550	.05450	.05353	.05259	.05167	.05077	.04989	.04904	.04820	.04739
76	62	.07115	.06979	.06847	.06718	.06592	.06470	.06351	.06235	.06122	.06012	.05905	.05800	.05698	.05598	.05501	.05407	.05315	.05224	.05137	.05051
76	63	.07546	.07403	.07265	.07130	.06998	.06870	.06745	.06624	.06505	.06389	.06277	.06167	.06060	.05955	.05853	.05754	.05656	.05562	.05469	.05379
76	64	.07994	.07846	.07701	.07559	.07422	.07288	.07157	.07029	.06905	.06784	.06666	.06551	.06438	.06328	.06221	.06117	.06015	.05915	.05818	.05723
76	65	.08461	.08306	.08155	.08007	.07863	.07723	.07587	.07453	.07323	.07196	.07073	.06952	.06834	.06719	.06607	.06497	.06390	.06286	.06184	.06084
76	66	.08948	.08786	.08628	.08474	.08324	.08178	.08035	.07896	.07760	.07628	.07498	.07372	.07249	.07128	.07011	.06896	.06784	.06674	.06567	.06463
76	67	.09455	.09287	.09123	.08963	.08806	.08654	.08505	.08360	.08218	.08080	.07945	.07813	.07684	.07558	.07435	.07315	.07198	.07083	.06971	.06862
76	68	.09983	.09808	.09637	.09470	.09308	.09149	.08994	.08843	.08695	.08551	.08410	.08273	.08138	.08007	.07879	.07753	.07631	.07511	.07394	.07279
76	69	.10528	.10346	.10169	.09996	.09827	.09662	.09501	.09344	.09191	.09040	.08894	.08751	.08611	.08474	.08340	.08209	.08081	.07956	.07834	.07715
76	70	.11088	.10900	.10716	.10537	.10362	.10191	.10024	.09861	.09701	.09545	.09393	.09244	.09099	.08956	.08817	.08681	.08548	.08418	.08290	.08165
76	71	.11660	.11466	.11276	.11091	.10909	.10732	.10559	.10390	.10225	.10063	.09905	.09751	.09600	.09452	.09307	.09166	.09027	.08892	.08760	.08630
76	72	.12244	.12043	.11847	.11656	.11468	.11285	.11106	.10931	.10760	.10593	.10429	.10269	.10113	.09960	.09810	.09663	.09519	.09379	.09241	.09106
76	73	.12836	.12630	.12428	.12230	.12037	.11848	.11664	.11483	.11306	.11134	.10964	.10799	.10637	.10478	.10323	.10171	.10023	.09877	.09734	.09595



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	74	.13440	.13228	.13020	.12817	.12618	.12423	.12233	.12047	.11865	.11686	.11512	.11341	.11174	.11010	.10850	.10692	.10539	.10388	.10240	.10096
76	75	.14056	.13838	.13624	.13415	.13211	.13011	.12815	.12624	.12436	.12253	.12073	.11897	.11724	.11556	.11390	.11228	.11069	.10914	.10761	.10612
76	76	.14684	.14461	.14242	.14027	.13818	.13613	.13412	.13215	.13022	.12833	.12649	.12467	.12290	.12116	.11946	.11779	.11616	.11455	.11298	.11144
77	0	.00413	.00407	.00402	.00397	.00392	.00387	.00382	.00378	.00373	.00369	.00365	.00360	.00356	.00352	.00349	.00345	.00341	.00337	.00334	.00330
77	1	.00150	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103
77	2	.00143	.00140	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00114	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095
77	3	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00098	.00097	.00095
77	4	.00150	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097
77	5	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00135	.00131	.00128	.00125	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103
77	6	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00111
77	7	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00120
77	8	.00203	.00198	.00194	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00132
77	9	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00155	.00152	.00149	.00146
77	10	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163
77	11	.00272	.00266	.00259	.00254	.00248	.00243	.00237	.00232	.00227	.00223	.00218	.00214	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182
77	12	.00299	.00293	.00286	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00228	.00223	.00219	.00215	.00211	.00207	.00203
77	13	.00328	.00321	.00314	.00307	.00301	.00295	.00289	.00283	.00277	.00272	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225
77	14	.00355	.00348	.00340	.00333	.00326	.00320	.00313	.00307	.00301	.00295	.00289	.00284	.00279	.00273	.00268	.00264	.00259	.00254	.00250	.00245
77	15	.00380	.00372	.00364	.00357	.00349	.00342	.00336	.00329	.00323	.00317	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00273	.00268	.00264
77	16	.00402	.00394	.00385	.00377	.00370	.00362	.00355	.00348	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00295	.00290	.00285	.00280
77	17	.00422	.00413	.00404	.00396	.00388	.00380	.00373	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00314	.00309	.00304	.00298	.00293
77	18	.00440	.00430	.00421	.00412	.00404	.00396	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00339	.00333	.00327	.00321	.00316	.00310	.00305
77	19	.00457	.00447	.00438	.00429	.00420	.00411	.00403	.00395	.00387	.00380	.00373	.00366	.00359	.00352	.00346	.00340	.00333	.00328	.00322	.00316
77	20	.00476	.00466	.00456	.00446	.00437	.00428	.00419	.00411	.00403	.00395	.00387	.00380	.00373	.00366	.00359	.00352	.00346	.00340	.00334	.00328
77	21	.00496	.00485	.00475	.00465	.00455	.00445	.00436	.00427	.00419	.00411	.00403	.00395	.00387	.00380	.00373	.00366	.00359	.00353	.00347	.00341
77	22	.00517	.00506	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00411	.00403	.00395	.00388	.00380	.00373	.00367	.00360	.00354
77	23	.00540	.00528	.00516	.00505	.00494	.00484	.00474	.00464	.00454	.00445	.00436	.00428	.00419	.00411	.00404	.00396	.00389	.00381	.00375	.00368
77	24	.00566	.00553	.00540	.00529	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00447	.00438	.00429	.00421	.00413	.00405	.00398	.00391	.00384
77	25	.00594	.00581	.00567	.00555	.00543	.00531	.00520	.00509	.00498	.00488	.00478	.00468	.00459	.00450	.00441	.00433	.00425	.00417	.00409	.00401
77	26	.00626	.00611	.00597	.00584	.00571	.00559	.00547	.00535	.00524	.00513	.00502	.00492	.00482	.00473	.00464	.00455	.00446	.00437	.00429	.00421
77	27	.00661	.00646	.00631	.00617	.00603	.00590	.00577	.00565	.00553	.00541	.00530	.00519	.00509	.00499	.00489	.00479	.00470	.00461	.00453	.00444
77	28	.00700	.00684	.00668	.00653	.00638	.00624	.00611	.00598	.00585	.00573	.00561	.00549	.00538	.00527	.00517	.00507	.00497	.00487	.00478	.00469
77	29	.00743	.00725	.00709	.00693	.00677	.00662	.00647	.00633	.00620	.00607	.00594	.00582	.00570	.00558	.00547	.00536	.00526	.00516	.00506	.00496
77	30	.00789	.00770	.00752	.00735	.00719	.00702	.00687	.00672	.00658	.00644	.00630	.00617	.00604	.00592	.00580	.00569	.00557	.00547	.00536	.00526
77	31	.00838	.00819	.00800	.00781	.00763	.00746	.00730	.00714	.00698	.00683	.00669	.00655	.00641	.00628	.00616	.00603	.00591	.00580	.00569	.00558
77	32	.00892	.00871	.00851	.00831	.00812	.00794	.00776	.00759	.00742	.00726	.00711	.00696	.00681	.00667	.00654	.00641	.00628	.00616	.00604	.00592
77	33	.00951	.00928	.00907	.00886	.00865	.00846	.00827	.00808	.00791	.00774	.00757	.00741	.00725	.00711	.00696	.00682	.00668	.00655	.00642	.00630
77	34	.01015	.00991	.00967	.00945	.00923	.00902	.00882	.00862	.00843	.00825	.00807	.00790	.00773	.00757	.00742	.00727	.00712	.00698	.00684	.00671
77	35	.01085	.01059	.01034	.01010	.00987	.00964	.00942	.00921	.00901	.00881	.00862	.00844	.00826	.00809	.00792	.00776	.00760	.00745	.00731	.00716
77	36	.01162	.01134	.01107	.01081	.01056	.01032	.01008	.00986	.00964	.00943	.00923	.00903	.00884	.00865	.00847	.00830	.00813	.00797	.00781	.00766
77	37	.01245	.01215	.01186	.01159	.01132	.01106	.01081	.01057	.01033	.01011	.00989	.00968	.00947	.00927	.00908	.00889	.00871	.00854	.00837	.00820
77	38	.01337	.01305	.01274	.01244	.01215	.01187	.01160	.01134	.01109	.01085	.01062	.01039	.01017	.00995	.00975	.00955	.00935	.00916	.00898	.00880
77	39	.01437	.01402	.01369	.01337	.01306	.01277	.01248	.01220	.01193	.01167	.01141	.01117	.01093	.01070	.01048	.01026	.01006	.00985	.00966	.00947
77	40	.01547	.01510	.01474	.01440	.01407	.01375	.01344	.01314	.01285	.01257	.01230	.01203	.01178	.01153	.01129	.01106	.01084	.01062	.01040	.01020
77	41	.01668	.01628	.01590	.01553	.01518	.01483	.01450	.01418	.01387	.01356	.01327	.01299	.01271	.01245	.01219	.01194	.01170	.01146	.01124	.01101
77	42	.01800	.01758	.01717	.01677	.01639	.01602	.01566	.01532	.01498	.01466	.01434	.01404	.01374	.01346	.01318	.01291	.01265	.01240	.01215	.01191
77	43	.01945	.01899	.01855	.01813	.01772	.01732	.01694	.01657	.01621	.01586	.01552	.01519	.01487	.01457	.01427	.01398	.01370	.01342	.01316	.01290
77	44	.02101	.02053	.02006	.01960	.01916	.01874	.01832	.01792	.01754	.01716	.01680	.01645	.01611	.01578	.01545	.01514	.01484	.01455	.01426	.01398
77	45	.02270	.02218	.02168	.02119	.02072	.02026	.01982	.01939	.01898	.01857	.01818	.01781	.01744	.01708	.01674	.01640	.01608	.01576	.01545	.01516
77	46	.02451	.02396	.02342	.02290	.02239	.02190	.02143	.02097	.02053	.02009	.01968	.01927	.01888	.01850	.01812	.01776	.01741	.01708	.01675	.01642

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
77	47	.02645	.02586	.02528	.02472	.02418	.02366	.02315	.02266	.02218	.02172	.02127	.02084	.02042	.02001	.01961	.01922	.01885	.01848	.01813	.01778
77	48	.02852	.02789	.02727	.02668	.02610	.02554	.02500	.02447	.02396	.02347	.02299	.02252	.02207	.02163	.02121	.02079	.02039	.02000	.01962	.01925
77	49	.03073	.03006	.02940	.02876	.02815	.02755	.02697	.02641	.02587	.02534	.02483	.02433	.02384	.02337	.02292	.02247	.02204	.02162	.02122	.02082
77	50	.03310	.03237	.03168	.03100	.03034	.02971	.02909	.02849	.02791	.02734	.02680	.02626	.02575	.02524	.02476	.02428	.02382	.02337	.02293	.02251
77	51	.03561	.03485	.03410	.03338	.03268	.03201	.03135	.03071	.03009	.02949	.02890	.02833	.02778	.02724	.02672	.02622	.02572	.02524	.02477	.02432
77	52	.03828	.03746	.03667	.03591	.03517	.03444	.03374	.03306	.03240	.03176	.03114	.03053	.02994	.02937	.02881	.02827	.02775	.02723	.02673	.02625
77	53	.04110	.04023	.03939	.03858	.03779	.03702	.03628	.03556	.03486	.03417	.03351	.03286	.03224	.03163	.03103	.03046	.02989	.02935	.02881	.02830
77	54	.04407	.04315	.04226	.04140	.04056	.03975	.03896	.03819	.03745	.03672	.03602	.03533	.03466	.03401	.03338	.03277	.03217	.03159	.03102	.03047
77	55	.04720	.04623	.04529	.04438	.04349	.04263	.04179	.04098	.04019	.03942	.03867	.03794	.03723	.03654	.03587	.03522	.03458	.03396	.03336	.03277
77	56	.05051	.04948	.04849	.04752	.04658	.04567	.04478	.04392	.04308	.04227	.04147	.04070	.03995	.03922	.03851	.03781	.03714	.03648	.03583	.03521
77	57	.05398	.05290	.05185	.05083	.04984	.04887	.04793	.04702	.04614	.04527	.04443	.04361	.04282	.04204	.04129	.04055	.03983	.03913	.03845	.03779
77	58	.05761	.05647	.05537	.05429	.05324	.05223	.05124	.05027	.04933	.04842	.04753	.04667	.04583	.04500	.04420	.04343	.04267	.04192	.04120	.04050
77	59	.06139	.06020	.05903	.05790	.05680	.05572	.05468	.05366	.05267	.05171	.05077	.04986	.04897	.04810	.04725	.04643	.04563	.04484	.04408	.04333
77	60	.06533	.06407	.06285	.06166	.06050	.05937	.05827	.05720	.05616	.05514	.05415	.05319	.05225	.05133	.05044	.04957	.04872	.04789	.04708	.04630
77	61	.06944	.06812	.06683	.06558	.06436	.06317	.06202	.06089	.05980	.05873	.05768	.05667	.05568	.05471	.05377	.05285	.05196	.05109	.05023	.04940
77	62	.07373	.07235	.07100	.06969	.06841	.06716	.06595	.06477	.06361	.06249	.06139	.06033	.05928	.05827	.05728	.05631	.05537	.05444	.05355	.05267
77	63	.07822	.07678	.07536	.07399	.07265	.07134	.07007	.06883	.06762	.06644	.06529	.06416	.06307	.06200	.06096	.05994	.05895	.05798	.05703	.05611
77	64	.08291	.08139	.07992	.07848	.07707	.07571	.07437	.07307	.07180	.07057	.06936	.06818	.06703	.06591	.06482	.06375	.06270	.06169	.06069	.05972
77	65	.08779	.08621	.08466	.08316	.08169	.08027	.07887	.07751	.07618	.07489	.07362	.07239	.07118	.07001	.06886	.06774	.06664	.06557	.06453	.06350
77	66	.09288	.09123	.08962	.08805	.08652	.08503	.08357	.08215	.08076	.07941	.07809	.07680	.07553	.07430	.07310	.07192	.07078	.06965	.06856	.06749
77	67	.09819	.09648	.09480	.09317	.09157	.09002	.08850	.08701	.08556	.08415	.08277	.08142	.08010	.07881	.07756	.07633	.07512	.07395	.07280	.07168
77	68	.10372	.10193	.10019	.09849	.09683	.09521	.09363	.09208	.09058	.08910	.08766	.08625	.08488	.08353	.08222	.08093	.07968	.07845	.07725	.07607
77	69	.10944	.10759	.10578	.10401	.10229	.10060	.09896	.09735	.09578	.09425	.09275	.09128	.08985	.08844	.08707	.08573	.08442	.08314	.08189	.08066
77	70	.11532	.11340	.11153	.10970	.10791	.10616	.10445	.10278	.10115	.09956	.09800	.09647	.09498	.09352	.09210	.09070	.08934	.08800	.08669	.08541
77	71	.12134	.11935	.11742	.11552	.11367	.11186	.11009	.10836	.10667	.10501	.10339	.10181	.10026	.09875	.09726	.09581	.09439	.09300	.09164	.09031
77	72	.12748	.12543	.12343	.12147	.11955	.11768	.11585	.11406	.11231	.11060	.10892	.10728	.10567	.10410	.10256	.10106	.09958	.09814	.09673	.09534
77	73	.13372	.13161	.12955	.12753	.12555	.12362	.12173	.11988	.11807	.11630	.11456	.11287	.11121	.10958	.10799	.10643	.10490	.10340	.10194	.10050
77	74	.14009	.13792	.13579	.13371	.13168	.12969	.12774	.12583	.12396	.12213	.12034	.11859	.11688	.11520	.11355	.11194	.11036	.10881	.10729	.10580
77	75	.14659	.14436	.14217	.14004	.13794	.13590	.13389	.13193	.13001	.12812	.12628	.12447	.12270	.12097	.11927	.11760	.11597	.11437	.11280	.11127
77	76	.15323	.15094	.14870	.14651	.14436	.14226	.14020	.13818	.13621	.13427	.13237	.13051	.12869	.12691	.12516	.12344	.12176	.12011	.11849	.11691
77	77	.15999	.15765	.15536	.15311	.15091	.14876	.14664	.14458	.14255	.14056	.13861	.13670	.13483	.13300	.13120	.12943	.12770	.12601	.12434	.12271
78	0	.00433	.00427	.00422	.00417	.00412	.00407	.00402	.00397	.00393	.00388	.00384	.00380	.00375	.00371	.00367	.00363	.00360	.00356	.00352	.00349
78	1	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107
78	2	.00147	.00144	.00141	.00137	.00134	.00131	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099
78	3	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00115	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098
78	4	.00154	.00151	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101
78	5	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00113	.00111	.00109	.00106
78	6	.00176	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00114
78	7	.00191	.00187	.00182	.00178	.00174	.00169	.00165	.00162	.00158	.00154	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00124
78	8	.00209	.00204	.00199	.00194	.00190	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136
78	9	.00229	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00186	.00182	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151
78	10	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00198	.00194	.00190	.00187	.00183	.00179	.00176	.00172	.00169
78	11	.00280	.00274	.00267	.00262	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189
78	12	.00309	.00302	.00296	.00289	.00283	.00277	.00271	.00266	.00261	.00255	.00250	.00245	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211
78	13	.00339	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00287	.00281	.00276	.00271	.00266	.00261	.00256	.00251	.00247	.00242	.00238	.00234
78	14	.00367	.00359	.00352	.00345	.00338	.00331	.00324	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279	.00274	.00269	.00264	.00260	.00255
78	15	.00393	.00385	.00377	.00369	.00362	.00355	.00348	.00341	.00335	.00328	.00322	.00316	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00275
78	16	.00416	.00407	.00399	.00391	.00383	.00376	.00368	.00361	.00354	.00348	.00341	.00335	.00329	.00323	.00318	.00312	.00307	.00301	.00296	.00291
78	17	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00351	.00345	.00339	.00333	.00327	.00321	.00316	.00311	.00305
78	18	.00454	.00445	.00436	.00427	.00418	.00410	.00402	.00394	.00387	.00380	.00373	.00366	.00359	.00353	.00346	.00340	.00334	.00329	.00323	.00318

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	19	.00473	.00463	.00453	.00444	.00435	.00426	.00418	.00410	.00402	.00394	.00387	.00380	.00373	.00366	.00359	.00353	.00347	.00341	.00335	.00329
78	20	.00492	.00481	.00471	.00462	.00452	.00443	.00434	.00426	.00417	.00409	.00402	.00394	.00387	.00380	.00373	.00366	.00360	.00354	.00348	.00342
78	21	.00512	.00501	.00491	.00481	.00471	.00461	.00452	.00443	.00434	.00426	.00418	.00410	.00402	.00395	.00388	.00381	.00374	.00367	.00361	.00355
78	22	.00534	.00522	.00511	.00500	.00490	.00480	.00470	.00461	.00452	.00443	.00434	.00426	.00418	.00410	.00403	.00395	.00388	.00381	.00375	.00368
78	23	.00557	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00461	.00452	.00444	.00435	.00427	.00419	.00411	.00404	.00396	.00389	.00383
78	24	.00583	.00571	.00558	.00546	.00534	.00523	.00512	.00502	.00492	.00482	.00472	.00463	.00454	.00446	.00437	.00429	.00421	.00413	.00406	.00399
78	25	.00613	.00599	.00586	.00573	.00561	.00549	.00537	.00526	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00449	.00441	.00433	.00425	.00417
78	26	.00645	.00631	.00617	.00603	.00590	.00577	.00565	.00553	.00542	.00531	.00520	.00510	.00500	.00490	.00481	.00472	.00463	.00454	.00446	.00438
78	27	.00682	.00666	.00651	.00637	.00623	.00610	.00597	.00584	.00572	.00560	.00549	.00538	.00527	.00517	.00507	.00497	.00488	.00479	.00470	.00461
78	28	.00722	.00705	.00689	.00674	.00659	.00645	.00631	.00618	.00605	.00592	.00580	.00569	.00557	.00546	.00536	.00525	.00515	.00506	.00496	.00487
78	29	.00765	.00748	.00731	.00714	.00699	.00683	.00669	.00655	.00641	.00627	.00615	.00602	.00590	.00578	.00567	.00556	.00546	.00535	.00525	.00516
78	30	.00813	.00794	.00776	.00758	.00741	.00725	.00709	.00694	.00680	.00665	.00652	.00638	.00626	.00613	.00601	.00589	.00578	.00567	.00556	.00546
78	31	.00863	.00843	.00824	.00806	.00788	.00770	.00753	.00737	.00722	.00706	.00692	.00678	.00664	.00651	.00638	.00625	.00613	.00601	.00590	.00579
78	32	.00919	.00897	.00877	.00857	.00837	.00819	.00801	.00784	.00767	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00651	.00638	.00626	.00614
78	33	.00979	.00956	.00934	.00913	.00892	.00872	.00853	.00835	.00817	.00799	.00782	.00766	.00751	.00735	.00721	.00706	.00692	.00679	.00666	.00653
78	34	.01044	.01020	.00996	.00973	.00951	.00930	.00910	.00890	.00871	.00852	.00834	.00817	.00800	.00784	.00768	.00752	.00738	.00723	.00709	.00696
78	35	.01116	.01090	.01065	.01040	.01017	.00994	.00972	.00951	.00930	.00910	.00891	.00872	.00854	.00837	.00820	.00804	.00788	.00772	.00757	.00743
78	36	.01195	.01167	.01140	.01113	.01088	.01064	.01040	.01017	.00995	.00974	.00953	.00933	.00914	.00895	.00877	.00859	.00842	.00826	.00809	.00794
78	37	.01281	.01250	.01221	.01193	.01166	.01140	.01114	.01090	.01066	.01043	.01021	.01000	.00979	.00959	.00939	.00920	.00902	.00884	.00867	.00850
78	38	.01375	.01342	.01311	.01281	.01252	.01224	.01196	.01170	.01145	.01120	.01096	.01073	.01051	.01029	.01008	.00988	.00968	.00949	.00930	.00912
78	39	.01478	.01443	.01409	.01377	.01346	.01316	.01286	.01258	.01231	.01204	.01179	.01154	.01130	.01106	.01084	.01062	.01041	.01020	.01000	.00981
78	40	.01591	.01554	.01518	.01483	.01449	.01417	.01385	.01355	.01326	.01297	.01270	.01243	.01217	.01192	.01168	.01144	.01121	.01099	.01078	.01057
78	41	.01715	.01675	.01637	.01599	.01563	.01529	.01495	.01462	.01431	.01400	.01370	.01342	.01314	.01287	.01261	.01235	.01211	.01187	.01164	.01141
78	42	.01852	.01809	.01767	.01727	.01689	.01651	.01615	.01580	.01546	.01513	.01481	.01450	.01420	.01391	.01363	.01336	.01309	.01284	.01259	.01234
78	43	.02000	.01954	.01910	.01867	.01826	.01785	.01747	.01709	.01672	.01637	.01603	.01569	.01537	.01506	.01476	.01446	.01418	.01390	.01363	.01337
78	44	.02162	.02113	.02065	.02019	.01975	.01932	.01890	.01849	.01810	.01772	.01735	.01700	.01665	.01631	.01599	.01567	.01536	.01507	.01477	.01449
78	45	.02336	.02284	.02233	.02183	.02135	.02089	.02044	.02001	.01959	.01918	.01879	.01840	.01803	.01767	.01732	.01698	.01665	.01633	.01601	.01571
78	46	.02524	.02467	.02413	.02360	.02309	.02259	.02211	.02165	.02120	.02076	.02033	.01992	.01952	.01913	.01876	.01839	.01804	.01769	.01735	.01703
78	47	.02724	.02663	.02605	.02549	.02494	.02441	.02390	.02340	.02291	.02244	.02199	.02155	.02112	.02070	.02030	.01991	.01952	.01915	.01879	.01844
78	48	.02938	.02873	.02811	.02751	.02692	.02636	.02581	.02527	.02476	.02426	.02377	.02330	.02284	.02239	.02196	.02154	.02113	.02073	.02034	.01996
78	49	.03166	.03098	.03031	.02967	.02905	.02844	.02785	.02728	.02673	.02620	.02567	.02517	.02468	.02420	.02373	.02328	.02284	.02242	.02200	.02160
78	50	.03411	.03338	.03267	.03199	.03132	.03067	.03005	.02944	.02885	.02828	.02772	.02718	.02665	.02614	.02565	.02516	.02469	.02424	.02379	.02336
78	51	.03672	.03594	.03519	.03446	.03375	.03306	.03239	.03174	.03111	.03050	.02991	.02933	.02877	.02822	.02769	.02718	.02667	.02618	.02571	.02524
78	52	.03948	.03865	.03785	.03707	.03632	.03559	.03488	.03419	.03352	.03286	.03223	.03162	.03102	.03043	.02987	.02932	.02878	.02826	.02775	.02725
78	53	.04240	.04152	.04067	.03985	.03905	.03827	.03751	.03678	.03606	.03537	.03470	.03404	.03340	.03278	.03218	.03159	.03102	.03046	.02992	.02939
78	54	.04548	.04455	.04365	.04278	.04193	.04110	.04030	.03952	.03876	.03802	.03731	.03661	.03593	.03527	.03463	.03400	.03339	.03280	.03222	.03165
78	55	.04873	.04775	.04680	.04587	.04497	.04409	.04324	.04242	.04161	.04083	.04007	.03933	.03860	.03790	.03722	.03655	.03590	.03527	.03466	.03406
78	56	.05216	.05112	.05011	.04913	.04818	.04725	.04635	.04548	.04462	.04379	.04299	.04220	.04143	.04069	.03996	.03926	.03857	.03790	.03724	.03660
78	57	.05577	.05467	.05360	.05257	.05156	.05058	.04963	.04870	.04780	.04692	.04607	.04523	.04442	.04363	.04286	.04211	.04138	.04067	.03997	.03930
78	58	.05954	.05838	.05726	.05617	.05511	.05407	.05307	.05209	.05113	.05020	.04930	.04842	.04756	.04672	.04591	.04511	.04434	.04358	.04285	.04213
78	59	.06347	.06226	.06107	.05992	.05880	.05771	.05665	.05562	.05461	.05363	.05268	.05174	.05084	.04995	.04909	.04825	.04743	.04663	.04585	.04509
78	60	.06757	.06629	.06505	.06384	.06266	.06151	.06039	.05930	.05824	.05721	.05620	.05522	.05426	.05333	.05242	.05153	.05066	.04982	.04899	.04819
78	61	.07184	.07050	.06919	.06792	.06668	.06547	.06430	.06315	.06204	.06095	.05989	.05885	.05784	.05686	.05590	.05496	.05405	.05315	.05228	.05143
78	62	.07631	.07491	.07353	.07220	.07090	.06963	.06840	.06719	.06602	.06487	.06376	.06267	.06161	.06057	.05956	.05857	.05761	.05667	.05575	.05485
78	63	.08099	.07952	.07808	.07668	.07532	.07399	.07270	.07143	.07020	.06900	.06782	.06668	.06556	.06447	.06341	.06237	.06136	.06037	.05940	.05845
78	64	.08588	.08434	.08283	.08137	.07994	.07855	.07719	.07587	.07457	.07331	.07208	.07088	.06971	.06857	.06745	.06636	.06529	.06425	.06323	.06224
78	65	.09097	.08936	.08779	.08626	.08477	.08331	.08189	.08051	.07915	.07783	.07654	.07528	.07405	.07285	.07168	.07053	.06941	.06832	.06725	.06621
78	66	.09629	.09461	.09297	.09137	.08982	.08829	.08681	.08536	.08395	.08256	.08122	.07990	.07861	.07735	.07612	.07492	.07375	.07260	.07148	.07038
78	67	.10184	.10009	.09839	.09673	.09510	.09351	.09197	.09045	.08898	.08753	.08612	.08475	.08340	.08208	.08080	.07954	.07831	.07711	.07593	.07478
78	68	.10763	.10581	.10404	.10230	.10061	.09896	.09735	.09577	.09423	.09273	.09125	.08982	.08841	.08704	.08569	.08438	.08309	.08184	.08061	.07940

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	69	.11362	.11173	.10989	.10809	.10633	.10462	.10294	.10130	.09969	.09813	.09659	.09510	.09363	.09220	.09080	.08942	.08808	.08677	.08549	.08423
78	70	.11979	.11783	.11592	.11406	.11223	.11045	.10871	.10700	.10534	.10371	.10211	.10056	.09903	.09754	.09608	.09465	.09325	.09188	.09054	.08923
78	71	.12611	.12408	.12211	.12017	.11828	.11644	.11463	.11286	.11114	.10944	.10779	.10617	.10459	.10304	.10152	.10003	.09858	.09716	.09576	.09439
78	72	.13256	.13047	.12843	.12643	.12447	.12256	.12069	.11886	.11707	.11532	.11361	.11193	.11029	.10868	.10710	.10556	.10405	.10257	.10112	.09970
78	73	.13912	.13697	.13486	.13280	.13079	.12881	.12688	.12499	.12314	.12133	.11956	.11782	.11612	.11445	.11282	.11122	.10966	.10812	.10662	.10515
78	74	.14583	.14361	.14144	.13932	.13724	.13521	.13322	.13126	.12936	.12749	.12565	.12386	.12210	.12038	.11869	.11704	.11542	.11383	.11227	.11075
78	75	.15268	.15041	.14818	.14599	.14385	.14176	.13971	.13770	.13574	.13381	.13192	.13007	.12826	.12648	.12474	.12303	.12136	.11971	.11810	.11653
78	76	.15969	.15736	.15507	.15283	.15063	.14848	.14638	.14431	.14229	.14031	.13836	.13646	.13459	.13276	.13097	.12921	.12748	.12579	.12413	.12250
78	77	.16684	.16445	.16211	.15981	.15756	.15536	.15320	.15108	.14900	.14697	.14497	.14301	.14109	.13921	.13737	.13555	.13378	.13204	.13032	.12865
78	78	.17410	.17165	.16926	.16691	.16461	.16235	.16014	.15797	.15584	.15376	.15171	.14971	.14774	.14580	.14391	.14205	.14022	.13843	.13668	.13495
79	0	.00453	.00448	.00442	.00437	.00432	.00427	.00422	.00417	.00413	.00408	.00404	.00399	.00395	.00391	.00387	.00383	.00379	.00375	.00372	.00368
79	1	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00131	.00128	.00126	.00124	.00122	.00119	.00117	.00115	.00114	.00112
79	2	.00151	.00148	.00145	.00142	.00138	.00136	.00133	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103
79	3	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00114	.00112	.00110	.00107	.00105	.00103	.00101
79	4	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113	.00110	.00108	.00106	.00104
79	5	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00114	.00112	.00110
79	6	.00181	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00123	.00120	.00118
79	7	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00134	.00131	.00128
79	8	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141
79	9	.00235	.00230	.00225	.00219	.00214	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00162	.00159	.00156
79	10	.00260	.00254	.00249	.00243	.00238	.00232	.00227	.00223	.00218	.00213	.00209	.00205	.00200	.00196	.00193	.00189	.00185	.00181	.00178	.00175
79	11	.00288	.00282	.00275	.00269	.00264	.00258	.00253	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203	.00199	.00196
79	12	.00318	.00311	.00305	.00298	.00292	.00286	.00280	.00275	.00269	.00264	.00259	.00254	.00249	.00244	.00240	.00235	.00231	.00227	.00223	.00219
79	13	.00349	.00342	.00335	.00328	.00321	.00315	.00309	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00243
79	14	.00379	.00371	.00363	.00356	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00275	.00270	.00265
79	15	.00406	.00397	.00389	.00382	.00374	.00367	.00360	.00353	.00347	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00300	.00295	.00290	.00286
79	16	.00429	.00421	.00412	.00404	.00396	.00389	.00381	.00374	.00367	.00360	.00354	.00348	.00341	.00335	.00330	.00324	.00319	.00313	.00308	.00303
79	17	.00450	.00441	.00432	.00424	.00415	.00407	.00400	.00392	.00385	.00378	.00371	.00364	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00318
79	18	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00401	.00393	.00386	.00379	.00373	.00366	.00360	.00354	.00347	.00342	.00336	.00330
79	19	.00488	.00478	.00468	.00459	.00450	.00441	.00432	.00424	.00416	.00408	.00401	.00394	.00387	.00380	.00373	.00367	.00360	.00354	.00348	.00343
79	20	.00507	.00497	.00487	.00477	.00467	.00458	.00449	.00441	.00432	.00424	.00416	.00409	.00401	.00394	.00387	.00380	.00374	.00367	.00361	.00355
79	21	.00529	.00517	.00507	.00496	.00486	.00477	.00467	.00458	.00449	.00441	.00433	.00425	.00417	.00409	.00402	.00395	.00388	.00381	.00375	.00369
79	22	.00551	.00539	.00528	.00517	.00506	.00496	.00486	.00477	.00467	.00458	.00450	.00441	.00433	.00425	.00418	.00410	.00403	.00396	.00389	.00382
79	23	.00575	.00562	.00550	.00539	.00528	.00517	.00507	.00497	.00487	.00477	.00468	.00459	.00451	.00442	.00434	.00427	.00419	.00412	.00404	.00397
79	24	.00601	.00588	.00576	.00563	.00552	.00540	.00529	.00519	.00508	.00498	.00489	.00479	.00470	.00462	.00453	.00445	.00437	.00429	.00421	.00414
79	25	.00631	.00617	.00604	.00591	.00579	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00493	.00483	.00474	.00466	.00457	.00449	.00441	.00433
79	26	.00664	.00650	.00636	.00622	.00609	.00596	.00584	.00572	.00560	.00549	.00538	.00528	.00517	.00508	.00498	.00489	.00480	.00471	.00463	.00454
79	27	.00702	.00686	.00671	.00657	.00643	.00629	.00616	.00603	.00591	.00579	.00568	.00556	.00546	.00535	.00525	.00515	.00506	.00497	.00488	.00479
79	28	.00743	.00726	.00710	.00695	.00680	.00665	.00651	.00638	.00625	.00612	.00600	.00588	.00577	.00565	.00555	.00544	.00534	.00524	.00515	.00505
79	29	.00788	.00770	.00753	.00736	.00720	.00705	.00690	.00676	.00662	.00648	.00635	.00623	.00610	.00599	.00587	.00576	.00565	.00555	.00545	.00535
79	30	.00836	.00817	.00799	.00781	.00764	.00748	.00732	.00717	.00702	.00687	.00673	.00660	.00647	.00634	.00622	.00610	.00599	.00588	.00577	.00566
79	31	.00888	.00868	.00849	.00830	.00812	.00794	.00777	.00761	.00745	.00729	.00715	.00700	.00686	.00673	.00660	.00647	.00635	.00623	.00611	.00600
79	32	.00945	.00923	.00902	.00882	.00863	.00844	.00826	.00808	.00791	.00775	.00759	.00744	.00729	.00714	.00701	.00687	.00674	.00661	.00649	.00637
79	33	.01007	.00983	.00961	.00940	.00919	.00899	.00879	.00861	.00842	.00825	.00808	.00792	.00776	.00760	.00745	.00731	.00717	.00703	.00690	.00677
79	34	.01074	.01049	.01025	.01002	.00980	.00958	.00937	.00917	.00898	.00879	.00861	.00843	.00826	.00810	.00794	.00778	.00763	.00749	.00734	.00721
79	35	.01147	.01121	.01095	.01071	.01047	.01024	.01002	.00980	.00959	.00939	.00920	.00901	.00882	.00865	.00847	.00831	.00815	.00799	.00784	.00769
79	36	.01228	.01199	.01172	.01146	.01120	.01095	.01071	.01048	.01026	.01004	.00983	.00963	.00944	.00925	.00906	.00888	.00871	.00854	.00838	.00822
79	37	.01316	.01285	.01256	.01227	.01200	.01173	.01148	.01123	.01099	.01076	.01053	.01032	.01011	.00990	.00970	.00951	.00932	.00914	.00897	.00880
79	38	.01412	.01379	.01348	.01317	.01288	.01260	.01232	.01205	.01180	.01155	.01131	.01107	.01085	.01063	.01041	.01021	.01001	.00981	.00962	.00944
79	39	.01518	.01483	.01449	.01416	.01385	.01354	.01325	.01296	.01268	.01241	.01215	.01190	.01166	.01142	.01119	.01097	.01076	.01055	.01035	.01015

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
79	40	.01634	.01596	.01560	.01525	.01491	.01458	.01427	.01396	.01366	.01337	.01309	.01282	.01256	.01231	.01206	.01182	.01159	.01136	.01115	.01093
79	41	.01762	.01722	.01683	.01645	.01609	.01573	.01539	.01506	.01474	.01443	.01413	.01384	.01356	.01329	.01302	.01276	.01251	.01227	.01203	.01181
79	42	.01902	.01859	.01817	.01777	.01738	.01700	.01663	.01628	.01593	.01560	.01528	.01496	.01466	.01437	.01408	.01380	.01353	.01327	.01302	.01277
79	43	.02055	.02009	.01964	.01921	.01879	.01838	.01799	.01761	.01724	.01688	.01653	.01619	.01587	.01555	.01524	.01495	.01466	.01437	.01410	.01383
79	44	.02222	.02172	.02124	.02078	.02033	.01989	.01947	.01906	.01866	.01828	.01790	.01754	.01719	.01685	.01652	.01620	.01588	.01558	.01529	.01500
79	45	.02401	.02348	.02297	.02247	.02199	.02152	.02106	.02062	.02020	.01978	.01938	.01900	.01862	.01825	.01790	.01755	.01721	.01689	.01657	.01626
79	46	.02595	.02538	.02483	.02429	.02377	.02327	.02279	.02232	.02186	.02142	.02098	.02057	.02016	.01977	.01939	.01901	.01865	.01830	.01796	.01763
79	47	.02801	.02740	.02681	.02624	.02569	.02515	.02463	.02413	.02364	.02316	.02270	.02225	.02182	.02139	.02098	.02059	.02020	.01982	.01945	.01910
79	48	.03022	.02957	.02894	.02833	.02774	.02717	.02661	.02607	.02554	.02504	.02454	.02406	.02360	.02314	.02270	.02228	.02186	.02145	.02106	.02068
79	49	.03258	.03189	.03122	.03057	.02993	.02932	.02873	.02815	.02759	.02704	.02652	.02600	.02550	.02502	.02455	.02409	.02364	.02321	.02279	.02238
79	50	.03511	.03437	.03365	.03296	.03229	.03163	.03100	.03038	.02978	.02920	.02864	.02809	.02755	.02704	.02653	.02604	.02556	.02510	.02465	.02421
79	51	.03780	.03702	.03626	.03552	.03480	.03410	.03343	.03277	.03213	.03151	.03091	.03032	.02975	.02920	.02866	.02813	.02762	.02712	.02664	.02617
79	52	.04066	.03983	.03902	.03823	.03746	.03672	.03600	.03530	.03462	.03396	.03332	.03269	.03208	.03149	.03092	.03036	.02981	.02928	.02876	.02826
79	53	.04368	.04280	.04194	.04110	.04029	.03950	.03873	.03799	.03727	.03656	.03588	.03521	.03456	.03393	.03332	.03272	.03214	.03157	.03102	.03048
79	54	.04687	.04593	.04502	.04414	.04327	.04244	.04162	.04083	.04006	.03932	.03859	.03788	.03719	.03652	.03586	.03523	.03461	.03400	.03341	.03284
79	55	.05024	.04925	.04828	.04734	.04643	.04554	.04468	.04384	.04302	.04223	.04146	.04070	.03997	.03926	.03856	.03788	.03723	.03658	.03596	.03534
79	56	.05380	.05274	.05172	.05073	.04976	.04882	.04791	.04702	.04615	.04531	.04449	.04369	.04292	.04216	.04142	.04070	.04000	.03932	.03865	.03800
79	57	.05754	.05643	.05535	.05430	.05327	.05228	.05131	.05037	.04946	.04856	.04770	.04685	.04602	.04522	.04444	.04368	.04293	.04221	.04150	.04081
79	58	.06145	.06028	.05914	.05803	.05696	.05591	.05489	.05389	.05292	.05198	.05106	.05016	.04929	.04844	.04761	.04680	.04601	.04524	.04449	.04376
79	59	.06553	.06430	.06310	.06193	.06080	.05969	.05861	.05756	.05654	.05555	.05457	.05363	.05271	.05181	.05093	.05007	.04924	.04842	.04763	.04685
79	60	.06979	.06849	.06723	.06600	.06480	.06364	.06250	.06140	.06032	.05927	.05824	.05724	.05627	.05532	.05439	.05349	.05261	.05175	.05091	.05009
79	61	.07422	.07286	.07154	.07025	.06899	.06776	.06657	.06540	.06427	.06316	.06208	.06103	.06000	.05900	.05802	.05707	.05614	.05523	.05434	.05347
79	62	.07887	.07744	.07605	.07470	.07338	.07209	.07084	.06961	.06842	.06725	.06612	.06501	.06393	.06287	.06184	.06084	.05986	.05890	.05796	.05705
79	63	.08374	.08225	.08079	.07937	.07798	.07663	.07531	.07403	.07278	.07155	.07036	.06919	.06806	.06695	.06586	.06481	.06377	.06276	.06177	.06081
79	64	.08883	.08726	.08574	.08425	.08280	.08138	.08000	.07866	.07734	.07606	.07481	.07358	.07239	.07122	.07008	.06897	.06788	.06682	.06578	.06477
79	65	.09413	.09250	.09090	.08935	.08783	.08635	.08491	.08350	.08212	.08078	.07946	.07818	.07693	.07570	.07451	.07334	.07220	.07108	.06999	.06892
79	66	.09968	.09797	.09631	.09468	.09310	.09155	.09004	.08857	.08713	.08572	.08435	.08300	.08169	.08041	.07916	.07793	.07673	.07556	.07442	.07330
79	67	.10548	.10370	.10197	.10027	.09862	.09701	.09543	.09389	.09239	.09092	.08948	.08808	.08671	.08536	.08405	.08277	.08151	.08029	.07909	.07791
79	68	.11152	.10967	.10787	.10611	.10439	.10271	.10106	.09946	.09789	.09636	.09486	.09339	.09196	.09056	.08918	.08784	.08653	.08525	.08399	.08276
79	69	.11779	.11587	.11400	.11216	.11038	.10863	.10692	.10525	.10361	.10202	.10045	.09893	.09743	.09597	.09454	.09314	.09177	.09043	.08911	.08783
79	70	.12425	.12226	.12031	.11842	.11656	.11474	.11297	.11123	.10953	.10787	.10625	.10466	.10310	.10158	.10009	.09863	.09720	.09580	.09443	.09309
79	71	.13087	.12881	.12680	.12483	.12291	.12102	.11918	.11738	.11562	.11390	.11221	.11055	.10894	.10735	.10580	.10429	.10280	.10134	.09992	.09852
79	72	.13763	.13551	.13343	.13139	.12940	.12746	.12555	.12369	.12186	.12007	.11832	.11661	.11493	.11329	.11168	.11010	.10856	.10704	.10556	.10411
79	73	.14453	.14234	.14019	.13809	.13604	.13403	.13206	.13013	.12824	.12639	.12458	.12280	.12107	.11936	.11770	.11606	.11446	.11289	.11135	.10984
79	74	.15158	.14932	.14711	.14495	.14283	.14075	.13872	.13673	.13478	.13287	.13100	.12917	.12737	.12561	.12388	.12219	.12053	.11891	.11731	.11575
79	75	.15879	.15647	.15420	.15197	.14979	.14766	.14557	.14352	.14151	.13954	.13761	.13572	.13386	.13204	.13026	.12851	.12680	.12512	.12347	.12185
79	76	.16618	.16380	.16147	.15918	.15695	.15475	.15260	.15049	.14842	.14640	.14441	.14246	.14055	.13868	.13684	.13504	.13327	.13154	.12984	.12816
79	77	.17373	.17129	.16890	.16656	.16426	.16201	.15981	.15764	.15552	.15344	.15140	.14939	.14743	.14550	.14361	.14176	.13994	.13815	.13640	.13467
79	78	.18140	.17891	.17646	.17407	.17172	.16941	.16715	.16493	.16276	.16063	.15853	.15648	.15446	.15248	.15054	.14864	.14677	.14493	.14313	.14136
79	79	.18913	.18658	.18409	.18164	.17924	.17689	.17458	.17231	.17009	.16790	.16576	.16366	.16159	.15957	.15758	.15562	.15371	.15182	.14997	.14815
80	0	.00474	.00469	.00463	.00458	.00453	.00448	.00443	.00438	.00433	.00429	.00424	.00420	.00415	.00411	.00407	.00403	.00399	.00395	.00392	.00388
80	1	.00164	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00118	.00116
80	2	.00156	.00152	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00124	.00121	.00119	.00117	.00114	.00112	.00110	.00108	.00106
80	3	.00156	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113	.00111	.00109	.00107	.00105
80	4	.00162	.00158	.00155	.00151	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00109	.00107
80	5	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00139	.00136	.00134	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113
80	6	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00121
80	7	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00167	.00163	.00159	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00135	.00132
80	8	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00186	.00182	.00178	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145
80	9	.00241	.00236	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00167	.00164	.00161

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	10	.00267	.00261	.00255	.00250	.00244	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00206	.00202	.00198	.00195	.00191	.00187	.00184	.00180
80	11	.00296	.00289	.00283	.00277	.00271	.00266	.00260	.00255	.00250	.00245	.00240	.00235	.00231	.00226	.00222	.00218	.00214	.00210	.00206	.00202
80	12	.00327	.00320	.00313	.00307	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00248	.00243	.00239	.00235	.00230	.00226
80	13	.00359	.00352	.00345	.00338	.00331	.00325	.00318	.00312	.00306	.00301	.00295	.00290	.00284	.00279	.00274	.00270	.00265	.00260	.00256	.00252
80	14	.00390	.00382	.00375	.00367	.00360	.00353	.00346	.00340	.00334	.00328	.00322	.00316	.00310	.00305	.00300	.00294	.00289	.00285	.00280	.00275
80	15	.00418	.00410	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00352	.00346	.00340	.00334	.00328	.00322	.00317	.00312	.00307	.00302	.00297
80	16	.00443	.00434	.00425	.00417	.00409	.00402	.00394	.00387	.00380	.00373	.00366	.00360	.00354	.00348	.00342	.00336	.00331	.00325	.00320	.00315
80	17	.00464	.00455	.00446	.00438	.00429	.00421	.00413	.00406	.00398	.00391	.00384	.00378	.00371	.00365	.00358	.00352	.00347	.00341	.00335	.00330
80	18	.00484	.00474	.00465	.00456	.00447	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00386	.00379	.00373	.00367	.00361	.00355	.00349	.00343
80	19	.00503	.00493	.00483	.00473	.00464	.00455	.00447	.00439	.00430	.00423	.00415	.00408	.00401	.00394	.00387	.00380	.00374	.00368	.00362	.00356
80	20	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00447	.00439	.00431	.00423	.00416	.00408	.00401	.00394	.00388	.00381	.00375	.00369
80	21	.00545	.00533	.00523	.00512	.00502	.00492	.00483	.00473	.00465	.00456	.00448	.00439	.00432	.00424	.00417	.00409	.00402	.00396	.00389	.00383
80	22	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00492	.00483	.00474	.00465	.00457	.00448	.00440	.00432	.00425	.00418	.00410	.00404	.00397
80	23	.00592	.00579	.00567	.00556	.00544	.00533	.00523	.00513	.00503	.00493	.00484	.00475	.00466	.00458	.00450	.00442	.00434	.00427	.00419	.00412
80	24	.00619	.00606	.00593	.00581	.00569	.00557	.00546	.00535	.00525	.00515	.00505	.00496	.00487	.00478	.00469	.00461	.00452	.00445	.00437	.00429
80	25	.00649	.00635	.00622	.00609	.00596	.00584	.00572	.00561	.00550	.00539	.00529	.00519	.00509	.00500	.00491	.00482	.00473	.00465	.00457	.00449
80	26	.00683	.00669	.00654	.00640	.00627	.00614	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00515	.00506	.00497	.00488	.00479	.00471
80	27	.00722	.00706	.00691	.00676	.00662	.00648	.00635	.00622	.00610	.00598	.00586	.00575	.00564	.00553	.00543	.00533	.00523	.00514	.00505	.00496
80	28	.00764	.00747	.00731	.00715	.00700	.00685	.00671	.00658	.00644	.00632	.00619	.00607	.00596	.00584	.00574	.00563	.00553	.00543	.00533	.00524
80	29	.00810	.00792	.00775	.00758	.00742	.00726	.00711	.00697	.00682	.00669	.00656	.00643	.00631	.00619	.00607	.00596	.00585	.00574	.00564	.00554
80	30	.00859	.00840	.00822	.00804	.00787	.00770	.00754	.00739	.00724	.00709	.00695	.00681	.00668	.00655	.00643	.00631	.00619	.00608	.00597	.00586
80	31	.00913	.00892	.00873	.00854	.00835	.00817	.00800	.00784	.00768	.00752	.00737	.00723	.00709	.00695	.00682	.00669	.00656	.00644	.00633	.00621
80	32	.00970	.00949	.00928	.00907	.00888	.00869	.00850	.00833	.00816	.00799	.00783	.00767	.00752	.00738	.00724	.00710	.00697	.00684	.00671	.00659
80	33	.01034	.01010	.00988	.00966	.00945	.00925	.00905	.00886	.00868	.00850	.00833	.00816	.00800	.00785	.00770	.00755	.00741	.00727	.00713	.00700
80	34	.01102	.01077	.01053	.01030	.01008	.00986	.00965	.00945	.00925	.00906	.00888	.00870	.00852	.00836	.00820	.00804	.00789	.00774	.00759	.00746
80	35	.01178	.01151	.01125	.01100	.01076	.01053	.01031	.01009	.00988	.00967	.00948	.00929	.00910	.00892	.00875	.00858	.00842	.00826	.00810	.00795
80	36	.01260	.01231	.01204	.01177	.01151	.01126	.01102	.01079	.01056	.01034	.01013	.00993	.00973	.00954	.00935	.00917	.00899	.00882	.00866	.00850
80	37	.01350	.01319	.01290	.01261	.01233	.01206	.01181	.01156	.01131	.01108	.01085	.01063	.01042	.01021	.01001	.00982	.00963	.00944	.00927	.00909
80	38	.01449	.01416	.01384	.01353	.01324	.01295	.01267	.01240	.01214	.01189	.01165	.01141	.01118	.01096	.01074	.01053	.01033	.01013	.00994	.00976
80	39	.01557	.01522	.01488	.01455	.01423	.01392	.01362	.01333	.01305	.01278	.01252	.01226	.01202	.01178	.01155	.01132	.01110	.01089	.01069	.01049
80	40	.01676	.01638	.01602	.01566	.01532	.01499	.01467	.01436	.01406	.01377	.01348	.01321	.01294	.01269	.01244	.01220	.01196	.01173	.01151	.01130
80	41	.01808	.01767	.01728	.01690	.01653	.01617	.01583	.01549	.01517	.01486	.01455	.01426	.01397	.01370	.01343	.01317	.01291	.01267	.01243	.01220
80	42	.01952	.01908	.01866	.01825	.01786	.01747	.01710	.01674	.01640	.01606	.01573	.01542	.01511	.01481	.01452	.01424	.01397	.01370	.01345	.01320
80	43	.02109	.02062	.02017	.01973	.01931	.01890	.01850	.01811	.01774	.01738	.01703	.01669	.01636	.01603	.01572	.01542	.01513	.01484	.01456	.01429
80	44	.02281	.02230	.02182	.02135	.02089	.02045	.02002	.01961	.01921	.01882	.01844	.01808	.01772	.01737	.01704	.01671	.01640	.01609	.01579	.01550
80	45	.02465	.02411	.02359	.02309	.02260	.02213	.02167	.02123	.02080	.02038	.01997	.01958	.01920	.01882	.01846	.01811	.01777	.01744	.01712	.01681
80	46	.02664	.02607	.02551	.02497	.02445	.02394	.02345	.02297	.02251	.02206	.02163	.02120	.02079	.02039	.02001	.01963	.01926	.01891	.01856	.01822
80	47	.02877	.02815	.02756	.02698	.02642	.02588	.02535	.02484	.02435	.02386	.02340	.02294	.02250	.02208	.02166	.02126	.02086	.02048	.02011	.01975
80	48	.03105	.03039	.02975	.02914	.02854	.02796	.02739	.02685	.02632	.02580	.02530	.02482	.02434	.02389	.02344	.02301	.02258	.02217	.02177	.02138
80	49	.03348	.03278	.03210	.03144	.03080	.03018	.02958	.02900	.02843	.02788	.02734	.02682	.02632	.02583	.02535	.02488	.02443	.02399	.02356	.02315
80	50	.03609	.03534	.03462	.03392	.03323	.03257	.03193	.03131	.03070	.03011	.02954	.02898	.02844	.02792	.02741	.02691	.02642	.02595	.02549	.02505
80	51	.03887	.03808	.03731	.03656	.03583	.03513	.03444	.03378	.03313	.03250	.03189	.03130	.03072	.03016	.02961	.02908	.02856	.02805	.02756	.02708
80	52	.04182	.04098	.04016	.03936	.03859	.03784	.03711	.03640	.03571	.03504	.03439	.03376	.03314	.03254	.03195	.03139	.03083	.03029	.02977	.02926
80	53	.04494	.04405	.04318	.04233	.04151	.04071	.03994	.03918	.03845	.03774	.03704	.03637	.03571	.03507	.03445	.03384	.03325	.03267	.03211	.03157
80	54	.04824	.04729	.04637	.04547	.04460	.04375	.04293	.04213	.04135	.04059	.03985	.03913	.03843	.03775	.03709	.03644	.03581	.03520	.03460	.03402
80	55	.05173	.05072	.04974	.04879	.04787	.04697	.04610	.04524	.04442	.04361	.04283	.04206	.04132	.04060	.03989	.03920	.03853	.03788	.03724	.03662
80	56	.05540	.05434	.05330	.05230	.05132	.05037	.04944	.04854	.04766	.04681	.04598	.04517	.04438	.04361	.04286	.04213	.04142	.04072	.04004	.03938
80	57	.05927	.05815	.05706	.05599	.05496	.05395	.05297	.05202	.05109	.05019	.04931	.04845	.04761	.04679	.04600	.04522	.04447	.04373	.04301	.04231
80	58	.06333	.06214	.06099	.05987	.05878	.05771	.05668	.05567	.05469	.05373	.05280	.05189	.05100	.05014	.04930	.04848	.04767	.04689	.04613	.04538
80	59	.06756	.06631	.06510	.06391	.06276	.06164	.06055	.05948	.05845	.05744	.05645	.05549	.05455	.05364	.05275	.05188	.05103	.05020	.04939	.04860

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	60	.07197	.07065	.06938	.06813	.06692	.06574	.06459	.06346	.06237	.06130	.06026	.05925	.05826	.05730	.05635	.05544	.05454	.05366	.05281	.05197
80	61	.07657	.07519	.07385	.07254	.07126	.07002	.06881	.06763	.06648	.06535	.06426	.06319	.06214	.06113	.06013	.05916	.05822	.05729	.05639	.05550
80	62	.08139	.07995	.07854	.07716	.07582	.07452	.07324	.07200	.07079	.06961	.06846	.06733	.06623	.06516	.06411	.06309	.06209	.06111	.06016	.05923
80	63	.08645	.08493	.08345	.08201	.08061	.07924	.07790	.07660	.07533	.07408	.07287	.07169	.07053	.06940	.06830	.06722	.06617	.06514	.06414	.06316
80	64	.09173	.09014	.08860	.08709	.08562	.08418	.08278	.08141	.08008	.07877	.07750	.07626	.07504	.07386	.07270	.07157	.07046	.06938	.06832	.06729
80	65	.09725	.09559	.09397	.09240	.09086	.08936	.08789	.08646	.08506	.08369	.08236	.08105	.07978	.07853	.07732	.07613	.07496	.07383	.07272	.07163
80	66	.10302	.10129	.09960	.09795	.09635	.09478	.09324	.09174	.09028	.08885	.08745	.08609	.08475	.08345	.08217	.08092	.07970	.07851	.07734	.07620
80	67	.10906	.10726	.10550	.10378	.10210	.10047	.09886	.09730	.09577	.09428	.09282	.09139	.08999	.08862	.08729	.08598	.08470	.08345	.08223	.08103
80	68	.11536	.11349	.11166	.10987	.10812	.10641	.10475	.10311	.10152	.09996	.09843	.09694	.09548	.09405	.09266	.09129	.08995	.08864	.08736	.08611
80	69	.12191	.11996	.11806	.11620	.11438	.11260	.11087	.10917	.10751	.10588	.10429	.10273	.10121	.09972	.09826	.09684	.09544	.09407	.09273	.09142
80	70	.12865	.12664	.12466	.12273	.12085	.11900	.11719	.11543	.11370	.11201	.11036	.10874	.10715	.10560	.10408	.10259	.10113	.09971	.09831	.09694
80	71	.13558	.13349	.13145	.12945	.12749	.12558	.12370	.12187	.12008	.11832	.11660	.11492	.11327	.11166	.11008	.10853	.10701	.10552	.10407	.10264
80	72	.14266	.14050	.13839	.13632	.13430	.13232	.13038	.12848	.12662	.12480	.12302	.12127	.11956	.11788	.11624	.11463	.11306	.11151	.11000	.10851
80	73	.14989	.14766	.14548	.14335	.14125	.13921	.13720	.13524	.13332	.13143	.12959	.12778	.12600	.12427	.12257	.12090	.11926	.11766	.11609	.11454
80	74	.15728	.15499	.15274	.15054	.14838	.14627	.14420	.14218	.14019	.13824	.13634	.13447	.13263	.13084	.12907	.12735	.12565	.12399	.12236	.12076
80	75	.16486	.16250	.16019	.15793	.15571	.15353	.15140	.14931	.14726	.14526	.14329	.14136	.13947	.13761	.13579	.13400	.13225	.13053	.12885	.12719
80	76	.17264	.17021	.16784	.16551	.16323	.16100	.15881	.15666	.15455	.15248	.15046	.14847	.14652	.14460	.14273	.14089	.13908	.13730	.13556	.13385
80	77	.18059	.17810	.17567	.17329	.17095	.16865	.16640	.16420	.16203	.15991	.15782	.15578	.15377	.15181	.14987	.14798	.14612	.14429	.14249	.14073
80	78	.18867	.18614	.18365	.18121	.17881	.17646	.17416	.17190	.16968	.16750	.16536	.16327	.16121	.15919	.15720	.15525	.15334	.15146	.14961	.14780
80	79	.19684	.19425	.19171	.18921	.18677	.18437	.18201	.17970	.17743	.17520	.17301	.17086	.16875	.16668	.16465	.16265	.16068	.15876	.15686	.15500
80	80	.20499	.20236	.19977	.19723	.19473	.19229	.18988	.18752	.18520	.18293	.18069	.17850	.17634	.17422	.17214	.17009	.16808	.16611	.16417	.16226
81	0	.00496	.00490	.00485	.00479	.00474	.00469	.00464	.00459	.00454	.00449	.00445	.00440	.00436	.00432	.00428	.00424	.00420	.00416	.00412	.00408
81	1	.00169	.00166	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00142	.00140	.00137	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120
81	2	.00160	.00156	.00153	.00150	.00146	.00143	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110
81	3	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00110	.00108
81	4	.00166	.00162	.00158	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00110
81	5	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00123	.00121	.00119	.00116
81	6	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00125
81	7	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00171	.00167	.00163	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00136
81	8	.00224	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00161	.00158	.00155	.00152	.00149
81	9	.00247	.00241	.00236	.00231	.00225	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00172	.00169	.00166
81	10	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186
81	11	.00303	.00297	.00290	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00229	.00224	.00220	.00216	.00212	.00209
81	12	.00336	.00329	.00322	.00316	.00309	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234
81	13	.00369	.00362	.00355	.00348	.00341	.00334	.00328	.00322	.00316	.00310	.00304	.00299	.00294	.00288	.00283	.00279	.00274	.00269	.00265	.00260
81	14	.00401	.00393	.00386	.00378	.00371	.00364	.00357	.00351	.00344	.00338	.00332	.00326	.00321	.00315	.00310	.00305	.00300	.00295	.00290	.00285
81	15	.00430	.00422	.00414	.00406	.00398	.00391	.00384	.00377	.00370	.00364	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00317	.00312	.00307
81	16	.00456	.00447	.00438	.00430	.00422	.00414	.00407	.00399	.00392	.00385	.00379	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00332	.00326
81	17	.00478	.00469	.00460	.00451	.00443	.00434	.00427	.00419	.00411	.00404	.00397	.00390	.00384	.00377	.00371	.00365	.00359	.00353	.00348	.00342
81	18	.00498	.00488	.00479	.00470	.00461	.00452	.00444	.00436	.00428	.00421	.00413	.00406	.00399	.00393	.00386	.00380	.00373	.00367	.00362	.00356
81	19	.00518	.00507	.00498	.00488	.00479	.00470	.00461	.00453	.00444	.00437	.00429	.00421	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369
81	20	.00538	.00528	.00517	.00507	.00497	.00488	.00479	.00470	.00461	.00453	.00445	.00437	.00430	.00422	.00415	.00408	.00401	.00395	.00388	.00382
81	21	.00560	.00549	.00538	.00527	.00517	.00507	.00498	.00488	.00479	.00471	.00462	.00454	.00446	.00438	.00431	.00424	.00417	.00410	.00403	.00396
81	22	.00583	.00571	.00560	.00549	.00538	.00528	.00517	.00508	.00498	.00489	.00480	.00472	.00463	.00455	.00447	.00440	.00432	.00425	.00418	.00411
81	23	.00608	.00596	.00584	.00572	.00561	.00550	.00539	.00529	.00519	.00509	.00500	.00491	.00482	.00473	.00465	.00457	.00449	.00441	.00434	.00427
81	24	.00636	.00623	.00610	.00598	.00586	.00574	.00563	.00552	.00541	.00531	.00521	.00512	.00502	.00493	.00485	.00476	.00468	.00460	.00452	.00445
81	25	.00667	.00653	.00640	.00626	.00614	.00601	.00590	.00578	.00567	.00556	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00481	.00473	.00465
81	26	.00702	.00687	.00673	.00659	.00645	.00632	.00620	.00607	.00596	.00584	.00573	.00562	.00552	.00542	.00532	.00523	.00513	.00504	.00496	.00487
81	27	.00741	.00725	.00710	.00695	.00681	.00667	.00654	.00641	.00628	.00616	.00604	.00593	.00582	.00571	.00561	.00551	.00541	.00531	.00522	.00513
81	28	.00784	.00767	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00651	.00638	.00626	.00615	.00603	.00592	.00581	.00571	.00561	.00551	.00542

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	29	.00831	.00813	.00796	.00779	.00763	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00650	.00638	.00626	.00615	.00604	.00593	.00583	.00573
81	30	.00882	.00863	.00844	.00826	.00809	.00792	.00776	.00760	.00745	.00730	.00716	.00702	.00689	.00676	.00663	.00651	.00640	.00628	.00617	.00606
81	31	.00936	.00916	.00896	.00877	.00858	.00840	.00823	.00806	.00790	.00775	.00759	.00745	.00730	.00717	.00703	.00690	.00678	.00665	.00654	.00642
81	32	.00996	.00974	.00952	.00932	.00912	.00893	.00874	.00857	.00839	.00823	.00806	.00791	.00775	.00761	.00746	.00733	.00719	.00706	.00693	.00681
81	33	.01060	.01037	.01014	.00992	.00971	.00950	.00931	.00912	.00893	.00875	.00858	.00841	.00825	.00809	.00794	.00779	.00764	.00750	.00737	.00724
81	34	.01130	.01105	.01081	.01057	.01035	.01013	.00992	.00971	.00951	.00932	.00914	.00896	.00878	.00861	.00845	.00829	.00814	.00799	.00784	.00770
81	35	.01207	.01181	.01155	.01129	.01105	.01082	.01059	.01037	.01016	.00995	.00975	.00956	.00937	.00919	.00902	.00885	.00868	.00852	.00836	.00821
81	36	.01292	.01263	.01235	.01208	.01182	.01157	.01132	.01109	.01086	.01064	.01043	.01022	.01002	.00982	.00963	.00945	.00927	.00910	.00893	.00877
81	37	.01383	.01352	.01323	.01294	.01266	.01239	.01213	.01187	.01163	.01139	.01116	.01094	.01072	.01052	.01031	.01012	.00993	.00974	.00956	.00939
81	38	.01485	.01451	.01419	.01388	.01358	.01329	.01301	.01274	.01248	.01222	.01198	.01174	.01151	.01128	.01106	.01085	.01065	.01045	.01025	.01007
81	39	.01595	.01560	.01525	.01492	.01460	.01429	.01399	.01369	.01341	.01314	.01287	.01262	.01237	.01213	.01189	.01166	.01144	.01123	.01102	.01082
81	40	.01717	.01679	.01642	.01606	.01572	.01538	.01506	.01475	.01444	.01415	.01386	.01359	.01332	.01306	.01281	.01256	.01233	.01209	.01187	.01165
81	41	.01852	.01811	.01771	.01733	.01696	.01660	.01625	.01591	.01559	.01527	.01496	.01467	.01438	.01410	.01383	.01356	.01331	.01306	.01282	.01258
81	42	.02000	.01956	.01913	.01872	.01832	.01794	.01756	.01720	.01685	.01651	.01618	.01586	.01555	.01525	.01495	.01467	.01439	.01412	.01386	.01361
81	43	.02161	.02114	.02068	.02024	.01981	.01940	.01900	.01861	.01823	.01787	.01751	.01717	.01683	.01651	.01619	.01589	.01559	.01530	.01502	.01475
81	44	.02337	.02287	.02238	.02190	.02144	.02100	.02057	.02015	.01974	.01935	.01897	.01860	.01824	.01789	.01755	.01722	.01690	.01659	.01629	.01599
81	45	.02527	.02473	.02420	.02370	.02320	.02273	.02226	.02181	.02138	.02096	.02055	.02015	.01976	.01939	.01902	.01867	.01832	.01799	.01766	.01734
81	46	.02732	.02674	.02617	.02563	.02510	.02459	.02409	.02361	.02314	.02269	.02225	.02182	.02141	.02101	.02061	.02023	.01986	.01950	.01915	.01881
81	47	.02950	.02888	.02828	.02770	.02713	.02659	.02605	.02554	.02504	.02455	.02408	.02362	.02318	.02274	.02232	.02191	.02151	.02113	.02075	.02038
81	48	.03185	.03118	.03054	.02992	.02931	.02873	.02816	.02761	.02707	.02655	.02605	.02555	.02508	.02461	.02416	.02372	.02329	.02288	.02247	.02208
81	49	.03435	.03365	.03296	.03230	.03165	.03102	.03042	.02983	.02925	.02870	.02815	.02763	.02712	.02662	.02613	.02566	.02521	.02476	.02433	.02390
81	50	.03704	.03629	.03555	.03485	.03416	.03349	.03284	.03221	.03160	.03100	.03042	.02986	.02931	.02878	.02826	.02776	.02727	.02679	.02632	.02587
81	51	.03991	.03910	.03833	.03757	.03684	.03612	.03543	.03476	.03411	.03347	.03285	.03225	.03167	.03110	.03054	.03000	.02948	.02897	.02847	.02798
81	52	.04295	.04209	.04127	.04046	.03968	.03892	.03819	.03747	.03677	.03610	.03544	.03479	.03417	.03356	.03297	.03239	.03183	.03129	.03075	.03023
81	53	.04617	.04526	.04438	.04353	.04270	.04189	.04111	.04035	.03960	.03888	.03818	.03750	.03683	.03618	.03555	.03494	.03434	.03375	.03319	.03263
81	54	.04957	.04861	.04768	.04677	.04589	.04504	.04420	.04339	.04260	.04184	.04109	.04036	.03965	.03896	.03829	.03764	.03700	.03637	.03577	.03518
81	55	.05317	.05215	.05117	.05021	.04927	.04836	.04748	.04662	.04578	.04497	.04417	.04340	.04264	.04191	.04120	.04050	.03982	.03916	.03851	.03788
81	56	.05697	.05589	.05485	.05383	.05284	.05188	.05094	.05003	.04914	.04828	.04743	.04661	.04581	.04503	.04427	.04353	.04281	.04211	.04142	.04075
81	57	.06097	.05983	.05873	.05765	.05661	.05559	.05460	.05363	.05269	.05178	.05088	.05001	.04916	.04834	.04753	.04674	.04598	.04523	.04450	.04379
81	58	.06516	.06396	.06280	.06166	.06056	.05948	.05844	.05741	.05642	.05545	.05451	.05358	.05269	.05181	.05096	.05012	.04931	.04851	.04774	.04698
81	59	.06954	.06827	.06705	.06585	.06468	.06355	.06244	.06137	.06032	.05929	.05829	.05732	.05637	.05544	.05454	.05366	.05279	.05195	.05113	.05033
81	60	.07409	.07277	.07147	.07022	.06899	.06779	.06663	.06549	.06438	.06330	.06225	.06122	.06022	.05924	.05828	.05735	.05644	.05555	.05468	.05383
81	61	.07886	.07746	.07610	.07478	.07349	.07223	.07100	.06981	.06864	.06750	.06639	.06531	.06425	.06322	.06221	.06122	.06026	.05932	.05840	.05751
81	62	.08385	.08239	.08096	.07957	.07822	.07689	.07560	.07435	.07312	.07192	.07075	.06961	.06849	.06741	.06634	.06530	.06429	.06330	.06233	.06138
81	63	.08909	.08756	.08606	.08460	.08318	.08179	.08044	.07912	.07783	.07657	.07534	.07414	.07296	.07182	.07070	.06961	.06854	.06749	.06647	.06547
81	64	.09457	.09296	.09140	.08987	.08838	.08693	.08551	.08412	.08277	.08144	.08015	.07889	.07766	.07645	.07528	.07413	.07300	.07190	.07083	.06977
81	65	.10029	.09862	.09698	.09538	.09382	.09230	.09081	.08936	.08794	.08656	.08520	.08388	.08259	.08132	.08009	.07888	.07769	.07654	.07541	.07430
81	66	.10629	.10454	.10283	.10116	.09953	.09794	.09638	.09486	.09338	.09193	.09051	.08912	.08777	.08644	.08514	.08388	.08264	.08142	.08023	.07907
81	67	.11257	.11075	.10896	.10722	.10552	.10386	.10224	.10065	.09910	.09758	.09610	.09465	.09323	.09184	.09048	.08915	.08785	.08658	.08533	.08412
81	68	.11913	.11723	.11538	.11356	.11179	.11006	.10836	.10671	.10509	.10351	.10196	.10044	.09896	.09751	.09609	.09470	.09334	.09200	.09070	.08942
81	69	.12594	.12397	.12204	.12016	.11831	.11651	.11475	.11302	.11134	.10969	.10807	.10649	.10494	.10343	.10194	.10049	.09907	.09768	.09631	.09498
81	70	.13298	.13093	.12893	.12698	.12506	.12319	.12136	.11956	.11781	.11609	.11441	.11276	.11115	.10957	.10803	.10651	.10503	.10357	.10215	.10076
81	71	.14021	.13809	.13602	.13399	.13200	.13006	.12816	.12630	.12447	.12269	.12094	.11923	.11755	.11591	.11430	.11273	.11118	.10967	.10818	.10673
81	72	.14761	.14542	.14327	.14117	.13912	.13711	.13514	.13321	.13132	.12947	.12765	.12588	.12414	.12243	.12076	.11912	.11752	.11594	.11440	.11288
81	73	.15516	.15290	.15069	.14852	.14640	.14432	.14228	.14028	.13833	.13641	.13454	.13270	.13089	.12912	.12739	.12569	.12402	.12239	.12079	.11921
81	74	.16290	.16057	.15829	.15605	.15386	.15172	.14962	.14755	.14553	.14355	.14161	.13971	.13784	.13601	.13422	.13246	.13073	.12904	.12737	.12574
81	75	.17084	.16845	.16610	.16380	.16154	.15933	.15717	.15504	.15296	.15092	.14891	.14695	.14502	.14313	.14127	.13945	.13767	.13591	.13419	.13251
81	76	.17900	.17654	.17413	.17177	.16945	.16717	.16495	.16276	.16061	.15851	.15645	.15442	.15243	.15048	.14857	.14669	.14485	.14304	.14126	.13952
81	77	.18735	.18483	.18236	.17994	.17756	.17523	.17294	.17069	.16849	.16633	.16420	.16212	.16008	.15807	.15610	.15416	.15226	.15040	.14857	.14677
81	78	.19587	.19329	.19076	.18828	.18584	.18345	.18111	.17881	.17655	.17433	.17215	.17001	.16791	.16585	.16382	.16184	.15988	.15796	.15608	.15422



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	79	.20447	.20184	.19926	.19672	.19423	.19179	.18939	.18704	.18472	.18245	.18022	.17803	.17588	.17377	.17169	.16965	.16764	.16567	.16374	.16183
81	80	.21308	.21040	.20777	.20518	.20264	.20015	.19770	.19530	.19294	.19062	.18834	.18610	.18390	.18173	.17961	.17752	.17547	.17345	.17147	.16951
81	81	.22162	.21890	.21622	.21359	.21101	.20847	.20597	.20352	.20112	.19875	.19643	.19414	.19190	.18969	.18752	.18538	.18329	.18122	.17920	.17720
82	0	.00517	.00511	.00506	.00500	.00495	.00490	.00485	.00480	.00475	.00471	.00466	.00461	.00457	.00453	.00449	.00444	.00440	.00436	.00433	.00429
82	1	.00174	.00171	.00167	.00164	.00161	.00158	.00155	.00152	.00150	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125
82	2	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00116	.00114
82	3	.00164	.00160	.00156	.00153	.00150	.00147	.00143	.00140	.00138	.00135	.00132	.00129	.00127	.00124	.00122	.00120	.00118	.00115	.00113	.00111
82	4	.00169	.00165	.00162	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00113
82	5	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146	.00143	.00140	.00137	.00135	.00132	.00129	.00127	.00124	.00122	.00119
82	6	.00193	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00130	.00128
82	7	.00209	.00204	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139
82	8	.00229	.00223	.00218	.00213	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00180	.00176	.00172	.00169	.00165	.00162	.00159	.00156	.00153
82	9	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170
82	10	.00280	.00273	.00268	.00262	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00198	.00194	.00191
82	11	.00310	.00304	.00298	.00291	.00285	.00280	.00274	.00269	.00263	.00258	.00253	.00249	.00244	.00239	.00235	.00231	.00227	.00223	.00219	.00215
82	12	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00245	.00241
82	13	.00379	.00372	.00364	.00357	.00350	.00344	.00337	.00331	.00325	.00319	.00313	.00308	.00303	.00297	.00292	.00287	.00282	.00278	.00273	.00269
82	14	.00412	.00404	.00396	.00389	.00382	.00375	.00368	.00361	.00355	.00348	.00342	.00337	.00331	.00325	.00320	.00315	.00309	.00304	.00300	.00295
82	15	.00442	.00434	.00426	.00418	.00410	.00403	.00395	.00388	.00382	.00375	.00369	.00362	.00356	.00350	.00345	.00339	.00334	.00328	.00323	.00318
82	16	.00469	.00460	.00451	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00343	.00338
82	17	.00492	.00482	.00473	.00464	.00456	.00448	.00440	.00432	.00424	.00417	.00410	.00403	.00396	.00390	.00384	.00377	.00371	.00366	.00360	.00354
82	18	.00512	.00502	.00493	.00484	.00475	.00466	.00458	.00449	.00442	.00434	.00427	.00419	.00412	.00406	.00399	.00392	.00386	.00380	.00374	.00368
82	19	.00532	.00522	.00512	.00502	.00493	.00484	.00475	.00467	.00458	.00450	.00443	.00435	.00428	.00421	.00414	.00407	.00400	.00394	.00388	.00382
82	20	.00553	.00542	.00532	.00522	.00512	.00502	.00493	.00484	.00476	.00467	.00459	.00451	.00444	.00436	.00429	.00422	.00415	.00408	.00402	.00395
82	21	.00576	.00564	.00553	.00543	.00532	.00522	.00513	.00503	.00494	.00485	.00477	.00468	.00460	.00453	.00445	.00438	.00430	.00424	.00417	.00410
82	22	.00599	.00587	.00575	.00564	.00553	.00543	.00533	.00523	.00513	.00504	.00495	.00486	.00478	.00470	.00462	.00454	.00446	.00439	.00432	.00425
82	23	.00625	.00612	.00600	.00588	.00576	.00565	.00555	.00544	.00534	.00524	.00515	.00506	.00497	.00488	.00480	.00472	.00464	.00456	.00449	.00441
82	24	.00653	.00639	.00627	.00614	.00602	.00590	.00579	.00568	.00557	.00547	.00537	.00527	.00518	.00509	.00500	.00491	.00483	.00475	.00467	.00459
82	25	.00685	.00671	.00657	.00644	.00631	.00618	.00606	.00595	.00584	.00573	.00562	.00552	.00542	.00532	.00523	.00514	.00505	.00497	.00488	.00480
82	26	.00720	.00705	.00691	.00676	.00663	.00650	.00637	.00625	.00613	.00601	.00590	.00579	.00569	.00559	.00549	.00539	.00530	.00521	.00512	.00503
82	27	.00760	.00744	.00729	.00714	.00699	.00685	.00672	.00659	.00646	.00634	.00622	.00611	.00599	.00589	.00578	.00568	.00558	.00548	.00539	.00530
82	28	.00804	.00787	.00771	.00755	.00739	.00724	.00710	.00696	.00683	.00670	.00657	.00645	.00633	.00621	.00610	.00599	.00589	.00579	.00569	.00559
82	29	.00852	.00834	.00816	.00799	.00783	.00767	.00752	.00737	.00723	.00709	.00695	.00682	.00670	.00657	.00646	.00634	.00623	.00612	.00601	.00591
82	30	.00904	.00884	.00866	.00848	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00723	.00709	.00696	.00684	.00671	.00659	.00648	.00637	.00626
82	31	.00960	.00939	.00919	.00900	.00881	.00863	.00845	.00829	.00812	.00796	.00781	.00766	.00752	.00738	.00724	.00711	.00699	.00686	.00674	.00663
82	32	.01020	.00998	.00976	.00956	.00936	.00917	.00898	.00880	.00862	.00846	.00829	.00813	.00798	.00783	.00769	.00755	.00741	.00728	.00715	.00703
82	33	.01086	.01062	.01039	.01017	.00996	.00975	.00955	.00936	.00917	.00899	.00882	.00865	.00848	.00833	.00817	.00802	.00788	.00773	.00760	.00746
82	34	.01157	.01132	.01108	.01084	.01061	.01039	.01018	.00997	.00977	.00958	.00939	.00921	.00903	.00886	.00870	.00854	.00838	.00823	.00808	.00794
82	35	.01236	.01209	.01183	.01158	.01133	.01109	.01087	.01064	.01043	.01022	.01002	.00983	.00964	.00946	.00928	.00911	.00894	.00878	.00862	.00847
82	36	.01322	.01293	.01265	.01238	.01211	.01186	.01162	.01138	.01115	.01093	.01071	.01050	.01030	.01010	.00991	.00973	.00955	.00937	.00920	.00904
82	37	.01416	.01385	.01354	.01325	.01297	.01270	.01244	.01218	.01194	.01170	.01147	.01124	.01102	.01081	.01061	.01041	.01022	.01003	.00985	.00967
82	38	.01519	.01486	.01453	.01422	.01392	.01363	.01334	.01307	.01281	.01255	.01230	.01206	.01182	.01160	.01138	.01116	.01096	.01076	.01056	.01037
82	39	.01632	.01596	.01562	.01528	.01496	.01464	.01434	.01405	.01376	.01349	.01322	.01296	.01271	.01246	.01223	.01200	.01177	.01156	.01135	.01114
82	40	.01757	.01719	.01681	.01645	.01611	.01577	.01544	.01513	.01482	.01452	.01424	.01396	.01369	.01342	.01317	.01292	.01268	.01245	.01222	.01200
82	41	.01895	.01854	.01814	.01775	.01737	.01701	.01666	.01632	.01599	.01567	.01536	.01506	.01477	.01449	.01422	.01395	.01369	.01344	.01319	.01296
82	42	.02046	.02002	.01959	.01917	.01877	.01838	.01801	.01764	.01729	.01694	.01661	.01629	.01597	.01567	.01537	.01509	.01481	.01454	.01427	.01402
82	43	.02212	.02164	.02118	.02074	.02030	.01989	.01948	.01909	.01871	.01834	.01798	.01763	.01730	.01697	.01665	.01634	.01604	.01575	.01546	.01519
82	44	.02392	.02341	.02292	.02244	.02198	.02153	.02109	.02067	.02026	.01987	.01948	.01911	.01874	.01839	.01805	.01771	.01739	.01708	.01677	.01647
82	45	.02587	.02532	.02479	.02428	.02378	.02330	.02284	.02238	.02194	.02152	.02110	.02070	.02031	.01993	.01956	.01920	.01886	.01852	.01819	.01787
82	46	.02797	.02738	.02682	.02627	.02574	.02522	.02472	.02423	.02376	.02330	.02286	.02243	.02201	.02160	.02120	.02082	.02044	.02008	.01972	.01938

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
82	47	.03021	.02959	.02898	.02839	.02782	.02727	.02674	.02621	.02571	.02522	.02474	.02428	.02383	.02339	.02297	.02255	.02215	.02176	.02138	.02100
82	48	.03262	.03195	.03130	.03068	.03007	.02948	.02890	.02835	.02780	.02728	.02677	.02627	.02579	.02532	.02486	.02442	.02399	.02356	.02316	.02276
82	49	.03520	.03448	.03379	.03312	.03247	.03184	.03123	.03063	.03005	.02949	.02894	.02841	.02789	.02739	.02690	.02642	.02596	.02551	.02507	.02464
82	50	.03796	.03720	.03646	.03575	.03505	.03438	.03372	.03309	.03247	.03187	.03128	.03071	.03016	.02962	.02910	.02859	.02809	.02761	.02713	.02668
82	51	.04091	.04010	.03931	.03855	.03781	.03709	.03639	.03572	.03506	.03441	.03379	.03318	.03259	.03201	.03145	.03091	.03038	.02986	.02935	.02886
82	52	.04404	.04318	.04234	.04153	.04074	.03998	.03923	.03851	.03781	.03712	.03646	.03581	.03518	.03456	.03396	.03338	.03281	.03226	.03172	.03119
82	53	.04735	.04644	.04556	.04469	.04386	.04304	.04225	.04148	.04073	.04000	.03929	.03860	.03793	.03727	.03663	.03601	.03540	.03481	.03424	.03367
82	54	.05086	.04989	.04895	.04804	.04715	.04628	.04544	.04462	.04383	.04305	.04229	.04156	.04084	.04014	.03946	.03880	.03815	.03752	.03691	.03631
82	55	.05457	.05354	.05255	.05158	.05063	.04972	.04882	.04795	.04711	.04628	.04548	.04470	.04394	.04319	.04247	.04176	.04108	.04040	.03975	.03911
82	56	.05848	.05740	.05634	.05532	.05432	.05335	.05240	.05148	.05058	.04971	.04886	.04802	.04722	.04643	.04566	.04491	.04417	.04346	.04276	.04208
82	57	.06261	.06147	.06035	.05927	.05821	.05718	.05618	.05520	.05425	.05333	.05242	.05154	.05068	.04985	.04903	.04823	.04746	.04670	.04596	.04523
82	58	.06694	.06573	.06455	.06341	.06229	.06120	.06014	.05911	.05811	.05713	.05617	.05524	.05433	.05344	.05258	.05173	.05091	.05010	.04932	.04855
82	59	.07145	.07018	.06894	.06773	.06655	.06541	.06429	.06320	.06214	.06110	.06009	.05911	.05814	.05720	.05629	.05539	.05452	.05367	.05284	.05202
82	60	.07616	.07482	.07352	.07224	.07100	.06979	.06862	.06747	.06635	.06525	.06419	.06315	.06213	.06114	.06017	.05922	.05830	.05740	.05652	.05566
82	61	.08108	.07967	.07830	.07696	.07566	.07439	.07315	.07193	.07075	.06960	.06848	.06738	.06631	.06526	.06424	.06324	.06227	.06131	.06038	.05947
82	62	.08624	.08476	.08332	.08192	.08055	.07921	.07791	.07663	.07539	.07418	.07299	.07184	.07071	.06961	.06853	.06748	.06645	.06544	.06446	.06350
82	63	.09166	.09011	.08860	.08713	.08569	.08428	.08291	.08158	.08027	.07900	.07775	.07653	.07535	.07418	.07305	.07194	.07086	.06980	.06876	.06775
82	64	.09733	.09571	.09413	.09258	.09107	.08960	.08817	.08676	.08539	.08405	.08275	.08147	.08022	.07900	.07780	.07664	.07550	.07438	.07329	.07222
82	65	.10326	.10156	.09991	.09829	.09672	.09518	.09367	.09220	.09076	.08936	.08799	.08665	.08534	.08405	.08280	.08157	.08037	.07920	.07805	.07693
82	66	.10947	.10770	.10597	.10429	.10264	.10103	.09945	.09791	.09641	.09494	.09350	.09210	.09072	.08938	.08806	.08677	.08551	.08428	.08308	.08190
82	67	.11599	.11414	.11234	.11058	.10886	.10718	.10553	.10392	.10235	.10082	.09931	.09784	.09640	.09499	.09362	.09227	.09095	.08965	.08839	.08715
82	68	.12280	.12088	.11900	.11717	.11537	.11362	.11191	.11023	.10859	.10698	.10541	.10387	.10237	.10090	.09945	.09804	.09666	.09531	.09398	.09268
82	69	.12988	.12789	.12594	.12403	.12216	.12034	.11855	.11680	.11509	.11342	.11178	.11018	.10861	.10707	.10556	.10409	.10264	.10123	.09984	.09848
82	70	.13720	.13513	.13311	.13113	.12919	.12729	.12543	.12361	.12183	.12009	.11839	.11672	.11508	.11348	.11191	.11037	.10886	.10738	.10594	.10452
82	71	.14473	.14258	.14049	.13843	.13642	.13445	.13252	.13064	.12879	.12698	.12520	.12347	.12176	.12010	.11846	.11686	.11529	.11375	.11224	.11076
82	72	.15244	.15022	.14805	.14592	.14384	.14180	.13980	.13785	.13593	.13405	.13221	.13041	.12864	.12691	.12521	.12354	.12191	.12031	.11874	.11720
82	73	.16032	.15803	.15579	.15359	.15144	.14933	.14726	.14524	.14326	.14131	.13940	.13753	.13570	.13390	.13214	.13041	.12872	.12706	.12542	.12382
82	74	.16840	.16604	.16373	.16146	.15924	.15707	.15493	.15284	.15079	.14878	.14681	.14487	.14298	.14112	.13929	.13750	.13574	.13402	.13233	.13067
82	75	.17671	.17428	.17190	.16956	.16728	.16503	.16283	.16068	.15856	.15649	.15445	.15245	.15049	.14857	.14668	.14483	.14302	.14123	.13948	.13776
82	76	.18525	.18275	.18031	.17791	.17556	.17325	.17099	.16877	.16659	.16445	.16235	.16029	.15827	.15629	.15434	.15243	.15055	.14871	.14690	.14512
82	77	.19400	.19145	.18894	.18648	.18407	.18170	.17937	.17709	.17485	.17266	.17050	.16838	.16630	.16426	.16225	.16028	.15835	.15645	.15458	.15274
82	78	.20294	.20033	.19776	.19524	.19277	.19034	.18796	.18562	.18333	.18107	.17885	.17668	.17454	.17244	.17038	.16836	.16637	.16441	.16249	.16060
82	79	.21199	.20932	.20670	.20412	.20160	.19911	.19668	.19428	.19193	.18962	.18735	.18512	.18293	.18078	.17867	.17659	.17454	.17254	.17056	.16862
82	80	.22105	.21833	.21566	.21303	.21046	.20792	.20544	.20299	.20059	.19823	.19591	.19363	.19139	.18919	.18702	.18489	.18280	.18074	.17872	.17673
82	81	.23005	.22729	.22457	.22190	.21927	.21670	.21416	.21167	.20922	.20681	.20445	.20212	.19983	.19758	.19537	.19320	.19106	.18895	.18688	.18485
82	82	.23896	.23615	.23339	.23067	.22801	.22539	.22281	.22027	.21778	.21533	.21292	.21056	.20822	.20593	.20368	.20146	.19928	.19713	.19502	.19294
83	0	.00539	.00533	.00527	.00522	.00517	.00511	.00506	.00501	.00497	.00492	.00487	.00483	.00478	.00474	.00470	.00465	.00461	.00457	.00453	.00450
83	1	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129
83	2	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00143	.00140	.00137	.00135	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00117
83	3	.00167	.00163	.00160	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125	.00123	.00121	.00119	.00116	.00114
83	4	.00173	.00169	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00126	.00123	.00121	.00119	.00116
83	5	.00183	.00179	.00174	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146	.00143	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00122
83	6	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131
83	7	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00143
83	8	.00233	.00228	.00223	.00218	.00213	.00208	.00204	.00200	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00169	.00166	.00163	.00160	.00157
83	9	.00257	.00251	.00246	.00241	.00235	.00230	.00226	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00174
83	10	.00285	.00279	.00273	.00268	.00262	.00257	.00251	.00246	.00241	.00237	.00232	.00228	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196
83	11	.00317	.00311	.00304	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00255	.00250	.00246	.00241	.00237	.00233	.00229	.00225	.00221
83	12	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302	.00296	.00291	.00285	.00280	.00275	.00271	.00266	.00261	.00257	.00253	.00248
83	13	.00388	.00381	.00374	.00366	.00360	.00353	.00346	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00301	.00296	.00291	.00286	.00282	.00277

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	14	.00423	.00415	.00407	.00399	.00392	.00385	.00378	.00371	.00365	.00359	.00352	.00346	.00341	.00335	.00330	.00324	.00319	.00314	.00309	.00304
83	15	.00454	.00446	.00437	.00429	.00421	.00414	.00407	.00400	.00393	.00386	.00380	.00373	.00367	.00361	.00355	.00350	.00344	.00339	.00334	.00329
83	16	.00481	.00472	.00463	.00455	.00447	.00439	.00431	.00424	.00417	.00409	.00403	.00396	.00390	.00383	.00377	.00371	.00365	.00360	.00354	.00349
83	17	.00505	.00495	.00486	.00477	.00469	.00460	.00452	.00445	.00437	.00430	.00422	.00415	.00409	.00402	.00396	.00389	.00383	.00378	.00372	.00366
83	18	.00526	.00516	.00506	.00497	.00488	.00479	.00471	.00463	.00455	.00447	.00439	.00432	.00425	.00418	.00412	.00405	.00399	.00393	.00387	.00381
83	19	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00480	.00472	.00464	.00456	.00448	.00441	.00434	.00427	.00420	.00413	.00407	.00401	.00394
83	20	.00568	.00557	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00481	.00473	.00465	.00457	.00450	.00442	.00435	.00428	.00421	.00415	.00409
83	21	.00591	.00579	.00568	.00557	.00547	.00537	.00527	.00518	.00508	.00500	.00491	.00483	.00474	.00467	.00459	.00451	.00444	.00437	.00430	.00424
83	22	.00614	.00602	.00591	.00579	.00568	.00558	.00548	.00538	.00528	.00519	.00510	.00501	.00492	.00484	.00476	.00468	.00460	.00453	.00446	.00439
83	23	.00640	.00628	.00615	.00603	.00592	.00581	.00570	.00559	.00549	.00539	.00530	.00521	.00512	.00503	.00494	.00486	.00478	.00470	.00463	.00456
83	24	.00669	.00656	.00643	.00630	.00618	.00606	.00595	.00584	.00573	.00562	.00552	.00543	.00533	.00524	.00515	.00506	.00498	.00490	.00482	.00474
83	25	.00702	.00687	.00674	.00660	.00647	.00635	.00623	.00611	.00600	.00589	.00578	.00568	.00558	.00548	.00539	.00529	.00521	.00512	.00503	.00495
83	26	.00738	.00723	.00708	.00694	.00680	.00667	.00654	.00642	.00630	.00618	.00607	.00596	.00585	.00575	.00565	.00555	.00546	.00537	.00528	.00519
83	27	.00779	.00763	.00747	.00732	.00717	.00703	.00690	.00677	.00664	.00651	.00640	.00628	.00617	.00606	.00595	.00585	.00575	.00565	.00556	.00546
83	28	.00823	.00806	.00790	.00774	.00758	.00743	.00729	.00715	.00701	.00688	.00675	.00663	.00651	.00639	.00628	.00617	.00607	.00596	.00586	.00576
83	29	.00872	.00854	.00836	.00819	.00803	.00787	.00772	.00757	.00742	.00728	.00715	.00701	.00689	.00676	.00664	.00653	.00641	.00630	.00620	.00609
83	30	.00925	.00906	.00887	.00869	.00851	.00834	.00818	.00802	.00786	.00771	.00757	.00743	.00729	.00716	.00703	.00691	.00679	.00667	.00656	.00645
83	31	.00982	.00961	.00941	.00922	.00903	.00885	.00867	.00850	.00834	.00818	.00802	.00787	.00773	.00759	.00745	.00732	.00719	.00707	.00694	.00683
83	32	.01043	.01021	.01000	.00979	.00959	.00940	.00921	.00903	.00885	.00868	.00851	.00836	.00820	.00805	.00790	.00776	.00763	.00749	.00736	.00724
83	33	.01111	.01087	.01064	.01042	.01020	.00999	.00979	.00960	.00941	.00923	.00905	.00888	.00872	.00856	.00840	.00825	.00810	.00796	.00782	.00769
83	34	.01184	.01158	.01134	.01110	.01087	.01065	.01043	.01022	.01002	.00983	.00964	.00945	.00928	.00911	.00894	.00878	.00862	.00847	.00832	.00817
83	35	.01264	.01237	.01210	.01185	.01160	.01136	.01113	.01091	.01070	.01049	.01028	.01009	.00990	.00971	.00953	.00936	.00919	.00903	.00887	.00871
83	36	.01351	.01322	.01294	.01267	.01240	.01215	.01190	.01166	.01143	.01121	.01099	.01078	.01057	.01037	.01018	.01000	.00982	.00964	.00947	.00930
83	37	.01447	.01416	.01385	.01356	.01328	.01300	.01274	.01248	.01223	.01199	.01176	.01153	.01131	.01110	.01089	.01069	.01050	.01031	.01013	.00995
83	38	.01552	.01519	.01486	.01455	.01424	.01395	.01367	.01339	.01312	.01286	.01261	.01237	.01213	.01191	.01168	.01147	.01126	.01106	.01086	.01067
83	39	.01668	.01632	.01597	.01563	.01531	.01499	.01468	.01439	.01410	.01382	.01355	.01329	.01304	.01279	.01255	.01232	.01210	.01188	.01167	.01146
83	40	.01795	.01757	.01719	.01683	.01648	.01614	.01581	.01549	.01518	.01488	.01459	.01431	.01404	.01378	.01352	.01327	.01303	.01279	.01256	.01234
83	41	.01936	.01895	.01854	.01815	.01778	.01741	.01706	.01672	.01639	.01606	.01575	.01545	.01516	.01487	.01459	.01432	.01406	.01381	.01356	.01332
83	42	.02091	.02046	.02003	.01961	.01921	.01882	.01844	.01807	.01771	.01737	.01703	.01670	.01639	.01608	.01578	.01549	.01521	.01494	.01467	.01441
83	43	.02260	.02212	.02166	.02121	.02078	.02036	.01995	.01955	.01917	.01880	.01844	.01809	.01774	.01741	.01709	.01678	.01648	.01618	.01590	.01562
83	44	.02445	.02394	.02344	.02296	.02249	.02204	.02160	.02118	.02077	.02036	.01998	.01960	.01923	.01888	.01853	.01820	.01787	.01755	.01724	.01694
83	45	.02644	.02589	.02536	.02485	.02435	.02386	.02339	.02293	.02249	.02206	.02164	.02124	.02084	.02046	.02009	.01973	.01938	.01903	.01870	.01838
83	46	.02859	.02801	.02744	.02688	.02635	.02583	.02532	.02483	.02436	.02390	.02345	.02301	.02259	.02218	.02178	.02139	.02101	.02064	.02028	.01994
83	47	.03090	.03027	.02966	.02907	.02849	.02793	.02739	.02687	.02636	.02587	.02538	.02492	.02446	.02402	.02359	.02317	.02277	.02237	.02199	.02161
83	48	.03337	.03269	.03204	.03141	.03080	.03020	.02962	.02906	.02851	.02798	.02747	.02697	.02648	.02601	.02554	.02510	.02466	.02423	.02382	.02342
83	49	.03601	.03529	.03460	.03392	.03326	.03263	.03201	.03141	.03082	.03026	.02971	.02917	.02865	.02814	.02764	.02716	.02670	.02624	.02579	.02536
83	50	.03884	.03808	.03734	.03662	.03592	.03524	.03458	.03393	.03331	.03270	.03211	.03154	.03098	.03044	.02991	.02939	.02889	.02840	.02793	.02746
83	51	.04187	.04106	.04027	.03950	.03876	.03803	.03733	.03664	.03598	.03533	.03470	.03408	.03349	.03290	.03234	.03179	.03125	.03073	.03022	.02972
83	52	.04509	.04423	.04338	.04257	.04177	.04100	.04025	.03952	.03881	.03812	.03745	.03679	.03615	.03553	.03493	.03434	.03376	.03320	.03266	.03213
83	53	.04850	.04758	.04669	.04582	.04497	.04415	.04335	.04258	.04182	.04108	.04037	.03967	.03899	.03833	.03768	.03705	.03644	.03584	.03526	.03469
83	54	.05211	.05113	.05018	.04926	.04836	.04749	.04664	.04582	.04501	.04423	.04347	.04272	.04200	.04129	.04061	.03994	.03928	.03865	.03802	.03742
83	55	.05592	.05489	.05388	.05291	.05196	.05103	.05013	.04925	.04840	.04756	.04675	.04596	.04519	.04444	.04371	.04300	.04230	.04162	.04096	.04031
83	56	.05995	.05886	.05780	.05676	.05575	.05477	.05382	.05289	.05198	.05110	.05024	.04940	.04858	.04778	.04701	.04625	.04551	.04478	.04408	.04339
83	57	.06420	.06305	.06192	.06083	.05976	.05873	.05771	.05673	.05577	.05483	.05392	.05303	.05216	.05132	.05049	.04969	.04890	.04813	.04738	.04665
83	58	.06866	.06744	.06625	.06510	.06397	.06288	.06181	.06076	.05975	.05876	.05779	.05685	.05593	.05504	.05416	.05331	.05247	.05166	.05086	.05009
83	59	.07331	.07203	.07078	.06956	.06837	.06721	.06608	.06498	.06391	.06286	.06184	.06085	.05987	.05893	.05800	.05709	.05621	.05535	.05451	.05368
83	60	.07816	.07681	.07550	.07421	.07296	.07174	.07055	.06939	.06826	.06715	.06608	.06502	.06400	.06299	.06201	.06106	.06012	.05921	.05832	.05745
83	61	.08324	.08182	.08043	.07908	.07776	.07648	.07523	.07401	.07281	.07165	.07051	.06940	.06832	.06726	.06622	.06521	.06423	.06326	.06232	.06140
83	62	.08856	.08707	.08562	.08420	.08282	.08147	.08015	.07886	.07761	.07638	.07518	.07401	.07287	.07176	.07066	.06960	.06856	.06754	.06654	.06557
83	63	.09415	.09259	.09107	.08958	.08813	.08671	.08532	.08397	.08265	.08136	.08010	.07887	.07767	.07650	.07535	.07423	.07313	.07205	.07100	.06998

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	64	.10001	.09837	.09678	.09522	.09370	.09221	.09076	.08934	.08795	.08660	.08528	.08398	.08272	.08148	.08027	.07909	.07794	.07681	.07570	.07462
83	65	.10614	.10443	.10276	.10113	.09953	.09798	.09645	.09497	.09352	.09210	.09071	.08935	.08802	.08673	.08546	.08421	.08300	.08181	.08065	.07951
83	66	.11256	.11078	.10903	.10733	.10566	.10403	.10244	.10089	.09937	.09788	.09642	.09500	.09361	.09225	.09092	.08961	.08834	.08709	.08586	.08467
83	67	.11931	.11745	.11563	.11385	.11211	.11041	.10875	.10712	.10553	.10398	.10245	.10096	.09951	.09808	.09669	.09532	.09398	.09267	.09139	.09013
83	68	.12637	.12443	.12254	.12068	.11887	.11710	.11536	.11366	.11200	.11038	.10879	.10723	.10571	.10422	.10276	.10132	.09992	.09855	.09721	.09589
83	69	.13372	.13170	.12973	.12780	.12592	.12407	.12226	.12049	.11876	.11707	.11541	.11378	.11219	.11064	.10911	.10761	.10615	.10471	.10331	.10193
83	70	.14132	.13923	.13718	.13518	.13322	.13130	.12942	.12758	.12578	.12401	.12228	.12059	.11893	.11731	.11572	.11416	.11263	.11113	.10966	.10822
83	71	.14914	.14697	.14485	.14277	.14074	.13874	.13679	.13488	.13301	.13118	.12938	.12762	.12589	.12420	.12254	.12092	.11933	.11776	.11623	.11473
83	72	.15716	.15491	.15272	.15057	.14846	.14640	.14437	.14239	.14045	.13855	.13668	.13485	.13306	.13130	.12958	.12789	.12623	.12461	.12301	.12145
83	73	.16536	.16304	.16077	.15855	.15637	.15424	.15215	.15010	.14809	.14611	.14418	.14229	.14043	.13860	.13682	.13506	.13334	.13165	.12999	.12837
83	74	.17378	.17139	.16905	.16676	.16451	.16231	.16014	.15803	.15595	.15391	.15191	.14995	.14802	.14614	.14428	.14247	.14068	.13893	.13721	.13552
83	75	.18244	.17998	.17757	.17521	.17290	.17062	.16840	.16621	.16407	.16196	.15990	.15787	.15588	.15393	.15202	.15013	.14829	.14647	.14469	.14295
83	76	.19136	.18884	.18636	.18393	.18155	.17921	.17692	.17467	.17246	.17029	.16817	.16608	.16402	.16201	.16003	.15809	.15618	.15431	.15247	.15066
83	77	.20052	.19793	.19540	.19290	.19046	.18806	.18570	.18339	.18112	.17889	.17670	.17455	.17244	.17036	.16832	.16632	.16436	.16242	.16052	.15866
83	78	.20988	.20724	.20464	.20209	.19958	.19712	.19471	.19233	.19000	.18771	.18547	.18326	.18109	.17895	.17686	.17480	.17278	.17079	.16883	.16691
83	79	.21937	.21667	.21401	.21141	.20884	.20633	.20386	.20143	.19904	.19670	.19439	.19213	.18990	.18772	.18557	.18345	.18138	.17933	.17732	.17535
83	80	.22889	.22614	.22343	.22077	.21816	.21559	.21306	.21058	.20815	.20575	.20339	.20108	.19880	.19656	.19436	.19219	.19007	.18797	.18591	.18388
83	81	.23836	.23556	.23280	.23010	.22744	.22482	.22225	.21972	.21723	.21479	.21239	.21002	.20770	.20541	.20316	.20095	.19877	.19663	.19452	.19245
83	82	.24773	.24489	.24209	.23934	.23664	.23398	.23136	.22879	.22626	.22377	.22132	.21891	.21655	.21421	.21192	.20966	.20744	.20526	.20310	.20099
83	83	.25699	.25411	.25127	.24848	.24574	.24304	.24039	.23778	.23521	.23268	.23019	.22774	.22533	.22296	.22063	.21833	.21607	.21384	.21165	.20949
84	0	.00561	.00555	.00549	.00544	.00538	.00533	.00528	.00523	.00518	.00513	.00509	.00504	.00500	.00495	.00491	.00487	.00483	.00479	.00475	.00471
84	1	.00183	.00180	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140	.00137	.00135	.00133
84	2	.00171	.00168	.00164	.00161	.00158	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00123	.00121
84	3	.00171	.00167	.00163	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00139	.00136	.00133	.00131	.00129	.00126	.00124	.00122	.00120	.00117
84	4	.00176	.00172	.00168	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00122	.00119
84	5	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125
84	6	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00137	.00134
84	7	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00161	.00157	.00154	.00151	.00149	.00146
84	8	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00170	.00166	.00163	.00160
84	9	.00262	.00256	.00251	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179
84	10	.00291	.00285	.00279	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00201
84	11	.00324	.00317	.00311	.00305	.00299	.00293	.00287	.00282	.00276	.00271	.00266	.00261	.00256	.00252	.00247	.00243	.00239	.00235	.00231	.00227
84	12	.00360	.00353	.00346	.00339	.00333	.00327	.00321	.00315	.00309	.00303	.00298	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00260	.00255
84	13	.00398	.00390	.00383	.00375	.00368	.00362	.00355	.00349	.00343	.00337	.00331	.00325	.00320	.00314	.00309	.00304	.00299	.00294	.00290	.00285
84	14	.00433	.00425	.00417	.00410	.00402	.00395	.00388	.00381	.00375	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00328	.00323	.00318	.00314
84	15	.00465	.00457	.00448	.00440	.00433	.00425	.00418	.00411	.00404	.00397	.00390	.00384	.00378	.00372	.00366	.00360	.00355	.00349	.00344	.00339
84	16	.00493	.00484	.00476	.00467	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00383	.00377	.00371	.00365	.00360
84	17	.00518	.00508	.00499	.00490	.00481	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00384	.00378
84	18	.00539	.00529	.00519	.00510	.00501	.00492	.00484	.00476	.00468	.00460	.00452	.00445	.00438	.00431	.00424	.00417	.00411	.00405	.00399	.00393
84	19	.00560	.00550	.00539	.00530	.00520	.00511	.00502	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00426	.00419	.00413	.00407
84	20	.00582	.00571	.00560	.00550	.00540	.00530	.00521	.00512	.00503	.00495	.00486	.00478	.00470	.00463	.00455	.00448	.00441	.00435	.00428	.00421
84	21	.00605	.00594	.00582	.00572	.00561	.00551	.00541	.00532	.00522	.00514	.00505	.00496	.00488	.00480	.00472	.00465	.00458	.00451	.00444	.00437
84	22	.00629	.00617	.00605	.00594	.00583	.00572	.00562	.00552	.00542	.00533	.00524	.00515	.00506	.00498	.00490	.00482	.00474	.00467	.00460	.00453
84	23	.00656	.00643	.00631	.00619	.00607	.00596	.00585	.00574	.00564	.00554	.00545	.00535	.00526	.00517	.00509	.00501	.00492	.00485	.00477	.00470
84	24	.00685	.00671	.00658	.00646	.00633	.00622	.00610	.00599	.00588	.00578	.00568	.00558	.00548	.00539	.00530	.00521	.00513	.00504	.00496	.00489
84	25	.00718	.00704	.00690	.00676	.00663	.00651	.00639	.00627	.00615	.00604	.00594	.00583	.00573	.00563	.00554	.00545	.00536	.00527	.00518	.00510
84	26	.00755	.00740	.00725	.00711	.00697	.00684	.00671	.00658	.00646	.00634	.00623	.00612	.00601	.00591	.00581	.00571	.00562	.00552	.00543	.00535
84	27	.00797	.00780	.00765	.00750	.00735	.00721	.00707	.00694	.00681	.00669	.00657	.00645	.00633	.00622	.00612	.00601	.00591	.00582	.00572	.00563
84	28	.00842	.00825	.00808	.00792	.00777	.00762	.00747	.00733	.00719	.00706	.00693	.00681	.00669	.00657	.00646	.00635	.00624	.00613	.00603	.00593
84	29	.00892	.00874	.00856	.00839	.00822	.00806	.00791	.00776	.00761	.00747	.00733	.00720	.00707	.00695	.00683	.00671	.00660	.00648	.00638	.00627

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	30	.00946	.00926	.00907	.00889	.00871	.00854	.00838	.00822	.00806	.00791	.00777	.00763	.00749	.00736	.00723	.00710	.00698	.00686	.00675	.00664
84	31	.01004	.00983	.00963	.00943	.00924	.00906	.00888	.00871	.00855	.00839	.00823	.00808	.00793	.00779	.00765	.00752	.00739	.00727	.00714	.00702
84	32	.01066	.01044	.01022	.01002	.00981	.00962	.00943	.00925	.00907	.00890	.00873	.00857	.00842	.00826	.00812	.00798	.00784	.00770	.00757	.00744
84	33	.01135	.01111	.01088	.01066	.01044	.01023	.01003	.00983	.00964	.00946	.00928	.00911	.00894	.00878	.00862	.00847	.00832	.00818	.00804	.00790
84	34	.01209	.01184	.01159	.01135	.01112	.01089	.01068	.01047	.01027	.01007	.00988	.00970	.00952	.00934	.00918	.00901	.00885	.00870	.00855	.00840
84	35	.01291	.01264	.01237	.01211	.01187	.01163	.01140	.01117	.01095	.01074	.01054	.01034	.01015	.00996	.00978	.00961	.00944	.00927	.00911	.00896
84	36	.01380	.01351	.01322	.01295	.01268	.01243	.01218	.01194	.01170	.01148	.01126	.01105	.01084	.01064	.01045	.01026	.01008	.00990	.00973	.00956
84	37	.01477	.01446	.01415	.01386	.01357	.01330	.01303	.01277	.01252	.01228	.01205	.01182	.01160	.01138	.01118	.01097	.01078	.01059	.01040	.01022
84	38	.01585	.01551	.01518	.01487	.01456	.01426	.01398	.01370	.01343	.01317	.01292	.01267	.01244	.01221	.01198	.01177	.01155	.01135	.01115	.01096
84	39	.01702	.01666	.01631	.01597	.01564	.01533	.01502	.01472	.01443	.01415	.01388	.01362	.01336	.01311	.01287	.01264	.01241	.01219	.01198	.01177
84	40	.01832	.01793	.01756	.01719	.01684	.01650	.01617	.01585	.01554	.01524	.01494	.01466	.01439	.01412	.01386	.01361	.01336	.01313	.01290	.01267
84	41	.01976	.01934	.01894	.01855	.01817	.01780	.01745	.01710	.01677	.01644	.01613	.01582	.01553	.01524	.01496	.01469	.01443	.01417	.01392	.01368
84	42	.02134	.02089	.02046	.02004	.01963	.01924	.01885	.01848	.01812	.01778	.01744	.01711	.01679	.01648	.01618	.01589	.01561	.01533	.01506	.01480
84	43	.02307	.02259	.02212	.02167	.02124	.02081	.02040	.02000	.01962	.01924	.01888	.01853	.01818	.01785	.01753	.01721	.01691	.01661	.01632	.01604
84	44	.02496	.02444	.02395	.02346	.02299	.02254	.02210	.02167	.02125	.02085	.02046	.02008	.01971	.01935	.01900	.01866	.01833	.01801	.01770	.01740
84	45	.02700	.02645	.02591	.02539	.02489	.02440	.02393	.02347	.02302	.02259	.02217	.02176	.02136	.02098	.02060	.02024	.01988	.01954	.01920	.01887
84	46	.02920	.02861	.02804	.02748	.02694	.02642	.02591	.02542	.02494	.02447	.02402	.02358	.02316	.02274	.02234	.02195	.02156	.02119	.02083	.02048
84	47	.03156	.03092	.03031	.02972	.02914	.02858	.02803	.02751	.02699	.02649	.02601	.02554	.02508	.02463	.02420	.02378	.02337	.02297	.02258	.02220
84	48	.03409	.03341	.03275	.03212	.03150	.03090	.03032	.02975	.02920	.02867	.02815	.02764	.02715	.02668	.02621	.02576	.02532	.02489	.02447	.02406
84	49	.03679	.03607	.03537	.03469	.03403	.03339	.03277	.03216	.03158	.03100	.03045	.02991	.02938	.02887	.02837	.02789	.02741	.02695	.02650	.02607
84	50	.03970	.03893	.03819	.03746	.03676	.03607	.03541	.03476	.03413	.03352	.03292	.03235	.03178	.03123	.03070	.03018	.02967	.02918	.02870	.02823
84	51	.04281	.04199	.04120	.04042	.03967	.03894	.03823	.03754	.03687	.03622	.03558	.03496	.03436	.03377	.03320	.03265	.03210	.03158	.03106	.03056
84	52	.04611	.04524	.04439	.04357	.04277	.04199	.04124	.04050	.03979	.03909	.03841	.03775	.03711	.03648	.03587	.03528	.03470	.03413	.03358	.03304
84	53	.04961	.04869	.04779	.04691	.04606	.04523	.04443	.04365	.04288	.04214	.04142	.04071	.04003	.03936	.03871	.03807	.03746	.03685	.03626	.03569
84	54	.05331	.05233	.05138	.05045	.04955	.04867	.04781	.04698	.04617	.04538	.04461	.04386	.04313	.04242	.04172	.04105	.04039	.03974	.03911	.03850
84	55	.05723	.05619	.05518	.05420	.05324	.05231	.05140	.05051	.04965	.04881	.04800	.04720	.04642	.04566	.04493	.04421	.04350	.04282	.04215	.04149
84	56	.06138	.06028	.05920	.05816	.05715	.05616	.05520	.05426	.05334	.05245	.05159	.05074	.04991	.04911	.04832	.04756	.04681	.04608	.04537	.04467
84	57	.06575	.06458	.06345	.06235	.06127	.06023	.05921	.05822	.05725	.05630	.05538	.05449	.05361	.05276	.05192	.05111	.05032	.04954	.04878	.04804
84	58	.07033	.06910	.06791	.06674	.06561	.06450	.06343	.06238	.06135	.06035	.05938	.05843	.05750	.05659	.05571	.05485	.05400	.05318	.05238	.05159
84	59	.07512	.07382	.07256	.07134	.07014	.06897	.06783	.06672	.06564	.06459	.06356	.06255	.06157	.06061	.05967	.05876	.05787	.05700	.05614	.05531
84	60	.08011	.07875	.07742	.07613	.07487	.07364	.07244	.07127	.07013	.06901	.06792	.06686	.06582	.06481	.06382	.06285	.06191	.06099	.06008	.05920
84	61	.08533	.08390	.08251	.08115	.07982	.07852	.07726	.07603	.07482	.07365	.07250	.07138	.07029	.06922	.06817	.06715	.06615	.06518	.06422	.06329
84	62	.09082	.08931	.08785	.08642	.08502	.08366	.08233	.08104	.07977	.07853	.07732	.07614	.07499	.07386	.07276	.07168	.07063	.06960	.06859	.06761
84	63	.09658	.09501	.09347	.09197	.09050	.08907	.08768	.08631	.08498	.08368	.08241	.08117	.07995	.07876	.07760	.07647	.07536	.07427	.07321	.07217
84	64	.10262	.10097	.09936	.09779	.09625	.09475	.09329	.09186	.09046	.08909	.08775	.08645	.08517	.08392	.08270	.08150	.08034	.07919	.07807	.07698
84	65	.10894	.10722	.10553	.10389	.10228	.10071	.09917	.09767	.09621	.09477	.09337	.09200	.09066	.08935	.08806	.08681	.08558	.08437	.08320	.08204
84	66	.11558	.11378	.11202	.11030	.10862	.10697	.10537	.10380	.10226	.10076	.09929	.09785	.09644	.09507	.09372	.09240	.09111	.08985	.08861	.08740
84	67	.12255	.12067	.11884	.11704	.11529	.11357	.11189	.11025	.10864	.10707	.10553	.10403	.10256	.10111	.09970	.09832	.09696	.09564	.09434	.09307
84	68	.12986	.12790	.12599	.12412	.12229	.12049	.11874	.11703	.11535	.11371	.11210	.11053	.10899	.10748	.10600	.10455	.10313	.10174	.10038	.09905
84	69	.13746	.13543	.13344	.13149	.12959	.12772	.12590	.12411	.12236	.12065	.11897	.11733	.11572	.11414	.11260	.11109	.10960	.10815	.10672	.10533
84	70	.14534	.14323	.14116	.13914	.13716	.13522	.13332	.13146	.12964	.12786	.12611	.12440	.12272	.12108	.11947	.11789	.11634	.11482	.11333	.11187
84	71	.15345	.15126	.14912	.14702	.14496	.14295	.14098	.13905	.13716	.13530	.13349	.13170	.12996	.12825	.12657	.12492	.12331	.12173	.12017	.11865
84	72	.16177	.15951	.15729	.15512	.15299	.15090	.14886	.14686	.14489	.14297	.14108	.13923	.13742	.13564	.13389	.13218	.13050	.12885	.12724	.12565
84	73	.17029	.16795	.16566	.16342	.16121	.15906	.15694	.15487	.15284	.15084	.14889	.14697	.14509	.14324	.14143	.13965	.13791	.13619	.13451	.13286
84	74	.17904	.17663	.17427	.17195	.16968	.16745	.16527	.16313	.16102	.15896	.15694	.15495	.15300	.15109	.14921	.14737	.14556	.14379	.14204	.14033
84	75	.18806	.18558	.18315	.18076	.17842	.17612	.17387	.17166	.16949	.16736	.16527	.16322	.16120	.15922	.15728	.15537	.15350	.15166	.14986	.14808
84	76	.19736	.19481	.19231	.18986	.18745	.18509	.18277	.18049	.17825	.17606	.17390	.17178	.16971	.16766	.16566	.16369	.16175	.15985	.15799	.15615
84	77	.20693	.20431	.20175	.19923	.19675	.19433	.19194	.18960	.18730	.18504	.18283	.18065	.17851	.17640	.17434	.17231	.17031	.16835	.16642	.16453
84	78	.21671	.21404	.21141	.20883	.20630	.20381	.20136	.19896	.19660	.19428	.19201	.18977	.18757	.18540	.18328	.18119	.17914	.17712	.17513	.17318
84	79	.22665	.22392	.22123	.21859	.21600	.21346	.21095	.20849	.20608	.20370	.20137	.19907	.19682	.19460	.19242	.19027	.18816	.18609	.18404	.18204

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	80	.23663	.23384	.23110	.22841	.22577	.22317	.22061	.21810	.21563	.21320	.21082	.20847	.20616	.20389	.20165	.19945	.19729	.19516	.19307	.19101
84	81	.24657	.24374	.24095	.23821	.23552	.23287	.23026	.22770	.22518	.22271	.22027	.21787	.21551	.21319	.21091	.20866	.20645	.20427	.20213	.20002
84	82	.25642	.25354	.25071	.24793	.24519	.24250	.23985	.23724	.23468	.23216	.22967	.22723	.22483	.22246	.22013	.21784	.21558	.21336	.21117	.20902
84	83	.26617	.26325	.26038	.25756	.25478	.25205	.24936	.24671	.24411	.24154	.23902	.23653	.23409	.23168	.22931	.22698	.22468	.22242	.22019	.21799
84	84	.27584	.27288	.26998	.26712	.26431	.26154	.25882	.25614	.25350	.25090	.24834	.24582	.24333	.24089	.23848	.23611	.23377	.23147	.22921	.22697
85	0	.00583	.00577	.00572	.00566	.00561	.00556	.00550	.00545	.00541	.00536	.00531	.00526	.00522	.00517	.00513	.00509	.00505	.00501	.00497	.00493
85	1	.00188	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158	.00155	.00153	.00151	.00148	.00146	.00144	.00142	.00140	.00138
85	2	.00175	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124
85	3	.00174	.00170	.00167	.00163	.00160	.00157	.00153	.00150	.00147	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00121
85	4	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00122
85	5	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00156	.00153	.00149	.00147	.00144	.00141	.00138	.00136	.00133	.00131	.00128
85	6	.00203	.00198	.00194	.00190	.00185	.00181	.00178	.00174	.00170	.00167	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00137
85	7	.00220	.00215	.00211	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00170	.00167	.00164	.00161	.00158	.00155	.00152	.00149
85	8	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170	.00167	.00164
85	9	.00266	.00261	.00255	.00250	.00244	.00239	.00234	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186	.00183
85	10	.00296	.00290	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206
85	11	.00330	.00324	.00317	.00311	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00262	.00258	.00253	.00249	.00244	.00240	.00236	.00232
85	12	.00368	.00361	.00354	.00347	.00340	.00334	.00328	.00322	.00316	.00311	.00305	.00300	.00295	.00290	.00285	.00280	.00275	.00271	.00266	.00262
85	13	.00406	.00399	.00391	.00384	.00377	.00370	.00364	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00317	.00312	.00307	.00303	.00298	.00293
85	14	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00343	.00338	.00333	.00328	.00323
85	15	.00476	.00468	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00408	.00401	.00395	.00388	.00382	.00376	.00371	.00365	.00359	.00354	.00349
85	16	.00505	.00496	.00487	.00479	.00471	.00462	.00455	.00447	.00440	.00433	.00426	.00419	.00412	.00406	.00400	.00394	.00388	.00382	.00376	.00371
85	17	.00530	.00521	.00511	.00502	.00494	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00426	.00420	.00413	.00407	.00401	.00395	.00389
85	18	.00552	.00542	.00532	.00523	.00514	.00505	.00497	.00488	.00480	.00472	.00465	.00457	.00450	.00443	.00436	.00430	.00423	.00417	.00411	.00405
85	19	.00573	.00563	.00553	.00543	.00533	.00524	.00515	.00506	.00498	.00490	.00482	.00474	.00467	.00459	.00452	.00445	.00439	.00432	.00426	.00419
85	20	.00596	.00585	.00574	.00564	.00554	.00544	.00535	.00525	.00517	.00508	.00500	.00492	.00484	.00476	.00469	.00461	.00454	.00447	.00441	.00434
85	21	.00619	.00608	.00597	.00586	.00575	.00565	.00555	.00546	.00536	.00527	.00518	.00510	.00502	.00494	.00486	.00478	.00471	.00464	.00457	.00450
85	22	.00644	.00632	.00620	.00609	.00597	.00587	.00576	.00566	.00557	.00547	.00538	.00529	.00520	.00512	.00504	.00496	.00488	.00480	.00473	.00466
85	23	.00671	.00658	.00645	.00633	.00622	.00610	.00599	.00589	.00579	.00569	.00559	.00550	.00540	.00532	.00523	.00515	.00506	.00499	.00491	.00483
85	24	.00701	.00687	.00674	.00661	.00649	.00637	.00625	.00614	.00603	.00593	.00582	.00573	.00563	.00554	.00544	.00536	.00527	.00519	.00511	.00503
85	25	.00734	.00720	.00706	.00692	.00679	.00667	.00654	.00642	.00631	.00620	.00609	.00599	.00588	.00579	.00569	.00560	.00551	.00542	.00533	.00525
85	26	.00772	.00756	.00741	.00727	.00713	.00700	.00687	.00674	.00662	.00650	.00639	.00628	.00617	.00607	.00596	.00587	.00577	.00568	.00559	.00550
85	27	.00814	.00798	.00782	.00767	.00752	.00738	.00724	.00711	.00698	.00685	.00673	.00661	.00650	.00639	.00628	.00618	.00608	.00598	.00588	.00579
85	28	.00861	.00843	.00827	.00810	.00795	.00780	.00765	.00751	.00737	.00724	.00711	.00698	.00686	.00674	.00663	.00652	.00641	.00630	.00620	.00610
85	29	.00911	.00893	.00875	.00858	.00841	.00825	.00809	.00794	.00780	.00766	.00752	.00738	.00725	.00713	.00701	.00689	.00677	.00666	.00655	.00645
85	30	.00966	.00947	.00927	.00909	.00891	.00874	.00857	.00841	.00826	.00811	.00796	.00782	.00768	.00755	.00742	.00729	.00717	.00705	.00693	.00682
85	31	.01025	.01004	.00984	.00964	.00945	.00927	.00909	.00892	.00875	.00859	.00843	.00828	.00814	.00799	.00785	.00772	.00759	.00746	.00734	.00722
85	32	.01089	.01066	.01045	.01024	.01003	.00984	.00965	.00946	.00929	.00911	.00895	.00878	.00863	.00848	.00833	.00818	.00804	.00791	.00778	.00765
85	33	.01158	.01134	.01111	.01089	.01067	.01046	.01026	.01006	.00987	.00969	.00951	.00933	.00917	.00900	.00885	.00869	.00854	.00840	.00826	.00812
85	34	.01234	.01208	.01183	.01159	.01136	.01114	.01092	.01071	.01051	.01031	.01012	.00993	.00975	.00958	.00941	.00924	.00908	.00893	.00878	.00863
85	35	.01317	.01290	.01263	.01237	.01212	.01188	.01165	.01143	.01121	.01100	.01079	.01059	.01040	.01021	.01003	.00985	.00968	.00952	.00935	.00920
85	36	.01408	.01378	.01350	.01322	.01295	.01270	.01245	.01220	.01197	.01174	.01152	.01131	.01110	.01090	.01071	.01052	.01033	.01016	.00998	.00981
85	37	.01507	.01475	.01445	.01415	.01386	.01359	.01332	.01306	.01281	.01256	.01233	.01210	.01188	.01166	.01145	.01125	.01105	.01086	.01067	.01049
85	38	.01616	.01582	.01549	.01517	.01487	.01457	.01428	.01400	.01373	.01347	.01322	.01297	.01273	.01250	.01228	.01206	.01184	.01164	.01144	.01124
85	39	.01736	.01699	.01664	.01630	.01597	.01565	.01534	.01504	.01475	.01447	.01420	.01393	.01368	.01343	.01318	.01295	.01272	.01250	.01228	.01207
85	40	.01868	.01829	.01791	.01755	.01719	.01685	.01652	.01619	.01588	.01558	.01529	.01500	.01472	.01446	.01419	.01394	.01370	.01346	.01322	.01300
85	41	.02015	.01973	.01932	.01893	.01855	.01818	.01782	.01747	.01714	.01681	.01650	.01619	.01589	.01560	.01532	.01505	.01478	.01452	.01427	.01403
85	42	.02176	.02131	.02087	.02045	.02004	.01964	.01926	.01889	.01853	.01817	.01783	.01750	.01718	.01687	.01657	.01628	.01599	.01571	.01544	.01518
85	43	.02352	.02304	.02257	.02212	.02168	.02125	.02084	.02044	.02005	.01968	.01931	.01895	.01861	.01827	.01795	.01763	.01732	.01702	.01673	.01645
85	44	.02545	.02494	.02443	.02395	.02348	.02302	.02257	.02214	.02173	.02132	.02093	.02055	.02017	.01981	.01946	.01912	.01879	.01847	.01815	.01785

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
85	45	.02754	.02698	.02644	.02592	.02542	.02493	.02445	.02399	.02354	.02310	.02268	.02227	.02187	.02148	.02110	.02074	.02038	.02003	.01969	.01936
85	46	.02979	.02919	.02862	.02806	.02752	.02699	.02648	.02598	.02550	.02503	.02458	.02414	.02371	.02329	.02288	.02249	.02210	.02173	.02137	.02101
85	47	.03220	.03156	.03094	.03035	.02976	.02920	.02865	.02812	.02761	.02710	.02662	.02614	.02568	.02523	.02480	.02437	.02396	.02356	.02316	.02278
85	48	.03478	.03410	.03344	.03280	.03218	.03158	.03099	.03043	.02987	.02933	.02881	.02830	.02781	.02733	.02686	.02640	.02596	.02553	.02511	.02470
85	49	.03755	.03683	.03612	.03544	.03478	.03413	.03351	.03290	.03231	.03173	.03117	.03063	.03010	.02958	.02908	.02859	.02811	.02765	.02720	.02676
85	50	.04053	.03976	.03901	.03828	.03757	.03688	.03621	.03556	.03493	.03431	.03371	.03313	.03256	.03201	.03147	.03095	.03044	.02994	.02946	.02898
85	51	.04371	.04289	.04209	.04131	.04056	.03982	.03911	.03842	.03774	.03708	.03644	.03582	.03521	.03462	.03405	.03349	.03294	.03241	.03189	.03138
85	52	.04710	.04622	.04537	.04454	.04374	.04296	.04219	.04145	.04073	.04003	.03935	.03868	.03804	.03741	.03679	.03619	.03561	.03504	.03448	.03394
85	53	.05069	.04976	.04885	.04797	.04712	.04628	.04547	.04468	.04392	.04317	.04244	.04173	.04104	.04037	.03971	.03907	.03845	.03784	.03725	.03667
85	54	.05448	.05350	.05254	.05160	.05069	.04981	.04895	.04811	.04729	.04650	.04572	.04497	.04423	.04352	.04282	.04213	.04147	.04082	.04018	.03957
85	55	.05850	.05746	.05644	.05545	.05449	.05355	.05263	.05174	.05088	.05003	.04921	.04840	.04762	.04686	.04611	.04539	.04468	.04399	.04331	.04265
85	56	.06276	.06165	.06057	.05952	.05850	.05751	.05654	.05559	.05467	.05378	.05290	.05205	.05122	.05041	.04961	.04884	.04809	.04735	.04663	.04593
85	57	.06724	.06607	.06494	.06383	.06275	.06169	.06067	.05967	.05869	.05774	.05681	.05591	.05503	.05416	.05332	.05250	.05170	.05092	.05015	.04941
85	58	.07195	.07072	.06952	.06834	.06720	.06609	.06500	.06395	.06291	.06191	.06093	.05997	.05903	.05812	.05723	.05636	.05551	.05468	.05387	.05307
85	59	.07687	.07557	.07430	.07307	.07186	.07069	.06954	.06842	.06733	.06627	.06523	.06422	.06323	.06226	.06132	.06039	.05949	.05861	.05775	.05691
85	60	.08200	.08063	.07930	.07800	.07673	.07549	.07428	.07310	.07195	.07083	.06973	.06866	.06761	.06659	.06559	.06462	.06366	.06273	.06182	.06093
85	61	.08737	.08593	.08453	.08316	.08182	.08052	.07924	.07800	.07679	.07560	.07445	.07332	.07221	.07113	.07008	.06905	.06804	.06706	.06609	.06515
85	62	.09301	.09150	.09002	.08858	.08718	.08581	.08447	.08316	.08188	.08064	.07942	.07823	.07706	.07593	.07481	.07373	.07266	.07162	.07061	.06961
85	63	.09894	.09736	.09581	.09430	.09282	.09138	.08997	.08860	.08726	.08595	.08466	.08341	.08218	.08099	.07981	.07867	.07755	.07645	.07538	.07433
85	64	.10516	.10350	.10188	.10029	.09875	.09724	.09576	.09432	.09291	.09153	.09018	.08886	.08757	.08631	.08508	.08387	.08269	.08154	.08041	.07930
85	65	.11167	.10994	.10824	.10658	.10496	.10338	.10183	.10032	.09884	.09740	.09598	.09460	.09324	.09192	.09062	.08935	.08811	.08690	.08571	.08454
85	66	.11851	.11670	.11493	.11319	.11150	.10984	.10823	.10664	.10509	.10358	.10209	.10064	.09922	.09783	.09647	.09514	.09384	.09256	.09131	.09008
85	67	.12571	.12382	.12197	.12016	.11839	.11666	.11497	.11331	.11169	.11011	.10855	.10704	.10555	.10409	.10267	.10127	.09990	.09856	.09725	.09596
85	68	.13325	.13128	.12936	.12747	.12563	.12382	.12205	.12033	.11863	.11698	.11535	.11376	.11221	.11068	.10919	.10773	.10630	.10489	.10351	.10217
85	69	.14112	.13907	.13706	.13510	.13318	.13130	.12946	.12766	.12589	.12416	.12247	.12081	.11919	.11759	.11603	.11450	.11301	.11154	.11010	.10868
85	70	.14927	.14714	.14506	.14302	.14102	.13906	.13715	.13527	.13344	.13164	.12987	.12814	.12645	.12479	.12316	.12156	.12000	.11846	.11696	.11548
85	71	.15766	.15545	.15330	.15118	.14911	.14708	.14509	.14314	.14123	.13936	.13752	.13572	.13396	.13223	.13053	.12887	.12724	.12564	.12407	.12252
85	72	.16628	.16400	.16177	.15957	.15743	.15532	.15326	.15124	.14926	.14731	.14541	.14354	.14171	.13991	.13814	.13641	.13471	.13305	.13141	.12981
85	73	.17512	.17276	.17045	.16819	.16597	.16379	.16165	.15956	.15751	.15549	.15352	.15158	.14968	.14781	.14598	.14418	.14242	.14068	.13898	.13731
85	74	.18421	.18177	.17939	.17705	.17476	.17251	.17031	.16814	.16602	.16394	.16189	.15988	.15791	.15598	.15408	.15222	.15039	.14859	.14682	.14509
85	75	.19358	.19107	.18862	.18621	.18385	.18153	.17925	.17702	.17483	.17268	.17056	.16849	.16645	.16445	.16249	.16056	.15866	.15680	.15497	.15317
85	76	.20325	.20068	.19816	.19568	.19325	.19086	.18852	.18622	.18396	.18174	.17956	.17742	.17532	.17326	.17123	.16923	.16727	.16535	.16346	.16160
85	77	.21322	.21058	.20799	.20545	.20296	.20050	.19810	.19573	.19341	.19112	.18888	.18668	.18451	.18238	.18029	.17823	.17621	.17423	.17227	.17035
85	78	.22344	.22074	.21809	.21548	.21292	.21041	.20794	.20551	.20313	.20078	.19848	.19621	.19399	.19180	.18965	.18753	.18545	.18340	.18139	.17941
85	79	.23382	.23106	.22835	.22569	.22307	.22050	.21797	.21549	.21304	.21064	.20828	.20595	.20367	.20142	.19922	.19704	.19491	.19280	.19073	.18870
85	80	.24426	.24145	.23869	.23597	.23330	.23067	.22809	.22555	.22305	.22060	.21818	.21580	.21347	.21117	.20890	.20668	.20448	.20233	.20021	.19812
85	81	.25468	.25182	.24901	.24624	.24352	.24084	.23821	.23562	.23307	.23057	.22810	.22567	.22329	.22094	.21862	.21635	.21410	.21190	.20973	.20759
85	82	.26502	.26212	.25926	.25645	.25368	.25096	.24828	.24564	.24305	.24050	.23799	.23551	.23308	.23068	.22832	.22600	.22371	.22146	.21924	.21705
85	83	.27526	.27232	.26942	.26657	.26376	.26100	.25828	.25560	.25297	.25037	.24782	.24530	.24283	.24039	.23798	.23562	.23329	.23099	.22873	.22650
85	84	.28544	.28246	.27953	.27664	.27380	.27100	.26824	.26553	.26286	.26023	.25764	.25508	.25257	.25009	.24765	.24525	.24288	.24055	.23825	.23598
85	85	.29556	.29255	.28959	.28668	.28380	.28098	.27819	.27544	.27274	.27008	.26745	.26487	.26232	.25981	.25734	.25490	.25250	.25013	.24779	.24549
86	0	.00606	.00600	.00594	.00589	.00584	.00578	.00573	.00568	.00563	.00558	.00554	.00549	.00544	.00540	.00536	.00531	.00527	.00523	.00519	.00515
86	1	.00192	.00189	.00186	.00182	.00179	.00176	.00173	.00170	.00168	.00165	.00162	.00160	.00157	.00155	.00153	.00151	.00148	.00146	.00144	.00142
86	2	.00179	.00175	.00172	.00169	.00165	.00162	.00159	.00156	.00154	.00151	.00148	.00146	.00143	.00141	.00138	.00136	.00134	.00132	.00130	.00128
86	3	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00128	.00126	.00124
86	4	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00134	.00132	.00130	.00127	.00125
86	5	.00192	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00159	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136	.00133	.00131
86	6	.00206	.00201	.00197	.00193	.00188	.00184	.00181	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140
86	7	.00224	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00188	.00184	.00181	.00177	.00174	.00170	.00167	.00164	.00161	.00158	.00155	.00152
86	8	.00245	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00206	.00202	.00198	.00194	.00191	.00187	.00183	.00180	.00177	.00173	.00170	.00167

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	9	.00271	.00265	.00259	.00254	.00248	.00243	.00238	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190	.00186
86	10	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00234	.00229	.00225	.00221	.00217	.00214	.00210
86	11	.00336	.00330	.00323	.00317	.00311	.00305	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00246	.00242	.00238
86	12	.00375	.00368	.00361	.00354	.00347	.00341	.00335	.00329	.00323	.00317	.00312	.00307	.00301	.00296	.00291	.00287	.00282	.00277	.00273	.00269
86	13	.00415	.00407	.00400	.00392	.00385	.00379	.00372	.00365	.00359	.00353	.00347	.00342	.00336	.00331	.00325	.00320	.00315	.00310	.00306	.00301
86	14	.00453	.00445	.00437	.00429	.00421	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369	.00363	.00358	.00352	.00347	.00342	.00336	.00331
86	15	.00487	.00478	.00470	.00462	.00454	.00446	.00439	.00432	.00425	.00418	.00411	.00405	.00398	.00392	.00386	.00381	.00375	.00369	.00364	.00359
86	16	.00517	.00508	.00499	.00490	.00482	.00474	.00466	.00458	.00451	.00444	.00437	.00430	.00423	.00417	.00411	.00405	.00399	.00393	.00387	.00382
86	17	.00542	.00533	.00523	.00514	.00506	.00497	.00489	.00481	.00473	.00466	.00458	.00451	.00444	.00438	.00431	.00425	.00419	.00412	.00407	.00401
86	18	.00565	.00555	.00545	.00536	.00526	.00518	.00509	.00501	.00492	.00485	.00477	.00469	.00462	.00455	.00448	.00442	.00435	.00429	.00423	.00417
86	19	.00587	.00576	.00566	.00556	.00546	.00537	.00528	.00519	.00511	.00502	.00494	.00487	.00479	.00472	.00465	.00458	.00451	.00444	.00438	.00432
86	20	.00609	.00598	.00587	.00577	.00567	.00557	.00548	.00538	.00530	.00521	.00513	.00504	.00497	.00489	.00481	.00474	.00467	.00460	.00453	.00447
86	21	.00633	.00622	.00610	.00599	.00589	.00579	.00569	.00559	.00550	.00541	.00532	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463
86	22	.00658	.00646	.00634	.00623	.00611	.00601	.00590	.00580	.00570	.00561	.00552	.00543	.00534	.00525	.00517	.00509	.00501	.00494	.00486	.00479
86	23	.00685	.00672	.00660	.00648	.00636	.00625	.00614	.00603	.00593	.00583	.00573	.00564	.00554	.00545	.00537	.00528	.00520	.00512	.00504	.00497
86	24	.00716	.00702	.00689	.00676	.00663	.00651	.00640	.00629	.00618	.00607	.00597	.00587	.00577	.00568	.00559	.00550	.00541	.00533	.00525	.00517
86	25	.00750	.00735	.00721	.00708	.00694	.00682	.00669	.00658	.00646	.00635	.00624	.00613	.00603	.00593	.00584	.00574	.00565	.00556	.00548	.00539
86	26	.00788	.00772	.00757	.00743	.00729	.00716	.00703	.00690	.00678	.00666	.00654	.00643	.00632	.00622	.00612	.00602	.00592	.00583	.00574	.00565
86	27	.00831	.00815	.00799	.00784	.00769	.00754	.00741	.00727	.00714	.00702	.00689	.00678	.00666	.00655	.00644	.00634	.00623	.00613	.00604	.00594
86	28	.00878	.00861	.00844	.00828	.00812	.00797	.00782	.00768	.00754	.00741	.00728	.00715	.00703	.00691	.00680	.00668	.00657	.00647	.00637	.00627
86	29	.00930	.00911	.00894	.00876	.00859	.00843	.00828	.00812	.00798	.00783	.00770	.00756	.00743	.00731	.00718	.00706	.00695	.00684	.00673	.00662
86	30	.00986	.00966	.00947	.00928	.00911	.00893	.00877	.00860	.00845	.00829	.00815	.00800	.00787	.00773	.00760	.00747	.00735	.00723	.00711	.00700
86	31	.01046	.01025	.01004	.00984	.00965	.00947	.00929	.00912	.00895	.00879	.00863	.00848	.00833	.00819	.00805	.00791	.00778	.00765	.00753	.00741
86	32	.01110	.01088	.01066	.01045	.01025	.01005	.00986	.00967	.00950	.00932	.00915	.00899	.00883	.00868	.00853	.00839	.00825	.00811	.00798	.00785
86	33	.01181	.01157	.01134	.01111	.01089	.01068	.01048	.01028	.01009	.00991	.00973	.00955	.00938	.00922	.00906	.00891	.00876	.00861	.00847	.00833
86	34	.01258	.01232	.01207	.01183	.01160	.01137	.01115	.01094	.01074	.01054	.01035	.01016	.00998	.00980	.00963	.00947	.00931	.00915	.00900	.00885
86	35	.01342	.01315	.01288	.01262	.01237	.01213	.01190	.01167	.01145	.01124	.01103	.01083	.01064	.01045	.01027	.01009	.00992	.00975	.00959	.00943
86	36	.01434	.01405	.01376	.01348	.01322	.01296	.01271	.01246	.01223	.01200	.01178	.01157	.01136	.01116	.01096	.01077	.01058	.01040	.01023	.01006
86	37	.01535	.01503	.01473	.01443	.01414	.01386	.01359	.01333	.01308	.01284	.01260	.01237	.01214	.01193	.01172	.01151	.01131	.01112	.01093	.01075
86	38	.01646	.01612	.01579	.01547	.01516	.01486	.01458	.01430	.01402	.01376	.01351	.01326	.01302	.01278	.01256	.01234	.01212	.01192	.01172	.01152
86	39	.01768	.01731	.01696	.01662	.01629	.01597	.01565	.01535	.01506	.01478	.01450	.01424	.01398	.01373	.01349	.01325	.01302	.01280	.01258	.01237
86	40	.01902	.01863	.01825	.01789	.01753	.01718	.01685	.01653	.01621	.01591	.01561	.01533	.01505	.01478	.01452	.01426	.01401	.01377	.01354	.01331
86	41	.02051	.02009	.01969	.01929	.01891	.01854	.01818	.01783	.01749	.01717	.01685	.01654	.01624	.01595	.01567	.01539	.01513	.01487	.01461	.01437
86	42	.02216	.02170	.02127	.02084	.02043	.02003	.01965	.01927	.01891	.01856	.01822	.01789	.01756	.01725	.01695	.01665	.01636	.01608	.01581	.01554
86	43	.02396	.02347	.02300	.02255	.02211	.02168	.02126	.02086	.02047	.02009	.01972	.01937	.01902	.01868	.01835	.01804	.01773	.01742	.01713	.01685
86	44	.02593	.02541	.02490	.02441	.02394	.02348	.02303	.02260	.02218	.02178	.02138	.02100	.02062	.02026	.01991	.01956	.01923	.01890	.01859	.01828
86	45	.02805	.02749	.02695	.02643	.02592	.02543	.02495	.02449	.02404	.02360	.02317	.02276	.02236	.02197	.02159	.02122	.02086	.02051	.02017	.01983
86	46	.03035	.02975	.02917	.02861	.02807	.02754	.02703	.02653	.02604	.02557	.02512	.02467	.02424	.02382	.02341	.02301	.02263	.02225	.02188	.02153
86	47	.03281	.03217	.03155	.03095	.03037	.02980	.02925	.02872	.02820	.02769	.02720	.02673	.02626	.02581	.02537	.02494	.02453	.02412	.02373	.02334
86	48	.03545	.03477	.03411	.03346	.03284	.03223	.03164	.03107	.03052	.02998	.02945	.02894	.02844	.02796	.02749	.02703	.02658	.02614	.02572	.02531
86	49	.03828	.03755	.03685	.03616	.03549	.03485	.03422	.03360	.03301	.03243	.03187	.03132	.03079	.03027	.02976	.02927	.02879	.02832	.02787	.02742
86	50	.04132	.04055	.03979	.03906	.03835	.03766	.03699	.03633	.03569	.03508	.03447	.03389	.03332	.03276	.03222	.03169	.03118	.03068	.03019	.02971
86	51	.04458	.04375	.04295	.04217	.04141	.04067	.03996	.03926	.03858	.03792	.03727	.03665	.03604	.03544	.03486	.03430	.03375	.03321	.03269	.03218
86	52	.04804	.04716	.04631	.04548	.04467	.04388	.04312	.04237	.04165	.04094	.04026	.03959	.03893	.03830	.03768	.03708	.03649	.03591	.03535	.03481
86	53	.05172	.05078	.04987	.04899	.04813	.04729	.04648	.04569	.04491	.04416	.04343	.04272	.04202	.04134	.04068	.04004	.03941	.03880	.03820	.03761
86	54	.05561	.05461	.05365	.05271	.05180	.05091	.05004	.04920	.04838	.04758	.04680	.04604	.04530	.04458	.04387	.04318	.04251	.04186	.04122	.04060
86	55	.05972	.05867	.05765	.05666	.05569	.05474	.05382	.05293	.05206	.05121	.05038	.04957	.04878	.04801	.04726	.04653	.04582	.04512	.04444	.04377
86	56	.06408	.06297	.06189	.06083	.05981	.05881	.05783	.05688	.05596	.05505	.05417	.05332	.05248	.05166	.05086	.05009	.04933	.04858	.04786	.04715
86	57	.06868	.06751	.06636	.06525	.06416	.06310	.06207	.06107	.06008	.05913	.05819	.05728	.05640	.05553	.05468	.05385	.05305	.05226	.05149	.05074
86	58	.07351	.07227	.07106	.06989	.06874	.06762	.06653	.06546	.06443	.06341	.06242	.06146	.06052	.05960	.05870	.05782	.05697	.05613	.05531	.05451



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	59	.07856	.07725	.07598	.07473	.07352	.07234	.07119	.07006	.06897	.06789	.06685	.06583	.06483	.06386	.06291	.06198	.06107	.06018	.05932	.05847
86	60	.08382	.08245	.08110	.07979	.07852	.07727	.07606	.07487	.07371	.07258	.07148	.07040	.06934	.06832	.06731	.06633	.06537	.06443	.06351	.06261
86	61	.08933	.08788	.08647	.08509	.08375	.08244	.08116	.07991	.07869	.07749	.07633	.07519	.07408	.07299	.07193	.07089	.06988	.06888	.06791	.06696
86	62	.09512	.09360	.09212	.09067	.08926	.08788	.08653	.08522	.08393	.08267	.08145	.08025	.07908	.07793	.07681	.07571	.07464	.07359	.07257	.07156
86	63	.10121	.09962	.09806	.09654	.09506	.09361	.09220	.09081	.08946	.08814	.08685	.08559	.08435	.08314	.08196	.08081	.07968	.07857	.07749	.07643
86	64	.10760	.10593	.10430	.10271	.10116	.09963	.09815	.09670	.09528	.09389	.09253	.09120	.08991	.08863	.08739	.08618	.08498	.08382	.08268	.08156
86	65	.11430	.11256	.11085	.10918	.10755	.10596	.10440	.10288	.10139	.09994	.09851	.09712	.09575	.09442	.09311	.09183	.09058	.08935	.08815	.08698
86	66	.12134	.11952	.11774	.11599	.11429	.11262	.11099	.10940	.10784	.10631	.10482	.10335	.10192	.10052	.09915	.09781	.09649	.09520	.09394	.09270
86	67	.12876	.12685	.12499	.12317	.12139	.11965	.11795	.11628	.11465	.11305	.11149	.10995	.10846	.10699	.10555	.10414	.10276	.10141	.10008	.09878
86	68	.13653	.13455	.13261	.13071	.12886	.12704	.12526	.12352	.12182	.12015	.11851	.11691	.11534	.11380	.11230	.11082	.10938	.10796	.10657	.10521
86	69	.14465	.14259	.14057	.13859	.13666	.13477	.13291	.13110	.12932	.12758	.12587	.12420	.12256	.12095	.11938	.11784	.11632	.11484	.11338	.11196
86	70	.15306	.15092	.14882	.14677	.14476	.14279	.14086	.13897	.13712	.13531	.13353	.13179	.13008	.12840	.12676	.12515	.12357	.12202	.12050	.11900
86	71	.16174	.15952	.15734	.15521	.15313	.15108	.14908	.14711	.14519	.14330	.14145	.13964	.13786	.13611	.13440	.13272	.13107	.12946	.12787	.12631
86	72	.17065	.16836	.16610	.16390	.16174	.15962	.15754	.15550	.15350	.15154	.14962	.14774	.14589	.14407	.14229	.14054	.13883	.13715	.13549	.13387
86	73	.17980	.17742	.17510	.17282	.17058	.16839	.16624	.16413	.16205	.16002	.15803	.15607	.15416	.15227	.15042	.14861	.14682	.14507	.14336	.14167
86	74	.18921	.18676	.18436	.18201	.17970	.17743	.17521	.17303	.17088	.16878	.16672	.16469	.16271	.16075	.15884	.15695	.15510	.15329	.15150	.14975
86	75	.19893	.19641	.19394	.19151	.18913	.18679	.18450	.18225	.18003	.17786	.17573	.17364	.17158	.16956	.16758	.16563	.16371	.16183	.15998	.15816
86	76	.20898	.20639	.20385	.20135	.19890	.19649	.19413	.19181	.18953	.18729	.18509	.18293	.18081	.17873	.17668	.17466	.17268	.17073	.16882	.16694
86	77	.21934	.21669	.21408	.21152	.20900	.20653	.20410	.20171	.19937	.19706	.19480	.19257	.19039	.18824	.18612	.18405	.18200	.17999	.17802	.17608
86	78	.22998	.22726	.22459	.22197	.21939	.21685	.21436	.21191	.20950	.20714	.20481	.20252	.20027	.19806	.19589	.19375	.19165	.18958	.18754	.18554
86	79	.24081	.23803	.23530	.23262	.22998	.22738	.22483	.22232	.21986	.21743	.21505	.21270	.21040	.20813	.20589	.20370	.20153	.19941	.19731	.19525
86	80	.25172	.24889	.24610	.24336	.24067	.23802	.23541	.23285	.23033	.22785	.22541	.22301	.22064	.21832	.21603	.21378	.21156	.20938	.20723	.20512
86	81	.26261	.25973	.25690	.25411	.25136	.24866	.24601	.24339	.24082	.23829	.23580	.23335	.23093	.22856	.22622	.22391	.22165	.21941	.21722	.21505
86	82	.27344	.27051	.26763	.26480	.26201	.25926	.25656	.25390	.25128	.24870	.24616	.24366	.24120	.23878	.23639	.23404	.23173	.22945	.22720	.22499
86	83	.28418	.28121	.27829	.27541	.27258	.26979	.26705	.26435	.26169	.25907	.25649	.25394	.25144	.24897	.24655	.24415	.24179	.23947	.23718	.23492
86	84	.29487	.29186	.28891	.28600	.28313	.28031	.27753	.27479	.27209	.26943	.26681	.26423	.26169	.25919	.25672	.25429	.25189	.24953	.24720	.24490
86	85	.30552	.30249	.29950	.29656	.29366	.29081	.28800	.28523	.28250	.27981	.27715	.27454	.27197	.26943	.26693	.26446	.26203	.25963	.25727	.25493
86	86	.31601	.31296	.30995	.30698	.30406	.30118	.29834	.29555	.29279	.29007	.28739	.28475	.28215	.27958	.27705	.27455	.27209	.26966	.26727	.26491
87	0	.00628	.00623	.00617	.00612	.00606	.00601	.00596	.00591	.00586	.00581	.00576	.00572	.00567	.00563	.00558	.00554	.00550	.00546	.00542	.00538
87	1	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00159	.00157	.00155	.00153	.00151	.00149	.00146
87	2	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131
87	3	.00180	.00177	.00173	.00169	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00143	.00140	.00138	.00135	.00133	.00131	.00129	.00127
87	4	.00185	.00181	.00177	.00174	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00128
87	5	.00195	.00191	.00187	.00183	.00179	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136	.00134
87	6	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00180	.00176	.00172	.00169	.00166	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00142
87	7	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00170	.00167	.00163	.00160	.00157	.00155
87	8	.00248	.00243	.00238	.00232	.00228	.00223	.00218	.00214	.00210	.00205	.00201	.00198	.00194	.00190	.00186	.00183	.00180	.00176	.00173	.00170
87	9	.00274	.00269	.00263	.00258	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190
87	10	.00306	.00300	.00294	.00288	.00282	.00277	.00271	.00266	.00261	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226	.00222	.00218	.00214
87	11	.00342	.00335	.00329	.00322	.00316	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00251	.00247	.00243
87	12	.00382	.00374	.00367	.00361	.00354	.00348	.00341	.00335	.00330	.00324	.00318	.00313	.00308	.00303	.00298	.00293	.00288	.00284	.00279	.00275
87	13	.00423	.00415	.00407	.00400	.00393	.00386	.00380	.00373	.00367	.00361	.00355	.00349	.00344	.00338	.00333	.00328	.00323	.00318	.00313	.00308
87	14	.00462	.00454	.00446	.00438	.00430	.00423	.00416	.00409	.00403	.00396	.00390	.00384	.00378	.00372	.00366	.00361	.00355	.00350	.00345	.00340
87	15	.00497	.00489	.00480	.00472	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390	.00385	.00379	.00374	.00368
87	16	.00528	.00519	.00510	.00501	.00493	.00485	.00477	.00469	.00462	.00454	.00447	.00441	.00434	.00428	.00421	.00415	.00409	.00403	.00398	.00392
87	17	.00554	.00544	.00535	.00526	.00517	.00509	.00500	.00492	.00485	.00477	.00470	.00463	.00456	.00449	.00442	.00436	.00430	.00423	.00418	.00412
87	18	.00577	.00567	.00557	.00548	.00538	.00529	.00521	.00512	.00504	.00496	.00489	.00481	.00474	.00467	.00460	.00453	.00447	.00440	.00434	.00428
87	19	.00599	.00588	.00578	.00568	.00559	.00549	.00540	.00531	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463	.00456	.00450	.00443
87	20	.00622	.00611	.00600	.00590	.00580	.00570	.00560	.00551	.00542	.00533	.00525	.00517	.00509	.00501	.00494	.00486	.00479	.00472	.00465	.00459
87	21	.00646	.00635	.00623	.00612	.00602	.00592	.00582	.00572	.00563	.00553	.00545	.00536	.00528	.00520	.00512	.00504	.00497	.00489	.00482	.00475

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	22	.00672	.00659	.00648	.00636	.00625	.00614	.00604	.00593	.00584	.00574	.00565	.00556	.00547	.00538	.00530	.00522	.00514	.00507	.00499	.00492
87	23	.00699	.00686	.00674	.00662	.00650	.00638	.00627	.00617	.00606	.00596	.00586	.00577	.00568	.00559	.00550	.00542	.00533	.00525	.00518	.00510
87	24	.00730	.00716	.00703	.00690	.00678	.00666	.00654	.00643	.00632	.00621	.00611	.00601	.00591	.00581	.00572	.00563	.00555	.00546	.00538	.00530
87	25	.00764	.00750	.00736	.00722	.00709	.00696	.00684	.00672	.00660	.00649	.00638	.00628	.00617	.00607	.00598	.00588	.00579	.00570	.00562	.00553
87	26	.00803	.00788	.00773	.00758	.00744	.00731	.00718	.00705	.00693	.00681	.00669	.00658	.00647	.00637	.00626	.00616	.00607	.00597	.00588	.00579
87	27	.00847	.00831	.00815	.00799	.00785	.00770	.00756	.00743	.00730	.00717	.00705	.00693	.00682	.00670	.00659	.00649	.00639	.00629	.00619	.00609
87	28	.00895	.00878	.00861	.00844	.00829	.00813	.00799	.00784	.00770	.00757	.00744	.00731	.00719	.00707	.00696	.00684	.00673	.00663	.00652	.00642
87	29	.00948	.00929	.00911	.00894	.00877	.00861	.00845	.00830	.00815	.00801	.00787	.00773	.00760	.00747	.00735	.00723	.00712	.00700	.00689	.00679
87	30	.01004	.00984	.00965	.00947	.00929	.00912	.00895	.00879	.00863	.00847	.00833	.00818	.00804	.00791	.00778	.00765	.00753	.00741	.00729	.00717
87	31	.01065	.01044	.01024	.01004	.00985	.00966	.00948	.00931	.00914	.00898	.00882	.00867	.00852	.00837	.00823	.00810	.00797	.00784	.00771	.00759
87	32	.01131	.01108	.01086	.01065	.01045	.01025	.01006	.00987	.00969	.00952	.00935	.00919	.00903	.00888	.00873	.00858	.00844	.00830	.00817	.00804
87	33	.01203	.01179	.01155	.01133	.01111	.01090	.01069	.01049	.01030	.01012	.00993	.00976	.00959	.00943	.00927	.00911	.00896	.00881	.00867	.00853
87	34	.01281	.01255	.01230	.01206	.01182	.01159	.01138	.01116	.01096	.01076	.01057	.01038	.01020	.01002	.00985	.00968	.00952	.00936	.00921	.00906
87	35	.01366	.01339	.01312	.01286	.01261	.01237	.01213	.01190	.01168	.01147	.01126	.01106	.01087	.01068	.01050	.01032	.01014	.00998	.00981	.00965
87	36	.01460	.01430	.01401	.01374	.01347	.01321	.01296	.01271	.01248	.01225	.01202	.01181	.01160	.01140	.01120	.01101	.01082	.01064	.01047	.01030
87	37	.01562	.01530	.01499	.01469	.01441	.01413	.01386	.01360	.01334	.01310	.01286	.01263	.01240	.01218	.01197	.01177	.01157	.01137	.01118	.01100
87	38	.01675	.01640	.01607	.01575	.01544	.01514	.01485	.01457	.01430	.01404	.01378	.01353	.01329	.01306	.01283	.01261	.01239	.01218	.01198	.01178
87	39	.01798	.01762	.01726	.01692	.01659	.01626	.01595	.01565	.01536	.01507	.01480	.01453	.01427	.01402	.01377	.01354	.01330	.01308	.01286	.01265
87	40	.01935	.01896	.01858	.01821	.01785	.01750	.01717	.01684	.01653	.01622	.01593	.01564	.01536	.01509	.01483	.01457	.01432	.01408	.01384	.01361
87	41	.02086	.02044	.02003	.01964	.01925	.01888	.01852	.01817	.01783	.01750	.01719	.01688	.01658	.01628	.01600	.01572	.01546	.01519	.01494	.01469
87	42	.02253	.02208	.02164	.02122	.02080	.02041	.02002	.01964	.01928	.01892	.01858	.01825	.01792	.01761	.01730	.01701	.01672	.01644	.01616	.01590
87	43	.02437	.02388	.02341	.02295	.02251	.02208	.02166	.02126	.02087	.02049	.02012	.01976	.01941	.01907	.01874	.01842	.01811	.01781	.01751	.01723
87	44	.02637	.02585	.02534	.02485	.02438	.02392	.02347	.02304	.02262	.02221	.02181	.02142	.02105	.02068	.02033	.01998	.01965	.01932	.01900	.01869
87	45	.02854	.02798	.02744	.02691	.02640	.02591	.02543	.02496	.02451	.02407	.02364	.02323	.02282	.02243	.02205	.02168	.02131	.02096	.02062	.02028
87	46	.03088	.03028	.02970	.02914	.02859	.02806	.02754	.02704	.02656	.02609	.02563	.02518	.02475	.02432	.02391	.02351	.02312	.02275	.02238	.02202
87	47	.03339	.03275	.03212	.03152	.03094	.03037	.02982	.02928	.02876	.02825	.02776	.02728	.02681	.02636	.02592	.02549	.02507	.02466	.02427	.02388
87	48	.03608	.03540	.03473	.03409	.03346	.03285	.03226	.03169	.03113	.03059	.03006	.02954	.02904	.02856	.02808	.02762	.02717	.02673	.02631	.02589
87	49	.03897	.03824	.03753	.03684	.03617	.03552	.03489	.03427	.03368	.03310	.03253	.03198	.03144	.03092	.03041	.02992	.02944	.02897	.02851	.02806
87	50	.04208	.04130	.04054	.03980	.03909	.03840	.03772	.03706	.03642	.03580	.03520	.03461	.03403	.03348	.03293	.03240	.03188	.03138	.03089	.03041
87	51	.04540	.04457	.04377	.04298	.04222	.04148	.04076	.04006	.03937	.03871	.03806	.03743	.03682	.03622	.03564	.03507	.03452	.03398	.03345	.03294
87	52	.04894	.04806	.04720	.04636	.04555	.04476	.04399	.04325	.04252	.04181	.04112	.04045	.03979	.03915	.03853	.03792	.03733	.03675	.03619	.03564
87	53	.05269	.05175	.05084	.04995	.04909	.04825	.04743	.04664	.04586	.04511	.04437	.04365	.04295	.04227	.04161	.04096	.04033	.03971	.03911	.03852
87	54	.05667	.05567	.05470	.05376	.05285	.05195	.05108	.05024	.04941	.04861	.04782	.04706	.04631	.04559	.04488	.04419	.04351	.04286	.04221	.04158
87	55	.06088	.05983	.05880	.05780	.05683	.05588	.05496	.05406	.05318	.05233	.05149	.05068	.04989	.04911	.04836	.04762	.04691	.04620	.04552	.04485
87	56	.06534	.06422	.06314	.06208	.06105	.06004	.05906	.05811	.05718	.05627	.05539	.05452	.05368	.05286	.05206	.05128	.05051	.04976	.04903	.04832
87	57	.07005	.06887	.06772	.06660	.06551	.06445	.06341	.06240	.06141	.06045	.05951	.05860	.05770	.05683	.05598	.05515	.05433	.05354	.05277	.05201
87	58	.07500	.07375	.07254	.07135	.07020	.06908	.06798	.06691	.06587	.06485	.06385	.06288	.06194	.06101	.06011	.05923	.05836	.05752	.05670	.05589
87	59	.08016	.07885	.07757	.07632	.07510	.07392	.07276	.07163	.07052	.06945	.06840	.06737	.06637	.06539	.06443	.06350	.06258	.06169	.06082	.05996
87	60	.08555	.08417	.08282	.08151	.08022	.07897	.07775	.07656	.07539	.07426	.07315	.07206	.07100	.06997	.06896	.06797	.06700	.06605	.06513	.06422
87	61	.09119	.08974	.08832	.08694	.08559	.08427	.08298	.08173	.08050	.07930	.07813	.07699	.07587	.07477	.07370	.07266	.07164	.07064	.06966	.06870
87	62	.09713	.09560	.09411	.09266	.09124	.08985	.08850	.08718	.08588	.08462	.08339	.08218	.08100	.07985	.07872	.07762	.07654	.07548	.07445	.07344
87	63	.10338	.10177	.10021	.09869	.09719	.09574	.09431	.09292	.09156	.09024	.08894	.08767	.08642	.08521	.08402	.08286	.08172	.08060	.07951	.07845
87	64	.10993	.10825	.10662	.10502	.10345	.10192	.10043	.09897	.09754	.09615	.09478	.09344	.09214	.09086	.08961	.08838	.08718	.08601	.08486	.08373
87	65	.11681	.11505	.11334	.11166	.11003	.10842	.10686	.10533	.10383	.10236	.10093	.09953	.09815	.09681	.09549	.09421	.09295	.09171	.09050	.08931
87	66	.12404	.12221	.12041	.11866	.11695	.11527	.11363	.11203	.11046	.10892	.10742	.10595	.10451	.10310	.10172	.10036	.09904	.09774	.09647	.09522
87	67	.13166	.12975	.12788	.12605	.12426	.12251	.12079	.11912	.11747	.11587	.11429	.11275	.11124	.10976	.10831	.10690	.10550	.10414	.10281	.10150
87	68	.13966	.13767	.13572	.13381	.13194	.13012	.12833	.12658	.12486	.12318	.12154	.11992	.11834	.11680	.11528	.11379	.11233	.11091	.10950	.10813
87	69	.14802	.14594	.14392	.14193	.13999	.13808	.13622	.13439	.13260	.13085	.12913	.12745	.12580	.12418	.12259	.12104	.11951	.11802	.11655	.11511
87	70	.15668	.15453	.15243	.15036	.14834	.14636	.14442	.14252	.14065	.13883	.13704	.13528	.13356	.13187	.13022	.12859	.12700	.12544	.12390	.12240
87	71	.16563	.16340	.16121	.15907	.15697	.15492	.15290	.15092	.14899	.14709	.14522	.14340	.14160	.13984	.13812	.13643	.13477	.13314	.13154	.12996

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	72	.17483	.17252	.17026	.16804	.16586	.16373	.16164	.15959	.15758	.15561	.15367	.15177	.14991	.14808	.14628	.14452	.14279	.14109	.13943	.13779
87	73	.18427	.18188	.17954	.17725	.17500	.17279	.17063	.16850	.16642	.16437	.16237	.16040	.15846	.15656	.15470	.15287	.15107	.14931	.14757	.14587
87	74	.19400	.19154	.18912	.18675	.18443	.18215	.17991	.17771	.17556	.17344	.17136	.16932	.16732	.16535	.16342	.16152	.15965	.15782	.15602	.15425
87	75	.20405	.20152	.19903	.19659	.19419	.19184	.18953	.18726	.18504	.18285	.18070	.17859	.17652	.17448	.17248	.17052	.16859	.16669	.16482	.16299
87	76	.21446	.21186	.20930	.20679	.20432	.20190	.19952	.19719	.19489	.19264	.19042	.18824	.18610	.18400	.18193	.17990	.17790	.17594	.17401	.17211
87	77	.22521	.22254	.21992	.21734	.21481	.21232	.20987	.20747	.20511	.20279	.20050	.19826	.19606	.19389	.19176	.18966	.18760	.18557	.18358	.18161
87	78	.23627	.23353	.23084	.22820	.22560	.22305	.22054	.21808	.21565	.21327	.21092	.20862	.20635	.20412	.20192	.19977	.19764	.19555	.19350	.19148
87	79	.24753	.24474	.24199	.23929	.23663	.23402	.23145	.22892	.22644	.22399	.22159	.21922	.21690	.21461	.21235	.21014	.20796	.20581	.20369	.20161
87	80	.25889	.25604	.25324	.25048	.24777	.24510	.24248	.23990	.23736	.23486	.23240	.22998	.22759	.22525	.22294	.22067	.21843	.21623	.21406	.21192
87	81	.27026	.26736	.26450	.26170	.25893	.25622	.25354	.25091	.24831	.24576	.24325	.24078	.23834	.23595	.23358	.23126	.22897	.22672	.22449	.22231
87	82	.28156	.27862	.27572	.27287	.27006	.26729	.26457	.26189	.25925	.25665	.25409	.25157	.24909	.24664	.24423	.24186	.23952	.23722	.23495	.23272
87	83	.29279	.28981	.28687	.28397	.28112	.27832	.27555	.27283	.27015	.26751	.26490	.26234	.25981	.25732	.25487	.25245	.25007	.24773	.24541	.24313
87	84	.30399	.30097	.29800	.29507	.29218	.28934	.28653	.28377	.28105	.27837	.27573	.27313	.27057	.26804	.26555	.26309	.26067	.25828	.25593	.25361
87	85	.31517	.31212	.30912	.30615	.30324	.30036	.29753	.29474	.29199	.28927	.28660	.28396	.28136	.27880	.27628	.27378	.27133	.26891	.26652	.26416
87	86	.32620	.32313	.32010	.31711	.31417	.31127	.30841	.30559	.30282	.30007	.29737	.29471	.29208	.28949	.28693	.28441	.28193	.27947	.27705	.27467
87	87	.33692	.33383	.33079	.32778	.32482	.32190	.31902	.31618	.31338	.31062	.30789	.30521	.30255	.29994	.29736	.29481	.29230	.28982	.28738	.28496
88	0	.00651	.00645	.00640	.00634	.00629	.00623	.00618	.00613	.00608	.00603	.00599	.00594	.00590	.00585	.00581	.00576	.00572	.00568	.00564	.00560
88	1	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00169	.00166	.00164	.00161	.00159	.00157	.00155	.00153	.00151
88	2	.00186	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00158	.00155	.00152	.00150	.00148	.00145	.00143	.00141	.00139	.00136	.00134
88	3	.00183	.00180	.00176	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00146	.00143	.00141	.00138	.00136	.00134	.00132	.00129
88	4	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00163	.00159	.00156	.00153	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00133	.00130
88	5	.00198	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00167	.00164	.00161	.00158	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136
88	6	.00211	.00207	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00147	.00145
88	7	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00172	.00169	.00166	.00163	.00160	.00157
88	8	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00213	.00208	.00204	.00200	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00173
88	9	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193
88	10	.00310	.00304	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00255	.00251	.00246	.00242	.00238	.00234	.00229	.00226	.00222	.00218
88	11	.00347	.00340	.00334	.00327	.00321	.00315	.00309	.00304	.00298	.00293	.00288	.00283	.00278	.00273	.00269	.00264	.00260	.00256	.00251	.00247
88	12	.00388	.00381	.00374	.00367	.00360	.00354	.00347	.00341	.00336	.00330	.00324	.00319	.00314	.00309	.00304	.00299	.00294	.00289	.00285	.00281
88	13	.00430	.00422	.00415	.00408	.00401	.00394	.00387	.00380	.00374	.00368	.00362	.00356	.00351	.00345	.00340	.00335	.00330	.00325	.00320	.00315
88	14	.00471	.00462	.00454	.00446	.00439	.00432	.00425	.00418	.00411	.00404	.00398	.00392	.00386	.00380	.00374	.00369	.00363	.00358	.00353	.00348
88	15	.00507	.00498	.00490	.00482	.00474	.00466	.00458	.00451	.00444	.00437	.00430	.00424	.00418	.00411	.00405	.00399	.00394	.00388	.00383	.00377
88	16	.00538	.00529	.00520	.00511	.00503	.00495	.00487	.00479	.00472	.00465	.00458	.00451	.00444	.00438	.00431	.00425	.00419	.00413	.00408	.00402
88	17	.00565	.00555	.00546	.00537	.00528	.00520	.00511	.00503	.00495	.00488	.00481	.00473	.00466	.00460	.00453	.00446	.00440	.00434	.00428	.00422
88	18	.00588	.00578	.00568	.00559	.00550	.00541	.00532	.00524	.00516	.00508	.00500	.00492	.00485	.00478	.00471	.00464	.00458	.00451	.00445	.00439
88	19	.00611	.00600	.00590	.00580	.00570	.00561	.00552	.00543	.00535	.00526	.00518	.00510	.00503	.00495	.00488	.00481	.00474	.00467	.00461	.00455
88	20	.00634	.00623	.00612	.00602	.00592	.00582	.00572	.00563	.00554	.00545	.00537	.00529	.00521	.00513	.00505	.00498	.00491	.00484	.00477	.00470
88	21	.00659	.00647	.00636	.00625	.00614	.00604	.00594	.00584	.00575	.00566	.00557	.00548	.00540	.00532	.00524	.00516	.00509	.00501	.00494	.00487
88	22	.00685	.00672	.00660	.00649	.00638	.00627	.00616	.00606	.00596	.00587	.00577	.00568	.00559	.00551	.00542	.00534	.00527	.00519	.00511	.00504
88	23	.00712	.00699	.00687	.00675	.00663	.00651	.00640	.00630	.00619	.00609	.00599	.00590	.00580	.00571	.00563	.00554	.00546	.00538	.00530	.00522
88	24	.00743	.00730	.00716	.00703	.00691	.00679	.00667	.00656	.00645	.00634	.00624	.00614	.00604	.00595	.00585	.00576	.00568	.00559	.00551	.00543
88	25	.00778	.00764	.00750	.00736	.00723	.00710	.00698	.00686	.00674	.00663	.00652	.00641	.00631	.00621	.00611	.00602	.00593	.00584	.00575	.00566
88	26	.00818	.00802	.00787	.00773	.00759	.00745	.00732	.00719	.00707	.00695	.00683	.00672	.00661	.00651	.00640	.00630	.00621	.00611	.00602	.00593
88	27	.00862	.00846	.00830	.00815	.00800	.00785	.00771	.00758	.00745	.00732	.00720	.00708	.00696	.00685	.00674	.00663	.00653	.00643	.00633	.00624
88	28	.00911	.00894	.00877	.00860	.00844	.00829	.00814	.00800	.00786	.00773	.00759	.00747	.00734	.00723	.00711	.00700	.00689	.00678	.00668	.00657
88	29	.00964	.00946	.00928	.00910	.00894	.00877	.00861	.00846	.00831	.00817	.00803	.00789	.00776	.00764	.00751	.00739	.00728	.00716	.00705	.00694
88	30	.01022	.01002	.00983	.00964	.00946	.00929	.00912	.00896	.00880	.00865	.00850	.00835	.00821	.00808	.00795	.00782	.00769	.00757	.00746	.00734
88	31	.01084	.01062	.01042	.01022	.01003	.00984	.00966	.00949	.00932	.00916	.00900	.00885	.00870	.00855	.00841	.00828	.00814	.00801	.00789	.00777
88	32	.01150	.01128	.01106	.01085	.01064	.01044	.01025	.01006	.00988	.00971	.00954	.00938	.00922	.00906	.00891	.00877	.00863	.00849	.00835	.00822
88	33	.01223	.01199	.01175	.01153	.01131	.01110	.01089	.01069	.01050	.01031	.01013	.00996	.00979	.00962	.00946	.00931	.00915	.00901	.00886	.00872

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Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	34	.01302	.01276	.01251	.01227	.01203	.01181	.01159	.01137	.01117	.01097	.01078	.01059	.01040	.01023	.01006	.00989	.00973	.00957	.00942	.00927
88	35	.01389	.01361	.01334	.01308	.01283	.01259	.01236	.01213	.01191	.01169	.01148	.01128	.01109	.01090	.01071	.01053	.01036	.01019	.01003	.00987
88	36	.01484	.01454	.01425	.01397	.01370	.01344	.01319	.01295	.01271	.01248	.01226	.01204	.01183	.01163	.01143	.01124	.01105	.01087	.01069	.01052
88	37	.01587	.01555	.01524	.01495	.01466	.01438	.01411	.01384	.01359	.01334	.01310	.01287	.01265	.01243	.01222	.01201	.01181	.01161	.01142	.01124
88	38	.01701	.01667	.01634	.01602	.01571	.01541	.01512	.01484	.01456	.01430	.01404	.01379	.01355	.01331	.01309	.01286	.01265	.01244	.01224	.01204
88	39	.01827	.01790	.01755	.01720	.01687	.01655	.01623	.01593	.01564	.01535	.01507	.01481	.01455	.01429	.01405	.01381	.01358	.01335	.01313	.01292
88	40	.01966	.01926	.01888	.01851	.01815	.01781	.01747	.01714	.01683	.01652	.01622	.01594	.01565	.01538	.01512	.01486	.01461	.01437	.01413	.01390
88	41	.02119	.02077	.02036	.01996	.01958	.01921	.01884	.01849	.01815	.01782	.01750	.01719	.01689	.01660	.01631	.01604	.01577	.01551	.01525	.01500
88	42	.02289	.02244	.02200	.02157	.02116	.02076	.02037	.01999	.01962	.01927	.01893	.01859	.01827	.01795	.01764	.01734	.01705	.01677	.01650	.01623
88	43	.02475	.02427	.02379	.02334	.02289	.02246	.02204	.02164	.02125	.02086	.02049	.02013	.01978	.01944	.01911	.01879	.01848	.01817	.01788	.01759
88	44	.02679	.02627	.02576	.02527	.02479	.02433	.02388	.02345	.02303	.02261	.02222	.02183	.02145	.02109	.02073	.02038	.02005	.01972	.01940	.01909
88	45	.02900	.02844	.02789	.02736	.02685	.02636	.02588	.02541	.02495	.02451	.02408	.02367	.02326	.02287	.02248	.02211	.02175	.02139	.02105	.02071
88	46	.03138	.03078	.03020	.02963	.02908	.02855	.02803	.02753	.02704	.02657	.02611	.02566	.02523	.02480	.02439	.02399	.02360	.02322	.02285	.02248
88	47	.03393	.03329	.03267	.03206	.03147	.03090	.03035	.02981	.02929	.02878	.02829	.02781	.02734	.02688	.02644	.02601	.02559	.02518	.02478	.02439
88	48	.03667	.03599	.03532	.03468	.03405	.03344	.03284	.03227	.03171	.03116	.03063	.03012	.02961	.02913	.02865	.02819	.02774	.02730	.02687	.02645
88	49	.03962	.03889	.03817	.03748	.03681	.03616	.03552	.03491	.03431	.03372	.03316	.03260	.03207	.03154	.03103	.03053	.03005	.02958	.02912	.02867
88	50	.04278	.04200	.04124	.04051	.03979	.03909	.03841	.03776	.03711	.03649	.03588	.03529	.03471	.03415	.03361	.03307	.03255	.03205	.03155	.03107
88	51	.04618	.04534	.04453	.04375	.04298	.04224	.04152	.04081	.04013	.03946	.03881	.03818	.03756	.03696	.03638	.03581	.03525	.03471	.03418	.03366
88	52	.04978	.04890	.04804	.04720	.04638	.04559	.04482	.04407	.04334	.04263	.04194	.04126	.04060	.03996	.03933	.03872	.03813	.03755	.03698	.03643
88	53	.05361	.05267	.05176	.05087	.05000	.04916	.04834	.04754	.04676	.04600	.04526	.04454	.04384	.04315	.04249	.04184	.04120	.04058	.03997	.03938
88	54	.05767	.05667	.05570	.05476	.05384	.05294	.05207	.05122	.05039	.04958	.04880	.04803	.04728	.04655	.04584	.04514	.04447	.04380	.04316	.04253
88	55	.06197	.06092	.05989	.05888	.05791	.05696	.05603	.05513	.05425	.05339	.05255	.05173	.05094	.05016	.04940	.04866	.04794	.04724	.04655	.04587
88	56	.06653	.06541	.06432	.06326	.06222	.06121	.06023	.05927	.05834	.05743	.05654	.05567	.05483	.05400	.05319	.05241	.05164	.05089	.05015	.04944
88	57	.07134	.07016	.06900	.06788	.06679	.06572	.06468	.06366	.06267	.06171	.06076	.05985	.05895	.05807	.05721	.05638	.05556	.05476	.05398	.05322
88	58	.07640	.07515	.07393	.07274	.07158	.07046	.06936	.06828	.06723	.06621	.06521	.06424	.06329	.06236	.06145	.06056	.05969	.05885	.05802	.05721
88	59	.08168	.08036	.07907	.07782	.07660	.07541	.07425	.07311	.07200	.07092	.06987	.06884	.06783	.06685	.06588	.06494	.06402	.06313	.06225	.06139
88	60	.08719	.08580	.08445	.08313	.08184	.08059	.07936	.07816	.07699	.07585	.07474	.07365	.07258	.07154	.07052	.06953	.06856	.06761	.06668	.06577
88	61	.09296	.09150	.09008	.08869	.08733	.08601	.08472	.08346	.08222	.08102	.07984	.07869	.07757	.07647	.07540	.07434	.07332	.07231	.07133	.07036
88	62	.09903	.09750	.09600	.09455	.09312	.09173	.09037	.08904	.08774	.08647	.08523	.08402	.08284	.08168	.08054	.07943	.07835	.07729	.07625	.07523
88	63	.10542	.10382	.10225	.10072	.09922	.09776	.09633	.09493	.09357	.09223	.09093	.08965	.08840	.08718	.08598	.08481	.08367	.08255	.08145	.08038
88	64	.11213	.11045	.10881	.10720	.10563	.10410	.10260	.10113	.09970	.09829	.09692	.09558	.09426	.09298	.09172	.09049	.08928	.08810	.08695	.08581
88	65	.11918	.11742	.11570	.11402	.11237	.11076	.10919	.10765	.10615	.10468	.10324	.10183	.10045	.09909	.09777	.09648	.09521	.09396	.09275	.09155
88	66	.12659	.12475	.12295	.12120	.11947	.11779	.11615	.11453	.11296	.11141	.10990	.10842	.10698	.10556	.10417	.10281	.10147	.10017	.09889	.09763
88	67	.13441	.13249	.13061	.12878	.12698	.12522	.12350	.12182	.12017	.11855	.11697	.11542	.11390	.11241	.11096	.10953	.10813	.10676	.10541	.10409
88	68	.14263	.14063	.13867	.13675	.13488	.13304	.13125	.12949	.12776	.12607	.12442	.12280	.12121	.11965	.11813	.11663	.11517	.11373	.11232	.11093
88	69	.15121	.14913	.14710	.14510	.14315	.14124	.13936	.13753	.13573	.13397	.13224	.13055	.12889	.12726	.12566	.12410	.12256	.12106	.11958	.11813
88	70	.16013	.15797	.15585	.15378	.15175	.14976	.14781	.14590	.14402	.14219	.14039	.13862	.13689	.13519	.13353	.13189	.13029	.12872	.12717	.12566
88	71	.16933	.16709	.16489	.16274	.16064	.15857	.15654	.15456	.15261	.15070	.14883	.14699	.14518	.14342	.14168	.13998	.13830	.13666	.13505	.13347
88	72	.17880	.17648	.17421	.17198	.16980	.16765	.16555	.16349	.16147	.15949	.15754	.15563	.15375	.15191	.15011	.14833	.14659	.14488	.14321	.14156
88	73	.18853	.18613	.18378	.18148	.17922	.17700	.17482	.17269	.17059	.16854	.16652	.16453	.16259	.16068	.15880	.15696	.15515	.15337	.15163	.14991
88	74	.19856	.19608	.19366	.19128	.18895	.18665	.18440	.18220	.18003	.17790	.17581	.17376	.17174	.16976	.16781	.16590	.16402	.16218	.16036	.15858
88	75	.20893	.20639	.20389	.20144	.19903	.19667	.19435	.19207	.18983	.18763	.18547	.18334	.18126	.17921	.17719	.17521	.17327	.17135	.16947	.16762
88	76	.21969	.21708	.21451	.21198	.20951	.20707	.20468	.20233	.20002	.19775	.19552	.19333	.19118	.18906	.18698	.18493	.18292	.18094	.17900	.17708
88	77	.23082	.22814	.22550	.22291	.22036	.21786	.21540	.21298	.21061	.20827	.20598	.20372	.20150	.19932	.19717	.19506	.19298	.19094	.18893	.18695
88	78	.24227	.23952	.23682	.23417	.23156	.22899	.22647	.22399	.22155	.21915	.21679	.21447	.21219	.20994	.20773	.20556	.20342	.20131	.19924	.19720
88	79	.25396	.25115	.24839	.24568	.24301	.24038	.23780	.23526	.23276	.23030	.22788	.22550	.22315	.22085	.21858	.21634	.21415	.21198	.20985	.20775
88	80	.26577	.26291	.26009	.25732	.25459	.25191	.24927	.24667	.24412	.24160	.23913	.23669	.23429	.23193	.22960	.22731	.22506	.22283	.22065	.21849
88	81	.27759	.27468	.27181	.26899	.26621	.26348	.26079	.25814	.25553	.25296	.25043	.24794	.24549	.24308	.24070	.23836	.23605	.23377	.23154	.22933
88	82	.28937	.28641	.28350	.28063	.27781	.27502	.27229	.26959	.26693	.26432	.26174	.25920	.25670	.25424	.25181	.24942	.24707	.24474	.24245	.24020
88	83	.30108	.29808	.29513	.29222	.28935	.28653	.28375	.28101	.27831	.27565	.27303	.27045	.26791	.26540	.26293	.26049	.25809	.25573	.25339	.25109

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	84	.31278	.30975	.30676	.30381	.30091	.29805	.29523	.29246	.28972	.28702	.28437	.28174	.27916	.27661	.27410	.27163	.26919	.26678	.26440	.26206
88	85	.32448	.32142	.31840	.31542	.31249	.30960	.30675	.30394	.30117	.29844	.29575	.29310	.29048	.28790	.28535	.28284	.28036	.27792	.27551	.27313
88	86	.33604	.33296	.32992	.32692	.32396	.32104	.31817	.31533	.31254	.30978	.30706	.30438	.30173	.29912	.29654	.29400	.29150	.28902	.28658	.28417
88	87	.34731	.34420	.34114	.33812	.33515	.33221	.32932	.32646	.32364	.32086	.31812	.31541	.31274	.31011	.30751	.30494	.30241	.29991	.29744	.29501
88	88	.35822	.35511	.35204	.34900	.34601	.34306	.34015	.33728	.33445	.33165	.32889	.32616	.32347	.32082	.31820	.31561	.31306	.31054	.30805	.30560
89	0	.00673	.00667	.00662	.00656	.00651	.00646	.00641	.00636	.00631	.00626	.00621	.00617	.00612	.00608	.00603	.00599	.00595	.00591	.00587	.00583
89	1	.00205	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00181	.00178	.00175	.00173	.00170	.00168	.00166	.00163	.00161	.00159	.00157	.00155
89	2	.00189	.00186	.00182	.00179	.00176	.00172	.00169	.00166	.00164	.00161	.00158	.00156	.00153	.00151	.00148	.00146	.00144	.00142	.00140	.00138
89	3	.00186	.00182	.00179	.00175	.00172	.00169	.00165	.00162	.00159	.00157	.00154	.00151	.00148	.00146	.00143	.00141	.00139	.00137	.00134	.00132
89	4	.00190	.00186	.00183	.00179	.00175	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00142	.00140	.00138	.00135	.00133
89	5	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00138
89	6	.00214	.00209	.00205	.00201	.00196	.00192	.00188	.00185	.00181	.00177	.00174	.00171	.00167	.00164	.00161	.00158	.00155	.00153	.00150	.00147
89	7	.00232	.00227	.00222	.00218	.00213	.00209	.00204	.00200	.00196	.00193	.00189	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00160
89	8	.00254	.00249	.00243	.00238	.00233	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00196	.00192	.00189	.00185	.00182	.00179	.00175
89	9	.00281	.00275	.00270	.00264	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203	.00199	.00196
89	10	.00314	.00308	.00302	.00296	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00246	.00241	.00237	.00233	.00229	.00225	.00222
89	11	.00352	.00345	.00338	.00332	.00326	.00320	.00314	.00308	.00303	.00298	.00292	.00287	.00283	.00278	.00273	.00269	.00264	.00260	.00256	.00252
89	12	.00394	.00386	.00379	.00372	.00366	.00359	.00353	.00347	.00341	.00335	.00330	.00325	.00319	.00314	.00309	.00304	.00300	.00295	.00290	.00286
89	13	.00437	.00429	.00422	.00414	.00407	.00401	.00394	.00387	.00381	.00375	.00369	.00363	.00357	.00352	.00347	.00341	.00336	.00331	.00326	.00322
89	14	.00479	.00470	.00462	.00455	.00447	.00440	.00433	.00426	.00419	.00412	.00406	.00400	.00394	.00388	.00382	.00377	.00371	.00366	.00361	.00356
89	15	.00516	.00507	.00499	.00491	.00483	.00475	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386
89	16	.00548	.00539	.00530	.00521	.00513	.00505	.00497	.00489	.00482	.00474	.00467	.00460	.00454	.00447	.00441	.00435	.00429	.00423	.00417	.00411
89	17	.00576	.00566	.00556	.00547	.00539	.00530	.00522	.00514	.00506	.00498	.00491	.00484	.00477	.00470	.00463	.00457	.00450	.00444	.00438	.00432
89	18	.00599	.00589	.00579	.00570	.00561	.00552	.00543	.00534	.00526	.00518	.00511	.00503	.00496	.00489	.00482	.00475	.00468	.00462	.00456	.00449
89	19	.00622	.00611	.00601	.00591	.00582	.00572	.00563	.00554	.00546	.00537	.00529	.00521	.00514	.00506	.00499	.00492	.00485	.00478	.00472	.00465
89	20	.00646	.00635	.00624	.00613	.00603	.00593	.00584	.00574	.00566	.00557	.00548	.00540	.00532	.00524	.00517	.00509	.00502	.00495	.00488	.00481
89	21	.00671	.00659	.00648	.00637	.00626	.00616	.00606	.00596	.00587	.00577	.00569	.00560	.00551	.00543	.00535	.00528	.00520	.00513	.00506	.00499
89	22	.00697	.00684	.00673	.00661	.00650	.00639	.00628	.00618	.00608	.00599	.00589	.00580	.00571	.00563	.00554	.00546	.00538	.00531	.00523	.00516
89	23	.00725	.00712	.00699	.00687	.00675	.00664	.00653	.00642	.00631	.00621	.00612	.00602	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00534
89	24	.00756	.00742	.00729	.00716	.00704	.00692	.00680	.00669	.00657	.00647	.00636	.00626	.00617	.00607	.00598	.00589	.00580	.00572	.00563	.00555
89	25	.00792	.00777	.00763	.00749	.00736	.00723	.00711	.00699	.00687	.00676	.00665	.00654	.00644	.00634	.00624	.00615	.00605	.00596	.00588	.00579
89	26	.00831	.00816	.00801	.00786	.00772	.00759	.00746	.00733	.00720	.00708	.00697	.00686	.00675	.00664	.00654	.00644	.00634	.00624	.00615	.00606
89	27	.00877	.00860	.00844	.00829	.00814	.00800	.00786	.00772	.00759	.00746	.00734	.00722	.00710	.00699	.00688	.00677	.00667	.00657	.00647	.00637
89	28	.00926	.00909	.00892	.00875	.00859	.00844	.00829	.00815	.00801	.00787	.00774	.00761	.00749	.00737	.00725	.00714	.00703	.00692	.00682	.00672
89	29	.00980	.00962	.00944	.00926	.00909	.00893	.00877	.00862	.00847	.00832	.00818	.00805	.00792	.00779	.00767	.00755	.00743	.00731	.00720	.00710
89	30	.01039	.01019	.00999	.00981	.00963	.00945	.00929	.00912	.00896	.00881	.00866	.00852	.00838	.00824	.00811	.00798	.00785	.00773	.00761	.00750
89	31	.01101	.01080	.01059	.01039	.01020	.01002	.00984	.00966	.00949	.00933	.00917	.00902	.00887	.00872	.00858	.00844	.00831	.00818	.00806	.00793
89	32	.01169	.01146	.01124	.01103	.01082	.01062	.01043	.01025	.01006	.00989	.00972	.00956	.00940	.00924	.00909	.00894	.00880	.00866	.00853	.00840
89	33	.01242	.01218	.01195	.01172	.01150	.01129	.01108	.01088	.01069	.01050	.01032	.01015	.00998	.00981	.00965	.00949	.00934	.00919	.00905	.00891
89	34	.01322	.01296	.01271	.01247	.01224	.01201	.01179	.01157	.01137	.01117	.01097	.01078	.01060	.01042	.01025	.01008	.00992	.00976	.00961	.00946
89	35	.01410	.01383	.01356	.01330	.01305	.01280	.01257	.01234	.01212	.01190	.01169	.01149	.01130	.01111	.01092	.01074	.01057	.01040	.01023	.01007
89	36	.01506	.01476	.01448	.01420	.01393	.01367	.01341	.01317	.01293	.01270	.01248	.01226	.01205	.01185	.01165	.01146	.01127	.01109	.01091	.01074
89	37	.01611	.01579	.01548	.01518	.01489	.01461	.01434	.01408	.01382	.01358	.01334	.01310	.01288	.01266	.01245	.01224	.01204	.01184	.01165	.01147
89	38	.01727	.01692	.01659	.01627	.01596	.01566	.01537	.01509	.01481	.01455	.01429	.01404	.01380	.01356	.01333	.01311	.01289	.01268	.01248	.01228
89	39	.01854	.01817	.01781	.01747	.01713	.01681	.01650	.01619	.01590	.01561	.01534	.01507	.01481	.01455	.01431	.01407	.01383	.01361	.01339	.01317
89	40	.01994	.01955	.01917	.01880	.01844	.01809	.01775	.01743	.01711	.01680	.01650	.01621	.01593	.01566	.01540	.01514	.01489	.01464	.01441	.01417
89	41	.02150	.02108	.02067	.02027	.01988	.01951	.01915	.01880	.01846	.01813	.01781	.01749	.01719	.01690	.01661	.01633	.01606	.01580	.01554	.01530
89	42	.02322	.02277	.02233	.02190	.02149	.02109	.02070	.02032	.01995	.01960	.01925	.01891	.01859	.01827	.01796	.01766	.01737	.01709	.01681	.01654
89	43	.02512	.02463	.02415	.02369	.02325	.02282	.02240	.02199	.02160	.02122	.02085	.02048	.02013	.01979	.01946	.01914	.01882	.01852	.01822	.01793
89	44	.02719	.02666	.02615	.02566	.02518	.02472	.02427	.02384	.02341	.02300	.02260	.02221	.02183	.02147	.02111	.02076	.02042	.02009	.01977	.01946

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
89	45	.02943	.02886	.02832	.02779	.02728	.02678	.02630	.02583	.02537	.02493	.02450	.02408	.02368	.02328	.02290	.02252	.02216	.02180	.02146	.02112
89	46	.03185	.03125	.03066	.03010	.02955	.02901	.02850	.02799	.02750	.02703	.02657	.02612	.02568	.02525	.02484	.02444	.02405	.02366	.02329	.02293
89	47	.03444	.03380	.03317	.03257	.03198	.03141	.03085	.03031	.02979	.02928	.02878	.02830	.02783	.02737	.02693	.02650	.02608	.02566	.02526	.02487
89	48	.03723	.03654	.03588	.03523	.03460	.03399	.03339	.03282	.03225	.03171	.03118	.03066	.03015	.02966	.02919	.02872	.02827	.02783	.02740	.02698
89	49	.04023	.03949	.03878	.03809	.03741	.03676	.03612	.03550	.03490	.03432	.03375	.03319	.03265	.03213	.03162	.03112	.03063	.03016	.02970	.02924
89	50	.04345	.04266	.04190	.04116	.04045	.03975	.03907	.03841	.03776	.03714	.03653	.03594	.03536	.03479	.03425	.03371	.03319	.03268	.03218	.03170
89	51	.04690	.04607	.04526	.04447	.04370	.04296	.04223	.04153	.04084	.04017	.03952	.03888	.03827	.03766	.03708	.03650	.03594	.03540	.03487	.03435
89	52	.05057	.04969	.04882	.04799	.04717	.04637	.04560	.04485	.04412	.04340	.04271	.04203	.04137	.04072	.04010	.03948	.03889	.03830	.03774	.03718
89	53	.05448	.05353	.05262	.05172	.05086	.05001	.04919	.04839	.04761	.04684	.04610	.04538	.04468	.04399	.04332	.04266	.04203	.04140	.04080	.04020
89	54	.05861	.05761	.05664	.05569	.05477	.05387	.05300	.05214	.05131	.05050	.04971	.04894	.04819	.04746	.04675	.04605	.04537	.04470	.04405	.04342
89	55	.06300	.06194	.06091	.05990	.05892	.05797	.05704	.05613	.05525	.05439	.05355	.05273	.05193	.05115	.05039	.04965	.04892	.04822	.04752	.04685
89	56	.06765	.06652	.06543	.06437	.06333	.06232	.06133	.06037	.05943	.05852	.05763	.05676	.05591	.05508	.05427	.05348	.05271	.05195	.05122	.05050
89	57	.07256	.07137	.07021	.06909	.06799	.06692	.06588	.06486	.06386	.06290	.06195	.06103	.06013	.05925	.05839	.05755	.05673	.05592	.05514	.05437
89	58	.07771	.07646	.07524	.07405	.07289	.07176	.07065	.06958	.06853	.06750	.06650	.06552	.06457	.06363	.06272	.06183	.06096	.06011	.05928	.05846
89	59	.08310	.08178	.08050	.07924	.07802	.07682	.07565	.07452	.07341	.07232	.07126	.07023	.06921	.06823	.06726	.06632	.06539	.06449	.06361	.06275
89	60	.08873	.08734	.08598	.08466	.08337	.08211	.08088	.07968	.07851	.07736	.07624	.07515	.07408	.07303	.07201	.07101	.07004	.06908	.06815	.06723
89	61	.09462	.09316	.09173	.09034	.08898	.08765	.08636	.08509	.08386	.08265	.08147	.08031	.07918	.07808	.07700	.07595	.07491	.07390	.07291	.07195
89	62	.10082	.09929	.09779	.09633	.09490	.09350	.09214	.09080	.08950	.08823	.08698	.08577	.08458	.08341	.08227	.08116	.08007	.07900	.07796	.07693
89	63	.10735	.10574	.10417	.10263	.10113	.09967	.09823	.09683	.09546	.09412	.09281	.09153	.09028	.08905	.08785	.08667	.08552	.08440	.08329	.08222
89	64	.11421	.11253	.11088	.10927	.10769	.10615	.10465	.10318	.10174	.10033	.09895	.09760	.09628	.09499	.09373	.09249	.09128	.09009	.08893	.08779
89	65	.12142	.11965	.11793	.11624	.11459	.11298	.11140	.10986	.10835	.10687	.10542	.10401	.10262	.10126	.09993	.09863	.09736	.09611	.09488	.09368
89	66	.12900	.12716	.12535	.12359	.12186	.12018	.11852	.11691	.11532	.11377	.11226	.11077	.10932	.10789	.10650	.10513	.10379	.10248	.10119	.09993
89	67	.13701	.13508	.13320	.13136	.12956	.12779	.12606	.12437	.12272	.12109	.11951	.11795	.11643	.11493	.11347	.11203	.11063	.10925	.10790	.10657
89	68	.14543	.14342	.14146	.13954	.13766	.13582	.13401	.13225	.13051	.12882	.12716	.12553	.12393	.12237	.12084	.11933	.11786	.11642	.11500	.11361
89	69	.15423	.15215	.15010	.14810	.14615	.14423	.14235	.14050	.13870	.13693	.13519	.13349	.13183	.13019	.12859	.12702	.12547	.12396	.12248	.12102
89	70	.16338	.16121	.15909	.15701	.15498	.15298	.15102	.14910	.14722	.14538	.14357	.14180	.14006	.13835	.13668	.13504	.13343	.13184	.13029	.12877
89	71	.17283	.17058	.16838	.16623	.16411	.16204	.16000	.15801	.15605	.15414	.15225	.15041	.14860	.14682	.14507	.14336	.14168	.14003	.13841	.13682
89	72	.18256	.18024	.17796	.17572	.17353	.17138	.16927	.16720	.16517	.16318	.16122	.15930	.15742	.15557	.15376	.15197	.15022	.14850	.14681	.14516
89	73	.19256	.19016	.18780	.18549	.18322	.18099	.17881	.17667	.17456	.17250	.17047	.16848	.16652	.16460	.16271	.16086	.15904	.15725	.15550	.15377
89	74	.20288	.20040	.19797	.19558	.19324	.19094	.18868	.18646	.18428	.18214	.18004	.17798	.17596	.17396	.17201	.17009	.16820	.16634	.16452	.16272
89	75	.21357	.21101	.20851	.20605	.20363	.20126	.19893	.19664	.19439	.19218	.19001	.18787	.18578	.18372	.18169	.17970	.17774	.17582	.17393	.17207
89	76	.22466	.22203	.21946	.21692	.21444	.21199	.20959	.20723	.20491	.20263	.20039	.19819	.19603	.19390	.19180	.18975	.18772	.18573	.18377	.18185
89	77	.23615	.23345	.23081	.22821	.22565	.22314	.22067	.21824	.21586	.21351	.21120	.20893	.20670	.20451	.20235	.20022	.19814	.19608	.19406	.19207
89	78	.24799	.24523	.24252	.23985	.23723	.23466	.23212	.22963	.22718	.22477	.22240	.22007	.21777	.21551	.21329	.21110	.20895	.20683	.20475	.20270
89	79	.26009	.25727	.25450	.25178	.24909	.24646	.24386	.24131	.23880	.23633	.23390	.23150	.22915	.22683	.22455	.22230	.22009	.21791	.21576	.21365
89	80	.27233	.26945	.26663	.26385	.26111	.25842	.25577	.25316	.25059	.24806	.24557	.24312	.24071	.23833	.23599	.23369	.23142	.22919	.22698	.22482
89	81	.28459	.28167	.27879	.27596	.27317	.27043	.26773	.26507	.26245	.25987	.25732	.25482	.25236	.24993	.24754	.24518	.24286	.24057	.23831	.23609
89	82	.29683	.29386	.29094	.28806	.28523	.28243	.27968	.27698	.27431	.27168	.26909	.26654	.26402	.26155	.25911	.25670	.25433	.25199	.24969	.24742
89	83	.30902	.30601	.30304	.30012	.29725	.29441	.29162	.28887	.28616	.28349	.28086	.27826	.27570	.27318	.27069	.26824	.26583	.26344	.26109	.25878
89	84	.32120	.31816	.31516	.31221	.30930	.30643	.30360	.30081	.29806	.29535	.29268	.29004	.28744	.28488	.28236	.27987	.27741	.27499	.27260	.27024
89	85	.33342	.33034	.32732	.32433	.32139	.31849	.31563	.31281	.31003	.30728	.30458	.30191	.29928	.29668	.29412	.29159	.28910	.28664	.28422	.28182
89	86	.34551	.34241	.33936	.33635	.33339	.33046	.32757	.32473	.32192	.31915	.31642	.31372	.31106	.30843	.30584	.30329	.30076	.29827	.29582	.29339
89	87	.35730	.35419	.35112	.34810	.34511	.34217	.33926	.33639	.33356	.33077	.32801	.32529	.32261	.31996	.31734	.31476	.31221	.30970	.30722	.30476
89	88	.36876	.36564	.36256	.35952	.35652	.35356	.35063	.34775	.34491	.34210	.33932	.33659	.33388	.33121	.32858	.32598	.32341	.32087	.31837	.31589
89	89	.37983	.37670	.37361	.37057	.36756	.36459	.36166	.35876	.35591	.35309	.35030	.34755	.34483	.34215	.33950	.33689	.33430	.33175	.32923	.32674
90	0	.00695	.00689	.00684	.00678	.00673	.00668	.00663	.00658	.00653	.00648	.00643	.00639	.00634	.00630	.00626	.00621	.00617	.00613	.00609	.00605
90	1	.00209	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00185	.00182	.00179	.00177	.00174	.00172	.00170	.00167	.00165	.00163	.00161	.00159
90	2	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00154	.00152	.00149	.00147	.00145	.00143	.00141
90	3	.00189	.00185	.00182	.00178	.00175	.00171	.00168	.00165	.00162	.00159	.00156	.00154	.00151	.00149	.00146	.00144	.00141	.00139	.00137	.00135
90	4	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00164	.00161	.00158	.00155	.00153	.00150	.00147	.00145	.00142	.00140	.00138	.00135

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	5	.00203	.00198	.00194	.00190	.00186	.00183	.00179	.00175	.00172	.00169	.00165	.00162	.00159	.00156	.00154	.00151	.00148	.00146	.00143	.00141
90	6	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173	.00170	.00166	.00163	.00160	.00158	.00155	.00152	.00149
90	7	.00235	.00230	.00225	.00220	.00215	.00211	.00207	.00203	.00199	.00195	.00191	.00188	.00184	.00181	.00177	.00174	.00171	.00168	.00165	.00162
90	8	.00257	.00251	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00198	.00195	.00191	.00188	.00184	.00181	.00178
90	9	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202	.00199
90	10	.00318	.00311	.00305	.00299	.00294	.00288	.00283	.00277	.00272	.00267	.00263	.00258	.00253	.00249	.00245	.00241	.00236	.00233	.00229	.00225
90	11	.00356	.00349	.00343	.00336	.00330	.00324	.00318	.00313	.00307	.00302	.00297	.00292	.00287	.00282	.00277	.00273	.00268	.00264	.00260	.00256
90	12	.00399	.00392	.00385	.00378	.00371	.00365	.00358	.00352	.00346	.00341	.00335	.00330	.00324	.00319	.00314	.00309	.00305	.00300	.00295	.00291
90	13	.00444	.00436	.00428	.00421	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369	.00364	.00358	.00353	.00348	.00342	.00337	.00333	.00328
90	14	.00486	.00478	.00470	.00462	.00454	.00447	.00440	.00433	.00426	.00420	.00413	.00407	.00401	.00395	.00390	.00384	.00379	.00373	.00368	.00363
90	15	.00525	.00516	.00507	.00499	.00491	.00483	.00476	.00468	.00461	.00454	.00448	.00441	.00435	.00428	.00422	.00417	.00411	.00405	.00400	.00394
90	16	.00557	.00548	.00539	.00531	.00522	.00514	.00506	.00498	.00491	.00484	.00476	.00470	.00463	.00456	.00450	.00444	.00438	.00432	.00426	.00420
90	17	.00585	.00576	.00566	.00557	.00548	.00540	.00531	.00523	.00516	.00508	.00500	.00493	.00486	.00479	.00473	.00466	.00460	.00454	.00448	.00442
90	18	.00610	.00599	.00590	.00580	.00571	.00562	.00553	.00545	.00536	.00528	.00521	.00513	.00506	.00499	.00492	.00485	.00478	.00472	.00465	.00459
90	19	.00633	.00622	.00612	.00602	.00592	.00583	.00574	.00565	.00556	.00548	.00540	.00532	.00524	.00517	.00509	.00502	.00495	.00489	.00482	.00476
90	20	.00657	.00645	.00635	.00624	.00614	.00604	.00595	.00585	.00576	.00568	.00559	.00551	.00543	.00535	.00527	.00520	.00513	.00506	.00499	.00492
90	21	.00682	.00670	.00659	.00648	.00637	.00627	.00617	.00607	.00598	.00589	.00580	.00571	.00562	.00554	.00546	.00539	.00531	.00524	.00516	.00509
90	22	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00629	.00620	.00610	.00600	.00591	.00583	.00574	.00566	.00557	.00549	.00542	.00534	.00527
90	23	.00737	.00724	.00711	.00699	.00687	.00675	.00664	.00654	.00643	.00633	.00623	.00614	.00604	.00595	.00586	.00578	.00569	.00561	.00553	.00546
90	24	.00768	.00754	.00741	.00728	.00716	.00704	.00692	.00680	.00669	.00659	.00648	.00638	.00628	.00619	.00610	.00601	.00592	.00583	.00575	.00567
90	25	.00804	.00789	.00775	.00762	.00748	.00736	.00723	.00711	.00699	.00688	.00677	.00666	.00656	.00646	.00636	.00627	.00617	.00608	.00600	.00591
90	26	.00844	.00829	.00814	.00799	.00785	.00772	.00758	.00746	.00733	.00721	.00710	.00698	.00687	.00677	.00666	.00656	.00646	.00637	.00627	.00618
90	27	.00890	.00874	.00858	.00842	.00827	.00813	.00799	.00785	.00772	.00759	.00747	.00735	.00723	.00712	.00701	.00690	.00680	.00670	.00660	.00650
90	28	.00940	.00923	.00906	.00889	.00873	.00858	.00843	.00829	.00815	.00801	.00788	.00775	.00763	.00751	.00739	.00728	.00717	.00706	.00696	.00685
90	29	.00995	.00976	.00958	.00941	.00924	.00908	.00892	.00876	.00862	.00847	.00833	.00819	.00806	.00794	.00781	.00769	.00757	.00746	.00735	.00724
90	30	.01054	.01034	.01015	.00996	.00978	.00961	.00944	.00928	.00912	.00896	.00881	.00867	.00853	.00839	.00826	.00813	.00801	.00788	.00777	.00765
90	31	.01118	.01096	.01076	.01056	.01037	.01018	.01000	.00982	.00966	.00949	.00933	.00918	.00903	.00888	.00874	.00860	.00847	.00834	.00821	.00809
90	32	.01186	.01163	.01141	.01120	.01099	.01079	.01060	.01042	.01023	.01006	.00989	.00972	.00956	.00941	.00926	.00911	.00897	.00883	.00870	.00856
90	33	.01261	.01236	.01213	.01190	.01168	.01147	.01126	.01106	.01087	.01068	.01050	.01032	.01015	.00999	.00982	.00967	.00952	.00937	.00922	.00908
90	34	.01341	.01315	.01290	.01266	.01242	.01220	.01198	.01176	.01156	.01135	.01116	.01097	.01079	.01061	.01044	.01027	.01011	.00995	.00979	.00964
90	35	.01431	.01403	.01376	.01350	.01325	.01300	.01277	.01254	.01231	.01210	.01189	.01169	.01149	.01130	.01112	.01094	.01076	.01059	.01043	.01026
90	36	.01527	.01498	.01469	.01441	.01414	.01388	.01362	.01338	.01314	.01291	.01269	.01247	.01226	.01205	.01185	.01166	.01147	.01129	.01111	.01094
90	37	.01633	.01601	.01570	.01541	.01512	.01483	.01456	.01430	.01404	.01380	.01356	.01332	.01310	.01288	.01266	.01246	.01225	.01206	.01187	.01168
90	38	.01750	.01716	.01683	.01651	.01620	.01589	.01560	.01532	.01505	.01478	.01452	.01427	.01403	.01379	.01356	.01334	.01312	.01291	.01270	.01250
90	39	.01879	.01842	.01806	.01772	.01738	.01706	.01675	.01644	.01615	.01586	.01558	.01531	.01505	.01480	.01455	.01431	.01408	.01385	.01363	.01341
90	40	.02021	.01982	.01943	.01906	.01870	.01836	.01802	.01769	.01737	.01707	.01677	.01648	.01620	.01592	.01566	.01540	.01515	.01490	.01466	.01443
90	41	.02179	.02137	.02096	.02056	.02017	.01980	.01943	.01908	.01874	.01841	.01809	.01778	.01747	.01718	.01689	.01661	.01634	.01608	.01582	.01557
90	42	.02354	.02308	.02264	.02221	.02180	.02139	.02100	.02063	.02026	.01990	.01956	.01922	.01889	.01857	.01827	.01797	.01767	.01739	.01711	.01684
90	43	.02545	.02496	.02449	.02403	.02359	.02315	.02273	.02233	.02193	.02155	.02118	.02081	.02046	.02012	.01979	.01946	.01915	.01884	.01854	.01825
90	44	.02755	.02703	.02652	.02603	.02555	.02509	.02463	.02420	.02377	.02336	.02296	.02257	.02219	.02182	.02146	.02112	.02078	.02045	.02012	.01981
90	45	.02983	.02926	.02872	.02819	.02768	.02718	.02669	.02622	.02577	.02532	.02489	.02447	.02407	.02367	.02328	.02291	.02254	.02219	.02184	.02150
90	46	.03228	.03168	.03110	.03053	.02998	.02945	.02893	.02842	.02793	.02746	.02699	.02654	.02611	.02568	.02526	.02486	.02447	.02408	.02371	.02335
90	47	.03492	.03427	.03365	.03304	.03245	.03188	.03132	.03078	.03026	.02975	.02925	.02877	.02830	.02784	.02739	.02696	.02653	.02612	.02572	.02533
90	48	.03775	.03706	.03639	.03575	.03511	.03450	.03391	.03333	.03276	.03222	.03168	.03116	.03066	.03017	.02969	.02922	.02877	.02833	.02789	.02747
90	49	.04079	.04006	.03934	.03865	.03798	.03732	.03668	.03606	.03546	.03487	.03430	.03375	.03321	.03268	.03217	.03167	.03118	.03070	.03024	.02979
90	50	.04407	.04328	.04252	.04178	.04106	.04036	.03968	.03902	.03837	.03775	.03713	.03654	.03596	.03540	.03485	.03431	.03379	.03328	.03278	.03229
90	51	.04758	.04674	.04593	.04514	.04437	.04363	.04290	.04219	.04150	.04083	.04018	.03955	.03893	.03832	.03773	.03716	.03660	.03605	.03552	.03500
90	52	.05131	.05043	.04956	.04872	.04790	.04711	.04633	.04558	.04484	.04413	.04343	.04275	.04209	.04144	.04081	.04020	.03960	.03902	.03845	.03789
90	53	.05528	.05434	.05342	.05253	.05166	.05081	.04999	.04918	.04840	.04764	.04689	.04617	.04546	.04477	.04410	.04345	.04281	.04218	.04157	.04097
90	54	.05949	.05849	.05752	.05657	.05564	.05474	.05386	.05301	.05218	.05137	.05057	.04980	.04905	.04832	.04760	.04690	.04622	.04555	.04490	.04426

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	55	.06396	.06290	.06186	.06086	.05987	.05892	.05799	.05708	.05619	.05533	.05449	.05367	.05287	.05209	.05132	.05058	.04985	.04914	.04844	.04777
90	56	.06869	.06757	.06647	.06540	.06436	.06335	.06236	.06140	.06046	.05955	.05865	.05778	.05693	.05610	.05528	.05449	.05372	.05296	.05222	.05150
90	57	.07369	.07250	.07135	.07022	.06912	.06804	.06700	.06598	.06498	.06401	.06306	.06214	.06123	.06035	.05949	.05865	.05782	.05702	.05623	.05546
90	58	.07895	.07769	.07647	.07528	.07412	.07298	.07187	.07080	.06974	.06871	.06771	.06673	.06577	.06483	.06392	.06303	.06215	.06130	.06046	.05965
90	59	.08444	.08312	.08183	.08057	.07934	.07815	.07698	.07584	.07472	.07363	.07257	.07153	.07052	.06953	.06856	.06761	.06669	.06578	.06490	.06403
90	60	.09017	.08878	.08742	.08610	.08480	.08354	.08231	.08110	.07993	.07878	.07766	.07656	.07549	.07444	.07342	.07241	.07143	.07047	.06954	.06862
90	61	.09618	.09471	.09329	.09189	.09053	.08920	.08790	.08663	.08539	.08418	.08299	.08184	.08070	.07960	.07852	.07746	.07642	.07541	.07441	.07344
90	62	.10250	.10096	.09946	.09800	.09656	.09516	.09380	.09246	.09116	.08988	.08863	.08741	.08622	.08505	.08391	.08279	.08169	.08062	.07957	.07855
90	63	.10916	.10755	.10597	.10443	.10293	.10146	.10002	.09862	.09724	.09590	.09459	.09330	.09204	.09081	.08961	.08843	.08728	.08614	.08504	.08395
90	64	.11616	.11447	.11282	.11121	.10963	.10809	.10658	.10510	.10366	.10225	.10086	.09951	.09819	.09689	.09563	.09438	.09317	.09198	.09081	.08967
90	65	.12352	.12175	.12002	.11833	.11667	.11506	.11348	.11193	.11041	.10893	.10748	.10606	.10467	.10331	.10198	.10067	.09939	.09814	.09691	.09570
90	66	.13126	.12941	.12761	.12584	.12411	.12242	.12076	.11914	.11755	.11600	.11448	.11299	.11153	.11010	.10870	.10732	.10598	.10466	.10337	.10210
90	67	.13945	.13752	.13563	.13378	.13198	.13021	.12848	.12678	.12512	.12349	.12190	.12034	.11881	.11731	.11584	.11440	.11299	.11160	.11025	.10892
90	68	.14806	.14605	.14408	.14216	.14027	.13842	.13662	.13484	.13311	.13141	.12974	.12811	.12651	.12494	.12340	.12189	.12041	.11896	.11754	.11614
90	69	.15707	.15498	.15293	.15093	.14897	.14704	.14516	.14331	.14150	.13972	.13798	.13628	.13460	.13296	.13135	.12978	.12823	.12671	.12522	.12375
90	70	.16644	.16427	.16214	.16006	.15802	.15602	.15405	.15213	.15024	.14839	.14658	.14480	.14306	.14134	.13966	.13801	.13640	.13481	.13325	.13172
90	71	.17612	.17387	.17167	.16951	.16739	.16531	.16327	.16127	.15931	.15738	.15549	.15364	.15182	.15004	.14829	.14657	.14488	.14322	.14160	.14000
90	72	.18610	.18377	.18149	.17925	.17705	.17489	.17278	.17070	.16867	.16667	.16471	.16278	.16089	.15903	.15721	.15542	.15366	.15194	.15024	.14857
90	73	.19636	.19395	.19159	.18927	.18700	.18477	.18257	.18042	.17831	.17624	.17421	.17221	.17025	.16832	.16642	.16456	.16274	.16094	.15918	.15744
90	74	.20695	.20447	.20203	.19964	.19729	.19498	.19272	.19049	.18831	.18616	.18405	.18198	.17995	.17795	.17599	.17406	.17216	.17030	.16846	.16666
90	75	.21793	.21537	.21286	.21040	.20797	.20559	.20325	.20096	.19870	.19648	.19431	.19216	.19006	.18799	.18596	.18396	.18199	.18006	.17816	.17629
90	76	.22934	.22671	.22413	.22159	.21910	.21665	.21424	.21187	.20954	.20726	.20501	.20280	.20062	.19849	.19639	.19432	.19229	.19029	.18832	.18638
90	77	.24117	.23848	.23582	.23322	.23065	.22814	.22566	.22322	.22083	.21848	.21616	.21388	.21164	.20944	.20727	.20514	.20304	.20097	.19894	.19694
90	78	.25339	.25062	.24791	.24524	.24261	.24002	.23748	.23498	.23253	.23011	.22773	.22538	.22308	.22081	.21858	.21638	.21422	.21209	.21000	.20793
90	79	.26588	.26306	.26028	.25755	.25486	.25222	.24962	.24706	.24454	.24206	.23962	.23721	.23485	.23252	.23023	.22797	.22575	.22356	.22140	.21928
90	80	.27853	.27566	.27282	.27004	.26729	.26459	.26193	.25932	.25674	.25420	.25171	.24925	.24682	.24444	.24209	.23977	.23749	.23525	.23304	.23086
90	81	.29123	.28831	.28542	.28258	.27979	.27704	.27433	.27166	.26903	.26644	.26389	.26138	.25890	.25646	.25406	.25169	.24936	.24706	.24479	.24256
90	82	.30391	.30094	.29801	.29513	.29229	.28949	.28673	.28401	.28134	.27870	.27610	.27354	.27101	.26853	.26607	.26366	.26127	.25893	.25661	.25433
90	83	.31656	.31354	.31057	.30765	.30477	.30193	.29913	.29637	.29365	.29097	.28832	.28572	.28315	.28062	.27812	.27566	.27323	.27084	.26847	.26614
90	84	.32922	.32618	.32317	.32021	.31729	.31442	.31158	.30878	.30602	.30330	.30062	.29798	.29537	.29280	.29026	.28776	.28529	.28286	.28045	.27808
90	85	.34194	.33886	.33583	.33284	.32989	.32698	.32411	.32128	.31849	.31574	.31303	.31035	.30771	.30510	.30253	.29999	.29749	.29502	.29258	.29017
90	86	.35455	.35145	.34839	.34538	.34241	.33947	.33658	.33373	.33091	.32813	.32539	.32268	.32001	.31737	.31477	.31221	.30967	.30717	.30470	.30226
90	87	.36687	.36375	.36068	.35765	.35466	.35171	.34879	.34592	.34308	.34028	.33751	.33479	.33209	.32943	.32681	.32421	.32165	.31913	.31663	.31417
90	88	.37885	.37573	.37264	.36960	.36660	.36363	.36070	.35781	.35496	.35214	.34936	.34661	.34390	.34122	.33858	.33597	.33339	.33084	.32832	.32584
90	89	.39045	.38732	.38424	.38119	.37817	.37520	.37226	.36936	.36650	.36367	.36088	.35812	.35540	.35271	.35005	.34742	.34483	.34226	.33973	.33723
90	90	.40161	.39848	.39539	.39234	.38932	.38635	.38341	.38050	.37763	.37480	.37200	.36923	.36650	.36380	.36113	.35850	.35589	.35332	.35078	.34826
91	0	.00716	.00711	.00705	.00700	.00694	.00689	.00684	.00679	.00674	.00670	.00665	.00660	.00656	.00652	.00647	.00643	.00639	.00635	.00631	.00627
91	1	.00213	.00210	.00206	.00203	.00200	.00197	.00194	.00191	.00188	.00186	.00183	.00181	.00178	.00176	.00173	.00171	.00169	.00167	.00165	.00163
91	2	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00162	.00159	.00157	.00154	.00152	.00150	.00148	.00146	.00144
91	3	.00191	.00188	.00184	.00181	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00156	.00154	.00151	.00149	.00146	.00144	.00142	.00139	.00137
91	4	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00170	.00167	.00164	.00161	.00158	.00155	.00152	.00150	.00147	.00145	.00142	.00140	.00138
91	5	.00205	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00174	.00171	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00143
91	6	.00218	.00214	.00209	.00205	.00201	.00197	.00193	.00189	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00151
91	7	.00237	.00232	.00227	.00222	.00218	.00213	.00209	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00179	.00176	.00173	.00170	.00167	.00164
91	8	.00259	.00254	.00248	.00243	.00238	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190	.00186	.00183	.00180
91	9	.00287	.00281	.00275	.00270	.00265	.00259	.00254	.00250	.00245	.00240	.00236	.00232	.00227	.00223	.00219	.00216	.00212	.00208	.00205	.00201
91	10	.00321	.00314	.00308	.00302	.00297	.00291	.00286	.00280	.00275	.00270	.00266	.00261	.00256	.00252	.00248	.00244	.00239	.00236	.00232	.00228
91	11	.00360	.00353	.00347	.00340	.00334	.00328	.00322	.00316	.00311	.00306	.00300	.00295	.00290	.00286	.00281	.00277	.00272	.00268	.00264	.00260
91	12	.00404	.00397	.00389	.00383	.00376	.00370	.00363	.00357	.00351	.00345	.00340	.00334	.00329	.00324	.00319	.00314	.00309	.00305	.00300	.00296
91	13	.00450	.00442	.00434	.00427	.00420	.00413	.00406	.00400	.00393	.00387	.00381	.00375	.00369	.00364	.00359	.00353	.00348	.00343	.00338	.00334



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	14	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00402	.00396	.00391	.00385	.00380	.00375	.00370
91	15	.00532	.00524	.00515	.00507	.00499	.00491	.00484	.00476	.00469	.00462	.00455	.00449	.00442	.00436	.00430	.00424	.00418	.00413	.00407	.00402
91	16	.00566	.00557	.00548	.00539	.00531	.00522	.00515	.00507	.00499	.00492	.00485	.00478	.00471	.00465	.00458	.00452	.00446	.00440	.00434	.00429
91	17	.00595	.00585	.00575	.00566	.00557	.00549	.00541	.00532	.00525	.00517	.00510	.00502	.00495	.00488	.00482	.00475	.00469	.00463	.00457	.00451
91	18	.00619	.00609	.00599	.00590	.00580	.00571	.00563	.00554	.00546	.00538	.00530	.00523	.00515	.00508	.00501	.00494	.00488	.00481	.00475	.00469
91	19	.00643	.00632	.00622	.00612	.00602	.00592	.00583	.00574	.00566	.00557	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00498	.00492	.00485
91	20	.00667	.00656	.00645	.00634	.00624	.00614	.00605	.00595	.00586	.00578	.00569	.00561	.00553	.00545	.00537	.00530	.00523	.00515	.00509	.00502
91	21	.00693	.00681	.00669	.00658	.00648	.00637	.00627	.00617	.00608	.00599	.00590	.00581	.00573	.00565	.00557	.00549	.00541	.00534	.00527	.00520
91	22	.00719	.00707	.00695	.00683	.00672	.00661	.00650	.00640	.00630	.00620	.00611	.00602	.00593	.00584	.00576	.00568	.00560	.00552	.00545	.00537
91	23	.00748	.00735	.00722	.00710	.00698	.00686	.00675	.00664	.00654	.00644	.00634	.00624	.00615	.00606	.00597	.00588	.00580	.00572	.00564	.00556
91	24	.00779	.00766	.00752	.00739	.00727	.00715	.00703	.00692	.00680	.00670	.00659	.00649	.00639	.00630	.00621	.00611	.00603	.00594	.00586	.00578
91	25	.00816	.00801	.00787	.00773	.00760	.00747	.00735	.00723	.00711	.00700	.00689	.00678	.00667	.00657	.00648	.00638	.00629	.00620	.00611	.00602
91	26	.00856	.00841	.00826	.00811	.00797	.00783	.00770	.00757	.00745	.00733	.00721	.00710	.00699	.00688	.00678	.00668	.00658	.00648	.00639	.00630
91	27	.00903	.00886	.00870	.00855	.00840	.00825	.00811	.00798	.00785	.00772	.00759	.00747	.00736	.00724	.00713	.00703	.00692	.00682	.00672	.00663
91	28	.00953	.00936	.00919	.00902	.00886	.00871	.00856	.00842	.00828	.00814	.00801	.00788	.00776	.00764	.00752	.00741	.00730	.00719	.00708	.00698
91	29	.01009	.00990	.00972	.00955	.00938	.00921	.00905	.00890	.00875	.00861	.00847	.00833	.00820	.00807	.00795	.00782	.00771	.00759	.00748	.00737
91	30	.01069	.01049	.01029	.01011	.00993	.00975	.00958	.00942	.00926	.00911	.00896	.00881	.00867	.00853	.00840	.00827	.00815	.00802	.00791	.00779
91	31	.01133	.01111	.01091	.01071	.01052	.01033	.01015	.00997	.00980	.00964	.00948	.00933	.00918	.00903	.00889	.00875	.00862	.00849	.00836	.00824
91	32	.01202	.01179	.01157	.01136	.01115	.01095	.01076	.01057	.01039	.01022	.01005	.00988	.00972	.00956	.00941	.00927	.00912	.00898	.00885	.00872
91	33	.01277	.01253	.01229	.01207	.01185	.01163	.01143	.01123	.01103	.01085	.01066	.01049	.01032	.01015	.00999	.00983	.00968	.00953	.00939	.00924
91	34	.01359	.01333	.01308	.01283	.01260	.01237	.01215	.01194	.01173	.01153	.01133	.01114	.01096	.01078	.01061	.01044	.01028	.01012	.00996	.00981
91	35	.01449	.01421	.01394	.01368	.01343	.01319	.01295	.01272	.01250	.01228	.01207	.01187	.01167	.01148	.01130	.01112	.01094	.01077	.01061	.01044
91	36	.01547	.01517	.01488	.01460	.01433	.01407	.01382	.01357	.01333	.01310	.01288	.01266	.01245	.01224	.01204	.01185	.01166	.01148	.01130	.01113
91	37	.01654	.01622	.01591	.01561	.01532	.01504	.01477	.01450	.01425	.01400	.01376	.01353	.01330	.01308	.01286	.01266	.01245	.01226	.01207	.01188
91	38	.01772	.01738	.01705	.01672	.01641	.01611	.01582	.01554	.01526	.01499	.01474	.01448	.01424	.01400	.01377	.01355	.01333	.01312	.01292	.01272
91	39	.01902	.01865	.01830	.01795	.01762	.01729	.01698	.01667	.01638	.01609	.01581	.01554	.01528	.01503	.01478	.01454	.01430	.01408	.01385	.01364
91	40	.02046	.02006	.01968	.01931	.01895	.01860	.01826	.01794	.01762	.01731	.01701	.01672	.01644	.01616	.01590	.01564	.01539	.01514	.01490	.01467
91	41	.02206	.02163	.02122	.02082	.02043	.02006	.01970	.01934	.01900	.01867	.01835	.01804	.01773	.01744	.01715	.01687	.01660	.01634	.01608	.01583
91	42	.02382	.02337	.02292	.02250	.02208	.02168	.02129	.02091	.02054	.02018	.01984	.01950	.01917	.01885	.01854	.01824	.01795	.01767	.01739	.01712
91	43	.02576	.02527	.02480	.02434	.02389	.02346	.02304	.02263	.02224	.02185	.02148	.02112	.02077	.02042	.02009	.01977	.01945	.01914	.01884	.01855
91	44	.02789	.02737	.02686	.02636	.02588	.02542	.02497	.02453	.02411	.02369	.02329	.02290	.02252	.02215	.02179	.02144	.02110	.02077	.02045	.02014
91	45	.03019	.02963	.02908	.02856	.02804	.02754	.02706	.02659	.02613	.02569	.02526	.02484	.02443	.02403	.02364	.02327	.02290	.02254	.02220	.02186
91	46	.03269	.03208	.03150	.03093	.03038	.02984	.02932	.02882	.02833	.02785	.02739	.02694	.02650	.02607	.02566	.02525	.02486	.02447	.02410	.02373
91	47	.03536	.03471	.03408	.03348	.03289	.03231	.03176	.03122	.03069	.03018	.02968	.02920	.02872	.02826	.02782	.02738	.02696	.02655	.02614	.02575
91	48	.03823	.03754	.03687	.03622	.03559	.03498	.03438	.03380	.03323	.03269	.03215	.03163	.03113	.03063	.03015	.02969	.02923	.02879	.02835	.02793
91	49	.04131	.04058	.03986	.03917	.03849	.03784	.03720	.03658	.03597	.03539	.03482	.03426	.03372	.03319	.03267	.03217	.03168	.03121	.03074	.03029
91	50	.04464	.04385	.04309	.04235	.04163	.04093	.04024	.03958	.03893	.03831	.03769	.03710	.03652	.03595	.03540	.03486	.03434	.03383	.03333	.03284
91	51	.04820	.04736	.04655	.04576	.04499	.04424	.04352	.04281	.04212	.04145	.04079	.04016	.03953	.03893	.03834	.03776	.03720	.03665	.03612	.03560
91	52	.05199	.05110	.05024	.04940	.04858	.04778	.04701	.04625	.04551	.04480	.04410	.04342	.04275	.04211	.04148	.04086	.04026	.03967	.03910	.03854
91	53	.05603	.05508	.05416	.05327	.05239	.05155	.05072	.04992	.04913	.04837	.04762	.04690	.04619	.04550	.04482	.04417	.04353	.04290	.04229	.04169
91	54	.06030	.05930	.05832	.05737	.05645	.05554	.05467	.05381	.05298	.05216	.05137	.05060	.04984	.04911	.04839	.04769	.04700	.04633	.04568	.04504
91	55	.06484	.06378	.06274	.06173	.06075	.05979	.05886	.05795	.05707	.05620	.05536	.05453	.05373	.05295	.05218	.05144	.05071	.04999	.04930	.04862
91	56	.06965	.06852	.06743	.06636	.06532	.06430	.06332	.06235	.06141	.06049	.05960	.05872	.05787	.05704	.05622	.05543	.05465	.05389	.05315	.05243
91	57	.07474	.07355	.07239	.07126	.07016	.06908	.06803	.06701	.06602	.06504	.06409	.06316	.06226	.06137	.06051	.05967	.05884	.05803	.05725	.05647
91	58	.08008	.07883	.07760	.07641	.07525	.07411	.07300	.07192	.07086	.06983	.06883	.06784	.06688	.06595	.06503	.06413	.06326	.06240	.06156	.06075
91	59	.08567	.08435	.08306	.08180	.08057	.07937	.07820	.07705	.07594	.07485	.07378	.07274	.07173	.07073	.06976	.06881	.06789	.06698	.06609	.06522
91	60	.09150	.09011	.08875	.08742	.08613	.08486	.08363	.08242	.08124	.08009	.07897	.07787	.07679	.07574	.07472	.07371	.07273	.07177	.07083	.06991
91	61	.09761	.09615	.09472	.09332	.09196	.09062	.08932	.08805	.08681	.08560	.08441	.08325	.08211	.08100	.07992	.07886	.07782	.07680	.07581	.07483
91	62	.10405	.10251	.10101	.09954	.09810	.09670	.09533	.09399	.09269	.09141	.09016	.08893	.08774	.08657	.08542	.08430	.08320	.08213	.08108	.08005
91	63	.11083	.10922	.10764	.10610	.10459	.10312	.10168	.10027	.09889	.09755	.09623	.09494	.09368	.09245	.09124	.09006	.08890	.08777	.08666	.08557

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	64	.11796	.11627	.11461	.11300	.11142	.10987	.10836	.10688	.10544	.10402	.10264	.10128	.09995	.09866	.09738	.09614	.09492	.09373	.09255	.09141
91	65	.12545	.12368	.12195	.12026	.11860	.11698	.11540	.11385	.11233	.11084	.10939	.10797	.10657	.10521	.10387	.10256	.10128	.10002	.09879	.09758
91	66	.13335	.13150	.12969	.12792	.12618	.12449	.12283	.12121	.11961	.11806	.11653	.11504	.11358	.11214	.11074	.10936	.10801	.10669	.10539	.10412
91	67	.14170	.13976	.13788	.13603	.13422	.13244	.13071	.12901	.12735	.12572	.12412	.12255	.12102	.11952	.11804	.11660	.11518	.11380	.11243	.11110
91	68	.15048	.14847	.14650	.14458	.14269	.14084	.13903	.13725	.13551	.13381	.13214	.13050	.12890	.12732	.12578	.12427	.12278	.12133	.11990	.11850
91	69	.15969	.15760	.15555	.15354	.15158	.14965	.14776	.14591	.14409	.14231	.14057	.13886	.13718	.13554	.13392	.13234	.13079	.12926	.12777	.12630
91	70	.16927	.16710	.16497	.16288	.16083	.15883	.15686	.15493	.15304	.15119	.14937	.14759	.14584	.14412	.14244	.14078	.13916	.13757	.13600	.13447
91	71	.17917	.17692	.17471	.17254	.17042	.16834	.16629	.16429	.16232	.16039	.15850	.15665	.15482	.15303	.15128	.14955	.14786	.14620	.14456	.14296
91	72	.18938	.18704	.18476	.18251	.18031	.17815	.17603	.17395	.17191	.16991	.16794	.16601	.16412	.16225	.16043	.15863	.15687	.15514	.15343	.15176
91	73	.19987	.19746	.19510	.19278	.19050	.18826	.18607	.18391	.18180	.17972	.17768	.17568	.17371	.17178	.16988	.16801	.16618	.16438	.16261	.16087
91	74	.21072	.20824	.20579	.20340	.20104	.19873	.19646	.19423	.19205	.18990	.18778	.18571	.18367	.18166	.17969	.17776	.17585	.17398	.17214	.17033
91	75	.22198	.21942	.21690	.21443	.21200	.20962	.20728	.20497	.20271	.20049	.19831	.19616	.19405	.19197	.18993	.18793	.18596	.18402	.18211	.18023
91	76	.23369	.23105	.22846	.22592	.22342	.22097	.21856	.21618	.21385	.21156	.20931	.20709	.20491	.20277	.20066	.19858	.19654	.19454	.19256	.19062
91	77	.24584	.24314	.24048	.23787	.23530	.23278	.23030	.22786	.22546	.22310	.22078	.21849	.21625	.21404	.21186	.20972	.20761	.20554	.20350	.20149
91	78	.25840	.25563	.25291	.25024	.24761	.24502	.24247	.23997	.23750	.23508	.23269	.23034	.22803	.22576	.22352	.22131	.21914	.21701	.21490	.21283
91	79	.27127	.26844	.26566	.26293	.26023	.25758	.25498	.25241	.24989	.24740	.24495	.24254	.24017	.23784	.23554	.23327	.23104	.22884	.22668	.22455
91	80	.28431	.28143	.27859	.27580	.27306	.27035	.26769	.26506	.26248	.25994	.25744	.25497	.25254	.25015	.24779	.24547	.24318	.24093	.23871	.23652
91	81	.29742	.29449	.29160	.28876	.28596	.28320	.28049	.27781	.27518	.27258	.27003	.26751	.26503	.26258	.26017	.25779	.25545	.25314	.25087	.24863
91	82	.31052	.30754	.30461	.30172	.29888	.29607	.29331	.29059	.28791	.28526	.28266	.28009	.27756	.27506	.27261	.27018	.26779	.26543	.26311	.26082
91	83	.32360	.32058	.31761	.31468	.31179	.30895	.30614	.30338	.30065	.29797	.29532	.29271	.29013	.28759	.28509	.28262	.28018	.27778	.27541	.27307
91	84	.33672	.33367	.33066	.32770	.32478	.32190	.31905	.31625	.31349	.31076	.30808	.30543	.30281	.30023	.29769	.29518	.29270	.29026	.28784	.28547
91	85	.34991	.34683	.34380	.34080	.33785	.33494	.33207	.32924	.32644	.32368	.32096	.31828	.31563	.31302	.31044	.30789	.30538	.30290	.30045	.29803
91	86	.36301	.35991	.35686	.35384	.35087	.34793	.34503	.34218	.33936	.33657	.33382	.33111	.32843	.32579	.32318	.32061	.31807	.31556	.31308	.31063
91	87	.37584	.37272	.36965	.36662	.36363	.36067	.35776	.35488	.35204	.34923	.34646	.34373	.34103	.33836	.33573	.33313	.33056	.32803	.32552	.32305
91	88	.38833	.38521	.38213	.37908	.37608	.37311	.37018	.36729	.36443	.36161	.35883	.35608	.35336	.35067	.34802	.34540	.34282	.34026	.33774	.33524
91	89	.40045	.39732	.39424	.39119	.38818	.38520	.38226	.37936	.37650	.37367	.37087	.36811	.36538	.36268	.36002	.35738	.35478	.35221	.34967	.34716
91	90	.41212	.40900	.40591	.40286	.39985	.39687	.39393	.39103	.38816	.38532	.38252	.37975	.37701	.37431	.37163	.36899	.36638	.36380	.36125	.35873
91	91	.42314	.42002	.41694	.41389	.41088	.40790	.40497	.40206	.39919	.39635	.39355	.39078	.38804	.38533	.38265	.38001	.37739	.37481	.37225	.36972
92	0	.00736	.00731	.00725	.00720	.00715	.00710	.00704	.00700	.00695	.00690	.00685	.00681	.00676	.00672	.00668	.00664	.00659	.00655	.00651	.00647
92	1	.00217	.00213	.00210	.00207	.00204	.00200	.00198	.00195	.00192	.00189	.00187	.00184	.00182	.00179	.00177	.00175	.00172	.00170	.00168	.00166
92	2	.00198	.00194	.00191	.00188	.00184	.00181	.00178	.00175	.00172	.00170	.00167	.00164	.00162	.00160	.00157	.00155	.00153	.00150	.00148	.00146
92	3	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140
92	4	.00197	.00193	.00189	.00186	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140
92	5	.00207	.00202	.00198	.00194	.00190	.00187	.00183	.00179	.00176	.00173	.00170	.00166	.00163	.00161	.00158	.00155	.00152	.00150	.00147	.00145
92	6	.00220	.00216	.00211	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00174	.00170	.00167	.00164	.00162	.00159	.00156	.00153
92	7	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00195	.00192	.00188	.00185	.00181	.00178	.00175	.00172	.00169	.00166
92	8	.00261	.00256	.00250	.00245	.00240	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182
92	9	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203
92	10	.00324	.00317	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00250	.00246	.00242	.00238	.00234	.00231
92	11	.00363	.00357	.00350	.00344	.00337	.00331	.00326	.00320	.00314	.00309	.00304	.00299	.00294	.00289	.00284	.00280	.00275	.00271	.00267	.00263
92	12	.00408	.00401	.00394	.00387	.00380	.00374	.00368	.00361	.00355	.00350	.00344	.00339	.00333	.00328	.00323	.00318	.00313	.00309	.00304	.00300
92	13	.00455	.00447	.00439	.00432	.00425	.00418	.00411	.00405	.00398	.00392	.00386	.00380	.00375	.00369	.00364	.00358	.00353	.00348	.00343	.00339
92	14	.00499	.00491	.00483	.00475	.00468	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386	.00381	.00376
92	15	.00540	.00531	.00522	.00514	.00506	.00498	.00491	.00483	.00476	.00469	.00462	.00456	.00449	.00443	.00437	.00431	.00425	.00420	.00414	.00409
92	16	.00574	.00565	.00556	.00547	.00538	.00530	.00522	.00515	.00507	.00500	.00493	.00486	.00479	.00472	.00466	.00460	.00454	.00448	.00442	.00436
92	17	.00603	.00593	.00584	.00575	.00566	.00557	.00549	.00541	.00533	.00525	.00518	.00510	.00503	.00497	.00490	.00483	.00477	.00471	.00465	.00459
92	18	.00628	.00618	.00608	.00598	.00589	.00580	.00571	.00563	.00554	.00546	.00539	.00531	.00524	.00517	.00510	.00503	.00496	.00490	.00483	.00477
92	19	.00652	.00641	.00631	.00620	.00611	.00601	.00592	.00583	.00575	.00566	.00558	.00550	.00543	.00535	.00528	.00521	.00514	.00507	.00500	.00494
92	20	.00676	.00665	.00654	.00643	.00633	.00623	.00614	.00604	.00595	.00587	.00578	.00570	.00562	.00554	.00546	.00539	.00532	.00525	.00518	.00511
92	21	.00702	.00690	.00679	.00668	.00657	.00647	.00637	.00627	.00617	.00608	.00599	.00591	.00582	.00574	.00566	.00558	.00550	.00543	.00536	.00529

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	22	.00729	.00716	.00704	.00693	.00681	.00670	.00660	.00650	.00640	.00630	.00621	.00611	.00603	.00594	.00586	.00577	.00569	.00562	.00554	.00547
92	23	.00758	.00744	.00732	.00720	.00708	.00696	.00685	.00674	.00664	.00654	.00644	.00634	.00625	.00616	.00607	.00598	.00590	.00582	.00574	.00566
92	24	.00790	.00776	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00680	.00669	.00659	.00649	.00640	.00631	.00621	.00613	.00604	.00596	.00588
92	25	.00826	.00811	.00797	.00784	.00770	.00757	.00745	.00733	.00721	.00710	.00699	.00688	.00678	.00668	.00658	.00648	.00639	.00630	.00621	.00612
92	26	.00867	.00851	.00836	.00822	.00808	.00794	.00781	.00768	.00756	.00744	.00732	.00721	.00710	.00699	.00689	.00678	.00669	.00659	.00650	.00641
92	27	.00914	.00897	.00881	.00866	.00851	.00837	.00823	.00809	.00796	.00783	.00771	.00759	.00747	.00735	.00724	.00714	.00703	.00693	.00683	.00674
92	28	.00965	.00948	.00931	.00914	.00898	.00883	.00868	.00854	.00839	.00826	.00813	.00800	.00787	.00775	.00764	.00752	.00741	.00730	.00720	.00710
92	29	.01021	.01003	.00984	.00967	.00950	.00934	.00918	.00902	.00887	.00873	.00859	.00845	.00832	.00819	.00807	.00795	.00783	.00771	.00760	.00749
92	30	.01082	.01062	.01042	.01024	.01006	.00988	.00971	.00955	.00939	.00924	.00909	.00894	.00880	.00866	.00853	.00840	.00828	.00815	.00803	.00792
92	31	.01146	.01125	.01105	.01085	.01065	.01047	.01029	.01011	.00994	.00978	.00962	.00946	.00931	.00917	.00902	.00889	.00875	.00862	.00850	.00837
92	32	.01216	.01193	.01171	.01150	.01130	.01110	.01090	.01072	.01054	.01036	.01019	.01002	.00986	.00971	.00956	.00941	.00927	.00913	.00899	.00886
92	33	.01292	.01268	.01245	.01222	.01200	.01178	.01158	.01138	.01118	.01100	.01081	.01064	.01047	.01030	.01014	.00998	.00983	.00968	.00953	.00939
92	34	.01375	.01349	.01324	.01299	.01276	.01253	.01231	.01209	.01189	.01169	.01149	.01130	.01112	.01094	.01077	.01060	.01043	.01027	.01012	.00997
92	35	.01466	.01438	.01411	.01385	.01360	.01335	.01312	.01289	.01266	.01245	.01224	.01204	.01184	.01165	.01146	.01128	.01111	.01094	.01077	.01061
92	36	.01565	.01535	.01506	.01478	.01451	.01425	.01399	.01375	.01351	.01328	.01305	.01284	.01262	.01242	.01222	.01203	.01184	.01165	.01148	.01130
92	37	.01673	.01641	.01610	.01580	.01551	.01523	.01495	.01469	.01443	.01418	.01394	.01371	.01348	.01326	.01305	.01284	.01264	.01244	.01225	.01206
92	38	.01792	.01758	.01724	.01692	.01661	.01631	.01602	.01573	.01546	.01519	.01493	.01468	.01444	.01420	.01397	.01374	.01353	.01331	.01311	.01291
92	39	.01923	.01886	.01850	.01816	.01782	.01750	.01719	.01688	.01658	.01630	.01602	.01575	.01549	.01523	.01498	.01474	.01451	.01428	.01406	.01384
92	40	.02068	.02029	.01990	.01953	.01917	.01882	.01849	.01816	.01784	.01753	.01723	.01694	.01666	.01638	.01612	.01586	.01560	.01536	.01512	.01489
92	41	.02230	.02187	.02146	.02106	.02067	.02030	.01994	.01958	.01924	.01891	.01859	.01827	.01797	.01767	.01739	.01711	.01683	.01657	.01631	.01606
92	42	.02408	.02362	.02318	.02275	.02234	.02193	.02154	.02116	.02080	.02044	.02009	.01975	.01943	.01911	.01880	.01850	.01820	.01792	.01764	.01737
92	43	.02604	.02555	.02508	.02462	.02417	.02374	.02332	.02291	.02252	.02213	.02176	.02139	.02104	.02070	.02036	.02004	.01972	.01942	.01912	.01882
92	44	.02820	.02767	.02716	.02667	.02619	.02572	.02527	.02483	.02441	.02399	.02359	.02320	.02282	.02245	.02209	.02174	.02140	.02107	.02075	.02043
92	45	.03053	.02996	.02942	.02889	.02837	.02787	.02739	.02692	.02646	.02602	.02558	.02516	.02475	.02436	.02397	.02359	.02323	.02287	.02252	.02218
92	46	.03305	.03244	.03186	.03129	.03074	.03020	.02968	.02918	.02869	.02821	.02775	.02729	.02685	.02643	.02601	.02561	.02521	.02483	.02445	.02408
92	47	.03575	.03511	.03448	.03387	.03328	.03271	.03215	.03161	.03108	.03057	.03007	.02958	.02911	.02865	.02821	.02777	.02734	.02693	.02653	.02613
92	48	.03866	.03797	.03730	.03665	.03602	.03540	.03481	.03423	.03366	.03311	.03258	.03206	.03155	.03106	.03058	.03011	.02965	.02921	.02877	.02835
92	49	.04178	.04105	.04033	.03964	.03896	.03830	.03767	.03704	.03644	.03585	.03528	.03472	.03418	.03365	.03313	.03263	.03214	.03166	.03120	.03074
92	50	.04515	.04436	.04360	.04286	.04214	.04144	.04075	.04009	.03944	.03881	.03820	.03760	.03702	.03646	.03590	.03537	.03484	.03433	.03383	.03334
92	51	.04876	.04793	.04711	.04632	.04555	.04480	.04407	.04337	.04267	.04200	.04135	.04071	.04009	.03948	.03889	.03831	.03775	.03720	.03667	.03614
92	52	.05261	.05172	.05085	.05001	.04919	.04839	.04761	.04686	.04612	.04540	.04471	.04402	.04336	.04271	.04208	.04146	.04086	.04027	.03970	.03914
92	53	.05670	.05575	.05483	.05393	.05306	.05221	.05139	.05058	.04980	.04903	.04828	.04756	.04685	.04616	.04548	.04482	.04418	.04355	.04294	.04234
92	54	.06103	.06003	.05905	.05810	.05717	.05627	.05539	.05454	.05370	.05289	.05209	.05132	.05056	.04982	.04911	.04840	.04772	.04705	.04639	.04575
92	55	.06564	.06457	.06354	.06253	.06154	.06059	.05965	.05874	.05785	.05699	.05614	.05532	.05452	.05373	.05297	.05222	.05149	.05077	.05007	.04939
92	56	.07052	.06939	.06830	.06723	.06618	.06517	.06418	.06321	.06227	.06135	.06045	.05958	.05872	.05789	.05707	.05628	.05550	.05474	.05400	.05327
92	57	.07568	.07449	.07333	.07220	.07110	.07002	.06897	.06795	.06695	.06598	.06503	.06410	.06319	.06230	.06144	.06059	.05977	.05896	.05817	.05740
92	58	.08111	.07986	.07863	.07744	.07627	.07513	.07402	.07294	.07188	.07085	.06984	.06886	.06790	.06696	.06604	.06514	.06427	.06341	.06257	.06175
92	59	.08679	.08546	.08417	.08291	.08168	.08048	.07931	.07816	.07704	.07595	.07489	.07384	.07283	.07183	.07086	.06991	.06898	.06807	.06718	.06631
92	60	.09271	.09131	.08995	.08863	.08733	.08606	.08483	.08362	.08244	.08129	.08016	.07906	.07798	.07693	.07590	.07490	.07391	.07295	.07201	.07108
92	61	.09891	.09745	.09602	.09462	.09325	.09192	.09062	.08934	.08810	.08688	.08570	.08453	.08340	.08229	.08120	.08013	.07909	.07808	.07708	.07610
92	62	.10545	.10391	.10241	.10094	.09950	.09810	.09673	.09539	.09408	.09280	.09154	.09032	.08912	.08795	.08680	.08568	.08458	.08350	.08245	.08141
92	63	.11234	.11073	.10915	.10760	.10610	.10462	.10318	.10177	.10039	.09905	.09773	.09644	.09517	.09394	.09273	.09154	.09038	.08925	.08814	.08705
92	64	.11959	.11789	.11624	.11462	.11304	.11149	.10998	.10850	.10705	.10563	.10425	.10289	.10156	.10026	.09899	.09774	.09652	.09532	.09415	.09300
92	65	.12721	.12543	.12370	.12201	.12035	.11873	.11714	.11559	.11407	.11258	.11113	.10970	.10830	.10694	.10560	.10428	.10300	.10174	.10050	.09929
92	66	.13524	.13339	.13158	.12980	.12807	.12637	.12471	.12308	.12149	.11993	.11840	.11691	.11544	.11401	.11260	.11122	.10987	.10854	.10724	.10597
92	67	.14374	.14180	.13991	.13806	.13625	.13448	.13274	.13104	.12937	.12774	.12614	.12457	.12303	.12153	.12005	.11861	.11719	.11579	.11443	.11309
92	68	.15269	.15068	.14870	.14677	.14488	.14303	.14122	.13944	.13770	.13599	.13432	.13268	.13107	.12949	.12795	.12643	.12494	.12349	.12205	.12065
92	69	.16207	.15998	.15793	.15592	.15395	.15202	.15013	.14827	.14646	.14467	.14293	.14121	.13953	.13789	.13627	.13468	.13313	.13160	.13010	.12863
92	70	.17184	.16966	.16753	.16544	.16339	.16139	.15942	.15749	.15560	.15374	.15192	.15013	.14838	.14666	.14497	.14331	.14168	.14009	.13852	.13698
92	71	.18194	.17968	.17747	.17530	.17318	.17109	.16905	.16704	.16507	.16314	.16125	.15939	.15756	.15577	.15401	.15228	.15058	.14891	.14728	.14567

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	72	.19235	.19002	.18773	.18548	.18328	.18112	.17900	.17691	.17487	.17286	.17089	.16896	.16706	.16520	.16337	.16157	.15980	.15806	.15636	.15468
92	73	.20307	.20066	.19829	.19597	.19369	.19145	.18925	.18710	.18498	.18290	.18085	.17885	.17687	.17494	.17303	.17116	.16933	.16752	.16574	.16400
92	74	.21415	.21166	.20922	.20682	.20447	.20215	.19988	.19765	.19546	.19330	.19119	.18911	.18706	.18505	.18308	.18114	.17923	.17736	.17551	.17370
92	75	.22566	.22310	.22058	.21811	.21568	.21329	.21094	.20864	.20637	.20415	.20196	.19981	.19769	.19562	.19357	.19156	.18958	.18764	.18573	.18384
92	76	.23764	.23500	.23242	.22987	.22737	.22491	.22250	.22012	.21778	.21549	.21323	.21101	.20883	.20668	.20456	.20249	.20044	.19843	.19645	.19450
92	77	.25009	.24739	.24473	.24211	.23955	.23702	.23453	.23209	.22969	.22732	.22500	.22271	.22046	.21824	.21606	.21392	.21181	.20973	.20768	.20567
92	78	.26297	.26020	.25748	.25480	.25217	.24958	.24703	.24452	.24205	.23962	.23723	.23488	.23256	.23028	.22804	.22583	.22366	.22151	.21940	.21733
92	79	.27618	.27335	.27057	.26783	.26514	.26249	.25988	.25731	.25478	.25229	.24984	.24743	.24505	.24271	.24040	.23813	.23590	.23369	.23152	.22939
92	80	.28959	.28671	.28387	.28108	.27833	.27562	.27295	.27033	.26774	.26519	.26269	.26021	.25778	.25538	.25302	.25069	.24840	.24614	.24391	.24172
92	81	.30307	.30014	.29725	.29441	.29161	.28885	.28613	.28345	.28081	.27822	.27565	.27313	.27064	.26819	.26578	.26340	.26105	.25874	.25645	.25421
92	82	.31656	.31359	.31065	.30776	.30492	.30211	.29935	.29662	.29393	.29129	.28868	.28611	.28357	.28107	.27861	.27618	.27378	.27142	.26908	.26679
92	83	.33004	.32703	.32405	.32112	.31824	.31539	.31258	.30982	.30709	.30440	.30174	.29913	.29655	.29400	.29149	.28902	.28658	.28417	.28179	.27945
92	84	.34359	.34054	.33753	.33457	.33164	.32876	.32592	.32311	.32035	.31762	.31493	.31227	.30965	.30707	.30452	.30201	.29952	.29707	.29465	.29227
92	85	.35722	.35414	.35111	.34812	.34517	.34225	.33938	.33655	.33375	.33099	.32826	.32558	.32292	.32031	.31772	.31517	.31265	.31017	.30771	.30529
92	86	.37079	.36769	.36464	.36162	.35865	.35571	.35281	.34995	.34713	.34435	.34159	.33888	.33620	.33355	.33094	.32836	.32581	.32330	.32081	.31836
92	87	.38409	.38097	.37790	.37487	.37188	.36893	.36601	.36313	.36029	.35748	.35471	.35197	.34927	.34660	.34397	.34136	.33879	.33625	.33374	.33126
92	88	.39706	.39394	.39086	.38782	.38482	.38185	.37892	.37603	.37317	.37035	.36756	.36481	.36209	.35940	.35675	.35413	.35154	.34897	.34644	.34394
92	89	.40966	.40654	.40346	.40041	.39740	.39443	.39150	.38860	.38573	.38290	.38010	.37734	.37461	.37191	.36924	.36661	.36400	.36143	.35888	.35636
92	90	.42182	.41870	.41562	.41258	.40957	.40660	.40366	.40075	.39789	.39505	.39225	.38948	.38674	.38404	.38136	.37872	.37610	.37352	.37096	.36844
92	91	.43332	.43020	.42713	.42409	.42108	.41811	.41518	.41228	.40941	.40657	.40377	.40100	.39826	.39555	.39287	.39022	.38761	.38502	.38246	.37993
92	92	.44395	.44084	.43778	.43474	.43174	.42878	.42585	.42295	.42009	.41725	.41445	.41168	.40895	.40624	.40356	.40091	.39829	.39570	.39314	.39060
93	0	.00755	.00750	.00744	.00739	.00734	.00728	.00723	.00719	.00714	.00709	.00705	.00700	.00696	.00691	.00687	.00683	.00679	.00675	.00671	.00667
93	1	.00220	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00195	.00192	.00190	.00187	.00185	.00182	.00180	.00178	.00176	.00173	.00171	.00169
93	2	.00200	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00170	.00167	.00164	.00162	.00160	.00157	.00155	.00153	.00151	.00149
93	3	.00196	.00192	.00188	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158	.00156	.00153	.00151	.00148	.00146	.00144	.00142
93	4	.00199	.00195	.00191	.00188	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00156	.00154	.00151	.00149	.00146	.00144	.00141
93	5	.00209	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00175	.00171	.00168	.00165	.00162	.00159	.00157	.00154	.00151	.00149	.00146
93	6	.00222	.00217	.00213	.00209	.00204	.00200	.00196	.00193	.00189	.00185	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00158	.00155
93	7	.00240	.00235	.00231	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00173	.00171	.00168
93	8	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184
93	9	.00291	.00285	.00280	.00274	.00269	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224	.00220	.00216	.00212	.00209	.00205
93	10	.00326	.00320	.00314	.00308	.00302	.00296	.00291	.00286	.00281	.00276	.00271	.00266	.00262	.00257	.00253	.00249	.00245	.00241	.00237	.00233
93	11	.00367	.00360	.00353	.00347	.00341	.00334	.00329	.00323	.00317	.00312	.00307	.00302	.00297	.00292	.00287	.00283	.00278	.00274	.00270	.00266
93	12	.00412	.00405	.00398	.00391	.00384	.00378	.00371	.00365	.00359	.00354	.00348	.00342	.00337	.00332	.00327	.00322	.00317	.00313	.00308	.00304
93	13	.00460	.00452	.00444	.00437	.00430	.00423	.00416	.00410	.00403	.00397	.00391	.00385	.00379	.00374	.00368	.00363	.00358	.00353	.00348	.00343
93	14	.00505	.00497	.00489	.00481	.00473	.00466	.00459	.00452	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00402	.00397	.00392	.00386	.00381
93	15	.00546	.00537	.00529	.00520	.00512	.00505	.00497	.00490	.00483	.00476	.00469	.00462	.00456	.00450	.00443	.00438	.00432	.00426	.00421	.00415
93	16	.00581	.00572	.00563	.00554	.00545	.00537	.00529	.00522	.00514	.00507	.00500	.00493	.00486	.00479	.00473	.00467	.00461	.00455	.00449	.00443
93	17	.00610	.00601	.00591	.00582	.00573	.00565	.00556	.00548	.00540	.00533	.00525	.00518	.00511	.00504	.00497	.00491	.00484	.00478	.00472	.00466
93	18	.00636	.00625	.00616	.00606	.00597	.00588	.00579	.00571	.00562	.00554	.00546	.00539	.00532	.00524	.00517	.00511	.00504	.00497	.00491	.00485
93	19	.00660	.00649	.00639	.00629	.00619	.00609	.00600	.00591	.00583	.00574	.00566	.00558	.00551	.00543	.00536	.00529	.00522	.00515	.00508	.00502
93	20	.00684	.00673	.00662	.00652	.00642	.00632	.00622	.00613	.00604	.00595	.00586	.00578	.00570	.00562	.00555	.00547	.00540	.00533	.00526	.00519
93	21	.00711	.00699	.00687	.00676	.00666	.00655	.00645	.00635	.00626	.00617	.00608	.00599	.00591	.00582	.00574	.00567	.00559	.00552	.00544	.00537
93	22	.00737	.00725	.00713	.00701	.00690	.00679	.00669	.00658	.00648	.00639	.00629	.00620	.00611	.00603	.00594	.00586	.00578	.00570	.00563	.00555
93	23	.00766	.00753	.00741	.00729	.00717	.00705	.00694	.00683	.00673	.00662	.00653	.00643	.00634	.00625	.00616	.00607	.00599	.00591	.00583	.00575
93	24	.00799	.00785	.00772	.00759	.00746	.00734	.00722	.00711	.00700	.00689	.00679	.00668	.00659	.00649	.00640	.00631	.00622	.00613	.00605	.00597
93	25	.00836	.00821	.00807	.00793	.00780	.00767	.00754	.00742	.00731	.00719	.00708	.00698	.00687	.00677	.00667	.00658	.00648	.00639	.00630	.00622
93	26	.00877	.00861	.00846	.00832	.00818	.00804	.00791	.00778	.00766	.00753	.00742	.00730	.00719	.00709	.00698	.00688	.00678	.00669	.00659	.00650
93	27	.00924	.00908	.00892	.00876	.00861	.00847	.00833	.00819	.00806	.00793	.00781	.00769	.00757	.00746	.00735	.00724	.00713	.00703	.00693	.00684
93	28	.00976	.00958	.00941	.00925	.00909	.00894	.00879	.00864	.00850	.00837	.00823	.00811	.00798	.00786	.00774	.00763	.00752	.00741	.00730	.00720

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	29	.01033	.01014	.00996	.00978	.00961	.00945	.00929	.00914	.00899	.00884	.00870	.00857	.00843	.00830	.00818	.00806	.00794	.00782	.00771	.00760
93	30	.01094	.01074	.01054	.01036	.01018	.01000	.00983	.00967	.00951	.00935	.00920	.00906	.00892	.00878	.00865	.00852	.00839	.00827	.00815	.00803
93	31	.01159	.01138	.01117	.01097	.01078	.01059	.01041	.01024	.01007	.00990	.00974	.00959	.00944	.00929	.00915	.00901	.00888	.00874	.00862	.00849
93	32	.01229	.01206	.01184	.01163	.01143	.01123	.01103	.01085	.01067	.01049	.01032	.01015	.00999	.00984	.00968	.00954	.00939	.00926	.00912	.00899
93	33	.01306	.01282	.01258	.01236	.01214	.01192	.01172	.01152	.01132	.01113	.01095	.01077	.01060	.01044	.01027	.01012	.00996	.00981	.00967	.00953
93	34	.01389	.01363	.01338	.01314	.01290	.01267	.01245	.01224	.01203	.01183	.01163	.01145	.01126	.01108	.01091	.01074	.01058	.01042	.01026	.01011
93	35	.01481	.01453	.01426	.01400	.01375	.01350	.01327	.01304	.01282	.01260	.01239	.01219	.01199	.01180	.01161	.01143	.01126	.01109	.01092	.01076
93	36	.01581	.01551	.01522	.01494	.01467	.01441	.01415	.01391	.01367	.01344	.01321	.01299	.01278	.01258	.01238	.01218	.01199	.01181	.01163	.01146
93	37	.01690	.01658	.01627	.01597	.01568	.01539	.01512	.01486	.01460	.01435	.01411	.01388	.01365	.01343	.01321	.01301	.01280	.01261	.01242	.01223
93	38	.01810	.01775	.01742	.01710	.01679	.01649	.01619	.01591	.01563	.01537	.01511	.01486	.01461	.01438	.01414	.01392	.01370	.01349	.01328	.01308
93	39	.01942	.01905	.01869	.01835	.01801	.01769	.01737	.01707	.01677	.01649	.01621	.01594	.01567	.01542	.01517	.01493	.01469	.01447	.01424	.01403
93	40	.02088	.02049	.02010	.01973	.01937	.01902	.01869	.01836	.01804	.01773	.01743	.01714	.01686	.01658	.01632	.01606	.01580	.01556	.01532	.01509
93	41	.02251	.02209	.02168	.02128	.02089	.02051	.02015	.01980	.01946	.01912	.01880	.01849	.01818	.01789	.01760	.01732	.01705	.01678	.01652	.01627
93	42	.02431	.02386	.02341	.02299	.02257	.02217	.02178	.02140	.02103	.02067	.02032	.01999	.01966	.01934	.01903	.01873	.01843	.01815	.01787	.01760
93	43	.02630	.02581	.02533	.02487	.02442	.02399	.02357	.02316	.02277	.02238	.02201	.02164	.02129	.02095	.02061	.02029	.01997	.01966	.01936	.01907
93	44	.02847	.02795	.02744	.02694	.02646	.02600	.02555	.02511	.02468	.02427	.02386	.02347	.02309	.02272	.02236	.02201	.02167	.02134	.02102	.02070
93	45	.03083	.03026	.02972	.02919	.02867	.02817	.02769	.02722	.02676	.02631	.02588	.02546	.02505	.02465	.02426	.02389	.02352	.02316	.02281	.02247
93	46	.03338	.03277	.03219	.03162	.03107	.03053	.03001	.02950	.02901	.02853	.02807	.02762	.02718	.02675	.02633	.02593	.02553	.02515	.02477	.02440
93	47	.03611	.03546	.03484	.03423	.03364	.03306	.03250	.03196	.03143	.03092	.03042	.02994	.02946	.02900	.02856	.02812	.02769	.02728	.02688	.02648
93	48	.03905	.03836	.03769	.03704	.03641	.03579	.03519	.03461	.03405	.03350	.03296	.03244	.03194	.03144	.03096	.03049	.03003	.02959	.02915	.02873
93	49	.04221	.04147	.04076	.04006	.03938	.03873	.03809	.03747	.03686	.03627	.03570	.03514	.03460	.03407	.03355	.03305	.03256	.03208	.03161	.03116
93	50	.04561	.04483	.04406	.04332	.04260	.04190	.04122	.04055	.03990	.03927	.03866	.03806	.03748	.03691	.03636	.03582	.03530	.03478	.03428	.03379
93	51	.04927	.04843	.04762	.04683	.04606	.04531	.04458	.04387	.04318	.04251	.04185	.04121	.04059	.03998	.03939	.03881	.03825	.03770	.03716	.03664
93	52	.05316	.05227	.05140	.05056	.04974	.04894	.04817	.04741	.04667	.04595	.04525	.04457	.04391	.04326	.04263	.04201	.04141	.04082	.04024	.03968
93	53	.05730	.05636	.05543	.05454	.05367	.05282	.05199	.05118	.05040	.04963	.04888	.04816	.04745	.04675	.04608	.04542	.04478	.04415	.04353	.04293
93	54	.06169	.06069	.05971	.05876	.05783	.05693	.05605	.05519	.05436	.05354	.05275	.05197	.05122	.05048	.04976	.04905	.04837	.04770	.04704	.04640
93	55	.06636	.06529	.06426	.06325	.06226	.06130	.06037	.05946	.05857	.05770	.05686	.05603	.05523	.05444	.05368	.05293	.05219	.05148	.05078	.05010
93	56	.07130	.07018	.06908	.06801	.06697	.06595	.06496	.06399	.06305	.06213	.06123	.06036	.05950	.05867	.05785	.05705	.05627	.05551	.05477	.05404
93	57	.07654	.07535	.07419	.07306	.07195	.07088	.06983	.06880	.06780	.06683	.06588	.06495	.06404	.06315	.06228	.06144	.06061	.05980	.05901	.05823
93	58	.08204	.08079	.07956	.07836	.07720	.07606	.07495	.07387	.07281	.07178	.07077	.06978	.06882	.06788	.06696	.06606	.06518	.06432	.06348	.06266
93	59	.08780	.08647	.08518	.08392	.08268	.08148	.08031	.07917	.07805	.07695	.07589	.07485	.07383	.07283	.07186	.07090	.06997	.06906	.06817	.06730
93	60	.09380	.09241	.09104	.08971	.08842	.08715	.08591	.08470	.08352	.08237	.08124	.08014	.07906	.07801	.07698	.07597	.07499	.07402	.07308	.07215
93	61	.10009	.09863	.09719	.09579	.09443	.09309	.09179	.09052	.08927	.08805	.08686	.08570	.08456	.08345	.08236	.08130	.08025	.07923	.07824	.07726
93	62	.10672	.10518	.10368	.10220	.10077	.09936	.09799	.09665	.09534	.09406	.09280	.09158	.09038	.08920	.08805	.08693	.08583	.08475	.08370	.08266
93	63	.11371	.11210	.11052	.10897	.10746	.10599	.10455	.10314	.10176	.10041	.09909	.09779	.09653	.09529	.09408	.09290	.09173	.09060	.08948	.08839
93	64	.12106	.11937	.11771	.11610	.11451	.11296	.11145	.10997	.10852	.10710	.10571	.10435	.10302	.10172	.10045	.09920	.09797	.09677	.09560	.09445
93	65	.12880	.12702	.12529	.12359	.12194	.12031	.11873	.11717	.11565	.11416	.11270	.11128	.10988	.10851	.10717	.10585	.10457	.10330	.10207	.10085
93	66	.13695	.13510	.13329	.13151	.12978	.12808	.12642	.12479	.12320	.12164	.12011	.11861	.11714	.11570	.11429	.11291	.11156	.11023	.10893	.10765
93	67	.14559	.14365	.14176	.13991	.13810	.13632	.13458	.13288	.13121	.12958	.12797	.12641	.12487	.12336	.12188	.12043	.11901	.11762	.11625	.11491
93	68	.15469	.15267	.15070	.14877	.14688	.14502	.14321	.14143	.13969	.13798	.13630	.13466	.13305	.13147	.12992	.12841	.12692	.12545	.12402	.12261
93	69	.16423	.16214	.16008	.15807	.15610	.15417	.15228	.15042	.14861	.14682	.14507	.14336	.14168	.14002	.13841	.13682	.13526	.13373	.13222	.13075
93	70	.17417	.17199	.16986	.16777	.16572	.16371	.16174	.15981	.15792	.15606	.15423	.15245	.15069	.14897	.14728	.14562	.14399	.14239	.14082	.13927
93	71	.18445	.18220	.17998	.17782	.17569	.17360	.17155	.16955	.16758	.16564	.16375	.16188	.16005	.15826	.15650	.15476	.15307	.15140	.14976	.14814
93	72	.19506	.19272	.19043	.18819	.18598	.18382	.18170	.17961	.17757	.17556	.17358	.17165	.16975	.16788	.16605	.16424	.16247	.16073	.15902	.15734
93	73	.20598	.20356	.20120	.19887	.19659	.19435	.19215	.18999	.18787	.18579	.18374	.18173	.17976	.17782	.17591	.17404	.17220	.17039	.16861	.16686
93	74	.21727	.21478	.21234	.20994	.20758	.20527	.20299	.20076	.19856	.19641	.19429	.19221	.19016	.18815	.18617	.18423	.18232	.18044	.17859	.17677
93	75	.22901	.22644	.22392	.22145	.21902	.21663	.21428	.21198	.20971	.20748	.20529	.20314	.20102	.19894	.19689	.19488	.19290	.19095	.18903	.18715
93	76	.24124	.23860	.23601	.23346	.23096	.22850	.22609	.22371	.22137	.21907	.21681	.21459	.21240	.21025	.20813	.20605	.20400	.20199	.20000	.19805
93	77	.25396	.25125	.24859	.24598	.24341	.24088	.23840	.23595	.23354	.23118	.22885	.22656	.22430	.22209	.21990	.21775	.21564	.21356	.21151	.20949
93	78	.26713	.26436	.26164	.25896	.25633	.25374	.25118	.24867	.24620	.24377	.24138	.23902	.23671	.23442	.23218	.22996	.22778	.22564	.22352	.22144

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	79	.28066	.27783	.27505	.27231	.26962	.26696	.26435	.26178	.25925	.25676	.25430	.25189	.24951	.24716	.24486	.24258	.24034	.23814	.23596	.23382
93	80	.29440	.29152	.28868	.28589	.28314	.28043	.27776	.27513	.27255	.27000	.26749	.26501	.26258	.26017	.25781	.25548	.25318	.25092	.24868	.24648
93	81	.30823	.30530	.30241	.29957	.29677	.29401	.29129	.28861	.28597	.28337	.28081	.27828	.27579	.27334	.27092	.26853	.26618	.26386	.26158	.25932
93	82	.32208	.31911	.31617	.31328	.31044	.30763	.30487	.30214	.29945	.29680	.29419	.29162	.28908	.28658	.28411	.28167	.27927	.27691	.27457	.27227
93	83	.33593	.33292	.32995	.32702	.32413	.32129	.31848	.31571	.31298	.31029	.30763	.30502	.30243	.29989	.29737	.29489	.29245	.29004	.28766	.28531
93	84	.34987	.34682	.34382	.34085	.33793	.33505	.33221	.32940	.32664	.32391	.32121	.31856	.31594	.31335	.31080	.30828	.30579	.30334	.30092	.29852
93	85	.36392	.36084	.35781	.35482	.35187	.34896	.34609	.34325	.34045	.33769	.33497	.33228	.32962	.32700	.32442	.32186	.31934	.31685	.31439	.31197
93	86	.37792	.37482	.37177	.36876	.36579	.36285	.35996	.35710	.35427	.35149	.34874	.34602	.34334	.34069	.33807	.33549	.33294	.33042	.32793	.32548
93	87	.39165	.38855	.38548	.38245	.37946	.37651	.37360	.37072	.36788	.36507	.36230	.35956	.35686	.35419	.35155	.34894	.34637	.34383	.34131	.33883
93	88	.40508	.40196	.39889	.39585	.39285	.38989	.38696	.38407	.38122	.37840	.37561	.37286	.37014	.36745	.36479	.36217	.35958	.35701	.35448	.35198
93	89	.41814	.41502	.41194	.40890	.40590	.40293	.40000	.39710	.39424	.39141	.38861	.38585	.38312	.38042	.37775	.37512	.37251	.36993	.36739	.36487
93	90	.43075	.42764	.42457	.42153	.41853	.41556	.41263	.40973	.40686	.40403	.40123	.39846	.39573	.39302	.39035	.38770	.38509	.38250	.37995	.37742
93	91	.44270	.43959	.43653	.43349	.43050	.42753	.42460	.42171	.41884	.41601	.41321	.41044	.40771	.40500	.40232	.39968	.39706	.39447	.39191	.38937
93	92	.45376	.45066	.44760	.44458	.44159	.43863	.43571	.43282	.42996	.42713	.42433	.42157	.41883	.41613	.41345	.41081	.40819	.40560	.40303	.40050
93	93	.46397	.46088	.45784	.45482	.45184	.44889	.44598	.44309	.44024	.43742	.43463	.43187	.42914	.42644	.42376	.42112	.41850	.41591	.41335	.41082
94	0	.00773	.00767	.00762	.00757	.00751	.00746	.00741	.00737	.00732	.00727	.00723	.00718	.00714	.00709	.00705	.00701	.00697	.00693	.00689	.00685
94	1	.00223	.00219	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00195	.00193	.00190	.00188	.00185	.00183	.00181	.00179	.00176	.00174	.00172
94	2	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00175	.00172	.00169	.00167	.00164	.00162	.00160	.00157	.00155	.00153	.00151
94	3	.00198	.00194	.00190	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00163	.00160	.00158	.00155	.00153	.00150	.00148	.00146	.00144
94	4	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00172	.00169	.00166	.00163	.00161	.00158	.00155	.00153	.00150	.00148	.00145	.00143
94	5	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00158	.00156	.00153	.00151	.00148
94	6	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00194	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00157
94	7	.00242	.00237	.00232	.00227	.00223	.00219	.00214	.00210	.00206	.00202	.00199	.00195	.00191	.00188	.00185	.00181	.00178	.00175	.00172	.00169
94	8	.00265	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00210	.00206	.00202	.00199	.00195	.00192	.00189	.00185
94	9	.00293	.00287	.00282	.00276	.00271	.00266	.00261	.00256	.00251	.00246	.00242	.00238	.00234	.00229	.00225	.00222	.00218	.00214	.00211	.00207
94	10	.00328	.00322	.00316	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00251	.00247	.00243	.00239	.00235
94	11	.00369	.00363	.00356	.00349	.00343	.00337	.00331	.00326	.00320	.00315	.00310	.00305	.00300	.00295	.00290	.00286	.00281	.00277	.00273	.00268
94	12	.00416	.00408	.00401	.00394	.00388	.00381	.00375	.00369	.00363	.00357	.00351	.00346	.00341	.00335	.00330	.00325	.00321	.00316	.00311	.00307
94	13	.00464	.00456	.00449	.00441	.00434	.00427	.00420	.00414	.00407	.00401	.00395	.00389	.00384	.00378	.00373	.00367	.00362	.00357	.00352	.00348
94	14	.00510	.00502	.00494	.00486	.00478	.00471	.00464	.00457	.00450	.00444	.00437	.00431	.00425	.00419	.00413	.00407	.00402	.00397	.00391	.00386
94	15	.00552	.00543	.00535	.00526	.00518	.00510	.00503	.00496	.00488	.00481	.00475	.00468	.00462	.00455	.00449	.00443	.00438	.00432	.00426	.00421
94	16	.00587	.00578	.00569	.00560	.00552	.00544	.00536	.00528	.00521	.00513	.00506	.00499	.00492	.00486	.00479	.00473	.00467	.00461	.00455	.00450
94	17	.00617	.00608	.00598	.00589	.00580	.00572	.00563	.00555	.00547	.00540	.00532	.00525	.00518	.00511	.00504	.00498	.00491	.00485	.00479	.00473
94	18	.00643	.00633	.00623	.00613	.00604	.00595	.00586	.00578	.00570	.00561	.00554	.00546	.00539	.00532	.00525	.00518	.00511	.00505	.00498	.00492
94	19	.00667	.00656	.00646	.00636	.00626	.00617	.00608	.00599	.00590	.00582	.00574	.00566	.00558	.00551	.00543	.00536	.00529	.00522	.00516	.00509
94	20	.00692	.00681	.00670	.00659	.00649	.00639	.00630	.00621	.00611	.00603	.00594	.00586	.00578	.00570	.00562	.00555	.00548	.00540	.00534	.00527
94	21	.00718	.00707	.00695	.00684	.00674	.00663	.00653	.00643	.00634	.00625	.00616	.00607	.00599	.00590	.00582	.00574	.00567	.00559	.00552	.00545
94	22	.00746	.00733	.00721	.00709	.00698	.00687	.00677	.00666	.00656	.00647	.00637	.00628	.00619	.00611	.00602	.00594	.00586	.00578	.00571	.00563
94	23	.00775	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00681	.00671	.00661	.00651	.00642	.00633	.00624	.00615	.00607	.00599	.00591	.00583
94	24	.00807	.00793	.00780	.00767	.00755	.00742	.00731	.00719	.00708	.00697	.00687	.00677	.00667	.00657	.00648	.00639	.00630	.00622	.00613	.00605
94	25	.00844	.00830	.00815	.00802	.00788	.00776	.00763	.00751	.00739	.00728	.00717	.00706	.00696	.00686	.00676	.00666	.00657	.00648	.00639	.00630
94	26	.00886	.00870	.00855	.00841	.00827	.00813	.00800	.00787	.00774	.00762	.00751	.00739	.00728	.00718	.00707	.00697	.00687	.00678	.00668	.00659
94	27	.00934	.00917	.00901	.00886	.00871	.00856	.00842	.00829	.00815	.00803	.00790	.00778	.00766	.00755	.00744	.00733	.00723	.00713	.00703	.00693
94	28	.00986	.00968	.00951	.00935	.00919	.00903	.00888	.00874	.00860	.00846	.00833	.00820	.00808	.00796	.00784	.00773	.00762	.00751	.00740	.00730
94	29	.01043	.01024	.01006	.00989	.00972	.00955	.00939	.00924	.00909	.00895	.00880	.00867	.00854	.00841	.00828	.00816	.00804	.00793	.00782	.00771
94	30	.01104	.01084	.01065	.01046	.01028	.01011	.00994	.00978	.00962	.00946	.00931	.00917	.00903	.00889	.00876	.00863	.00850	.00838	.00826	.00814
94	31	.01170	.01149	.01128	.01108	.01089	.01070	.01052	.01035	.01018	.01001	.00985	.00970	.00955	.00940	.00926	.00912	.00899	.00886	.00873	.00861
94	32	.01241	.01218	.01196	.01175	.01155	.01135	.01115	.01097	.01078	.01061	.01044	.01027	.01011	.00996	.00980	.00966	.00951	.00937	.00924	.00911
94	33	.01319	.01294	.01271	.01248	.01226	.01205	.01184	.01164	.01145	.01126	.01108	.01090	.01073	.01056	.01040	.01024	.01009	.00994	.00979	.00965
94	34	.01403	.01376	.01351	.01327	.01303	.01281	.01258	.01237	.01216	.01196	.01177	.01158	.01139	.01121	.01104	.01087	.01071	.01055	.01039	.01024

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	35	.01495	.01467	.01440	.01414	.01389	.01364	.01341	.01318	.01295	.01274	.01253	.01233	.01213	.01194	.01175	.01157	.01139	.01122	.01106	.01089
94	36	.01595	.01565	.01537	.01509	.01482	.01455	.01430	.01405	.01381	.01358	.01336	.01314	.01293	.01272	.01252	.01233	.01214	.01196	.01178	.01160
94	37	.01705	.01673	.01642	.01612	.01583	.01555	.01528	.01501	.01475	.01451	.01426	.01403	.01380	.01358	.01337	.01316	.01296	.01276	.01257	.01238
94	38	.01826	.01792	.01759	.01726	.01695	.01665	.01636	.01607	.01580	.01553	.01527	.01502	.01477	.01454	.01431	.01408	.01386	.01365	.01345	.01324
94	39	.01959	.01922	.01887	.01852	.01819	.01786	.01755	.01724	.01695	.01666	.01638	.01611	.01585	.01559	.01534	.01510	.01487	.01464	.01442	.01420
94	40	.02107	.02067	.02029	.01992	.01956	.01921	.01887	.01854	.01822	.01791	.01761	.01732	.01704	.01677	.01650	.01624	.01599	.01574	.01550	.01527
94	41	.02271	.02228	.02187	.02147	.02109	.02071	.02035	.01999	.01965	.01932	.01900	.01868	.01838	.01808	.01779	.01751	.01724	.01698	.01672	.01647
94	42	.02453	.02407	.02363	.02320	.02278	.02238	.02199	.02161	.02124	.02088	.02053	.02020	.01987	.01955	.01924	.01894	.01864	.01836	.01808	.01781
94	43	.02653	.02604	.02556	.02510	.02465	.02422	.02380	.02339	.02300	.02261	.02224	.02187	.02152	.02118	.02084	.02052	.02020	.01989	.01959	.01930
94	44	.02872	.02820	.02769	.02719	.02671	.02625	.02580	.02536	.02493	.02452	.02411	.02372	.02334	.02297	.02261	.02226	.02192	.02159	.02126	.02095
94	45	.03110	.03054	.02999	.02946	.02894	.02844	.02796	.02749	.02703	.02658	.02615	.02573	.02532	.02492	.02453	.02416	.02379	.02343	.02308	.02274
94	46	.03367	.03307	.03248	.03192	.03136	.03083	.03031	.02980	.02931	.02883	.02837	.02791	.02747	.02704	.02663	.02622	.02583	.02544	.02506	.02470
94	47	.03643	.03579	.03516	.03455	.03396	.03339	.03283	.03229	.03176	.03124	.03075	.03026	.02979	.02933	.02888	.02844	.02802	.02760	.02720	.02680
94	48	.03940	.03871	.03804	.03739	.03676	.03614	.03555	.03497	.03440	.03385	.03332	.03279	.03229	.03179	.03131	.03084	.03038	.02994	.02950	.02908
94	49	.04259	.04186	.04114	.04045	.03977	.03911	.03847	.03785	.03725	.03666	.03608	.03553	.03498	.03445	.03394	.03343	.03294	.03246	.03200	.03154
94	50	.04604	.04525	.04449	.04374	.04302	.04232	.04164	.04097	.04032	.03969	.03908	.03848	.03790	.03733	.03678	.03624	.03571	.03520	.03470	.03421
94	51	.04973	.04889	.04808	.04729	.04652	.04577	.04504	.04433	.04364	.04297	.04231	.04167	.04105	.04044	.03985	.03927	.03870	.03815	.03762	.03709
94	52	.05367	.05278	.05191	.05107	.05025	.04945	.04867	.04791	.04718	.04646	.04576	.04507	.04441	.04376	.04313	.04251	.04190	.04132	.04074	.04018
94	53	.05785	.05691	.05599	.05509	.05422	.05337	.05254	.05173	.05095	.05018	.04943	.04870	.04799	.04730	.04662	.04596	.04532	.04469	.04408	.04348
94	54	.06230	.06129	.06031	.05936	.05843	.05753	.05665	.05579	.05496	.05414	.05335	.05257	.05181	.05107	.05035	.04965	.04896	.04829	.04763	.04699
94	55	.06701	.06595	.06491	.06390	.06292	.06196	.06102	.06011	.05922	.05836	.05751	.05669	.05588	.05509	.05433	.05358	.05284	.05213	.05143	.05074
94	56	.07202	.07089	.06980	.06873	.06768	.06667	.06567	.06471	.06376	.06284	.06195	.06107	.06021	.05938	.05856	.05776	.05698	.05622	.05547	.05475
94	57	.07732	.07613	.07497	.07384	.07273	.07166	.07061	.06958	.06858	.06761	.06665	.06572	.06481	.06392	.06306	.06221	.06138	.06057	.05978	.05900
94	58	.08289	.08163	.08041	.07921	.07805	.07691	.07580	.07471	.07365	.07262	.07161	.07063	.06966	.06872	.06780	.06690	.06602	.06516	.06432	.06350
94	59	.08872	.08739	.08610	.08484	.08360	.08240	.08123	.08008	.07897	.07787	.07680	.07576	.07474	.07374	.07277	.07182	.07088	.06997	.06908	.06821
94	60	.09480	.09340	.09204	.09071	.08941	.08815	.08691	.08570	.08452	.08336	.08223	.08113	.08005	.07900	.07797	.07696	.07597	.07501	.07406	.07314
94	61	.10117	.09970	.09827	.09687	.09550	.09417	.09286	.09159	.09034	.08913	.08794	.08677	.08563	.08452	.08343	.08236	.08132	.08030	.07930	.07832
94	62	.10788	.10634	.10483	.10336	.10193	.10052	.09915	.09781	.09650	.09521	.09396	.09273	.09153	.09036	.08921	.08808	.08698	.08590	.08484	.08381
94	63	.11496	.11335	.11177	.11022	.10871	.10724	.10579	.10438	.10300	.10165	.10033	.09904	.09777	.09654	.09532	.09414	.09297	.09183	.09072	.08963
94	64	.12241	.12072	.11906	.11744	.11586	.11431	.11280	.11131	.10986	.10845	.10706	.10570	.10437	.10306	.10178	.10053	.09931	.09811	.09693	.09578
94	65	.13025	.12848	.12674	.12505	.12339	.12176	.12018	.11862	.11710	.11561	.11415	.11272	.11132	.10995	.10861	.10729	.10600	.10474	.10350	.10229
94	66	.13852	.13666	.13485	.13308	.13134	.12964	.12798	.12635	.12476	.12320	.12167	.12017	.11870	.11726	.11585	.11447	.11311	.11178	.11048	.10920
94	67	.14728	.14534	.14345	.14160	.13978	.13801	.13627	.13457	.13290	.13126	.12966	.12809	.12655	.12504	.12356	.12211	.12069	.11929	.11792	.11658
94	68	.15651	.15450	.15253	.15059	.14870	.14685	.14503	.14325	.14151	.13980	.13812	.13648	.13487	.13329	.13174	.13022	.12873	.12726	.12583	.12442
94	69	.16621	.16411	.16206	.16005	.15808	.15614	.15425	.15240	.15058	.14879	.14704	.14532	.14364	.14199	.14037	.13878	.13722	.13568	.13418	.13270
94	70	.17630	.17413	.17199	.16990	.16785	.16584	.16387	.16194	.16005	.15819	.15636	.15457	.15281	.15109	.14940	.14774	.14610	.14450	.14293	.14138
94	71	.18675	.18450	.18228	.18012	.17799	.17590	.17385	.17184	.16987	.16794	.16604	.16418	.16235	.16055	.15878	.15705	.15535	.15368	.15204	.15042
94	72	.19754	.19520	.19291	.19066	.18846	.18629	.18417	.18209	.18004	.17803	.17606	.17412	.17222	.17035	.16851	.16671	.16493	.16319	.16148	.15980
94	73	.20864	.20623	.20386	.20153	.19925	.19701	.19481	.19265	.19053	.18845	.18640	.18439	.18241	.18047	.17856	.17669	.17485	.17303	.17125	.16950
94	74	.22013	.21764	.21520	.21280	.21044	.20812	.20585	.20361	.20142	.19926	.19714	.19506	.19301	.19100	.18902	.18707	.18516	.18328	.18143	.17961
94	75	.23207	.22951	.22699	.22452	.22209	.21970	.21735	.21504	.21278	.21055	.20836	.20620	.20408	.20200	.19995	.19793	.19595	.19400	.19208	.19019
94	76	.24453	.24190	.23931	.23676	.23426	.23180	.22938	.22700	.22467	.22237	.22010	.21788	.21569	.21354	.21142	.20933	.20728	.20526	.20328	.20132
94	77	.25750	.25480	.25214	.24953	.24696	.24443	.24194	.23950	.23709	.23472	.23240	.23010	.22785	.22563	.22344	.22129	.21917	.21709	.21503	.21301
94	78	.27095	.26818	.26546	.26279	.26015	.25756	.25501	.25250	.25003	.24759	.24520	.24284	.24052	.23824	.23599	.23377	.23159	.22944	.22733	.22524
94	79	.28477	.28195	.27917	.27643	.27373	.27108	.26847	.26590	.26337	.26087	.25842	.25600	.25362	.25127	.24896	.24669	.24445	.24224	.24006	.23791
94	80	.29882	.29594	.29311	.29031	.28756	.28486	.28219	.27956	.27697	.27442	.27191	.26944	.26700	.26460	.26223	.25990	.25760	.25533	.25310	.25089
94	81	.31298	.31005	.30716	.30432	.30152	.29876	.29604	.29336	.29072	.28812	.28556	.28303	.28054	.27809	.27566	.27328	.27092	.26860	.26632	.26406
94	82	.32716	.32419	.32126	.31837	.31553	.31272	.30996	.30723	.30455	.30190	.29928	.29671	.29417	.29167	.28920	.28676	.28436	.28199	.27965	.27734
94	83	.34136	.33835	.33538	.33246	.32957	.32673	.32392	.32115	.31843	.31573	.31308	.31046	.30788	.30533	.30281	.30033	.29789	.29547	.29309	.29073
94	84	.35566	.35262	.34962	.34666	.34374	.34086	.33802	.33522	.33245	.32972	.32703	.32437	.32175	.31916	.31661	.31409	.31160	.30914	.30672	.30433

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	85	.37010	.36703	.36400	.36102	.35807	.35516	.35229	.34946	.34666	.34390	.34118	.33849	.33583	.33321	.33062	.32807	.32555	.32305	.32059	.31816
94	86	.38450	.38142	.37837	.37536	.37239	.36946	.36657	.36371	.36089	.35811	.35536	.35264	.34996	.34731	.34469	.34211	.33956	.33704	.33455	.33209
94	87	.39866	.39556	.39250	.38947	.38649	.38354	.38063	.37776	.37492	.37211	.36934	.36661	.36390	.36123	.35860	.35599	.35341	.35087	.34835	.34587
94	88	.41250	.40940	.40633	.40330	.40030	.39735	.39442	.39154	.38869	.38587	.38308	.38033	.37761	.37493	.37227	.36965	.36706	.36449	.36196	.35945
94	89	.42599	.42289	.41982	.41678	.41379	.41082	.40790	.40500	.40215	.39932	.39653	.39377	.39104	.38834	.38568	.38304	.38043	.37786	.37531	.37279
94	90	.43905	.43594	.43288	.42985	.42685	.42389	.42097	.41807	.41521	.41239	.40959	.40683	.40409	.40139	.39872	.39608	.39346	.39088	.38832	.38580
94	91	.45142	.44832	.44527	.44224	.43925	.43630	.43338	.43049	.42763	.42480	.42201	.41925	.41651	.41381	.41114	.40849	.40588	.40329	.40073	.39820
94	92	.46288	.45980	.45675	.45374	.45076	.44781	.44490	.44201	.43916	.43634	.43355	.43079	.42806	.42536	.42269	.42005	.41743	.41484	.41228	.40975
94	93	.47348	.47041	.46737	.46437	.46140	.45846	.45556	.45268	.44984	.44703	.44424	.44149	.43877	.43607	.43340	.43076	.42815	.42556	.42300	.42047
94	94	.48336	.48030	.47728	.47429	.47134	.46841	.46552	.46265	.45982	.45701	.45424	.45149	.44877	.44609	.44342	.44079	.43818	.43560	.43304	.43052
95	0	.00790	.00784	.00779	.00774	.00769	.00764	.00759	.00754	.00749	.00745	.00740	.00736	.00731	.00727	.00723	.00719	.00715	.00711	.00707	.00703
95	1	.00226	.00222	.00219	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00196	.00193	.00191	.00188	.00186	.00184	.00182	.00179	.00177	.00175
95	2	.00205	.00201	.00198	.00195	.00191	.00188	.00185	.00182	.00179	.00177	.00174	.00172	.00169	.00167	.00164	.00162	.00160	.00158	.00155	.00153
95	3	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00165	.00162	.00159	.00157	.00154	.00152	.00150	.00148	.00146
95	4	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00160	.00157	.00154	.00152	.00149	.00147	.00145
95	5	.00212	.00207	.00203	.00199	.00195	.00192	.00188	.00184	.00181	.00178	.00175	.00171	.00168	.00165	.00163	.00160	.00157	.00155	.00152	.00150
95	6	.00225	.00221	.00216	.00212	.00207	.00203	.00199	.00196	.00192	.00188	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158
95	7	.00243	.00238	.00234	.00229	.00224	.00220	.00216	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00176	.00173	.00171
95	8	.00266	.00261	.00255	.00250	.00245	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00193	.00190	.00187
95	9	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00253	.00248	.00244	.00239	.00235	.00231	.00227	.00223	.00220	.00216	.00212	.00209
95	10	.00330	.00324	.00318	.00312	.00306	.00301	.00295	.00290	.00285	.00280	.00275	.00270	.00266	.00261	.00257	.00253	.00249	.00245	.00241	.00237
95	11	.00372	.00365	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00317	.00312	.00307	.00302	.00297	.00293	.00288	.00284	.00279	.00275	.00271
95	12	.00419	.00411	.00404	.00397	.00391	.00384	.00378	.00372	.00366	.00360	.00355	.00349	.00344	.00339	.00333	.00329	.00324	.00319	.00315	.00310
95	13	.00468	.00460	.00452	.00445	.00438	.00431	.00424	.00418	.00411	.00405	.00399	.00393	.00388	.00382	.00377	.00371	.00366	.00361	.00356	.00351
95	14	.00515	.00507	.00499	.00491	.00483	.00476	.00469	.00462	.00455	.00448	.00442	.00436	.00430	.00424	.00418	.00412	.00407	.00401	.00396	.00391
95	15	.00557	.00549	.00540	.00532	.00524	.00516	.00508	.00501	.00494	.00487	.00480	.00474	.00467	.00461	.00455	.00449	.00443	.00437	.00432	.00426
95	16	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00534	.00527	.00519	.00512	.00505	.00498	.00492	.00485	.00479	.00473	.00467	.00461	.00456
95	17	.00624	.00614	.00605	.00595	.00587	.00578	.00570	.00562	.00554	.00546	.00539	.00531	.00524	.00517	.00511	.00504	.00498	.00491	.00485	.00479
95	18	.00650	.00639	.00629	.00620	.00611	.00602	.00593	.00584	.00576	.00568	.00560	.00553	.00545	.00538	.00531	.00524	.00518	.00511	.00505	.00499
95	19	.00674	.00663	.00653	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00565	.00557	.00550	.00543	.00536	.00529	.00523	.00516
95	20	.00699	.00688	.00677	.00667	.00656	.00647	.00637	.00628	.00619	.00610	.00601	.00593	.00585	.00577	.00569	.00562	.00555	.00548	.00541	.00534
95	21	.00726	.00714	.00703	.00692	.00681	.00671	.00660	.00651	.00641	.00632	.00623	.00614	.00606	.00598	.00590	.00582	.00574	.00567	.00560	.00552
95	22	.00753	.00741	.00729	.00717	.00706	.00695	.00684	.00674	.00664	.00654	.00645	.00636	.00627	.00618	.00610	.00602	.00594	.00586	.00578	.00571
95	23	.00782	.00769	.00757	.00744	.00733	.00721	.00710	.00699	.00689	.00678	.00668	.00659	.00649	.00640	.00632	.00623	.00615	.00606	.00598	.00591
95	24	.00815	.00801	.00788	.00775	.00762	.00750	.00738	.00727	.00716	.00705	.00695	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00621	.00613
95	25	.00852	.00838	.00823	.00810	.00797	.00784	.00771	.00759	.00747	.00736	.00725	.00714	.00704	.00694	.00684	.00674	.00665	.00656	.00647	.00638
95	26	.00894	.00878	.00863	.00849	.00835	.00821	.00808	.00795	.00783	.00771	.00759	.00748	.00737	.00726	.00716	.00705	.00695	.00686	.00677	.00667
95	27	.00942	.00926	.00910	.00894	.00879	.00865	.00851	.00837	.00824	.00811	.00799	.00787	.00775	.00764	.00753	.00742	.00731	.00721	.00711	.00702
95	28	.00995	.00977	.00960	.00944	.00928	.00912	.00898	.00883	.00869	.00855	.00842	.00829	.00817	.00805	.00793	.00782	.00771	.00760	.00749	.00739
95	29	.01052	.01034	.01016	.00998	.00981	.00965	.00949	.00933	.00919	.00904	.00890	.00876	.00863	.00850	.00838	.00826	.00814	.00802	.00791	.00780
95	30	.01114	.01094	.01075	.01057	.01038	.01021	.01004	.00988	.00972	.00956	.00941	.00927	.00913	.00899	.00886	.00873	.00860	.00848	.00836	.00824
95	31	.01181	.01159	.01139	.01119	.01100	.01081	.01063	.01045	.01028	.01012	.00996	.00980	.00965	.00951	.00937	.00923	.00909	.00896	.00884	.00871
95	32	.01252	.01229	.01207	.01186	.01166	.01146	.01126	.01108	.01090	.01072	.01055	.01038	.01022	.01007	.00991	.00977	.00962	.00948	.00935	.00922
95	33	.01330	.01306	.01282	.01260	.01238	.01216	.01196	.01176	.01156	.01137	.01119	.01102	.01084	.01068	.01051	.01036	.01020	.01005	.00991	.00977
95	34	.01415	.01389	.01364	.01339	.01316	.01293	.01271	.01249	.01228	.01208	.01189	.01170	.01151	.01134	.01116	.01099	.01083	.01067	.01051	.01036
95	35	.01508	.01480	.01453	.01427	.01402	.01377	.01353	.01331	.01308	.01287	.01266	.01245	.01226	.01207	.01188	.01170	.01152	.01135	.01118	.01102
95	36	.01609	.01579	.01550	.01522	.01495	.01469	.01443	.01419	.01395	.01372	.01349	.01328	.01306	.01286	.01266	.01246	.01227	.01209	.01191	.01174
95	37	.01719	.01687	.01656	.01626	.01597	.01569	.01542	.01515	.01490	.01465	.01441	.01417	.01395	.01372	.01351	.01330	.01310	.01290	.01271	.01252
95	38	.01841	.01807	.01774	.01741	.01710	.01680	.01651	.01622	.01595	.01568	.01542	.01517	.01493	.01469	.01446	.01423	.01401	.01380	.01360	.01339
95	39	.01975	.01938	.01903	.01868	.01835	.01802	.01771	.01740	.01710	.01682	.01654	.01627	.01600	.01575	.01550	.01526	.01502	.01480	.01457	.01436



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	40	.02124	.02084	.02046	.02009	.01973	.01938	.01904	.01871	.01839	.01808	.01778	.01749	.01721	.01693	.01667	.01641	.01615	.01591	.01567	.01543
95	41	.02289	.02247	.02205	.02166	.02127	.02089	.02053	.02018	.01983	.01950	.01918	.01886	.01856	.01826	.01797	.01769	.01742	.01716	.01690	.01665
95	42	.02472	.02427	.02382	.02339	.02298	.02257	.02218	.02180	.02144	.02108	.02073	.02039	.02006	.01974	.01943	.01913	.01884	.01855	.01827	.01800
95	43	.02674	.02625	.02577	.02531	.02487	.02443	.02401	.02360	.02321	.02282	.02245	.02208	.02173	.02139	.02105	.02073	.02041	.02010	.01980	.01951
95	44	.02895	.02843	.02792	.02742	.02694	.02648	.02603	.02559	.02516	.02475	.02434	.02395	.02357	.02320	.02284	.02249	.02215	.02182	.02149	.02118
95	45	.03135	.03079	.03024	.02971	.02919	.02870	.02821	.02774	.02728	.02684	.02640	.02598	.02557	.02517	.02478	.02441	.02404	.02368	.02333	.02299
95	46	.03395	.03334	.03276	.03219	.03164	.03110	.03058	.03008	.02958	.02910	.02864	.02819	.02775	.02732	.02690	.02649	.02610	.02571	.02534	.02497
95	47	.03673	.03609	.03546	.03485	.03426	.03368	.03313	.03258	.03206	.03154	.03104	.03056	.03008	.02962	.02918	.02874	.02831	.02790	.02749	.02710
95	48	.03973	.03904	.03837	.03772	.03709	.03647	.03587	.03529	.03473	.03418	.03364	.03312	.03261	.03212	.03164	.03117	.03071	.03026	.02983	.02940
95	49	.04295	.04221	.04150	.04080	.04013	.03947	.03883	.03821	.03760	.03701	.03644	.03588	.03534	.03481	.03429	.03379	.03329	.03282	.03235	.03189
95	50	.04642	.04564	.04488	.04413	.04341	.04271	.04202	.04136	.04071	.04008	.03947	.03887	.03829	.03772	.03717	.03663	.03610	.03559	.03508	.03459
95	51	.05016	.04932	.04851	.04771	.04694	.04619	.04547	.04476	.04406	.04339	.04273	.04209	.04147	.04086	.04027	.03969	.03913	.03858	.03804	.03752
95	52	.05413	.05324	.05237	.05153	.05071	.04991	.04914	.04838	.04764	.04692	.04622	.04554	.04487	.04422	.04359	.04297	.04237	.04178	.04120	.04064
95	53	.05836	.05741	.05649	.05560	.05472	.05387	.05305	.05224	.05145	.05069	.04994	.04921	.04850	.04781	.04713	.04647	.04583	.04520	.04458	.04398
95	54	.06285	.06185	.06087	.05992	.05899	.05809	.05720	.05635	.05551	.05469	.05390	.05312	.05237	.05163	.05090	.05020	.04951	.04884	.04818	.04754
95	55	.06762	.06655	.06552	.06451	.06352	.06256	.06163	.06072	.05983	.05896	.05812	.05729	.05648	.05570	.05493	.05418	.05345	.05273	.05203	.05134
95	56	.07268	.07155	.07046	.06939	.06834	.06733	.06633	.06537	.06442	.06350	.06260	.06173	.06087	.06003	.05922	.05842	.05764	.05688	.05613	.05540
95	57	.07804	.07685	.07569	.07456	.07345	.07238	.07133	.07030	.06930	.06832	.06737	.06644	.06553	.06464	.06377	.06293	.06210	.06129	.06049	.05972
95	58	.08368	.08242	.08119	.08000	.07883	.07769	.07658	.07550	.07444	.07340	.07239	.07141	.07044	.06950	.06858	.06768	.06680	.06594	.06510	.06427
95	59	.08957	.08824	.08695	.08569	.08446	.08325	.08208	.08093	.07982	.07872	.07765	.07661	.07559	.07459	.07362	.07266	.07173	.07082	.06992	.06905
95	60	.09572	.09432	.09296	.09163	.09033	.08907	.08783	.08662	.08544	.08428	.08315	.08205	.08097	.07992	.07889	.07788	.07689	.07592	.07498	.07405
95	61	.10216	.10069	.09926	.09786	.09650	.09516	.09386	.09258	.09134	.09012	.08893	.08776	.08662	.08551	.08442	.08335	.08231	.08129	.08029	.07931
95	62	.10895	.10741	.10591	.10444	.10300	.10159	.10022	.09888	.09757	.09629	.09503	.09380	.09260	.09143	.09027	.08915	.08805	.08697	.08591	.08487
95	63	.11612	.11450	.11292	.11138	.10987	.10839	.10695	.10554	.10416	.10281	.10149	.10019	.09893	.09769	.09648	.09529	.09413	.09299	.09187	.09077
95	64	.12366	.12196	.12031	.11869	.11711	.11556	.11404	.11256	.11111	.10969	.10830	.10694	.10561	.10430	.10303	.10178	.10055	.09935	.09817	.09702
95	65	.13159	.12982	.12808	.12639	.12473	.12311	.12152	.11996	.11844	.11695	.11549	.11406	.11266	.11129	.10995	.10863	.10734	.10608	.10484	.10362
95	66	.13996	.13811	.13630	.13453	.13279	.13109	.12943	.12780	.12620	.12464	.12311	.12161	.12014	.11870	.11729	.11591	.11455	.11322	.11192	.11064
95	67	.14884	.14690	.14501	.14316	.14135	.13957	.13783	.13613	.13446	.13282	.13122	.12965	.12811	.12660	.12512	.12367	.12224	.12085	.11948	.11813
95	68	.15820	.15619	.15422	.15228	.15039	.14854	.14672	.14494	.14320	.14149	.13981	.13817	.13656	.13498	.13343	.13190	.13041	.12895	.12751	.12610
95	69	.16803	.16594	.16389	.16187	.15990	.15797	.15608	.15422	.15240	.15062	.14887	.14715	.14547	.14381	.14219	.14060	.13904	.13750	.13600	.13452
95	70	.17827	.17610	.17397	.17188	.16983	.16782	.16585	.16392	.16202	.16016	.15834	.15655	.15479	.15306	.15137	.14971	.14807	.14647	.14490	.14335
95	71	.18888	.18663	.18442	.18225	.18012	.17803	.17599	.17398	.17201	.17007	.16817	.16631	.16448	.16268	.16091	.15918	.15748	.15580	.15416	.15255
95	72	.19983	.19750	.19521	.19296	.19076	.18859	.18647	.18438	.18234	.18033	.17835	.17641	.17451	.17264	.17080	.16900	.16723	.16548	.16377	.16209
95	73	.21110	.20869	.20633	.20400	.20172	.19948	.19728	.19512	.19300	.19092	.18887	.18686	.18488	.18294	.18103	.17915	.17731	.17550	.17371	.17196
95	74	.22278	.22029	.21785	.21545	.21309	.21078	.20850	.20627	.20407	.20191	.19979	.19771	.19566	.19365	.19167	.18972	.18781	.18592	.18407	.18225
95	75	.23492	.23236	.22984	.22737	.22494	.22255	.22020	.21789	.21563	.21340	.21121	.20905	.20693	.20485	.20280	.20078	.19879	.19684	.19492	.19303
95	76	.24759	.24496	.24237	.23983	.23732	.23487	.23245	.23007	.22773	.22543	.22317	.22094	.21876	.21660	.21448	.21240	.21034	.20832	.20634	.20438
95	77	.26080	.25810	.25544	.25283	.25026	.24773	.24525	.24280	.24039	.23803	.23570	.23340	.23115	.22893	.22674	.22459	.22247	.22038	.21833	.21630
95	78	.27450	.27174	.26902	.26634	.26371	.26111	.25856	.25605	.25358	.25115	.24876	.24640	.24408	.24179	.23954	.23733	.23515	.23299	.23088	.22879
95	79	.28860	.28577	.28299	.28026	.27757	.27491	.27230	.26973	.26720	.26471	.26226	.25984	.25746	.25511	.25280	.25052	.24828	.24607	.24389	.24174
95	80	.30294	.30006	.29723	.29444	.29169	.28898	.28632	.28369	.28110	.27856	.27604	.27357	.27113	.26873	.26636	.26403	.26173	.25946	.25722	.25502
95	81	.31740	.31447	.31159	.30875	.30595	.30320	.30048	.29780	.29516	.29256	.29000	.28747	.28498	.28253	.28011	.27772	.27536	.27304	.27075	.26850
95	82	.33190	.32893	.32600	.32312	.32028	.31748	.31471	.31199	.30930	.30666	.30405	.30147	.29893	.29643	.29396	.29152	.28912	.28675	.28441	.28210
95	83	.34643	.34342	.34046	.33754	.33465	.33181	.32901	.32624	.32352	.32083	.31817	.31555	.31297	.31042	.30791	.30543	.30298	.30056	.29818	.29583
95	84	.36107	.35804	.35504	.35208	.34917	.34629	.34345	.34065	.33789	.33516	.33247	.32982	.32720	.32461	.32206	.31954	.31705	.31459	.31217	.30977
95	85	.37588	.37282	.36979	.36681	.36387	.36096	.35810	.35527	.35247	.34972	.34699	.34431	.34165	.33903	.33645	.33389	.33137	.32888	.32642	.32399
95	86	.39067	.38759	.38455	.38154	.37858	.37565	.37277	.36991	.36710	.36431	.36157	.35885	.35617	.35353	.35091	.34833	.34578	.34326	.34077	.33831
95	87	.40521	.40212	.39907	.39605	.39308	.39013	.38723	.38436	.38152	.37872	.37596	.37322	.37052	.36786	.36522	.36262	.36004	.35750	.35498	.35250
95	88	.41946	.41637	.41331	.41028	.40730	.40435	.40143	.39855	.39571	.39289	.39011	.38737	.38465	.38197	.37931	.37669	.37410	.37154	.36901	.36650
95	89	.43337	.43027	.42721	.42419	.42120	.41824	.41533	.41244	.40959	.40677	.40398	.40122	.39850	.39581	.39314	.39051	.38791	.38533	.38279	.38027

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	90	.44684	.44375	.44070	.43768	.43469	.43174	.42882	.42593	.42308	.42026	.41747	.41471	.41199	.40929	.40662	.40398	.40137	.39879	.39624	.39371
95	91	.45963	.45654	.45350	.45049	.44751	.44456	.44165	.43877	.43592	.43311	.43032	.42756	.42484	.42214	.41947	.41683	.41422	.41164	.40908	.40655
95	92	.47148	.46842	.46538	.46238	.45941	.45648	.45357	.45070	.44786	.44505	.44227	.43951	.43679	.43410	.43143	.42879	.42618	.42360	.42105	.41852
95	93	.48245	.47940	.47638	.47339	.47044	.46751	.46462	.46175	.45892	.45612	.45334	.45060	.44788	.44519	.44253	.43990	.43729	.43471	.43216	.42963
95	94	.49269	.48965	.48665	.48367	.48073	.47782	.47494	.47209	.46926	.46647	.46371	.46097	.45826	.45558	.45293	.45030	.44770	.44513	.44258	.44005
95	95	.50237	.49935	.49636	.49341	.49048	.48758	.48472	.48188	.47907	.47629	.47354	.47081	.46811	.46544	.46280	.46018	.45759	.45502	.45248	.44996
96	0	.00806	.00801	.00795	.00790	.00785	.00780	.00775	.00770	.00766	.00761	.00757	.00752	.00748	.00744	.00740	.00736	.00732	.00728	.00724	.00720
96	1	.00228	.00225	.00222	.00218	.00215	.00212	.00209	.00206	.00204	.00201	.00198	.00196	.00193	.00191	.00189	.00186	.00184	.00182	.00180	.00178
96	2	.00207	.00203	.00200	.00197	.00193	.00190	.00187	.00184	.00182	.00179	.00176	.00174	.00171	.00169	.00166	.00164	.00162	.00160	.00157	.00155
96	3	.00201	.00198	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00152	.00149	.00147
96	4	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00172	.00169	.00167	.00164	.00161	.00158	.00156	.00153	.00151	.00149	.00146
96	5	.00213	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00153	.00151
96	6	.00226	.00222	.00217	.00213	.00209	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00173	.00170	.00168	.00165	.00162	.00159
96	7	.00245	.00240	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00198	.00194	.00191	.00187	.00184	.00181	.00178	.00175	.00172
96	8	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00229	.00224	.00220	.00216	.00212	.00209	.00205	.00201	.00198	.00195	.00191	.00188
96	9	.00296	.00290	.00285	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00237	.00233	.00229	.00225	.00221	.00217	.00214	.00210
96	10	.00332	.00326	.00320	.00314	.00308	.00302	.00297	.00292	.00287	.00282	.00277	.00272	.00268	.00263	.00259	.00255	.00250	.00246	.00243	.00239
96	11	.00374	.00367	.00361	.00354	.00348	.00342	.00336	.00330	.00325	.00320	.00314	.00309	.00304	.00299	.00295	.00290	.00286	.00281	.00277	.00273
96	12	.00422	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369	.00363	.00357	.00352	.00347	.00341	.00336	.00331	.00327	.00322	.00317	.00313
96	13	.00472	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00409	.00403	.00397	.00391	.00386	.00380	.00375	.00370	.00365	.00360	.00355
96	14	.00519	.00511	.00503	.00495	.00487	.00480	.00473	.00466	.00459	.00453	.00446	.00440	.00434	.00428	.00422	.00417	.00411	.00406	.00400	.00395
96	15	.00562	.00554	.00545	.00537	.00529	.00521	.00513	.00506	.00499	.00492	.00485	.00478	.00472	.00466	.00460	.00454	.00448	.00442	.00437	.00431
96	16	.00599	.00590	.00581	.00572	.00563	.00555	.00547	.00540	.00532	.00525	.00518	.00511	.00504	.00497	.00491	.00485	.00479	.00473	.00467	.00461
96	17	.00630	.00620	.00610	.00601	.00593	.00584	.00576	.00567	.00560	.00552	.00544	.00537	.00530	.00523	.00517	.00510	.00504	.00497	.00491	.00485
96	18	.00656	.00646	.00636	.00626	.00617	.00608	.00599	.00591	.00582	.00574	.00567	.00559	.00552	.00544	.00537	.00531	.00524	.00517	.00511	.00505
96	19	.00680	.00670	.00659	.00649	.00640	.00630	.00621	.00612	.00604	.00595	.00587	.00579	.00571	.00564	.00557	.00549	.00542	.00536	.00529	.00523
96	20	.00706	.00694	.00684	.00673	.00663	.00653	.00644	.00634	.00625	.00616	.00608	.00600	.00591	.00584	.00576	.00568	.00561	.00554	.00547	.00540
96	21	.00733	.00721	.00709	.00698	.00688	.00677	.00667	.00657	.00648	.00639	.00630	.00621	.00613	.00604	.00596	.00589	.00581	.00574	.00566	.00559
96	22	.00760	.00747	.00735	.00724	.00713	.00702	.00691	.00681	.00671	.00661	.00652	.00643	.00634	.00625	.00617	.00609	.00601	.00593	.00585	.00578
96	23	.00789	.00776	.00764	.00751	.00740	.00728	.00717	.00706	.00696	.00685	.00676	.00666	.00657	.00647	.00639	.00630	.00622	.00613	.00605	.00598
96	24	.00822	.00808	.00795	.00782	.00770	.00757	.00746	.00734	.00723	.00712	.00702	.00692	.00682	.00672	.00663	.00654	.00645	.00637	.00628	.00620
96	25	.00860	.00845	.00831	.00817	.00804	.00791	.00779	.00767	.00755	.00743	.00732	.00722	.00711	.00701	.00691	.00682	.00672	.00663	.00654	.00646
96	26	.00902	.00886	.00871	.00857	.00843	.00829	.00816	.00803	.00790	.00778	.00767	.00755	.00744	.00734	.00723	.00713	.00703	.00694	.00684	.00675
96	27	.00950	.00934	.00918	.00902	.00887	.00873	.00859	.00845	.00832	.00819	.00807	.00795	.00783	.00772	.00761	.00750	.00739	.00729	.00719	.00710
96	28	.01003	.00986	.00969	.00952	.00936	.00921	.00906	.00891	.00877	.00864	.00851	.00838	.00825	.00813	.00802	.00790	.00779	.00768	.00758	.00747
96	29	.01061	.01043	.01024	.01007	.00990	.00974	.00958	.00942	.00927	.00913	.00899	.00885	.00872	.00859	.00847	.00834	.00823	.00811	.00800	.00789
96	30	.01124	.01104	.01084	.01066	.01048	.01030	.01013	.00997	.00981	.00965	.00951	.00936	.00922	.00908	.00895	.00882	.00869	.00857	.00845	.00833
96	31	.01190	.01169	.01149	.01129	.01109	.01091	.01073	.01055	.01038	.01022	.01006	.00990	.00975	.00961	.00946	.00932	.00919	.00906	.00893	.00881
96	32	.01262	.01240	.01218	.01196	.01176	.01156	.01137	.01118	.01100	.01082	.01065	.01048	.01032	.01017	.01002	.00987	.00972	.00959	.00945	.00932
96	33	.01341	.01317	.01293	.01270	.01248	.01227	.01206	.01186	.01167	.01148	.01130	.01112	.01095	.01078	.01062	.01046	.01031	.01016	.01002	.00987
96	34	.01426	.01400	.01375	.01350	.01327	.01304	.01282	.01260	.01240	.01220	.01200	.01181	.01163	.01145	.01127	.01111	.01094	.01078	.01063	.01048
96	35	.01520	.01492	.01465	.01439	.01413	.01389	.01365	.01342	.01320	.01299	.01278	.01257	.01238	.01218	.01200	.01182	.01164	.01147	.01130	.01114
96	36	.01621	.01591	.01563	.01535	.01507	.01481	.01456	.01431	.01407	.01384	.01362	.01340	.01319	.01298	.01278	.01259	.01240	.01222	.01204	.01186
96	37	.01732	.01700	.01669	.01639	.01610	.01582	.01555	.01528	.01503	.01478	.01454	.01430	.01408	.01386	.01364	.01343	.01323	.01303	.01284	.01265
96	38	.01855	.01821	.01787	.01755	.01724	.01694	.01665	.01636	.01609	.01582	.01556	.01531	.01506	.01483	.01460	.01437	.01415	.01394	.01373	.01353
96	39	.01990	.01953	.01917	.01883	.01849	.01817	.01785	.01755	.01725	.01696	.01669	.01641	.01615	.01590	.01565	.01541	.01517	.01494	.01472	.01450
96	40	.02139	.02100	.02061	.02024	.01988	.01953	.01920	.01887	.01855	.01824	.01794	.01765	.01737	.01709	.01682	.01656	.01631	.01606	.01582	.01559
96	41	.02306	.02263	.02222	.02182	.02143	.02106	.02070	.02034	.02000	.01967	.01934	.01903	.01873	.01843	.01814	.01786	.01759	.01732	.01706	.01681
96	42	.02490	.02444	.02400	.02357	.02316	.02275	.02236	.02198	.02161	.02126	.02091	.02057	.02024	.01992	.01961	.01931	.01902	.01873	.01845	.01818
96	43	.02693	.02644	.02597	.02551	.02506	.02463	.02421	.02380	.02340	.02302	.02264	.02228	.02192	.02158	.02125	.02092	.02060	.02029	.01999	.01970

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	44	.02916	.02864	.02813	.02763	.02716	.02669	.02624	.02580	.02537	.02496	.02456	.02416	.02378	.02341	.02305	.02270	.02236	.02203	.02170	.02139
96	45	.03158	.03102	.03047	.02994	.02943	.02893	.02844	.02797	.02751	.02707	.02663	.02621	.02580	.02540	.02501	.02464	.02427	.02391	.02356	.02322
96	46	.03420	.03359	.03301	.03244	.03189	.03135	.03083	.03033	.02983	.02936	.02889	.02844	.02800	.02757	.02715	.02674	.02635	.02596	.02559	.02522
96	47	.03700	.03636	.03573	.03512	.03453	.03396	.03340	.03286	.03233	.03182	.03132	.03083	.03036	.02990	.02945	.02901	.02859	.02817	.02777	.02737
96	48	.04003	.03934	.03867	.03802	.03738	.03677	.03617	.03559	.03502	.03447	.03394	.03342	.03291	.03242	.03193	.03146	.03101	.03056	.03012	.02970
96	49	.04328	.04254	.04182	.04113	.04045	.03979	.03915	.03853	.03793	.03734	.03676	.03621	.03566	.03513	.03461	.03411	.03362	.03314	.03267	.03222
96	50	.04678	.04600	.04523	.04449	.04377	.04306	.04238	.04172	.04107	.04044	.03982	.03923	.03864	.03808	.03752	.03698	.03645	.03594	.03544	.03495
96	51	.05055	.04971	.04890	.04810	.04733	.04658	.04586	.04515	.04445	.04378	.04312	.04248	.04186	.04125	.04066	.04008	.03952	.03897	.03843	.03790
96	52	.05456	.05367	.05280	.05196	.05114	.05034	.04956	.04880	.04807	.04735	.04665	.04596	.04530	.04465	.04401	.04339	.04279	.04220	.04163	.04106
96	53	.05883	.05788	.05696	.05606	.05519	.05434	.05351	.05271	.05192	.05115	.05041	.04968	.04897	.04827	.04760	.04694	.04629	.04566	.04504	.04444
96	54	.06336	.06235	.06138	.06042	.05950	.05859	.05771	.05686	.05602	.05520	.05441	.05363	.05287	.05213	.05141	.05071	.05002	.04935	.04869	.04805
96	55	.06817	.06711	.06607	.06506	.06408	.06312	.06219	.06127	.06038	.05952	.05867	.05784	.05704	.05625	.05548	.05473	.05400	.05328	.05258	.05190
96	56	.07329	.07216	.07106	.06999	.06895	.06793	.06694	.06597	.06503	.06411	.06321	.06233	.06148	.06064	.05982	.05902	.05824	.05748	.05673	.05600
96	57	.07870	.07751	.07635	.07522	.07411	.07304	.07199	.07096	.06996	.06899	.06803	.06710	.06619	.06530	.06443	.06359	.06276	.06195	.06115	.06038
96	58	.08439	.08314	.08191	.08072	.07955	.07841	.07730	.07622	.07516	.07412	.07311	.07213	.07116	.07022	.06930	.06840	.06752	.06666	.06582	.06499
96	59	.09035	.08902	.08773	.08647	.08524	.08403	.08286	.08172	.08060	.07950	.07844	.07739	.07637	.07537	.07440	.07344	.07251	.07160	.07070	.06983
96	60	.09656	.09517	.09380	.09248	.09118	.08991	.08867	.08746	.08628	.08513	.08400	.08290	.08182	.08076	.07973	.07872	.07773	.07677	.07582	.07489
96	61	.10307	.10161	.10017	.09877	.09741	.09607	.09477	.09350	.09225	.09103	.08984	.08868	.08754	.08642	.08533	.08427	.08322	.08220	.08120	.08022
96	62	.10994	.10840	.10689	.10542	.10398	.10258	.10121	.09987	.09855	.09727	.09602	.09479	.09359	.09241	.09126	.09013	.08903	.08795	.08689	.08585
96	63	.11718	.11556	.11398	.11244	.11093	.10946	.10801	.10660	.10522	.10387	.10255	.10126	.09999	.09875	.09754	.09635	.09519	.09405	.09293	.09184
96	64	.12480	.12311	.12145	.11983	.11825	.11670	.11519	.11371	.11226	.11084	.10945	.10809	.10676	.10545	.10417	.10292	.10169	.10049	.09932	.09816
96	65	.13282	.13105	.12932	.12762	.12596	.12434	.12275	.12120	.11968	.11819	.11673	.11530	.11390	.11253	.11118	.10987	.10858	.10731	.10607	.10485
96	66	.14129	.13944	.13763	.13586	.13412	.13242	.13076	.12913	.12754	.12597	.12444	.12294	.12148	.12004	.11862	.11724	.11588	.11455	.11325	.11197
96	67	.15027	.14834	.14645	.14460	.14279	.14101	.13927	.13757	.13590	.13426	.13266	.13109	.12955	.12804	.12656	.12510	.12368	.12228	.12091	.11957
96	68	.15975	.15774	.15577	.15384	.15195	.15009	.14828	.14650	.14476	.14305	.14137	.13973	.13811	.13653	.13498	.13346	.13197	.13050	.12906	.12765
96	69	.16971	.16762	.16557	.16356	.16159	.15966	.15776	.15591	.15409	.15230	.15055	.14883	.14715	.14550	.14387	.14228	.14072	.13919	.13768	.13620
96	70	.18009	.17792	.17578	.17370	.17165	.16964	.16767	.16574	.16384	.16198	.16016	.15837	.15661	.15488	.15319	.15153	.14989	.14829	.14672	.14517
96	71	.19084	.18859	.18638	.18421	.18208	.18000	.17795	.17594	.17397	.17204	.17014	.16827	.16644	.16465	.16288	.16115	.15944	.15777	.15612	.15451
96	72	.20194	.19961	.19732	.19507	.19287	.19071	.18859	.18650	.18446	.18245	.18047	.17853	.17663	.17476	.17292	.17112	.16934	.16760	.16589	.16420
96	73	.21337	.21096	.20860	.20628	.20400	.20176	.19956	.19740	.19528	.19320	.19115	.18914	.18716	.18522	.18331	.18143	.17959	.17778	.17599	.17424
96	74	.22521	.22273	.22029	.21789	.21553	.21322	.21095	.20871	.20652	.20436	.20224	.20016	.19811	.19610	.19412	.19217	.19026	.18837	.18652	.18470
96	75	.23754	.23498	.23246	.22999	.22756	.22518	.22283	.22053	.21826	.21603	.21384	.21168	.20956	.20748	.20543	.20341	.20143	.19947	.19755	.19566
96	76	.25041	.24778	.24519	.24265	.24015	.23769	.23528	.23290	.23056	.22826	.22600	.22378	.22159	.21943	.21731	.21523	.21318	.21116	.20917	.20721
96	77	.26383	.26113	.25848	.25587	.25330	.25078	.24829	.24585	.24344	.24108	.23875	.23646	.23420	.23198	.22979	.22764	.22552	.22343	.22138	.21935
96	78	.27777	.27501	.27229	.26962	.26699	.26440	.26185	.25934	.25687	.25444	.25205	.24969	.24737	.24509	.24284	.24062	.23844	.23629	.23417	.23208
96	79	.29212	.28930	.28653	.28380	.28111	.27846	.27585	.27328	.27075	.26826	.26581	.26339	.26101	.25866	.25635	.25407	.25183	.24962	.24744	.24529
96	80	.30674	.30386	.30104	.29825	.29550	.29280	.29014	.28751	.28493	.28238	.27987	.27740	.27496	.27256	.27019	.26786	.26556	.26329	.26105	.25885
96	81	.32148	.31856	.31568	.31285	.31005	.30730	.30458	.30191	.29927	.29668	.29411	.29159	.28910	.28664	.28422	.28184	.27948	.27716	.27487	.27261
96	82	.33628	.33331	.33039	.32751	.32467	.32188	.31912	.31640	.31371	.31107	.30846	.30589	.30335	.30085	.29838	.29594	.29354	.29117	.28883	.28652
96	83	.35112	.34811	.34516	.34224	.33936	.33652	.33372	.33096	.32824	.32555	.32290	.32028	.31770	.31516	.31264	.31016	.30772	.30530	.30292	.30056
96	84	.36609	.36305	.36006	.35711	.35420	.35133	.34850	.34570	.34294	.34022	.33753	.33488	.33226	.32967	.32712	.32460	.32211	.31966	.31723	.31484
96	85	.38123	.37818	.37516	.37219	.36925	.36635	.36349	.36066	.35787	.35512	.35240	.34972	.34707	.34445	.34187	.33931	.33679	.33430	.33184	.32941
96	86	.39639	.39331	.39028	.38728	.38433	.38141	.37852	.37568	.37286	.37009	.36734	.36464	.36196	.35932	.35670	.35412	.35157	.34906	.34657	.34411
96	87	.41131	.40822	.40518	.40217	.39920	.39626	.39337	.39050	.38767	.38488	.38212	.37939	.37669	.37403	.37140	.36879	.36622	.36368	.36117	.35869
96	88	.42594	.42285	.41980	.41679	.41381	.41087	.40796	.40508	.40224	.39944	.39666	.39392	.39121	.38853	.38588	.38327	.38068	.37812	.37559	.37309
96	89	.44023	.43715	.43410	.43108	.42810	.42516	.42225	.41937	.41653	.41371	.41093	.40818	.40547	.40278	.40012	.39749	.39489	.39232	.38978	.38726
96	90	.45411	.45103	.44798	.44497	.44200	.43906	.43615	.43327	.43043	.42762	.42484	.42208	.41936	.41667	.41401	.41138	.40877	.40620	.40365	.40113
96	91	.46728	.46422	.46118	.45818	.45522	.45228	.44938	.44651	.44367	.44087	.43809	.43534	.43262	.42993	.42727	.42464	.42203	.41945	.41690	.41438
96	92	.47952	.47646	.47345	.47046	.46750	.46458	.46169	.45883	.45600	.45320	.45042	.44768	.44497	.44228	.43962	.43699	.43439	.43181	.42926	.42674
96	93	.49084	.48781	.48480	.48183	.47889	.47598	.47310	.47025	.46743	.46463	.46187	.45914	.45643	.45375	.45110	.44847	.44587	.44330	.44076	.43823

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	94	.50142	.49840	.49541	.49246	.48953	.48663	.48377	.48093	.47812	.47534	.47259	.46986	.46717	.46450	.46185	.45923	.45664	.45408	.45153	.44902
96	95	.51144	.50844	.50547	.50253	.49962	.49674	.49389	.49107	.48827	.48550	.48277	.48005	.47737	.47471	.47207	.46947	.46688	.46432	.46179	.45928
96	96	.52083	.51785	.51490	.51198	.50909	.50622	.50339	.50058	.49780	.49505	.49233	.48963	.48695	.48431	.48169	.47909	.47652	.47397	.47145	.46895
97	0	.00821	.00816	.00810	.00805	.00800	.00795	.00791	.00786	.00781	.00777	.00772	.00768	.00764	.00760	.00755	.00751	.00747	.00744	.00740	.00736
97	1	.00231	.00227	.00224	.00221	.00218	.00215	.00212	.00209	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185	.00183	.00180
97	2	.00209	.00205	.00202	.00198	.00195	.00192	.00189	.00186	.00183	.00181	.00178	.00175	.00173	.00171	.00168	.00166	.00164	.00161	.00159	.00157
97	3	.00203	.00199	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00171	.00168	.00165	.00163	.00160	.00158	.00155	.00153	.00151	.00149
97	4	.00205	.00201	.00198	.00194	.00190	.00187	.00183	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00160	.00157	.00155	.00152	.00150	.00148
97	5	.00214	.00210	.00206	.00202	.00198	.00194	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00163	.00160	.00157	.00155	.00152
97	6	.00228	.00223	.00219	.00214	.00210	.00206	.00202	.00198	.00195	.00191	.00188	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00163	.00161
97	7	.00246	.00241	.00236	.00231	.00227	.00223	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173
97	8	.00269	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226	.00221	.00217	.00214	.00210	.00206	.00203	.00199	.00196	.00193	.00189
97	9	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226	.00222	.00219	.00215	.00212
97	10	.00334	.00327	.00321	.00315	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00274	.00269	.00265	.00260	.00256	.00252	.00248	.00244	.00240
97	11	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00332	.00327	.00322	.00316	.00311	.00306	.00301	.00297	.00292	.00288	.00283	.00279	.00275
97	12	.00424	.00417	.00410	.00403	.00396	.00390	.00383	.00377	.00371	.00366	.00360	.00355	.00349	.00344	.00339	.00334	.00329	.00324	.00320	.00315
97	13	.00475	.00467	.00459	.00452	.00445	.00438	.00431	.00425	.00418	.00412	.00406	.00400	.00394	.00389	.00383	.00378	.00373	.00368	.00363	.00358
97	14	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463	.00457	.00450	.00444	.00438	.00432	.00426	.00420	.00415	.00410	.00404	.00399
97	15	.00567	.00558	.00550	.00541	.00533	.00525	.00518	.00511	.00503	.00496	.00490	.00483	.00477	.00470	.00464	.00458	.00452	.00447	.00441	.00436
97	16	.00604	.00595	.00586	.00577	.00568	.00560	.00552	.00545	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490	.00484	.00478	.00472	.00466
97	17	.00635	.00625	.00616	.00607	.00598	.00589	.00581	.00573	.00565	.00557	.00550	.00543	.00536	.00529	.00522	.00515	.00509	.00503	.00497	.00491
97	18	.00661	.00651	.00641	.00632	.00622	.00613	.00605	.00596	.00588	.00580	.00572	.00565	.00557	.00550	.00543	.00536	.00530	.00523	.00517	.00511
97	19	.00686	.00675	.00665	.00655	.00645	.00636	.00627	.00618	.00609	.00601	.00593	.00585	.00577	.00570	.00562	.00555	.00548	.00542	.00535	.00528
97	20	.00712	.00700	.00690	.00679	.00669	.00659	.00650	.00640	.00631	.00622	.00614	.00606	.00598	.00590	.00582	.00575	.00567	.00560	.00553	.00547
97	21	.00739	.00727	.00716	.00705	.00694	.00683	.00673	.00664	.00654	.00645	.00636	.00627	.00619	.00611	.00603	.00595	.00587	.00580	.00573	.00565
97	22	.00766	.00754	.00742	.00730	.00719	.00708	.00697	.00687	.00677	.00668	.00658	.00649	.00640	.00631	.00623	.00615	.00607	.00599	.00592	.00584
97	23	.00796	.00783	.00770	.00758	.00746	.00735	.00723	.00713	.00702	.00692	.00682	.00672	.00663	.00654	.00645	.00636	.00628	.00620	.00612	.00604
97	24	.00829	.00815	.00802	.00789	.00776	.00764	.00752	.00741	.00730	.00719	.00709	.00698	.00689	.00679	.00670	.00661	.00652	.00643	.00635	.00627
97	25	.00866	.00852	.00838	.00824	.00811	.00798	.00785	.00773	.00762	.00750	.00739	.00728	.00718	.00708	.00698	.00688	.00679	.00670	.00661	.00653
97	26	.00909	.00893	.00878	.00864	.00849	.00836	.00823	.00810	.00797	.00785	.00774	.00762	.00751	.00741	.00730	.00720	.00710	.00701	.00691	.00682
97	27	.00957	.00941	.00925	.00910	.00895	.00880	.00866	.00853	.00839	.00827	.00814	.00802	.00790	.00779	.00768	.00757	.00747	.00736	.00727	.00717
97	28	.01011	.00993	.00976	.00960	.00944	.00929	.00914	.00899	.00885	.00872	.00858	.00846	.00833	.00821	.00809	.00798	.00787	.00776	.00765	.00755
97	29	.01069	.01051	.01032	.01015	.00998	.00982	.00966	.00950	.00935	.00921	.00907	.00893	.00880	.00867	.00855	.00842	.00831	.00819	.00808	.00797
97	30	.01132	.01112	.01093	.01074	.01056	.01039	.01022	.01005	.00989	.00974	.00959	.00944	.00930	.00917	.00903	.00890	.00878	.00865	.00854	.00842
97	31	.01199	.01178	.01157	.01138	.01118	.01100	.01082	.01064	.01047	.01031	.01015	.00999	.00984	.00969	.00955	.00941	.00928	.00915	.00902	.00890
97	32	.01272	.01249	.01227	.01206	.01185	.01165	.01146	.01127	.01109	.01091	.01074	.01058	.01042	.01026	.01011	.00996	.00982	.00968	.00954	.00941
97	33	.01351	.01326	.01303	.01280	.01258	.01237	.01216	.01196	.01177	.01158	.01140	.01122	.01105	.01088	.01072	.01056	.01041	.01026	.01011	.00997
97	34	.01436	.01410	.01385	.01361	.01337	.01314	.01292	.01271	.01250	.01230	.01210	.01191	.01173	.01155	.01138	.01121	.01104	.01088	.01073	.01058
97	35	.01530	.01503	.01476	.01449	.01424	.01400	.01376	.01353	.01331	.01309	.01288	.01268	.01248	.01229	.01211	.01192	.01175	.01158	.01141	.01125
97	36	.01633	.01603	.01574	.01546	.01519	.01493	.01467	.01443	.01419	.01396	.01373	.01351	.01330	.01310	.01290	.01270	.01251	.01233	.01215	.01198
97	37	.01744	.01712	.01681	.01651	.01622	.01594	.01567	.01540	.01515	.01490	.01466	.01442	.01420	.01398	.01376	.01355	.01335	.01315	.01296	.01277
97	38	.01868	.01833	.01800	.01768	.01737	.01706	.01677	.01649	.01621	.01595	.01569	.01543	.01519	.01495	.01472	.01450	.01428	.01407	.01386	.01366
97	39	.02003	.01966	.01931	.01896	.01863	.01830	.01799	.01768	.01738	.01710	.01682	.01655	.01629	.01603	.01578	.01554	.01530	.01508	.01485	.01464
97	40	.02154	.02114	.02076	.02038	.02002	.01968	.01934	.01901	.01869	.01838	.01808	.01779	.01751	.01723	.01696	.01670	.01645	.01621	.01597	.01573
97	41	.02321	.02278	.02237	.02197	.02159	.02121	.02085	.02049	.02015	.01982	.01950	.01918	.01888	.01858	.01829	.01801	.01774	.01747	.01722	.01696
97	42	.02506	.02461	.02417	.02374	.02332	.02292	.02253	.02215	.02178	.02142	.02107	.02073	.02041	.02009	.01978	.01947	.01918	.01889	.01861	.01834
97	43	.02711	.02662	.02614	.02568	.02524	.02480	.02438	.02398	.02358	.02319	.02282	.02246	.02210	.02176	.02142	.02110	.02078	.02047	.02017	.01988
97	44	.02936	.02883	.02832	.02783	.02735	.02688	.02643	.02599	.02557	.02515	.02475	.02436	.02398	.02361	.02324	.02289	.02255	.02222	.02189	.02158
97	45	.03179	.03123	.03068	.03015	.02963	.02914	.02865	.02818	.02772	.02728	.02684	.02642	.02601	.02561	.02522	.02485	.02448	.02412	.02377	.02343
97	46	.03443	.03382	.03324	.03267	.03212	.03158	.03106	.03056	.03006	.02959	.02912	.02867	.02823	.02780	.02738	.02697	.02658	.02619	.02581	.02545

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	47	.03725	.03661	.03598	.03537	.03478	.03421	.03365	.03311	.03258	.03207	.03157	.03108	.03061	.03015	.02970	.02926	.02883	.02842	.02801	.02762
97	48	.04030	.03961	.03894	.03829	.03766	.03704	.03644	.03586	.03530	.03475	.03421	.03369	.03318	.03269	.03221	.03174	.03128	.03083	.03040	.02997
97	49	.04357	.04284	.04212	.04142	.04075	.04009	.03945	.03883	.03822	.03764	.03706	.03650	.03596	.03543	.03491	.03441	.03392	.03344	.03297	.03251
97	50	.04710	.04632	.04556	.04481	.04409	.04339	.04271	.04204	.04139	.04076	.04015	.03955	.03897	.03840	.03785	.03731	.03678	.03626	.03576	.03527
97	51	.05090	.05006	.04925	.04846	.04769	.04694	.04621	.04550	.04481	.04414	.04348	.04284	.04222	.04161	.04101	.04044	.03987	.03932	.03878	.03826
97	52	.05495	.05405	.05319	.05235	.05153	.05073	.04995	.04919	.04846	.04774	.04704	.04635	.04569	.04504	.04440	.04378	.04318	.04259	.04201	.04145
97	53	.05925	.05830	.05738	.05649	.05561	.05476	.05394	.05313	.05234	.05158	.05083	.05010	.04939	.04870	.04802	.04736	.04671	.04608	.04547	.04487
97	54	.06382	.06282	.06184	.06089	.05996	.05906	.05818	.05732	.05648	.05567	.05487	.05409	.05334	.05260	.05188	.05117	.05048	.04981	.04915	.04851
97	55	.06868	.06761	.06658	.06557	.06458	.06363	.06269	.06178	.06089	.06002	.05918	.05835	.05755	.05676	.05599	.05524	.05450	.05379	.05309	.05240
97	56	.07384	.07271	.07161	.07054	.06950	.06848	.06749	.06653	.06558	.06466	.06376	.06289	.06203	.06119	.06037	.05958	.05879	.05803	.05729	.05656
97	57	.07930	.07811	.07695	.07582	.07471	.07364	.07259	.07156	.07056	.06959	.06863	.06770	.06679	.06591	.06504	.06419	.06336	.06255	.06175	.06098
97	58	.08505	.08379	.08257	.08137	.08021	.07907	.07796	.07687	.07581	.07478	.07377	.07278	.07182	.07088	.06996	.06906	.06818	.06732	.06647	.06565
97	59	.09106	.08973	.08844	.08718	.08595	.08475	.08357	.08243	.08131	.08022	.07915	.07810	.07708	.07609	.07511	.07416	.07322	.07231	.07142	.07054
97	60	.09733	.09594	.09457	.09325	.09195	.09068	.08944	.08824	.08705	.08590	.08477	.08367	.08259	.08154	.08050	.07949	.07851	.07754	.07659	.07566
97	61	.10390	.10244	.10100	.09961	.09824	.09691	.09560	.09433	.09308	.09187	.09068	.08951	.08837	.08726	.08617	.08510	.08406	.08303	.08203	.08105
97	62	.11083	.10929	.10779	.10632	.10488	.10348	.10211	.10077	.09945	.09817	.09692	.09569	.09449	.09331	.09216	.09103	.08993	.08885	.08779	.08675
97	63	.11815	.11653	.11495	.11341	.11190	.11043	.10898	.10757	.10619	.10484	.10352	.10223	.10096	.09972	.09851	.09732	.09616	.09502	.09390	.09281
97	64	.12584	.12415	.12250	.12088	.11930	.11775	.11623	.11475	.11330	.11188	.11050	.10914	.10780	.10650	.10522	.10397	.10274	.10154	.10036	.09921
97	65	.13395	.13217	.13044	.12875	.12709	.12547	.12388	.12233	.12081	.11932	.11786	.11643	.11503	.11366	.11231	.11100	.10971	.10844	.10720	.10598
97	66	.14250	.14065	.13884	.13707	.13534	.13364	.13198	.13035	.12875	.12719	.12566	.12416	.12269	.12125	.11984	.11846	.11710	.11577	.11446	.11318
97	67	.15158	.14965	.14776	.14591	.14410	.14232	.14058	.13888	.13721	.13558	.13397	.13240	.13086	.12935	.12787	.12642	.12500	.12360	.12223	.12088
97	68	.16117	.15916	.15719	.15526	.15337	.15151	.14970	.14792	.14618	.14447	.14279	.14115	.13954	.13795	.13640	.13488	.13339	.13192	.13048	.12907
97	69	.17124	.16915	.16710	.16509	.16312	.16119	.15930	.15745	.15563	.15384	.15209	.15037	.14869	.14704	.14542	.14382	.14226	.14073	.13922	.13774
97	70	.18174	.17957	.17744	.17536	.17331	.17130	.16933	.16740	.16551	.16365	.16182	.16003	.15828	.15655	.15486	.15319	.15156	.14996	.14838	.14683
97	71	.19263	.19038	.18817	.18600	.18388	.18179	.17975	.17774	.17577	.17384	.17194	.17007	.16824	.16645	.16468	.16295	.16124	.15957	.15793	.15631
97	72	.20387	.20154	.19925	.19701	.19481	.19264	.19052	.18844	.18639	.18439	.18241	.18048	.17857	.17670	.17487	.17306	.17129	.16954	.16783	.16614
97	73	.21545	.21304	.21068	.20835	.20608	.20384	.20164	.19948	.19736	.19528	.19324	.19123	.18925	.18731	.18540	.18352	.18168	.17986	.17808	.17633
97	74	.22744	.22496	.22252	.22012	.21777	.21546	.21319	.21095	.20876	.20661	.20449	.20240	.20036	.19834	.19636	.19442	.19250	.19062	.18876	.18694
97	75	.23993	.23737	.23486	.23239	.22997	.22758	.22524	.22293	.22067	.21844	.21625	.21409	.21198	.20989	.20784	.20582	.20384	.20189	.19997	.19808
97	76	.25298	.25036	.24777	.24523	.24274	.24028	.23787	.23549	.23315	.23086	.22860	.22637	.22418	.22203	.21991	.21783	.21577	.21375	.21176	.20981
97	77	.26661	.26391	.26126	.25865	.25609	.25356	.25108	.24864	.24624	.24387	.24154	.23925	.23700	.23478	.23259	.23044	.22832	.22623	.22418	.22215
97	78	.28076	.27801	.27529	.27262	.26999	.26741	.26486	.26235	.25989	.25746	.25507	.25271	.25039	.24811	.24586	.24364	.24146	.23931	.23719	.23510
97	79	.29535	.29254	.28977	.28704	.28435	.28170	.27910	.27653	.27400	.27152	.26906	.26665	.26427	.26192	.25961	.25734	.25509	.25288	.25071	.24856
97	80	.31022	.30735	.30452	.30174	.29900	.29630	.29364	.29102	.28844	.28589	.28338	.28091	.27848	.27607	.27371	.27138	.26908	.26681	.26457	.26237
97	81	.32523	.32231	.31944	.31660	.31381	.31106	.30835	.30568	.30305	.30045	.29789	.29537	.29288	.29043	.28801	.28563	.28327	.28095	.27866	.27641
97	82	.34029	.33734	.33442	.33154	.32871	.32592	.32316	.32044	.31776	.31512	.31252	.30995	.30741	.30491	.30244	.30001	.29761	.29524	.29290	.29059
97	83	.35542	.35242	.34947	.34655	.34368	.34085	.33805	.33530	.33258	.32989	.32724	.32463	.32205	.31951	.31700	.31452	.31208	.30966	.30728	.30493
97	84	.37069	.36766	.36468	.36173	.35883	.35596	.35313	.35034	.34758	.34486	.34218	.33953	.33691	.33433	.33178	.32927	.32678	.32433	.32191	.31951
97	85	.38615	.38311	.38010	.37713	.37420	.37130	.36845	.36563	.36284	.36009	.35738	.35470	.35205	.34944	.34686	.34431	.34179	.33930	.33684	.33442
97	86	.40164	.39858	.39555	.39257	.38962	.38670	.38383	.38098	.37818	.37541	.37267	.36996	.36729	.36465	.36204	.35947	.35692	.35440	.35192	.34946
97	87	.41691	.41384	.41080	.40780	.40484	.40191	.39902	.39616	.39334	.39055	.38780	.38507	.38238	.37972	.37709	.37449	.37193	.36939	.36688	.36440
97	88	.43190	.42882	.42578	.42278	.41981	.41687	.41397	.41111	.40828	.40548	.40271	.39997	.39727	.39459	.39195	.38934	.38675	.38420	.38167	.37917
97	89	.44656	.44349	.44045	.43744	.43448	.43154	.42864	.42577	.42293	.42013	.41735	.41461	.41190	.40922	.40657	.40394	.40135	.39878	.39624	.39373
97	90	.46081	.45774	.45471	.45171	.44875	.44582	.44292	.44005	.43722	.43441	.43164	.42890	.42618	.42350	.42084	.41822	.41562	.41305	.41050	.40798
97	91	.47435	.47130	.46828	.46529	.46234	.45942	.45653	.45367	.45084	.44804	.44527	.44253	.43982	.43714	.43449	.43186	.42926	.42669	.42414	.42163
97	92	.48694	.48390	.48090	.47792	.47498	.47207	.46919	.46634	.46352	.46073	.45797	.45524	.45254	.44986	.44721	.44459	.44199	.43942	.43688	.43436
97	93	.49860	.49558	.49259	.48963	.48671	.48381	.48094	.47811	.47530	.47252	.46977	.46704	.46435	.46168	.45904	.45642	.45383	.45126	.44873	.44621
97	94	.50950	.50650	.50353	.50059	.49768	.49480	.49194	.48912	.48633	.48356	.48082	.47811	.47542	.47276	.47013	.46752	.46494	.46238	.45985	.45734
97	95	.51983	.51685	.51390	.51098	.50809	.50522	.50239	.49958	.49680	.49405	.49132	.48862	.48595	.48330	.48068	.47808	.47551	.47296	.47044	.46794
97	96	.52953	.52657	.52364	.52074	.51786	.51502	.51220	.50941	.50665	.50391	.50120	.49851	.49585	.49322	.49061	.48803	.48546	.48293	.48041	.47792

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	97	.53851	.53557	.53266	.52978	.52693	.52410	.52130	.51853	.51578	.51306	.51037	.50770	.50505	.50243	.49984	.49726	.49472	.49219	.48969	.48721
98	0	.00835	.00830	.00825	.00820	.00815	.00810	.00805	.00801	.00796	.00792	.00787	.00783	.00779	.00774	.00770	.00766	.00762	.00759	.00755	.00751
98	1	.00233	.00230	.00226	.00223	.00220	.00217	.00214	.00211	.00209	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185	.00183
98	2	.00211	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185	.00182	.00180	.00177	.00175	.00172	.00170	.00168	.00165	.00163	.00161	.00159
98	3	.00204	.00201	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00159	.00157	.00155	.00152	.00150
98	4	.00207	.00203	.00199	.00195	.00191	.00188	.00185	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00151	.00149
98	5	.00216	.00211	.00207	.00203	.00199	.00195	.00192	.00188	.00185	.00182	.00178	.00175	.00172	.00169	.00167	.00164	.00161	.00158	.00156	.00153
98	6	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00162
98	7	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00204	.00200	.00196	.00193	.00190	.00186	.00183	.00180	.00177	.00174
98	8	.00270	.00264	.00259	.00254	.00249	.00244	.00240	.00235	.00231	.00227	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00194	.00191
98	9	.00299	.00293	.00287	.00282	.00277	.00271	.00266	.00262	.00257	.00252	.00248	.00243	.00239	.00235	.00231	.00227	.00224	.00220	.00216	.00213
98	10	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00295	.00290	.00285	.00280	.00275	.00271	.00266	.00262	.00258	.00254	.00250	.00246	.00242
98	11	.00378	.00371	.00365	.00358	.00352	.00346	.00340	.00334	.00329	.00323	.00318	.00313	.00308	.00303	.00299	.00294	.00290	.00285	.00281	.00277
98	12	.00427	.00419	.00412	.00405	.00399	.00392	.00386	.00380	.00374	.00368	.00362	.00357	.00352	.00346	.00341	.00336	.00332	.00327	.00322	.00318
98	13	.00478	.00470	.00462	.00455	.00448	.00441	.00434	.00428	.00421	.00415	.00409	.00403	.00397	.00392	.00386	.00381	.00376	.00371	.00366	.00361
98	14	.00527	.00518	.00510	.00503	.00495	.00488	.00480	.00474	.00467	.00460	.00454	.00447	.00441	.00435	.00430	.00424	.00419	.00413	.00408	.00403
98	15	.00571	.00562	.00554	.00545	.00537	.00530	.00522	.00515	.00508	.00501	.00494	.00487	.00481	.00475	.00468	.00463	.00457	.00451	.00446	.00440
98	16	.00608	.00599	.00590	.00582	.00573	.00565	.00557	.00549	.00542	.00534	.00527	.00520	.00514	.00507	.00501	.00494	.00488	.00482	.00477	.00471
98	17	.00640	.00630	.00621	.00612	.00603	.00594	.00586	.00578	.00570	.00562	.00555	.00548	.00541	.00534	.00527	.00520	.00514	.00508	.00502	.00496
98	18	.00667	.00656	.00647	.00637	.00628	.00619	.00610	.00602	.00593	.00585	.00577	.00570	.00563	.00555	.00548	.00541	.00535	.00528	.00522	.00516
98	19	.00692	.00681	.00671	.00661	.00651	.00641	.00632	.00623	.00615	.00606	.00598	.00590	.00583	.00575	.00568	.00561	.00554	.00547	.00540	.00534
98	20	.00717	.00706	.00695	.00685	.00675	.00665	.00655	.00646	.00637	.00628	.00619	.00611	.00603	.00595	.00588	.00580	.00573	.00566	.00559	.00552
98	21	.00744	.00733	.00721	.00710	.00700	.00689	.00679	.00669	.00660	.00651	.00642	.00633	.00625	.00616	.00608	.00601	.00593	.00586	.00578	.00571
98	22	.00772	.00760	.00748	.00736	.00725	.00714	.00703	.00693	.00683	.00673	.00664	.00655	.00646	.00637	.00629	.00621	.00613	.00605	.00597	.00590
98	23	.00802	.00789	.00776	.00764	.00752	.00741	.00729	.00719	.00708	.00698	.00688	.00678	.00669	.00660	.00651	.00643	.00634	.00626	.00618	.00610
98	24	.00835	.00821	.00808	.00795	.00782	.00770	.00758	.00747	.00736	.00725	.00715	.00705	.00695	.00685	.00676	.00667	.00658	.00649	.00641	.00633
98	25	.00873	.00858	.00844	.00830	.00817	.00804	.00792	.00780	.00768	.00757	.00746	.00735	.00724	.00714	.00704	.00695	.00685	.00676	.00668	.00659
98	26	.00915	.00900	.00885	.00870	.00856	.00842	.00829	.00816	.00804	.00792	.00780	.00769	.00758	.00747	.00737	.00727	.00717	.00707	.00698	.00689
98	27	.00964	.00948	.00932	.00916	.00901	.00887	.00873	.00859	.00846	.00833	.00821	.00809	.00797	.00786	.00775	.00764	.00753	.00743	.00733	.00724
98	28	.01018	.01000	.00983	.00967	.00951	.00936	.00921	.00906	.00892	.00879	.00865	.00853	.00840	.00828	.00816	.00805	.00794	.00783	.00772	.00762
98	29	.01077	.01058	.01040	.01022	.01005	.00989	.00973	.00958	.00943	.00928	.00914	.00901	.00887	.00875	.00862	.00850	.00838	.00827	.00815	.00804
98	30	.01140	.01120	.01101	.01082	.01064	.01046	.01030	.01013	.00997	.00982	.00967	.00952	.00938	.00924	.00911	.00898	.00886	.00873	.00861	.00850
98	31	.01207	.01186	.01166	.01146	.01126	.01108	.01090	.01072	.01055	.01039	.01023	.01007	.00992	.00978	.00963	.00950	.00936	.00923	.00910	.00898
98	32	.01280	.01257	.01236	.01214	.01194	.01174	.01154	.01136	.01118	.01100	.01083	.01066	.01050	.01035	.01020	.01005	.00990	.00977	.00963	.00950
98	33	.01360	.01335	.01312	.01289	.01267	.01246	.01225	.01205	.01186	.01167	.01149	.01131	.01114	.01097	.01081	.01065	.01050	.01035	.01020	.01006
98	34	.01446	.01420	.01394	.01370	.01347	.01324	.01302	.01280	.01260	.01239	.01220	.01201	.01183	.01165	.01147	.01130	.01114	.01098	.01082	.01067
98	35	.01540	.01512	.01486	.01459	.01434	.01410	.01386	.01363	.01341	.01319	.01298	.01278	.01258	.01239	.01221	.01203	.01185	.01168	.01151	.01135
98	36	.01643	.01613	.01584	.01556	.01529	.01503	.01478	.01453	.01429	.01406	.01384	.01362	.01341	.01320	.01300	.01281	.01262	.01244	.01226	.01208
98	37	.01755	.01723	.01692	.01662	.01633	.01605	.01578	.01552	.01526	.01501	.01477	.01454	.01431	.01409	.01387	.01366	.01346	.01326	.01307	.01288
98	38	.01879	.01845	.01812	.01780	.01748	.01718	.01689	.01661	.01633	.01606	.01580	.01555	.01531	.01507	.01484	.01461	.01440	.01418	.01398	.01378
98	39	.02015	.01979	.01943	.01908	.01875	.01842	.01811	.01780	.01751	.01722	.01694	.01667	.01641	.01615	.01591	.01566	.01543	.01520	.01498	.01476
98	40	.02167	.02127	.02089	.02052	.02016	.01981	.01947	.01914	.01882	.01851	.01821	.01792	.01764	.01736	.01710	.01684	.01658	.01634	.01610	.01586
98	41	.02335	.02292	.02251	.02211	.02173	.02135	.02099	.02064	.02029	.01996	.01964	.01932	.01902	.01872	.01843	.01815	.01788	.01762	.01736	.01711
98	42	.02521	.02476	.02432	.02389	.02347	.02307	.02268	.02230	.02193	.02157	.02122	.02089	.02056	.02024	.01993	.01963	.01933	.01905	.01877	.01849
98	43	.02727	.02678	.02631	.02585	.02540	.02497	.02455	.02414	.02374	.02336	.02298	.02262	.02227	.02192	.02159	.02126	.02094	.02064	.02033	.02004
98	44	.02953	.02901	.02850	.02800	.02753	.02706	.02661	.02617	.02574	.02533	.02493	.02453	.02415	.02378	.02342	.02307	.02273	.02240	.02207	.02176
98	45	.03198	.03142	.03087	.03034	.02983	.02933	.02884	.02837	.02791	.02747	.02704	.02662	.02621	.02581	.02542	.02504	.02467	.02431	.02396	.02362
98	46	.03464	.03403	.03345	.03288	.03233	.03179	.03127	.03077	.03028	.02980	.02933	.02888	.02844	.02801	.02759	.02719	.02679	.02640	.02603	.02566
98	47	.03748	.03684	.03621	.03560	.03501	.03444	.03388	.03334	.03281	.03230	.03180	.03131	.03084	.03038	.02993	.02949	.02907	.02865	.02825	.02785
98	48	.04055	.03986	.03919	.03854	.03791	.03729	.03670	.03611	.03555	.03500	.03446	.03394	.03343	.03294	.03246	.03199	.03153	.03108	.03065	.03022

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
98	49	.04385	.04311	.04239	.04170	.04102	.04037	.03973	.03910	.03850	.03791	.03734	.03678	.03623	.03570	.03519	.03468	.03419	.03371	.03324	.03279
98	50	.04740	.04662	.04585	.04511	.04439	.04369	.04301	.04234	.04169	.04106	.04045	.03985	.03927	.03870	.03815	.03761	.03708	.03657	.03606	.03557
98	51	.05123	.05039	.04958	.04879	.04802	.04727	.04654	.04583	.04514	.04446	.04381	.04317	.04254	.04194	.04134	.04077	.04020	.03965	.03911	.03859
98	52	.05530	.05441	.05355	.05270	.05188	.05109	.05031	.04955	.04881	.04810	.04740	.04671	.04605	.04540	.04476	.04414	.04354	.04295	.04237	.04181
98	53	.05964	.05869	.05777	.05688	.05601	.05516	.05433	.05352	.05274	.05197	.05122	.05050	.04978	.04909	.04841	.04775	.04711	.04648	.04586	.04526
98	54	.06425	.06324	.06227	.06132	.06039	.05949	.05861	.05775	.05691	.05610	.05530	.05452	.05377	.05303	.05231	.05160	.05091	.05024	.04958	.04894
98	55	.06914	.06808	.06704	.06604	.06505	.06409	.06316	.06225	.06136	.06049	.05965	.05882	.05801	.05723	.05646	.05571	.05497	.05426	.05356	.05287
98	56	.07434	.07322	.07212	.07105	.07001	.06900	.06800	.06704	.06609	.06517	.06428	.06340	.06254	.06170	.06089	.06009	.05931	.05854	.05780	.05707
98	57	.07986	.07867	.07751	.07637	.07527	.07420	.07315	.07212	.07112	.07015	.06919	.06826	.06735	.06647	.06560	.06475	.06392	.06311	.06231	.06154
98	58	.08565	.08440	.08317	.08198	.08081	.07968	.07857	.07748	.07642	.07539	.07438	.07339	.07243	.07149	.07057	.06967	.06879	.06792	.06708	.06626
98	59	.09171	.09039	.08910	.08784	.08661	.08541	.08423	.08309	.08197	.08088	.07981	.07877	.07775	.07675	.07577	.07482	.07389	.07297	.07208	.07120
98	60	.09804	.09665	.09529	.09396	.09266	.09140	.09016	.08895	.08777	.08662	.08549	.08439	.08331	.08225	.08122	.08021	.07922	.07826	.07731	.07638
98	61	.10467	.10321	.10177	.10038	.09901	.09768	.09638	.09510	.09386	.09264	.09145	.09029	.08915	.08803	.08694	.08587	.08483	.08381	.08281	.08183
98	62	.11166	.11012	.10862	.10715	.10572	.10431	.10294	.10160	.10029	.09901	.09775	.09652	.09532	.09415	.09300	.09187	.09077	.08969	.08863	.08759
98	63	.11904	.11743	.11585	.11431	.11280	.11133	.10988	.10847	.10709	.10575	.10442	.10313	.10187	.10063	.09941	.09823	.09706	.09592	.09480	.09371
98	64	.12681	.12512	.12346	.12185	.12026	.11872	.11720	.11572	.11427	.11286	.11147	.11011	.10878	.10747	.10619	.10494	.10372	.10251	.10134	.10018
98	65	.13498	.13322	.13148	.12979	.12813	.12651	.12493	.12337	.12185	.12036	.11891	.11748	.11608	.11471	.11336	.11205	.11075	.10949	.10825	.10703
98	66	.14362	.14177	.13997	.13819	.13646	.13476	.13310	.13148	.12988	.12832	.12679	.12529	.12382	.12238	.12097	.11959	.11823	.11690	.11560	.11432
98	67	.15279	.15086	.14897	.14712	.14531	.14354	.14180	.14010	.13843	.13680	.13520	.13362	.13209	.13058	.12910	.12764	.12622	.12482	.12345	.12210
98	68	.16248	.16047	.15850	.15657	.15468	.15283	.15102	.14924	.14750	.14579	.14411	.14247	.14086	.13928	.13773	.13620	.13471	.13325	.13181	.13040
98	69	.17266	.17057	.16852	.16651	.16455	.16262	.16073	.15887	.15705	.15527	.15352	.15181	.15012	.14847	.14685	.14526	.14369	.14216	.14065	.13917
98	70	.18328	.18111	.17898	.17690	.17485	.17284	.17088	.16895	.16705	.16519	.16337	.16158	.15982	.15810	.15641	.15474	.15311	.15151	.14993	.14839
98	71	.19429	.19204	.18983	.18767	.18554	.18346	.18142	.17941	.17744	.17551	.17361	.17175	.16992	.16812	.16636	.16462	.16292	.16125	.15960	.15799
98	72	.20565	.20333	.20104	.19880	.19660	.19444	.19232	.19024	.18820	.18619	.18422	.18228	.18038	.17851	.17667	.17487	.17309	.17135	.16964	.16795
98	73	.21737	.21496	.21260	.21028	.20801	.20577	.20358	.20142	.19930	.19722	.19518	.19317	.19119	.18925	.18734	.18547	.18362	.18181	.18003	.17827
98	74	.22951	.22703	.22459	.22220	.21985	.21754	.21527	.21304	.21084	.20869	.20657	.20449	.20244	.20043	.19845	.19651	.19459	.19271	.19086	.18903
98	75	.24215	.23960	.23709	.23462	.23220	.22982	.22747	.22517	.22291	.22068	.21849	.21634	.21422	.21214	.21009	.20807	.20609	.20414	.20222	.20033
98	76	.25538	.25275	.25017	.24763	.24514	.24269	.24027	.23790	.23557	.23327	.23101	.22879	.22660	.22445	.22233	.22025	.21820	.21618	.21419	.21223
98	77	.26918	.26649	.26384	.26124	.25868	.25616	.25368	.25124	.24884	.24647	.24415	.24186	.23960	.23738	.23520	.23305	.23093	.22885	.22679	.22477
98	78	.28355	.28079	.27808	.27541	.27279	.27020	.26766	.26516	.26269	.26027	.25788	.25552	.25321	.25092	.24868	.24646	.24428	.24213	.24001	.23792
98	79	.29836	.29554	.29278	.29005	.28737	.28472	.28212	.27956	.27703	.27455	.27210	.26968	.26731	.26496	.26266	.26038	.25814	.25593	.25375	.25161
98	80	.31346	.31059	.30777	.30499	.30225	.29956	.29690	.29428	.29170	.28916	.28666	.28419	.28175	.27936	.27699	.27466	.27236	.27010	.26786	.26566
98	81	.32871	.32580	.32293	.32010	.31732	.31457	.31186	.30920	.30657	.30397	.30142	.29890	.29641	.29396	.29155	.28916	.28681	.28449	.28221	.27995
98	82	.34403	.34108	.33817	.33530	.33247	.32968	.32693	.32422	.32154	.31891	.31630	.31374	.31120	.30871	.30624	.30381	.30141	.29904	.29671	.29440
98	83	.35942	.35643	.35349	.35058	.34771	.34488	.34209	.33934	.33663	.33395	.33130	.32869	.32612	.32358	.32107	.31859	.31615	.31374	.31136	.30901
98	84	.37497	.37196	.36898	.36604	.36314	.36028	.35746	.35467	.35192	.34921	.34653	.34388	.34127	.33869	.33614	.33363	.33115	.32870	.32628	.32389
98	85	.39075	.38771	.38470	.38174	.37882	.37593	.37308	.37027	.36749	.36474	.36204	.35936	.35672	.35411	.35153	.34898	.34647	.34398	.34153	.33910
98	86	.40655	.40350	.40048	.39750	.39456	.39165	.38878	.38595	.38315	.38038	.37765	.37495	.37228	.36965	.36704	.36447	.36193	.35942	.35693	.35448
98	87	.42215	.41908	.41606	.41307	.41011	.40719	.40431	.40146	.39865	.39586	.39311	.39040	.38771	.38506	.38243	.37984	.37727	.37474	.37223	.36976
98	88	.43748	.43441	.43138	.42839	.42543	.42250	.41961	.41675	.41393	.41113	.40837	.40564	.40295	.40028	.39764	.39503	.39245	.38990	.38738	.38489
98	89	.45249	.44942	.44640	.44340	.44044	.43752	.43463	.43177	.42894	.42614	.42338	.42064	.41794	.41526	.41262	.41000	.40741	.40485	.40232	.39981
98	90	.46708	.46403	.46101	.45803	.45508	.45216	.44927	.44641	.44359	.44079	.43803	.43529	.43259	.42991	.42726	.42464	.42205	.41949	.41695	.41444
98	91	.48098	.47794	.47494	.47197	.46902	.46611	.46324	.46039	.45757	.45478	.45202	.44929	.44659	.44392	.44127	.43866	.43606	.43350	.43096	.42845
98	92	.49391	.49088	.48790	.48494	.48201	.47911	.47625	.47341	.47060	.46782	.46507	.46235	.45966	.45699	.45435	.45174	.44915	.44659	.44405	.44154
98	93	.50589	.50288	.49991	.49697	.49406	.49118	.48832	.48550	.48271	.47994	.47720	.47449	.47180	.46914	.46651	.46390	.46132	.45877	.45624	.45373
98	94	.51710	.51411	.51116	.50824	.50534	.50248	.49964	.49683	.49405	.49130	.48857	.48587	.48319	.48055	.47792	.47533	.47275	.47021	.46768	.46518
98	95	.52773	.52477	.52184	.51893	.51606	.51321	.51039	.50760	.50483	.50210	.49938	.49670	.49404	.49140	.48879	.48621	.48365	.48111	.47859	.47610
98	96	.53771	.53477	.53186	.52898	.52613	.52330	.52050	.51773	.51498	.51226	.50956	.50689	.50425	.50163	.49903	.49646	.49391	.49138	.48888	.48640
98	97	.54697	.54406	.54117	.53831	.53547	.53267	.52989	.52713	.52440	.52170	.51902	.51636	.51373	.51113	.50854	.50599	.50345	.50094	.49845	.49598
98	98	.55569	.55280	.54994	.54710	.54428	.54150	.53874	.53600	.53329	.53060	.52794	.52530	.52269	.52010	.51753	.51499	.51246	.50996	.50749	.50503

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	0	.00850	.00844	.00839	.00834	.00829	.00824	.00820	.00815	.00811	.00806	.00802	.00798	.00793	.00789	.00785	.00781	.00777	.00774	.00770	.00766
99	1	.00235	.00232	.00229	.00225	.00222	.00219	.00216	.00214	.00211	.00208	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185
99	2	.00212	.00209	.00205	.00202	.00199	.00196	.00193	.00190	.00187	.00184	.00182	.00179	.00176	.00174	.00172	.00169	.00167	.00165	.00163	.00161
99	3	.00206	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00171	.00168	.00166	.00163	.00161	.00158	.00156	.00154	.00152
99	4	.00208	.00204	.00200	.00196	.00193	.00189	.00186	.00183	.00179	.00176	.00173	.00171	.00168	.00165	.00162	.00160	.00157	.00155	.00153	.00150
99	5	.00217	.00212	.00208	.00204	.00200	.00197	.00193	.00189	.00186	.00183	.00180	.00176	.00173	.00171	.00168	.00165	.00162	.00160	.00157	.00155
99	6	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00174	.00171	.00168	.00165	.00163
99	7	.00248	.00243	.00238	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00205	.00201	.00197	.00194	.00191	.00187	.00184	.00181	.00178	.00175
99	8	.00271	.00265	.00260	.00255	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00195	.00192
99	9	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00258	.00253	.00249	.00245	.00240	.00236	.00232	.00228	.00225	.00221	.00217	.00214
99	10	.00337	.00330	.00324	.00318	.00312	.00307	.00301	.00296	.00291	.00286	.00281	.00277	.00272	.00268	.00263	.00259	.00255	.00251	.00247	.00243
99	11	.00380	.00373	.00366	.00360	.00354	.00348	.00342	.00336	.00331	.00325	.00320	.00315	.00310	.00305	.00300	.00296	.00291	.00287	.00283	.00279
99	12	.00429	.00422	.00414	.00408	.00401	.00394	.00388	.00382	.00376	.00370	.00365	.00359	.00354	.00349	.00343	.00339	.00334	.00329	.00324	.00320
99	13	.00481	.00473	.00465	.00458	.00451	.00444	.00437	.00430	.00424	.00418	.00412	.00406	.00400	.00395	.00389	.00384	.00379	.00374	.00369	.00364
99	14	.00530	.00522	.00514	.00506	.00498	.00491	.00484	.00477	.00470	.00464	.00457	.00451	.00445	.00439	.00433	.00428	.00422	.00417	.00411	.00406
99	15	.00575	.00566	.00558	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00498	.00491	.00485	.00479	.00473	.00467	.00461	.00455	.00450	.00444
99	16	.00613	.00604	.00595	.00586	.00578	.00569	.00561	.00554	.00546	.00539	.00532	.00525	.00518	.00512	.00505	.00499	.00493	.00487	.00481	.00475
99	17	.00645	.00635	.00626	.00617	.00608	.00599	.00591	.00583	.00575	.00567	.00560	.00552	.00545	.00539	.00532	.00525	.00519	.00513	.00507	.00501
99	18	.00671	.00661	.00652	.00642	.00633	.00624	.00615	.00607	.00598	.00590	.00583	.00575	.00568	.00560	.00553	.00547	.00540	.00533	.00527	.00521
99	19	.00697	.00686	.00676	.00666	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596	.00588	.00580	.00573	.00566	.00559	.00552	.00546	.00539
99	20	.00723	.00711	.00701	.00690	.00680	.00670	.00660	.00651	.00642	.00633	.00625	.00617	.00609	.00601	.00593	.00586	.00578	.00571	.00564	.00558
99	21	.00750	.00738	.00727	.00716	.00705	.00695	.00685	.00675	.00665	.00656	.00647	.00639	.00630	.00622	.00614	.00606	.00599	.00591	.00584	.00577
99	22	.00778	.00765	.00753	.00742	.00730	.00720	.00709	.00699	.00689	.00679	.00670	.00661	.00652	.00643	.00635	.00626	.00619	.00611	.00603	.00596
99	23	.00807	.00794	.00782	.00770	.00758	.00746	.00735	.00724	.00714	.00704	.00694	.00684	.00675	.00666	.00657	.00648	.00640	.00632	.00624	.00616
99	24	.00841	.00827	.00814	.00801	.00788	.00776	.00764	.00753	.00742	.00731	.00721	.00710	.00701	.00691	.00682	.00673	.00664	.00655	.00647	.00639
99	25	.00879	.00864	.00850	.00836	.00823	.00810	.00798	.00786	.00774	.00763	.00752	.00741	.00730	.00720	.00710	.00701	.00692	.00682	.00674	.00665
99	26	.00921	.00906	.00891	.00876	.00862	.00849	.00835	.00823	.00810	.00798	.00786	.00775	.00764	.00753	.00743	.00733	.00723	.00713	.00704	.00695
99	27	.00971	.00954	.00938	.00923	.00908	.00893	.00879	.00866	.00853	.00840	.00827	.00815	.00804	.00792	.00781	.00770	.00760	.00750	.00740	.00730
99	28	.01025	.01007	.00990	.00974	.00958	.00942	.00927	.00913	.00899	.00885	.00872	.00859	.00847	.00835	.00823	.00812	.00801	.00790	.00779	.00769
99	29	.01084	.01065	.01047	.01029	.01013	.00996	.00980	.00965	.00950	.00936	.00921	.00908	.00895	.00882	.00869	.00857	.00845	.00834	.00823	.00812
99	30	.01147	.01127	.01108	.01089	.01071	.01054	.01037	.01021	.01005	.00989	.00974	.00960	.00946	.00932	.00919	.00906	.00893	.00881	.00869	.00857
99	31	.01215	.01194	.01173	.01154	.01134	.01116	.01098	.01080	.01063	.01047	.01031	.01015	.01000	.00986	.00971	.00958	.00944	.00931	.00918	.00906
99	32	.01288	.01266	.01244	.01222	.01202	.01182	.01163	.01144	.01126	.01108	.01091	.01075	.01059	.01043	.01028	.01013	.00999	.00985	.00971	.00958
99	33	.01368	.01344	.01321	.01298	.01276	.01255	.01234	.01214	.01195	.01176	.01158	.01140	.01123	.01106	.01090	.01074	.01059	.01044	.01029	.01015
99	34	.01455	.01429	.01403	.01379	.01356	.01333	.01311	.01289	.01269	.01248	.01229	.01210	.01192	.01174	.01156	.01140	.01123	.01107	.01092	.01076
99	35	.01550	.01522	.01495	.01469	.01444	.01419	.01396	.01373	.01351	.01329	.01308	.01288	.01268	.01249	.01230	.01212	.01195	.01177	.01161	.01145
99	36	.01653	.01623	.01594	.01566	.01539	.01513	.01488	.01463	.01439	.01416	.01394	.01372	.01351	.01330	.01310	.01291	.01272	.01254	.01236	.01218
99	37	.01766	.01734	.01703	.01673	.01644	.01616	.01589	.01562	.01537	.01512	.01488	.01464	.01441	.01419	.01398	.01377	.01357	.01337	.01318	.01299
99	38	.01890	.01856	.01823	.01791	.01759	.01729	.01700	.01672	.01644	.01617	.01592	.01566	.01542	.01518	.01495	.01473	.01451	.01430	.01409	.01389
99	39	.02027	.01990	.01955	.01920	.01887	.01854	.01823	.01792	.01763	.01734	.01706	.01679	.01653	.01627	.01602	.01578	.01555	.01532	.01510	.01488
99	40	.02179	.02139	.02101	.02064	.02028	.01993	.01959	.01927	.01895	.01864	.01834	.01805	.01776	.01749	.01722	.01696	.01671	.01646	.01622	.01599
99	41	.02348	.02306	.02265	.02225	.02186	.02149	.02112	.02077	.02043	.02009	.01977	.01946	.01915	.01886	.01857	.01829	.01802	.01775	.01749	.01724
99	42	.02536	.02490	.02446	.02403	.02362	.02321	.02282	.02244	.02207	.02172	.02137	.02103	.02070	.02038	.02007	.01977	.01948	.01919	.01891	.01864
99	43	.02743	.02694	.02646	.02600	.02556	.02512	.02470	.02429	.02390	.02351	.02314	.02278	.02242	.02208	.02174	.02142	.02110	.02079	.02049	.02020
99	44	.02970	.02918	.02867	.02817	.02769	.02723	.02678	.02634	.02591	.02550	.02510	.02470	.02432	.02395	.02359	.02324	.02290	.02257	.02224	.02193
99	45	.03217	.03160	.03106	.03053	.03001	.02951	.02903	.02856	.02810	.02765	.02722	.02680	.02639	.02599	.02560	.02523	.02486	.02450	.02415	.02381
99	46	.03484	.03423	.03365	.03308	.03253	.03199	.03147	.03097	.03048	.03000	.02953	.02908	.02864	.02821	.02779	.02739	.02699	.02661	.02623	.02586
99	47	.03770	.03706	.03643	.03582	.03523	.03466	.03410	.03356	.03303	.03252	.03202	.03153	.03106	.03060	.03015	.02971	.02929	.02887	.02847	.02807
99	48	.04079	.04010	.03943	.03878	.03815	.03753	.03693	.03635	.03579	.03524	.03470	.03418	.03367	.03318	.03270	.03223	.03177	.03132	.03089	.03046
99	49	.04410	.04337	.04265	.04196	.04128	.04063	.03999	.03937	.03876	.03817	.03760	.03704	.03650	.03597	.03545	.03494	.03445	.03397	.03351	.03305



Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	50	.04769	.04690	.04614	.04540	.04468	.04397	.04329	.04263	.04198	.04135	.04074	.04014	.03956	.03899	.03843	.03789	.03737	.03685	.03635	.03586
99	51	.05154	.05070	.04989	.04910	.04833	.04758	.04685	.04614	.04545	.04478	.04412	.04348	.04286	.04225	.04166	.04108	.04051	.03996	.03943	.03890
99	52	.05564	.05475	.05389	.05304	.05223	.05143	.05065	.04989	.04916	.04844	.04774	.04705	.04639	.04574	.04511	.04449	.04388	.04329	.04272	.04216
99	53	.06001	.05907	.05815	.05725	.05638	.05553	.05470	.05390	.05311	.05235	.05160	.05087	.05016	.04947	.04879	.04813	.04748	.04685	.04624	.04564
99	54	.06465	.06365	.06267	.06172	.06080	.05989	.05901	.05816	.05732	.05650	.05571	.05493	.05418	.05344	.05272	.05201	.05132	.05065	.04999	.04935
99	55	.06959	.06852	.06749	.06648	.06550	.06454	.06360	.06269	.06180	.06094	.06009	.05927	.05846	.05767	.05691	.05616	.05542	.05470	.05400	.05332
99	56	.07483	.07370	.07261	.07154	.07050	.06948	.06849	.06752	.06658	.06566	.06476	.06389	.06303	.06219	.06138	.06058	.05980	.05903	.05829	.05756
99	57	.08038	.07919	.07803	.07690	.07580	.07473	.07368	.07265	.07165	.07068	.06973	.06880	.06789	.06700	.06613	.06528	.06445	.06364	.06285	.06207
99	58	.08623	.08497	.08375	.08255	.08139	.08025	.07914	.07806	.07700	.07597	.07496	.07397	.07301	.07207	.07115	.07025	.06937	.06851	.06766	.06684
99	59	.09234	.09101	.08972	.08846	.08723	.08603	.08486	.08372	.08260	.08151	.08044	.07940	.07838	.07738	.07641	.07545	.07452	.07361	.07271	.07184
99	60	.09872	.09732	.09596	.09464	.09334	.09208	.09084	.08963	.08845	.08730	.08617	.08507	.08399	.08294	.08190	.08090	.07991	.07894	.07799	.07707
99	61	.10540	.10394	.10251	.10111	.09975	.09841	.09711	.09584	.09459	.09338	.09219	.09102	.08989	.08877	.08768	.08661	.08557	.08455	.08355	.08257
99	62	.11245	.11091	.10941	.10794	.10651	.10511	.10374	.10240	.10108	.09980	.09855	.09732	.09612	.09495	.09380	.09267	.09157	.09049	.08943	.08839
99	63	.11989	.11828	.11670	.11516	.11365	.11218	.11074	.10933	.10795	.10660	.10528	.10399	.10273	.10149	.10028	.09909	.09793	.09679	.09567	.09457
99	64	.12772	.12603	.12438	.12277	.12119	.11964	.11813	.11665	.11520	.11378	.11239	.11104	.10970	.10840	.10712	.10587	.10465	.10345	.10227	.10111
99	65	.13597	.13421	.13248	.13078	.12913	.12751	.12592	.12437	.12285	.12136	.11990	.11848	.11708	.11571	.11436	.11305	.11176	.11049	.10925	.10804
99	66	.14469	.14284	.14103	.13927	.13753	.13584	.13418	.13255	.13096	.12940	.12787	.12637	.12490	.12346	.12205	.12067	.11931	.11798	.11668	.11540
99	67	.15394	.15201	.15013	.14828	.14647	.14470	.14296	.14126	.13959	.13796	.13636	.13479	.13325	.13174	.13026	.12881	.12739	.12599	.12462	.12327
99	68	.16372	.16172	.15975	.15782	.15593	.15409	.15227	.15050	.14875	.14705	.14537	.14373	.14212	.14054	.13899	.13747	.13598	.13451	.13307	.13166
99	69	.17401	.17192	.16987	.16787	.16590	.16398	.16209	.16023	.15842	.15664	.15489	.15317	.15149	.14984	.14822	.14663	.14506	.14353	.14202	.14055
99	70	.18474	.18257	.18045	.17836	.17632	.17431	.17235	.17042	.16853	.16667	.16485	.16306	.16131	.15958	.15789	.15623	.15460	.15299	.15142	.14987
99	71	.19586	.19362	.19141	.18925	.18713	.18505	.18301	.18100	.17904	.17710	.17521	.17335	.17152	.16972	.16796	.16623	.16452	.16285	.16121	.15959
99	72	.20736	.20503	.20275	.20051	.19831	.19616	.19404	.19196	.18992	.18791	.18594	.18401	.18210	.18024	.17840	.17660	.17483	.17308	.17137	.16969
99	73	.21920	.21680	.21444	.21213	.20985	.20762	.20543	.20327	.20115	.19908	.19703	.19502	.19305	.19111	.18920	.18733	.18549	.18367	.18189	.18014
99	74	.23148	.22900	.22657	.22418	.22183	.21952	.21725	.21503	.21284	.21068	.20857	.20649	.20444	.20243	.20045	.19851	.19660	.19471	.19286	.19104
99	75	.24427	.24172	.23921	.23675	.23433	.23195	.22961	.22731	.22505	.22282	.22064	.21849	.21637	.21429	.21224	.21023	.20824	.20629	.20437	.20248
99	76	.25766	.25503	.25246	.24992	.24743	.24498	.24257	.24020	.23787	.23558	.23332	.23110	.22892	.22677	.22465	.22257	.22052	.21850	.21651	.21455
99	77	.27164	.26895	.26631	.26371	.26115	.25863	.25616	.25372	.25132	.24896	.24664	.24435	.24210	.23988	.23770	.23555	.23343	.23135	.22930	.22727
99	78	.28620	.28345	.28075	.27808	.27546	.27288	.27034	.26784	.26538	.26295	.26057	.25822	.25590	.25362	.25138	.24916	.24698	.24484	.24272	.24063
99	79	.30122	.29842	.29565	.29293	.29025	.28762	.28502	.28246	.27994	.27745	.27501	.27260	.27022	.26788	.26558	.26330	.26106	.25886	.25668	.25453
99	80	.31655	.31369	.31088	.30810	.30537	.30268	.30003	.29741	.29484	.29230	.28980	.28733	.28490	.28251	.28014	.27781	.27552	.27325	.27102	.26882
99	81	.33204	.32914	.32628	.32345	.32067	.31793	.31523	.31257	.30994	.30735	.30480	.30229	.29980	.29736	.29494	.29256	.29021	.28790	.28561	.28336
99	82	.34762	.34467	.34177	.33890	.33608	.33330	.33055	.32784	.32517	.32254	.31994	.31738	.31485	.31235	.30989	.30746	.30507	.30270	.30037	.29807
99	83	.36326	.36028	.35734	.35444	.35158	.34876	.34597	.34323	.34052	.33784	.33520	.33260	.33003	.32749	.32499	.32252	.32008	.31767	.31529	.31294
99	84	.37909	.37608	.37311	.37018	.36729	.36443	.36162	.35884	.35609	.35338	.35071	.34807	.34546	.34289	.34034	.33783	.33536	.33291	.33049	.32810
99	85	.39515	.39212	.38913	.38618	.38326	.38038	.37754	.37473	.37196	.36922	.36652	.36385	.36121	.35861	.35603	.35349	.35098	.34850	.34605	.34363
99	86	.41127	.40823	.40522	.40225	.39932	.39642	.39356	.39073	.38793	.38518	.38245	.37976	.37710	.37447	.37187	.36930	.36676	.36425	.36178	.35933
99	87	.42719	.42414	.42112	.41814	.41519	.41228	.40941	.40657	.40376	.40099	.39824	.39553	.39285	.39021	.38759	.38500	.38244	.37991	.37741	.37494
99	88	.44285	.43979	.43677	.43379	.43084	.42793	.42505	.42220	.41938	.41660	.41384	.41112	.40843	.40577	.40314	.40054	.39797	.39542	.39290	.39042
99	89	.45820	.45515	.45213	.44915	.44621	.44329	.44041	.43756	.43474	.43195	.42920	.42647	.42378	.42111	.41847	.41586	.41328	.41073	.40820	.40570
99	90	.47315	.47011	.46710	.46413	.46119	.45828	.45541	.45256	.44975	.44697	.44421	.44149	.43879	.43612	.43348	.43087	.42829	.42573	.42320	.42069
99	91	.48739	.48437	.48138	.47842	.47549	.47260	.46973	.46690	.46409	.46131	.45857	.45585	.45316	.45049	.44786	.44525	.44267	.44011	.43758	.43507
99	92	.50065	.49765	.49467	.49173	.48882	.48594	.48308	.48026	.47747	.47470	.47196	.46925	.46657	.46391	.46128	.45868	.45610	.45355	.45102	.44852
99	93	.51295	.50996	.50701	.50408	.50119	.49832	.49549	.49268	.48990	.48714	.48442	.48172	.47904	.47640	.47378	.47118	.46861	.46607	.46355	.46105
99	94	.52446	.52150	.51856	.51566	.51278	.50993	.50711	.50432	.50156	.49882	.49610	.49342	.49076	.48812	.48551	.48293	.48037	.47783	.47532	.47283
99	95	.53540	.53246	.52954	.52666	.52380	.52098	.51817	.51540	.51265	.50993	.50723	.50456	.50191	.49929	.49670	.49412	.49158	.48905	.48655	.48407
99	96	.54567	.54275	.53986	.53700	.53417	.53136	.52858	.52583	.52310	.52039	.51771	.51506	.51243	.50982	.50724	.50468	.50215	.49963	.49714	.49468
99	97	.55520	.55231	.54944	.54660	.54379	.54101	.53824	.53551	.53280	.53011	.52745	.52481	.52220	.51961	.51704	.51450	.51198	.50948	.50700	.50455
99	98	.56419	.56132	.55848	.55566	.55287	.55010	.54736	.54465	.54196	.53929	.53665	.53403	.53143	.52886	.52631	.52378	.52127	.51879	.51632	.51388
99	99	.57294	.57010	.56728	.56449	.56172	.55898	.55626	.55357	.55090	.54825	.54563	.54303	.54045	.53790	.53536	.53285	.53036	.52789	.52544	.52302

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	0	.00864	.00858	.00853	.00848	.00843	.00839	.00834	.00829	.00825	.00821	.00816	.00812	.00808	.00804	.00800	.00796	.00792	.00788	.00785	.00781
100	1	.00238	.00234	.00231	.00228	.00224	.00221	.00219	.00216	.00213	.00210	.00208	.00205	.00203	.00200	.00198	.00196	.00194	.00192	.00189	.00187
100	2	.00214	.00210	.00207	.00204	.00200	.00197	.00194	.00191	.00189	.00186	.00183	.00181	.00178	.00176	.00173	.00171	.00169	.00167	.00165	.00163
100	3	.00207	.00203	.00200	.00196	.00193	.00190	.00186	.00183	.00180	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00160	.00158	.00155	.00153
100	4	.00209	.00205	.00201	.00198	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00152
100	5	.00218	.00213	.00209	.00205	.00201	.00198	.00194	.00191	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158	.00156
100	6	.00231	.00226	.00222	.00217	.00213	.00209	.00205	.00201	.00198	.00194	.00191	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164
100	7	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00206	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00179	.00176
100	8	.00272	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202	.00199	.00196	.00193
100	9	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00246	.00241	.00237	.00233	.00230	.00226	.00222	.00218	.00215
100	10	.00338	.00332	.00325	.00319	.00314	.00308	.00303	.00297	.00292	.00287	.00282	.00278	.00273	.00269	.00264	.00260	.00256	.00252	.00248	.00244
100	11	.00381	.00374	.00368	.00361	.00355	.00349	.00343	.00338	.00332	.00327	.00321	.00316	.00311	.00307	.00302	.00297	.00293	.00289	.00284	.00280
100	12	.00431	.00424	.00417	.00410	.00403	.00396	.00390	.00384	.00378	.00372	.00367	.00361	.00356	.00351	.00346	.00341	.00336	.00331	.00327	.00322
100	13	.00483	.00475	.00468	.00460	.00453	.00446	.00440	.00433	.00427	.00421	.00415	.00409	.00403	.00397	.00392	.00387	.00381	.00376	.00372	.00367
100	14	.00533	.00525	.00517	.00509	.00502	.00494	.00487	.00480	.00473	.00467	.00460	.00454	.00448	.00442	.00436	.00431	.00425	.00420	.00415	.00410
100	15	.00579	.00570	.00562	.00553	.00545	.00537	.00530	.00523	.00515	.00508	.00502	.00495	.00489	.00482	.00476	.00470	.00465	.00459	.00453	.00448
100	16	.00617	.00608	.00599	.00590	.00582	.00574	.00566	.00558	.00551	.00543	.00536	.00529	.00522	.00516	.00509	.00503	.00497	.00491	.00485	.00480
100	17	.00649	.00640	.00630	.00621	.00612	.00604	.00595	.00587	.00579	.00572	.00564	.00557	.00550	.00543	.00536	.00530	.00524	.00517	.00511	.00505
100	18	.00676	.00666	.00656	.00647	.00637	.00629	.00620	.00611	.00603	.00595	.00587	.00580	.00572	.00565	.00558	.00551	.00545	.00538	.00532	.00526
100	19	.00702	.00691	.00681	.00671	.00661	.00652	.00642	.00634	.00625	.00617	.00609	.00601	.00593	.00585	.00578	.00571	.00564	.00557	.00551	.00544
100	20	.00728	.00716	.00706	.00695	.00685	.00675	.00666	.00656	.00647	.00639	.00630	.00622	.00614	.00606	.00598	.00591	.00583	.00576	.00569	.00563
100	21	.00755	.00743	.00732	.00721	.00710	.00700	.00690	.00680	.00671	.00662	.00653	.00644	.00635	.00627	.00619	.00611	.00604	.00596	.00589	.00582
100	22	.00783	.00771	.00759	.00747	.00736	.00725	.00714	.00704	.00694	.00684	.00675	.00666	.00657	.00648	.00640	.00632	.00624	.00616	.00609	.00601
100	23	.00813	.00800	.00787	.00775	.00763	.00752	.00741	.00730	.00719	.00709	.00699	.00690	.00680	.00671	.00662	.00654	.00645	.00637	.00629	.00622
100	24	.00846	.00832	.00819	.00806	.00794	.00782	.00770	.00758	.00747	.00737	.00726	.00716	.00706	.00697	.00687	.00678	.00669	.00661	.00653	.00644
100	25	.00884	.00870	.00856	.00842	.00829	.00816	.00803	.00791	.00780	.00768	.00757	.00747	.00736	.00726	.00716	.00707	.00697	.00688	.00679	.00671
100	26	.00927	.00912	.00897	.00882	.00868	.00854	.00841	.00828	.00816	.00804	.00792	.00781	.00770	.00759	.00749	.00739	.00729	.00719	.00710	.00701
100	27	.00977	.00960	.00944	.00929	.00914	.00899	.00885	.00872	.00859	.00846	.00834	.00822	.00810	.00798	.00787	.00777	.00766	.00756	.00746	.00736
100	28	.01031	.01013	.00996	.00980	.00964	.00949	.00934	.00919	.00905	.00892	.00879	.00866	.00853	.00841	.00830	.00818	.00807	.00796	.00786	.00776
100	29	.01090	.01072	.01054	.01036	.01019	.01003	.00987	.00972	.00957	.00942	.00928	.00915	.00901	.00889	.00876	.00864	.00852	.00841	.00829	.00818
100	30	.01154	.01134	.01115	.01097	.01078	.01061	.01044	.01028	.01012	.00996	.00981	.00967	.00953	.00939	.00926	.00913	.00900	.00888	.00876	.00865
100	31	.01223	.01201	.01181	.01161	.01142	.01123	.01105	.01088	.01071	.01054	.01038	.01023	.01008	.00993	.00979	.00965	.00952	.00939	.00926	.00913
100	32	.01296	.01273	.01251	.01230	.01210	.01190	.01171	.01152	.01134	.01116	.01099	.01083	.01067	.01051	.01036	.01021	.01007	.00993	.00979	.00966
100	33	.01376	.01352	.01329	.01306	.01284	.01263	.01242	.01222	.01203	.01184	.01166	.01148	.01131	.01114	.01098	.01082	.01067	.01052	.01038	.01023
100	34	.01463	.01437	.01412	.01388	.01364	.01341	.01319	.01298	.01277	.01257	.01238	.01219	.01200	.01182	.01165	.01148	.01132	.01116	.01100	.01085
100	35	.01559	.01531	.01504	.01478	.01453	.01428	.01405	.01382	.01360	.01338	.01317	.01297	.01277	.01258	.01239	.01221	.01204	.01187	.01170	.01154
100	36	.01663	.01633	.01604	.01576	.01549	.01523	.01497	.01473	.01449	.01426	.01403	.01382	.01360	.01340	.01320	.01301	.01282	.01263	.01245	.01228
100	37	.01776	.01744	.01713	.01683	.01654	.01626	.01599	.01572	.01547	.01522	.01498	.01474	.01452	.01430	.01408	.01387	.01367	.01347	.01328	.01309
100	38	.01901	.01867	.01833	.01801	.01770	.01740	.01711	.01682	.01655	.01628	.01602	.01577	.01553	.01529	.01506	.01483	.01462	.01440	.01420	.01400
100	39	.02038	.02001	.01966	.01931	.01898	.01865	.01834	.01803	.01774	.01745	.01717	.01690	.01664	.01638	.01614	.01590	.01566	.01543	.01521	.01499
100	40	.02191	.02151	.02113	.02076	.02040	.02005	.01971	.01938	.01907	.01876	.01846	.01817	.01788	.01761	.01734	.01708	.01683	.01658	.01634	.01611
100	41	.02361	.02318	.02277	.02237	.02199	.02161	.02125	.02090	.02055	.02022	.01990	.01959	.01928	.01898	.01870	.01842	.01814	.01788	.01762	.01737
100	42	.02549	.02504	.02459	.02417	.02375	.02335	.02296	.02258	.02221	.02185	.02151	.02117	.02084	.02052	.02021	.01991	.01961	.01933	.01905	.01878
100	43	.02757	.02708	.02661	.02615	.02570	.02527	.02485	.02444	.02405	.02366	.02329	.02292	.02257	.02223	.02189	.02157	.02125	.02094	.02064	.02035
100	44	.02986	.02934	.02883	.02833	.02785	.02739	.02694	.02650	.02607	.02566	.02526	.02487	.02449	.02412	.02375	.02340	.02306	.02273	.02241	.02209
100	45	.03234	.03178	.03123	.03070	.03019	.02969	.02920	.02873	.02827	.02783	.02740	.02698	.02657	.02617	.02578	.02540	.02503	.02468	.02433	.02399
100	46	.03503	.03442	.03384	.03327	.03272	.03218	.03166	.03116	.03067	.03019	.02973	.02927	.02883	.02840	.02799	.02758	.02718	.02680	.02642	.02605
100	47	.03791	.03726	.03664	.03603	.03544	.03487	.03431	.03377	.03324	.03273	.03223	.03174	.03127	.03081	.03036	.02992	.02950	.02908	.02868	.02828
100	48	.04101	.04032	.03965	.03900	.03837	.03776	.03716	.03658	.03602	.03547	.03493	.03441	.03390	.03341	.03293	.03246	.03200	.03155	.03112	.03069
100	49	.04435	.04361	.04290	.04220	.04153	.04087	.04023	.03961	.03901	.03842	.03785	.03729	.03674	.03621	.03570	.03519	.03470	.03422	.03376	.03330

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	50	.04795	.04717	.04641	.04567	.04495	.04424	.04356	.04290	.04225	.04162	.04101	.04041	.03983	.03926	.03871	.03817	.03764	.03712	.03662	.03613
100	51	.05183	.05100	.05018	.04939	.04862	.04788	.04715	.04644	.04575	.04507	.04442	.04378	.04316	.04255	.04196	.04138	.04081	.04026	.03973	.03920
100	52	.05596	.05507	.05421	.05337	.05255	.05175	.05097	.05022	.04948	.04876	.04806	.04738	.04671	.04607	.04543	.04481	.04421	.04362	.04304	.04248
100	53	.06036	.05942	.05850	.05760	.05673	.05588	.05506	.05425	.05347	.05270	.05195	.05123	.05052	.04982	.04915	.04849	.04784	.04721	.04660	.04599
100	54	.06504	.06403	.06306	.06211	.06118	.06028	.05940	.05854	.05771	.05689	.05610	.05532	.05457	.05383	.05311	.05240	.05171	.05104	.05038	.04974
100	55	.07000	.06894	.06791	.06690	.06592	.06496	.06403	.06312	.06223	.06136	.06052	.05969	.05889	.05810	.05733	.05658	.05585	.05513	.05443	.05375
100	56	.07528	.07416	.07307	.07200	.07096	.06994	.06895	.06799	.06704	.06612	.06523	.06435	.06349	.06266	.06184	.06104	.06026	.05950	.05875	.05802
100	57	.08088	.07969	.07854	.07741	.07630	.07523	.07418	.07316	.07216	.07119	.07023	.06930	.06839	.06751	.06664	.06579	.06496	.06415	.06336	.06258
100	58	.08677	.08552	.08429	.08310	.08194	.08080	.07969	.07861	.07755	.07652	.07551	.07453	.07356	.07262	.07170	.07080	.06992	.06906	.06822	.06740
100	59	.09293	.09161	.09032	.08906	.08783	.08663	.08546	.08432	.08320	.08211	.08104	.08000	.07898	.07798	.07701	.07606	.07512	.07421	.07332	.07244
100	60	.09936	.09797	.09661	.09528	.09399	.09272	.09149	.09028	.08910	.08795	.08682	.08572	.08464	.08359	.08256	.08155	.08056	.07960	.07865	.07772
100	61	.10609	.10463	.10320	.10181	.10044	.09911	.09781	.09654	.09530	.09408	.09289	.09173	.09059	.08948	.08839	.08732	.08628	.08526	.08425	.08327
100	62	.11320	.11166	.11016	.10869	.10726	.10586	.10449	.10315	.10184	.10056	.09931	.09808	.09688	.09571	.09456	.09343	.09233	.09125	.09019	.08916
100	63	.12070	.11909	.11751	.11597	.11447	.11300	.11156	.11015	.10877	.10742	.10610	.10481	.10355	.10231	.10110	.09991	.09875	.09761	.09649	.09540
100	64	.12860	.12691	.12526	.12364	.12206	.12052	.11901	.11753	.11608	.11467	.11328	.11192	.11059	.10929	.10801	.10676	.10554	.10433	.10316	.10200
100	65	.13691	.13515	.13342	.13173	.13007	.12846	.12687	.12532	.12380	.12231	.12086	.11943	.11803	.11666	.11532	.11401	.11272	.11145	.11021	.10899
100	66	.14570	.14386	.14205	.14028	.13855	.13686	.13520	.13357	.13198	.13042	.12890	.12740	.12593	.12449	.12308	.12170	.12035	.11902	.11771	.11643
100	67	.15504	.15311	.15123	.14938	.14757	.14580	.14407	.14237	.14070	.13907	.13747	.13590	.13436	.13286	.13138	.12993	.12850	.12711	.12574	.12439
100	68	.16491	.16290	.16094	.15901	.15713	.15528	.15347	.15169	.14995	.14825	.14657	.14493	.14332	.14175	.14020	.13868	.13719	.13572	.13428	.13287
100	69	.17529	.17321	.17116	.16916	.16720	.16527	.16338	.16153	.15972	.15794	.15619	.15448	.15279	.15114	.14952	.14793	.14637	.14484	.14334	.14186
100	70	.18613	.18396	.18184	.17976	.17772	.17572	.17375	.17183	.16994	.16808	.16626	.16447	.16272	.16100	.15931	.15765	.15601	.15441	.15284	.15129
100	71	.19737	.19512	.19292	.19076	.18864	.18657	.18453	.18252	.18056	.17863	.17673	.17487	.17305	.17125	.16949	.16776	.16606	.16439	.16274	.16113
100	72	.20898	.20666	.20438	.20214	.19995	.19779	.19568	.19360	.19156	.18955	.18759	.18565	.18375	.18189	.18005	.17825	.17648	.17474	.17303	.17135
100	73	.22095	.21855	.21619	.21388	.21161	.20938	.20719	.20504	.20292	.20085	.19880	.19680	.19483	.19289	.19098	.18911	.18727	.18546	.18368	.18193
100	74	.23335	.23088	.22845	.22606	.22372	.22141	.21915	.21692	.21474	.21259	.21047	.20840	.20635	.20434	.20237	.20043	.19851	.19663	.19478	.19296
100	75	.24629	.24374	.24124	.23878	.23636	.23399	.23165	.22935	.22709	.22487	.22269	.22054	.21842	.21635	.21430	.21229	.21031	.20836	.20644	.20455
100	76	.25983	.25721	.25464	.25211	.24962	.24718	.24477	.24240	.24007	.23778	.23553	.23331	.23113	.22898	.22687	.22479	.22274	.22072	.21873	.21678
100	77	.27399	.27130	.26866	.26607	.26351	.26100	.25853	.25609	.25370	.25134	.24902	.24674	.24449	.24227	.24009	.23795	.23583	.23375	.23170	.22968
100	78	.28874	.28599	.28329	.28063	.27801	.27544	.27290	.27041	.26795	.26553	.26314	.26080	.25848	.25621	.25396	.25175	.24957	.24743	.24532	.24323
100	79	.30396	.30116	.29840	.29569	.29301	.29038	.28779	.28523	.28271	.28023	.27779	.27538	.27301	.27068	.26837	.26610	.26387	.26166	.25949	.25734
100	80	.31951	.31666	.31385	.31108	.30835	.30566	.30302	.30041	.29784	.29530	.29281	.29034	.28792	.28553	.28317	.28084	.27855	.27629	.27406	.27186
100	81	.33523	.33233	.32948	.32666	.32389	.32115	.31846	.31580	.31318	.31059	.30805	.30553	.30306	.30061	.29820	.29583	.29348	.29117	.28889	.28663
100	82	.35105	.34811	.34521	.34235	.33954	.33676	.33402	.33132	.32865	.32602	.32343	.32087	.31835	.31586	.31340	.31098	.30858	.30622	.30389	.30159
100	83	.36694	.36397	.36104	.35814	.35529	.35247	.34970	.34696	.34425	.34158	.33895	.33635	.33378	.33125	.32875	.32629	.32385	.32144	.31907	.31673
100	84	.38303	.38003	.37707	.37415	.37126	.36842	.36561	.36283	.36010	.35739	.35472	.35209	.34949	.34692	.34438	.34188	.33940	.33696	.33455	.33216
100	85	.39938	.39636	.39338	.39043	.38753	.38465	.38182	.37902	.37625	.37352	.37083	.36816	.36553	.36293	.36037	.35783	.35532	.35285	.35040	.34798
100	86	.41580	.41277	.40977	.40681	.40389	.40100	.39814	.39532	.39254	.38979	.38707	.38438	.38173	.37911	.37651	.37395	.37142	.36892	.36644	.36400
100	87	.43203	.42899	.42599	.42302	.42008	.41718	.41432	.41148	.40869	.40592	.40319	.40048	.39781	.39517	.39256	.38998	.38743	.38490	.38241	.37994
100	88	.44801	.44497	.44197	.43899	.43606	.43315	.43028	.42744	.42464	.42186	.41912	.41641	.41372	.41107	.40845	.40585	.40329	.40075	.39824	.39576
100	89	.46370	.46066	.45766	.45469	.45176	.44886	.44599	.44315	.44034	.43756	.43482	.43210	.42941	.42676	.42413	.42153	.41895	.41641	.41389	.41139
100	90	.47899	.47597	.47298	.47002	.46709	.46420	.46134	.45850	.45570	.45293	.45019	.44747	.44479	.44213	.43950	.43690	.43432	.43177	.42925	.42675
100	91	.49358	.49057	.48760	.48465	.48174	.47886	.47601	.47319	.47039	.46763	.46490	.46219	.45951	.45686	.45423	.45163	.44906	.44651	.44399	.44150
100	92	.50716	.50418	.50122	.49830	.49540	.49253	.48970	.48689	.48411	.48136	.47863	.47593	.47326	.47062	.46800	.46541	.46284	.46030	.45778	.45529
100	93	.51978	.51681	.51387	.51097	.50809	.50524	.50242	.49963	.49686	.49412	.49141	.48873	.48607	.48343	.48083	.47824	.47568	.47315	.47064	.46815
100	94	.53159	.52865	.52573	.52285	.51999	.51716	.51436	.51158	.50883	.50611	.50341	.50074	.49810	.49548	.49288	.49031	.48776	.48523	.48273	.48026
100	95	.54282	.53990	.53701	.53415	.53131	.52851	.52572	.52297	.52024	.51753	.51485	.51220	.50957	.50696	.50438	.50182	.49928	.49677	.49428	.49182
100	96	.55338	.55049	.54762	.54479	.54197	.53919	.53642	.53369	.53098	.52829	.52563	.52299	.52038	.51779	.51522	.51268	.51016	.50766	.50519	.50273
100	97	.56319	.56032	.55748	.55466	.55187	.54911	.54637	.54365	.54096	.53830	.53565	.53303	.53044	.52787	.52532	.52279	.52028	.51780	.51534	.51290
100	98	.57243	.56959	.56677	.56398	.56122	.55847	.55576	.55306	.55039	.54774	.54512	.54252	.53994	.53739	.53485	.53234	.52985	.52739	.52494	.52251
100	99	.58145	.57864	.57584	.57308	.57034	.56762	.56492	.56225	.55960	.55698	.55438	.55180	.54924	.54670	.54419	.54169	.53922	.53677	.53434	.53193

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	100	.59022	.58743	.58467	.58193	.57922	.57652	.57385	.57121	.56858	.56598	.56340	.56084	.55830	.55579	.55329	.55082	.54836	.54593	.54352	.54112
101	0	.00877	.00872	.00867	.00862	.00858	.00853	.00848	.00844	.00839	.00835	.00831	.00827	.00822	.00818	.00815	.00811	.00807	.00803	.00799	.00796
101	1	.00240	.00236	.00233	.00230	.00227	.00224	.00221	.00218	.00215	.00212	.00210	.00207	.00205	.00203	.00200	.00198	.00196	.00194	.00192	.00190
101	2	.00215	.00212	.00208	.00205	.00202	.00199	.00196	.00193	.00190	.00187	.00185	.00182	.00180	.00177	.00175	.00173	.00170	.00168	.00166	.00164
101	3	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00173	.00171	.00168	.00166	.00163	.00161	.00159	.00157	.00155
101	4	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00165	.00162	.00160	.00157	.00155	.00153
101	5	.00219	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00162	.00159	.00157
101	6	.00232	.00227	.00223	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00165
101	7	.00250	.00245	.00240	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00207	.00203	.00199	.00196	.00193	.00189	.00186	.00183	.00180	.00177
101	8	.00273	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203	.00200	.00197	.00194
101	9	.00302	.00296	.00291	.00285	.00280	.00275	.00270	.00265	.00260	.00255	.00251	.00247	.00242	.00238	.00234	.00231	.00227	.00223	.00220	.00216
101	10	.00339	.00333	.00327	.00321	.00315	.00309	.00304	.00299	.00293	.00289	.00284	.00279	.00274	.00270	.00266	.00261	.00257	.00253	.00249	.00246
101	11	.00383	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00318	.00313	.00308	.00303	.00299	.00294	.00290	.00286	.00282
101	12	.00433	.00426	.00419	.00412	.00405	.00398	.00392	.00386	.00380	.00374	.00369	.00363	.00358	.00353	.00348	.00343	.00338	.00333	.00329	.00324
101	13	.00486	.00478	.00470	.00463	.00456	.00449	.00442	.00436	.00429	.00423	.00417	.00411	.00406	.00400	.00395	.00389	.00384	.00379	.00374	.00369
101	14	.00537	.00528	.00520	.00512	.00505	.00497	.00490	.00483	.00477	.00470	.00464	.00457	.00451	.00445	.00440	.00434	.00428	.00423	.00418	.00413
101	15	.00582	.00574	.00565	.00557	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00499	.00492	.00486	.00480	.00474	.00468	.00463	.00457	.00452
101	16	.00621	.00612	.00603	.00594	.00586	.00578	.00570	.00562	.00555	.00547	.00540	.00533	.00527	.00520	.00514	.00507	.00501	.00495	.00489	.00484
101	17	.00654	.00644	.00635	.00625	.00617	.00608	.00600	.00592	.00584	.00576	.00569	.00562	.00554	.00548	.00541	.00534	.00528	.00522	.00516	.00510
101	18	.00681	.00671	.00661	.00651	.00642	.00633	.00624	.00616	.00608	.00600	.00592	.00584	.00577	.00570	.00563	.00556	.00549	.00543	.00537	.00530
101	19	.00706	.00696	.00685	.00675	.00666	.00656	.00647	.00638	.00630	.00621	.00613	.00605	.00598	.00590	.00583	.00576	.00569	.00562	.00555	.00549
101	20	.00732	.00721	.00710	.00700	.00690	.00680	.00670	.00661	.00652	.00643	.00635	.00627	.00619	.00611	.00603	.00596	.00588	.00581	.00574	.00568
101	21	.00760	.00748	.00737	.00726	.00715	.00705	.00695	.00685	.00676	.00667	.00658	.00649	.00641	.00632	.00624	.00617	.00609	.00602	.00594	.00587
101	22	.00788	.00776	.00764	.00752	.00741	.00730	.00720	.00709	.00699	.00690	.00680	.00671	.00662	.00654	.00645	.00637	.00629	.00621	.00614	.00606
101	23	.00818	.00805	.00792	.00780	.00768	.00757	.00746	.00735	.00725	.00714	.00705	.00695	.00686	.00677	.00668	.00659	.00651	.00643	.00635	.00627
101	24	.00852	.00838	.00824	.00812	.00799	.00787	.00775	.00764	.00753	.00742	.00732	.00722	.00712	.00702	.00693	.00684	.00675	.00666	.00658	.00650
101	25	.00890	.00875	.00861	.00847	.00834	.00821	.00809	.00797	.00785	.00774	.00763	.00752	.00742	.00732	.00722	.00712	.00703	.00694	.00685	.00676
101	26	.00933	.00917	.00902	.00888	.00874	.00860	.00847	.00834	.00822	.00810	.00798	.00787	.00776	.00765	.00755	.00745	.00735	.00725	.00716	.00707
101	27	.00983	.00966	.00950	.00935	.00920	.00905	.00891	.00878	.00865	.00852	.00840	.00828	.00816	.00804	.00793	.00783	.00772	.00762	.00752	.00742
101	28	.01037	.01020	.01003	.00986	.00970	.00955	.00940	.00926	.00912	.00898	.00885	.00872	.00860	.00848	.00836	.00825	.00813	.00803	.00792	.00782
101	29	.01097	.01078	.01060	.01043	.01026	.01009	.00994	.00978	.00963	.00949	.00935	.00921	.00908	.00895	.00883	.00871	.00859	.00847	.00836	.00825
101	30	.01161	.01141	.01122	.01103	.01085	.01068	.01051	.01035	.01019	.01003	.00988	.00974	.00960	.00946	.00933	.00920	.00907	.00895	.00883	.00872
101	31	.01230	.01209	.01188	.01168	.01149	.01130	.01112	.01095	.01078	.01061	.01045	.01030	.01015	.01000	.00986	.00972	.00959	.00946	.00933	.00921
101	32	.01304	.01281	.01259	.01238	.01217	.01197	.01178	.01159	.01141	.01124	.01107	.01090	.01074	.01059	.01043	.01029	.01014	.01000	.00987	.00974
101	33	.01384	.01360	.01337	.01314	.01292	.01271	.01250	.01230	.01211	.01192	.01174	.01156	.01139	.01122	.01106	.01090	.01075	.01060	.01046	.01031
101	34	.01471	.01445	.01420	.01396	.01373	.01350	.01328	.01306	.01286	.01266	.01246	.01227	.01209	.01191	.01174	.01157	.01140	.01124	.01109	.01094
101	35	.01567	.01540	.01513	.01487	.01462	.01437	.01414	.01391	.01368	.01347	.01326	.01306	.01286	.01267	.01248	.01230	.01213	.01196	.01179	.01163
101	36	.01672	.01642	.01613	.01585	.01558	.01532	.01507	.01482	.01458	.01435	.01413	.01391	.01370	.01349	.01329	.01310	.01291	.01273	.01255	.01237
101	37	.01785	.01753	.01722	.01693	.01664	.01635	.01608	.01582	.01556	.01532	.01507	.01484	.01461	.01439	.01418	.01397	.01377	.01357	.01338	.01319
101	38	.01911	.01877	.01843	.01811	.01780	.01750	.01721	.01693	.01665	.01638	.01612	.01587	.01563	.01539	.01516	.01494	.01472	.01451	.01430	.01410
101	39	.02049	.02012	.01976	.01942	.01909	.01876	.01845	.01814	.01785	.01756	.01728	.01701	.01675	.01649	.01625	.01600	.01577	.01554	.01532	.01510
101	40	.02202	.02163	.02124	.02087	.02051	.02016	.01983	.01950	.01918	.01887	.01857	.01828	.01800	.01772	.01746	.01720	.01694	.01670	.01646	.01623
101	41	.02373	.02330	.02289	.02249	.02211	.02173	.02137	.02102	.02068	.02034	.02002	.01971	.01940	.01911	.01882	.01854	.01827	.01800	.01774	.01749
101	42	.02562	.02517	.02472	.02430	.02388	.02348	.02309	.02271	.02234	.02198	.02164	.02130	.02097	.02065	.02034	.02004	.01975	.01946	.01918	.01891
101	43	.02771	.02722	.02675	.02629	.02584	.02541	.02499	.02458	.02419	.02380	.02343	.02307	.02271	.02237	.02204	.02171	.02139	.02108	.02078	.02049
101	44	.03001	.02949	.02898	.02849	.02801	.02754	.02709	.02665	.02623	.02581	.02541	.02502	.02464	.02427	.02391	.02356	.02322	.02289	.02256	.02225
101	45	.03250	.03194	.03140	.03087	.03035	.02986	.02937	.02890	.02844	.02800	.02757	.02714	.02674	.02634	.02595	.02557	.02520	.02485	.02450	.02416
101	46	.03521	.03461	.03402	.03345	.03290	.03237	.03185	.03134	.03085	.03037	.02991	.02946	.02902	.02859	.02817	.02777	.02737	.02698	.02661	.02624
101	47	.03810	.03746	.03683	.03623	.03564	.03506	.03451	.03397	.03344	.03293	.03243	.03194	.03147	.03101	.03056	.03012	.02970	.02928	.02888	.02848
101	48	.04123	.04054	.03987	.03922	.03859	.03797	.03738	.03680	.03623	.03568	.03515	.03463	.03412	.03363	.03315	.03268	.03222	.03177	.03134	.03091

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	49	.04458	.04385	.04314	.04244	.04177	.04111	.04047	.03985	.03925	.03866	.03808	.03753	.03698	.03645	.03594	.03543	.03494	.03446	.03400	.03354
101	50	.04821	.04743	.04667	.04592	.04520	.04450	.04382	.04316	.04251	.04188	.04127	.04067	.04009	.03952	.03897	.03843	.03790	.03739	.03689	.03640
101	51	.05211	.05128	.05047	.04968	.04891	.04816	.04743	.04672	.04603	.04536	.04470	.04407	.04344	.04284	.04224	.04166	.04110	.04055	.04001	.03949
101	52	.05627	.05538	.05452	.05368	.05286	.05206	.05129	.05053	.04979	.04908	.04838	.04769	.04703	.04638	.04575	.04513	.04452	.04394	.04336	.04280
101	53	.06070	.05975	.05884	.05794	.05707	.05622	.05540	.05459	.05381	.05304	.05230	.05157	.05086	.05017	.04949	.04883	.04818	.04756	.04694	.04634
101	54	.06540	.06440	.06343	.06248	.06155	.06065	.05977	.05892	.05808	.05727	.05647	.05570	.05494	.05420	.05348	.05278	.05209	.05142	.05076	.05012
101	55	.07041	.06934	.06831	.06730	.06632	.06537	.06443	.06352	.06264	.06177	.06092	.06010	.05930	.05851	.05774	.05699	.05626	.05554	.05484	.05416
101	56	.07572	.07460	.07351	.07244	.07140	.07038	.06940	.06843	.06749	.06657	.06567	.06480	.06394	.06310	.06229	.06149	.06071	.05995	.05920	.05847
101	57	.08136	.08017	.07902	.07789	.07679	.07571	.07467	.07364	.07265	.07167	.07072	.06979	.06888	.06800	.06713	.06628	.06545	.06464	.06385	.06307
101	58	.08729	.08604	.08482	.08363	.08246	.08133	.08022	.07914	.07808	.07705	.07604	.07506	.07410	.07316	.07224	.07134	.07046	.06960	.06876	.06793
101	59	.09350	.09218	.09089	.08963	.08840	.08721	.08604	.08489	.08378	.08269	.08162	.08058	.07956	.07856	.07759	.07664	.07570	.07479	.07390	.07303
101	60	.09997	.09858	.09723	.09590	.09461	.09334	.09211	.09090	.08973	.08857	.08745	.08635	.08527	.08422	.08319	.08218	.08119	.08023	.07928	.07835
101	61	.10676	.10530	.10387	.10248	.10111	.09978	.09848	.09721	.09597	.09476	.09357	.09240	.09127	.09016	.08907	.08800	.08696	.08594	.08494	.08396
101	62	.11392	.11238	.11088	.10942	.10798	.10659	.10522	.10388	.10257	.10129	.10004	.09881	.09761	.09644	.09529	.09417	.09307	.09199	.09093	.08989
101	63	.12147	.11986	.11829	.11675	.11525	.11378	.11234	.11093	.10956	.10821	.10689	.10560	.10434	.10310	.10189	.10071	.09954	.09840	.09729	.09620
101	64	.12943	.12775	.12610	.12448	.12291	.12136	.11985	.11838	.11693	.11552	.11413	.11277	.11144	.11014	.10887	.10762	.10639	.10519	.10402	.10286
101	65	.13781	.13605	.13432	.13263	.13098	.12937	.12778	.12623	.12472	.12323	.12177	.12035	.11895	.11758	.11624	.11493	.11364	.11238	.11114	.10992
101	66	.14667	.14483	.14303	.14126	.13953	.13784	.13618	.13456	.13297	.13141	.12989	.12839	.12692	.12549	.12408	.12270	.12134	.12001	.11871	.11743
101	67	.15609	.15416	.15228	.15044	.14863	.14686	.14513	.14343	.14177	.14014	.13854	.13697	.13544	.13393	.13245	.13100	.12958	.12819	.12682	.12547
101	68	.16605	.16404	.16208	.16016	.15827	.15643	.15462	.15285	.15111	.14940	.14773	.14609	.14449	.14291	.14136	.13984	.13835	.13689	.13545	.13404
101	69	.17652	.17444	.17240	.17040	.16844	.16652	.16463	.16278	.16097	.15919	.15744	.15573	.15405	.15240	.15079	.14920	.14764	.14611	.14460	.14312
101	70	.18747	.18530	.18318	.18110	.17907	.17707	.17510	.17318	.17129	.16944	.16762	.16583	.16408	.16236	.16067	.15901	.15738	.15578	.15421	.15267
101	71	.19881	.19657	.19437	.19222	.19010	.18802	.18599	.18399	.18202	.18010	.17821	.17635	.17452	.17273	.17097	.16924	.16754	.16587	.16423	.16262
101	72	.21054	.20822	.20594	.20371	.20152	.19937	.19725	.19518	.19314	.19114	.18918	.18724	.18535	.18348	.18165	.17985	.17808	.17634	.17463	.17295
101	73	.22263	.22023	.21788	.21557	.21330	.21108	.20889	.20674	.20463	.20255	.20052	.19851	.19654	.19461	.19270	.19083	.18899	.18718	.18541	.18366
101	74	.23516	.23269	.23027	.22788	.22554	.22324	.22098	.21876	.21657	.21442	.21231	.21024	.20820	.20619	.20422	.20228	.20037	.19849	.19664	.19482
101	75	.24823	.24569	.24319	.24074	.23832	.23595	.23362	.23132	.22907	.22685	.22467	.22252	.22041	.21833	.21629	.21428	.21230	.21035	.20844	.20655
101	76	.26192	.25931	.25674	.25422	.25173	.24929	.24689	.24453	.24220	.23991	.23766	.23545	.23327	.23112	.22901	.22693	.22489	.22287	.22089	.21894
101	77	.27625	.27357	.27093	.26834	.26579	.26328	.26082	.25839	.25599	.25364	.25132	.24904	.24680	.24459	.24241	.24026	.23815	.23607	.23402	.23200
101	78	.29118	.28844	.28574	.28309	.28048	.27791	.27537	.27288	.27043	.26801	.26563	.26329	.26098	.25871	.25647	.25426	.25208	.24994	.24783	.24575
101	79	.30661	.30381	.30106	.29835	.29568	.29305	.29046	.28791	.28540	.28292	.28049	.27808	.27571	.27338	.27108	.26882	.26658	.26438	.26221	.26007
101	80	.32237	.31952	.31672	.31395	.31123	.30855	.30591	.30331	.30074	.29821	.29572	.29326	.29084	.28845	.28610	.28377	.28148	.27923	.27700	.27480
101	81	.33831	.33542	.33257	.32976	.32700	.32427	.32158	.31892	.31631	.31373	.31119	.30868	.30621	.30377	.30136	.29899	.29665	.29434	.29206	.28981
101	82	.35436	.35143	.34854	.34569	.34288	.34011	.33738	.33468	.33202	.32940	.32681	.32426	.32174	.31926	.31680	.31438	.31199	.30964	.30731	.30502
101	83	.37050	.36754	.36461	.36173	.35888	.35607	.35330	.35057	.34787	.34521	.34258	.33999	.33743	.33490	.33241	.32995	.32751	.32511	.32274	.32040
101	84	.38685	.38386	.38091	.37799	.37512	.37228	.36948	.36671	.36398	.36128	.35862	.35599	.35340	.35084	.34831	.34581	.34334	.34090	.33849	.33611
101	85	.40348	.40047	.39750	.39456	.39166	.38880	.38597	.38318	.38043	.37770	.37501	.37236	.36973	.36714	.36458	.36205	.35955	.35708	.35464	.35223
101	86	.42020	.41717	.41419	.41124	.40832	.40544	.40260	.39979	.39701	.39427	.39156	.38888	.38624	.38362	.38104	.37848	.37596	.37346	.37099	.36855
101	87	.43673	.43370	.43071	.42775	.42483	.42194	.41909	.41626	.41348	.41072	.40799	.40530	.40264	.40001	.39740	.39483	.39228	.38977	.38728	.38482
101	88	.45303	.45001	.44701	.44405	.44113	.43824	.43538	.43255	.42975	.42699	.42426	.42155	.41888	.41624	.41362	.41104	.40848	.40595	.40345	.40097
101	89	.46905	.46603	.46304	.46009	.45717	.45428	.45142	.44859	.44580	.44303	.44030	.43759	.43491	.43227	.42965	.42705	.42449	.42195	.41944	.41696
101	90	.48468	.48167	.47870	.47576	.47285	.46997	.46712	.46430	.46151	.45875	.45602	.45331	.45064	.44799	.44537	.44278	.44022	.43768	.43516	.43268
101	91	.49961	.49662	.49366	.49074	.48784	.48497	.48214	.47933	.47655	.47380	.47108	.46839	.46572	.46308	.46046	.45788	.45532	.45278	.45027	.44778
101	92	.51352	.51055	.50762	.50471	.50183	.49898	.49616	.49337	.49060	.48787	.48516	.48247	.47982	.47719	.47458	.47200	.46945	.46692	.46441	.46193
101	93	.52645	.52350	.52058	.51770	.51484	.51201	.50920	.50643	.50368	.50096	.49826	.49559	.49295	.49033	.48773	.48516	.48262	.48010	.47760	.47512
101	94	.53856	.53564	.53275	.52988	.52705	.52423	.52145	.51869	.51596	.51326	.51058	.50792	.50529	.50269	.50010	.49755	.49501	.49250	.49001	.48755
101	95	.55009	.54720	.54433	.54149	.53867	.53588	.53312	.53038	.52767	.52499	.52232	.51969	.51707	.51448	.51192	.50937	.50685	.50436	.50188	.49943
101	96	.56094	.55807	.55523	.55241	.54962	.54686	.54412	.54140	.53871	.53605	.53340	.53079	.52819	.52562	.52307	.52054	.51804	.51556	.51310	.51066
101	97	.57102	.56817	.56536	.56257	.55980	.55706	.55434	.55165	.54898	.54633	.54371	.54111	.53854	.53598	.53345	.53094	.52845	.52598	.52354	.52111
101	98	.58053	.57771	.57492	.57215	.56941	.56669	.56400	.56133	.55868	.55605	.55345	.55087	.54832	.54578	.54327	.54077	.53830	.53585	.53342	.53101

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	99	.58981	.58702	.58426	.58152	.57880	.57611	.57344	.57079	.56817	.56556	.56298	.56043	.55789	.55537	.55288	.55040	.54795	.54552	.54311	.54071
101	100	.59884	.59608	.59335	.59064	.58795	.58528	.58264	.58001	.57741	.57484	.57228	.56974	.56723	.56473	.56226	.55981	.55737	.55496	.55257	.55019
101	101	.60773	.60500	.60229	.59961	.59695	.59431	.59170	.58910	.58653	.58397	.58144	.57893	.57644	.57397	.57152	.56908	.56667	.56428	.56191	.55955
102	0	.00891	.00886	.00881	.00876	.00872	.00867	.00862	.00858	.00854	.00849	.00845	.00841	.00837	.00833	.00829	.00825	.00821	.00818	.00814	.00811
102	1	.00242	.00238	.00235	.00232	.00229	.00226	.00223	.00220	.00217	.00215	.00212	.00209	.00207	.00205	.00202	.00200	.00198	.00196	.00194	.00192
102	2	.00217	.00213	.00210	.00207	.00204	.00200	.00197	.00195	.00192	.00189	.00186	.00184	.00181	.00179	.00177	.00174	.00172	.00170	.00168	.00166
102	3	.00210	.00206	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00180	.00177	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00158	.00156
102	4	.00211	.00207	.00203	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169	.00166	.00163	.00161	.00158	.00156	.00154
102	5	.00220	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00168	.00165	.00163	.00160	.00158
102	6	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00168	.00166
102	7	.00251	.00246	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00194	.00190	.00187	.00184	.00181	.00178
102	8	.00274	.00268	.00263	.00258	.00253	.00248	.00244	.00239	.00235	.00231	.00226	.00222	.00219	.00215	.00211	.00208	.00204	.00201	.00198	.00194
102	9	.00303	.00297	.00292	.00286	.00281	.00276	.00271	.00266	.00261	.00256	.00252	.00248	.00243	.00239	.00235	.00231	.00228	.00224	.00220	.00217
102	10	.00340	.00334	.00328	.00322	.00316	.00310	.00305	.00300	.00295	.00290	.00285	.00280	.00276	.00271	.00267	.00263	.00258	.00254	.00251	.00247
102	11	.00384	.00377	.00371	.00364	.00358	.00352	.00346	.00341	.00335	.00330	.00324	.00319	.00314	.00310	.00305	.00300	.00296	.00292	.00287	.00283
102	12	.00435	.00427	.00420	.00413	.00407	.00400	.00394	.00388	.00382	.00376	.00371	.00365	.00360	.00355	.00349	.00345	.00340	.00335	.00330	.00326
102	13	.00488	.00480	.00473	.00465	.00458	.00451	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00402	.00397	.00392	.00386	.00381	.00377	.00372
102	14	.00540	.00531	.00523	.00515	.00508	.00500	.00493	.00486	.00480	.00473	.00467	.00460	.00454	.00448	.00443	.00437	.00432	.00426	.00421	.00416
102	15	.00586	.00577	.00569	.00560	.00552	.00545	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490	.00484	.00478	.00472	.00466	.00461	.00455
102	16	.00625	.00616	.00607	.00598	.00590	.00582	.00574	.00566	.00559	.00551	.00544	.00537	.00531	.00524	.00518	.00511	.00505	.00499	.00493	.00488
102	17	.00658	.00648	.00639	.00630	.00621	.00612	.00604	.00596	.00588	.00580	.00573	.00566	.00559	.00552	.00545	.00539	.00532	.00526	.00520	.00514
102	18	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596	.00589	.00582	.00574	.00567	.00561	.00554	.00547	.00541	.00535
102	19	.00711	.00700	.00690	.00680	.00670	.00661	.00652	.00643	.00634	.00626	.00618	.00610	.00602	.00595	.00588	.00581	.00574	.00567	.00560	.00554
102	20	.00737	.00726	.00715	.00705	.00695	.00685	.00675	.00666	.00657	.00648	.00640	.00631	.00623	.00616	.00608	.00601	.00593	.00586	.00579	.00573
102	21	.00765	.00753	.00742	.00731	.00720	.00710	.00700	.00690	.00681	.00672	.00663	.00654	.00646	.00637	.00629	.00622	.00614	.00607	.00599	.00592
102	22	.00793	.00781	.00769	.00757	.00746	.00735	.00725	.00714	.00704	.00695	.00685	.00676	.00667	.00659	.00650	.00642	.00634	.00627	.00619	.00612
102	23	.00823	.00810	.00797	.00785	.00773	.00762	.00751	.00740	.00730	.00720	.00710	.00700	.00691	.00682	.00673	.00664	.00656	.00648	.00640	.00632
102	24	.00857	.00843	.00830	.00817	.00804	.00792	.00780	.00769	.00758	.00747	.00737	.00727	.00717	.00707	.00698	.00689	.00680	.00672	.00663	.00655
102	25	.00895	.00880	.00866	.00853	.00839	.00827	.00814	.00802	.00791	.00779	.00768	.00758	.00747	.00737	.00727	.00718	.00708	.00699	.00690	.00682
102	26	.00938	.00923	.00908	.00893	.00879	.00866	.00852	.00840	.00827	.00815	.00804	.00792	.00781	.00771	.00760	.00750	.00740	.00731	.00721	.00712
102	27	.00988	.00972	.00956	.00940	.00926	.00911	.00897	.00884	.00870	.00858	.00845	.00833	.00822	.00810	.00799	.00788	.00778	.00768	.00758	.00748
102	28	.01043	.01025	.01009	.00992	.00976	.00961	.00946	.00932	.00918	.00904	.00891	.00878	.00866	.00854	.00842	.00831	.00819	.00809	.00798	.00788
102	29	.01103	.01084	.01066	.01049	.01032	.01016	.01000	.00985	.00970	.00955	.00941	.00928	.00914	.00902	.00889	.00877	.00865	.00854	.00842	.00832
102	30	.01168	.01148	.01129	.01110	.01092	.01074	.01058	.01041	.01025	.01010	.00995	.00981	.00966	.00953	.00940	.00927	.00914	.00902	.00890	.00878
102	31	.01237	.01215	.01195	.01175	.01156	.01137	.01119	.01102	.01085	.01068	.01052	.01037	.01022	.01007	.00993	.00979	.00966	.00953	.00940	.00928
102	32	.01311	.01288	.01266	.01245	.01224	.01205	.01185	.01167	.01149	.01131	.01114	.01098	.01082	.01066	.01051	.01036	.01022	.01008	.00994	.00981
102	33	.01392	.01368	.01344	.01321	.01300	.01278	.01258	.01238	.01218	.01200	.01181	.01164	.01147	.01130	.01114	.01098	.01083	.01068	.01053	.01039
102	34	.01479	.01453	.01428	.01404	.01381	.01358	.01336	.01314	.01294	.01274	.01254	.01235	.01217	.01199	.01182	.01165	.01148	.01132	.01117	.01102
102	35	.01576	.01548	.01521	.01495	.01470	.01446	.01422	.01399	.01377	.01355	.01335	.01314	.01295	.01275	.01257	.01239	.01221	.01204	.01188	.01171
102	36	.01680	.01651	.01622	.01594	.01567	.01541	.01515	.01491	.01467	.01444	.01422	.01400	.01379	.01358	.01338	.01319	.01300	.01282	.01264	.01247
102	37	.01795	.01763	.01732	.01702	.01673	.01645	.01618	.01591	.01566	.01541	.01517	.01493	.01471	.01449	.01427	.01406	.01386	.01367	.01347	.01329
102	38	.01921	.01886	.01853	.01821	.01790	.01760	.01731	.01702	.01675	.01648	.01622	.01597	.01573	.01549	.01526	.01504	.01482	.01461	.01440	.01420
102	39	.02059	.02022	.01987	.01952	.01919	.01886	.01855	.01825	.01795	.01766	.01739	.01712	.01685	.01660	.01635	.01611	.01587	.01565	.01542	.01521
102	40	.02213	.02173	.02135	.02098	.02062	.02027	.01994	.01961	.01929	.01898	.01868	.01839	.01811	.01784	.01757	.01731	.01706	.01681	.01657	.01634
102	41	.02384	.02342	.02301	.02261	.02223	.02185	.02149	.02114	.02079	.02046	.02014	.01983	.01952	.01923	.01894	.01866	.01839	.01812	.01786	.01761
102	42	.02575	.02529	.02485	.02442	.02401	.02361	.02321	.02284	.02247	.02211	.02176	.02143	.02110	.02078	.02047	.02017	.01987	.01959	.01931	.01904
102	43	.02785	.02736	.02689	.02643	.02598	.02555	.02513	.02472	.02433	.02394	.02357	.02320	.02285	.02251	.02217	.02185	.02153	.02122	.02092	.02063
102	44	.03016	.02964	.02913	.02863	.02816	.02769	.02724	.02680	.02638	.02596	.02556	.02517	.02479	.02442	.02406	.02371	.02337	.02304	.02271	.02240
102	45	.03266	.03210	.03156	.03103	.03051	.03002	.02953	.02906	.02860	.02816	.02773	.02731	.02690	.02650	.02611	.02574	.02537	.02501	.02466	.02432
102	46	.03538	.03478	.03420	.03363	.03308	.03254	.03202	.03152	.03103	.03055	.03009	.02963	.02919	.02877	.02835	.02794	.02755	.02716	.02679	.02642

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	47	.03829	.03765	.03703	.03642	.03583	.03526	.03470	.03416	.03363	.03312	.03262	.03214	.03166	.03120	.03075	.03032	.02989	.02948	.02907	.02868
102	48	.04143	.04075	.04008	.03943	.03880	.03818	.03759	.03701	.03644	.03589	.03536	.03484	.03433	.03384	.03336	.03289	.03243	.03199	.03155	.03113
102	49	.04481	.04408	.04336	.04267	.04199	.04134	.04070	.04008	.03948	.03889	.03831	.03776	.03721	.03668	.03617	.03566	.03517	.03470	.03423	.03377
102	50	.04846	.04767	.04691	.04617	.04545	.04475	.04407	.04341	.04276	.04213	.04152	.04092	.04034	.03977	.03922	.03868	.03815	.03764	.03714	.03665
102	51	.05238	.05155	.05074	.04995	.04918	.04843	.04770	.04700	.04631	.04563	.04498	.04434	.04372	.04311	.04252	.04194	.04138	.04083	.04029	.03977
102	52	.05657	.05568	.05481	.05397	.05316	.05236	.05158	.05083	.05009	.04938	.04868	.04799	.04733	.04668	.04605	.04543	.04483	.04424	.04366	.04310
102	53	.06102	.06008	.05916	.05827	.05740	.05655	.05572	.05492	.05414	.05337	.05262	.05190	.05119	.05050	.04982	.04916	.04852	.04789	.04727	.04667
102	54	.06576	.06476	.06378	.06283	.06191	.06101	.06013	.05927	.05844	.05762	.05683	.05606	.05530	.05456	.05384	.05314	.05245	.05178	.05112	.05048
102	55	.07079	.06973	.06870	.06769	.06671	.06575	.06482	.06391	.06303	.06216	.06132	.06049	.05969	.05890	.05814	.05739	.05665	.05594	.05524	.05456
102	56	.07614	.07502	.07393	.07286	.07182	.07081	.06982	.06886	.06792	.06700	.06610	.06523	.06437	.06354	.06272	.06192	.06114	.06038	.05964	.05891
102	57	.08182	.08064	.07948	.07835	.07725	.07618	.07513	.07411	.07311	.07214	.07119	.07026	.06935	.06847	.06760	.06675	.06593	.06512	.06432	.06355
102	58	.08780	.08655	.08532	.08413	.08297	.08184	.08073	.07965	.07859	.07756	.07656	.07557	.07461	.07367	.07275	.07185	.07098	.07012	.06927	.06845
102	59	.09404	.09272	.09144	.09018	.08895	.08776	.08659	.08545	.08433	.08324	.08218	.08114	.08012	.07912	.07815	.07720	.07627	.07535	.07446	.07359
102	60	.10057	.09918	.09782	.09650	.09520	.09394	.09271	.09151	.09033	.08918	.08805	.08695	.08588	.08482	.08379	.08279	.08180	.08084	.07989	.07897
102	61	.10740	.10594	.10451	.10312	.10176	.10043	.09913	.09786	.09662	.09541	.09422	.09306	.09192	.09081	.08972	.08866	.08762	.08660	.08560	.08462
102	62	.11461	.11307	.11158	.11011	.10868	.10728	.10592	.10458	.10327	.10199	.10074	.09952	.09832	.09715	.09600	.09488	.09378	.09270	.09164	.09061
102	63	.12222	.12061	.11904	.11750	.11600	.11453	.11310	.11169	.11032	.10897	.10765	.10637	.10510	.10387	.10266	.10147	.10031	.09917	.09806	.09697
102	64	.13024	.12855	.12691	.12529	.12372	.12218	.12067	.11919	.11775	.11634	.11495	.11360	.11227	.11097	.10969	.10844	.10722	.10602	.10485	.10369
102	65	.13868	.13692	.13520	.13351	.13186	.13024	.12866	.12711	.12560	.12411	.12266	.12124	.11984	.11847	.11713	.11582	.11453	.11327	.11203	.11082
102	66	.14761	.14577	.14397	.14220	.14048	.13879	.13713	.13551	.13392	.13237	.13084	.12935	.12788	.12645	.12504	.12366	.12231	.12098	.11968	.11840
102	67	.15710	.15518	.15330	.15146	.14965	.14789	.14616	.14446	.14280	.14117	.13957	.13801	.13647	.13497	.13349	.13204	.13062	.12923	.12786	.12652
102	68	.16714	.16514	.16318	.16126	.15938	.15754	.15573	.15396	.15222	.15052	.14885	.14721	.14561	.14403	.14249	.14097	.13948	.13802	.13658	.13517
102	69	.17771	.17563	.17359	.17160	.16964	.16772	.16583	.16399	.16218	.16040	.15866	.15695	.15527	.15362	.15200	.15042	.14886	.14733	.14583	.14435
102	70	.18875	.18659	.18448	.18240	.18036	.17837	.17641	.17449	.17260	.17075	.16893	.16715	.16540	.16368	.16199	.16034	.15871	.15711	.15554	.15400
102	71	.20020	.19797	.19577	.19362	.19151	.18943	.18740	.18540	.18344	.18152	.17963	.17777	.17595	.17416	.17240	.17067	.16897	.16731	.16567	.16406
102	72	.21204	.20973	.20746	.20523	.20304	.20089	.19878	.19671	.19467	.19267	.19071	.18878	.18689	.18503	.18320	.18140	.17963	.17789	.17619	.17451
102	73	.22425	.22185	.21951	.21720	.21494	.21271	.21053	.20838	.20628	.20420	.20217	.20017	.19820	.19627	.19437	.19250	.19066	.18886	.18708	.18533
102	74	.23690	.23444	.23202	.22964	.22730	.22500	.22274	.22053	.21835	.21620	.21409	.21202	.20998	.20798	.20601	.20407	.20216	.20029	.19844	.19663
102	75	.25011	.24757	.24508	.24263	.24022	.23785	.23552	.23323	.23098	.22876	.22658	.22444	.22233	.22026	.21822	.21621	.21423	.21229	.21038	.20849
102	76	.26394	.26134	.25877	.25625	.25377	.25134	.24894	.24658	.24426	.24197	.23973	.23752	.23534	.23320	.23109	.22901	.22697	.22496	.22298	.22103
102	77	.27843	.27576	.27313	.27054	.26800	.26549	.26303	.26060	.25821	.25587	.25355	.25128	.24903	.24683	.24465	.24251	.24040	.23832	.23628	.23426
102	78	.29354	.29080	.28811	.28547	.28286	.28029	.27777	.27528	.27283	.27042	.26804	.26570	.26340	.26113	.25889	.25669	.25452	.25238	.25027	.24819
102	79	.30916	.30637	.30362	.30092	.29826	.29563	.29305	.29051	.28800	.28553	.28310	.28070	.27833	.27600	.27371	.27145	.26922	.26702	.26485	.26271
102	80	.32513	.32229	.31949	.31674	.31402	.31135	.30871	.30611	.30355	.30103	.29854	.29609	.29367	.29129	.28894	.28662	.28434	.28208	.27986	.27767
102	81	.34129	.33841	.33557	.33277	.33001	.32728	.32460	.32196	.31935	.31677	.31424	.31174	.30927	.30683	.30443	.30207	.29973	.29742	.29515	.29291
102	82	.35757	.35465	.35177	.34892	.34612	.34336	.34063	.33794	.33529	.33268	.33009	.32755	.32504	.32256	.32011	.31769	.31531	.31296	.31064	.30835
102	83	.37395	.37099	.36808	.36520	.36236	.35956	.35680	.35408	.35139	.34873	.34611	.34352	.34097	.33845	.33596	.33350	.33108	.32868	.32632	.32398
102	84	.39055	.38757	.38463	.38172	.37886	.37603	.37323	.37048	.36775	.36507	.36241	.35979	.35720	.35465	.35212	.34963	.34717	.34474	.34233	.33996
102	85	.40746	.40446	.40149	.39857	.39568	.39283	.39001	.38723	.38448	.38177	.37909	.37644	.37382	.37124	.36868	.36616	.36366	.36120	.35877	.35636
102	86	.42447	.42145	.41848	.41554	.41264	.40977	.40693	.40414	.40137	.39864	.39593	.39326	.39063	.38802	.38544	.38289	.38038	.37789	.37543	.37299
102	87	.44130	.43829	.43531	.43236	.42945	.42657	.42373	.42092	.41814	.41539	.41268	.41000	.40734	.40472	.40212	.39956	.39702	.39451	.39203	.38958
102	88	.45792	.45490	.45193	.44898	.44607	.44319	.44034	.43752	.43474	.43199	.42927	.42657	.42391	.42128	.41867	.41609	.41355	.41102	.40853	.40606
102	89	.47426	.47125	.46828	.46534	.46243	.45956	.45671	.45390	.45112	.44837	.44564	.44295	.44028	.43765	.43504	.43245	.42990	.42737	.42487	.42239
102	90	.49023	.48724	.48428	.48135	.47846	.47559	.47276	.46995	.46718	.46443	.46171	.45902	.45636	.45372	.45112	.44854	.44598	.44345	.44095	.43847
102	91	.50549	.50252	.49958	.49667	.49379	.49094	.48812	.48533	.48257	.47983	.47712	.47444	.47179	.46916	.46656	.46399	.46144	.45891	.45641	.45394
102	92	.51973	.51678	.51386	.51097	.50811	.50528	.50248	.49970	.49695	.49423	.49154	.48887	.48623	.48361	.48102	.47845	.47591	.47339	.47090	.46843
102	93	.53296	.53004	.52714	.52428	.52144	.51862	.51584	.51308	.51035	.50764	.50496	.50231	.49968	.49708	.49450	.49194	.48941	.48690	.48442	.48196
102	94	.54538	.54248	.53961	.53676	.53395	.53116	.52839	.52565	.52294	.52025	.51759	.51495	.51234	.50975	.50718	.50464	.50212	.49963	.49715	.49470
102	95	.55720	.55433	.55149	.54867	.54587	.54311	.54037	.53765	.53496	.53229	.52965	.52703	.52443	.52186	.51931	.51678	.51428	.51180	.50934	.50690
102	96	.56834	.56550	.56268	.55989	.55712	.55438	.55166	.54896	.54629	.54365	.54103	.53843	.53585	.53330	.53077	.52826	.52577	.52331	.52086	.51844

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	97	.57869	.57587	.57308	.57031	.56757	.56485	.56216	.55949	.55684	.55422	.55162	.54904	.54648	.54395	.54143	.53894	.53647	.53402	.53160	.52919
102	98	.58846	.58567	.58290	.58016	.57745	.57475	.57209	.56944	.56681	.56421	.56163	.55907	.55654	.55402	.55153	.54905	.54660	.54417	.54176	.53937
102	99	.59800	.59524	.59251	.58979	.58710	.58444	.58179	.57917	.57657	.57399	.57144	.56890	.56639	.56389	.56142	.55897	.55653	.55412	.55173	.54935
102	100	.60730	.60457	.60186	.59918	.59652	.59388	.59126	.58867	.58609	.58354	.58101	.57850	.57600	.57353	.57108	.56865	.56624	.56384	.56147	.55911
102	101	.61645	.61375	.61108	.60842	.60579	.60318	.60059	.59803	.59548	.59295	.59045	.58796	.58549	.58305	.58062	.57821	.57582	.57345	.57110	.56876
102	102	.62544	.62277	.62013	.61751	.61491	.61233	.60977	.60724	.60472	.60222	.59974	.59728	.59484	.59241	.59001	.58763	.58526	.58291	.58058	.57827
103	0	.00905	.00900	.00895	.00890	.00886	.00881	.00876	.00872	.00868	.00863	.00859	.00855	.00851	.00847	.00844	.00840	.00836	.00832	.00829	.00825
103	1	.00244	.00240	.00237	.00234	.00231	.00228	.00225	.00222	.00219	.00217	.00214	.00212	.00209	.00207	.00205	.00202	.00200	.00198	.00196	.00194
103	2	.00218	.00215	.00212	.00208	.00205	.00202	.00199	.00196	.00193	.00191	.00188	.00185	.00183	.00181	.00178	.00176	.00174	.00172	.00169	.00167
103	3	.00211	.00207	.00204	.00200	.00197	.00194	.00190	.00187	.00184	.00182	.00179	.00176	.00173	.00171	.00168	.00166	.00164	.00161	.00159	.00157
103	4	.00212	.00208	.00205	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00157	.00155
103	5	.00221	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159
103	6	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00167
103	7	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179
103	8	.00274	.00269	.00264	.00259	.00254	.00249	.00244	.00240	.00236	.00231	.00227	.00223	.00219	.00216	.00212	.00209	.00205	.00202	.00198	.00195
103	9	.00304	.00298	.00292	.00287	.00282	.00276	.00271	.00267	.00262	.00257	.00253	.00249	.00244	.00240	.00236	.00232	.00229	.00225	.00221	.00218
103	10	.00341	.00335	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00286	.00281	.00277	.00272	.00268	.00264	.00260	.00256	.00252	.00248
103	11	.00386	.00379	.00372	.00366	.00360	.00353	.00348	.00342	.00336	.00331	.00326	.00321	.00316	.00311	.00306	.00302	.00297	.00293	.00289	.00285
103	12	.00437	.00429	.00422	.00415	.00409	.00402	.00396	.00390	.00384	.00378	.00372	.00367	.00362	.00356	.00351	.00346	.00342	.00337	.00332	.00328
103	13	.00491	.00483	.00475	.00468	.00461	.00454	.00447	.00440	.00434	.00428	.00422	.00416	.00410	.00405	.00399	.00394	.00389	.00384	.00379	.00374
103	14	.00542	.00534	.00526	.00518	.00511	.00503	.00496	.00489	.00483	.00476	.00470	.00463	.00457	.00451	.00446	.00440	.00434	.00429	.00424	.00419
103	15	.00589	.00581	.00572	.00564	.00556	.00548	.00541	.00533	.00526	.00519	.00512	.00506	.00499	.00493	.00487	.00481	.00475	.00470	.00464	.00459
103	16	.00629	.00620	.00611	.00602	.00594	.00586	.00578	.00570	.00562	.00555	.00548	.00541	.00534	.00528	.00521	.00515	.00509	.00503	.00497	.00492
103	17	.00662	.00652	.00643	.00634	.00625	.00617	.00608	.00600	.00592	.00585	.00577	.00570	.00563	.00556	.00549	.00543	.00537	.00530	.00524	.00518
103	18	.00690	.00679	.00670	.00660	.00651	.00642	.00633	.00625	.00617	.00609	.00601	.00593	.00586	.00579	.00572	.00565	.00558	.00552	.00546	.00539
103	19	.00715	.00705	.00694	.00685	.00675	.00666	.00656	.00648	.00639	.00631	.00623	.00615	.00607	.00600	.00592	.00585	.00578	.00571	.00565	.00558
103	20	.00742	.00731	.00720	.00709	.00699	.00689	.00680	.00671	.00662	.00653	.00644	.00636	.00628	.00620	.00613	.00605	.00598	.00591	.00584	.00577
103	21	.00770	.00758	.00747	.00736	.00725	.00715	.00705	.00695	.00686	.00676	.00668	.00659	.00650	.00642	.00634	.00626	.00619	.00611	.00604	.00597
103	22	.00798	.00785	.00774	.00762	.00751	.00740	.00729	.00719	.00709	.00700	.00690	.00681	.00672	.00664	.00655	.00647	.00639	.00632	.00624	.00617
103	23	.00828	.00815	.00802	.00790	.00778	.00767	.00756	.00745	.00735	.00725	.00715	.00705	.00696	.00687	.00678	.00669	.00661	.00653	.00645	.00637
103	24	.00862	.00848	.00835	.00822	.00809	.00797	.00785	.00774	.00763	.00752	.00742	.00732	.00722	.00713	.00703	.00694	.00685	.00677	.00669	.00660
103	25	.00900	.00886	.00871	.00858	.00845	.00832	.00819	.00807	.00796	.00784	.00773	.00763	.00752	.00742	.00733	.00723	.00714	.00705	.00696	.00687
103	26	.00943	.00928	.00913	.00899	.00885	.00871	.00858	.00845	.00833	.00821	.00809	.00798	.00787	.00776	.00766	.00756	.00746	.00736	.00727	.00718
103	27	.00994	.00977	.00961	.00946	.00931	.00917	.00903	.00889	.00876	.00863	.00851	.00839	.00827	.00816	.00805	.00794	.00784	.00774	.00764	.00754
103	28	.01049	.01031	.01014	.00998	.00982	.00967	.00952	.00938	.00924	.00910	.00897	.00884	.00872	.00860	.00848	.00837	.00825	.00815	.00804	.00794
103	29	.01109	.01091	.01072	.01055	.01038	.01022	.01006	.00991	.00976	.00961	.00947	.00934	.00921	.00908	.00895	.00883	.00871	.00860	.00849	.00838
103	30	.01174	.01154	.01135	.01116	.01098	.01081	.01064	.01048	.01032	.01017	.01002	.00987	.00973	.00959	.00946	.00933	.00921	.00908	.00896	.00885
103	31	.01243	.01222	.01202	.01182	.01163	.01144	.01126	.01109	.01092	.01075	.01059	.01044	.01029	.01014	.01000	.00986	.00973	.00960	.00947	.00935
103	32	.01318	.01295	.01273	.01252	.01232	.01212	.01193	.01174	.01156	.01138	.01121	.01105	.01089	.01073	.01058	.01043	.01029	.01015	.01002	.00988
103	33	.01399	.01375	.01352	.01329	.01307	.01286	.01265	.01245	.01226	.01207	.01189	.01171	.01154	.01138	.01121	.01106	.01090	.01076	.01061	.01047
103	34	.01487	.01461	.01436	.01412	.01388	.01366	.01344	.01322	.01302	.01282	.01262	.01243	.01225	.01207	.01190	.01173	.01156	.01141	.01125	.01110
103	35	.01584	.01556	.01529	.01503	.01478	.01454	.01430	.01407	.01385	.01364	.01343	.01323	.01303	.01284	.01265	.01247	.01230	.01213	.01196	.01180
103	36	.01689	.01659	.01630	.01603	.01576	.01550	.01524	.01500	.01476	.01453	.01430	.01409	.01388	.01367	.01347	.01328	.01309	.01291	.01273	.01255
103	37	.01804	.01772	.01741	.01711	.01682	.01654	.01627	.01600	.01575	.01550	.01526	.01503	.01480	.01458	.01437	.01416	.01396	.01376	.01357	.01338
103	38	.01930	.01896	.01863	.01831	.01800	.01769	.01740	.01712	.01685	.01658	.01632	.01607	.01583	.01559	.01536	.01514	.01492	.01471	.01450	.01430
103	39	.02069	.02032	.01997	.01962	.01929	.01897	.01865	.01835	.01805	.01777	.01749	.01722	.01696	.01670	.01645	.01621	.01598	.01575	.01553	.01531
103	40	.02224	.02184	.02146	.02109	.02073	.02038	.02004	.01972	.01940	.01909	.01879	.01850	.01822	.01794	.01768	.01742	.01717	.01692	.01668	.01645
103	41	.02396	.02353	.02312	.02272	.02234	.02197	.02160	.02125	.02091	.02058	.02026	.01994	.01964	.01934	.01905	.01878	.01850	.01824	.01798	.01773
103	42	.02587	.02541	.02497	.02454	.02413	.02373	.02334	.02296	.02259	.02223	.02189	.02155	.02122	.02090	.02059	.02029	.02000	.01971	.01944	.01916
103	43	.02798	.02749	.02702	.02656	.02611	.02568	.02526	.02485	.02446	.02407	.02370	.02334	.02299	.02264	.02231	.02198	.02167	.02136	.02106	.02077



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	44	.03030	.02978	.02927	.02878	.02830	.02784	.02738	.02695	.02652	.02611	.02571	.02532	.02494	.02457	.02421	.02386	.02352	.02318	.02286	.02254
103	45	.03282	.03226	.03171	.03118	.03067	.03017	.02969	.02922	.02876	.02832	.02789	.02747	.02706	.02666	.02627	.02590	.02553	.02517	.02482	.02448
103	46	.03555	.03495	.03437	.03380	.03325	.03271	.03220	.03169	.03120	.03072	.03026	.02981	.02937	.02894	.02852	.02812	.02772	.02734	.02696	.02660
103	47	.03848	.03784	.03721	.03660	.03602	.03544	.03489	.03435	.03382	.03331	.03281	.03232	.03185	.03139	.03095	.03051	.03008	.02967	.02926	.02887
103	48	.04163	.04095	.04028	.03963	.03900	.03839	.03779	.03721	.03665	.03610	.03557	.03505	.03454	.03405	.03356	.03310	.03264	.03219	.03176	.03134
103	49	.04503	.04430	.04358	.04289	.04222	.04156	.04092	.04030	.03970	.03911	.03854	.03798	.03744	.03691	.03639	.03589	.03540	.03492	.03446	.03400
103	50	.04870	.04792	.04715	.04641	.04570	.04500	.04431	.04365	.04301	.04238	.04176	.04117	.04059	.04002	.03947	.03893	.03840	.03789	.03739	.03690
103	51	.05265	.05181	.05100	.05021	.04945	.04870	.04797	.04726	.04657	.04590	.04525	.04461	.04399	.04338	.04279	.04221	.04165	.04110	.04056	.04004
103	52	.05685	.05597	.05510	.05426	.05345	.05265	.05188	.05112	.05039	.04967	.04897	.04829	.04763	.04698	.04634	.04573	.04513	.04454	.04396	.04340
103	53	.06134	.06039	.05948	.05858	.05772	.05687	.05604	.05524	.05446	.05369	.05295	.05222	.05151	.05082	.05014	.04949	.04884	.04821	.04760	.04700
103	54	.06610	.06510	.06413	.06318	.06226	.06136	.06048	.05962	.05879	.05798	.05718	.05641	.05565	.05492	.05420	.05349	.05281	.05214	.05148	.05084
103	55	.07117	.07011	.06908	.06807	.06709	.06614	.06520	.06430	.06341	.06255	.06170	.06088	.06008	.05929	.05852	.05778	.05704	.05633	.05563	.05495
103	56	.07656	.07543	.07434	.07328	.07224	.07123	.07024	.06928	.06834	.06742	.06652	.06565	.06479	.06396	.06314	.06235	.06157	.06081	.06006	.05933
103	57	.08227	.08109	.07993	.07880	.07771	.07663	.07559	.07457	.07357	.07260	.07165	.07072	.06982	.06893	.06806	.06722	.06639	.06558	.06479	.06401
103	58	.08829	.08704	.08582	.08463	.08347	.08233	.08123	.08015	.07910	.07807	.07706	.07608	.07512	.07418	.07326	.07236	.07148	.07062	.06978	.06896
103	59	.09458	.09326	.09197	.09072	.08949	.08830	.08713	.08599	.08488	.08379	.08272	.08168	.08067	.07967	.07870	.07775	.07682	.07591	.07502	.07414
103	60	.10114	.09976	.09840	.09708	.09579	.09453	.09330	.09209	.09092	.08977	.08864	.08755	.08647	.08542	.08439	.08338	.08240	.08144	.08049	.07957
103	61	.10802	.10657	.10514	.10375	.10239	.10106	.09977	.09850	.09726	.09605	.09486	.09370	.09257	.09146	.09037	.08930	.08826	.08724	.08625	.08527
103	62	.11528	.11375	.11226	.11079	.10937	.10797	.10660	.10527	.10396	.10269	.10144	.10021	.09902	.09784	.09670	.09558	.09448	.09340	.09234	.09131
103	63	.12295	.12134	.11977	.11824	.11674	.11527	.11384	.11243	.11106	.10972	.10840	.10711	.10585	.10462	.10341	.10223	.10107	.09993	.09881	.09772
103	64	.13102	.12934	.12770	.12609	.12451	.12298	.12147	.11999	.11855	.11714	.11576	.11440	.11308	.11178	.11050	.10926	.10803	.10684	.10566	.10451
103	65	.13953	.13777	.13605	.13436	.13272	.13110	.12952	.12798	.12646	.12498	.12353	.12211	.12071	.11935	.11801	.11670	.11541	.11415	.11291	.11170
103	66	.14853	.14669	.14489	.14313	.14140	.13971	.13806	.13644	.13486	.13330	.13178	.13029	.12882	.12739	.12598	.12460	.12325	.12193	.12063	.11935
103	67	.15809	.15617	.15429	.15245	.15065	.14889	.14716	.14547	.14381	.14218	.14059	.13902	.13749	.13599	.13451	.13306	.13165	.13025	.12889	.12754
103	68	.16821	.16622	.16426	.16234	.16046	.15862	.15682	.15505	.15332	.15162	.14995	.14831	.14671	.14514	.14359	.14208	.14059	.13913	.13769	.13629
103	69	.17888	.17680	.17476	.17277	.17081	.16889	.16701	.16517	.16336	.16159	.15985	.15814	.15646	.15482	.15320	.15162	.15006	.14853	.14703	.14556
103	70	.19001	.18786	.18574	.18367	.18164	.17964	.17769	.17577	.17389	.17204	.17022	.16844	.16670	.16498	.16329	.16164	.16001	.15842	.15685	.15531
103	71	.20157	.19934	.19714	.19500	.19289	.19082	.18878	.18679	.18483	.18291	.18102	.17917	.17735	.17556	.17381	.17208	.17039	.16872	.16708	.16547
103	72	.21352	.21121	.20894	.20671	.20453	.20238	.20027	.19821	.19618	.19418	.19222	.19029	.18840	.18654	.18472	.18292	.18116	.17942	.17772	.17604
103	73	.22583	.22345	.22110	.21880	.21654	.21432	.21214	.21000	.20790	.20583	.20380	.20180	.19983	.19790	.19601	.19414	.19231	.19050	.18873	.18698
103	74	.23861	.23615	.23373	.23136	.22903	.22673	.22448	.22227	.22009	.21795	.21584	.21378	.21174	.20974	.20777	.20584	.20393	.20206	.20022	.19840
103	75	.25195	.24942	.24693	.24448	.24207	.23971	.23739	.23510	.23285	.23064	.22847	.22633	.22422	.22215	.22012	.21811	.21614	.21420	.21229	.21040
103	76	.26593	.26333	.26077	.25825	.25578	.25335	.25095	.24860	.24628	.24400	.24176	.23955	.23738	.23524	.23314	.23106	.22902	.22702	.22504	.22309
103	77	.28057	.27790	.27528	.27270	.27016	.26766	.26520	.26278	.26040	.25806	.25575	.25347	.25124	.24903	.24686	.24473	.24262	.24055	.23850	.23649
103	78	.29586	.29313	.29044	.28780	.28520	.28264	.28012	.27764	.27520	.27279	.27042	.26808	.26578	.26352	.26129	.25909	.25692	.25478	.25268	.25060
103	79	.31167	.30889	.30615	.30345	.30080	.29818	.29560	.29306	.29056	.28810	.28567	.28327	.28092	.27859	.27630	.27404	.27182	.26962	.26746	.26533
103	80	.32784	.32501	.32222	.31948	.31677	.31410	.31147	.30888	.30633	.30381	.30133	.29888	.29647	.29409	.29174	.28943	.28715	.28490	.28268	.28049
103	81	.34423	.34135	.33852	.33573	.33297	.33026	.32758	.32494	.32234	.31978	.31725	.31475	.31229	.30986	.30747	.30510	.30277	.30047	.29820	.29596
103	82	.36073	.35782	.35495	.35211	.34932	.34656	.34385	.34117	.33852	.33591	.33334	.33080	.32829	.32582	.32338	.32097	.31859	.31624	.31393	.31164
103	83	.37735	.37440	.37150	.36863	.36580	.36301	.36026	.35754	.35486	.35221	.34960	.34702	.34447	.34196	.33948	.33702	.33461	.33222	.32986	.32753
103	84	.39420	.39123	.38830	.38541	.38255	.37973	.37695	.37420	.37148	.36880	.36616	.36355	.36097	.35842	.35590	.35341	.35096	.34853	.34614	.34377
103	85	.41138	.40839	.40544	.40253	.39965	.39681	.39400	.39123	.38849	.38579	.38311	.38047	.37787	.37529	.37274	.37023	.36774	.36528	.36286	.36046
103	86	.42868	.42568	.42272	.41979	.41690	.41405	.41122	.40843	.40568	.40296	.40026	.39760	.39498	.39238	.38981	.38727	.38476	.38228	.37982	.37740
103	87	.44583	.44282	.43986	.43692	.43402	.43116	.42833	.42553	.42276	.42003	.41732	.41465	.41201	.40939	.40681	.40425	.40172	.39922	.39675	.39431
103	88	.46275	.45976	.45679	.45386	.45096	.44809	.44526	.44246	.43969	.43694	.43423	.43155	.42890	.42628	.42368	.42112	.41858	.41607	.41358	.41112
103	89	.47942	.47643	.47348	.47055	.46766	.46480	.46197	.45917	.45640	.45366	.45095	.44827	.44561	.44299	.44039	.43782	.43527	.43276	.43026	.42780
103	90	.49573	.49275	.48981	.48690	.48402	.48117	.47836	.47557	.47280	.47007	.46737	.46469	.46204	.45942	.45683	.45426	.45171	.44919	.44670	.44423
103	91	.51133	.50838	.50546	.50257	.49970	.49687	.49407	.49129	.48855	.48583	.48313	.48047	.47783	.47521	.47263	.47006	.46753	.46501	.46253	.46006
103	92	.52589	.52297	.52007	.51720	.51436	.51154	.50876	.50600	.50327	.50056	.49788	.49523	.49261	.49000	.48743	.48487	.48235	.47984	.47736	.47490
103	93	.53944	.53654	.53366	.53082	.52800	.52520	.52244	.51970	.51699	.51430	.51164	.50900	.50639	.50380	.50123	.49869	.49618	.49368	.49121	.48877

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	94	.55216	.54928	.54643	.54361	.54081	.53804	.53530	.53258	.52989	.52722	.52458	.52196	.51936	.51679	.51424	.51171	.50921	.50673	.50427	.50183
103	95	.56428	.56143	.55861	.55581	.55304	.55030	.54758	.54488	.54221	.53957	.53694	.53434	.53177	.52921	.52668	.52417	.52168	.51922	.51678	.51435
103	96	.57570	.57289	.57009	.56733	.56458	.56186	.55917	.55650	.55385	.55123	.54863	.54605	.54349	.54096	.53844	.53595	.53348	.53104	.52861	.52620
103	97	.58633	.58354	.58077	.57803	.57531	.57262	.56995	.56731	.56468	.56208	.55950	.55694	.55441	.55189	.54940	.54693	.54448	.54205	.53964	.53725
103	98	.59636	.59360	.59086	.58815	.58546	.58279	.58015	.57753	.57493	.57235	.56979	.56726	.56474	.56225	.55977	.55732	.55489	.55248	.55008	.54771
103	99	.60616	.60344	.60073	.59805	.59538	.59275	.59013	.58753	.58496	.58240	.57987	.57736	.57487	.57240	.56995	.56751	.56510	.56271	.56034	.55798
103	100	.61572	.61303	.61035	.60770	.60507	.60246	.59987	.59730	.59475	.59223	.58972	.58723	.58477	.58232	.57989	.57748	.57509	.57272	.57037	.56803
103	101	.62514	.62248	.61984	.61721	.61461	.61203	.60948	.60694	.60442	.60192	.59944	.59698	.59454	.59212	.58971	.58733	.58496	.58261	.58028	.57797
103	102	.63440	.63177	.62916	.62657	.62400	.62146	.61893	.61642	.61393	.61146	.60901	.60657	.60416	.60176	.59939	.59703	.59468	.59236	.59005	.58776
103	103	.64364	.64105	.63848	.63592	.63339	.63087	.62838	.62590	.62344	.62100	.61858	.61617	.61379	.61142	.60907	.60673	.60442	.60212	.59983	.59757
104	0	.00920	.00915	.00910	.00905	.00901	.00896	.00892	.00887	.00883	.00879	.00875	.00871	.00867	.00863	.00859	.00856	.00852	.00848	.00845	.00841
104	1	.00246	.00243	.00239	.00236	.00233	.00230	.00227	.00224	.00222	.00219	.00216	.00214	.00211	.00209	.00207	.00205	.00202	.00200	.00198	.00196
104	2	.00220	.00217	.00213	.00210	.00207	.00204	.00201	.00198	.00195	.00192	.00190	.00187	.00185	.00182	.00180	.00178	.00175	.00173	.00171	.00169
104	3	.00212	.00209	.00205	.00201	.00198	.00195	.00192	.00189	.00186	.00183	.00180	.00177	.00175	.00172	.00170	.00167	.00165	.00163	.00161	.00159
104	4	.00214	.00210	.00206	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00168	.00166	.00163	.00161	.00158	.00156
104	5	.00222	.00218	.00213	.00209	.00206	.00202	.00198	.00195	.00191	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00168	.00165	.00162	.00160
104	6	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00202	.00198	.00195	.00191	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00168
104	7	.00253	.00248	.00243	.00238	.00234	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00180
104	8	.00275	.00270	.00265	.00260	.00255	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220	.00217	.00213	.00209	.00206	.00203	.00199	.00196
104	9	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00263	.00258	.00254	.00249	.00245	.00241	.00237	.00233	.00230	.00226	.00222	.00219
104	10	.00342	.00336	.00330	.00324	.00318	.00313	.00307	.00302	.00297	.00292	.00287	.00282	.00278	.00273	.00269	.00265	.00261	.00257	.00253	.00249
104	11	.00387	.00380	.00374	.00367	.00361	.00355	.00349	.00343	.00338	.00332	.00327	.00322	.00317	.00312	.00308	.00303	.00299	.00294	.00290	.00286
104	12	.00438	.00431	.00424	.00417	.00410	.00404	.00398	.00392	.00386	.00380	.00374	.00369	.00363	.00358	.00353	.00348	.00343	.00339	.00334	.00330
104	13	.00493	.00485	.00478	.00470	.00463	.00456	.00449	.00443	.00437	.00430	.00424	.00418	.00413	.00407	.00402	.00397	.00391	.00386	.00381	.00377
104	14	.00545	.00537	.00529	.00521	.00514	.00506	.00499	.00492	.00486	.00479	.00473	.00466	.00460	.00454	.00449	.00443	.00438	.00432	.00427	.00422
104	15	.00593	.00584	.00576	.00567	.00559	.00552	.00544	.00537	.00530	.00523	.00516	.00509	.00503	.00497	.00491	.00485	.00479	.00473	.00468	.00462
104	16	.00633	.00624	.00615	.00606	.00598	.00590	.00582	.00574	.00566	.00559	.00552	.00545	.00538	.00532	.00526	.00519	.00513	.00507	.00502	.00496
104	17	.00666	.00657	.00647	.00638	.00629	.00621	.00613	.00604	.00597	.00589	.00582	.00574	.00567	.00561	.00554	.00547	.00541	.00535	.00529	.00523
104	18	.00694	.00684	.00674	.00665	.00655	.00647	.00638	.00629	.00621	.00613	.00606	.00598	.00591	.00583	.00577	.00570	.00563	.00557	.00550	.00544
104	19	.00720	.00709	.00699	.00689	.00680	.00670	.00661	.00652	.00644	.00635	.00627	.00619	.00612	.00604	.00597	.00590	.00583	.00576	.00570	.00563
104	20	.00747	.00735	.00725	.00714	.00704	.00694	.00685	.00676	.00667	.00658	.00649	.00641	.00633	.00625	.00618	.00610	.00603	.00596	.00589	.00582
104	21	.00775	.00763	.00752	.00741	.00730	.00720	.00710	.00700	.00691	.00681	.00673	.00664	.00655	.00647	.00639	.00632	.00624	.00617	.00609	.00602
104	22	.00803	.00790	.00779	.00767	.00756	.00745	.00735	.00724	.00714	.00705	.00695	.00686	.00678	.00669	.00661	.00652	.00645	.00637	.00629	.00622
104	23	.00833	.00820	.00808	.00795	.00784	.00772	.00761	.00750	.00740	.00730	.00720	.00710	.00701	.00692	.00683	.00675	.00666	.00658	.00650	.00643
104	24	.00867	.00853	.00840	.00827	.00815	.00802	.00791	.00779	.00768	.00758	.00747	.00737	.00727	.00718	.00709	.00700	.00691	.00682	.00674	.00666
104	25	.00905	.00891	.00877	.00863	.00850	.00837	.00825	.00813	.00801	.00790	.00779	.00768	.00758	.00748	.00738	.00728	.00719	.00710	.00701	.00693
104	26	.00949	.00933	.00918	.00904	.00890	.00877	.00863	.00851	.00838	.00826	.00815	.00803	.00792	.00782	.00771	.00761	.00751	.00742	.00733	.00723
104	27	.00999	.00983	.00967	.00952	.00937	.00923	.00909	.00895	.00882	.00869	.00857	.00845	.00833	.00822	.00811	.00800	.00790	.00780	.00770	.00760
104	28	.01055	.01037	.01020	.01004	.00988	.00973	.00958	.00944	.00930	.00916	.00903	.00890	.00878	.00866	.00854	.00843	.00832	.00821	.00810	.00800
104	29	.01115	.01097	.01079	.01061	.01045	.01028	.01012	.00997	.00982	.00968	.00954	.00940	.00927	.00914	.00902	.00890	.00878	.00866	.00855	.00844
104	30	.01181	.01161	.01142	.01123	.01105	.01088	.01071	.01054	.01039	.01023	.01008	.00994	.00980	.00966	.00953	.00940	.00927	.00915	.00903	.00892
104	31	.01250	.01229	.01209	.01189	.01170	.01151	.01133	.01116	.01099	.01082	.01066	.01051	.01036	.01021	.01007	.00994	.00980	.00967	.00954	.00942
104	32	.01325	.01302	.01281	.01259	.01239	.01219	.01200	.01181	.01163	.01146	.01129	.01112	.01096	.01081	.01066	.01051	.01037	.01023	.01009	.00996
104	33	.01407	.01383	.01359	.01337	.01315	.01294	.01273	.01253	.01234	.01215	.01197	.01179	.01162	.01145	.01129	.01114	.01098	.01083	.01069	.01055
104	34	.01495	.01469	.01444	.01420	.01396	.01374	.01352	.01330	.01310	.01290	.01270	.01251	.01233	.01215	.01198	.01181	.01165	.01149	.01133	.01118
104	35	.01592	.01565	.01538	.01512	.01487	.01462	.01439	.01416	.01394	.01372	.01352	.01331	.01312	.01293	.01274	.01256	.01238	.01221	.01205	.01189
104	36	.01698	.01668	.01639	.01612	.01585	.01558	.01533	.01509	.01485	.01462	.01439	.01418	.01397	.01376	.01356	.01337	.01318	.01300	.01282	.01265
104	37	.01813	.01781	.01750	.01720	.01691	.01663	.01636	.01610	.01584	.01560	.01536	.01512	.01490	.01468	.01446	.01425	.01405	.01386	.01366	.01348
104	38	.01940	.01906	.01873	.01841	.01809	.01779	.01750	.01722	.01695	.01668	.01642	.01617	.01593	.01569	.01546	.01524	.01502	.01481	.01460	.01440
104	39	.02079	.02043	.02007	.01973	.01939	.01907	.01876	.01845	.01816	.01787	.01759	.01732	.01706	.01681	.01656	.01632	.01609	.01586	.01564	.01542

Table R(2) - Based on Life Table 90CN

## Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	40	.02234	.02195	.02157	.02120	.02084	.02049	.02015	.01983	.01951	.01920	.01890	.01861	.01833	.01806	.01779	.01753	.01728	.01703	.01679	.01656
104	41	.02407	.02365	.02324	.02284	.02246	.02208	.02172	.02137	.02103	.02070	.02037	.02006	.01976	.01946	.01917	.01890	.01862	.01836	.01810	.01785
104	42	.02599	.02554	.02510	.02467	.02426	.02385	.02346	.02309	.02272	.02236	.02202	.02168	.02135	.02103	.02072	.02042	.02013	.01984	.01957	.01929
104	43	.02811	.02763	.02715	.02669	.02625	.02582	.02540	.02499	.02460	.02421	.02384	.02348	.02312	.02278	.02245	.02212	.02181	.02150	.02120	.02091
104	44	.03045	.02993	.02942	.02893	.02845	.02798	.02753	.02710	.02667	.02626	.02586	.02547	.02509	.02472	.02436	.02401	.02367	.02334	.02301	.02270
104	45	.03298	.03242	.03187	.03135	.03083	.03033	.02985	.02938	.02893	.02848	.02805	.02763	.02722	.02682	.02644	.02606	.02569	.02534	.02499	.02465
104	46	.03572	.03512	.03454	.03397	.03342	.03289	.03237	.03187	.03138	.03090	.03044	.02999	.02955	.02912	.02870	.02830	.02790	.02752	.02714	.02678
104	47	.03867	.03803	.03740	.03680	.03621	.03563	.03508	.03454	.03401	.03350	.03300	.03252	.03205	.03159	.03114	.03071	.03028	.02987	.02946	.02907
104	48	.04184	.04115	.04049	.03984	.03921	.03860	.03800	.03742	.03686	.03631	.03578	.03526	.03475	.03426	.03378	.03331	.03285	.03241	.03197	.03155
104	49	.04525	.04452	.04381	.04312	.04244	.04179	.04115	.04053	.03993	.03934	.03877	.03821	.03767	.03714	.03663	.03612	.03563	.03516	.03469	.03424
104	50	.04894	.04816	.04740	.04666	.04594	.04524	.04456	.04390	.04326	.04263	.04202	.04142	.04084	.04027	.03972	.03918	.03866	.03815	.03765	.03716
104	51	.05292	.05208	.05127	.05048	.04972	.04897	.04825	.04754	.04685	.04618	.04552	.04489	.04427	.04366	.04307	.04249	.04193	.04138	.04084	.04032
104	52	.05715	.05626	.05540	.05456	.05375	.05295	.05218	.05142	.05069	.04997	.04927	.04859	.04793	.04728	.04665	.04603	.04543	.04484	.04427	.04371
104	53	.06166	.06072	.05980	.05891	.05804	.05720	.05637	.05557	.05479	.05402	.05328	.05255	.05184	.05115	.05048	.04982	.04918	.04855	.04794	.04734
104	54	.06645	.06545	.06448	.06353	.06261	.06171	.06084	.05998	.05915	.05834	.05755	.05677	.05602	.05528	.05456	.05386	.05317	.05250	.05185	.05121
104	55	.07155	.07050	.06946	.06846	.06748	.06653	.06560	.06469	.06380	.06294	.06210	.06128	.06047	.05969	.05892	.05818	.05744	.05673	.05603	.05535
104	56	.07698	.07586	.07477	.07370	.07267	.07165	.07067	.06971	.06877	.06785	.06696	.06608	.06523	.06440	.06358	.06278	.06201	.06125	.06050	.05978
104	57	.08273	.08155	.08040	.07927	.07817	.07710	.07606	.07504	.07404	.07307	.07212	.07120	.07029	.06941	.06854	.06770	.06687	.06606	.06527	.06450
104	58	.08879	.08754	.08633	.08514	.08398	.08285	.08174	.08066	.07961	.07858	.07758	.07660	.07564	.07470	.07378	.07288	.07201	.07115	.07031	.06949
104	59	.09513	.09381	.09253	.09127	.09005	.08886	.08769	.08655	.08544	.08435	.08329	.08225	.08123	.08024	.07927	.07832	.07739	.07648	.07559	.07472
104	60	.10174	.10035	.09900	.09768	.09639	.09513	.09390	.09270	.09153	.09038	.08926	.08816	.08708	.08603	.08501	.08400	.08302	.08206	.08111	.08019
104	61	.10867	.10721	.10579	.10440	.10304	.10172	.10042	.09915	.09792	.09671	.09552	.09436	.09323	.09212	.09104	.08997	.08893	.08791	.08692	.08594
104	62	.11598	.11445	.11295	.11150	.11007	.10867	.10731	.10598	.10467	.10340	.10215	.10093	.09973	.09856	.09742	.09630	.09520	.09412	.09307	.09204
104	63	.12370	.12210	.12053	.11900	.11750	.11603	.11460	.11320	.11183	.11049	.10917	.10789	.10663	.10539	.10419	.10300	.10185	.10071	.09960	.09851
104	64	.13183	.13015	.12851	.12691	.12533	.12380	.12229	.12082	.11938	.11797	.11659	.11524	.11391	.11261	.11134	.11010	.10888	.10768	.10651	.10536
104	65	.14040	.13865	.13693	.13524	.13360	.13199	.13041	.12887	.12736	.12588	.12443	.12300	.12161	.12025	.11891	.11760	.11632	.11506	.11382	.11261
104	66	.14947	.14763	.14584	.14408	.14236	.14067	.13902	.13740	.13582	.13427	.13275	.13126	.12979	.12836	.12696	.12558	.12423	.12291	.12161	.12033
104	67	.15911	.15719	.15532	.15348	.15168	.14992	.14820	.14651	.14485	.14322	.14163	.14007	.13854	.13704	.13557	.13412	.13271	.13131	.12995	.12861
104	68	.16932	.16732	.16537	.16346	.16158	.15974	.15794	.15618	.15445	.15275	.15108	.14945	.14785	.14628	.14474	.14322	.14174	.14028	.13885	.13744
104	69	.18007	.17800	.17597	.17398	.17202	.17011	.16823	.16639	.16459	.16282	.16108	.15937	.15770	.15606	.15445	.15286	.15131	.14978	.14829	.14681
104	70	.19131	.18916	.18705	.18498	.18295	.18096	.17901	.17710	.17522	.17337	.17156	.16978	.16804	.16632	.16464	.16299	.16137	.15977	.15821	.15667
104	71	.20298	.20075	.19856	.19642	.19431	.19224	.19022	.18823	.18627	.18435	.18247	.18062	.17880	.17702	.17527	.17354	.17185	.17019	.16855	.16695
104	72	.21504	.21273	.21047	.20825	.20607	.20392	.20182	.19976	.19773	.19574	.19378	.19186	.18997	.18812	.18629	.18450	.18274	.18101	.17930	.17763
104	73	.22747	.22509	.22275	.22046	.21820	.21599	.21381	.21167	.20957	.20751	.20548	.20349	.20153	.19960	.19771	.19584	.19401	.19221	.19044	.18870
104	74	.24038	.23792	.23551	.23314	.23081	.22852	.22628	.22407	.22189	.21976	.21766	.21559	.21356	.21157	.20960	.20767	.20577	.20390	.20206	.20025
104	75	.25385	.25132	.24884	.24640	.24400	.24164	.23932	.23704	.23479	.23259	.23042	.22828	.22619	.22412	.22209	.22009	.21812	.21618	.21427	.21239
104	76	.26798	.26538	.26283	.26032	.25785	.25542	.25304	.25069	.24838	.24610	.24386	.24166	.23949	.23736	.23526	.23319	.23116	.22915	.22718	.22523
104	77	.28279	.28013	.27751	.27494	.27240	.26991	.26746	.26504	.26267	.26033	.25802	.25576	.25352	.25133	.24916	.24703	.24493	.24286	.24082	.23881
104	78	.29825	.29553	.29286	.29022	.28763	.28508	.28256	.28009	.27765	.27525	.27288	.27056	.26826	.26600	.26377	.26158	.25942	.25729	.25519	.25312
104	79	.31427	.31150	.30876	.30608	.30343	.30082	.29825	.29572	.29322	.29076	.28834	.28595	.28360	.28128	.27900	.27675	.27453	.27234	.27018	.26805
104	80	.33066	.32784	.32506	.32232	.31962	.31696	.31434	.31175	.30921	.30670	.30422	.30178	.29938	.29701	.29467	.29236	.29009	.28784	.28563	.28345
104	81	.34727	.34441	.34158	.33880	.33605	.33335	.33068	.32805	.32546	.32290	.32038	.31789	.31544	.31301	.31063	.30827	.30595	.30365	.30139	.29915
104	82	.36401	.36111	.35825	.35543	.35264	.34990	.34719	.34452	.34188	.33928	.33672	.33418	.33169	.32922	.32679	.32439	.32201	.31967	.31737	.31508
104	83	.38088	.37795	.37505	.37220	.36938	.36660	.36385	.36115	.35847	.35584	.35323	.35066	.34812	.34562	.34315	.34070	.33829	.33591	.33356	.33124
104	84	.39800	.39504	.39212	.38924	.38640	.38359	.38082	.37808	.37538	.37271	.37007	.36747	.36490	.36236	.35985	.35737	.35492	.35251	.35012	.34776
104	85	.41547	.41250	.40956	.40666	.40379	.40096	.39817	.39541	.39268	.38999	.38732	.38469	.38210	.37953	.37699	.37449	.37201	.36956	.36714	.36475
104	86	.43308	.43010	.42715	.42424	.42136	.41852	.41571	.41293	.41019	.40748	.40480	.40215	.39953	.39694	.39438	.39185	.38935	.38688	.38444	.38202
104	87	.45055	.44756	.44461	.44169	.43881	.43596	.43314	.43036	.42760	.42488	.42219	.41953	.41690	.41429	.41172	.40918	.40666	.40417	.40171	.39927
104	88	.46781	.46483	.46188	.45897	.45609	.45324	.45042	.44763	.44487	.44215	.43945	.43678	.43414	.43153	.42895	.42639	.42387	.42137	.41889	.41644
104	89	.48483	.48186	.47892	.47601	.47314	.47030	.46748	.46470	.46195	.45922	.45653	.45386	.45122	.44861	.44602	.44346	.44093	.43843	.43595	.43349

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	90	.50150	.49854	.49562	.49273	.48987	.48704	.48424	.48147	.47872	.47601	.47332	.47066	.46803	.46542	.46284	.46028	.45775	.45525	.45277	.45032
104	91	.51746	.51453	.51164	.50876	.50592	.50311	.50033	.49757	.49484	.49214	.48946	.48682	.48419	.48160	.47902	.47648	.47396	.47146	.46898	.46653
104	92	.53238	.52948	.52660	.52375	.52093	.51814	.51538	.51264	.50993	.50724	.50458	.50195	.49934	.49676	.49420	.49166	.48915	.48666	.48420	.48175
104	93	.54626	.54338	.54053	.53771	.53492	.53215	.52940	.52669	.52399	.52133	.51868	.51607	.51347	.51090	.50836	.50584	.50334	.50086	.49841	.49597
104	94	.55931	.55646	.55363	.55084	.54806	.54532	.54260	.53990	.53723	.53459	.53196	.52937	.52679	.52424	.52171	.51920	.51672	.51425	.51181	.50939
104	95	.57175	.56893	.56613	.56337	.56062	.55790	.55521	.55254	.54989	.54727	.54467	.54209	.53953	.53700	.53449	.53200	.52953	.52709	.52466	.52226
104	96	.58349	.58070	.57793	.57519	.57248	.56979	.56712	.56447	.56185	.55925	.55668	.55412	.55159	.54908	.54659	.54412	.54167	.53924	.53683	.53445
104	97	.59440	.59165	.58891	.58620	.58351	.58085	.57821	.57559	.57299	.57042	.56786	.56533	.56282	.56033	.55786	.55541	.55298	.55057	.54818	.54581
104	98	.60472	.60199	.59929	.59661	.59395	.59131	.58870	.58610	.58353	.58098	.57845	.57594	.57345	.57098	.56853	.56610	.56369	.56130	.55893	.55658
104	99	.61482	.61212	.60945	.60680	.60417	.60156	.59897	.59641	.59386	.59134	.58883	.58635	.58388	.58144	.57901	.57660	.57422	.57185	.56950	.56717
104	100	.62466	.62200	.61936	.61674	.61414	.61157	.60901	.60647	.60395	.60146	.59898	.59652	.59408	.59166	.58926	.58688	.58451	.58217	.57984	.57753
104	101	.63437	.63174	.62914	.62655	.62399	.62144	.61891	.61641	.61392	.61145	.60900	.60657	.60416	.60177	.59939	.59703	.59469	.59237	.59007	.58778
104	102	.64391	.64132	.63875	.63620	.63367	.63116	.62866	.62619	.62373	.62129	.61887	.61647	.61409	.61172	.60937	.60704	.60473	.60243	.60015	.59789
104	103	.65344	.65089	.64836	.64584	.64334	.64087	.63841	.63596	.63354	.63113	.62874	.62637	.62402	.62168	.61936	.61706	.61477	.61250	.61024	.60800
104	104	.66362	.66110	.65861	.65614	.65368	.65124	.64882	.64641	.64402	.64165	.63930	.63696	.63464	.63233	.63005	.62777	.62552	.62328	.62105	.61884
105	0	.00934	.00929	.00925	.00920	.00915	.00911	.00907	.00902	.00898	.00894	.00890	.00886	.00882	.00878	.00875	.00871	.00867	.00864	.00860	.00857
105	1	.00248	.00245	.00241	.00238	.00235	.00232	.00229	.00226	.00224	.00221	.00219	.00216	.00214	.00211	.00209	.00207	.00205	.00203	.00201	.00199
105	2	.00222	.00218	.00215	.00212	.00208	.00205	.00202	.00199	.00197	.00194	.00191	.00189	.00186	.00184	.00182	.00179	.00177	.00175	.00173	.00171
105	3	.00214	.00210	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00184	.00181	.00179	.00176	.00174	.00171	.00169	.00167	.00164	.00162	.00160
105	4	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00186	.00183	.00180	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00160	.00157
105	5	.00223	.00219	.00214	.00210	.00207	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169	.00166	.00164	.00161
105	6	.00236	.00231	.00226	.00222	.00218	.00214	.00210	.00206	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169
105	7	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203	.00200	.00196	.00193	.00190	.00187	.00184	.00181
105	8	.00276	.00271	.00265	.00260	.00255	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00214	.00210	.00207	.00203	.00200	.00197
105	9	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00250	.00246	.00242	.00238	.00234	.00230	.00227	.00223	.00220
105	10	.00343	.00337	.00331	.00325	.00319	.00314	.00308	.00303	.00298	.00293	.00288	.00283	.00279	.00274	.00270	.00266	.00262	.00258	.00254	.00250
105	11	.00388	.00381	.00375	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00329	.00323	.00318	.00314	.00309	.00304	.00300	.00296	.00291	.00287
105	12	.00440	.00433	.00426	.00419	.00412	.00406	.00399	.00393	.00387	.00382	.00376	.00371	.00365	.00360	.00355	.00350	.00345	.00341	.00336	.00332
105	13	.00495	.00487	.00480	.00473	.00465	.00459	.00452	.00445	.00439	.00433	.00427	.00421	.00415	.00410	.00404	.00399	.00394	.00389	.00384	.00379
105	14	.00548	.00540	.00532	.00524	.00517	.00509	.00502	.00495	.00489	.00482	.00476	.00469	.00463	.00457	.00452	.00446	.00441	.00435	.00430	.00425
105	15	.00596	.00588	.00579	.00571	.00563	.00555	.00548	.00540	.00533	.00526	.00520	.00513	.00507	.00500	.00494	.00488	.00483	.00477	.00472	.00466
105	16	.00637	.00628	.00619	.00610	.00602	.00594	.00586	.00578	.00571	.00563	.00556	.00549	.00543	.00536	.00530	.00523	.00517	.00511	.00506	.00500
105	17	.00670	.00661	.00651	.00642	.00634	.00625	.00617	.00609	.00601	.00593	.00586	.00579	.00572	.00565	.00558	.00552	.00545	.00539	.00533	.00527
105	18	.00698	.00688	.00679	.00669	.00660	.00651	.00642	.00634	.00626	.00618	.00610	.00603	.00595	.00588	.00581	.00574	.00568	.00561	.00555	.00549
105	19	.00725	.00714	.00704	.00694	.00684	.00675	.00666	.00657	.00649	.00640	.00632	.00624	.00617	.00609	.00602	.00595	.00588	.00581	.00575	.00568
105	20	.00751	.00740	.00729	.00719	.00709	.00699	.00690	.00680	.00672	.00663	.00654	.00646	.00638	.00630	.00623	.00615	.00608	.00601	.00594	.00587
105	21	.00780	.00768	.00757	.00746	.00735	.00725	.00715	.00705	.00696	.00687	.00678	.00669	.00661	.00652	.00644	.00637	.00629	.00622	.00615	.00608
105	22	.00808	.00796	.00784	.00772	.00761	.00750	.00740	.00730	.00720	.00710	.00701	.00692	.00683	.00674	.00666	.00658	.00650	.00642	.00635	.00627
105	23	.00838	.00825	.00813	.00801	.00789	.00777	.00766	.00756	.00745	.00735	.00725	.00716	.00706	.00697	.00689	.00680	.00672	.00664	.00656	.00648
105	24	.00872	.00858	.00845	.00832	.00820	.00808	.00796	.00785	.00774	.00763	.00753	.00743	.00733	.00723	.00714	.00705	.00696	.00688	.00679	.00671
105	25	.00911	.00896	.00882	.00869	.00855	.00843	.00830	.00818	.00807	.00795	.00784	.00774	.00763	.00753	.00744	.00734	.00725	.00716	.00707	.00698
105	26	.00954	.00939	.00924	.00910	.00896	.00882	.00869	.00856	.00844	.00832	.00820	.00809	.00798	.00787	.00777	.00767	.00757	.00748	.00738	.00729
105	27	.01005	.00989	.00973	.00958	.00943	.00928	.00914	.00901	.00888	.00875	.00863	.00851	.00839	.00828	.00817	.00806	.00796	.00786	.00776	.00766
105	28	.01061	.01043	.01026	.01010	.00994	.00979	.00964	.00950	.00936	.00922	.00909	.00896	.00884	.00872	.00860	.00849	.00838	.00827	.00817	.00806
105	29	.01122	.01103	.01085	.01068	.01051	.01035	.01019	.01004	.00989	.00974	.00960	.00947	.00934	.00921	.00908	.00896	.00885	.00873	.00862	.00851
105	30	.01187	.01167	.01148	.01130	.01112	.01094	.01078	.01061	.01045	.01030	.01015	.01001	.00987	.00973	.00960	.00947	.00934	.00922	.00910	.00899
105	31	.01257	.01236	.01216	.01196	.01177	.01158	.01140	.01123	.01106	.01089	.01074	.01058	.01043	.01029	.01015	.01001	.00987	.00974	.00962	.00949
105	32	.01332	.01310	.01288	.01267	.01246	.01226	.01207	.01189	.01171	.01153	.01136	.01120	.01104	.01088	.01073	.01058	.01044	.01030	.01017	.01004
105	33	.01415	.01390	.01367	.01344	.01322	.01301	.01281	.01261	.01242	.01223	.01205	.01187	.01170	.01153	.01137	.01122	.01106	.01091	.01077	.01063
105	34	.01503	.01477	.01452	.01428	.01405	.01382	.01360	.01339	.01318	.01298	.01279	.01260	.01241	.01224	.01206	.01189	.01173	.01157	.01142	.01127

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	35	.01601	.01573	.01546	.01520	.01495	.01471	.01447	.01425	.01403	.01381	.01360	.01340	.01320	.01301	.01283	.01265	.01247	.01230	.01214	.01197
105	36	.01707	.01677	.01648	.01620	.01594	.01567	.01542	.01518	.01494	.01471	.01449	.01427	.01406	.01385	.01366	.01346	.01327	.01309	.01291	.01274
105	37	.01822	.01790	.01759	.01730	.01701	.01673	.01646	.01619	.01594	.01569	.01545	.01522	.01499	.01477	.01456	.01435	.01415	.01395	.01376	.01358
105	38	.01950	.01916	.01882	.01850	.01819	.01789	.01760	.01732	.01705	.01678	.01652	.01627	.01603	.01579	.01556	.01534	.01512	.01491	.01470	.01450
105	39	.02090	.02053	.02017	.01983	.01950	.01917	.01886	.01856	.01826	.01798	.01770	.01743	.01717	.01691	.01667	.01643	.01619	.01597	.01574	.01553
105	40	.02245	.02206	.02168	.02131	.02095	.02060	.02027	.01994	.01962	.01931	.01902	.01873	.01844	.01817	.01790	.01764	.01739	.01715	.01691	.01668
105	41	.02419	.02377	.02336	.02296	.02257	.02220	.02184	.02149	.02115	.02082	.02049	.02018	.01988	.01958	.01930	.01902	.01874	.01848	.01822	.01797
105	42	.02612	.02566	.02522	.02480	.02438	.02398	.02359	.02321	.02285	.02249	.02214	.02181	.02148	.02116	.02085	.02055	.02026	.01997	.01970	.01943
105	43	.02825	.02776	.02729	.02683	.02639	.02595	.02554	.02513	.02473	.02435	.02398	.02362	.02326	.02292	.02259	.02226	.02195	.02164	.02134	.02105
105	44	.03059	.03007	.02956	.02907	.02860	.02813	.02768	.02725	.02682	.02641	.02601	.02562	.02524	.02487	.02451	.02416	.02382	.02349	.02317	.02285
105	45	.03314	.03258	.03203	.03151	.03099	.03050	.03001	.02954	.02909	.02865	.02821	.02779	.02739	.02699	.02660	.02623	.02586	.02550	.02515	.02481
105	46	.03590	.03530	.03472	.03415	.03360	.03307	.03255	.03205	.03156	.03108	.03062	.03017	.02973	.02930	.02888	.02848	.02809	.02770	.02733	.02696
105	47	.03886	.03821	.03759	.03699	.03640	.03583	.03527	.03473	.03421	.03370	.03320	.03271	.03224	.03178	.03134	.03090	.03048	.03006	.02966	.02927
105	48	.04205	.04136	.04069	.04005	.03942	.03881	.03821	.03763	.03707	.03652	.03599	.03547	.03497	.03447	.03399	.03353	.03307	.03262	.03219	.03177
105	49	.04548	.04475	.04404	.04334	.04267	.04202	.04138	.04076	.04016	.03957	.03900	.03845	.03790	.03738	.03686	.03636	.03587	.03539	.03493	.03447
105	50	.04919	.04841	.04765	.04691	.04619	.04550	.04482	.04415	.04351	.04288	.04227	.04168	.04110	.04053	.03998	.03944	.03892	.03840	.03790	.03742
105	51	.05318	.05235	.05154	.05076	.04999	.04925	.04852	.04781	.04713	.04646	.04580	.04517	.04455	.04394	.04335	.04277	.04221	.04166	.04113	.04060
105	52	.05744	.05656	.05570	.05486	.05404	.05325	.05248	.05172	.05099	.05028	.04958	.04890	.04824	.04759	.04696	.04634	.04574	.04515	.04458	.04402
105	53	.06198	.06104	.06013	.05924	.05837	.05752	.05670	.05590	.05512	.05435	.05361	.05289	.05218	.05149	.05081	.05016	.04951	.04889	.04827	.04768
105	54	.06681	.06581	.06484	.06389	.06297	.06207	.06120	.06034	.05951	.05870	.05791	.05714	.05638	.05565	.05493	.05423	.05354	.05287	.05222	.05158
105	55	.07194	.07088	.06985	.06885	.06787	.06692	.06599	.06508	.06420	.06334	.06250	.06168	.06087	.06009	.05933	.05858	.05785	.05713	.05644	.05575
105	56	.07740	.07628	.07519	.07413	.07309	.07208	.07110	.07014	.06920	.06828	.06739	.06652	.06567	.06483	.06402	.06323	.06245	.06169	.06095	.06022
105	57	.08320	.08201	.08086	.07974	.07864	.07757	.07653	.07551	.07452	.07355	.07260	.07168	.07077	.06989	.06902	.06818	.06735	.06655	.06576	.06498
105	58	.08930	.08805	.08683	.08565	.08449	.08336	.08226	.08118	.08013	.07910	.07810	.07712	.07616	.07522	.07431	.07341	.07254	.07168	.07084	.07002
105	59	.09568	.09436	.09308	.09183	.09061	.08941	.08825	.08711	.08600	.08492	.08385	.08282	.08180	.08081	.07984	.07889	.07796	.07706	.07617	.07530
105	60	.10234	.10095	.09960	.09828	.09700	.09574	.09451	.09331	.09214	.09099	.08987	.08878	.08770	.08665	.08563	.08463	.08364	.08268	.08174	.08082
105	61	.10931	.10786	.10644	.10505	.10370	.10237	.10108	.09981	.09858	.09737	.09619	.09503	.09390	.09279	.09171	.09065	.08961	.08859	.08760	.08662
105	62	.11668	.11515	.11366	.11220	.11078	.10938	.10802	.10669	.10539	.10411	.10287	.10165	.10046	.09929	.09814	.09702	.09593	.09485	.09380	.09277
105	63	.12445	.12285	.12129	.11976	.11826	.11680	.11537	.11397	.11260	.11126	.10995	.10866	.10741	.10618	.10497	.10379	.10263	.10150	.10039	.09930
105	64	.13265	.13097	.12933	.12773	.12616	.12462	.12312	.12165	.12021	.11880	.11743	.11608	.11475	.11346	.11219	.11095	.10973	.10853	.10736	.10621
105	65	.14128	.13952	.13781	.13613	.13449	.13288	.13130	.12976	.12825	.12678	.12533	.12391	.12252	.12116	.11982	.11852	.11723	.11598	.11474	.11353
105	66	.15041	.14858	.14679	.14503	.14331	.14163	.13998	.13837	.13679	.13524	.13372	.13223	.13077	.12934	.12794	.12657	.12522	.12390	.12260	.12133
105	67	.16013	.15822	.15635	.15452	.15272	.15096	.14924	.14755	.14590	.14428	.14269	.14113	.13960	.13810	.13663	.13519	.13377	.13239	.13102	.12969
105	68	.17043	.16844	.16649	.16458	.16270	.16087	.15907	.15731	.15558	.15389	.15223	.15060	.14900	.14743	.14589	.14438	.14290	.14144	.14001	.13861
105	69	.18128	.17921	.17718	.17519	.17324	.17133	.16946	.16762	.16582	.16405	.16232	.16062	.15895	.15731	.15570	.15412	.15257	.15105	.14955	.14808
105	70	.19262	.19047	.18837	.18630	.18428	.18229	.18034	.17843	.17656	.17472	.17291	.17113	.16939	.16768	.16600	.16435	.16273	.16114	.15958	.15804
105	71	.20439	.20217	.19999	.19785	.19575	.19368	.19166	.18967	.18773	.18581	.18393	.18209	.18027	.17849	.17674	.17502	.17333	.17167	.17004	.16844
105	72	.21657	.21427	.21201	.20979	.20762	.20548	.20338	.20132	.19930	.19731	.19536	.19344	.19156	.18971	.18789	.18610	.18434	.18261	.18091	.17924
105	73	.22912	.22675	.22441	.22212	.21987	.21766	.21549	.21336	.21126	.20920	.20718	.20519	.20324	.20131	.19942	.19757	.19574	.19394	.19217	.19043
105	74	.24215	.23970	.23730	.23493	.23261	.23033	.22808	.22588	.22371	.22158	.21949	.21743	.21540	.21341	.21145	.20952	.20763	.20576	.20393	.20212
105	75	.25576	.25324	.25076	.24833	.24593	.24358	.24127	.23899	.23676	.23455	.23239	.23026	.22817	.22611	.22408	.22208	.22012	.21818	.21628	.21441
105	76	.27004	.26745	.26491	.26240	.25994	.25752	.25514	.25280	.25049	.24822	.24599	.24380	.24163	.23950	.23741	.23535	.23332	.23132	.22935	.22741
105	77	.28502	.28236	.27976	.27719	.27466	.27218	.26973	.26732	.26495	.26262	.26032	.25806	.25584	.25364	.25148	.24936	.24726	.24520	.24316	.24116
105	78	.30067	.29796	.29529	.29267	.29008	.28754	.28503	.28256	.28013	.27774	.27538	.27306	.27077	.26851	.26629	.26411	.26195	.25982	.25773	.25566
105	79	.31689	.31413	.31141	.30873	.30609	.30349	.30092	.29840	.29591	.29346	.29105	.28867	.28632	.28401	.28173	.27949	.27727	.27509	.27294	.27082
105	80	.33350	.33069	.32792	.32519	.32250	.31985	.31724	.31466	.31213	.30962	.30716	.30473	.30233	.29996	.29763	.29533	.29306	.29083	.28862	.28644
105	81	.35035	.34749	.34468	.34191	.33917	.33648	.33382	.33120	.32861	.32607	.32355	.32107	.31863	.31621	.31383	.31148	.30917	.30688	.30462	.30240
105	82	.36733	.36444	.36159	.35878	.35601	.35327	.35058	.34791	.34529	.34270	.34014	.33762	.33513	.33267	.33025	.32786	.32549	.32316	.32086	.31859
105	83	.38445	.38153	.37865	.37581	.37300	.37024	.36750	.36481	.36214	.35952	.35692	.35436	.35184	.34934	.34688	.34444	.34204	.33967	.33732	.33501
105	84	.40185	.39891	.39600	.39313	.39030	.38751	.38475	.38202	.37933	.37667	.37405	.37145	.36889	.36636	.36386	.36140	.35896	.35655	.35417	.35182

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	85	.41962	.41666	.41373	.41085	.40800	.40518	.40240	.39965	.39694	.39426	.39161	.38899	.38640	.38385	.38132	.37883	.37636	.37392	.37151	.36913
105	86	.43755	.43458	.43165	.42875	.42589	.42306	.42026	.41750	.41477	.41207	.40941	.40677	.40417	.40159	.39904	.39653	.39404	.39158	.38914	.38674
105	87	.45535	.45238	.44945	.44654	.44368	.44084	.43804	.43527	.43253	.42982	.42715	.42450	.42188	.41929	.41673	.41420	.41169	.40922	.40677	.40434
105	88	.47296	.47000	.46707	.46417	.46131	.45848	.45567	.45290	.45016	.44745	.44477	.44212	.43949	.43690	.43433	.43179	.42927	.42678	.42432	.42188
105	89	.49034	.48739	.48448	.48159	.47873	.47591	.47311	.47035	.46761	.46490	.46222	.45957	.45695	.45435	.45178	.44924	.44672	.44423	.44176	.43932
105	90	.50739	.50446	.50156	.49869	.49585	.49304	.49025	.48750	.48478	.48208	.47941	.47676	.47415	.47156	.46899	.46645	.46394	.46145	.45898	.45654
105	91	.52373	.52082	.51795	.51510	.51228	.50949	.50672	.50399	.50128	.49860	.49594	.49331	.49071	.48813	.48557	.48304	.48054	.47805	.47560	.47316
105	92	.53901	.53613	.53328	.53045	.52766	.52489	.52215	.51943	.51674	.51408	.51144	.50882	.50623	.50367	.50113	.49861	.49611	.49364	.49119	.48877
105	93	.55324	.55039	.54756	.54476	.54199	.53925	.53653	.53383	.53116	.52852	.52590	.52330	.52073	.51818	.51565	.51315	.51067	.50821	.50578	.50336
105	94	.56661	.56379	.56100	.55823	.55548	.55276	.55007	.54740	.54475	.54213	.53953	.53695	.53440	.53186	.52936	.52687	.52440	.52196	.51954	.51714
105	95	.57939	.57660	.57383	.57109	.56837	.56568	.56301	.56037	.55775	.55515	.55257	.55002	.54748	.54497	.54249	.54002	.53757	.53515	.53274	.53036
105	96	.59144	.58868	.58595	.58324	.58056	.57789	.57525	.57263	.57004	.56746	.56491	.56238	.55987	.55738	.55492	.55247	.55004	.54764	.54525	.54288
105	97	.60266	.59994	.59723	.59455	.59190	.58926	.58665	.58406	.58149	.57894	.57641	.57391	.57142	.56896	.56651	.56408	.56168	.55929	.55692	.55458
105	98	.61327	.61058	.60790	.60526	.60263	.60002	.59744	.59487	.59233	.58981	.58730	.58482	.58236	.57992	.57749	.57509	.57270	.57034	.56799	.56566
105	99	.62365	.62099	.61836	.61574	.61314	.61057	.60801	.60548	.60296	.60047	.59799	.59553	.59310	.59068	.58828	.58590	.58354	.58119	.57886	.57656
105	100	.63379	.63117	.62856	.62598	.62342	.62087	.61835	.61584	.61336	.61089	.60844	.60601	.60360	.60121	.59884	.59648	.59414	.59182	.58952	.58723
105	101	.64379	.64120	.63863	.63608	.63355	.63104	.62855	.62608	.62362	.62119	.61877	.61637	.61399	.61162	.60928	.60695	.60463	.60234	.60006	.59780
105	102	.65362	.65107	.64854	.64603	.64353	.64106	.63860	.63616	.63373	.63133	.62894	.62657	.62422	.62189	.61957	.61726	.61498	.61271	.61046	.60822
105	103	.66344	.66093	.65843	.65596	.65350	.65106	.64863	.64623	.64384	.64147	.63911	.63677	.63445	.63214	.62985	.62758	.62532	.62308	.62085	.61864
105	104	.67390	.67143	.66898	.66655	.66413	.66173	.65935	.65698	.65463	.65229	.64997	.64767	.64538	.64311	.64085	.63861	.63639	.63418	.63198	.62980
105	105	.68466	.68223	.67983	.67743	.67506	.67270	.67035	.66802	.66571	.66341	.66113	.65886	.65661	.65437	.65215	.64994	.64775	.64557	.64341	.64126
106	0	.00954	.00949	.00944	.00940	.00935	.00931	.00926	.00922	.00918	.00914	.00910	.00906	.00903	.00899	.00895	.00892	.00888	.00885	.00881	.00878
106	1	.00251	.00247	.00244	.00241	.00238	.00235	.00232	.00229	.00227	.00224	.00221	.00219	.00217	.00214	.00212	.00210	.00208	.00205	.00203	.00201
106	2	.00224	.00220	.00217	.00214	.00210	.00207	.00204	.00201	.00199	.00196	.00193	.00191	.00188	.00186	.00184	.00181	.00179	.00177	.00175	.00173
106	3	.00215	.00212	.00208	.00204	.00201	.00198	.00195	.00192	.00189	.00186	.00183	.00181	.00178	.00175	.00173	.00171	.00168	.00166	.00164	.00162
106	4	.00216	.00212	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00168	.00166	.00164	.00161	.00159
106	5	.00224	.00220	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170	.00167	.00165	.00162
106	6	.00237	.00232	.00228	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170
106	7	.00255	.00250	.00245	.00240	.00236	.00231	.00227	.00223	.00219	.00215	.00211	.00208	.00204	.00201	.00197	.00194	.00191	.00188	.00185	.00182
106	8	.00277	.00272	.00266	.00261	.00256	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00215	.00211	.00208	.00204	.00201	.00198
106	9	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00265	.00260	.00256	.00251	.00247	.00243	.00239	.00235	.00231	.00228	.00224	.00221
106	10	.00344	.00338	.00332	.00326	.00320	.00315	.00309	.00304	.00299	.00294	.00289	.00284	.00280	.00275	.00271	.00267	.00263	.00259	.00255	.00251
106	11	.00390	.00383	.00376	.00370	.00364	.00358	.00352	.00346	.00341	.00335	.00330	.00325	.00320	.00315	.00310	.00306	.00301	.00297	.00293	.00289
106	12	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00384	.00378	.00373	.00367	.00362	.00357	.00352	.00347	.00343	.00338	.00334
106	13	.00498	.00490	.00483	.00475	.00468	.00461	.00455	.00448	.00442	.00435	.00429	.00424	.00418	.00412	.00407	.00402	.00397	.00392	.00387	.00382
106	14	.00552	.00543	.00535	.00528	.00520	.00513	.00506	.00499	.00492	.00486	.00479	.00473	.00467	.00461	.00455	.00450	.00444	.00439	.00434	.00429
106	15	.00600	.00592	.00583	.00575	.00567	.00559	.00552	.00545	.00537	.00531	.00524	.00517	.00511	.00505	.00499	.00493	.00487	.00481	.00476	.00471
106	16	.00641	.00632	.00623	.00615	.00606	.00598	.00590	.00583	.00575	.00568	.00561	.00554	.00547	.00541	.00535	.00528	.00522	.00516	.00511	.00505
106	17	.00675	.00666	.00657	.00648	.00639	.00630	.00622	.00614	.00606	.00599	.00591	.00584	.00577	.00570	.00564	.00557	.00551	.00545	.00539	.00533
106	18	.00704	.00694	.00684	.00675	.00665	.00656	.00648	.00639	.00631	.00623	.00616	.00608	.00601	.00594	.00587	.00580	.00573	.00567	.00561	.00555
106	19	.00730	.00720	.00709	.00699	.00690	.00681	.00672	.00663	.00654	.00646	.00638	.00630	.00622	.00615	.00608	.00601	.00594	.00587	.00580	.00574
106	20	.00757	.00746	.00735	.00725	.00715	.00705	.00696	.00686	.00677	.00669	.00660	.00652	.00644	.00636	.00629	.00621	.00614	.00607	.00600	.00594
106	21	.00785	.00774	.00762	.00752	.00741	.00731	.00721	.00711	.00702	.00693	.00684	.00675	.00667	.00659	.00651	.00643	.00635	.00628	.00621	.00614
106	22	.00814	.00802	.00790	.00778	.00767	.00756	.00746	.00736	.00726	.00716	.00707	.00698	.00689	.00681	.00672	.00664	.00656	.00648	.00641	.00634
106	23	.00844	.00831	.00819	.00807	.00795	.00784	.00773	.00762	.00752	.00741	.00732	.00722	.00713	.00704	.00695	.00687	.00678	.00670	.00662	.00655
106	24	.00878	.00865	.00851	.00839	.00826	.00814	.00802	.00791	.00780	.00770	.00759	.00749	.00739	.00730	.00721	.00712	.00703	.00694	.00686	.00678
106	25	.00917	.00903	.00889	.00875	.00862	.00849	.00837	.00825	.00813	.00802	.00791	.00780	.00770	.00760	.00750	.00741	.00731	.00722	.00714	.00705
106	26	.00961	.00945	.00931	.00916	.00902	.00889	.00876	.00863	.00851	.00839	.00827	.00816	.00805	.00794	.00784	.00774	.00764	.00754	.00745	.00736
106	27	.01012	.00996	.00980	.00964	.00950	.00935	.00921	.00908	.00895	.00882	.00870	.00858	.00846	.00835	.00824	.00813	.00803	.00793	.00783	.00773
106	28	.01068	.01050	.01033	.01017	.01001	.00986	.00971	.00957	.00943	.00930	.00917	.00904	.00891	.00879	.00868	.00856	.00845	.00835	.00824	.00814

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	29	.01129	.01111	.01093	.01075	.01058	.01042	.01026	.01011	.00996	.00982	.00968	.00955	.00941	.00929	.00916	.00904	.00892	.00881	.00870	.00859
106	30	.01195	.01175	.01156	.01138	.01120	.01102	.01086	.01069	.01053	.01038	.01023	.01009	.00995	.00981	.00968	.00955	.00943	.00930	.00919	.00907
106	31	.01265	.01244	.01224	.01204	.01185	.01166	.01148	.01131	.01114	.01098	.01082	.01067	.01052	.01037	.01023	.01009	.00996	.00983	.00970	.00958
106	32	.01341	.01318	.01297	.01275	.01255	.01235	.01216	.01198	.01180	.01162	.01145	.01129	.01113	.01097	.01082	.01068	.01053	.01039	.01026	.01013
106	33	.01424	.01399	.01376	.01353	.01332	.01310	.01290	.01270	.01251	.01232	.01214	.01197	.01179	.01163	.01147	.01131	.01116	.01101	.01087	.01073
106	34	.01513	.01487	.01462	.01438	.01414	.01392	.01370	.01348	.01328	.01308	.01288	.01270	.01251	.01234	.01216	.01199	.01183	.01167	.01152	.01137
106	35	.01611	.01583	.01556	.01530	.01505	.01481	.01458	.01435	.01413	.01391	.01371	.01350	.01331	.01312	.01293	.01275	.01258	.01241	.01224	.01208
106	36	.01717	.01687	.01659	.01631	.01604	.01578	.01553	.01529	.01505	.01482	.01460	.01438	.01417	.01396	.01377	.01357	.01339	.01320	.01302	.01285
106	37	.01833	.01801	.01771	.01741	.01712	.01684	.01657	.01631	.01605	.01581	.01557	.01533	.01511	.01489	.01467	.01447	.01427	.01407	.01388	.01369
106	38	.01961	.01927	.01894	.01862	.01831	.01801	.01772	.01744	.01716	.01690	.01664	.01639	.01615	.01591	.01568	.01546	.01524	.01503	.01483	.01463
106	39	.02102	.02065	.02030	.01995	.01962	.01930	.01899	.01868	.01839	.01810	.01783	.01756	.01730	.01704	.01679	.01655	.01632	.01609	.01587	.01566
106	40	.02258	.02219	.02181	.02144	.02108	.02073	.02040	.02007	.01975	.01945	.01915	.01886	.01858	.01830	.01804	.01778	.01753	.01728	.01704	.01681
106	41	.02432	.02390	.02349	.02310	.02271	.02234	.02198	.02163	.02129	.02096	.02063	.02032	.02002	.01972	.01944	.01916	.01889	.01862	.01837	.01812
106	42	.02626	.02581	.02537	.02494	.02453	.02413	.02374	.02336	.02300	.02264	.02229	.02196	.02163	.02131	.02101	.02071	.02041	.02013	.01985	.01958
106	43	.02840	.02792	.02745	.02699	.02654	.02611	.02570	.02529	.02490	.02451	.02414	.02378	.02343	.02309	.02275	.02243	.02211	.02181	.02151	.02122
106	44	.03077	.03024	.02974	.02925	.02877	.02831	.02786	.02742	.02700	.02659	.02619	.02580	.02542	.02505	.02469	.02434	.02400	.02367	.02335	.02303
106	45	.03332	.03276	.03222	.03169	.03118	.03069	.03020	.02974	.02928	.02884	.02841	.02799	.02758	.02718	.02680	.02642	.02606	.02570	.02535	.02501
106	46	.03610	.03550	.03492	.03435	.03381	.03327	.03276	.03225	.03177	.03129	.03083	.03038	.02994	.02951	.02910	.02869	.02830	.02792	.02754	.02718
106	47	.03908	.03844	.03781	.03721	.03662	.03605	.03550	.03496	.03443	.03392	.03343	.03294	.03247	.03202	.03157	.03114	.03071	.03030	.02990	.02950
106	48	.04229	.04160	.04094	.04029	.03966	.03905	.03846	.03788	.03732	.03677	.03624	.03572	.03522	.03473	.03425	.03378	.03332	.03288	.03245	.03202
106	49	.04574	.04501	.04430	.04361	.04294	.04228	.04165	.04103	.04043	.03984	.03927	.03872	.03818	.03765	.03714	.03664	.03615	.03567	.03521	.03475
106	50	.04948	.04870	.04794	.04720	.04648	.04579	.04511	.04445	.04381	.04318	.04257	.04198	.04140	.04083	.04028	.03974	.03922	.03871	.03821	.03772
106	51	.05350	.05267	.05186	.05107	.05031	.04957	.04884	.04814	.04745	.04678	.04613	.04549	.04487	.04427	.04368	.04311	.04254	.04200	.04146	.04094
106	52	.05779	.05690	.05604	.05521	.05439	.05360	.05283	.05208	.05135	.05063	.04994	.04926	.04860	.04795	.04732	.04671	.04610	.04552	.04495	.04439
106	53	.06236	.06142	.06051	.05962	.05875	.05791	.05709	.05629	.05550	.05474	.05400	.05328	.05257	.05188	.05121	.05055	.04991	.04929	.04868	.04808
106	54	.06722	.06622	.06525	.06431	.06339	.06249	.06162	.06077	.05994	.05913	.05834	.05757	.05681	.05608	.05536	.05466	.05398	.05331	.05266	.05202
106	55	.07239	.07133	.07031	.06931	.06833	.06738	.06645	.06555	.06466	.06380	.06296	.06214	.06134	.06056	.05980	.05905	.05832	.05761	.05692	.05624
106	56	.07789	.07678	.07569	.07463	.07359	.07259	.07160	.07064	.06971	.06880	.06790	.06703	.06618	.06535	.06454	.06375	.06297	.06221	.06147	.06075
106	57	.08373	.08256	.08141	.08028	.07919	.07812	.07708	.07607	.07508	.07411	.07316	.07224	.07134	.07045	.06959	.06875	.06793	.06712	.06633	.06556
106	58	.08989	.08864	.08743	.08625	.08509	.08396	.08286	.08179	.08074	.07971	.07871	.07773	.07678	.07584	.07493	.07404	.07316	.07231	.07147	.07065
106	59	.09632	.09501	.09373	.09248	.09126	.09007	.08891	.08777	.08667	.08558	.08452	.08349	.08248	.08149	.08052	.07957	.07865	.07774	.07685	.07598
106	60	.10303	.10165	.10031	.09899	.09771	.09645	.09523	.09403	.09286	.09172	.09060	.08950	.08843	.08739	.08637	.08536	.08438	.08342	.08248	.08156
106	61	.11007	.10862	.10720	.10582	.10447	.10315	.10185	.10059	.09936	.09815	.09697	.09582	.09469	.09359	.09251	.09145	.09041	.08940	.08840	.08743
106	62	.11749	.11597	.11448	.11303	.11161	.11022	.10886	.10753	.10623	.10496	.10372	.10250	.10131	.10015	.09901	.09789	.09680	.09572	.09467	.09365
106	63	.12534	.12374	.12218	.12065	.11916	.11770	.11627	.11488	.11351	.11218	.11087	.10959	.10833	.10711	.10590	.10473	.10357	.10244	.10133	.10025
106	64	.13360	.13193	.13029	.12869	.12713	.12560	.12410	.12263	.12120	.11979	.11842	.11707	.11575	.11446	.11319	.11195	.11074	.10955	.10838	.10723
106	65	.14230	.14056	.13884	.13717	.13553	.13393	.13236	.13082	.12931	.12784	.12640	.12498	.12360	.12224	.12091	.11960	.11832	.11707	.11584	.11463
106	66	.15152	.14969	.14790	.14615	.14444	.14276	.14112	.13951	.13793	.13639	.13487	.13339	.13193	.13051	.12911	.12774	.12640	.12508	.12378	.12251
106	67	.16133	.15942	.15756	.15573	.15394	.15218	.15047	.14878	.14713	.14552	.14393	.14238	.14085	.13936	.13789	.13646	.13505	.13366	.13230	.13097
106	68	.17173	.16974	.16780	.16589	.16403	.16220	.16041	.15865	.15692	.15524	.15358	.15195	.15036	.14879	.14726	.14575	.14428	.14282	.14140	.14000
106	69	.18269	.18063	.17861	.17662	.17468	.17278	.17091	.16908	.16728	.16552	.16379	.16209	.16043	.15879	.15719	.15562	.15407	.15255	.15106	.14959
106	70	.19416	.19202	.18992	.18786	.18584	.18386	.18192	.18001	.17814	.17631	.17451	.17274	.17100	.16930	.16762	.16598	.16437	.16278	.16122	.15969
106	71	.20606	.20384	.20167	.19954	.19744	.19539	.19337	.19139	.18945	.18754	.18567	.18383	.18202	.18025	.17850	.17679	.17510	.17345	.17182	.17022
106	72	.21837	.21608	.21383	.21162	.20945	.20732	.20523	.20318	.20117	.19918	.19724	.19533	.19345	.19161	.18979	.18801	.18626	.18453	.18284	.18117
106	73	.23107	.22870	.22638	.22409	.22185	.21965	.21749	.21536	.21328	.21122	.20921	.20723	.20528	.20336	.20148	.19963	.19781	.19601	.19425	.19252
106	74	.24425	.24181	.23941	.23706	.23474	.23247	.23023	.22804	.22588	.22376	.22167	.21962	.21760	.21561	.21366	.21174	.20985	.20799	.20616	.20436
106	75	.25801	.25550	.25304	.25061	.24823	.24589	.24358	.24132	.23909	.23690	.23474	.23262	.23053	.22848	.22646	.22447	.22251	.22059	.21869	.21682
106	76	.27247	.26990	.26736	.26487	.26242	.26001	.25764	.25530	.25301	.25075	.24853	.24634	.24419	.24207	.23998	.23793	.23590	.23391	.23195	.23002
106	77	.28765	.28501	.28242	.27986	.27735	.27487	.27244	.27004	.26768	.26536	.26307	.26082	.25860	.25642	.25427	.25215	.25006	.24801	.24598	.24399
106	78	.30353	.30084	.29818	.29557	.29299	.29046	.28797	.28551	.28309	.28071	.27836	.27605	.27377	.27153	.26931	.26714	.26499	.26287	.26079	.25873

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	79	.32001	.31726	.31455	.31188	.30925	.30667	.30412	.30161	.29913	.29669	.29429	.29192	.28959	.28729	.28502	.28278	.28058	.27841	.27626	.27415
106	80	.33689	.33409	.33133	.32862	.32594	.32331	.32071	.31815	.31562	.31313	.31068	.30826	.30588	.30352	.30120	.29891	.29666	.29443	.29224	.29007
106	81	.35401	.35118	.34838	.34562	.34290	.34022	.33758	.33498	.33241	.32987	.32737	.32490	.32247	.32007	.31770	.31537	.31306	.31079	.30854	.30633
106	82	.37130	.36842	.36559	.36280	.36004	.35732	.35464	.35200	.34939	.34681	.34427	.34176	.33929	.33685	.33443	.33205	.32971	.32739	.32510	.32284
106	83	.38873	.38583	.38297	.38015	.37736	.37461	.37189	.36921	.36657	.36396	.36138	.35884	.35632	.35384	.35139	.34897	.34659	.34423	.34190	.33960
106	84	.40647	.40355	.40066	.39781	.39500	.39222	.38948	.38678	.38410	.38146	.37886	.37628	.37374	.37122	.36874	.36629	.36387	.36147	.35911	.35677
106	85	.42461	.42167	.41877	.41590	.41307	.41028	.40752	.40479	.40210	.39943	.39680	.39420	.39164	.38910	.38659	.38411	.38166	.37924	.37685	.37448
106	86	.44294	.43999	.43708	.43421	.43137	.42856	.42579	.42305	.42034	.41767	.41502	.41240	.40982	.40726	.40473	.40224	.39976	.39732	.39491	.39252
106	87	.46116	.45821	.45531	.45243	.44959	.44678	.44400	.44125	.43854	.43585	.43320	.43057	.42798	.42541	.42287	.42035	.41787	.41541	.41298	.41057
106	88	.47922	.47628	.47338	.47051	.46768	.46487	.46209	.45935	.45663	.45394	.45129	.44866	.44606	.44348	.44094	.43842	.43592	.43346	.43101	.42860
106	89	.49707	.49415	.49126	.48841	.48558	.48278	.48002	.47728	.47457	.47189	.46923	.46661	.46401	.46144	.45889	.45637	.45387	.45140	.44896	.44654
106	90	.51460	.51171	.50884	.50600	.50319	.50041	.49766	.49494	.49224	.48957	.48693	.48431	.48172	.47916	.47662	.47411	.47162	.46915	.46671	.46429
106	91	.53144	.52857	.52573	.52292	.52013	.51737	.51464	.51194	.50926	.50661	.50398	.50138	.49880	.49625	.49373	.49122	.48874	.48629	.48385	.48144
106	92	.54720	.54436	.54155	.53876	.53600	.53326	.53056	.52787	.52522	.52259	.51998	.51740	.51484	.51230	.50979	.50730	.50484	.50239	.49997	.49757
106	93	.56189	.55908	.55630	.55354	.55081	.54810	.54542	.54276	.54012	.53751	.53493	.53236	.52982	.52731	.52481	.52234	.51989	.51746	.51505	.51267
106	94	.57572	.57295	.57019	.56746	.56476	.56208	.55942	.55679	.55418	.55159	.54903	.54649	.54397	.54147	.53899	.53654	.53411	.53169	.52930	.52693
106	95	.58894	.58620	.58348	.58078	.57810	.57545	.57283	.57022	.56764	.56508	.56254	.56002	.55753	.55505	.55260	.55016	.54775	.54536	.54299	.54063
106	96	.60143	.59872	.59603	.59337	.59073	.58811	.58551	.58293	.58038	.57785	.57533	.57284	.57037	.56792	.56549	.56308	.56069	.55832	.55597	.55363
106	97	.61307	.61039	.60773	.60510	.60249	.59990	.59733	.59479	.59226	.58975	.58727	.58480	.58236	.57993	.57752	.57514	.57277	.57042	.56808	.56577
106	98	.62407	.62143	.61881	.61621	.61363	.61107	.60853	.60601	.60352	.60104	.59858	.59614	.59372	.59132	.58893	.58657	.58422	.58189	.57958	.57729
106	99	.63486	.63226	.62967	.62710	.62456	.62203	.61952	.61704	.61457	.61212	.60969	.60728	.60488	.60251	.60015	.59781	.59549	.59318	.59090	.58862
106	100	.64540	.64283	.64028	.63775	.63524	.63275	.63028	.62782	.62538	.62296	.62056	.61818	.61582	.61347	.61114	.60882	.60653	.60425	.60198	.59974
106	101	.65582	.65328	.65077	.64828	.64580	.64335	.64091	.63849	.63608	.63370	.63133	.62897	.62664	.62432	.62202	.61973	.61747	.61521	.61298	.61076
106	102	.66605	.66356	.66108	.65863	.65619	.65377	.65137	.64898	.64661	.64426	.64192	.63960	.63730	.63501	.63274	.63048	.62824	.62602	.62381	.62161
106	103	.67627	.67382	.67139	.66897	.66657	.66419	.66182	.65947	.65714	.65482	.65251	.65023	.64796	.64570	.64346	.64123	.63902	.63683	.63465	.63248
106	104	.68716	.68475	.68236	.67999	.67763	.67529	.67297	.67066	.66836	.66608	.66382	.66157	.65933	.65711	.65491	.65272	.65054	.64838	.64623	.64410
106	105	.69829	.69593	.69359	.69126	.68895	.68665	.68436	.68210	.67984	.67760	.67537	.67316	.67097	.66878	.66661	.66446	.66231	.66018	.65807	.65596
106	106	.71302	.71073	.70846	.70620	.70395	.70172	.69950	.69730	.69510	.69293	.69076	.68861	.68647	.68434	.68223	.68013	.67804	.67596	.67390	.67185
107	0	.00978	.00973	.00968	.00964	.00960	.00955	.00951	.00947	.00943	.00939	.00936	.00932	.00928	.00925	.00921	.00918	.00914	.00911	.00908	.00904
107	1	.00254	.00251	.00247	.00244	.00241	.00238	.00235	.00233	.00230	.00227	.00225	.00222	.00220	.00218	.00215	.00213	.00211	.00209	.00207	.00205
107	2	.00226	.00223	.00219	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00196	.00193	.00191	.00189	.00186	.00184	.00182	.00180	.00178	.00176
107	3	.00217	.00213	.00210	.00206	.00203	.00200	.00197	.00194	.00191	.00188	.00185	.00183	.00180	.00177	.00175	.00173	.00170	.00168	.00166	.00164
107	4	.00218	.00214	.00210	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170	.00168	.00165	.00163	.00161
107	5	.00226	.00221	.00217	.00213	.00209	.00206	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00172	.00169	.00167	.00164
107	6	.00238	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00205	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00180	.00177	.00174	.00171
107	7	.00256	.00251	.00246	.00241	.00237	.00232	.00228	.00224	.00220	.00216	.00213	.00209	.00205	.00202	.00199	.00195	.00192	.00189	.00186	.00183
107	8	.00278	.00273	.00267	.00262	.00258	.00253	.00248	.00244	.00239	.00235	.00231	.00227	.00223	.00220	.00216	.00212	.00209	.00206	.00202	.00199
107	9	.00308	.00302	.00296	.00291	.00285	.00280	.00275	.00270	.00266	.00261	.00257	.00252	.00248	.00244	.00240	.00236	.00232	.00229	.00225	.00222
107	10	.00345	.00339	.00333	.00327	.00321	.00316	.00310	.00305	.00300	.00295	.00290	.00285	.00281	.00276	.00272	.00268	.00264	.00260	.00256	.00252
107	11	.00391	.00384	.00378	.00371	.00365	.00359	.00353	.00347	.00342	.00337	.00331	.00326	.00321	.00317	.00312	.00307	.00303	.00299	.00294	.00290
107	12	.00444	.00437	.00430	.00423	.00416	.00410	.00403	.00397	.00391	.00386	.00380	.00375	.00369	.00364	.00359	.00354	.00349	.00345	.00340	.00336
107	13	.00501	.00493	.00485	.00478	.00471	.00464	.00457	.00451	.00444	.00438	.00432	.00427	.00421	.00415	.00410	.00405	.00400	.00395	.00390	.00385
107	14	.00555	.00547	.00539	.00531	.00524	.00517	.00509	.00503	.00496	.00489	.00483	.00477	.00471	.00465	.00459	.00454	.00448	.00443	.00438	.00433
107	15	.00605	.00596	.00588	.00580	.00572	.00564	.00557	.00549	.00542	.00535	.00529	.00522	.00516	.00510	.00503	.00498	.00492	.00486	.00481	.00475
107	16	.00647	.00637	.00629	.00620	.00612	.00604	.00596	.00588	.00581	.00573	.00566	.00560	.00553	.00546	.00540	.00534	.00528	.00522	.00516	.00511
107	17	.00681	.00672	.00662	.00653	.00645	.00636	.00628	.00620	.00612	.00605	.00597	.00590	.00583	.00576	.00570	.00563	.00557	.00551	.00545	.00539
107	18	.00710	.00700	.00690	.00681	.00671	.00663	.00654	.00646	.00638	.00630	.00622	.00614	.00607	.00600	.00593	.00586	.00580	.00573	.00567	.00561
107	19	.00736	.00726	.00716	.00706	.00696	.00687	.00678	.00669	.00661	.00652	.00644	.00637	.00629	.00622	.00614	.00607	.00600	.00594	.00587	.00581
107	20	.00763	.00752	.00742	.00731	.00721	.00712	.00702	.00693	.00684	.00675	.00667	.00659	.00651	.00643	.00636	.00628	.00621	.00614	.00607	.00601
107	21	.00792	.00780	.00769	.00758	.00748	.00738	.00728	.00718	.00709	.00700	.00691	.00682	.00674	.00666	.00658	.00650	.00643	.00635	.00628	.00621



Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
107	22	.00821	.00808	.00797	.00785	.00774	.00763	.00753	.00743	.00733	.00723	.00714	.00705	.00696	.00688	.00679	.00671	.00664	.00656	.00648	.00641
107	23	.00851	.00838	.00826	.00814	.00802	.00791	.00780	.00769	.00759	.00749	.00739	.00729	.00720	.00711	.00702	.00694	.00686	.00678	.00670	.00662
107	24	.00885	.00872	.00858	.00846	.00833	.00821	.00810	.00798	.00787	.00777	.00767	.00756	.00747	.00737	.00728	.00719	.00710	.00702	.00694	.00686
107	25	.00924	.00910	.00896	.00882	.00869	.00856	.00844	.00832	.00821	.00809	.00798	.00788	.00778	.00768	.00758	.00748	.00739	.00730	.00721	.00713
107	26	.00968	.00953	.00938	.00924	.00910	.00896	.00883	.00870	.00858	.00846	.00835	.00823	.00813	.00802	.00792	.00782	.00772	.00762	.00753	.00744
107	27	.01019	.01003	.00987	.00972	.00957	.00943	.00929	.00916	.00903	.00890	.00878	.00866	.00854	.00843	.00832	.00821	.00811	.00801	.00791	.00782
107	28	.01076	.01058	.01041	.01025	.01010	.00994	.00980	.00965	.00951	.00938	.00925	.00912	.00900	.00888	.00876	.00865	.00854	.00843	.00833	.00823
107	29	.01137	.01119	.01101	.01084	.01067	.01051	.01035	.01020	.01005	.00991	.00977	.00963	.00950	.00937	.00925	.00913	.00901	.00890	.00879	.00868
107	30	.01204	.01184	.01165	.01146	.01129	.01111	.01095	.01078	.01063	.01047	.01033	.01018	.01004	.00991	.00977	.00965	.00952	.00940	.00928	.00917
107	31	.01275	.01253	.01233	.01213	.01194	.01176	.01158	.01141	.01124	.01108	.01092	.01076	.01062	.01047	.01033	.01019	.01006	.00993	.00980	.00968
107	32	.01351	.01328	.01306	.01285	.01265	.01245	.01226	.01208	.01190	.01172	.01155	.01139	.01123	.01107	.01092	.01078	.01064	.01050	.01036	.01023
107	33	.01434	.01410	.01386	.01364	.01342	.01321	.01300	.01281	.01261	.01243	.01225	.01207	.01190	.01174	.01158	.01142	.01127	.01112	.01098	.01084
107	34	.01523	.01497	.01472	.01448	.01425	.01402	.01381	.01359	.01339	.01319	.01300	.01281	.01263	.01245	.01228	.01211	.01195	.01179	.01163	.01148
107	35	.01622	.01594	.01568	.01542	.01517	.01493	.01469	.01446	.01424	.01403	.01382	.01362	.01343	.01324	.01305	.01287	.01270	.01253	.01236	.01220
107	36	.01729	.01699	.01671	.01643	.01616	.01590	.01565	.01541	.01517	.01494	.01472	.01450	.01429	.01409	.01389	.01370	.01351	.01333	.01315	.01298
107	37	.01845	.01814	.01783	.01753	.01724	.01697	.01670	.01643	.01618	.01593	.01570	.01546	.01524	.01502	.01481	.01460	.01440	.01420	.01401	.01383
107	38	.01974	.01940	.01907	.01875	.01844	.01814	.01785	.01757	.01730	.01703	.01678	.01653	.01629	.01605	.01582	.01560	.01538	.01517	.01497	.01477
107	39	.02115	.02079	.02043	.02009	.01976	.01944	.01913	.01882	.01853	.01825	.01797	.01770	.01744	.01719	.01694	.01670	.01647	.01624	.01602	.01581
107	40	.02272	.02233	.02195	.02158	.02122	.02088	.02054	.02022	.01990	.01960	.01930	.01901	.01873	.01846	.01819	.01793	.01768	.01744	.01720	.01697
107	41	.02448	.02405	.02365	.02325	.02287	.02249	.02213	.02178	.02144	.02111	.02079	.02048	.02018	.01989	.01960	.01932	.01905	.01879	.01853	.01828
107	42	.02642	.02597	.02553	.02511	.02469	.02429	.02391	.02353	.02316	.02281	.02246	.02213	.02180	.02149	.02118	.02088	.02059	.02030	.02003	.01976
107	43	.02858	.02809	.02762	.02716	.02672	.02629	.02588	.02547	.02508	.02469	.02432	.02396	.02361	.02327	.02294	.02262	.02230	.02199	.02170	.02140
107	44	.03095	.03043	.02993	.02944	.02896	.02850	.02805	.02762	.02719	.02678	.02638	.02600	.02562	.02525	.02489	.02454	.02420	.02387	.02355	.02324
107	45	.03353	.03297	.03243	.03190	.03139	.03090	.03042	.02995	.02949	.02905	.02862	.02821	.02780	.02740	.02702	.02664	.02628	.02592	.02558	.02524
107	46	.03633	.03573	.03515	.03458	.03404	.03351	.03299	.03249	.03200	.03153	.03106	.03062	.03018	.02975	.02934	.02894	.02854	.02816	.02779	.02742
107	47	.03932	.03868	.03806	.03746	.03687	.03630	.03575	.03521	.03469	.03418	.03369	.03320	.03273	.03228	.03183	.03140	.03098	.03056	.03016	.02977
107	48	.04255	.04187	.04121	.04056	.03993	.03933	.03873	.03816	.03760	.03705	.03652	.03600	.03550	.03501	.03453	.03407	.03361	.03317	.03274	.03232
107	49	.04603	.04530	.04459	.04390	.04323	.04258	.04195	.04133	.04073	.04015	.03958	.03903	.03849	.03796	.03745	.03695	.03646	.03599	.03552	.03507
107	50	.04979	.04902	.04826	.04752	.04681	.04611	.04544	.04478	.04414	.04351	.04290	.04231	.04173	.04117	.04062	.04008	.03956	.03905	.03855	.03807
107	51	.05385	.05302	.05221	.05143	.05067	.04992	.04920	.04850	.04781	.04715	.04650	.04586	.04524	.04464	.04405	.04348	.04292	.04237	.04184	.04132
107	52	.05817	.05729	.05643	.05560	.05478	.05399	.05322	.05247	.05174	.05103	.05034	.04966	.04900	.04836	.04773	.04712	.04652	.04593	.04536	.04480
107	53	.06278	.06184	.06093	.06004	.05918	.05834	.05752	.05672	.05594	.05518	.05444	.05372	.05302	.05233	.05166	.05100	.05036	.04974	.04913	.04853
107	54	.06767	.06668	.06571	.06477	.06385	.06296	.06209	.06124	.06041	.05960	.05882	.05805	.05730	.05657	.05585	.05515	.05447	.05380	.05315	.05252
107	55	.07289	.07184	.07081	.06981	.06884	.06789	.06697	.06606	.06518	.06433	.06349	.06267	.06187	.06109	.06033	.05959	.05886	.05815	.05746	.05678
107	56	.07844	.07733	.07624	.07518	.07415	.07315	.07217	.07121	.07028	.06937	.06848	.06761	.06676	.06593	.06512	.06433	.06356	.06280	.06207	.06134
107	57	.08434	.08316	.08201	.08089	.07980	.07874	.07770	.07669	.07570	.07474	.07379	.07287	.07197	.07109	.07023	.06939	.06857	.06777	.06698	.06622
107	58	.09055	.08930	.08809	.08691	.08576	.08464	.08354	.08247	.08142	.08040	.07940	.07843	.07748	.07654	.07563	.07474	.07387	.07302	.07218	.07137
107	59	.09704	.09573	.09445	.09321	.09199	.09081	.08965	.08852	.08741	.08633	.08528	.08425	.08324	.08225	.08129	.08034	.07942	.07852	.07763	.07677
107	60	.10381	.10244	.10110	.09978	.09850	.09725	.09603	.09484	.09367	.09253	.09142	.09033	.08926	.08822	.08720	.08620	.08523	.08427	.08333	.08242
107	61	.11091	.10947	.10806	.10668	.10533	.10401	.10273	.10147	.10024	.09904	.09786	.09671	.09559	.09449	.09341	.09235	.09132	.09031	.08932	.08835
107	62	.11841	.11689	.11541	.11396	.11254	.11116	.10980	.10848	.10719	.10592	.10468	.10347	.10228	.10112	.09999	.09887	.09778	.09672	.09567	.09464
107	63	.12633	.12474	.12318	.12166	.12017	.11872	.11730	.11590	.11454	.11321	.11191	.11063	.10938	.10816	.10696	.10579	.10464	.10351	.10241	.10133
107	64	.13467	.13300	.13137	.12978	.12822	.12669	.12520	.12374	.12231	.12091	.11954	.11820	.11688	.11560	.11434	.11310	.11189	.11070	.10954	.10840
107	65	.14346	.14171	.14001	.13834	.13671	.13511	.13354	.13201	.13051	.12904	.12761	.12620	.12482	.12346	.12214	.12084	.11956	.11831	.11709	.11589
107	66	.15276	.15094	.14916	.14741	.14571	.14403	.14240	.14079	.13922	.13768	.13618	.13470	.13325	.13183	.13044	.12907	.12773	.12642	.12513	.12387
107	67	.16267	.16077	.15891	.15709	.15531	.15356	.15185	.15017	.14853	.14692	.14534	.14379	.14228	.14079	.13933	.13790	.13649	.13511	.13376	.13243
107	68	.17318	.17120	.16927	.16737	.16551	.16369	.16191	.16016	.15844	.15676	.15511	.15349	.15190	.15034	.14882	.14732	.14584	.14440	.14298	.14159
107	69	.18427	.18222	.18021	.17823	.17630	.17440	.17254	.17072	.16893	.16718	.16545	.16377	.16211	.16048	.15888	.15732	.15578	.15426	.15278	.15132
107	70	.19588	.19375	.19166	.18961	.18760	.18563	.18370	.18180	.17994	.17811	.17632	.17456	.17283	.17113	.16947	.16783	.16622	.16465	.16309	.16157
107	71	.20794	.20573	.20356	.20144	.19936	.19731	.19531	.19334	.19140	.18950	.18764	.18581	.18401	.18224	.18051	.17880	.17713	.17548	.17386	.17227

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
107	72	.22040	.21812	.21588	.21369	.21153	.20941	.20733	.20529	.20328	.20131	.19938	.19748	.19561	.19377	.19197	.19019	.18845	.18674	.18505	.18339
107	73	.23326	.23091	.22860	.22633	.22410	.22191	.21975	.21764	.21556	.21352	.21152	.20954	.20761	.20570	.20383	.20199	.20017	.19839	.19664	.19492
107	74	.24661	.24419	.24180	.23946	.23716	.23490	.23268	.23049	.22834	.22623	.22416	.22212	.22011	.21814	.21619	.21428	.21240	.21056	.20874	.20695
107	75	.26056	.25807	.25561	.25320	.25083	.24850	.24621	.24396	.24174	.23956	.23742	.23531	.23323	.23119	.22918	.22721	.22526	.22335	.22146	.21961
107	76	.27522	.27266	.27014	.26767	.26523	.26283	.26047	.25816	.25587	.25363	.25142	.24924	.24710	.24500	.24292	.24088	.23887	.23689	.23494	.23302
107	77	.29063	.28801	.28542	.28289	.28039	.27793	.27551	.27313	.27078	.26847	.26620	.26396	.26176	.25959	.25745	.25535	.25327	.25123	.24922	.24723
107	78	.30677	.30409	.30145	.29886	.29630	.29378	.29130	.28886	.28646	.28409	.28176	.27947	.27720	.27497	.27278	.27061	.26848	.26638	.26431	.26226
107	79	.32353	.32080	.31811	.31546	.31286	.31029	.30776	.30526	.30280	.30038	.29800	.29565	.29333	.29104	.28879	.28657	.28438	.28223	.28010	.27800
107	80	.34073	.33796	.33522	.33253	.32987	.32725	.32468	.32213	.31963	.31716	.31472	.31232	.30995	.30762	.30532	.30304	.30081	.29860	.29642	.29427
107	81	.35819	.35538	.35261	.34987	.34717	.34452	.34189	.33931	.33676	.33425	.33177	.32932	.32691	.32453	.32218	.31986	.31757	.31532	.31309	.31089
107	82	.37583	.37298	.37017	.36740	.36467	.36197	.35931	.35669	.35410	.35155	.34903	.34655	.34409	.34167	.33928	.33692	.33459	.33229	.33002	.32778
107	83	.39363	.39075	.38792	.38512	.38236	.37963	.37694	.37429	.37167	.36908	.36653	.36400	.36151	.35906	.35663	.35423	.35187	.34953	.34722	.34494
107	84	.41177	.40887	.40601	.40319	.40041	.39766	.39495	.39226	.38962	.38700	.38442	.38187	.37935	.37686	.37441	.37198	.36958	.36721	.36487	.36255
107	85	.43034	.42744	.42457	.42173	.41894	.41617	.41344	.41074	.40807	.40544	.40284	.40026	.39772	.39521	.39273	.39028	.38785	.38545	.38309	.38074
107	86	.44915	.44624	.44337	.44053	.43772	.43495	.43221	.42950	.42682	.42417	.42156	.41897	.41641	.41389	.41139	.40892	.40647	.40406	.40167	.39930
107	87	.46788	.46498	.46210	.45926	.45646	.45368	.45094	.44823	.44554	.44289	.44027	.43767	.43511	.43257	.43006	.42758	.42512	.42269	.42029	.41791
107	88	.48648	.48359	.48073	.47789	.47509	.47233	.46959	.46688	.46420	.46155	.45892	.45633	.45376	.45122	.44871	.44622	.44376	.44132	.43891	.43653
107	89	.50492	.50204	.49919	.49638	.49359	.49084	.48811	.48541	.48274	.48010	.47748	.47489	.47233	.46980	.46729	.46480	.46234	.45990	.45749	.45511
107	90	.52307	.52022	.51740	.51461	.51184	.50911	.50640	.50372	.50106	.49844	.49584	.49326	.49071	.48818	.48568	.48321	.48076	.47833	.47592	.47354
107	91	.54054	.53772	.53493	.53217	.52943	.52672	.52403	.52137	.51874	.51613	.51355	.51099	.50846	.50595	.50347	.50100	.49857	.49615	.49376	.49138
107	92	.55692	.55413	.55137	.54863	.54592	.54324	.54058	.53795	.53534	.53276	.53020	.52766	.52515	.52266	.52019	.51774	.51532	.51292	.51054	.50818
107	93	.57220	.56945	.56672	.56402	.56134	.55869	.55606	.55345	.55087	.54831	.54577	.54326	.54077	.53830	.53585	.53342	.53102	.52863	.52627	.52393
107	94	.58662	.58391	.58121	.57854	.57589	.57327	.57067	.56809	.56554	.56300	.56049	.55800	.55553	.55309	.55066	.54826	.54587	.54351	.54116	.53884
107	95	.60043	.59775	.59509	.59246	.58984	.58725	.58468	.58214	.57961	.57711	.57463	.57216	.56972	.56730	.56490	.56252	.56016	.55781	.55549	.55319
107	96	.61350	.61085	.60823	.60563	.60305	.60050	.59796	.59545	.59295	.59048	.58803	.58559	.58318	.58078	.57841	.57605	.57372	.57140	.56910	.56681
107	97	.62568	.62307	.62048	.61792	.61538	.61285	.61035	.60787	.60540	.60296	.60054	.59813	.59574	.59338	.59103	.58870	.58638	.58409	.58181	.57955
107	98	.63722	.63465	.63210	.62957	.62706	.62457	.62210	.61965	.61721	.61480	.61240	.61003	.60767	.60533	.60301	.60070	.59841	.59614	.59389	.59165
107	99	.64855	.64602	.64351	.64101	.63854	.63609	.63365	.63123	.62883	.62645	.62409	.62174	.61941	.61710	.61481	.61253	.61027	.60802	.60579	.60358
107	100	.65964	.65715	.65468	.65222	.64979	.64737	.64497	.64259	.64022	.63787	.63554	.63323	.63093	.62865	.62639	.62414	.62190	.61969	.61749	.61530
107	101	.67060	.66815	.66572	.66331	.66091	.65853	.65617	.65382	.65150	.64918	.64689	.64461	.64234	.64009	.63786	.63564	.63344	.63125	.62908	.62692
107	102	.68142	.67901	.67662	.67425	.67189	.66955	.66723	.66492	.66263	.66035	.65809	.65585	.65362	.65140	.64920	.64701	.64484	.64269	.64054	.63842
107	103	.69218	.68982	.68747	.68514	.68283	.68053	.67824	.67598	.67372	.67148	.66926	.66705	.66485	.66267	.66050	.65835	.65621	.65409	.65198	.64988
107	104	.70366	.70135	.69905	.69677	.69450	.69224	.69000	.68778	.68557	.68337	.68119	.67902	.67686	.67472	.67259	.67048	.66837	.66629	.66421	.66215
107	105	.71532	.71305	.71080	.70857	.70635	.70414	.70194	.69976	.69759	.69544	.69330	.69117	.68905	.68695	.68486	.68278	.68071	.67866	.67662	.67459
107	106	.73068	.72849	.72631	.72415	.72200	.71986	.71773	.71562	.71352	.71143	.70935	.70728	.70523	.70319	.70115	.69913	.69713	.69513	.69314	.69117
107	107	.75119	.74911	.74705	.74499	.74295	.74092	.73890	.73689	.73489	.73290	.73092	.72896	.72700	.72505	.72311	.72119	.71927	.71736	.71547	.71358
108	0	.01017	.01012	.01008	.01004	.01000	.00996	.00992	.00988	.00984	.00981	.00977	.00974	.00970	.00967	.00964	.00960	.00957	.00954	.00951	.00948
108	1	.00259	.00255	.00252	.00249	.00246	.00243	.00240	.00237	.00235	.00232	.00230	.00227	.00225	.00223	.00220	.00218	.00216	.00214	.00212	.00210
108	2	.00229	.00226	.00222	.00219	.00216	.00213	.00210	.00207	.00205	.00202	.00199	.00197	.00194	.00192	.00190	.00187	.00185	.00183	.00181	.00179
108	3	.00220	.00216	.00212	.00209	.00206	.00202	.00199	.00196	.00193	.00191	.00188	.00185	.00183	.00180	.00178	.00175	.00173	.00171	.00169	.00167
108	4	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00195	.00192	.00189	.00186	.00183	.00180	.00178	.00175	.00173	.00170	.00168	.00165	.00163
108	5	.00228	.00223	.00219	.00215	.00211	.00208	.00204	.00201	.00197	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00169	.00166
108	6	.00240	.00235	.00231	.00226	.00222	.00218	.00214	.00211	.00207	.00203	.00200	.00197	.00193	.00190	.00187	.00184	.00181	.00179	.00176	.00173
108	7	.00257	.00252	.00248	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00214	.00211	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185
108	8	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00237	.00233	.00229	.00225	.00221	.00217	.00214	.00210	.00207	.00204	.00201
108	9	.00309	.00303	.00297	.00292	.00287	.00281	.00276	.00272	.00267	.00262	.00258	.00254	.00249	.00245	.00241	.00238	.00234	.00230	.00227	.00223
108	10	.00347	.00340	.00334	.00328	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00287	.00282	.00278	.00273	.00269	.00265	.00261	.00257	.00254
108	11	.00392	.00385	.00379	.00373	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00328	.00323	.00318	.00313	.00309	.00304	.00300	.00296	.00292
108	12	.00446	.00439	.00432	.00425	.00418	.00412	.00405	.00399	.00393	.00388	.00382	.00377	.00371	.00366	.00361	.00356	.00351	.00347	.00342	.00338
108	13	.00503	.00496	.00488	.00481	.00474	.00467	.00460	.00454	.00447	.00441	.00435	.00430	.00424	.00418	.00413	.00408	.00403	.00398	.00393	.00388

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	14	.00559	.00551	.00543	.00535	.00528	.00521	.00514	.00507	.00500	.00494	.00487	.00481	.00475	.00469	.00463	.00458	.00452	.00447	.00442	.00437
108	15	.00610	.00601	.00593	.00585	.00577	.00569	.00562	.00555	.00548	.00541	.00534	.00528	.00521	.00515	.00509	.00503	.00497	.00492	.00486	.00481
108	16	.00653	.00644	.00635	.00626	.00618	.00610	.00602	.00594	.00587	.00580	.00573	.00566	.00559	.00553	.00547	.00541	.00535	.00529	.00523	.00517
108	17	.00688	.00678	.00669	.00660	.00652	.00643	.00635	.00627	.00619	.00612	.00604	.00597	.00590	.00584	.00577	.00571	.00564	.00558	.00552	.00547
108	18	.00717	.00707	.00697	.00688	.00679	.00670	.00662	.00653	.00645	.00637	.00630	.00622	.00615	.00608	.00601	.00594	.00588	.00581	.00575	.00569
108	19	.00744	.00733	.00723	.00713	.00704	.00695	.00686	.00677	.00669	.00660	.00652	.00645	.00637	.00630	.00623	.00616	.00609	.00602	.00596	.00589
108	20	.00771	.00760	.00750	.00739	.00729	.00720	.00710	.00701	.00692	.00684	.00675	.00667	.00659	.00652	.00644	.00637	.00630	.00623	.00616	.00609
108	21	.00800	.00789	.00777	.00767	.00756	.00746	.00736	.00727	.00717	.00708	.00699	.00691	.00683	.00675	.00667	.00659	.00652	.00644	.00637	.00630
108	22	.00829	.00817	.00805	.00794	.00783	.00772	.00761	.00751	.00742	.00732	.00723	.00714	.00705	.00697	.00689	.00680	.00673	.00665	.00658	.00650
108	23	.00860	.00847	.00834	.00822	.00811	.00799	.00788	.00778	.00768	.00758	.00748	.00738	.00729	.00720	.00712	.00703	.00695	.00687	.00679	.00672
108	24	.00894	.00880	.00867	.00854	.00842	.00830	.00819	.00807	.00796	.00786	.00776	.00766	.00756	.00747	.00737	.00728	.00720	.00711	.00703	.00695
108	25	.00933	.00918	.00904	.00891	.00878	.00865	.00853	.00841	.00830	.00819	.00808	.00797	.00787	.00777	.00767	.00758	.00749	.00740	.00731	.00723
108	26	.00977	.00962	.00947	.00932	.00919	.00905	.00892	.00880	.00867	.00856	.00844	.00833	.00822	.00811	.00801	.00791	.00782	.00772	.00763	.00754
108	27	.01028	.01012	.00997	.00981	.00967	.00952	.00939	.00925	.00912	.00900	.00887	.00876	.00864	.00853	.00842	.00831	.00821	.00811	.00801	.00792
108	28	.01085	.01068	.01051	.01035	.01019	.01004	.00989	.00975	.00961	.00948	.00935	.00922	.00910	.00898	.00887	.00875	.00864	.00854	.00843	.00833
108	29	.01147	.01129	.01111	.01094	.01077	.01061	.01045	.01030	.01016	.01001	.00987	.00974	.00961	.00948	.00936	.00924	.00912	.00901	.00890	.00879
108	30	.01214	.01195	.01176	.01157	.01139	.01122	.01105	.01089	.01074	.01058	.01044	.01029	.01015	.01002	.00989	.00976	.00964	.00952	.00940	.00928
108	31	.01286	.01265	.01244	.01225	.01206	.01187	.01169	.01152	.01135	.01119	.01103	.01088	.01073	.01059	.01045	.01031	.01018	.01005	.00993	.00981
108	32	.01362	.01340	.01318	.01297	.01277	.01257	.01238	.01220	.01202	.01184	.01168	.01151	.01135	.01120	.01105	.01091	.01076	.01063	.01049	.01036
108	33	.01446	.01422	.01399	.01376	.01354	.01333	.01313	.01293	.01274	.01256	.01238	.01220	.01203	.01187	.01171	.01155	.01140	.01125	.01111	.01097
108	34	.01536	.01510	.01485	.01461	.01438	.01416	.01394	.01373	.01352	.01332	.01313	.01294	.01276	.01259	.01241	.01225	.01209	.01193	.01178	.01163
108	35	.01635	.01608	.01581	.01555	.01531	.01506	.01483	.01460	.01439	.01417	.01397	.01377	.01357	.01338	.01320	.01302	.01285	.01268	.01251	.01235
108	36	.01743	.01713	.01685	.01657	.01631	.01605	.01580	.01555	.01532	.01509	.01487	.01465	.01444	.01424	.01404	.01385	.01367	.01349	.01331	.01314
108	37	.01860	.01829	.01798	.01768	.01740	.01712	.01685	.01659	.01634	.01609	.01585	.01562	.01540	.01518	.01497	.01476	.01456	.01437	.01418	.01399
108	38	.01990	.01956	.01923	.01891	.01860	.01830	.01802	.01773	.01746	.01720	.01694	.01669	.01645	.01622	.01599	.01577	.01555	.01534	.01514	.01494
108	39	.02132	.02095	.02060	.02026	.01993	.01961	.01929	.01899	.01870	.01842	.01814	.01787	.01761	.01736	.01712	.01688	.01665	.01642	.01620	.01599
108	40	.02289	.02250	.02212	.02176	.02140	.02106	.02072	.02040	.02008	.01978	.01948	.01919	.01891	.01864	.01838	.01812	.01787	.01763	.01739	.01716
108	41	.02466	.02423	.02383	.02343	.02305	.02268	.02232	.02197	.02163	.02130	.02099	.02068	.02037	.02008	.01980	.01952	.01925	.01899	.01873	.01848
108	42	.02661	.02616	.02573	.02530	.02489	.02449	.02411	.02373	.02337	.02301	.02267	.02233	.02201	.02169	.02139	.02109	.02080	.02051	.02024	.01997
108	43	.02878	.02830	.02783	.02737	.02693	.02650	.02609	.02568	.02529	.02491	.02454	.02418	.02383	.02349	.02316	.02284	.02253	.02222	.02192	.02163
108	44	.03118	.03066	.03015	.02966	.02919	.02873	.02828	.02785	.02743	.02702	.02662	.02623	.02586	.02549	.02513	.02479	.02445	.02412	.02380	.02349
108	45	.03377	.03321	.03267	.03215	.03164	.03115	.03067	.03020	.02975	.02931	.02888	.02847	.02806	.02767	.02728	.02691	.02655	.02619	.02585	.02551
108	46	.03659	.03599	.03542	.03485	.03431	.03378	.03326	.03276	.03228	.03181	.03135	.03090	.03046	.03004	.02963	.02923	.02883	.02845	.02808	.02772
108	47	.03961	.03897	.03835	.03775	.03717	.03660	.03605	.03551	.03499	.03449	.03399	.03351	.03305	.03259	.03215	.03172	.03129	.03088	.03048	.03009
108	48	.04287	.04219	.04152	.04088	.04026	.03965	.03906	.03849	.03793	.03738	.03686	.03634	.03584	.03535	.03487	.03441	.03396	.03352	.03309	.03267
108	49	.04637	.04565	.04494	.04425	.04358	.04294	.04230	.04169	.04109	.04051	.03994	.03939	.03885	.03833	.03782	.03732	.03684	.03636	.03590	.03545
108	50	.05017	.04939	.04864	.04791	.04719	.04650	.04583	.04517	.04453	.04391	.04330	.04271	.04214	.04157	.04103	.04049	.03997	.03947	.03897	.03849
108	51	.05426	.05343	.05263	.05185	.05109	.05035	.04963	.04893	.04825	.04758	.04693	.04630	.04569	.04509	.04450	.04393	.04337	.04283	.04230	.04178
108	52	.05862	.05774	.05689	.05605	.05525	.05446	.05369	.05294	.05222	.05151	.05082	.05014	.04949	.04884	.04822	.04761	.04701	.04643	.04586	.04531
108	53	.06327	.06233	.06143	.06054	.05968	.05885	.05803	.05723	.05646	.05570	.05497	.05425	.05355	.05286	.05219	.05154	.05091	.05029	.04968	.04909
108	54	.06821	.06722	.06626	.06532	.06441	.06352	.06265	.06180	.06098	.06017	.05939	.05862	.05788	.05715	.05644	.05574	.05506	.05440	.05375	.05312
108	55	.07347	.07243	.07141	.07041	.06944	.06850	.06758	.06668	.06580	.06495	.06411	.06330	.06251	.06173	.06097	.06023	.05951	.05880	.05811	.05744
108	56	.07908	.07797	.07689	.07584	.07481	.07381	.07284	.07188	.07095	.07005	.06916	.06830	.06745	.06663	.06582	.06504	.06427	.06352	.06278	.06206
108	57	.08504	.08387	.08273	.08161	.08053	.07947	.07844	.07743	.07644	.07548	.07454	.07363	.07273	.07186	.07100	.07017	.06935	.06855	.06777	.06701
108	58	.09132	.09009	.08888	.08771	.08656	.08544	.08435	.08328	.08224	.08122	.08023	.07926	.07831	.07739	.07648	.07559	.07473	.07388	.07305	.07224
108	59	.09789	.09659	.09532	.09408	.09287	.09169	.09053	.08941	.08831	.08723	.08618	.08516	.08415	.08317	.08221	.08128	.08036	.07946	.07858	.07772
108	60	.10474	.10337	.10203	.10073	.09945	.09821	.09699	.09581	.09465	.09351	.09240	.09132	.09026	.08922	.08821	.08722	.08624	.08529	.08436	.08345
108	61	.11192	.11048	.10907	.10770	.10636	.10505	.10377	.10252	.10129	.10010	.09893	.09779	.09667	.09557	.09450	.09345	.09243	.09142	.09044	.08947
108	62	.11949	.11798	.11651	.11507	.11366	.11228	.11093	.10962	.10833	.10707	.10584	.10463	.10345	.10230	.10117	.10006	.09898	.09792	.09688	.09586
108	63	.12750	.12592	.12437	.12286	.12138	.11993	.11852	.11714	.11578	.11446	.11316	.11189	.11065	.10944	.10825	.10708	.10594	.10482	.10372	.10265

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	64	.13594	.13428	.13266	.13107	.12952	.12801	.12652	.12507	.12365	.12226	.12090	.11956	.11826	.11698	.11572	.11450	.11329	.11211	.11096	.10982
108	65	.14483	.14309	.14140	.13974	.13811	.13652	.13497	.13345	.13196	.13050	.12907	.12767	.12630	.12495	.12363	.12234	.12108	.11984	.11862	.11742
108	66	.15424	.15243	.15065	.14892	.14722	.14556	.14393	.14234	.14078	.13925	.13775	.13628	.13484	.13343	.13205	.13069	.12936	.12806	.12678	.12552
108	67	.16426	.16238	.16053	.15872	.15695	.15521	.15351	.15184	.15021	.14861	.14704	.14550	.14400	.14252	.14107	.13965	.13825	.13688	.13554	.13422
108	68	.17491	.17294	.17102	.16913	.16729	.16548	.16370	.16197	.16026	.15859	.15695	.15534	.15377	.15222	.15070	.14921	.14775	.14632	.14491	.14353
108	69	.18615	.18411	.18211	.18015	.17823	.17635	.17450	.17269	.17091	.16917	.16746	.16578	.16414	.16252	.16094	.15938	.15785	.15635	.15488	.15343
108	70	.19793	.19581	.19374	.19170	.18971	.18775	.18583	.18395	.18210	.18029	.17851	.17676	.17504	.17336	.17171	.17008	.16849	.16692	.16538	.16387
108	71	.21017	.20798	.20583	.20372	.20165	.19962	.19763	.19568	.19376	.19187	.19002	.18821	.18642	.18467	.18295	.18126	.17959	.17796	.17636	.17478
108	72	.22284	.22057	.21835	.21617	.21403	.21193	.20986	.20784	.20585	.20389	.20197	.20009	.19823	.19641	.19462	.19286	.19113	.18944	.18776	.18612
108	73	.23590	.23356	.23127	.22901	.22680	.22463	.22250	.22040	.21834	.21631	.21433	.21237	.21045	.20856	.20670	.20488	.20308	.20132	.19958	.19787
108	74	.24946	.24705	.24468	.24236	.24008	.23784	.23563	.23347	.23134	.22925	.22719	.22517	.22318	.22122	.21930	.21740	.21554	.21371	.21191	.21013
108	75	.26363	.26115	.25872	.25633	.25398	.25167	.24940	.24717	.24497	.24281	.24069	.23860	.23654	.23452	.23253	.23057	.22864	.22675	.22488	.22304
108	76	.27853	.27599	.27350	.27104	.26863	.26625	.26392	.26162	.25936	.25713	.25494	.25279	.25067	.24858	.24653	.24451	.24252	.24056	.23863	.23672
108	77	.29421	.29161	.28905	.28654	.28406	.28163	.27923	.27687	.27455	.27227	.27002	.26780	.26562	.26347	.26136	.25927	.25722	.25520	.25321	.25125
108	78	.31066	.30801	.30540	.30283	.30030	.29781	.29535	.29294	.29056	.28822	.28591	.28364	.28140	.27920	.27702	.27488	.27277	.27069	.26865	.26663
108	79	.32778	.32508	.32242	.31980	.31722	.31468	.31218	.30971	.30728	.30489	.30253	.30020	.29791	.29565	.29343	.29124	.28907	.28694	.28484	.28276
108	80	.34538	.34263	.33993	.33727	.33464	.33206	.32951	.32700	.32452	.32208	.31968	.31730	.31497	.31266	.31039	.30814	.30593	.30375	.30160	.29948
108	81	.36327	.36049	.35775	.35505	.35239	.34977	.34718	.34463	.34211	.33963	.33718	.33477	.33238	.33003	.32772	.32543	.32317	.32095	.31875	.31658
108	82	.38135	.37854	.37577	.37304	.37034	.36769	.36506	.36248	.35993	.35741	.35492	.35247	.35005	.34767	.34531	.34298	.34069	.33842	.33618	.33397
108	83	.39962	.39678	.39399	.39123	.38851	.38582	.38317	.38056	.37797	.37543	.37291	.37043	.36797	.36555	.36316	.36080	.35847	.35617	.35390	.35165
108	84	.41825	.41540	.41259	.40981	.40707	.40437	.40169	.39906	.39645	.39388	.39134	.38883	.38635	.38390	.38148	.37909	.37673	.37440	.37210	.36982
108	85	.43740	.43454	.43172	.42894	.42618	.42347	.42078	.41813	.41551	.41292	.41036	.40783	.40534	.40287	.40043	.39802	.39564	.39328	.39095	.38865
108	86	.45684	.45398	.45116	.44837	.44562	.44290	.44021	.43755	.43492	.43232	.42975	.42722	.42471	.42223	.41977	.41735	.41495	.41258	.41024	.40792
108	87	.47624	.47339	.47057	.46779	.46504	.46232	.45963	.45697	.45435	.45175	.44918	.44664	.44412	.44164	.43918	.43675	.43434	.43196	.42961	.42728
108	88	.49555	.49272	.48992	.48715	.48441	.48170	.47902	.47637	.47375	.47116	.46859	.46605	.46354	.46106	.45860	.45617	.45376	.45138	.44902	.44669
108	89	.51476	.51195	.50917	.50642	.50370	.50101	.49835	.49572	.49311	.49053	.48798	.48545	.48295	.48047	.47802	.47560	.47320	.47082	.46847	.46614
108	90	.53378	.53100	.52825	.52553	.52284	.52017	.51754	.51493	.51234	.50978	.50725	.50474	.50226	.49980	.49736	.49495	.49256	.49020	.48786	.48554
108	91	.55216	.54942	.54670	.54402	.54136	.53872	.53612	.53353	.53098	.52844	.52593	.52345	.52099	.51855	.51614	.51375	.51138	.50903	.50671	.50440
108	92	.56943	.56673	.56405	.56140	.55878	.55618	.55360	.55105	.54852	.54602	.54354	.54108	.53865	.53623	.53384	.53147	.52913	.52680	.52450	.52221
108	93	.58559	.58293	.58029	.57768	.57509	.57252	.56998	.56746	.56497	.56249	.56004	.55761	.55521	.55282	.55045	.54811	.54578	.54348	.54120	.53893
108	94	.60087	.59825	.59566	.59308	.59053	.58800	.58550	.58301	.58055	.57811	.57569	.57329	.57091	.56855	.56621	.56389	.56160	.55932	.55706	.55481
108	95	.61558	.61301	.61045	.60792	.60541	.60292	.60045	.59800	.59557	.59317	.59078	.58842	.58607	.58374	.58143	.57914	.57687	.57462	.57239	.57017
108	96	.62955	.62702	.62450	.62201	.61954	.61709	.61466	.61225	.60986	.60749	.60514	.60281	.60050	.59820	.59593	.59367	.59143	.58920	.58700	.58481
108	97	.64258	.64009	.63762	.63517	.63274	.63033	.62794	.62557	.62321	.62088	.61856	.61626	.61398	.61172	.60948	.60725	.60504	.60284	.60067	.59850
108	98	.65496	.65251	.65008	.64767	.64528	.64291	.64056	.63822	.63591	.63361	.63132	.62906	.62681	.62458	.62237	.62017	.61799	.61582	.61367	.61154
108	99	.66715	.66475	.66237	.66000	.65765	.65532	.65301	.65071	.64843	.64617	.64393	.64170	.63949	.63729	.63511	.63294	.63080	.62866	.62654	.62444
108	100	.67914	.67678	.67444	.67212	.66982	.66753	.66526	.66300	.66077	.65854	.65634	.65414	.65197	.64981	.64766	.64553	.64342	.64132	.63923	.63716
108	101	.69104	.68873	.68644	.68416	.68190	.67966	.67743	.67522	.67303	.67084	.66868	.66653	.66439	.66227	.66016	.65807	.65599	.65392	.65187	.64983
108	102	.70277	.70052	.69827	.69605	.69383	.69164	.68945	.68729	.68513	.68299	.68087	.67876	.67666	.67458	.67251	.67045	.66841	.66638	.66437	.66236
108	103	.71457	.71236	.71017	.70799	.70583	.70368	.70154	.69942	.69731	.69522	.69313	.69107	.68901	.68697	.68494	.68292	.68092	.67893	.67695	.67498
108	104	.72703	.72488	.72274	.72062	.71851	.71641	.71433	.71226	.71020	.70815	.70612	.70409	.70209	.70009	.69810	.69613	.69417	.69222	.69028	.68836
108	105	.73969	.73759	.73551	.73344	.73138	.72934	.72730	.72528	.72327	.72127	.71929	.71731	.71535	.71340	.71145	.70952	.70761	.70570	.70380	.70191
108	106	.75161	.74951	.74742	.74536	.74331	.74127	.73925	.73724	.73524	.73325	.73127	.72930	.72734	.72539	.72345	.72152	.71960	.71769	.71579	.71389
108	107	.76353	.76143	.75934	.75726	.75519	.75314	.75109	.74905	.74702	.74500	.74299	.74099	.73899	.73699	.73499	.73299	.73099	.72899	.72699	.72499
108	108	.77545	.77335	.77126	.76918	.76711	.76505	.76299	.76094	.75889	.75685	.75481	.75278	.75075	.74872	.74669	.74466	.74263	.74060	.73857	.73654
109	0	.01085	.01081	.01078	.01074	.01071	.01067	.01064	.01061	.01057	.01054	.01051	.01048	.01046	.01043	.01040	.01037	.01035	.01032	.01030	.01027
109	1	.00264	.00261	.00257	.00254	.00251	.00249	.00246	.00243	.00240	.00238	.00235	.00233	.00231	.00228	.00226	.00224	.00222	.00220	.00218	.00216
109	2	.00233	.00229	.00226	.00223	.00220	.00217	.00214	.00211	.00208	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185	.00183
109	3	.00222	.00219	.00215	.00212	.00208	.00205	.00202	.00199	.00196	.00194	.00191	.00188	.00186	.00183	.00181	.00178	.00176	.00174	.00172	.00170
109	4	.00222	.00218	.00214	.00211	.00207	.00204	.00201	.00197	.00194	.00191	.00188	.00185	.00183	.00180	.00178	.00175	.00173	.00170	.00168	.00166

Table R(2) - Based on Life Table 90CN

Section 2

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	5	.00230	.00225	.00221	.00217	.00213	.00210	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00184	.00181	.00179	.00176	.00173	.00171	.00169
109	6	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00213	.00209	.00205	.00202	.00199	.00195	.00192	.00189	.00186	.00184	.00181	.00178	.00175
109	7	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224	.00220	.00216	.00212	.00209	.00206	.00202	.00199	.00196	.00193	.00190	.00187
109	8	.00281	.00276	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226	.00223	.00219	.00216	.00212	.00209	.00206	.00202
109	9	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00251	.00247	.00243	.00239	.00235	.00232	.00228	.00225
109	10	.00348	.00341	.00335	.00329	.00324	.00318	.00313	.00308	.00302	.00298	.00293	.00288	.00284	.00279	.00275	.00271	.00267	.00263	.00259	.00255
109	11	.00393	.00387	.00380	.00374	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00329	.00324	.00319	.00315	.00310	.00306	.00301	.00297	.00293
109	12	.00447	.00440	.00433	.00426	.00420	.00413	.00407	.00401	.00395	.00389	.00384	.00378	.00373	.00368	.00363	.00358	.00353	.00349	.00344	.00340
109	13	.00506	.00498	.00491	.00483	.00476	.00469	.00463	.00456	.00450	.00444	.00438	.00432	.00427	.00421	.00416	.00410	.00405	.00400	.00396	.00391
109	14	.00563	.00555	.00547	.00539	.00531	.00524	.00517	.00510	.00504	.00497	.00491	.00485	.00479	.00473	.00467	.00462	.00456	.00451	.00446	.00441
109	15	.00615	.00606	.00598	.00590	.00582	.00574	.00567	.00559	.00552	.00546	.00539	.00533	.00526	.00520	.00514	.00508	.00503	.00497	.00492	.00486
109	16	.00658	.00649	.00640	.00632	.00624	.00616	.00608	.00600	.00593	.00586	.00579	.00572	.00566	.00559	.00553	.00547	.00541	.00535	.00529	.00524
109	17	.00694	.00685	.00676	.00667	.00658	.00650	.00642	.00634	.00626	.00619	.00612	.00604	.00598	.00591	.00584	.00578	.00572	.00566	.00560	.00554
109	18	.00724	.00714	.00705	.00695	.00686	.00677	.00669	.00661	.00653	.00645	.00637	.00630	.00623	.00616	.00609	.00602	.00596	.00589	.00583	.00577
109	19	.00751	.00741	.00731	.00721	.00712	.00702	.00693	.00685	.00676	.00668	.00660	.00653	.00645	.00638	.00631	.00624	.00617	.00610	.00604	.00598
109	20	.00779	.00768	.00757	.00747	.00737	.00728	.00718	.00709	.00700	.00692	.00684	.00676	.00668	.00660	.00653	.00645	.00638	.00631	.00625	.00618
109	21	.00808	.00797	.00786	.00775	.00764	.00754	.00744	.00735	.00726	.00717	.00708	.00700	.00691	.00683	.00676	.00668	.00661	.00653	.00646	.00639
109	22	.00837	.00825	.00813	.00802	.00791	.00780	.00770	.00760	.00750	.00741	.00732	.00723	.00714	.00706	.00698	.00690	.00682	.00674	.00667	.00660
109	23	.00868	.00855	.00843	.00831	.00819	.00808	.00797	.00787	.00777	.00767	.00757	.00748	.00738	.00730	.00721	.00713	.00704	.00696	.00689	.00681
109	24	.00902	.00889	.00876	.00863	.00851	.00839	.00827	.00816	.00805	.00795	.00785	.00775	.00765	.00756	.00747	.00738	.00729	.00721	.00713	.00705
109	25	.00941	.00927	.00913	.00900	.00887	.00874	.00862	.00850	.00839	.00828	.00817	.00807	.00796	.00786	.00777	.00767	.00758	.00750	.00741	.00733
109	26	.00985	.00970	.00956	.00941	.00928	.00914	.00901	.00889	.00877	.00865	.00853	.00842	.00832	.00821	.00811	.00801	.00791	.00782	.00773	.00764
109	27	.01037	.01021	.01006	.00990	.00976	.00962	.00948	.00935	.00922	.00909	.00897	.00885	.00874	.00863	.00852	.00841	.00831	.00821	.00811	.00802
109	28	.01094	.01077	.01060	.01044	.01029	.01014	.00999	.00985	.00971	.00958	.00945	.00932	.00920	.00908	.00897	.00886	.00875	.00864	.00854	.00844
109	29	.01157	.01139	.01121	.01104	.01087	.01071	.01056	.01041	.01026	.01012	.00998	.00985	.00972	.00959	.00947	.00935	.00923	.00912	.00901	.00890
109	30	.01225	.01205	.01186	.01168	.01150	.01133	.01116	.01100	.01085	.01069	.01055	.01041	.01027	.01013	.01000	.00988	.00975	.00963	.00952	.00940
109	31	.01296	.01275	.01255	.01236	.01217	.01198	.01181	.01164	.01147	.01131	.01115	.01100	.01085	.01071	.01057	.01043	.01030	.01018	.01005	.00993
109	32	.01373	.01351	.01329	.01309	.01288	.01269	.01250	.01232	.01214	.01196	.01180	.01164	.01148	.01132	.01118	.01103	.01089	.01075	.01062	.01049
109	33	.01458	.01434	.01411	.01388	.01367	.01346	.01325	.01306	.01287	.01268	.01251	.01233	.01216	.01200	.01184	.01169	.01154	.01139	.01125	.01111
109	34	.01548	.01523	.01498	.01474	.01451	.01428	.01407	.01386	.01365	.01346	.01326	.01308	.01290	.01272	.01255	.01239	.01223	.01207	.01192	.01177
109	35	.01648	.01621	.01595	.01569	.01544	.01520	.01497	.01474	.01452	.01431	.01411	.01391	.01371	.01353	.01334	.01317	.01299	.01283	.01266	.01250
109	36	.01757	.01727	.01699	.01671	.01645	.01619	.01594	.01570	.01547	.01524	.01502	.01480	.01460	.01439	.01420	.01401	.01382	.01364	.01347	.01330
109	37	.01875	.01843	.01813	.01783	.01755	.01727	.01700	.01674	.01649	.01625	.01601	.01578	.01556	.01534	.01513	.01492	.01472	.01453	.01434	.01416
109	38	.02005	.01971	.01938	.01907	.01876	.01846	.01817	.01790	.01763	.01736	.01711	.01686	.01662	.01639	.01616	.01594	.01573	.01552	.01532	.01512
109	39	.02148	.02111	.02076	.02042	.02009	.01977	.01946	.01916	.01887	.01859	.01831	.01805	.01779	.01754	.01729	.01706	.01683	.01660	.01638	.01617
109	40	.02306	.02267	.02229	.02193	.02157	.02123	.02090	.02057	.02026	.01996	.01966	.01937	.01910	.01883	.01856	.01831	.01806	.01782	.01758	.01735
109	41	.02483	.02441	.02401	.02361	.02323	.02286	.02250	.02216	.02182	.02149	.02118	.02087	.02057	.02028	.01999	.01972	.01945	.01919	.01893	.01869
109	42	.02680	.02635	.02591	.02549	.02508	.02469	.02430	.02393	.02356	.02321	.02287	.02254	.02221	.02190	.02159	.02130	.02101	.02073	.02045	.02019
109	43	.02898	.02850	.02803	.02758	.02714	.02671	.02630	.02589	.02550	.02513	.02476	.02440	.02405	.02371	.02338	.02306	.02275	.02245	.02215	.02186
109	44	.03139	.03087	.03037	.02988	.02941	.02895	.02851	.02808	.02766	.02725	.02685	.02647	.02609	.02573	.02537	.02503	.02469	.02437	.02405	.02374
109	45	.03400	.03345	.03291	.03239	.03188	.03139	.03091	.03045	.03000	.02956	.02913	.02872	.02832	.02792	.02754	.02717	.02681	.02646	.02611	.02578
109	46	.03685	.03625	.03567	.03512	.03457	.03404	.03353	.03303	.03255	.03208	.03162	.03118	.03074	.03032	.02991	.02951	.02912	.02874	.02837	.02801
109	47	.03989	.03925	.03864	.03804	.03746	.03689	.03634	.03581	.03529	.03479	.03429	.03382	.03335	.03290	.03246	.03203	.03161	.03120	.03080	.03041
109	48	.04317	.04249	.04183	.04119	.04057	.03997	.03938	.03881	.03825	.03771	.03718	.03667	.03617	.03569	.03521	.03475	.03430	.03386	.03343	.03302
109	49	.04670	.04598	.04527	.04459	.04392	.04328	.04265	.04204	.04144	.04086	.04030	.03975	.03922	.03870	.03819	.03769	.03721	.03674	.03628	.03583
109	50	.05053	.04975	.04900	.04827	.04756	.04687	.04620	.04555	.04491	.04429	.04369	.04310	.04253	.04197	.04143	.04090	.04038	.03987	.03938	.03890
109	51	.05465	.05383	.05303	.05225	.05149	.05076	.05004	.04934	.04866	.04800	.04736	.04673	.04612	.04552	.04494	.04437	.04382	.04328	.04275	.04223
109	52	.05905	.05818	.05733	.05650	.05569	.05491	.05414	.05340	.05268	.05197	.05128	.05061	.04996	.04932	.04870	.04809	.04750	.04692	.04636	.04581
109	53	.06374	.06281	.06191	.06103	.06017	.05934	.05853	.05774	.05696	.05621	.05548	.05476	.05407	.05339	.05272	.05208	.05144	.05082	.05022	.04963
109	54	.06873	.06774	.06678	.06585	.06494	.06406	.06319	.06235	.06153	.06073	.05995	.05919	.05845	.05772	.05701	.05632	.05565	.05499	.05435	.05372

Section 2

Table R(2) - Based on Life Table 90CN

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	55	.07404	.07300	.07198	.07099	.07003	.06909	.06817	.06728	.06641	.06556	.06473	.06392	.06313	.06236	.06160	.06087	.06015	.05945	.05876	.05809
109	56	.07970	.07860	.07752	.07647	.07545	.07446	.07348	.07254	.07161	.07071	.06983	.06897	.06813	.06731	.06651	.06573	.06497	.06422	.06349	.06278
109	57	.08572	.08455	.08342	.08231	.08123	.08018	.07915	.07815	.07717	.07621	.07528	.07437	.07348	.07261	.07176	.07093	.07012	.06932	.06855	.06779
109	58	.09207	.09084	.08964	.08847	.08733	.08622	.08513	.08407	.08304	.08203	.08104	.08007	.07913	.07821	.07731	.07643	.07557	.07473	.07391	.07310
109	59	.09871	.09741	.09615	.09492	.09372	.09254	.09140	.09028	.08918	.08812	.08707	.08605	.08506	.08408	.08313	.08220	.08129	.08039	.07952	.07867
109	60	.10563	.10427	.10294	.10165	.10038	.09914	.09794	.09676	.09560	.09448	.09337	.09230	.09124	.09022	.08921	.08822	.08726	.08631	.08539	.08449
109	61	.11289	.11146	.11006	.10870	.10736	.10606	.10479	.10355	.10233	.10114	.09998	.09885	.09774	.09665	.09559	.09455	.09353	.09253	.09155	.09060
109	62	.12055	.11904	.11758	.11614	.11474	.11338	.11204	.11073	.10945	.10820	.10698	.10578	.10461	.10347	.10234	.10125	.10017	.09912	.09809	.09708
109	63	.12865	.12707	.12553	.12403	.12256	.12112	.11972	.11835	.11700	.11569	.11440	.11314	.11191	.11070	.10952	.10836	.10723	.10612	.10503	.10396
109	64	.13718	.13553	.13392	.13234	.13080	.12930	.12782	.12638	.12497	.12359	.12224	.12091	.11962	.11835	.11711	.11589	.11469	.11352	.11238	.11125
109	65	.14616	.14444	.14276	.14111	.13950	.13792	.13637	.13486	.13338	.13194	.13052	.12913	.12777	.12643	.12513	.12384	.12259	.12136	.12015	.11897
109	66	.15568	.15388	.15212	.15040	.14871	.14706	.14544	.14386	.14231	.14080	.13931	.13785	.13642	.13502	.13365	.13231	.13099	.12970	.12843	.12718
109	67	.16582	.16394	.16211	.16031	.15855	.15683	.15514	.15349	.15187	.15028	.14872	.14720	.14570	.14424	.14280	.14139	.14001	.13865	.13732	.13601
109	68	.17659	.17464	.17273	.17086	.16903	.16723	.16547	.16375	.16206	.16040	.15877	.15718	.15562	.15408	.15258	.15110	.14965	.14823	.14684	.14547
109	69	.18798	.18596	.18397	.18203	.18012	.17825	.17642	.17463	.17286	.17114	.16944	.16778	.16615	.16455	.16298	.16143	.15992	.15843	.15697	.15554
109	70	.19993	.19783	.19577	.19375	.19177	.18983	.18793	.18606	.18423	.18243	.18067	.17894	.17724	.17557	.17393	.17232	.17075	.16919	.16767	.16617
109	71	.21235	.21018	.20805	.20596	.20391	.20190	.19992	.19799	.19608	.19422	.19238	.19059	.18882	.18708	.18538	.18371	.18206	.18044	.17886	.17730
109	72	.22522	.22297	.22077	.21861	.21649	.21441	.21236	.21036	.20839	.20645	.20455	.20268	.20085	.19905	.19728	.19554	.19383	.19215	.19049	.18887
109	73	.23849	.23617	.23390	.23167	.22948	.22733	.22521	.22314	.22110	.21910	.21713	.21519	.21329	.21142	.20959	.20778	.20601	.20426	.20254	.20086
109	74	.25226	.24987	.24753	.24523	.24297	.24075	.23857	.23643	.23433	.23226	.23022	.22822	.22625	.22432	.22242	.22055	.21871	.21690	.21512	.21337
109	75	.26665	.26420	.26179	.25943	.25710	.25482	.25257	.25036	.24819	.24606	.24396	.24189	.23986	.23786	.23590	.23396	.23206	.23019	.22834	.22653
109	76	.28179	.27928	.27681	.27438	.27200	.26965	.26734	.26507	.26284	.26064	.25848	.25635	.25426	.25220	.25017	.24817	.24621	.24427	.24237	.24049
109	77	.29774	.29517	.29264	.29016	.28771	.28531	.28294	.28061	.27832	.27606	.27384	.27165	.26950	.26738	.26529	.26324	.26121	.25922	.25726	.25532
109	78	.31450	.31188	.30930	.30676	.30426	.30180	.29938	.29700	.29465	.29234	.29007	.28782	.28562	.28344	.28130	.27919	.27711	.27506	.27304	.27105
109	79	.33197	.32931	.32668	.32410	.32155	.31905	.31658	.31415	.31175	.30939	.30707	.30478	.30252	.30030	.29810	.29594	.29381	.29171	.28964	.28760
109	80	.34997	.34727	.34460	.34198	.33939	.33685	.33434	.33186	.32942	.32702	.32465	.32232	.32002	.31775	.31551	.31330	.31113	.30898	.30687	.30478
109	81	.36831	.36558	.36288	.36022	.35760	.35502	.35247	.34996	.34749	.34505	.34264	.34027	.33792	.33562	.33334	.33109	.32887	.32669	.32453	.32240
109	82	.38687	.38411	.38138	.37870	.37605	.37344	.37086	.36832	.36581	.36334	.36090	.35849	.35612	.35378	.35146	.34918	.34693	.34470	.34251	.34034
109	83	.40562	.40284	.40010	.39739	.39472	.39208	.38948	.38692	.38438	.38188	.37942	.37698	.37458	.37221	.36986	.36755	.36527	.36301	.36078	.35859
109	84	.42477	.42198	.41922	.41650	.41381	.41116	.40854	.40596	.40341	.40089	.39840	.39594	.39352	.39112	.38876	.38642	.38411	.38183	.37958	.37735
109	85	.44451	.44171	.43895	.43622	.43353	.43087	.42824	.42565	.42309	.42056	.41806	.41559	.41314	.41073	.40835	.40600	.40367	.40137	.39910	.39685
109	86	.46462	.46183	.45907	.45635	.45366	.45100	.44838	.44578	.44322	.44069	.43818	.43571	.43326	.43084	.42845	.42609	.42375	.42144	.41916	.41690
109	87	.48475	.48197	.47923	.47652	.47384	.47119	.46857	.46598	.46342	.46090	.45839	.45592	.45348	.45106	.44867	.44630	.44397	.44165	.43937	.43710
109	88	.50484	.50209	.49936	.49667	.49401	.49138	.48878	.48620	.48366	.48114	.47865	.47619	.47375	.47134	.46896	.46660	.46427	.46196	.45967	.45741
109	89	.52489	.52216	.51947	.51681	.51417	.51157	.50899	.50644	.50392	.50142	.49895	.49650	.49408	.49169	.48932	.48698	.48465	.48236	.48008	.47783
109	90	.54486	.54217	.53952	.53689	.53429	.53172	.52918	.52666	.52416	.52169	.51925	.51683	.51444	.51207	.50972	.50740	.50510	.50282	.50056	.49833
109	91	.56430	.56167	.55906	.55647	.55391	.55138	.54887	.54639	.54393	.54150	.53909	.53670	.53434	.53200	.52968	.52739	.52512	.52286	.52063	.51842
109	92	.58267	.58008	.57752	.57498	.57247	.56998	.56751	.56507	.56265	.56025	.55788	.55553	.55320	.55089	.54861	.54634	.54410	.54188	.53968	.53749
109	93	.59991	.59737	.59485	.59236	.58989	.58744	.58502	.58262	.58024	.57789	.57555	.57324	.57094	.56867	.56642	.56419	.56198	.55979	.55761	.55546
109	94	.61624	.61375	.61129	.60884	.60642	.60402	.60164	.59928	.59694	.59463	.59233	.59006	.58780	.58557	.58335	.58115	.57898	.57682	.57468	.57256
109	95	.63206	.62963	.62721	.62482	.62244	.62009	.61776	.61545	.61316	.61088	.60863	.60640	.60418	.60199	.59981	.59765	.59551	.59339	.59128	.58920
109	96	.64721	.64482	.64246	.64012	.63780	.63549	.63321	.63095	.62870	.62648	.62427	.62208	.61991	.61775	.61562	.61350	.61140	.60931	.60725	.60519
109	97	.66139	.65906	.65675	.65446	.65219	.64993	.64770	.64548	.64328	.64110	.63893	.63679	.63466	.63255	.63045	.62837	.62631	.62426	.62223	.62022
109	98	.67485	.67258	.67032	.66807	.66585	.66365	.66146	.65929	.65713	.65499	.65287	.65077	.64868	.64661	.64456	.64252	.64049	.63848	.63649	.63451
109	99	.68821	.68599	.68378	.68159	.67942	.67727	.67513	.67301	.67090	.66881	.66674	.66468	.66264	.66061	.65859	.65660	.65461	.65265	.65069	.64875
109	100	.70140	.69923	.69708	.69495	.69283	.69073	.68864	.68657	.68452	.68247	.68045	.67844	.67644	.67446	.67249	.67054	.66860	.66667	.66476	.66286
109	101	.71460	.71250	.71041	.70833	.70627	.70422	.70219	.70017	.69817	.69618	.69420	.69224	.69030	.68836	.68644	.68453	.68264	.68076	.67889	.67704
109	102	.72772	.72568	.72365	.72163	.71963	.71764	.71566	.71370	.71175	.70981	.70789	.70598	.70409	.70220	.70033	.69848	.69663	.69480	.69298	.69117
109	103	.74085	.73886	.73689	.73494	.73299	.73106	.72914	.72724	.72534	.72346	.72160	.71974	.71790	.71606	.71424	.71244	.71064	.70885	.70708	.70532
109	104	.75513	.75322	.75132	.74943	.74756	.74569	.74384	.74200	.74017	.73836	.73655	.73476	.73297	.73120	.72944	.72769	.72595	.72422	.72250	.72080

**Table R(2) - Based on Life Table 90CM**

**Section 2**

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	105	.76897	.76713	.76529	.76347	.76166	.75985	.75806	.75628	.75451	.75275	.75101	.74927	.74754	.74582	.74411	.74242	.74073	.73905	.73738	.73572
109	106	.78754	.78579	.78406	.78233	.78062	.77891	.77721	.77552	.77384	.77217	.77051	.76886	.76722	.76559	.76396	.76235	.76074	.75914	.75755	.75597
109	107	.81078	.80917	.80756	.80597	.80438	.80280	.80123	.79967	.79811	.79657	.79503	.79349	.79197	.79045	.78894	.78744	.78594	.78445	.78297	.78149
109	108	.84980	.84846	.84713	.84580	.84448	.84317	.84186	.84055	.83926	.83796	.83667	.83539	.83411	.83284	.83158	.83031	.82906	.82780	.82656	.82532
109	109	.92301	.92230	.92159	.92088	.92017	.91946	.91876	.91806	.91736	.91667	.91597	.91528	.91459	.91391	.91322	.91254	.91186	.91118	.91051	.90984

**Table B**  
**Annuity, Income, and Remainder Interests For a Term Certain**

Years	2.2%			Years	2.4%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.9785	.021526	.978474	1	0.9766	.023437	.976563
2	1.9359	.042589	.957411	2	1.9302	.046326	.953674
3	2.8727	.063199	.936801	3	2.8616	.068677	.931323
4	3.7893	.083365	.916635	4	3.7711	.090505	.909495
5	4.6862	.103097	.896903	5	4.6592	.111822	.888178
6	5.5638	.122404	.877596	6	5.5266	.132638	.867362
7	6.4225	.141296	.858704	7	6.3736	.152967	.847033
8	7.2627	.159780	.840220	8	7.2008	.172819	.827181
9	8.0849	.177867	.822133	9	8.0086	.192206	.807794
10	8.8893	.195565	.804435	10	8.7975	.211139	.788861
11	9.6764	.212881	.787119	11	9.5678	.229628	.770372
12	10.4466	.229825	.770175	12	10.3202	.247684	.752316
13	11.2002	.246404	.753596	13	11.0548	.265316	.734684
14	11.9376	.262627	.737373	14	11.7723	.282535	.717465
15	12.6591	.278500	.721500	15	12.4729	.299351	.700649
16	13.3650	.294031	.705969	16	13.1572	.315772	.684228
17	14.0558	.309228	.690772	17	13.8254	.331809	.668191
18	14.7317	.324098	.675902	18	14.4779	.347470	.652530
19	15.3931	.338648	.661352	19	15.1151	.362763	.637237
20	16.0402	.352884	.647116	20	15.7374	.377698	.622302
21	16.6734	.366814	.633186	21	16.3452	.392284	.607716
22	17.2929	.380444	.619556	22	16.9386	.406527	.593473
23	17.8991	.393781	.606219	23	17.5182	.420437	.579563
24	18.4923	.406831	.593169	24	18.0842	.434020	.565980
25	19.0727	.419600	.580400	25	18.6369	.447285	.552715
26	19.6406	.432094	.567906	26	19.1766	.460239	.539761
27	20.1963	.444319	.555681	27	19.7038	.472890	.527110
28	20.7400	.456280	.543720	28	20.2185	.485244	.514756
29	21.2720	.467985	.532015	29	20.7212	.497309	.502691
30	21.7926	.479437	.520563	30	21.2121	.509091	.490909
31	22.3020	.490643	.509357	31	21.6915	.520596	.479404
32	22.8003	.501608	.498392	32	22.1597	.531832	.468168
33	23.2880	.512336	.487664	33	22.6169	.542805	.457195
34	23.7652	.522834	.477166	34	23.0634	.553521	.446479
35	24.2321	.533106	.466894	35	23.4994	.563985	.436015
36	24.6889	.543156	.456844	36	23.9252	.574204	.425796
37	25.1359	.552990	.447010	37	24.3410	.584184	.415816
38	25.5733	.562613	.437387	38	24.7471	.593929	.406071
39	26.0013	.572028	.427972	39	25.1436	.603447	.396553
40	26.4200	.581241	.418759	40	25.5309	.612741	.387259
41	26.8298	.590255	.409745	41	25.9090	.621817	.378183
42	27.2307	.599076	.400924	42	26.2784	.630681	.369319
43	27.6230	.607706	.392294	43	26.6390	.639337	.360663
44	28.0069	.616151	.383849	44	26.9912	.647790	.352210
45	28.3824	.624414	.375586	45	27.3352	.656045	.343955
46	28.7499	.632499	.367501	46	27.6711	.664106	.335894
47	29.1095	.640410	.359590	47	27.9991	.671979	.328021
48	29.4614	.648150	.351850	48	28.3194	.679667	.320333
49	29.8057	.655725	.344275	49	28.6323	.687175	.312825
50	30.1425	.663136	.336864	50	28.9378	.694506	.305494
51	30.4721	.670387	.329613	51	29.2361	.701666	.298334
52	30.7947	.677482	.322518	52	29.5274	.708659	.291341
53	31.1102	.684425	.315575	53	29.8120	.715487	.284513
54	31.4190	.691218	.308782	54	30.0898	.722155	.277845
55	31.7211	.697865	.302135	55	30.3611	.728667	.271333
56	32.0168	.704369	.295631	56	30.6261	.735027	.264973
57	32.3060	.710733	.289267	57	30.8849	.741237	.258763
58	32.5891	.716960	.283040	58	31.1376	.747302	.252698
59	32.8660	.723053	.276947	59	31.3843	.753224	.246776
60	33.1370	.729014	.270986	60	31.6253	.759008	.240992



Table B

Section 3

## Annuity, Income, and Remainder Interests For a Term Certain

Years	2.6%			2.8%			
	Years	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest
1	0.9747	.025341	.974659	1	0.9728	.027237	.972763
2	1.9246	.050040	.949960	2	1.9190	.053733	.946267
3	2.8505	.074113	.925887	3	2.8395	.079507	.920493
4	3.7529	.097576	.902424	4	3.7349	.104578	.895422
5	4.6325	.120445	.879555	5	4.6060	.128967	.871033
6	5.4898	.142734	.857266	6	5.4533	.152692	.847308
7	6.3253	.164458	.835542	7	6.2775	.175770	.824230
8	7.1397	.185631	.814369	8	7.0793	.198220	.801780
9	7.9334	.206268	.793732	9	7.8592	.220059	.779941
10	8.7070	.226382	.773618	10	8.6179	.241302	.758698
11	9.4610	.245987	.754013	11	9.3560	.261967	.738033
12	10.1959	.265094	.734906	12	10.0739	.282069	.717931
13	10.9122	.283718	.716282	13	10.7723	.301624	.698376
14	11.6103	.301869	.698131	14	11.4516	.320646	.679354
15	12.2908	.319560	.680440	15	12.1125	.339149	.660851
16	12.9540	.336803	.663197	16	12.7553	.357149	.642851
17	13.6004	.353610	.646390	17	13.3807	.374659	.625341
18	14.2304	.369990	.630010	18	13.9890	.391691	.608309
19	14.8444	.385955	.614045	19	14.5807	.408260	.591740
20	15.4429	.401516	.598484	20	15.1563	.424378	.575622
21	16.0262	.416682	.583318	21	15.7163	.440056	.559944
22	16.5948	.431464	.568536	22	16.2610	.455307	.544693
23	17.1489	.445871	.554129	23	16.7908	.470143	.529857
24	17.6890	.459913	.540087	24	17.3063	.484575	.515425
25	18.2154	.473600	.526400	25	17.8076	.498614	.501386
26	18.7284	.486939	.513061	26	18.2954	.512271	.487729
27	19.2285	.499941	.500059	27	18.7698	.525555	.474445
28	19.7159	.512613	.487387	28	19.2313	.538478	.461522
29	20.1909	.524964	.475036	29	19.6803	.551048	.448952
30	20.6539	.537002	.462998	30	20.1170	.563277	.436723
31	21.1052	.548735	.451265	31	20.5418	.575172	.424828
32	21.5450	.560170	.439830	32	20.9551	.586743	.413257
33	21.9737	.571316	.428684	33	21.3571	.597999	.402001
34	22.3915	.582180	.417820	34	21.7482	.608948	.391052
35	22.7988	.592768	.407232	35	22.1286	.619600	.380400
36	23.1957	.603087	.396913	36	22.4986	.629961	.370039
37	23.5825	.613146	.386854	37	22.8586	.640040	.359960
38	23.9596	.622949	.377051	38	23.2087	.649844	.350156
39	24.3271	.632504	.367496	39	23.5493	.659381	.340619
40	24.6853	.641817	.358183	40	23.8807	.668659	.331341
41	25.0344	.650893	.349107	41	24.2030	.677684	.322316
42	25.3746	.659740	.340260	42	24.5165	.686463	.313537
43	25.7063	.668363	.331637	43	24.8215	.695003	.304997
44	26.0295	.676767	.323233	44	25.1182	.703310	.296690
45	26.3445	.684958	.315042	45	25.4068	.711391	.288609
46	26.6516	.692941	.307059	46	25.6876	.719252	.280748
47	26.9509	.700723	.299277	47	25.9607	.726899	.273101
48	27.2426	.708307	.291693	48	26.2263	.734337	.265663
49	27.5269	.715698	.284302	49	26.4848	.741573	.258427
50	27.8040	.722903	.277097	50	26.7361	.748612	.251388
51	28.0740	.729925	.270075	51	26.9807	.755459	.244541
52	28.3373	.736769	.263231	52	27.2186	.762120	.237880
53	28.5938	.743439	.256561	53	27.4500	.768599	.231401
54	28.8439	.749941	.250059	54	27.6751	.774902	.225098
55	29.0876	.756278	.243722	55	27.8940	.781033	.218967
56	29.3252	.762454	.237546	56	28.1070	.786997	.213003
57	29.5567	.768474	.231526	57	28.3142	.792799	.207201
58	29.7823	.774341	.225659	58	28.5158	.798442	.201558
59	30.0023	.780059	.219941	59	28.7119	.803932	.196068
60	30.2166	.785633	.214367	60	28.9026	.809273	.190727

Section 3

**Table B**  
**Annuity, Income, and Remainder Interests For a Term Certain**

Years	3.0%			Years	3.2%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.9709	.029126	.970874	1	0.9690	.031008	.968992
2	1.9135	.057404	.942596	2	1.9079	.061054	.938946
3	2.8286	.084858	.915142	3	2.8178	.090169	.909831
4	3.7171	.111513	.888487	4	3.6994	.118380	.881620
5	4.5797	.137391	.862609	5	4.5537	.145717	.854283
6	5.4172	.162516	.837484	6	5.3815	.172207	.827793
7	6.2303	.186908	.813092	7	6.1836	.197875	.802125
8	7.0197	.210591	.789409	8	6.9608	.222747	.777253
9	7.7861	.233583	.766417	9	7.7140	.246848	.753152
10	8.5302	.255906	.744094	10	8.4438	.270201	.729799
11	9.2526	.277579	.722421	11	9.1510	.292831	.707169
12	9.9540	.298620	.701380	12	9.8362	.314759	.685241
13	10.6350	.319049	.680951	13	10.5002	.336006	.663994
14	11.2961	.338882	.661118	14	11.1436	.356595	.643405
15	11.9379	.358138	.641862	15	11.7671	.376546	.623454
16	12.5611	.376833	.623167	16	12.3712	.395878	.604122
17	13.1661	.394984	.605016	17	12.9566	.414610	.585390
18	13.7535	.412605	.587395	18	13.5238	.432762	.567238
19	14.3238	.429714	.570286	19	14.0735	.450351	.549649
20	14.8775	.446324	.553676	20	14.6061	.467394	.532606
21	15.4150	.462451	.537549	21	15.1222	.483909	.516091
22	15.9369	.478107	.521893	22	15.6222	.499912	.500088
23	16.4436	.493308	.506692	23	16.1068	.515418	.484582
24	16.9355	.508066	.491934	24	16.5764	.530444	.469556
25	17.4131	.522394	.477606	25	17.0314	.545004	.454996
26	17.8768	.536305	.463695	26	17.4723	.559112	.440888
27	18.3270	.549811	.450189	27	17.8995	.572783	.427217
28	18.7641	.562923	.437077	28	18.3134	.586030	.413970
29	19.1885	.575654	.424346	29	18.7146	.598867	.401133
30	19.6004	.588013	.411987	30	19.1033	.611305	.388695
31	20.0004	.600013	.399987	31	19.4799	.623357	.376643
32	20.3888	.611663	.388337	32	19.8449	.635036	.364964
33	20.7658	.622974	.377026	33	20.1985	.646353	.353647
34	21.1318	.633955	.366045	34	20.5412	.657319	.342681
35	21.4872	.644617	.355383	35	20.8733	.667945	.332055
36	21.8323	.654968	.345032	36	21.1950	.678241	.321759
37	22.1672	.665017	.334983	37	21.5068	.688218	.311782
38	22.4925	.674774	.325226	38	21.8089	.697886	.302114
39	22.8082	.684246	.315754	39	22.1017	.707253	.292747
40	23.1148	.693443	.306557	40	22.3853	.716331	.283669
41	23.4124	.702372	.297628	41	22.6602	.725127	.274873
42	23.7014	.711041	.288959	42	22.9266	.733650	.266350
43	23.9819	.719457	.280543	43	23.1847	.741909	.258091
44	24.2543	.727628	.272372	44	23.4347	.749912	.250088
45	24.5187	.735561	.264439	45	23.6771	.757666	.242334
46	24.7754	.743263	.256737	46	23.9119	.765181	.234819
47	25.0247	.750741	.249259	47	24.1394	.772462	.227538
48	25.2667	.758001	.241999	48	24.3599	.779517	.220483
49	25.5017	.765050	.234950	49	24.5736	.786354	.213646
50	25.7298	.771893	.228107	50	24.7806	.792979	.207021
51	25.9512	.778537	.221463	51	24.9812	.799398	.200602
52	26.1662	.784987	.215013	52	25.1756	.805618	.194382
53	26.3750	.791250	.208750	53	25.3639	.811645	.188355
54	26.5777	.797330	.202670	54	25.5464	.817486	.182514
55	26.7744	.803233	.196767	55	25.7233	.823145	.176855
56	26.9655	.808964	.191036	56	25.8947	.828629	.171371
57	27.1509	.814528	.185472	57	26.0607	.833943	.166057
58	27.3310	.819930	.180070	58	26.2216	.839092	.160908
59	27.5058	.825175	.174825	59	26.3775	.844081	.155919
60	27.6756	.830267	.169733	60	26.5286	.848916	.151084

Table B

Section 3

## Annuity, Income, and Remainder Interests For a Term Certain

Years	3.4%			3.6%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9671	.032882	.967118	1	0.9653	.034749	.965251
2	1.9024	.064683	.935317	2	1.8970	.068291	.931709
3	2.8070	.095438	.904562	3	2.7963	.100667	.899333
4	3.6818	.125182	.874818	4	3.6644	.131918	.868082
5	4.5279	.153948	.846052	5	4.5023	.162083	.837917
6	5.3461	.181767	.818233	6	5.3111	.191199	.808801
7	6.1374	.208673	.791327	7	6.0918	.219304	.780696
8	6.9027	.234693	.765307	8	6.8454	.246433	.753567
9	7.6429	.259858	.740142	9	7.5727	.272619	.727381
10	8.3587	.284195	.715805	10	8.2748	.297894	.702106
11	9.0509	.307732	.692268	11	8.9526	.322292	.677708
12	9.7205	.330495	.669505	12	9.6067	.345842	.654158
13	10.3679	.352510	.647490	13	10.2381	.368573	.631427
14	10.9941	.373801	.626199	14	10.8476	.390514	.609486
15	11.5998	.394392	.605608	15	11.4359	.411693	.588307
16	12.1854	.414305	.585695	16	12.0038	.432137	.567863
17	12.7519	.433564	.566436	17	12.5519	.451869	.548131
18	13.2997	.452190	.547810	18	13.0810	.470916	.529084
19	13.8295	.470203	.529797	19	13.5917	.489301	.510699
20	14.3419	.487623	.512377	20	14.0847	.507048	.492952
21	14.8374	.504471	.495529	21	14.5605	.524177	.475823
22	15.3166	.520765	.479235	22	15.0198	.540712	.459288
23	15.7801	.536524	.463476	23	15.4631	.556672	.443328
24	16.2283	.551764	.448236	24	15.8910	.572077	.427923
25	16.6618	.566503	.433497	25	16.3041	.586947	.413053
26	17.0811	.580757	.419243	26	16.7028	.601300	.398700
27	17.4865	.594542	.405458	27	17.0876	.615154	.384846
28	17.8787	.607875	.392125	28	17.4591	.628527	.371473
29	18.2579	.620769	.379231	29	17.8177	.641436	.358564
30	18.6247	.633238	.366762	30	18.1638	.653895	.346105
31	18.9794	.645298	.354702	31	18.4978	.665922	.334078
32	19.3224	.656962	.343038	32	18.8203	.677531	.322469
33	19.6542	.668241	.331759	33	19.1316	.688737	.311263
34	19.9750	.679150	.320850	34	19.4320	.699553	.300447
35	20.2853	.689700	.310300	35	19.7220	.709993	.290007
36	20.5854	.699904	.300096	36	20.0020	.720070	.279930
37	20.8756	.709771	.290229	37	20.2722	.729798	.270202
38	21.1563	.719315	.280685	38	20.5330	.739187	.260813
39	21.4278	.728544	.271456	39	20.7847	.748250	.251750
40	21.6903	.737470	.262530	40	21.0277	.756998	.243002
41	21.9442	.746103	.253897	41	21.2623	.765442	.234558
42	22.1897	.754451	.245549	42	21.4887	.773593	.226407
43	22.4272	.762526	.237474	43	21.7072	.781460	.218540
44	22.6569	.770334	.229666	44	21.9182	.789054	.210946
45	22.8790	.777886	.222114	45	22.1218	.796384	.203616
46	23.0938	.785190	.214810	46	22.3183	.803460	.196540
47	23.3016	.792253	.207747	47	22.5080	.810289	.189711
48	23.5025	.799084	.200916	48	22.6912	.816882	.183118
49	23.6968	.805691	.194309	49	22.8679	.823245	.176755
50	23.8847	.812080	.187920	50	23.0385	.829387	.170613
51	24.0664	.818259	.181741	51	23.2032	.835316	.164684
52	24.2422	.824235	.175765	52	23.3622	.841038	.158962
53	24.4122	.830015	.169985	53	23.5156	.846562	.153438
54	24.5766	.835604	.164396	54	23.6637	.851894	.148106
55	24.7356	.841010	.158990	55	23.8067	.857040	.142960
56	24.8893	.846238	.153762	56	23.9447	.862008	.137992
57	25.0381	.851294	.148706	57	24.0779	.866803	.133197
58	25.1819	.856183	.143817	58	24.2064	.871432	.128568
59	25.3210	.860912	.139088	59	24.3305	.875899	.124101
60	25.4555	.865486	.134514	60	24.4503	.880212	.119788

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	3.8%			4.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9634	.036609	.963391	1	0.9615	.038462	.961538
2	1.8915	.071878	.928122	2	1.8861	.075444	.924556
3	2.7857	.105855	.894145	3	2.7751	.111004	.888996
4	3.6471	.138589	.861411	4	3.6299	.145196	.854804
5	4.4769	.170124	.829876	5	4.4518	.178073	.821927
6	5.2764	.200505	.799495	6	5.2421	.209685	.790315
7	6.0467	.229773	.770227	7	6.0021	.240082	.759918
8	6.7887	.257970	.742030	8	6.7327	.269310	.730690
9	7.5036	.285135	.714865	9	7.4353	.297413	.702587
10	8.1923	.311306	.688694	10	8.1109	.324436	.675564
11	8.8557	.336518	.663482	11	8.7605	.350419	.649581
12	9.4949	.360807	.639193	12	9.3851	.375403	.624597
13	10.1107	.384207	.615793	13	9.9856	.399426	.600574
14	10.7040	.406751	.593249	14	10.5631	.422525	.577475
15	11.2755	.428469	.571531	15	11.1184	.444735	.555265
16	11.8261	.449392	.550608	16	11.6523	.466092	.533908
17	12.3566	.469549	.530451	17	12.1657	.486627	.513373
18	12.8676	.488969	.511031	18	12.6593	.506372	.493628
19	13.3599	.507677	.492323	19	13.1339	.525358	.474642
20	13.8342	.525700	.474300	20	13.5903	.543613	.456387
21	14.2912	.543064	.456936	21	14.0292	.561166	.438834
22	14.7314	.559792	.440208	22	14.4511	.578045	.421955
23	15.1555	.575907	.424093	23	14.8568	.594274	.405726
24	15.5640	.591433	.408567	24	15.2470	.609879	.390121
25	15.9576	.606390	.393610	25	15.6221	.624883	.375117
26	16.3368	.620800	.379200	26	15.9828	.639311	.360689
27	16.7021	.634682	.365318	27	16.3296	.653183	.346817
28	17.0541	.648056	.351944	28	16.6631	.666523	.333477
29	17.3932	.660940	.339060	29	16.9837	.679349	.320651
30	17.7198	.673352	.326648	30	17.2920	.691681	.308319
31	18.0345	.685311	.314689	31	17.5885	.703540	.296460
32	18.3377	.696831	.303169	32	17.8736	.714942	.285058
33	18.6297	.707930	.292070	33	18.1476	.725906	.274094
34	18.9111	.718622	.281378	34	18.4112	.736448	.263552
35	19.1822	.728923	.271077	35	18.6646	.746585	.253415
36	19.4433	.738847	.261153	36	18.9083	.756331	.243669
37	19.6949	.748407	.251593	37	19.1426	.765703	.234297
38	19.9373	.757618	.242382	38	19.3679	.774715	.225285
39	20.1708	.766491	.233509	39	19.5845	.783379	.216621
40	20.3958	.775040	.224960	40	19.7928	.791711	.208289
41	20.6125	.783275	.216725	41	19.9931	.799722	.200278
42	20.8213	.791209	.208791	42	20.1856	.807425	.192575
43	21.0224	.798853	.201147	43	20.3708	.814832	.185168
44	21.2162	.806217	.193783	44	20.5488	.821954	.178046
45	21.4029	.813311	.186689	45	20.7200	.828802	.171198
46	21.5828	.820145	.179855	46	20.8847	.835386	.164614
47	21.7560	.826730	.173270	47	21.0429	.841717	.158283
48	21.9230	.833073	.166927	48	21.1951	.847805	.152195
49	22.0838	.839184	.160816	49	21.3415	.853659	.146341
50	22.2387	.845071	.154929	50	21.4822	.859287	.140713
51	22.3880	.850743	.149257	51	21.6175	.864699	.135301
52	22.5318	.856207	.143793	52	21.7476	.869903	.130097
53	22.6703	.861471	.138529	53	21.8727	.874907	.125093
54	22.8038	.866543	.133457	54	21.9930	.879718	.120282
55	22.9323	.871428	.128572	55	22.1086	.884344	.115656
56	23.0562	.876135	.123865	56	22.2198	.888793	.111207
57	23.1755	.880670	.119330	57	22.3267	.893070	.106930
58	23.2905	.885038	.114962	58	22.4296	.897183	.102817
59	23.4012	.889247	.110753	59	22.5284	.901137	.098863
60	23.5079	.893301	.106699	60	22.6235	.904940	.095060

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Annuity, Income, and Remainder Interests For a Term Certain

Years	4.2%			4.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9597	.040307	.959693	1	0.9579	.042146	.957854
2	1.8807	.078990	.921010	2	1.8753	.082515	.917485
3	2.7646	.116113	.883887	3	2.7542	.121183	.878817
4	3.6129	.151740	.848260	4	3.5959	.158221	.841779
5	4.4269	.185931	.814069	5	4.4022	.193698	.806302
6	5.2082	.218743	.781257	6	5.1746	.227680	.772320
7	5.9579	.250234	.749766	7	5.9143	.260230	.739770
8	6.6775	.280455	.719545	8	6.6229	.291408	.708592
9	7.3680	.309457	.690543	9	7.3016	.321272	.678728
10	8.0307	.337291	.662709	10	7.9518	.349878	.650122
11	8.6667	.364003	.635997	11	8.5745	.377278	.622722
12	9.2771	.389638	.610362	12	9.1710	.403523	.596477
13	9.8629	.414240	.585760	13	9.7423	.428661	.571339
14	10.4250	.437850	.562150	14	10.2896	.452741	.547259
15	10.9645	.460509	.539491	15	10.8138	.475805	.524195
16	11.4822	.482254	.517746	16	11.3159	.497898	.502102
17	11.9791	.503123	.496877	17	11.7968	.519059	.480941
18	12.4560	.523151	.476849	18	12.2575	.539329	.460671
19	12.9136	.542371	.457629	19	12.6987	.558744	.441256
20	13.3528	.560817	.439183	20	13.1214	.577341	.422659
21	13.7743	.578519	.421481	21	13.5262	.595154	.404846
22	14.1788	.595508	.404492	22	13.9140	.612217	.387783
23	14.5669	.611812	.388188	23	14.2855	.628560	.371440
24	14.9395	.627458	.372542	24	14.6412	.644215	.355785
25	15.2970	.642474	.357526	25	14.9820	.659209	.340791
26	15.6401	.656885	.343115	26	15.3085	.673572	.326428
27	15.9694	.670715	.329285	27	15.6211	.687330	.312670
28	16.2854	.683988	.316012	28	15.9206	.700507	.299493
29	16.5887	.696725	.303275	29	16.2075	.713130	.286870
30	16.8797	.708949	.291051	30	16.4823	.725220	.274780
31	17.1591	.720681	.279319	31	16.7455	.736801	.263199
32	17.4271	.731939	.268061	32	16.9976	.747894	.252106
33	17.6844	.742744	.257256	33	17.2391	.758519	.241481
34	17.9313	.753113	.246887	34	17.4704	.768696	.231304
35	18.1682	.763065	.236935	35	17.6919	.778444	.221556
36	18.3956	.772615	.227385	36	17.9041	.787782	.212218
37	18.6138	.781780	.218220	37	18.1074	.796726	.203274
38	18.8232	.790576	.209424	38	18.3021	.805293	.194707
39	19.0242	.799017	.200983	39	18.4886	.813499	.186501
40	19.2171	.807118	.192882	40	18.6673	.821359	.178641
41	19.4022	.814893	.185107	41	18.8384	.828888	.171112
42	19.5799	.822354	.177646	42	19.0023	.836100	.163900
43	19.7503	.829514	.170486	43	19.1593	.843008	.156992
44	19.9140	.836386	.163614	44	19.3096	.849624	.150376
45	20.0710	.842981	.157019	45	19.4537	.855962	.144038
46	20.2217	.849310	.150690	46	19.5916	.862032	.137968
47	20.3663	.855384	.144616	47	19.7238	.867847	.132153
48	20.5051	.861213	.138787	48	19.8504	.873417	.126583
49	20.6383	.866807	.133193	49	19.9716	.878752	.121248
50	20.7661	.872176	.127824	50	20.0878	.883862	.116138
51	20.8888	.877328	.122672	51	20.1990	.888757	.111243
52	21.0065	.882272	.117728	52	20.3056	.893445	.106555
53	21.1195	.887018	.112982	53	20.4076	.897936	.102064
54	21.2279	.891572	.108428	54	20.5054	.902237	.097763
55	21.3320	.895942	.104058	55	20.5990	.906358	.093642
56	21.4318	.900136	.099864	56	20.6887	.910304	.089696
57	21.5277	.904161	.095839	57	20.7746	.914084	.085916
58	21.6196	.908024	.091976	58	20.8569	.917705	.082295
59	21.7079	.911732	.088268	59	20.9358	.921174	.078826
60	21.7926	.915290	.084710	60	21.0113	.924496	.075504

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	4.6%			4.8%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.9560	.043977	.956023	1	0.9542	.045802	.954198
2	1.8700	.086020	.913980	2	1.8647	.089505	.910495
3	2.7438	.126214	.873786	3	2.7335	.131207	.868793
4	3.5791	.164641	.835359	4	3.5625	.170999	.829001
5	4.3778	.201377	.798623	5	4.3535	.208969	.791031
6	5.1413	.236499	.763501	6	5.1083	.245199	.754801
7	5.8712	.270075	.729925	7	5.8285	.279770	.720230
8	6.5690	.302175	.697825	8	6.5158	.312758	.687242
9	7.2362	.332863	.667137	9	7.1716	.344235	.655765
10	7.8740	.362202	.637798	10	7.7973	.374270	.625730
11	8.4837	.390250	.609750	11	8.3944	.402929	.597071
12	9.0666	.417065	.582935	12	8.9641	.430276	.569724
13	9.6239	.442701	.557299	13	9.5077	.456370	.543630
14	10.1567	.467210	.532790	14	10.0264	.481269	.518731
15	10.6661	.490640	.509360	15	10.5214	.505028	.494972
16	11.1530	.513040	.486960	16	10.9937	.527698	.472302
17	11.6186	.534455	.465545	17	11.4444	.549330	.450670
18	12.0637	.554929	.445071	18	11.8744	.569972	.430028
19	12.4892	.574502	.425498	19	12.2847	.589668	.410332
20	12.8960	.593214	.406786	20	12.6763	.608462	.391538
21	13.2848	.611103	.388897	21	13.0499	.626395	.373605
22	13.6566	.628206	.371794	22	13.4064	.643506	.356494
23	14.0121	.644556	.355444	23	13.7465	.659834	.340166
24	14.3519	.660187	.339813	24	14.0711	.675414	.324586
25	14.6768	.675131	.324869	25	14.3809	.690281	.309719
26	14.9873	.689418	.310582	26	14.6764	.704467	.295533
27	15.2843	.703077	.296923	27	14.9584	.718002	.281998
28	15.5681	.716134	.283866	28	15.2275	.730918	.269082
29	15.8395	.728618	.271382	29	15.4842	.743243	.256757
30	16.0990	.740553	.259447	30	15.7292	.755003	.244997
31	16.3470	.751962	.248038	31	15.9630	.766224	.233776
32	16.5841	.762870	.237130	32	16.1861	.776931	.223069
33	16.8108	.773298	.226702	33	16.3989	.787148	.212852
34	17.0276	.783268	.216732	34	16.6020	.796897	.203103
35	17.2348	.792799	.207201	35	16.7958	.806199	.193801
36	17.4329	.801911	.198089	36	16.9807	.815076	.184924
37	17.6222	.810623	.189377	37	17.1572	.823546	.176454
38	17.8033	.818951	.181049	38	17.3256	.831627	.168373
39	17.9764	.826913	.173087	39	17.4862	.839339	.160661
40	18.1418	.834525	.165475	40	17.6395	.846698	.153302
41	18.3000	.841802	.158198	41	17.7858	.853719	.146281
42	18.4513	.848759	.151241	42	17.9254	.860419	.139581
43	18.5959	.855410	.144590	43	18.0586	.866812	.133188
44	18.7341	.861769	.138231	44	18.1857	.872912	.127088
45	18.8663	.867848	.132152	45	18.3069	.878733	.121267
46	18.9926	.873660	.126340	46	18.4227	.884287	.115713
47	19.1134	.879216	.120784	47	18.5331	.889587	.110413
48	19.2289	.884527	.115473	48	18.6384	.894644	.105356
49	19.3392	.889605	.110395	49	18.7390	.899470	.100530
50	19.4448	.894460	.105540	50	18.8349	.904074	.095926
51	19.5457	.899102	.100898	51	18.9264	.908468	.091532
52	19.6421	.903539	.096461	52	19.0137	.912660	.087340
53	19.7344	.907781	.092219	53	19.0971	.916660	.083340
54	19.8225	.911836	.088164	54	19.1766	.920477	.079523
55	19.9068	.915714	.084286	55	19.2525	.924120	.075880
56	19.9874	.919420	.080580	56	19.3249	.927595	.072405
57	20.0644	.922964	.077036	57	19.3940	.930911	.069089
58	20.1381	.926352	.073648	58	19.4599	.934076	.065924
59	20.2085	.929591	.070409	59	19.5228	.937095	.062905
60	20.2758	.932687	.067313	60	19.5828	.939976	.060024

Table B

Section 3

Annuity, Income, and Remainder Interests For a Term Certain

Years	5.0%			5.2%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.9524	.047619	.952381	1	0.9506	.049430	.950570
2	1.8594	.092971	.907029	2	1.8542	.096416	.903584
3	2.7232	.136162	.863838	3	2.7131	.141080	.858920
4	3.5460	.177298	.822702	4	3.5295	.183536	.816464
5	4.3295	.216474	.783526	5	4.3056	.223894	.776106
6	5.0757	.253785	.746215	6	5.0434	.262256	.737744
7	5.7864	.289319	.710681	7	5.7447	.298723	.701277
8	6.4632	.323161	.676839	8	6.4113	.333387	.666613
9	7.1078	.355391	.644609	9	7.0449	.366337	.633663
10	7.7217	.386087	.613913	10	7.6473	.397659	.602341
11	8.3064	.415321	.584679	11	8.2199	.427432	.572568
12	8.8633	.443163	.556837	12	8.7641	.455734	.544266
13	9.3936	.469679	.530321	13	9.2815	.482637	.517363
14	9.8986	.494932	.505068	14	9.7733	.508210	.491790
15	10.3797	.518983	.481017	15	10.2408	.532519	.467481
16	10.8378	.541888	.458112	16	10.6851	.555626	.444374
17	11.2741	.563703	.436297	17	11.1075	.577592	.422408
18	11.6896	.584479	.415521	18	11.5091	.598471	.401529
19	12.0853	.604266	.395734	19	11.8907	.618319	.381681
20	12.4622	.623111	.376889	20	12.2536	.637185	.362815
21	12.8212	.641058	.358942	21	12.5984	.655119	.344881
22	13.1630	.658150	.341850	22	12.9263	.672166	.327834
23	13.4886	.674429	.325571	23	13.2379	.688371	.311629
24	13.7986	.689932	.310068	24	13.5341	.703775	.296225
25	14.0939	.704697	.295303	25	13.8157	.718417	.281583
26	14.3752	.718759	.281241	26	14.0834	.732336	.267664
27	14.6430	.732152	.267848	27	14.3378	.745566	.254434
28	14.8981	.744906	.255094	28	14.5797	.758143	.241857
29	15.1411	.757054	.242946	29	14.8096	.770098	.229902
30	15.3725	.768623	.231377	30	15.0281	.781462	.218538
31	15.5928	.779641	.220359	31	15.2358	.792264	.207736
32	15.8027	.790134	.209866	32	15.4333	.802532	.197468
33	16.0025	.800127	.199873	33	15.6210	.812293	.187707
34	16.1929	.809645	.190355	34	15.7994	.821571	.178429
35	16.3742	.818710	.181290	35	15.9691	.830391	.169609
36	16.5469	.827343	.172657	36	16.1303	.838775	.161225
37	16.7113	.835564	.164436	37	16.2835	.846744	.153256
38	16.8679	.843395	.156605	38	16.4292	.854319	.145681
39	17.0170	.850852	.149148	39	16.5677	.861520	.138480
40	17.1591	.857954	.142046	40	16.6993	.868365	.131635
41	17.2944	.864718	.135282	41	16.8245	.874872	.125128
42	17.4232	.871160	.128840	42	16.9434	.881057	.118943
43	17.5459	.877296	.122704	43	17.0565	.886936	.113064
44	17.6628	.883139	.116861	44	17.1639	.892525	.107475
45	17.7741	.888703	.111297	45	17.2661	.897837	.102163
46	17.8801	.894003	.105997	46	17.3632	.902887	.097113
47	17.9810	.899051	.100949	47	17.4555	.907688	.092312
48	18.0772	.903858	.096142	48	17.5433	.912251	.087749
49	18.1687	.908436	.091564	49	17.6267	.916588	.083412
50	18.2559	.912796	.087204	50	17.7060	.920711	.079289
51	18.3390	.916949	.083051	51	17.7814	.924630	.075370
52	18.4181	.920904	.079096	52	17.8530	.928356	.071644
53	18.4934	.924670	.075330	53	17.9211	.931897	.068103
54	18.5651	.928257	.071743	54	17.9858	.935263	.064737
55	18.6335	.931674	.068326	55	18.0474	.938463	.061537
56	18.6985	.934927	.065073	56	18.1059	.941505	.058495
57	18.7605	.938026	.061974	57	18.1615	.944396	.055604
58	18.8195	.940977	.059023	58	18.2143	.947145	.052855
59	18.8758	.943788	.056212	59	18.2646	.949757	.050243
60	18.9293	.946464	.053536	60	18.3123	.952241	.047759

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	5.4%			5.6%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.9488	.051233	.948767	1	0.9470	.053030	.946970
2	1.8489	.099842	.900158	2	1.8437	.103248	.896752
3	2.7030	.145960	.854040	3	2.6929	.150803	.849197
4	3.5132	.189715	.810285	4	3.4971	.195837	.804163
5	4.2820	.231229	.768771	5	4.2586	.238482	.761518
6	5.0114	.270616	.729384	6	4.9797	.278865	.721135
7	5.7034	.307985	.692015	7	5.6626	.317107	.682893
8	6.3600	.343439	.656561	8	6.3093	.353321	.646679
9	6.9829	.377077	.622923	9	6.9217	.387615	.612385
10	7.5739	.408991	.591009	10	7.5016	.420090	.579910
11	8.1346	.439271	.560729	11	8.0508	.450843	.549157
12	8.6666	.467999	.532001	12	8.5708	.479965	.520035
13	9.1714	.495255	.504745	13	9.0633	.507542	.492458
14	9.6503	.521115	.478885	14	9.5296	.533657	.466343
15	10.1046	.545650	.454350	15	9.9712	.558388	.441612
16	10.5357	.568928	.431072	16	10.3894	.581806	.418194
17	10.9447	.591013	.408987	17	10.7854	.603983	.396017
18	11.3327	.611967	.388033	18	11.1604	.624984	.375016
19	11.7009	.631847	.368153	19	11.5156	.644871	.355129
20	12.0502	.650709	.349291	20	11.8519	.663704	.336296
21	12.3816	.668604	.331396	21	12.1703	.681538	.318462
22	12.6960	.685583	.314417	22	12.4719	.698426	.301574
23	12.9943	.701691	.298309	23	12.7575	.714419	.285581
24	13.2773	.716975	.283025	24	13.0279	.729563	.270437
25	13.5458	.731475	.268525	25	13.2840	.743904	.256096
26	13.8006	.745232	.254768	26	13.5265	.757485	.242515
27	14.0423	.758285	.241715	27	13.7562	.770346	.229654
28	14.2716	.770669	.229331	28	13.9737	.782525	.217475
29	14.4892	.782418	.217582	29	14.1796	.794057	.205943
30	14.6957	.793566	.206434	30	14.3746	.804979	.195021
31	14.8915	.804142	.195858	31	14.5593	.815321	.184679
32	15.0773	.814177	.185823	32	14.7342	.825114	.174886
33	15.2536	.823697	.176303	33	14.8998	.834388	.165612
34	15.4209	.832730	.167270	34	15.0566	.843171	.156829
35	15.5796	.841299	.158701	35	15.2051	.851488	.148512
36	15.7302	.849430	.150570	36	15.3458	.859363	.140637
37	15.8730	.857144	.142856	37	15.4790	.866821	.133179
38	16.0086	.864463	.135537	38	15.6051	.873884	.126116
39	16.1372	.871407	.128593	39	15.7245	.880572	.119428
40	16.2592	.877996	.122004	40	15.8376	.886905	.113095
41	16.3749	.884246	.115754	41	15.9447	.892902	.107098
42	16.4848	.890177	.109823	42	16.0461	.898582	.101418
43	16.5890	.895803	.104197	43	16.1421	.903960	.096040
44	16.6878	.901142	.098858	44	16.2331	.909053	.090947
45	16.7816	.906207	.093793	45	16.3192	.913876	.086124
46	16.8706	.911012	.088988	46	16.4008	.918443	.081557
47	16.9550	.915571	.084429	47	16.4780	.922768	.077232
48	17.0351	.919897	.080103	48	16.5511	.926864	.073136
49	17.1111	.924001	.075999	49	16.6204	.930742	.069258
50	17.1832	.927894	.072106	50	16.6860	.934415	.065585
51	17.2516	.931589	.068411	51	16.7481	.937893	.062107
52	17.3165	.935093	.064907	52	16.8069	.941187	.058813
53	17.3781	.938419	.061581	53	16.8626	.944305	.055695
54	17.4366	.941574	.058426	54	16.9153	.947259	.052741
55	17.4920	.944567	.055433	55	16.9653	.950056	.049944
56	17.5446	.947407	.052593	56	17.0126	.952704	.047296
57	17.5945	.950102	.049898	57	17.0574	.955213	.044787
58	17.6418	.952658	.047342	58	17.0998	.957588	.042412
59	17.6867	.955084	.044916	59	17.1399	.959837	.040163
60	17.7294	.957385	.042615	60	17.1780	.961967	.038033



**Table B**

**Section 3**

**Annuity, Income, and Remainder Interests For a Term Certain**

Years	5.8%			6.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9452	.054820	.945180	1	0.9434	.056604	.943396
2	1.8385	.106636	.893364	2	1.8334	.110004	.889996
3	2.6829	.155610	.844390	3	2.6730	.160381	.839619
4	3.4810	.201900	.798100	4	3.4651	.207906	.792094
5	4.2354	.245652	.754348	5	4.2124	.252742	.747258
6	4.9484	.287006	.712994	6	4.9173	.295039	.704961
7	5.6223	.326092	.673908	7	5.5824	.334943	.665057
8	6.2592	.363036	.636964	8	6.2098	.372588	.627412
9	6.8613	.397955	.602045	9	6.8017	.408102	.591898
10	7.4303	.430959	.569041	10	7.3601	.441605	.558395
11	7.9682	.462154	.537846	11	7.8869	.473212	.526788
12	8.4765	.491639	.508361	12	8.3838	.503031	.496969
13	8.9570	.519508	.480492	13	8.8527	.531161	.468839
14	9.4112	.545849	.454151	14	9.2950	.557699	.442301
15	9.8404	.570745	.429255	15	9.7122	.582735	.417265
16	10.2462	.594277	.405723	16	10.1059	.606354	.393646
17	10.6296	.616519	.383481	17	10.4773	.628636	.371364
18	10.9921	.637542	.362458	18	10.8276	.649656	.350344
19	11.3347	.657412	.342588	19	11.1581	.669487	.330513
20	11.6585	.676193	.323807	20	11.4699	.688195	.311805
21	11.9646	.693944	.306056	21	11.7641	.705845	.294155
22	12.2538	.710722	.289278	22	12.0416	.722495	.277505
23	12.5272	.726580	.273420	23	12.3034	.738203	.261797
24	12.7857	.741569	.258431	24	12.5504	.753021	.246979
25	13.0299	.755737	.244263	25	12.7834	.767001	.232999
26	13.2608	.769127	.230873	26	13.0032	.780190	.219810
27	13.4790	.781784	.218216	27	13.2105	.792632	.207368
28	13.6853	.793747	.206253	28	13.4062	.804370	.195630
29	13.8802	.805053	.194947	29	13.5907	.815443	.184557
30	14.0645	.815740	.184260	30	13.7648	.825890	.174110
31	14.2386	.825842	.174158	31	13.9291	.835745	.164255
32	14.4033	.835389	.164611	32	14.0840	.845043	.154957
33	14.5588	.844413	.155587	33	14.2302	.853814	.146186
34	14.7059	.852942	.147058	34	14.3681	.862088	.137912
35	14.8449	.861004	.138996	35	14.4982	.869895	.130105
36	14.9763	.868624	.131376	36	14.6210	.877259	.122741
37	15.1005	.875826	.124174	37	14.7368	.884207	.115793
38	15.2178	.882633	.117367	38	14.8460	.890761	.109239
39	15.3287	.889067	.110933	39	14.9491	.896944	.103056
40	15.4336	.895149	.104851	40	15.0463	.902778	.097222
41	15.5327	.900897	.099103	41	15.1380	.908281	.091719
42	15.6264	.906330	.093670	42	15.2245	.913473	.086527
43	15.7149	.911465	.088535	43	15.3062	.918370	.081630
44	15.7986	.916318	.083682	44	15.3832	.922991	.077009
45	15.8777	.920906	.079094	45	15.4558	.927350	.072650
46	15.9524	.925242	.074758	46	15.5244	.931462	.068538
47	16.0231	.929340	.070660	47	15.5890	.935342	.064658
48	16.0899	.933214	.066786	48	15.6500	.939002	.060998
49	16.1530	.936875	.063125	49	15.7076	.942454	.057546
50	16.2127	.940335	.059665	50	15.7619	.945712	.054288
51	16.2691	.943606	.056394	51	15.8131	.948785	.051215
52	16.3224	.946698	.053302	52	15.8614	.951684	.048316
53	16.3728	.949620	.050380	53	15.9070	.954418	.045582
54	16.4204	.952382	.047618	54	15.9500	.956999	.043001
55	16.4654	.954992	.045008	55	15.9905	.959433	.040567
56	16.5079	.957459	.042541	56	16.0288	.961729	.038271
57	16.5481	.959792	.040208	57	16.0649	.963895	.036105
58	16.5861	.961996	.038004	58	16.0990	.965939	.034061
59	16.6221	.964079	.035921	59	16.1311	.967867	.032133
60	16.6560	.966048	.033952	60	16.1614	.969686	.030314

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	6.2%			6.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9416	.058380	.941620	1	0.9398	.060150	.939850
2	1.8283	.113353	.886647	2	1.8232	.116683	.883317
3	2.6632	.165115	.834885	3	2.6534	.169815	.830185
4	3.4493	.213856	.786144	4	3.4336	.219751	.780249
5	4.1895	.259752	.740248	5	4.1669	.266683	.733317
6	4.8866	.302968	.697032	6	4.8561	.310792	.689208
7	5.5429	.343661	.656339	7	5.5039	.352248	.647752
8	6.1609	.381978	.618022	8	6.1127	.391211	.608789
9	6.7429	.418058	.581942	9	6.6848	.427830	.572170
10	7.2908	.452032	.547968	10	7.2226	.462246	.537754
11	7.8068	.484023	.515977	11	7.7280	.494592	.505408
12	8.2927	.514146	.485854	12	8.2030	.524993	.475007
13	8.7502	.542510	.457490	13	8.6494	.553564	.446436
14	9.1809	.569219	.430781	14	9.0690	.580418	.419582
15	9.5866	.594368	.405632	15	9.4634	.605656	.394344
16	9.9685	.618049	.381951	16	9.8340	.629376	.370624
17	10.3282	.640347	.359653	17	10.1823	.651669	.348331
18	10.6668	.661344	.338656	18	10.5097	.672621	.327379
19	10.9857	.681115	.318885	19	10.8174	.692313	.307687
20	11.2860	.699732	.300268	20	11.1066	.710821	.289179
21	11.5687	.717261	.282739	21	11.3784	.728215	.271785
22	11.8350	.733768	.266232	22	11.6338	.744563	.255437
23	12.0857	.749311	.250689	23	11.8739	.759927	.240073
24	12.3217	.763946	.236054	24	12.0995	.774368	.225632
25	12.5440	.777727	.222273	25	12.3116	.787940	.212060
26	12.7533	.790703	.209297	26	12.5109	.800695	.199305
27	12.9504	.802922	.197078	27	12.6982	.812683	.187317
28	13.1359	.814428	.185572	28	12.8742	.823951	.176049
29	13.3107	.825261	.174739	29	13.0397	.834540	.165460
30	13.4752	.835463	.164537	30	13.1952	.844493	.155507
31	13.6301	.845068	.154932	31	13.3413	.853846	.146154
32	13.7760	.854113	.145887	32	13.4787	.862638	.137362
33	13.9134	.862630	.137370	33	13.6078	.870900	.129100
34	14.0427	.870650	.129350	34	13.7291	.878665	.121335
35	14.1645	.878202	.121798	35	13.8432	.885964	.114036
36	14.2792	.885312	.114688	36	13.9504	.892823	.107177
37	14.3872	.892008	.107992	37	14.0511	.899270	.100730
38	14.4889	.898312	.101688	38	14.1458	.905329	.094671
39	14.5847	.904249	.095751	39	14.2347	.911023	.088977
40	14.6748	.909839	.090161	40	14.3184	.916375	.083625
41	14.7597	.915103	.084897	41	14.3970	.921405	.078595
42	14.8397	.920059	.079941	42	14.4708	.926133	.073867
43	14.9149	.924726	.075274	43	14.5402	.930576	.069424
44	14.9858	.929120	.070880	44	14.6055	.934752	.065248
45	15.0526	.933258	.066742	45	14.6668	.938677	.061323
46	15.1154	.937155	.062845	46	14.7245	.942365	.057635
47	15.1746	.940824	.059176	47	14.7786	.945832	.054168
48	15.2303	.944278	.055722	48	14.8295	.949090	.050910
49	15.2828	.947531	.052469	49	14.8774	.952152	.047848
50	15.3322	.950595	.049405	50	14.9224	.955030	.044970
51	15.3787	.953479	.046521	51	14.9646	.957735	.042265
52	15.4225	.956195	.043805	52	15.0043	.960278	.039722
53	15.4637	.958752	.041248	53	15.0417	.962667	.037333
54	15.5026	.961160	.038840	54	15.0768	.964913	.035087
55	15.5392	.963428	.036572	55	15.1097	.967023	.032977
56	15.5736	.965563	.034437	56	15.1407	.969007	.030993
57	15.6060	.967573	.032427	57	15.1699	.970871	.029129
58	15.6366	.969466	.030534	58	15.1972	.972623	.027377
59	15.6653	.971249	.028751	59	15.2230	.974270	.025730
60	15.6924	.972927	.027073	60	15.2471	.975817	.024183

Table B

Section 3

Annuity, Income, and Remainder Interests For a Term Certain

Years	6.6%			6.8%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.9381	.061914	.938086	1	0.9363	.063670	.936330
2	1.8181	.119994	.880006	2	1.8130	.123287	.876713
3	2.6436	.174479	.825521	3	2.6339	.179108	.820892
4	3.4180	.225590	.774410	4	3.4026	.231374	.768626
5	4.1445	.273536	.726464	5	4.1222	.280313	.719687
6	4.8260	.318514	.681486	6	4.7961	.326136	.673864
7	5.4653	.360708	.639292	7	5.4271	.369041	.630959
8	6.0650	.400289	.599711	8	6.0179	.409214	.590786
9	6.6276	.437419	.562581	9	6.5710	.446830	.553170
10	7.1553	.472250	.527750	10	7.0890	.482050	.517950
11	7.6504	.504925	.495075	11	7.5739	.515028	.484972
12	8.1148	.535577	.464423	12	8.0280	.545907	.454093
13	8.5505	.564331	.435669	13	8.4532	.574819	.425181
14	8.9592	.591305	.408695	14	8.8513	.601891	.398109
15	9.3426	.616609	.383391	15	9.2241	.627238	.372762
16	9.7022	.640346	.359654	16	9.5731	.650972	.349028
17	10.0396	.662614	.337386	17	9.8999	.673195	.326805
18	10.3561	.683502	.316498	18	10.2059	.694003	.305997
19	10.6530	.703098	.296902	19	10.4924	.713486	.286514
20	10.9315	.721480	.278520	20	10.7607	.731728	.268272
21	11.1928	.738724	.261276	21	11.0119	.748809	.251191
22	11.4379	.754901	.245099	22	11.2471	.764803	.235197
23	11.6678	.770076	.229924	23	11.4673	.779778	.220222
24	11.8835	.784311	.215689	24	11.6735	.793799	.206201
25	12.0858	.797666	.202334	25	11.8666	.806928	.193072
26	12.2756	.810193	.189807	26	12.0474	.819221	.180779
27	12.4537	.821944	.178056	27	12.2166	.830731	.169269
28	12.6207	.832969	.167031	28	12.3751	.841509	.158491
29	12.7774	.843310	.156690	29	12.5235	.851600	.148400
30	12.9244	.853011	.146989	30	12.6625	.861049	.138951
31	13.0623	.862112	.137888	31	12.7926	.869896	.130104
32	13.1917	.870649	.129351	32	12.9144	.878180	.121820
33	13.3130	.878658	.121342	33	13.0285	.885936	.114064
34	13.4268	.886170	.113830	34	13.1353	.893198	.106802
35	13.5336	.893218	.106782	35	13.2353	.899999	.100001
36	13.6338	.899829	.100171	36	13.3289	.906366	.093634
37	13.7277	.906031	.093969	37	13.4166	.912327	.087673
38	13.8159	.911849	.088151	38	13.4987	.917910	.082090
39	13.8986	.917307	.082693	39	13.5755	.923136	.076864
40	13.9762	.922427	.077573	40	13.6475	.928030	.071970
41	14.0489	.927230	.072770	41	13.7149	.932613	.067387
42	14.1172	.931735	.068265	42	13.7780	.936903	.063097
43	14.1812	.935962	.064038	43	13.8371	.940921	.059079
44	14.2413	.939926	.060074	44	13.8924	.944682	.055318
45	14.2977	.943646	.056354	45	13.9442	.948204	.051796
46	14.3505	.947135	.052865	46	13.9927	.951502	.048498
47	14.4001	.950408	.049592	47	14.0381	.954590	.045410
48	14.4466	.953478	.046522	48	14.0806	.957481	.042519
49	14.4903	.956359	.043641	49	14.1204	.960188	.039812
50	14.5312	.959061	.040939	50	14.1577	.962723	.037277
51	14.5696	.961595	.038405	51	14.1926	.965097	.034903
52	14.6057	.963973	.036027	52	14.2253	.967319	.032681
53	14.6395	.966204	.033796	53	14.2559	.969400	.030600
54	14.6712	.968296	.031704	54	14.2845	.971348	.028652
55	14.7009	.970259	.029741	55	14.3114	.973172	.026828
56	14.7288	.972100	.027900	56	14.3365	.974881	.025119
57	14.7550	.973828	.026172	57	14.3600	.976480	.023520
58	14.7795	.975448	.024552	58	14.3820	.977977	.022023
59	14.8026	.976968	.023032	59	14.4026	.979380	.020620
60	14.8242	.978394	.021606	60	14.4219	.980693	.019307

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	7.0%			7.2%			
	Years	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest
1	0.9346	.065421	.934579	1	0.9328	.067164	.932836
2	1.8080	.126561	.873439	2	1.8030	.129817	.870183
3	2.6243	.183702	.816298	3	2.6148	.188262	.811738
4	3.3872	.237105	.762895	4	3.3720	.242782	.757218
5	4.1002	.287014	.712986	5	4.0783	.293640	.706360
6	4.7665	.333658	.666342	6	4.7373	.341082	.658918
7	5.3893	.377250	.622750	7	5.3519	.385338	.614662
8	5.9713	.417991	.582009	8	5.9253	.426621	.573379
9	6.5152	.456066	.543934	9	6.4602	.465132	.534868
10	7.0236	.491651	.508349	10	6.9591	.501056	.498944
11	7.4987	.524907	.475093	11	7.4245	.534567	.465433
12	7.9427	.555988	.444012	12	7.8587	.565827	.434173
13	8.3577	.585036	.414964	13	8.2637	.594988	.405012
14	8.7455	.612183	.387817	14	8.6415	.622190	.377810
15	9.1079	.637554	.362446	15	8.9940	.647566	.352434
16	9.4466	.661265	.338735	16	9.3227	.671237	.328763
17	9.7632	.683426	.316574	17	9.6294	.693318	.306682
18	10.0591	.704136	.295864	18	9.9155	.713916	.286084
19	10.3356	.723492	.276508	19	10.1824	.733130	.266870
20	10.5940	.741581	.258419	20	10.4313	.751054	.248946
21	10.8355	.758487	.241513	21	10.6635	.767775	.232225
22	11.0612	.774287	.225713	22	10.8802	.783372	.216628
23	11.2722	.789053	.210947	23	11.0822	.797922	.202078
24	11.4693	.802853	.197147	24	11.2708	.811494	.188506
25	11.6536	.815751	.184249	25	11.4466	.824155	.175845
26	11.8258	.827805	.172195	26	11.6106	.835965	.164035
27	11.9867	.839070	.160930	27	11.7636	.846983	.153017
28	12.1371	.849598	.150402	28	11.9064	.857260	.142740
29	12.2777	.859437	.140563	29	12.0395	.866847	.133153
30	12.4090	.868633	.131367	30	12.1638	.875790	.124210
31	12.5318	.877227	.122773	31	12.2796	.884132	.115868
32	12.6466	.885259	.114741	32	12.3877	.891915	.108085
33	12.7538	.892765	.107235	33	12.4885	.899174	.100826
34	12.8540	.899781	.100219	34	12.5826	.905946	.094054
35	12.9477	.906337	.093663	35	12.6703	.912263	.087737
36	13.0352	.912465	.087535	36	12.7522	.918156	.081844
37	13.1170	.918191	.081809	37	12.8285	.923653	.076347
38	13.1935	.923543	.076457	38	12.8997	.928781	.071219
39	13.2649	.928545	.071455	39	12.9662	.933564	.066436
40	13.3317	.933220	.066780	40	13.0281	.938026	.061974
41	13.3941	.937588	.062412	41	13.0860	.942189	.057811
42	13.4524	.941671	.058329	42	13.1399	.946071	.053929
43	13.5070	.945487	.054513	43	13.1902	.949693	.050307
44	13.5579	.949054	.050946	44	13.2371	.953072	.046928
45	13.6055	.952387	.047613	45	13.2809	.956224	.043776
46	13.6500	.955501	.044499	46	13.3217	.959164	.040836
47	13.6916	.958413	.041587	47	13.3598	.961907	.038093
48	13.7305	.961133	.038867	48	13.3954	.964465	.035535
49	13.7668	.963676	.036324	49	13.4285	.966852	.033148
50	13.8007	.966052	.033948	50	13.4594	.969078	.030922
51	13.8325	.968273	.031727	51	13.4883	.971155	.028845
52	13.8621	.970349	.029651	52	13.5152	.973093	.026907
53	13.8898	.972289	.027711	53	13.5403	.974900	.025100
54	13.9157	.974101	.025899	54	13.5637	.976586	.023414
55	13.9399	.975796	.024204	55	13.5855	.978158	.021842
56	13.9626	.977379	.022621	56	13.6059	.979625	.020375
57	13.9837	.978859	.021141	57	13.6249	.980994	.019006
58	14.0035	.980242	.019758	58	13.6426	.982270	.017730
59	14.0219	.981535	.018465	59	13.6592	.983461	.016539
60	14.0392	.982743	.017257	60	13.6746	.984572	.015428

Table B

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Annuity, Income, and Remainder Interests For a Term Certain

Years	7.4%			7.6%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.9311	.068901	.931099	1	0.9294	.070632	.929368
2	1.7980	.133055	.866945	2	1.7931	.136275	.863725
3	2.6053	.192789	.807211	3	2.5958	.197282	.802718
4	3.3568	.248407	.751593	4	3.3418	.253979	.746021
5	4.0567	.300192	.699808	5	4.0352	.306672	.693328
6	4.7082	.348410	.651590	6	4.6795	.355643	.644357
7	5.3149	.393306	.606694	7	5.2784	.401155	.598845
8	5.8798	.435108	.564892	8	5.8349	.443453	.556547
9	6.4058	.474029	.525971	9	6.3521	.482763	.517237
10	6.8955	.510269	.489731	10	6.8328	.519296	.480704
11	7.3515	.544013	.455987	11	7.2796	.553250	.446750
12	7.7761	.575431	.424569	12	7.6948	.584804	.415196
13	8.1714	.604684	.395316	13	8.0807	.614130	.385870
14	8.5395	.631922	.368078	14	8.4393	.641385	.358615
15	8.8822	.657283	.342717	15	8.7726	.666715	.333285
16	9.2013	.680897	.319103	16	9.0823	.690255	.309745
17	9.4984	.702883	.297117	17	9.3702	.712133	.287867
18	9.7751	.723355	.276645	18	9.6377	.732466	.267534
19	10.0327	.742416	.257584	19	9.8863	.751362	.248638
20	10.2725	.760164	.239836	20	10.1174	.768924	.231076
21	10.4958	.776689	.223311	21	10.3322	.785245	.214755
22	10.7037	.792075	.207925	22	10.5318	.800414	.199586
23	10.8973	.806402	.193598	23	10.7173	.814511	.185489
24	11.0776	.819741	.180259	24	10.8896	.827613	.172387
25	11.2454	.832161	.167839	25	11.0499	.839789	.160211
26	11.4017	.843725	.156275	26	11.1987	.851105	.148895
27	11.5472	.854493	.145507	27	11.3371	.861621	.138379
28	11.6827	.864518	.135482	28	11.4657	.871395	.128605
29	11.8088	.873853	.126147	29	11.5853	.880479	.119521
30	11.9263	.882545	.117455	30	11.6963	.888921	.111079
31	12.0356	.890638	.109362	31	11.7996	.896767	.103233
32	12.1375	.898173	.101827	32	11.8955	.904058	.095942
33	12.2323	.905189	.094811	33	11.9847	.910835	.089165
34	12.3206	.911722	.088278	34	12.0675	.917133	.082867
35	12.4028	.917804	.082196	35	12.1446	.922986	.077014
36	12.4793	.923468	.076532	36	12.2161	.928426	.071574
37	12.5505	.928741	.071259	37	12.2826	.933481	.066519
38	12.6169	.933651	.066349	38	12.3445	.938179	.061821
39	12.6787	.938222	.061778	39	12.4019	.942546	.057454
40	12.7362	.942479	.057521	40	12.4553	.946604	.053396
41	12.7898	.946442	.053558	41	12.5049	.950375	.049625
42	12.8396	.950132	.049868	42	12.5511	.953880	.046120
43	12.8861	.953568	.046432	43	12.5939	.957138	.042862
44	12.9293	.956767	.043233	44	12.6338	.960165	.039835
45	12.9695	.959746	.040254	45	12.6708	.962979	.037021
46	13.0070	.962520	.037480	46	12.7052	.965594	.034406
47	13.0419	.965102	.034898	47	12.7372	.968024	.031976
48	13.0744	.967507	.032493	48	12.7669	.970283	.029717
49	13.1047	.969745	.030255	49	12.7945	.972382	.027618
50	13.1328	.971830	.028170	50	12.8202	.974332	.025668
51	13.1591	.973771	.026229	51	12.8440	.976145	.023855
52	13.1835	.975578	.024422	52	12.8662	.977830	.022170
53	13.2062	.977261	.022739	53	12.8868	.979396	.020604
54	13.2274	.978828	.021172	54	12.9059	.980851	.019149
55	13.2471	.980286	.019714	55	12.9237	.982204	.017796
56	13.2655	.981645	.018355	56	12.9403	.983461	.016539
57	13.2826	.982909	.017091	57	12.9556	.984629	.015371
58	13.2985	.984087	.015913	58	12.9699	.985715	.014285
59	13.3133	.985183	.014817	59	12.9832	.986724	.013276
60	13.3271	.986204	.013796	60	12.9955	.987661	.012339

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**Table B**  
**Annuity, Income, and Remainder Interests For a Term Certain**

Years	7.8%			Years	8.0%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.9276	.072356	.927644	1	0.9259	.074074	.925926
2	1.7882	.139477	.860523	2	1.7833	.142661	.857339
3	2.5864	.201741	.798259	3	2.5771	.206168	.793832
4	3.3269	.259500	.740500	4	3.3121	.264970	.735030
5	4.0138	.313080	.686920	5	3.9927	.319417	.680583
6	4.6511	.362783	.637217	6	4.6229	.369830	.630170
7	5.2422	.408889	.591111	7	5.2064	.416510	.583490
8	5.7905	.451660	.548340	8	5.7466	.459731	.540269
9	6.2992	.491336	.508664	9	6.2469	.499751	.500249
10	6.7710	.528141	.471859	10	6.7101	.536807	.463193
11	7.2088	.562283	.437717	11	7.1390	.571117	.428883
12	7.6148	.593954	.406046	12	7.5361	.602886	.397114
13	7.9915	.623334	.376666	13	7.9038	.632302	.367698
14	8.3409	.650588	.349412	14	8.2442	.659539	.340461
15	8.6650	.675870	.324130	15	8.5595	.684758	.315242
16	8.9657	.699323	.300677	16	8.8514	.708110	.291890
17	9.2446	.721079	.278921	17	9.1216	.729731	.270269
18	9.5033	.741261	.258739	18	9.3719	.749751	.250249
19	9.7434	.759982	.240018	19	9.6036	.768288	.231712
20	9.9660	.777349	.222651	20	9.8181	.785452	.214548
21	10.1726	.793459	.206541	21	10.0168	.801344	.198656
22	10.3641	.808404	.191596	22	10.2007	.816059	.183941
23	10.5419	.822267	.177733	23	10.3711	.829685	.170315
24	10.7068	.835127	.164873	24	10.5288	.842301	.157699
25	10.8597	.847057	.152943	25	10.6748	.853982	.146018
26	11.0016	.858123	.141877	26	10.8100	.864798	.135202
27	11.1332	.868389	.131611	27	10.9352	.874813	.125187
28	11.2553	.877912	.122088	28	11.0511	.884086	.115914
29	11.3685	.886745	.113255	29	11.1584	.892672	.107328
30	11.4736	.894940	.105060	30	11.2578	.900623	.099377
31	11.5710	.902542	.097458	31	11.3498	.907984	.092016
32	11.6615	.909594	.090406	32	11.4350	.914800	.085200
33	11.7453	.916135	.083865	33	11.5139	.921111	.078889
34	11.8231	.922203	.077797	34	11.5869	.926955	.073045
35	11.8953	.927832	.072168	35	11.6546	.932365	.067635
36	11.9622	.933054	.066946	36	11.7172	.937375	.062625
37	12.0243	.937898	.062102	37	11.7752	.942014	.057986
38	12.0819	.942391	.057609	38	11.8289	.946310	.053690
39	12.1354	.946560	.053440	39	11.8786	.950287	.049713
40	12.1850	.950427	.049573	40	11.9246	.953969	.046031
41	12.2309	.954013	.045987	41	11.9672	.957379	.042621
42	12.2736	.957341	.042659	42	12.0067	.960536	.039464
43	12.3132	.960428	.039572	43	12.0432	.963459	.036541
44	12.3499	.963291	.036709	44	12.0771	.966166	.033834
45	12.3839	.965947	.034053	45	12.1084	.968672	.031328
46	12.4155	.968411	.031589	46	12.1374	.970993	.029007
47	12.4448	.970697	.029303	47	12.1643	.973141	.026859
48	12.4720	.972817	.027183	48	12.1891	.975131	.024869
49	12.4972	.974784	.025216	49	12.2122	.976973	.023027
50	12.5206	.976608	.023392	50	12.2335	.978679	.021321
51	12.5423	.978301	.021699	51	12.2532	.980258	.019742
52	12.5624	.979871	.020129	52	12.2715	.981720	.018280
53	12.5811	.981327	.018673	53	12.2884	.983075	.016925
54	12.5984	.982678	.017322	54	12.3041	.984328	.015672
55	12.6145	.983932	.016068	55	12.3186	.985489	.014511
56	12.6294	.985094	.014906	56	12.3321	.986564	.013436
57	12.6432	.986173	.013827	57	12.3445	.987559	.012441
58	12.6561	.987173	.012827	58	12.3560	.988481	.011519
59	12.6680	.988101	.011899	59	12.3667	.989334	.010666
60	12.6790	.988962	.011038	60	12.3766	.990124	.009876

Table B

Section 3

Annuity, Income, and Remainder Interests For a Term Certain

Years	8.2%			8.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9242	.075786	.924214	1	0.9225	.077491	.922509
2	1.7784	.145828	.854172	2	1.7735	.148977	.851023
3	2.5678	.210562	.789438	3	2.5586	.214923	.785077
4	3.2974	.270390	.729610	4	3.2828	.275759	.724241
5	3.9718	.325684	.674316	5	3.9510	.331881	.668119
6	4.5950	.376787	.623213	6	4.5673	.383654	.616346
7	5.1709	.424018	.575982	7	5.1359	.431415	.568585
8	5.7033	.467669	.532331	8	5.6604	.475476	.524524
9	6.1953	.508012	.491988	9	6.1443	.516121	.483879
10	6.6500	.545297	.454703	10	6.5907	.553617	.446383
11	7.0702	.579757	.420243	11	7.0025	.588208	.411792
12	7.4586	.611606	.388394	12	7.3824	.620118	.379882
13	7.8176	.641040	.358960	13	7.7328	.649555	.350445
14	8.1493	.668244	.331756	14	8.0561	.676712	.323288
15	8.4559	.693387	.306613	15	8.3543	.701764	.298236
16	8.7393	.716624	.283376	16	8.6295	.724874	.275126
17	9.0012	.738099	.261901	17	8.8833	.746194	.253806
18	9.2433	.757948	.242052	18	9.1174	.765861	.234139
19	9.4670	.776292	.223708	19	9.3334	.784005	.215995
20	9.6737	.793246	.206754	20	9.5327	.800743	.199257
21	9.8648	.808915	.191085	21	9.7165	.816183	.183817
22	10.0414	.823396	.176604	22	9.8860	.830427	.169573
23	10.2046	.836780	.163220	23	10.0425	.843568	.156432
24	10.3555	.849150	.150850	24	10.1868	.855690	.144310
25	10.4949	.860582	.139418	25	10.3199	.866872	.133128
26	10.6238	.871148	.128852	26	10.4427	.877189	.122811
27	10.7428	.880913	.119087	27	10.5560	.886705	.113295
28	10.8529	.889938	.110062	28	10.6605	.895485	.104515
29	10.9546	.898279	.101721	29	10.7569	.903584	.096416
30	11.0486	.905988	.094012	30	10.8459	.911055	.088945
31	11.1355	.913113	.086887	31	10.9279	.917947	.082053
32	11.2158	.919698	.080302	32	11.0036	.924306	.075694
33	11.2900	.925784	.074216	33	11.0735	.930171	.069829
34	11.3586	.931408	.068592	34	11.1379	.935582	.064418
35	11.4220	.936606	.063394	35	11.1973	.940574	.059426
36	11.4806	.941411	.058589	36	11.2521	.945179	.054821
37	11.5348	.945851	.054149	37	11.3027	.949427	.050573
38	11.5848	.949955	.050045	38	11.3494	.953346	.046654
39	11.6311	.953747	.046253	39	11.3924	.956961	.043039
40	11.6738	.957253	.042747	40	11.4321	.960297	.039703
41	11.7133	.960492	.039508	41	11.4687	.963373	.036627
42	11.7498	.963486	.036514	42	11.5025	.966211	.033789
43	11.7836	.966254	.033746	43	11.5337	.968830	.031170
44	11.8148	.968811	.031189	44	11.5624	.971245	.028755
45	11.8436	.971175	.028825	45	11.5890	.973473	.026527
46	11.8702	.973359	.026641	46	11.6134	.975529	.024471
47	11.8949	.975378	.024622	47	11.6360	.977425	.022575
48	11.9176	.977244	.022756	48	11.6568	.979175	.020825
49	11.9386	.978969	.021031	49	11.6761	.980788	.019212
50	11.9581	.980563	.019437	50	11.6938	.982277	.017723
51	11.9760	.982036	.017964	51	11.7101	.983650	.016350
52	11.9926	.983397	.016603	52	11.7252	.984917	.015083
53	12.0080	.984655	.015345	53	11.7391	.986086	.013914
54	12.0222	.985818	.014182	54	11.7520	.987164	.012836
55	12.0353	.986893	.013107	55	11.7638	.988159	.011841
56	12.0474	.987886	.012114	56	11.7747	.989077	.010923
57	12.0586	.988804	.011196	57	11.7848	.989923	.010077
58	12.0689	.989653	.010347	58	11.7941	.990704	.009296
59	12.0785	.990437	.009563	59	11.8027	.991424	.008576
60	12.0873	.991162	.008838	60	11.8106	.992089	.007911

## Section 3

Table B

## Annuity, Income, and Remainder Interests For a Term Certain

Years	8.6%			8.8%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9208	.079190	.920810	1	0.9191	.080882	.919118
2	1.7687	.152108	.847892	2	1.7639	.155223	.844777
3	2.5494	.219253	.780747	3	2.5403	.223550	.776450
4	3.2684	.281080	.718920	4	3.2540	.286351	.713649
5	3.9304	.338011	.661989	5	3.9099	.344073	.655927
6	4.5399	.390434	.609566	6	4.5128	.397126	.602874
7	5.1012	.438705	.561295	7	5.0669	.445888	.554112
8	5.6181	.483154	.516846	8	5.5762	.490706	.509294
9	6.0940	.524083	.475917	9	6.0443	.531899	.468101
10	6.5322	.561770	.438230	10	6.4745	.569760	.430240
11	6.9357	.596474	.403526	11	6.8700	.604559	.395441
12	7.3073	.628429	.371571	12	7.2334	.636543	.363457
13	7.6495	.657853	.342147	13	7.5675	.665940	.334060
14	7.9645	.684948	.315052	14	7.8745	.692960	.307040
15	8.2546	.709897	.290103	15	8.1567	.717794	.282206
16	8.5217	.732870	.267130	16	8.4161	.740619	.259381
17	8.7677	.754024	.245976	17	8.6545	.761599	.238401
18	8.9942	.773503	.226497	18	8.8736	.780881	.219119
19	9.2028	.791439	.208561	19	9.0750	.798604	.201396
20	9.3948	.807955	.192045	20	9.2602	.814893	.185107
21	9.5717	.823163	.176837	21	9.4303	.829865	.170135
22	9.7345	.837166	.162834	22	9.5867	.843626	.156374
23	9.8844	.850061	.149939	23	9.7304	.856274	.143726
24	10.0225	.861935	.138065	24	9.8625	.867899	.132101
25	10.1496	.872868	.127132	25	9.9839	.878584	.121416
26	10.2667	.882936	.117064	26	10.0955	.888404	.111596
27	10.3745	.892206	.107794	27	10.1981	.897430	.102570
28	10.4737	.900742	.099258	28	10.2923	.905728	.094274
29	10.5651	.908602	.091398	29	10.3790	.913351	.086649
30	10.6493	.915840	.084160	30	10.4586	.920360	.079640
31	10.7268	.922505	.077495	31	10.5318	.926801	.073199
32	10.7982	.928642	.071358	32	10.5991	.932722	.067278
33	10.8639	.934292	.065708	33	10.6609	.938163	.061837
34	10.9244	.939496	.060504	34	10.7178	.943165	.056835
35	10.9801	.944287	.055713	35	10.7700	.947762	.052238
36	11.0314	.948699	.051301	36	10.8180	.951987	.048013
37	11.0786	.952761	.047239	37	10.8622	.955870	.044130
38	11.1221	.956502	.043498	38	10.9027	.959440	.040560
39	11.1622	.959947	.040053	39	10.9400	.962720	.037280
40	11.1991	.963119	.036881	40	10.9743	.965736	.034264
41	11.2330	.966039	.033961	41	11.0058	.968507	.031493
42	11.2643	.968729	.031271	42	11.0347	.971054	.028946
43	11.2931	.971205	.028795	43	11.0613	.973395	.026605
44	11.3196	.973485	.026515	44	11.0858	.975547	.024453
45	11.3440	.975585	.024415	45	11.1082	.977525	.022475
46	11.3665	.977518	.022482	46	11.1289	.979343	.020657
47	11.3872	.979299	.020701	47	11.1479	.981014	.018986
48	11.4063	.980938	.019062	48	11.1653	.982549	.017451
49	11.4238	.982448	.017552	49	11.1814	.983961	.016039
50	11.4400	.983837	.016163	50	11.1961	.985258	.014742
51	11.4549	.985117	.014883	51	11.2097	.986450	.013550
52	11.4686	.986296	.013704	52	11.2221	.987546	.012454
53	11.4812	.987381	.012619	53	11.2336	.988554	.011446
54	11.4928	.988380	.011620	54	11.2441	.989479	.010521
55	11.5035	.989301	.010699	55	11.2538	.990330	.009670
56	11.5133	.990148	.009852	56	11.2626	.991112	.008888
57	11.5224	.990928	.009072	57	11.2708	.991831	.008169
58	11.5308	.991646	.008354	58	11.2783	.992492	.007508
59	11.5385	.992308	.007692	59	11.2852	.993099	.006901
60	11.5455	.992917	.007083	60	11.2916	.993657	.006343



Table B

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## Annuity, Income, and Remainder Interests For a Term Certain

Years	9.0%			9.2%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9174	.082569	.917431	1	0.9158	.084249	.915751
2	1.7591	.158320	.841680	2	1.7544	.161400	.838600
3	2.5313	.227817	.772183	3	2.5223	.232052	.767948
4	3.2397	.291575	.708425	4	3.2255	.296750	.703250
5	3.8897	.350069	.649931	5	3.8696	.355999	.644001
6	4.4859	.403733	.596267	6	4.4593	.410255	.589745
7	5.0330	.452966	.547034	7	4.9994	.459941	.540059
8	5.5348	.498134	.501866	8	5.4939	.505440	.494560
9	5.9952	.539572	.460428	9	5.9468	.547106	.452894
10	6.4177	.577589	.422411	10	6.3615	.585262	.414738
11	6.8052	.612467	.387533	11	6.7413	.620203	.379797
12	7.1607	.644465	.355535	12	7.0891	.652201	.347799
13	7.4869	.673821	.326179	13	7.4076	.681503	.318497
14	7.7862	.700754	.299246	14	7.6993	.708336	.291664
15	8.0607	.725462	.274538	15	7.9664	.732908	.267092
16	8.3126	.748130	.251870	16	8.2110	.755411	.244589
17	8.5436	.768927	.231073	17	8.4350	.776017	.223983
18	8.7556	.788006	.211994	18	8.6401	.794887	.205113
19	8.9501	.805510	.194490	19	8.8279	.812168	.187832
20	9.1285	.821569	.178431	20	8.9999	.827993	.172007
21	9.2922	.836302	.163698	21	9.1574	.842484	.157516
22	9.4424	.849818	.150182	22	9.3017	.855755	.144245
23	9.5802	.862219	.137781	23	9.4338	.867907	.132093
24	9.7066	.873595	.126405	24	9.5547	.879036	.120964
25	9.8226	.884032	.115968	25	9.6655	.889227	.110773
26	9.9290	.893607	.106393	26	9.7670	.898559	.101441
27	10.0266	.902392	.097608	27	9.8598	.907106	.092894
28	10.1161	.910452	.089548	28	9.9449	.914932	.085068
29	10.1983	.917845	.082155	29	10.0228	.922099	.077901
30	10.2737	.924629	.075371	30	10.0942	.928662	.071338
31	10.3428	.930852	.069148	31	10.1595	.934672	.065328
32	10.4062	.936562	.063438	32	10.2193	.940176	.059824
33	10.4644	.941800	.058200	33	10.2741	.945216	.054784
34	10.5178	.946605	.053395	34	10.3243	.949832	.050168
35	10.5668	.951014	.048986	35	10.3702	.954058	.045942
36	10.6118	.955059	.044941	36	10.4123	.957929	.042071
37	10.6530	.958769	.041231	37	10.4508	.961473	.038527
38	10.6908	.962174	.037826	38	10.4861	.964719	.035281
39	10.7255	.965297	.034703	39	10.5184	.967691	.032309
40	10.7574	.968162	.031838	40	10.5480	.970413	.029587
41	10.7866	.970791	.029209	41	10.5751	.972906	.027094
42	10.8134	.973203	.026797	42	10.5999	.975189	.024811
43	10.8380	.975416	.024584	43	10.6226	.977279	.022721
44	10.8605	.977445	.022555	44	10.6434	.979193	.020807
45	10.8812	.979308	.020692	45	10.6625	.980946	.019054
46	10.9002	.981016	.018984	46	10.6799	.982551	.017449
47	10.9176	.982584	.017416	47	10.6959	.984022	.015978
48	10.9336	.984022	.015978	48	10.7105	.985368	.014632
49	10.9482	.985341	.014659	49	10.7239	.986600	.013400
50	10.9617	.986551	.013449	50	10.7362	.987729	.012271
51	10.9740	.987662	.012338	51	10.7474	.988763	.011237
52	10.9853	.988681	.011319	52	10.7577	.989710	.010290
53	10.9957	.989615	.010385	53	10.7671	.990577	.009423
54	11.0053	.990473	.009527	54	10.7758	.991371	.008629
55	11.0140	.991259	.008741	55	10.7837	.992098	.007902
56	11.0220	.991981	.008019	56	10.7909	.992763	.007237
57	11.0294	.992643	.007357	57	10.7975	.993373	.006627
58	11.0361	.993251	.006749	58	10.8036	.993931	.006069
59	11.0423	.993808	.006192	59	10.8092	.994443	.005557
60	11.0480	.994319	.005681	60	10.8142	.994911	.005089

## Section 3

Table B

## Annuity, Income, and Remainder Interests For a Term Certain

Years	9.4%			Years	9.6%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.9141	.085923	.914077	1	0.9124	.087591	.912409
2	1.7496	.164464	.835536	2	1.7449	.167510	.832490
3	2.5134	.236256	.763744	3	2.5045	.240429	.759571
4	3.2115	.301879	.698121	4	3.1975	.306961	.693039
5	3.8496	.361864	.638136	5	3.8298	.367665	.632335
6	4.4329	.416695	.583305	6	4.4068	.423052	.576948
7	4.9661	.466814	.533186	7	4.9332	.473588	.526412
8	5.4535	.512627	.487373	8	5.4135	.519697	.480303
9	5.8990	.554504	.445496	9	5.8517	.561767	.438233
10	6.3062	.592782	.407218	10	6.2516	.600152	.399848
11	6.6784	.627772	.372228	11	6.6164	.635176	.364824
12	7.0187	.659755	.340245	12	6.9493	.667131	.332869
13	7.3297	.688990	.311010	13	7.2530	.696287	.303713
14	7.6140	.715713	.284287	14	7.5301	.722890	.277110
15	7.8738	.740140	.259860	15	7.7829	.747162	.252838
16	8.1114	.762468	.237532	16	8.0136	.769309	.230691
17	8.3285	.782877	.217123	17	8.2241	.789515	.210485
18	8.5269	.801533	.198467	18	8.4162	.807952	.192048
19	8.7084	.818586	.181414	19	8.5914	.824774	.175226
20	8.8742	.834174	.165826	20	8.7513	.840122	.159878
21	9.0258	.848422	.151578	21	8.8971	.854126	.145874
22	9.1643	.861446	.138554	22	9.0302	.866903	.133097
23	9.2910	.873351	.126649	23	9.1517	.878561	.121439
24	9.4067	.884233	.115767	24	9.2625	.889198	.110802
25	9.5126	.894180	.105820	25	9.3636	.898903	.101097
26	9.6093	.903273	.096727	26	9.4558	.907759	.092241
27	9.6977	.911584	.088416	27	9.5400	.915838	.084162
28	9.7785	.919181	.080819	28	9.6168	.923210	.076790
29	9.8524	.926125	.073875	29	9.6868	.929936	.070064
30	9.9199	.932473	.067527	30	9.7508	.936073	.063927
31	9.9816	.938275	.061725	31	9.8091	.941673	.058327
32	10.0381	.943578	.056422	32	9.8623	.946782	.053218
33	10.0896	.948426	.051574	33	9.9109	.951443	.048557
34	10.1368	.952858	.047142	34	9.9552	.955696	.044304
35	10.1799	.956908	.043092	35	9.9956	.959577	.040423
36	10.2193	.960611	.039389	36	10.0325	.963118	.036882
37	10.2553	.963995	.036005	37	10.0661	.966348	.033652
38	10.2882	.967089	.032911	38	10.0968	.969296	.030704
39	10.3183	.969917	.030083	39	10.1248	.971985	.028015
40	10.3458	.972502	.027498	40	10.1504	.974439	.025561
41	10.3709	.974864	.025136	41	10.1737	.976678	.023322
42	10.3939	.977024	.022976	42	10.1950	.978721	.021279
43	10.4149	.978998	.021002	43	10.2144	.980585	.019415
44	10.4341	.980803	.019197	44	10.2321	.982285	.017715
45	10.4516	.982452	.017548	45	10.2483	.983837	.016163
46	10.4677	.983960	.016040	46	10.2630	.985253	.014747
47	10.4823	.985338	.014662	47	10.2765	.986544	.013456
48	10.4957	.986598	.013402	48	10.2888	.987723	.012277
49	10.5080	.987750	.012250	49	10.3000	.988798	.011202
50	10.5192	.988802	.011198	50	10.3102	.989779	.010221
51	10.5294	.989764	.010236	51	10.3195	.990675	.009325
52	10.5388	.990644	.009356	52	10.3280	.991492	.008508
53	10.5473	.991448	.008552	53	10.3358	.992237	.007763
54	10.5551	.992183	.007817	54	10.3429	.992917	.007083
55	10.5623	.992854	.007146	55	10.3493	.993537	.006463
56	10.5688	.993468	.006532	56	10.3552	.994103	.005897
57	10.5748	.994029	.005971	57	10.3606	.994620	.005380
58	10.5802	.994542	.005458	58	10.3655	.995091	.004909
59	10.5852	.995011	.004989	59	10.3700	.995521	.004479
60	10.5898	.995440	.004560	60	10.3741	.995913	.004087

Table B

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Annuity, Income, and Remainder Interests For a Term Certain

Years	9.8%			10.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9107	.089253	.910747	1	0.9091	.090909	.909091
2	1.7402	.170540	.829460	2	1.7355	.173554	.826446
3	2.4956	.244572	.755428	3	2.4869	.248685	.751315
4	3.1836	.311997	.688003	4	3.1699	.316987	.683013
5	3.8102	.373403	.626597	5	3.7908	.379079	.620921
6	4.3809	.429329	.570671	6	4.3553	.435526	.564474
7	4.9006	.480263	.519737	7	4.8684	.486842	.513158
8	5.3740	.526651	.473349	8	5.3349	.533493	.466507
9	5.8051	.568899	.431101	9	5.7590	.575902	.424098
10	6.1977	.607376	.392624	10	6.1446	.614457	.385543
11	6.5553	.642419	.357581	11	6.4951	.649506	.350494
12	6.8810	.674334	.325666	12	6.8137	.681369	.318631
13	7.1776	.703401	.296599	13	7.1034	.710336	.289664
14	7.4477	.729873	.270127	14	7.3667	.736669	.263331
15	7.6937	.753983	.246017	15	7.6061	.760608	.239392
16	7.9178	.775941	.224059	16	7.8237	.782371	.217629
17	8.1218	.795939	.204061	17	8.0216	.802155	.197845
18	8.3077	.814152	.185848	18	8.2014	.820141	.179859
19	8.4769	.830740	.169260	19	8.3649	.836492	.163508
20	8.6311	.845847	.154153	20	8.5136	.851356	.148644
21	8.7715	.859605	.140395	21	8.6487	.864869	.135131
22	8.8993	.872136	.127864	22	8.7715	.877154	.122846
23	9.0158	.883548	.116452	23	8.8832	.888322	.111678
24	9.1219	.893942	.106058	24	8.9847	.898474	.101526
25	9.2184	.903408	.096592	25	9.0770	.907704	.092296
26	9.3064	.912029	.087971	26	9.1609	.916095	.083905
27	9.3865	.919881	.080119	27	9.2372	.923722	.076278
28	9.4595	.927032	.072968	28	9.3066	.930657	.069343
29	9.5260	.933544	.066456	29	9.3696	.936961	.063039
30	9.5865	.939476	.060524	30	9.4269	.942691	.057309
31	9.6416	.944878	.055122	31	9.4790	.947901	.052099
32	9.6918	.949798	.050202	32	9.5264	.952638	.047362
33	9.7375	.954278	.045722	33	9.5694	.956943	.043057
34	9.7792	.958359	.041641	34	9.6086	.960857	.039143
35	9.8171	.962076	.037924	35	9.6442	.964416	.035584
36	9.8516	.965461	.034539	36	9.6765	.967651	.032349
37	9.8831	.968543	.031457	37	9.7059	.970592	.029408
38	9.9117	.971351	.028649	38	9.7327	.973265	.026735
39	9.9378	.973908	.026092	39	9.7570	.975696	.024304
40	9.9616	.976237	.023763	40	9.7791	.977905	.022095
41	9.9832	.978358	.021642	41	9.7991	.979914	.020086
42	10.0030	.980289	.019711	42	9.8174	.981740	.018260
43	10.0209	.982049	.017951	43	9.8340	.983400	.016600
44	10.0373	.983651	.016349	44	9.8491	.984909	.015091
45	10.0521	.985110	.014890	45	9.8628	.986281	.013719
46	10.0657	.986439	.013561	46	9.8753	.987528	.012472
47	10.0781	.987649	.012351	47	9.8866	.988662	.011338
48	10.0893	.988752	.011248	48	9.8969	.989693	.010307
49	10.0995	.989756	.010244	49	9.9063	.990630	.009370
50	10.1089	.990670	.009330	50	9.9148	.991481	.008519
51	10.1174	.991503	.008497	51	9.9226	.992256	.007744
52	10.1251	.992261	.007739	52	9.9296	.992960	.007040
53	10.1322	.992952	.007048	53	9.9360	.993600	.006400
54	10.1386	.993581	.006419	54	9.9418	.994182	.005818
55	10.1444	.994154	.005846	55	9.9471	.994711	.005289
56	10.1498	.994676	.005324	56	9.9519	.995191	.004809
57	10.1546	.995151	.004849	57	9.9563	.995629	.004371
58	10.1590	.995584	.004416	58	9.9603	.996026	.003974
59	10.1630	.995978	.004022	59	9.9639	.996387	.003613
60	10.1667	.996337	.003663	60	9.9672	.996716	.003284

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Annuity, Income, and Remainder Interests For a Term Certain

Years	10.2%			10.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9074	.092559	.907441	1	0.9058	.094203	.905797
2	1.7309	.176551	.823449	2	1.7263	.179532	.820468
3	2.4781	.252768	.747232	3	2.4694	.256822	.743178
4	3.1562	.321931	.678069	4	3.1426	.326832	.673168
5	3.7715	.384693	.615307	5	3.7524	.390246	.609754
6	4.3299	.441645	.558355	6	4.3047	.447687	.552313
7	4.8365	.493326	.506674	7	4.8050	.499716	.500284
8	5.2963	.540223	.459777	8	5.2581	.546844	.453156
9	5.7135	.582779	.417221	9	5.6686	.589533	.410467
10	6.0921	.621397	.378603	10	6.0404	.628200	.371800
11	6.4357	.656440	.343560	11	6.3772	.663225	.336775
12	6.7474	.688240	.311760	12	6.6822	.694950	.305050
13	7.0304	.717096	.282904	13	6.9585	.723687	.276313
14	7.2871	.743281	.256719	14	7.2088	.749716	.250284
15	7.5200	.767043	.232957	15	7.4355	.773294	.226706
16	7.7314	.788605	.211395	16	7.6409	.794650	.205350
17	7.9233	.808172	.191828	17	7.8269	.813995	.186005
18	8.0973	.825927	.174073	18	7.9954	.831517	.168483
19	8.2553	.842039	.157961	19	8.1480	.847388	.152612
20	8.3986	.856660	.143340	20	8.2862	.861765	.138235
21	8.5287	.869927	.130073	21	8.4114	.874787	.125213
22	8.6467	.881967	.118033	22	8.5248	.886582	.113418
23	8.7538	.892892	.107108	23	8.6276	.897267	.102733
24	8.8510	.902805	.097195	24	8.7206	.906944	.093056
25	8.9392	.911802	.088198	25	8.8049	.915711	.084289
26	9.0193	.919965	.080035	26	8.8813	.923651	.076349
27	9.0919	.927373	.072627	27	8.9504	.930843	.069157
28	9.1578	.934095	.065905	28	9.0131	.937358	.062642
29	9.2176	.940196	.059804	29	9.0698	.943259	.056741
30	9.2719	.945731	.054269	30	9.1212	.948604	.051396
31	9.3211	.950754	.049246	31	9.1677	.953446	.046554
32	9.3658	.955312	.044688	32	9.2099	.957831	.042169
33	9.4064	.959448	.040552	33	9.2481	.961804	.038196
34	9.4432	.963202	.036798	34	9.2827	.965402	.034598
35	9.4765	.966608	.033392	35	9.3140	.968661	.031339
36	9.5068	.969699	.030301	36	9.3424	.971613	.028387
37	9.5343	.972503	.027497	37	9.3681	.974288	.025712
38	9.5593	.975048	.024952	38	9.3914	.976710	.023290
39	9.5819	.977358	.022642	39	9.4125	.978904	.021096
40	9.6025	.979454	.020546	40	9.4316	.980891	.019109
41	9.6211	.981355	.018645	41	9.4490	.982691	.017309
42	9.6380	.983081	.016919	42	9.4646	.984322	.015678
43	9.6534	.984647	.015353	43	9.4788	.985799	.014201
44	9.6673	.986068	.013932	44	9.4917	.987136	.012864
45	9.6800	.987358	.012642	45	9.5033	.988348	.011652
46	9.6914	.988528	.011472	46	9.5139	.989446	.010554
47	9.7019	.989590	.010410	47	9.5235	.990440	.009560
48	9.7113	.990553	.009447	48	9.5321	.991341	.008659
49	9.7199	.991428	.008572	49	9.5400	.992156	.007844
50	9.7277	.992221	.007779	50	9.5471	.992895	.007105
51	9.7347	.992941	.007059	51	9.5535	.993565	.006435
52	9.7411	.993594	.006406	52	9.5593	.994171	.005829
53	9.7469	.994187	.005813	53	9.5646	.994720	.005280
54	9.7522	.994725	.005275	54	9.5694	.995217	.004783
55	9.7570	.995214	.004786	55	9.5737	.995668	.004332
56	9.7613	.995657	.004343	56	9.5777	.996076	.003924
57	9.7653	.996059	.003941	57	9.5812	.996446	.003554
58	9.7689	.996423	.003577	58	9.5844	.996780	.003220
59	9.7721	.996754	.003246	59	9.5873	.997084	.002916
60	9.7750	.997055	.002945	60	9.5900	.997358	.002642

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Annuity, Income, and Remainder Interests For a Term Certain

Years	10.6%			10.8%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9042	.095841	.904159	1	0.9025	.097473	.902527
2	1.7217	.182496	.817504	2	1.7171	.185445	.814555
3	2.4608	.260847	.739153	3	2.4522	.264842	.735158
4	3.1291	.331688	.668312	4	3.1157	.336500	.663500
5	3.7334	.395739	.604261	5	3.7146	.401173	.598827
6	4.2797	.453652	.546348	6	4.2550	.459543	.540457
7	4.7737	.506015	.493985	7	4.7428	.512223	.487777
8	5.2204	.553359	.446641	8	5.1830	.559768	.440232
9	5.6242	.596165	.403835	9	5.5804	.602678	.397322
10	5.9893	.634869	.365131	10	5.9389	.641407	.358593
11	6.3195	.669863	.330137	11	6.2626	.676360	.323640
12	6.6180	.701504	.298496	12	6.5547	.707906	.292094
13	6.8879	.730112	.269888	13	6.8183	.736377	.263623
14	7.1319	.755978	.244022	14	7.0562	.762073	.237927
15	7.3525	.779366	.220634	15	7.2710	.785265	.214735
16	7.5520	.800511	.199489	16	7.4648	.806196	.193804
17	7.7324	.819631	.180369	17	7.6397	.825086	.174914
18	7.8954	.836917	.163083	18	7.7976	.842136	.157864
19	8.0429	.852547	.147453	19	7.9400	.857523	.142477
20	8.1762	.866679	.133321	20	8.0686	.871411	.128589
21	8.2968	.879457	.120543	21	8.1847	.883945	.116055
22	8.4058	.891010	.108990	22	8.2894	.895257	.104743
23	8.5043	.901456	.098544	23	8.3839	.905467	.094533
24	8.5934	.910900	.089100	24	8.4693	.914681	.085319
25	8.6740	.919440	.080560	25	8.5463	.922997	.077003
26	8.7468	.927161	.072839	26	8.6158	.930503	.069497
27	8.8127	.934142	.065858	27	8.6785	.937277	.062723
28	8.8722	.940453	.059547	28	8.7351	.943391	.056609
29	8.9260	.946160	.053840	29	8.7862	.948909	.051091
30	8.9747	.951320	.048680	30	8.8323	.953889	.046111
31	9.0187	.955986	.044014	31	8.8739	.958383	.041617
32	9.0585	.960204	.039796	32	8.9115	.962440	.037560
33	9.0945	.964018	.035982	33	8.9454	.966101	.033899
34	9.1270	.967467	.032533	34	8.9760	.969405	.030595
35	9.1565	.970585	.029415	35	9.0036	.972387	.027613
36	9.1831	.973404	.026596	36	9.0285	.975079	.024921
37	9.2071	.975953	.024047	37	9.0510	.977508	.022492
38	9.2288	.978258	.021742	38	9.0713	.979700	.020300
39	9.2485	.980342	.019658	39	9.0896	.981679	.018321
40	9.2663	.982226	.017774	40	9.1062	.983465	.016535
41	9.2824	.983929	.016071	41	9.1211	.985077	.014923
42	9.2969	.985469	.014531	42	9.1345	.986531	.013469
43	9.3100	.986862	.013138	43	9.1467	.987844	.012156
44	9.3219	.988121	.011879	44	9.1577	.989029	.010971
45	9.3326	.989260	.010740	45	9.1676	.990098	.009902
46	9.3423	.990289	.009711	46	9.1765	.991063	.008937
47	9.3511	.991220	.008780	47	9.1846	.991935	.008065
48	9.3591	.992061	.007939	48	9.1919	.992721	.007279
49	9.3662	.992822	.007178	49	9.1984	.993430	.006570
50	9.3727	.993510	.006490	50	9.2044	.994071	.005929
51	9.3786	.994132	.005868	51	9.2097	.994649	.005351
52	9.3839	.994694	.005306	52	9.2145	.995170	.004830
53	9.3887	.995203	.004797	53	9.2189	.995641	.004359
54	9.3930	.995663	.004337	54	9.2228	.996066	.003934
55	9.3970	.996078	.003922	55	9.2264	.996449	.003551
56	9.4005	.996454	.003546	56	9.2296	.996795	.003205
57	9.4037	.996794	.003206	57	9.2325	.997108	.002892
58	9.4066	.997101	.002899	58	9.2351	.997390	.002610
59	9.4092	.997379	.002621	59	9.2374	.997644	.002356
60	9.4116	.997630	.002370	60	9.2396	.997874	.002126

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

		11.0%			11.2%		
		Interest Rates					
Years	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.9009	.099099	.900901	1	0.8993	.100719	.899281
2	1.7125	.188378	.811622	2	1.7080	.191294	.808706
3	2.4437	.268809	.731191	3	2.4352	.272747	.727253
4	3.1024	.341269	.658731	4	3.0892	.345995	.654005
5	3.6959	.406549	.593451	5	3.6774	.411866	.588134
6	4.2305	.465359	.534641	6	4.2063	.471103	.528897
7	4.7122	.518342	.481658	7	4.6819	.524373	.475627
8	5.1461	.566074	.433926	8	5.1096	.572278	.427722
9	5.5370	.609075	.390925	9	5.4943	.615358	.384642
10	5.8892	.647816	.352184	10	5.8402	.654099	.345901
11	6.2065	.682717	.317283	11	6.1512	.688938	.311062
12	6.4924	.714159	.285841	12	6.4310	.720268	.279732
13	6.7499	.742486	.257514	13	6.6825	.748442	.251558
14	6.9819	.768005	.231995	14	6.9087	.773779	.226221
15	7.1909	.790996	.209004	15	7.1122	.796564	.203436
16	7.3792	.811708	.188292	16	7.2951	.817054	.182946
17	7.5488	.830367	.169633	17	7.4596	.835480	.164520
18	7.7016	.847178	.152822	18	7.6076	.852050	.147950
19	7.8393	.862322	.137678	19	7.7406	.866952	.133048
20	7.9633	.875966	.124034	20	7.8603	.880352	.119648
21	8.0751	.888258	.111742	21	7.9679	.892403	.107597
22	8.1757	.899331	.100669	22	8.0646	.903240	.096760
23	8.2664	.909307	.090693	23	8.1517	.912986	.087014
24	8.3481	.918295	.081705	24	8.2299	.921750	.078250
25	8.4217	.926392	.073608	25	8.3003	.929631	.070369
26	8.4881	.933686	.066314	26	8.3636	.936719	.063281
27	8.5478	.940258	.059742	27	8.4205	.943092	.056908
28	8.6016	.946178	.053822	28	8.4716	.948824	.051176
29	8.6501	.951512	.048488	29	8.5177	.953978	.046022
30	8.6938	.956317	.043683	30	8.5591	.958614	.041386
31	8.7331	.960646	.039354	31	8.5963	.962782	.037218
32	8.7686	.964546	.035454	32	8.6297	.966531	.033469
33	8.8005	.968060	.031940	33	8.6598	.969902	.030098
34	8.8293	.971225	.028775	34	8.6869	.972933	.027067
35	8.8552	.974076	.025924	35	8.7112	.975659	.024341
36	8.8786	.976645	.023355	36	8.7331	.978111	.021889
37	8.8996	.978960	.021040	37	8.7528	.980316	.019684
38	8.9186	.981045	.018955	38	8.7705	.982298	.017702
39	8.9357	.982923	.017077	39	8.7864	.984081	.015919
40	8.9511	.984616	.015384	40	8.8008	.985684	.014316
41	8.9649	.986140	.013860	41	8.8136	.987126	.012874
42	8.9774	.987514	.012486	42	8.8252	.988423	.011577
43	8.9886	.988751	.011249	43	8.8356	.989589	.010411
44	8.9988	.989866	.010134	44	8.8450	.990638	.009362
45	9.0079	.990870	.009130	45	8.8534	.991581	.008419
46	9.0161	.991775	.008225	46	8.8610	.992429	.007571
47	9.0235	.992590	.007410	47	8.8678	.993191	.006809
48	9.0302	.993324	.006676	48	8.8739	.993877	.006123
49	9.0362	.993986	.006014	49	8.8794	.994494	.005506
50	9.0417	.994582	.005418	50	8.8844	.995048	.004952
51	9.0465	.995119	.004881	51	8.8888	.995547	.004453
52	9.0509	.995603	.004397	52	8.8928	.995995	.004005
53	9.0549	.996038	.003962	53	8.8964	.996399	.003601
54	9.0585	.996431	.003569	54	8.8997	.996762	.003238
55	9.0617	.996785	.003215	55	8.9026	.997088	.002912
56	9.0646	.997103	.002897	56	8.9052	.997381	.002619
57	9.0672	.997390	.002610	57	8.9075	.997645	.002355
58	9.0695	.997649	.002351	58	8.9097	.997882	.002118
59	9.0717	.997882	.002118	59	8.9116	.998095	.001905
60	9.0736	.998092	.001908	60	8.9133	.998287	.001713

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Annuity, Income, and Remainder Interests For a Term Certain

Years	11.4%			11.6%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8977	.102334	.897666	1	0.8961	.103943	.896057
2	1.7035	.194196	.805804	2	1.6990	.197081	.802919
3	2.4268	.276657	.723343	3	2.4184	.280539	.719461
4	3.0761	.350679	.649321	4	3.0631	.355321	.644679
5	3.6590	.417127	.582873	5	3.6408	.422331	.577669
6	4.1822	.476775	.523225	6	4.1584	.482375	.517625
7	4.6519	.530318	.469682	7	4.6222	.536179	.463821
8	5.0735	.578383	.421617	8	5.0378	.584390	.415610
9	5.4520	.621528	.378472	9	5.4103	.627589	.372411
10	5.7917	.660259	.339741	10	5.7440	.666299	.333701
11	6.0967	.695026	.304974	11	6.0430	.700984	.299016
12	6.3705	.726235	.273765	12	6.3109	.732065	.267935
13	6.6162	.754251	.245749	13	6.5510	.759915	.240085
14	6.8368	.779399	.220601	14	6.7661	.784870	.215130
15	7.0349	.801974	.198026	15	6.9589	.807231	.192769
16	7.2126	.822239	.177761	16	7.1316	.827268	.172732
17	7.3722	.840430	.159570	17	7.2864	.845222	.154778
18	7.5154	.856759	.143241	18	7.4251	.861310	.138690
19	7.6440	.871418	.128582	19	7.5494	.875726	.124274
20	7.7594	.884576	.115424	20	7.6607	.888643	.111357
21	7.8631	.896388	.103612	21	7.7605	.900218	.099782
22	7.9561	.906991	.093009	22	7.8499	.910590	.089410
23	8.0396	.916509	.083491	23	7.9300	.919883	.080117
24	8.1145	.925053	.074947	24	8.0018	.928211	.071789
25	8.1818	.932722	.067278	25	8.0661	.935673	.064327
26	8.2422	.939607	.060393	26	8.1238	.942359	.057641
27	8.2964	.945787	.054213	27	8.1754	.948350	.051650
28	8.3450	.951335	.048665	28	8.2217	.953719	.046281
29	8.3887	.956315	.043685	29	8.2632	.958530	.041470
30	8.4279	.960786	.039214	30	8.3003	.962840	.037160
31	8.4631	.964799	.035201	31	8.3336	.966703	.033297
32	8.4947	.968401	.031599	32	8.3635	.970164	.029836
33	8.5231	.971635	.028365	33	8.3902	.973265	.026735
34	8.5486	.974537	.025463	34	8.4142	.976044	.023956
35	8.5714	.977143	.022857	35	8.4356	.978534	.021466
36	8.5919	.979482	.020518	36	8.4549	.980765	.019235
37	8.6104	.981582	.018418	37	8.4721	.982764	.017236
38	8.6269	.983467	.016533	38	8.4876	.984556	.015444
39	8.6417	.985159	.014841	39	8.5014	.986161	.013839
40	8.6551	.986677	.013323	40	8.5138	.987600	.012400
41	8.6670	.988041	.011959	41	8.5249	.988889	.011111
42	8.6778	.989265	.010735	42	8.5349	.990044	.009956
43	8.6874	.990363	.009637	43	8.5438	.991078	.008922
44	8.6960	.991349	.008651	44	8.5518	.992006	.007994
45	8.7038	.992235	.007765	45	8.5589	.992837	.007163
46	8.7108	.993029	.006971	46	8.5654	.993581	.006419
47	8.7170	.993743	.006257	47	8.5711	.994248	.005752
48	8.7227	.994383	.005617	48	8.5763	.994846	.005154
49	8.7277	.994958	.005042	49	8.5809	.995382	.004618
50	8.7322	.995474	.004526	50	8.5850	.995862	.004138
51	8.7363	.995937	.004063	51	8.5887	.996292	.003708
52	8.7399	.996353	.003647	52	8.5920	.996678	.003322
53	8.7432	.996726	.003274	53	8.5950	.997023	.002977
54	8.7461	.997061	.002939	54	8.5977	.997332	.002668
55	8.7488	.997362	.002638	55	8.6001	.997610	.002390
56	8.7512	.997632	.002368	56	8.6022	.997858	.002142
57	8.7533	.997874	.002126	57	8.6041	.998081	.001919
58	8.7552	.998092	.001908	58	8.6059	.998280	.001720
59	8.7569	.998287	.001713	59	8.6074	.998459	.001541
60	8.7584	.998462	.001538	60	8.6088	.998619	.001381

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	11.8%			12.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8945	.105546	.894454	1	0.8929	.107143	.892857
2	1.6945	.199951	.800049	2	1.6901	.202806	.797194
3	2.4101	.284393	.715607	3	2.4018	.288220	.711780
4	3.0502	.359922	.640078	4	3.0373	.364482	.635518
5	3.6227	.427480	.572520	5	3.6048	.432573	.567427
6	4.1348	.487907	.512093	6	4.1114	.493369	.506631
7	4.5928	.541956	.458044	7	4.5638	.547651	.452349
8	5.0025	.590300	.409700	8	4.9676	.596117	.403883
9	5.3690	.633542	.366458	9	5.3282	.639390	.360610
10	5.6968	.672220	.327780	10	5.6502	.678027	.321973
11	5.9900	.706816	.293184	11	5.9377	.712524	.287476
12	6.2522	.737760	.262240	12	6.1944	.743325	.256675
13	6.4868	.765439	.234561	13	6.4235	.770826	.229174
14	6.6966	.790196	.209804	14	6.6282	.795380	.204620
15	6.8842	.812339	.187661	15	6.8109	.817304	.182696
16	7.0521	.832146	.167854	16	6.9740	.836878	.163122
17	7.2022	.849862	.150138	17	7.1196	.854356	.145644
18	7.3365	.865709	.134291	18	7.2497	.869960	.130040
19	7.4566	.879883	.120117	19	7.3658	.883893	.116107
20	7.5641	.892561	.107439	20	7.4694	.896333	.103667
21	7.6602	.903900	.096100	21	7.5620	.907440	.092560
22	7.7461	.914043	.085957	22	7.6446	.917357	.082643
23	7.8230	.923116	.076884	23	7.7184	.926212	.073788
24	7.8918	.931230	.068770	24	7.7843	.934118	.065882
25	7.9533	.938489	.061511	25	7.8431	.941177	.058823
26	8.0083	.944981	.055019	26	7.8957	.947479	.052521
27	8.0575	.950788	.049212	27	7.9426	.953106	.046894
28	8.1015	.955982	.044018	28	7.9844	.958131	.041869
29	8.1409	.960628	.039372	29	8.0218	.962617	.037383
30	8.1761	.964784	.035216	30	8.0552	.966622	.033378
31	8.2076	.968500	.031500	31	8.0850	.970198	.029802
32	8.2358	.971825	.028175	32	8.1116	.973391	.026609
33	8.2610	.974799	.025201	33	8.1354	.976242	.023758
34	8.2835	.977459	.022541	34	8.1566	.978788	.021212
35	8.3037	.979838	.020162	35	8.1755	.981060	.018940
36	8.3217	.981966	.018034	36	8.1924	.983090	.016910
37	8.3379	.983869	.016131	37	8.2075	.984902	.015098
38	8.3523	.985572	.014428	38	8.2210	.986519	.013481
39	8.3652	.987095	.012905	39	8.2330	.987964	.012036
40	8.3768	.988457	.011543	40	8.2438	.989253	.010747
41	8.3871	.989675	.010325	41	8.2534	.990405	.009595
42	8.3963	.990765	.009235	42	8.2619	.991433	.008567
43	8.4046	.991740	.008260	43	8.2696	.992351	.007649
44	8.4120	.992611	.007389	44	8.2764	.993170	.006830
45	8.4186	.993391	.006609	45	8.2825	.993902	.006098
46	8.4245	.994089	.005911	46	8.2880	.994555	.005445
47	8.4298	.994713	.005287	47	8.2928	.995139	.004861
48	8.4345	.995271	.004729	48	8.2972	.995660	.004340
49	8.4387	.995770	.004230	49	8.3010	.996125	.003875
50	8.4425	.996216	.003784	50	8.3045	.996540	.003460
51	8.4459	.996616	.003384	51	8.3076	.996911	.003089
52	8.4489	.996973	.003027	52	8.3103	.997242	.002758
53	8.4516	.997292	.002708	53	8.3128	.997537	.002463
54	8.4541	.997578	.002422	54	8.3150	.997801	.002199
55	8.4562	.997834	.002166	55	8.3170	.998037	.001963
56	8.4582	.998062	.001938	56	8.3187	.998247	.001753
57	8.4599	.998267	.001733	57	8.3203	.998435	.001565
58	8.4614	.998450	.001550	58	8.3217	.998602	.001398
59	8.4628	.998613	.001387	59	8.3229	.998752	.001248
60	8.4641	.998760	.001240	60	8.3240	.998886	.001114



**Table B**

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**Annuity, Income, and Remainder Interests For a Term Certain**

Years	12.2%			12.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8913	.108734	.891266	1	0.8897	.110320	.889680
2	1.6856	.205646	.794354	2	1.6812	.208470	.791530
3	2.3936	.292019	.707981	3	2.3854	.295792	.704208
4	3.0246	.369001	.630999	4	3.0119	.373480	.626520
5	3.5870	.437612	.562388	5	3.5693	.442598	.557402
6	4.0882	.498763	.501237	6	4.0652	.504091	.495909
7	4.5350	.553265	.446735	7	4.5064	.558800	.441200
8	4.9331	.601840	.398160	8	4.8990	.607473	.392527
9	5.2880	.645134	.354866	9	5.2482	.650777	.349223
10	5.6043	.683720	.316280	10	5.5589	.689303	.310697
11	5.8862	.718111	.281889	11	5.8353	.723579	.276421
12	6.1374	.748762	.251238	12	6.0812	.754074	.245926
13	6.3613	.776080	.223920	13	6.3000	.781205	.218795
14	6.5609	.800428	.199572	14	6.4947	.805342	.194658
15	6.7388	.822128	.177872	15	6.6679	.826817	.173183
16	6.8973	.841469	.158531	16	6.8220	.845923	.154077
17	7.0386	.858707	.141293	17	6.9590	.862920	.137080
18	7.1645	.874070	.125930	18	7.0810	.878043	.121957
19	7.2767	.887763	.112237	19	7.1895	.891497	.108503
20	7.3768	.899967	.100033	20	7.2860	.903467	.096533
21	7.4659	.910844	.089156	21	7.3719	.914117	.085883
22	7.5454	.920538	.079462	22	7.4483	.923592	.076408
23	7.6162	.929179	.070821	23	7.5163	.932021	.067979
24	7.6793	.936879	.063121	24	7.5768	.939520	.060480
25	7.7356	.943743	.056257	25	7.6306	.946193	.053807
26	7.7857	.949860	.050140	26	7.6785	.952129	.047871
27	7.8304	.955312	.044688	27	7.7210	.957410	.042590
28	7.8703	.960171	.039829	28	7.7589	.962108	.037892
29	7.9058	.964502	.035498	29	7.7926	.966289	.033711
30	7.9374	.968362	.031638	30	7.8226	.970008	.029992
31	7.9656	.971802	.028198	31	7.8493	.973316	.026684
32	7.9907	.974868	.025132	32	7.8731	.976260	.023740
33	8.0131	.977601	.022399	33	7.8942	.978879	.021121
34	8.0331	.980036	.019964	34	7.9130	.981209	.018791
35	8.0509	.982207	.017793	35	7.9297	.983282	.016718
36	8.0667	.984142	.015858	36	7.9446	.985127	.014873
37	8.0809	.985866	.014134	37	7.9578	.986767	.013233
38	8.0935	.987403	.012597	38	7.9696	.988227	.011773
39	8.1047	.988773	.011227	39	7.9800	.989526	.010474
40	8.1147	.989993	.010007	40	7.9894	.990681	.009319
41	8.1236	.991081	.008919	41	7.9977	.991709	.008291
42	8.1316	.992051	.007949	42	8.0050	.992624	.007376
43	8.1387	.992916	.007084	43	8.0116	.993438	.006562
44	8.1450	.993686	.006314	44	8.0174	.994162	.005838
45	8.1506	.994372	.005628	45	8.0226	.994806	.005194
46	8.1556	.994984	.005016	46	8.0272	.995379	.004621
47	8.1601	.995530	.004470	47	8.0314	.995889	.004111
48	8.1641	.996016	.003984	48	8.0350	.996342	.003658
49	8.1676	.996449	.003551	49	8.0383	.996746	.003254
50	8.1708	.996835	.003165	50	8.0412	.997105	.002895
51	8.1736	.997179	.002821	51	8.0437	.997424	.002576
52	8.1761	.997486	.002514	52	8.0460	.997708	.002292
53	8.1784	.997759	.002241	53	8.0481	.997961	.002039
54	8.1804	.998003	.001997	54	8.0499	.998186	.001814
55	8.1821	.998220	.001780	55	8.0515	.998386	.001614
56	8.1837	.998414	.001586	56	8.0529	.998564	.001436
57	8.1851	.998586	.001414	57	8.0542	.998723	.001277
58	8.1864	.998740	.001260	58	8.0554	.998864	.001136
59	8.1875	.998877	.001123	59	8.0564	.998989	.001011
60	8.1885	.998999	.001001	60	8.0573	.999100	.000900

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Table B

## Annuity, Income, and Remainder Interests For a Term Certain

Years	12.6%			12.8%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8881	.111901	.888099	1	0.8865	.113475	.886525
2	1.6768	.211279	.788721	2	1.6725	.214074	.785926
3	2.3773	.299538	.700462	3	2.3692	.303257	.696743
4	2.9994	.377920	.622080	4	2.9869	.382320	.617680
5	3.5518	.447531	.552469	5	3.5345	.452411	.547589
6	4.0425	.509352	.490648	6	4.0199	.514549	.485451
7	4.4782	.564256	.435744	7	4.4503	.569636	.430364
8	4.8652	.613016	.386984	8	4.8318	.618471	.381529
9	5.2089	.656320	.343680	9	5.1700	.661765	.338235
10	5.5141	.694778	.305222	10	5.4699	.700147	.299853
11	5.7852	.728932	.271068	11	5.7357	.734173	.265827
12	6.0259	.759265	.240735	12	5.9714	.764337	.235663
13	6.2397	.786203	.213797	13	6.1803	.791079	.208921
14	6.4296	.810127	.189873	14	6.3655	.814787	.185213
15	6.5982	.831374	.168626	15	6.5297	.835804	.164196
16	6.7480	.850243	.149757	16	6.6753	.854436	.145564
17	6.8810	.867001	.132999	17	6.8043	.870954	.129046
18	6.9991	.881884	.118116	18	6.9187	.885597	.114403
19	7.1040	.895101	.104899	19	7.0201	.898579	.101421
20	7.1971	.906839	.093161	20	7.1101	.910088	.089912
21	7.2799	.917264	.082736	21	7.1898	.920291	.079709
22	7.3534	.926522	.073478	22	7.2604	.929336	.070664
23	7.4186	.934745	.065255	23	7.3231	.937354	.062646
24	7.4766	.942047	.057953	24	7.3786	.944463	.055537
25	7.5280	.948532	.051468	25	7.4279	.950765	.049235
26	7.5737	.954291	.045709	26	7.4715	.956352	.043648
27	7.6143	.959406	.040594	27	7.5102	.961305	.038695
28	7.6504	.963948	.036052	28	7.5445	.965696	.034304
29	7.6824	.967983	.032017	29	7.5749	.969589	.030411
30	7.7108	.971565	.028435	30	7.6019	.973040	.026960
31	7.7361	.974747	.025253	31	7.6258	.976099	.023901
32	7.7585	.977573	.022427	32	7.6470	.978811	.021189
33	7.7784	.980083	.019917	33	7.6657	.981215	.018785
34	7.7961	.982311	.017689	34	7.6824	.983347	.016653
35	7.8118	.984291	.015709	35	7.6972	.985237	.014763
36	7.8258	.986049	.013951	36	7.7103	.986912	.013088
37	7.8382	.987610	.012390	37	7.7219	.988397	.011603
38	7.8492	.988996	.011004	38	7.7321	.989714	.010286
39	7.8589	.990228	.009772	39	7.7413	.990881	.009119
40	7.8676	.991321	.008679	40	7.7493	.991916	.008084
41	7.8753	.992292	.007708	41	7.7565	.992833	.007167
42	7.8822	.993155	.006845	42	7.7629	.993646	.006354
43	7.8883	.993921	.006079	43	7.7685	.994367	.005633
44	7.8937	.994601	.005399	44	7.7735	.995007	.004993
45	7.8985	.995205	.004795	45	7.7779	.995573	.004427
46	7.9027	.995742	.004258	46	7.7818	.996076	.003924
47	7.9065	.996218	.003782	47	7.7853	.996521	.003479
48	7.9099	.996641	.003359	48	7.7884	.996916	.003084
49	7.9128	.997017	.002983	49	7.7911	.997266	.002734
50	7.9155	.997351	.002649	50	7.7936	.997576	.002424
51	7.9178	.997647	.002353	51	7.7957	.997851	.002149
52	7.9199	.997911	.002089	52	7.7976	.998095	.001905
53	7.9218	.998144	.001856	53	7.7993	.998311	.001689
54	7.9234	.998352	.001648	54	7.8008	.998503	.001497
55	7.9249	.998537	.001463	55	7.8021	.998673	.001327
56	7.9262	.998700	.001300	56	7.8033	.998823	.001177
57	7.9273	.998846	.001154	57	7.8043	.998957	.001043
58	7.9284	.998975	.001025	58	7.8053	.999075	.000925
59	7.9293	.999090	.000910	59	7.8061	.999180	.000820
60	7.9301	.999191	.000809	60	7.8068	.999273	.000727

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Annuity, Income, and Remainder Interests For a Term Certain

Years	13.0% Interest Rates			Years	13.2%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.8850	.115044	.884956	1	0.8834	.116608	.883392
2	1.6681	.216853	.783147	2	1.6638	.219618	.780382
3	2.3612	.306950	.693050	3	2.3532	.310617	.689383
4	2.9745	.386681	.613319	4	2.9622	.391004	.608996
5	3.5172	.457240	.542760	5	3.5001	.462018	.537982
6	3.9975	.519681	.480319	6	3.9754	.524751	.475249
7	4.4226	.574939	.425061	7	4.3952	.580169	.419831
8	4.7988	.623840	.376160	8	4.7661	.629124	.370876
9	5.1317	.667115	.332885	9	5.0937	.672371	.327629
10	5.4262	.705412	.294588	10	5.3831	.710575	.289425
11	5.6869	.739302	.260698	11	5.6388	.744324	.255676
12	5.9176	.769294	.230706	12	5.8647	.774138	.225862
13	6.1218	.795835	.204165	13	6.0642	.800475	.199525
14	6.3025	.819323	.180677	14	6.2405	.823742	.176258
15	6.4624	.840109	.159891	15	6.3962	.844295	.155705
16	6.6039	.858504	.141496	16	6.5337	.862451	.137549
17	6.7291	.874782	.125218	17	6.6552	.878490	.121510
18	6.8399	.889188	.110812	18	6.7626	.892659	.107341
19	6.9380	.901936	.098064	19	6.8574	.905176	.094824
20	7.0248	.913218	.086782	20	6.9412	.916233	.083767
21	7.1016	.923202	.076798	21	7.0152	.926001	.073999
22	7.1695	.932037	.067963	22	7.0805	.934630	.065370
23	7.2297	.939856	.060144	23	7.1383	.942253	.057747
24	7.2829	.946775	.053225	24	7.1893	.948986	.051014
25	7.3300	.952898	.047102	25	7.2344	.954935	.045065
26	7.3717	.958317	.041683	26	7.2742	.960190	.039810
27	7.4086	.963112	.036888	27	7.3093	.964832	.035168
28	7.4412	.967356	.032644	28	7.3404	.968933	.031067
29	7.4701	.971111	.028889	29	7.3678	.972556	.027444
30	7.4957	.974435	.025565	30	7.3921	.975756	.024244
31	7.5183	.977376	.022624	31	7.4135	.978583	.021417
32	7.5383	.979979	.020021	32	7.4324	.981080	.018920
33	7.5560	.982282	.017718	33	7.4491	.983286	.016714
34	7.5717	.984320	.015680	34	7.4639	.985235	.014765
35	7.5856	.986124	.013876	35	7.4769	.986957	.013043
36	7.5979	.987721	.012279	36	7.4885	.988478	.011522
37	7.6087	.989133	.010867	37	7.4986	.989822	.010178
38	7.6183	.990383	.009617	38	7.5076	.991008	.008992
39	7.6268	.991490	.008510	39	7.5156	.992057	.007943
40	7.6344	.992469	.007531	40	7.5226	.992983	.007017
41	7.6410	.993335	.006665	41	7.5288	.993801	.006199
42	7.6469	.994102	.005898	42	7.5343	.994524	.005476
43	7.6522	.994781	.005219	43	7.5391	.995163	.004837
44	7.6568	.995381	.004619	44	7.5434	.995727	.004273
45	7.6609	.995912	.004088	45	7.5472	.996225	.003775
46	7.6645	.996383	.003617	46	7.5505	.996665	.003335
47	7.6677	.996799	.003201	47	7.5534	.997054	.002946
48	7.6705	.997167	.002833	48	7.5560	.997398	.002602
49	7.6730	.997493	.002507	49	7.5583	.997701	.002299
50	7.6752	.997781	.002219	50	7.5604	.997969	.002031
51	7.6772	.998037	.001963	51	7.5622	.998206	.001794
52	7.6789	.998263	.001737	52	7.5638	.998415	.001585
53	7.6805	.998462	.001538	53	7.5652	.998600	.001400
54	7.6818	.998639	.001361	54	7.5664	.998763	.001237
55	7.6830	.998796	.001204	55	7.5675	.998907	.001093
56	7.6841	.998934	.001066	56	7.5684	.999035	.000965
57	7.6851	.999057	.000943	57	7.5693	.999147	.000853
58	7.6859	.999165	.000835	58	7.5701	.999247	.000753
59	7.6866	.999261	.000739	59	7.5707	.999335	.000665
60	7.6873	.999346	.000654	60	7.5713	.999412	.000588

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## Annuity, Income, and Remainder Interests For a Term Certain

Years	13.4% Interest Rates			Years	13.6%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.8818	.118166	.881834	1	0.8803	.119718	.880282
2	1.6595	.222368	.777632	2	1.6552	.225104	.774896
3	2.3452	.314258	.685742	3	2.3373	.317873	.682127
4	2.9499	.395289	.604711	4	2.9378	.399536	.600464
5	3.4832	.466745	.533255	5	3.4663	.471423	.528577
6	3.9534	.529758	.470242	6	3.9316	.534703	.465297
7	4.3681	.585324	.414676	7	4.3412	.590408	.409592
8	4.7338	.634325	.365675	8	4.7018	.639443	.360557
9	5.0562	.677535	.322465	9	5.0192	.682609	.317391
10	5.3406	.715639	.284361	10	5.2986	.720606	.279394
11	5.5914	.749241	.250759	11	5.5445	.754055	.245945
12	5.8125	.778872	.221128	12	5.7610	.783499	.216501
13	6.0075	.805002	.194998	13	5.9516	.809418	.190582
14	6.1794	.828044	.171956	14	6.1194	.832234	.167766
15	6.3311	.848363	.151637	15	6.2671	.852319	.147681
16	6.4648	.866282	.133718	16	6.3971	.869999	.130001
17	6.5827	.882083	.117917	17	6.5115	.885562	.114438
18	6.6867	.896016	.103984	18	6.6122	.899263	.100737
19	6.7784	.908304	.091696	19	6.7009	.911323	.088677
20	6.8592	.919139	.080861	20	6.7790	.921939	.078061
21	6.9306	.928694	.071306	21	6.8477	.931284	.068716
22	6.9934	.937120	.062880	22	6.9082	.939511	.060489
23	7.0489	.944550	.055450	23	6.9614	.946753	.053247
24	7.0978	.951102	.048898	24	7.0083	.953127	.046873
25	7.1409	.956881	.043119	25	7.0496	.958739	.041261
26	7.1789	.961976	.038024	26	7.0859	.963679	.036321
27	7.2125	.966469	.033531	27	7.1178	.968027	.031973
28	7.2420	.970431	.029569	28	7.1460	.971855	.028145
29	7.2681	.973925	.026075	29	7.1708	.975224	.024776
30	7.2911	.977006	.022994	30	7.1926	.978190	.021810
31	7.3114	.979723	.020277	31	7.2118	.980801	.019199
32	7.3292	.982119	.017881	32	7.2287	.983100	.016900
33	7.3450	.984232	.015768	33	7.2436	.985123	.014877
34	7.3589	.986095	.013905	34	7.2566	.986904	.013096
35	7.3712	.987739	.012261	35	7.2682	.988472	.011528
36	7.3820	.989187	.010813	36	7.2783	.989852	.010148
37	7.3915	.990465	.009535	37	7.2873	.991067	.008933
38	7.3999	.991592	.008408	38	7.2951	.992136	.007864
39	7.4074	.992585	.007415	39	7.3020	.993078	.006922
40	7.4139	.993462	.006538	40	7.3081	.993907	.006093
41	7.4197	.994234	.005766	41	7.3135	.994636	.005364
42	7.4247	.994915	.005085	42	7.3182	.995278	.004722
43	7.4292	.995516	.004484	43	7.3224	.995843	.004157
44	7.4332	.996046	.003954	44	7.3260	.996341	.003659
45	7.4367	.996513	.003487	45	7.3293	.996779	.003221
46	7.4397	.996925	.003075	46	7.3321	.997165	.002835
47	7.4425	.997289	.002711	47	7.3346	.997504	.002496
48	7.4448	.997609	.002391	48	7.3368	.997803	.002197
49	7.4470	.997892	.002108	49	7.3387	.998066	.001934
50	7.4488	.998141	.001859	50	7.3404	.998298	.001702
51	7.4505	.998360	.001640	51	7.3419	.998501	.001499
52	7.4519	.998554	.001446	52	7.3432	.998681	.001319
53	7.4532	.998725	.001275	53	7.3444	.998839	.001161
54	7.4543	.998876	.001124	54	7.3454	.998978	.001022
55	7.4553	.999009	.000991	55	7.3463	.999100	.000900
56	7.4562	.999126	.000874	56	7.3471	.999208	.000792
57	7.4569	.999229	.000771	57	7.3478	.999303	.000697
58	7.4576	.999320	.000680	58	7.3484	.999386	.000614
59	7.4582	.999400	.000600	59	7.3490	.999460	.000540
60	7.4587	.999471	.000529	60	7.3494	.999524	.000476

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Annuity, Income, and Remainder Interests For a Term Certain

Years	13.8%			14.0%			
	Years	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest
1	0.8787	.121265	.878735	1	0.8772	.122807	.877193
2	1.6509	.227825	.772175	2	1.6467	.230532	.769468
3	2.3294	.321464	.678536	3	2.3216	.325028	.674972
4	2.9257	.403746	.596254	4	2.9137	.407920	.592080
5	3.4496	.476051	.523949	5	3.4331	.480631	.519369
6	3.9101	.539588	.460412	6	3.8887	.544413	.455587
7	4.3146	.595420	.404580	7	4.2883	.600363	.399637
8	4.6702	.644482	.355518	8	4.6389	.649441	.350559
9	4.9826	.687594	.312406	9	4.9464	.692492	.307508
10	5.2571	.725478	.274522	10	5.2161	.730256	.269744
11	5.4983	.758768	.241232	11	5.4527	.763383	.236617
12	5.7103	.788021	.211979	12	5.6603	.792441	.207559
13	5.8966	.813727	.186273	13	5.8424	.817931	.182069
14	6.0603	.836315	.163685	14	6.0021	.840290	.159710
15	6.2041	.856165	.143835	15	6.1422	.859904	.140096
16	6.3305	.873607	.126393	16	6.2651	.877108	.122892
17	6.4415	.888934	.111066	17	6.3729	.892200	.107800
18	6.5391	.902402	.097598	18	6.4674	.905439	.094561
19	6.6249	.914238	.085762	19	6.5504	.917052	.082948
20	6.7003	.924638	.075362	20	6.6231	.927238	.072762
21	6.7665	.933776	.066224	21	6.6870	.936174	.063826
22	6.8247	.941807	.058193	22	6.7429	.944012	.055988
23	6.8758	.948864	.051136	23	6.7921	.950888	.049112
24	6.9208	.955065	.044935	24	6.8351	.956919	.043081
25	6.9602	.960514	.039486	25	6.8729	.962210	.037790
26	6.9949	.965302	.034698	26	6.9061	.966851	.033149
27	7.0254	.969510	.030490	27	6.9352	.970922	.029078
28	7.0522	.973207	.026793	28	6.9607	.974493	.025507
29	7.0758	.976456	.023544	29	6.9830	.977625	.022375
30	7.0965	.979311	.020689	30	7.0027	.980373	.019627
31	7.1146	.981820	.018180	31	7.0199	.982783	.017217
32	7.1306	.984025	.015975	32	7.0350	.984898	.015102
33	7.1447	.985962	.014038	33	7.0482	.986752	.013248
34	7.1570	.987664	.012336	34	7.0599	.988379	.011621
35	7.1678	.989160	.010840	35	7.0700	.989806	.010194
36	7.1774	.990475	.009525	36	7.0790	.991058	.008942
37	7.1857	.991630	.008370	37	7.0868	.992156	.007844
38	7.1931	.992645	.007355	38	7.0937	.993120	.006880
39	7.1995	.993537	.006463	39	7.0997	.993965	.006035
40	7.2052	.994321	.005679	40	7.1050	.994706	.005294
41	7.2102	.995009	.004991	41	7.1097	.995356	.004644
42	7.2146	.995614	.004386	42	7.1138	.995926	.004074
43	7.2185	.996146	.003854	43	7.1173	.996427	.003573
44	7.2218	.996614	.003386	44	7.1205	.996865	.003135
45	7.2248	.997024	.002976	45	7.1232	.997250	.002750
46	7.2274	.997385	.002615	46	7.1256	.997588	.002412
47	7.2297	.997702	.002298	47	7.1277	.997884	.002116
48	7.2317	.997981	.002019	48	7.1296	.998144	.001856
49	7.2335	.998226	.001774	49	7.1312	.998372	.001628
50	7.2351	.998441	.001559	50	7.1327	.998572	.001428
51	7.2364	.998630	.001370	51	7.1339	.998747	.001253
52	7.2377	.998796	.001204	52	7.1350	.998901	.001099
53	7.2387	.998942	.001058	53	7.1360	.999036	.000964
54	7.2396	.999070	.000930	54	7.1368	.999154	.000846
55	7.2405	.999183	.000817	55	7.1376	.999258	.000742
56	7.2412	.999282	.000718	56	7.1382	.999349	.000651
57	7.2418	.999369	.000631	57	7.1388	.999429	.000571
58	7.2424	.999446	.000554	58	7.1393	.999499	.000501
59	7.2428	.999513	.000487	59	7.1397	.999561	.000439
60	7.2433	.999572	.000428	60	7.1401	.999615	.000385

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	14.2%			14.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8757	.124343	.875657	1	0.8741	.125874	.874126
2	1.6424	.233225	.766775	2	1.6382	.235904	.764096
3	2.3139	.328569	.671431	3	2.3061	.332084	.667916
4	2.9018	.412057	.587943	4	2.8900	.416157	.583843
5	3.4166	.485163	.514837	5	3.4003	.489648	.510352
6	3.8675	.549180	.450820	6	3.8464	.553888	.446112
7	4.2622	.605236	.394764	7	4.2364	.610042	.389958
8	4.6079	.654322	.345678	8	4.5773	.659128	.340872
9	4.9106	.697305	.302695	9	4.8752	.702035	.297965
10	5.1757	.734943	.265057	10	5.1357	.739541	.260459
11	5.4078	.767901	.232099	11	5.3634	.772326	.227674
12	5.6110	.796761	.203239	12	5.5624	.800984	.199016
13	5.7890	.822033	.177967	13	5.7364	.826035	.173965
14	5.9448	.844162	.155838	14	5.8884	.847933	.152067
15	6.0813	.863539	.136461	15	6.0213	.867074	.132926
16	6.2008	.880507	.119493	16	6.1375	.883806	.116194
17	6.3054	.895365	.104635	17	6.2391	.898432	.101568
18	6.3970	.908376	.091624	18	6.3279	.911217	.088783
19	6.4772	.919769	.080231	19	6.4055	.922392	.077608
20	6.5475	.929745	.070255	20	6.4733	.932161	.067839
21	6.6090	.938481	.061519	21	6.5326	.940700	.059300
22	6.6629	.946130	.053870	22	6.5845	.948164	.051836
23	6.7101	.952829	.047171	23	6.6298	.954689	.045311
24	6.7514	.958694	.041306	24	6.6694	.960393	.039607
25	6.7875	.963830	.036170	25	6.7040	.965378	.034622
26	6.8192	.968328	.031672	26	6.7343	.969736	.030264
27	6.8469	.972266	.027734	27	6.7607	.973546	.026454
28	6.8712	.975714	.024286	28	6.7839	.976876	.023124
29	6.8925	.978734	.021266	29	6.8041	.979786	.020214
30	6.9111	.981378	.018622	30	6.8217	.982331	.017669
31	6.9274	.983694	.016306	31	6.8372	.984555	.015445
32	6.9417	.985721	.014279	32	6.8507	.986499	.013501
33	6.9542	.987497	.012503	33	6.8625	.988198	.011802
34	6.9652	.989052	.010948	34	6.8728	.989684	.010316
35	6.9747	.990413	.009587	35	6.8818	.990982	.009018
36	6.9831	.991605	.008395	36	6.8897	.992118	.007882
37	6.9905	.992649	.007351	37	6.8966	.993110	.006890
38	6.9969	.993563	.006437	38	6.9026	.993977	.006023
39	7.0026	.994363	.005637	39	6.9079	.994735	.005265
40	7.0075	.995064	.004936	40	6.9125	.995398	.004602
41	7.0118	.995678	.004322	41	6.9165	.995977	.004023
42	7.0156	.996215	.003785	42	6.9200	.996484	.003516
43	7.0189	.996686	.003314	43	6.9231	.996926	.003074
44	7.0218	.997098	.002902	44	6.9258	.997313	.002687
45	7.0244	.997459	.002541	45	6.9281	.997651	.002349
46	7.0266	.997775	.002225	46	6.9302	.997947	.002053
47	7.0285	.998052	.001948	47	6.9320	.998205	.001795
48	7.0302	.998294	.001706	48	6.9336	.998431	.001569
49	7.0317	.998506	.001494	49	6.9349	.998629	.001371
50	7.0330	.998692	.001308	50	6.9361	.998801	.001199
51	7.0342	.998854	.001146	51	6.9372	.998952	.001048
52	7.0352	.998997	.001003	52	6.9381	.999084	.000916
53	7.0361	.999122	.000878	53	6.9389	.999199	.000801
54	7.0368	.999231	.000769	54	6.9396	.999300	.000700
55	7.0375	.999326	.000674	55	6.9402	.999388	.000612
56	7.0381	.999410	.000590	56	6.9407	.999465	.000535
57	7.0386	.999484	.000516	57	6.9412	.999533	.000467
58	7.0391	.999548	.000452	58	6.9416	.999591	.000409
59	7.0395	.999604	.000396	59	6.9420	.999643	.000357
60	7.0398	.999653	.000347	60	6.9423	.999688	.000312

**Table B**

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**Annuity, Income, and Remainder Interests For a Term Certain**

Years	14.6%			14.8%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.8726	.127400	.872600	1	0.8711	.128920	.871080
2	1.6340	.238569	.761431	2	1.6299	.241219	.758781
3	2.2985	.335575	.664425	3	2.2908	.339041	.660959
4	2.8782	.420222	.579778	4	2.8666	.424252	.575748
5	3.3841	.494086	.505914	5	3.3681	.498477	.501523
6	3.8256	.558539	.441461	6	3.8050	.563134	.436866
7	4.2108	.614781	.385219	7	4.1855	.619454	.380546
8	4.5470	.663858	.336142	8	4.5170	.668514	.331486
9	4.8403	.706682	.293318	9	4.8057	.711249	.288751
10	5.0962	.744051	.255949	10	5.0573	.748475	.251525
11	5.3196	.776659	.223341	11	5.2764	.780902	.219098
12	5.5145	.805112	.194888	12	5.4672	.809148	.190852
13	5.6845	.829941	.170059	13	5.6335	.833752	.166248
14	5.8329	.851606	.148394	14	5.7783	.855185	.144815
15	5.9624	.870512	.129488	15	5.9044	.873855	.126145
16	6.0754	.887008	.112992	16	6.0143	.890117	.109883
17	6.1740	.901403	.098597	17	6.1100	.904283	.095717
18	6.2600	.913965	.086035	18	6.1934	.916623	.083377
19	6.3351	.924926	.075074	19	6.2660	.927372	.072628
20	6.4006	.934490	.065510	20	6.3293	.936735	.063265
21	6.4578	.942836	.057164	21	6.3844	.944891	.055109
22	6.5077	.950119	.049881	22	6.4324	.951996	.048004
23	6.5512	.956473	.043527	23	6.4742	.958185	.041815
24	6.5892	.962019	.037981	24	6.5106	.963575	.036425
25	6.6223	.966858	.033142	25	6.5424	.968271	.031729
26	6.6512	.971080	.028920	26	6.5700	.972362	.027638
27	6.6765	.974764	.025236	27	6.5941	.975925	.024075
28	6.6985	.977979	.022021	28	6.6151	.979029	.020971
29	6.7177	.980785	.019215	29	6.6333	.981732	.018268
30	6.7345	.983233	.016767	30	6.6492	.984087	.015913
31	6.7491	.985369	.014631	31	6.6631	.986139	.013861
32	6.7619	.987233	.012767	32	6.6752	.987926	.012074
33	6.7730	.988859	.011141	33	6.6857	.989482	.010518
34	6.7827	.990279	.009721	34	6.6949	.990838	.009162
35	6.7912	.991517	.008483	35	6.7028	.992019	.007981
36	6.7986	.992598	.007402	36	6.7098	.993048	.006952
37	6.8051	.993541	.006459	37	6.7158	.993944	.006056
38	6.8107	.994364	.005636	38	6.7211	.994725	.005275
39	6.8156	.995082	.004918	39	6.7257	.995405	.004595
40	6.8199	.995708	.004292	40	6.7297	.995998	.004002
41	6.8237	.996255	.003745	41	6.7332	.996514	.003486
42	6.8269	.996732	.003268	42	6.7362	.996963	.003037
43	6.8298	.997149	.002851	43	6.7389	.997355	.002645
44	6.8323	.997512	.002488	44	6.7412	.997696	.002304
45	6.8344	.997829	.002171	45	6.7432	.997993	.002007
46	6.8363	.998105	.001895	46	6.7449	.998251	.001749
47	6.8380	.998347	.001653	47	6.7465	.998477	.001523
48	6.8394	.998557	.001443	48	6.7478	.998673	.001327
49	6.8407	.998741	.001259	49	6.7489	.998844	.001156
50	6.8418	.998902	.001098	50	6.7500	.998993	.001007
51	6.8428	.999042	.000958	51	6.7508	.999123	.000877
52	6.8436	.999164	.000836	52	6.7516	.999236	.000764
53	6.8443	.999270	.000730	53	6.7523	.999335	.000665
54	6.8450	.999363	.000637	54	6.7528	.999420	.000580
55	6.8455	.999444	.000556	55	6.7533	.999495	.000505
56	6.8460	.999515	.000485	56	6.7538	.999560	.000440
57	6.8464	.999577	.000423	57	6.7542	.999617	.000383
58	6.8468	.999631	.000369	58	6.7545	.999666	.000334
59	6.8471	.999678	.000322	59	6.7548	.999709	.000291
60	6.8474	.999719	.000281	60	6.7550	.999747	.000253

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	15.0% Interest Rates			Years	15.2%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.8696	.130435	.869565	1	0.8681	.131944	.868056
2	1.6257	.243856	.756144	2	1.6216	.246480	.753520
3	2.2832	.342484	.657516	3	2.2757	.345902	.654098
4	2.8550	.428247	.571753	4	2.8435	.432207	.567793
5	3.3522	.502823	.497177	5	3.3363	.507124	.492876
6	3.7845	.567672	.432328	6	3.7642	.572156	.427844
7	4.1604	.624063	.375937	7	4.1356	.628608	.371392
8	4.4873	.673098	.326902	8	4.4580	.677611	.322389
9	4.7716	.715738	.284262	9	4.7378	.720148	.279852
10	5.0188	.752815	.247185	10	4.9807	.757073	.242927
11	5.2337	.785057	.214943	11	5.1916	.789126	.210874
12	5.4206	.813093	.186907	12	5.3747	.816950	.183050
13	5.5831	.837472	.162528	13	5.5336	.841102	.158898
14	5.7245	.858671	.141329	14	5.6715	.862068	.137932
15	5.8474	.877106	.122894	15	5.7912	.880267	.119733
16	5.9542	.893135	.106865	16	5.8952	.896065	.103935
17	6.0472	.907074	.092926	17	5.9854	.909779	.090221
18	6.1280	.919195	.080805	18	6.0637	.921683	.078317
19	6.1982	.929735	.070265	19	6.1317	.932017	.067983
20	6.2593	.938900	.061100	20	6.1907	.940987	.059013
21	6.3125	.946869	.053131	21	6.2419	.948773	.051227
22	6.3587	.953799	.046201	22	6.2864	.955532	.044468
23	6.3988	.959826	.040174	23	6.3250	.961399	.038601
24	6.4338	.965066	.034934	24	6.3585	.966493	.033507
25	6.4641	.969622	.030378	25	6.3876	.970914	.029086
26	6.4906	.973585	.026415	26	6.4128	.974752	.025248
27	6.5135	.977030	.022970	27	6.4348	.978083	.021917
28	6.5335	.980026	.019974	28	6.4538	.980975	.019025
29	6.5509	.982631	.017369	29	6.4703	.983485	.016515
30	6.5660	.984897	.015103	30	6.4846	.985664	.014336
31	6.5791	.986867	.013133	31	6.4971	.987556	.012444
32	6.5905	.988580	.011420	32	6.5079	.989198	.010802
33	6.6005	.990069	.009931	33	6.5173	.990623	.009377
34	6.6091	.991365	.008635	34	6.5254	.991860	.008140
35	6.6166	.992491	.007509	35	6.5325	.992934	.007066
36	6.6231	.993471	.006529	36	6.5386	.993866	.006134
37	6.6288	.994322	.005678	37	6.5439	.994676	.005324
38	6.6338	.995063	.004937	38	6.5485	.995378	.004622
39	6.6380	.995707	.004293	39	6.5526	.995988	.004012
40	6.6418	.996267	.003733	40	6.5560	.996517	.003483
41	6.6450	.996754	.003246	41	6.5591	.996977	.003023
42	6.6478	.997177	.002823	42	6.5617	.997376	.002624
43	6.6503	.997545	.002455	43	6.5640	.997722	.002278
44	6.6524	.997866	.002134	44	6.5659	.998023	.001977
45	6.6543	.998144	.001856	45	6.5677	.998284	.001716
46	6.6559	.998386	.001614	46	6.5691	.998510	.001490
47	6.6573	.998597	.001403	47	6.5704	.998707	.001293
48	6.6585	.998780	.001220	48	6.5716	.998877	.001123
49	6.6596	.998939	.001061	49	6.5725	.999025	.000975
50	6.6605	.999077	.000923	50	6.5734	.999154	.000846
51	6.6613	.999198	.000802	51	6.5741	.999266	.000734
52	6.6620	.999302	.000698	52	6.5748	.999363	.000637
53	6.6626	.999393	.000607	53	6.5753	.999447	.000553
54	6.6631	.999472	.000528	54	6.5758	.999520	.000480
55	6.6636	.999541	.000459	55	6.5762	.999583	.000417
56	6.6640	.999601	.000399	56	6.5766	.999638	.000362
57	6.6644	.999653	.000347	57	6.5769	.999686	.000314
58	6.6647	.999698	.000302	58	6.5772	.999727	.000273
59	6.6649	.999738	.000262	59	6.5774	.999763	.000237
60	6.6651	.999772	.000228	60	6.5776	.999794	.000206



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Section 3

## Annuity, Income, and Remainder Interests For a Term Certain

Years	15.4% Interest Rates			Years	15.6%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.8666	.133449	.866551	1	0.8651	.134948	.865052
2	1.6175	.249089	.750911	2	1.6134	.251685	.748315
3	2.2682	.349297	.650703	3	2.2607	.352669	.647331
4	2.8320	.436133	.563867	4	2.8207	.440025	.559975
5	3.3207	.511380	.488620	5	3.3051	.515593	.484407
6	3.7441	.576586	.423414	6	3.7241	.580962	.419038
7	4.1110	.633090	.366910	7	4.0866	.637511	.362489
8	4.4289	.682054	.317946	8	4.4002	.686428	.313572
9	4.7044	.724483	.275517	9	4.6714	.728744	.271256
10	4.9432	.761251	.238749	10	4.9061	.765349	.234651
11	5.1501	.793112	.206888	11	5.1091	.797015	.202985
12	5.3294	.820721	.179279	12	5.2847	.824407	.175593
13	5.4847	.844645	.155355	13	5.4366	.848103	.151897
14	5.6193	.865377	.134623	14	5.5680	.868602	.131398
15	5.7360	.883342	.116658	15	5.6816	.886333	.113667
16	5.8371	.898910	.101090	16	5.7800	.901673	.098327
17	5.9247	.912401	.087599	17	5.8650	.914942	.085058
18	6.0006	.924091	.075909	18	5.9386	.926420	.073580
19	6.0664	.934221	.065779	19	6.0022	.936350	.063650
20	6.1234	.942999	.057001	20	6.0573	.944939	.055061
21	6.1728	.950606	.049394	21	6.1049	.952369	.047631
22	6.2156	.957197	.042803	22	6.1461	.958797	.041203
23	6.2527	.962909	.037091	23	6.1818	.964357	.035643
24	6.2848	.967859	.032141	24	6.2126	.969167	.030833
25	6.3127	.972148	.027852	25	6.2393	.973328	.026672
26	6.3368	.975865	.024135	26	6.2624	.976927	.023073
27	6.3577	.979086	.020914	27	6.2823	.980041	.019959
28	6.3758	.981877	.018123	28	6.2996	.982734	.017266
29	6.3915	.984295	.015705	29	6.3145	.985064	.014936
30	6.4051	.986391	.013609	30	6.3274	.987080	.012920
31	6.4169	.988207	.011793	31	6.3386	.988823	.011177
32	6.4271	.989781	.010219	32	6.3483	.990332	.009668
33	6.4360	.991145	.008855	33	6.3566	.991636	.008364
34	6.4437	.992326	.007674	34	6.3639	.992765	.007235
35	6.4503	.993350	.006650	35	6.3701	.993741	.006259
36	6.4561	.994238	.005762	36	6.3756	.994586	.005414
37	6.4611	.995007	.004993	37	6.3802	.995317	.004683
38	6.4654	.995673	.004327	38	6.3843	.995949	.004051
39	6.4692	.996250	.003750	39	6.3878	.996495	.003505
40	6.4724	.996751	.003249	40	6.3908	.996968	.003032
41	6.4752	.997184	.002816	41	6.3934	.997377	.002623
42	6.4777	.997560	.002440	42	6.3957	.997731	.002269
43	6.4798	.997886	.002114	43	6.3977	.998037	.001963
44	6.4816	.998168	.001832	44	6.3994	.998302	.001698
45	6.4832	.998412	.001588	45	6.4008	.998531	.001469
46	6.4846	.998624	.001376	46	6.4021	.998730	.001270
47	6.4858	.998808	.001192	47	6.4032	.998901	.001099
48	6.4868	.998967	.001033	48	6.4042	.999049	.000951
49	6.4877	.999105	.000895	49	6.4050	.999178	.000822
50	6.4885	.999224	.000776	50	6.4057	.999289	.000711
51	6.4891	.999328	.000672	51	6.4063	.999385	.000615
52	6.4897	.999417	.000583	52	6.4068	.999468	.000532
53	6.4902	.999495	.000505	53	6.4073	.999539	.000461
54	6.4907	.999563	.000437	54	6.4077	.999602	.000398
55	6.4910	.999621	.000379	55	6.4080	.999655	.000345
56	6.4914	.999672	.000328	56	6.4083	.999702	.000298
57	6.4917	.999715	.000285	57	6.4086	.999742	.000258
58	6.4919	.999753	.000247	58	6.4088	.999777	.000223
59	6.4921	.999786	.000214	59	6.4090	.999807	.000193
60	6.4923	.999815	.000185	60	6.4092	.999833	.000167

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	15.8%			16.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8636	.136442	.863558	1	0.8621	.137931	.862069
2	1.6093	.254268	.745732	2	1.6052	.256837	.743163
3	2.2533	.356017	.643983	3	2.2459	.359342	.640658
4	2.8094	.443884	.556116	4	2.7982	.447709	.552291
5	3.2896	.519761	.480239	5	3.2743	.523887	.476113
6	3.7043	.585286	.414714	6	3.6847	.589558	.410442
7	4.0625	.641871	.358129	7	4.0386	.646170	.353830
8	4.3717	.690734	.309266	8	4.3436	.694975	.305025
9	4.6388	.732931	.267069	9	4.6065	.737047	.262953
10	4.8694	.769371	.230629	10	4.8332	.773316	.226684
11	5.0686	.800838	.199162	11	5.0286	.804583	.195417
12	5.2406	.828012	.171988	12	5.1971	.831537	.168463
13	5.3891	.851479	.148521	13	5.3423	.854773	.145227
14	5.5174	.871743	.128257	14	5.4675	.874805	.125195
15	5.6281	.889243	.110757	15	5.5755	.892073	.107927
16	5.7238	.904355	.095645	16	5.6685	.906959	.093041
17	5.8064	.917405	.082595	17	5.7487	.919793	.080207
18	5.8777	.928674	.071326	18	5.8178	.930856	.069144
19	5.9393	.938406	.061594	19	5.8775	.940393	.059607
20	5.9925	.946810	.053190	20	5.9288	.948615	.051385
21	6.0384	.954067	.045933	21	5.9731	.955702	.044298
22	6.0781	.960335	.039665	22	6.0113	.961812	.038188
23	6.1123	.965747	.034253	23	6.0442	.967080	.032920
24	6.1419	.970420	.029580	24	6.0726	.971620	.028380
25	6.1674	.974456	.025544	25	6.0971	.975535	.024465
26	6.1895	.977941	.022059	26	6.1182	.978909	.021091
27	6.2086	.980951	.019049	27	6.1364	.981818	.018182
28	6.2250	.983550	.016450	28	6.1520	.984326	.015674
29	6.2392	.985795	.014205	29	6.1656	.986488	.013512
30	6.2515	.987733	.012267	30	6.1772	.988352	.011648
31	6.2621	.989407	.010593	31	6.1872	.989958	.010042
32	6.2712	.990852	.009148	32	6.1959	.991343	.008657
33	6.2791	.992100	.007900	33	6.2034	.992537	.007463
34	6.2859	.993178	.006822	34	6.2098	.993567	.006433
35	6.2918	.994109	.005891	35	6.2153	.994454	.005546
36	6.2969	.994913	.005087	36	6.2201	.995219	.004781
37	6.3013	.995607	.004393	37	6.2242	.995879	.004121
38	6.3051	.996206	.003794	38	6.2278	.996447	.003553
39	6.3084	.996724	.003276	39	6.2309	.996937	.003063
40	6.3112	.997171	.002829	40	6.2335	.997360	.002640
41	6.3137	.997557	.002443	41	6.2358	.997724	.002276
42	6.3158	.997890	.002110	42	6.2377	.998038	.001962
43	6.3176	.998178	.001822	43	6.2394	.998308	.001692
44	6.3192	.998427	.001573	44	6.2409	.998542	.001458
45	6.3205	.998641	.001359	45	6.2421	.998743	.001257
46	6.3217	.998827	.001173	46	6.2432	.998916	.001084
47	6.3227	.998987	.001013	47	6.2442	.999066	.000934
48	6.3236	.999125	.000875	48	6.2450	.999195	.000805
49	6.3243	.999244	.000756	49	6.2457	.999306	.000694
50	6.3250	.999348	.000652	50	6.2463	.999401	.000599
51	6.3255	.999437	.000563	51	6.2468	.999484	.000516
52	6.3260	.999513	.000487	52	6.2472	.999555	.000445
53	6.3265	.999580	.000420	53	6.2476	.999617	.000383
54	6.3268	.999637	.000363	54	6.2479	.999669	.000331
55	6.3271	.999687	.000313	55	6.2482	.999715	.000285
56	6.3274	.999729	.000271	56	6.2485	.999754	.000246
57	6.3276	.999766	.000234	57	6.2487	.999788	.000212
58	6.3278	.999798	.000202	58	6.2489	.999817	.000183
59	6.3280	.999826	.000174	59	6.2490	.999843	.000157
60	6.3282	.999850	.000150	60	6.2492	.999864	.000136

Table B

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Annuity, Income, and Remainder Interests For a Term Certain

Years	16.2%			16.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8606	.139415	.860585	1	0.8591	.140893	.859107
2	1.6012	.259393	.740607	2	1.5972	.261936	.738064
3	2.2385	.362645	.637355	3	2.2312	.365924	.634076
4	2.7870	.451501	.548499	4	2.7760	.455261	.544739
5	3.2591	.527970	.472030	5	3.2440	.532012	.467988
6	3.6653	.593778	.406222	6	3.6460	.597948	.402052
7	4.0149	.650412	.349588	7	3.9914	.654595	.345405
8	4.3157	.699149	.300851	8	4.2882	.703260	.296740
9	4.5746	.741092	.258908	9	4.5431	.745069	.254931
10	4.7975	.777188	.222812	10	4.7621	.780987	.219013
11	4.9892	.808251	.191749	11	4.9503	.811844	.188156
12	5.1542	.834984	.165016	12	5.1119	.838354	.161646
13	5.2962	.857990	.142010	13	5.2508	.861129	.138871
14	5.4184	.877788	.122212	14	5.3701	.880695	.119305
15	5.5236	.894826	.105174	15	5.4726	.897504	.102496
16	5.6141	.909489	.090511	16	5.5606	.911945	.088055
17	5.6920	.922107	.077893	17	5.6363	.924352	.075648
18	5.7591	.932967	.067033	18	5.7013	.935010	.064990
19	5.8167	.942312	.057688	19	5.7571	.944167	.055833
20	5.8664	.950355	.049645	20	5.8051	.952033	.047967
21	5.9091	.957276	.042724	21	5.8463	.958791	.041209
22	5.9459	.963232	.036768	22	5.8817	.964597	.035403
23	5.9775	.968358	.031642	23	5.9121	.969585	.030415
24	6.0048	.972770	.027230	24	5.9382	.973871	.026129
25	6.0282	.976566	.023434	25	5.9607	.977552	.022448
26	6.0484	.979833	.020167	26	5.9800	.980715	.019285
27	6.0657	.982645	.017355	27	5.9965	.983432	.016568
28	6.0806	.985064	.014936	28	6.0108	.985766	.014234
29	6.0935	.987146	.012854	29	6.0230	.987772	.012228
30	6.1046	.988938	.011062	30	6.0335	.989495	.010505
31	6.1141	.990481	.009519	31	6.0425	.990975	.009025
32	6.1223	.991808	.008192	32	6.0503	.992246	.007754
33	6.1293	.992950	.007050	33	6.0569	.993339	.006661
34	6.1354	.993933	.006067	34	6.0627	.994277	.005723
35	6.1406	.994779	.005221	35	6.0676	.995084	.004916
36	6.1451	.995507	.004493	36	6.0718	.995776	.004224
37	6.1490	.996133	.003867	37	6.0754	.996371	.003629
38	6.1523	.996672	.003328	38	6.0786	.996883	.003117
39	6.1552	.997136	.002864	39	6.0812	.997322	.002678
40	6.1576	.997535	.002465	40	6.0835	.997699	.002301
41	6.1597	.997879	.002121	41	6.0855	.998023	.001977
42	6.1616	.998175	.001825	42	6.0872	.998302	.001698
43	6.1631	.998429	.001571	43	6.0887	.998541	.001459
44	6.1645	.998648	.001352	44	6.0899	.998747	.001253
45	6.1657	.998837	.001163	45	6.0910	.998923	.001077
46	6.1667	.998999	.001001	46	6.0919	.999075	.000925
47	6.1675	.999138	.000862	47	6.0927	.999205	.000795
48	6.1683	.999259	.000741	48	6.0934	.999317	.000683
49	6.1689	.999362	.000638	49	6.0940	.999413	.000587
50	6.1694	.999451	.000549	50	6.0945	.999496	.000504
51	6.1699	.999527	.000473	51	6.0949	.999567	.000433
52	6.1703	.999593	.000407	52	6.0953	.999628	.000372
53	6.1707	.999650	.000350	53	6.0956	.999680	.000320
54	6.1710	.999699	.000301	54	6.0959	.999726	.000274
55	6.1712	.999741	.000259	55	6.0961	.999764	.000236
56	6.1715	.999777	.000223	56	6.0963	.999797	.000203
57	6.1717	.999808	.000192	57	6.0965	.999826	.000174
58	6.1718	.999835	.000165	58	6.0966	.999850	.000150
59	6.1720	.999858	.000142	59	6.0968	.999872	.000128
60	6.1721	.999878	.000122	60	6.0969	.999890	.000110

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**Table B**  
**Annuity, Income, and Remainder Interests For a Term Certain**

Years	16.6%			16.8%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8576	.142367	.857633	1	0.8562	.143836	.856164
2	1.5932	.264466	.735534	2	1.5892	.266983	.733017
3	2.2240	.369182	.630818	3	2.2168	.372417	.627583
4	2.7650	.458989	.541011	4	2.7541	.462685	.537315
5	3.2290	.536011	.463989	5	3.2141	.539970	.460030
6	3.6269	.602068	.397932	6	3.6080	.606139	.393861
7	3.9682	.658721	.341279	7	3.9452	.662790	.337210
8	4.2609	.707307	.292693	8	4.2339	.711293	.288707
9	4.5119	.748977	.251023	9	4.4811	.752819	.247181
10	4.7272	.784715	.215285	10	4.6927	.788373	.211627
11	4.9118	.815364	.184636	11	4.8739	.818812	.181188
12	5.0702	.841650	.158350	12	5.0290	.844874	.155126
13	5.2060	.864194	.135806	13	5.1618	.867186	.132814
14	5.3225	.883528	.116472	14	5.2755	.886290	.113710
15	5.4223	.900110	.099890	15	5.3729	.902645	.097355
16	5.5080	.914331	.085669	16	5.4562	.916648	.083352
17	5.5815	.926528	.073472	17	5.5276	.928637	.071363
18	5.6445	.936988	.063012	18	5.5887	.938902	.061098
19	5.6985	.945958	.054042	19	5.6410	.947690	.052310
20	5.7449	.953652	.046348	20	5.6858	.955214	.044786
21	5.7846	.960251	.039749	21	5.7241	.961656	.038344
22	5.8187	.965910	.034090	22	5.7570	.967171	.032829
23	5.8480	.970763	.029237	23	5.7851	.971893	.028107
24	5.8730	.974925	.025075	24	5.8091	.975936	.024064
25	5.8945	.978495	.021505	25	5.8297	.979397	.020603
26	5.9130	.981557	.018443	26	5.8474	.982361	.017639
27	5.9288	.984182	.015818	27	5.8625	.984898	.015102
28	5.9424	.986434	.013566	28	5.8754	.987070	.012930
29	5.9540	.988366	.011634	29	5.8865	.988930	.011070
30	5.9640	.990022	.009978	30	5.8960	.990522	.009478
31	5.9725	.991443	.008557	31	5.9041	.991885	.008115
32	5.9799	.992661	.007339	32	5.9110	.993052	.006948
33	5.9862	.993706	.006294	33	5.9170	.994052	.005948
34	5.9916	.994602	.005398	34	5.9221	.994907	.005093
35	5.9962	.995370	.004630	35	5.9264	.995640	.004360
36	6.0002	.996029	.003971	36	5.9302	.996267	.003733
37	6.0036	.996595	.003405	37	5.9334	.996804	.003196
38	6.0065	.997080	.002920	38	5.9361	.997264	.002736
39	6.0090	.997495	.002505	39	5.9384	.997657	.002343
40	6.0112	.997852	.002148	40	5.9404	.997994	.002006
41	6.0130	.998158	.001842	41	5.9422	.998283	.001717
42	6.0146	.998420	.001580	42	5.9436	.998530	.001470
43	6.0159	.998645	.001355	43	5.9449	.998741	.001259
44	6.0171	.998838	.001162	44	5.9460	.998922	.001078
45	6.0181	.999003	.000997	45	5.9469	.999077	.000923
46	6.0189	.999145	.000855	46	5.9477	.999210	.000790
47	6.0197	.999267	.000733	47	5.9484	.999324	.000676
48	6.0203	.999371	.000629	48	5.9489	.999421	.000579
49	6.0208	.999461	.000539	49	5.9494	.999504	.000496
50	6.0213	.999538	.000462	50	5.9499	.999576	.000424
51	6.0217	.999603	.000397	51	5.9502	.999637	.000363
52	6.0220	.999660	.000340	52	5.9505	.999689	.000311
53	6.0223	.999708	.000292	53	5.9508	.999734	.000266
54	6.0226	.999750	.000250	54	5.9510	.999772	.000228
55	6.0228	.999785	.000215	55	5.9512	.999805	.000195
56	6.0230	.999816	.000184	56	5.9514	.999833	.000167
57	6.0231	.999842	.000158	57	5.9515	.999857	.000143
58	6.0233	.999865	.000135	58	5.9517	.999877	.000123
59	6.0234	.999884	.000116	59	5.9518	.999895	.000105
60	6.0235	.999900	.000100	60	5.9518	.999910	.000090

**Table B**

**Annuity, Income, and Remainder Interests For a Term Certain**

Years	17.0%			17.2%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8547	.145299	.854701	1	0.8532	.146758	.853242
2	1.5852	.269486	.730514	2	1.5813	.271978	.728022
3	2.2096	.375629	.624371	3	2.2024	.378820	.621180
4	2.7432	.466350	.533650	4	2.7325	.469983	.530017
5	3.1993	.543889	.456111	5	3.1847	.547767	.452233
6	3.5892	.610161	.389839	6	3.5706	.614136	.385864
7	3.9224	.666805	.333195	7	3.8998	.670764	.329236
8	4.2072	.715218	.284782	8	4.1807	.719082	.280918
9	4.4506	.756596	.243404	9	4.4204	.760309	.239691
10	4.6586	.791963	.208037	10	4.6249	.795486	.204514
11	4.8364	.822190	.177810	11	4.7994	.825500	.174500
12	4.9884	.848026	.151974	12	4.9483	.851109	.148891
13	5.1183	.870108	.129892	13	5.0753	.872960	.127040
14	5.2293	.888981	.111019	14	5.1837	.891604	.108396
15	5.3242	.905112	.094888	15	5.2762	.907512	.092488
16	5.4053	.918899	.081101	16	5.3551	.921085	.078915
17	5.4746	.930683	.069317	17	5.4225	.932667	.067333
18	5.5339	.940755	.059245	18	5.4799	.942548	.057452
19	5.5845	.949363	.050637	19	5.5290	.950980	.049020
20	5.6278	.956720	.043280	20	5.5708	.958174	.041826
21	5.6648	.963009	.036991	21	5.6065	.964312	.035688
22	5.6964	.968384	.031616	22	5.6369	.969550	.030450
23	5.7234	.972978	.027022	23	5.6629	.974018	.025982
24	5.7465	.976904	.023096	24	5.6851	.977831	.022169
25	5.7662	.980260	.019740	25	5.7040	.981085	.018915
26	5.7831	.983128	.016872	26	5.7201	.983861	.016139
27	5.7975	.985579	.014421	27	5.7339	.986229	.013771
28	5.8099	.987675	.012325	28	5.7456	.988250	.011750
29	5.8204	.989466	.010534	29	5.7557	.989975	.010025
30	5.8294	.990996	.009004	30	5.7642	.991446	.008554
31	5.8371	.992304	.007696	31	5.7715	.992701	.007299
32	5.8437	.993423	.006577	32	5.7777	.993772	.006228
33	5.8493	.994378	.005622	33	5.7831	.994686	.005314
34	5.8541	.995195	.004805	34	5.7876	.995466	.004534
35	5.8582	.995893	.004107	35	5.7915	.996132	.003868
36	5.8617	.996490	.003510	36	5.7948	.996699	.003301
37	5.8647	.997000	.003000	37	5.7976	.997184	.002816
38	5.8673	.997436	.002564	38	5.8000	.997597	.002403
39	5.8695	.997808	.002192	39	5.8020	.997950	.002050
40	5.8713	.998127	.001873	40	5.8038	.998251	.001749
41	5.8729	.998399	.001601	41	5.8053	.998507	.001493
42	5.8743	.998632	.001368	42	5.8065	.998726	.001274
43	5.8755	.998830	.001170	43	5.8076	.998913	.001087
44	5.8765	.999000	.001000	44	5.8086	.999073	.000927
45	5.8773	.999146	.000854	45	5.8094	.999209	.000791
46	5.8781	.999270	.000730	46	5.8100	.999325	.000675
47	5.8787	.999376	.000624	47	5.8106	.999424	.000576
48	5.8792	.999467	.000533	48	5.8111	.999509	.000491
49	5.8797	.999544	.000456	49	5.8115	.999581	.000419
50	5.8801	.999610	.000390	50	5.8119	.999642	.000358
51	5.8804	.999667	.000333	51	5.8122	.999695	.000305
52	5.8807	.999715	.000285	52	5.8124	.999740	.000260
53	5.8809	.999757	.000243	53	5.8127	.999778	.000222
54	5.8811	.999792	.000208	54	5.8129	.999810	.000190
55	5.8813	.999822	.000178	55	5.8130	.999838	.000162
56	5.8815	.999848	.000152	56	5.8132	.999862	.000138
57	5.8816	.999870	.000130	57	5.8133	.999882	.000118
58	5.8817	.999889	.000111	58	5.8134	.999899	.000101
59	5.8818	.999905	.000095	59	5.8135	.999914	.000086
60	5.8819	.999919	.000081	60	5.8135	.999927	.000073

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	17.4%			17.6%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8518	.148211	.851789	1	0.8503	.149660	.850340
2	1.5773	.274456	.725544	2	1.5734	.276922	.723078
3	2.1953	.381990	.618010	3	2.1883	.385137	.614863
4	2.7218	.473586	.526414	4	2.7111	.477158	.522842
5	3.1702	.551606	.448394	5	3.1557	.555406	.444594
6	3.5521	.618063	.381937	6	3.5338	.621944	.378056
7	3.8774	.674671	.325329	7	3.8552	.678524	.321476
8	4.1545	.722888	.277112	8	4.1286	.726636	.273364
9	4.3906	.763959	.236041	9	4.3611	.767548	.232452
10	4.5916	.798943	.201057	10	4.5587	.802336	.197664
11	4.7629	.828742	.171258	11	4.7268	.831919	.168081
12	4.9088	.854124	.145876	12	4.8697	.857074	.142926
13	5.0330	.875745	.124255	13	4.9913	.878464	.121536
14	5.1389	.894161	.105839	14	5.0946	.896653	.103347
15	5.2290	.909847	.090153	15	5.1825	.912120	.087880
16	5.3058	.923209	.076791	16	5.2572	.925272	.074728
17	5.3712	.934590	.065410	17	5.3208	.936456	.063544
18	5.4269	.944285	.055715	18	5.3748	.945966	.054034
19	5.4744	.952542	.047458	19	5.4208	.954053	.045947
20	5.5148	.959576	.040424	20	5.4598	.960929	.039071
21	5.5492	.965567	.034433	21	5.4930	.966776	.033224
22	5.5786	.970671	.029329	22	5.5213	.971749	.028251
23	5.6035	.975018	.024982	23	5.5453	.975977	.024023
24	5.6248	.978720	.021280	24	5.5658	.979572	.020428
25	5.6430	.981874	.018126	25	5.5831	.982629	.017371
26	5.6584	.984561	.015439	26	5.5979	.985229	.014771
27	5.6715	.986849	.013151	27	5.6105	.987440	.012560
28	5.6827	.988798	.011202	28	5.6211	.989319	.010681
29	5.6923	.990458	.009542	29	5.6302	.990918	.009082
30	5.7004	.991872	.008128	30	5.6379	.992277	.007723
31	5.7073	.993077	.006923	31	5.6445	.993433	.006567
32	5.7132	.994103	.005897	32	5.6501	.994416	.005584
33	5.7183	.994977	.005023	33	5.6548	.995251	.004749
34	5.7225	.995722	.004278	34	5.6589	.995962	.004038
35	5.7262	.996356	.003644	35	5.6623	.996566	.003434
36	5.7293	.996896	.003104	36	5.6652	.997080	.002920
37	5.7319	.997356	.002644	37	5.6677	.997517	.002483
38	5.7342	.997748	.002252	38	5.6698	.997889	.002111
39	5.7361	.998082	.001918	39	5.6716	.998205	.001795
40	5.7377	.998366	.001634	40	5.6731	.998473	.001527
41	5.7391	.998608	.001392	41	5.6744	.998702	.001298
42	5.7403	.998814	.001186	42	5.6755	.998896	.001104
43	5.7413	.998990	.001010	43	5.6765	.999061	.000939
44	5.7422	.999140	.000860	44	5.6773	.999202	.000798
45	5.7429	.999267	.000733	45	5.6780	.999321	.000679
46	5.7435	.999376	.000624	46	5.6785	.999423	.000577
47	5.7441	.999468	.000532	47	5.6790	.999509	.000491
48	5.7445	.999547	.000453	48	5.6794	.999583	.000417
49	5.7449	.999614	.000386	49	5.6798	.999645	.000355
50	5.7452	.999671	.000329	50	5.6801	.999698	.000302
51	5.7455	.999720	.000280	51	5.6804	.999743	.000257
52	5.7458	.999762	.000238	52	5.6806	.999782	.000218
53	5.7460	.999797	.000203	53	5.6808	.999814	.000186
54	5.7461	.999827	.000173	54	5.6809	.999842	.000158
55	5.7463	.999853	.000147	55	5.6811	.999866	.000134
56	5.7464	.999875	.000125	56	5.6812	.999886	.000114
57	5.7465	.999893	.000107	57	5.6813	.999903	.000097
58	5.7466	.999909	.000091	58	5.6813	.999918	.000082
59	5.7467	.999922	.000078	59	5.6814	.999930	.000070
60	5.7467	.999934	.000066	60	5.6815	.999940	.000060

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Annuity, Income, and Remainder Interests For a Term Certain

Years	17.8%			18.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8489	.151104	.848896	1	0.8475	.152542	.847458
2	1.5695	.279375	.720625	2	1.5656	.281816	.718184
3	2.1813	.388264	.611736	3	2.1743	.391369	.608631
4	2.7006	.480699	.519301	4	2.6901	.484211	.515789
5	3.1414	.559168	.440832	5	3.1272	.562891	.437109
6	3.5156	.625779	.374221	6	3.4976	.629568	.370432
7	3.8333	.682325	.317675	7	3.8115	.686075	.313925
8	4.1030	.730327	.269673	8	4.0776	.733962	.266038
9	4.3319	.771075	.228925	9	4.3030	.774544	.225456
10	4.5262	.805667	.194333	10	4.4941	.808936	.191064
11	4.6912	.835031	.164969	11	4.6560	.838081	.161919
12	4.8312	.859959	.140041	12	4.7932	.862780	.137220
13	4.9501	.881119	.118881	13	4.9095	.883712	.116288
14	5.0510	.899083	.100917	14	5.0081	.901451	.098549
15	5.1367	.914332	.085668	15	5.0916	.916484	.083516
16	5.2094	.927276	.072724	16	5.1624	.929224	.070776
17	5.2712	.938265	.061735	17	5.2223	.940020	.059980
18	5.3236	.947594	.052406	18	5.2732	.949170	.050830
19	5.3680	.955512	.044488	19	5.3162	.956923	.043077
20	5.4058	.962235	.037765	20	5.3527	.963494	.036506
21	5.4379	.967941	.032059	21	5.3837	.969063	.030937
22	5.4651	.972785	.027215	22	5.4099	.973782	.026218
23	5.4882	.976898	.023102	23	5.4321	.977782	.022218
24	5.5078	.980388	.019612	24	5.4509	.981171	.018829
25	5.5244	.983352	.016648	25	5.4669	.984043	.015957
26	5.5386	.985867	.014133	26	5.4804	.986477	.013523
27	5.5506	.988003	.011997	27	5.4919	.988540	.011460
28	5.5608	.989816	.010184	28	5.5016	.990288	.009712
29	5.5694	.991355	.008645	29	5.5098	.991770	.008230
30	5.5767	.992661	.007339	30	5.5168	.993025	.006975
31	5.5830	.993770	.006230	31	5.5227	.994089	.005911
32	5.5883	.994711	.005289	32	5.5277	.994991	.005009
33	5.5928	.995510	.004490	33	5.5320	.995755	.004245
34	5.5966	.996189	.003811	34	5.5356	.996402	.003598
35	5.5998	.996765	.003235	35	5.5386	.996951	.003049
36	5.6025	.997254	.002746	36	5.5412	.997416	.002584
37	5.6049	.997669	.002331	37	5.5434	.997810	.002190
38	5.6069	.998021	.001979	38	5.5452	.998144	.001856
39	5.6085	.998320	.001680	39	5.5468	.998427	.001573
40	5.6100	.998574	.001426	40	5.5482	.998667	.001333
41	5.6112	.998789	.001211	41	5.5493	.998871	.001129
42	5.6122	.998972	.001028	42	5.5502	.999043	.000957
43	5.6131	.999128	.000872	43	5.5510	.999189	.000811
44	5.6138	.999259	.000741	44	5.5517	.999313	.000687
45	5.6144	.999371	.000629	45	5.5523	.999417	.000583
46	5.6150	.999466	.000534	46	5.5528	.999506	.000494
47	5.6154	.999547	.000453	47	5.5532	.999582	.000418
48	5.6158	.999615	.000385	48	5.5536	.999645	.000355
49	5.6161	.999674	.000326	49	5.5539	.999700	.000300
50	5.6164	.999723	.000277	50	5.5541	.999745	.000255
51	5.6167	.999765	.000235	51	5.5544	.999784	.000216
52	5.6169	.999800	.000200	52	5.5545	.999817	.000183
53	5.6170	.999830	.000170	53	5.5547	.999845	.000155
54	5.6172	.999856	.000144	54	5.5548	.999869	.000131
55	5.6173	.999878	.000122	55	5.5549	.999889	.000111
56	5.6174	.999896	.000104	56	5.5550	.999906	.000094
57	5.6175	.999912	.000088	57	5.5551	.999920	.000080
58	5.6176	.999925	.000075	58	5.5552	.999932	.000068
59	5.6176	.999937	.000063	59	5.5552	.999943	.000057
60	5.6177	.999946	.000054	60	5.5553	.999951	.000049

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## Table B

## Annuity, Income, and Remainder Interests For a Term Certain

Years	18.2%			18.4%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8460	.153976	.846024	1	0.8446	.155405	.844595
2	1.5618	.284244	.715756	2	1.5579	.286660	.713340
3	2.1673	.394453	.605547	3	2.1604	.397517	.602483
4	2.6796	.487693	.512307	4	2.6693	.491146	.508854
5	3.1131	.566576	.433424	5	3.0990	.570225	.429775
6	3.4797	.633313	.366687	6	3.4620	.637014	.362986
7	3.7900	.689774	.310226	7	3.7686	.693424	.306576
8	4.0524	.737542	.262458	8	4.0275	.741068	.258932
9	4.2745	.777954	.222046	9	4.2462	.781307	.218693
10	4.4623	.812144	.187856	10	4.4309	.815293	.184707
11	4.6213	.841069	.158931	11	4.5869	.843998	.156002
12	4.7557	.865541	.134459	12	4.7187	.868241	.131759
13	4.8695	.886244	.113756	13	4.8300	.888717	.111283
14	4.9657	.903760	.096240	14	4.9240	.906011	.093989
15	5.0471	.918579	.081421	15	5.0034	.920618	.079382
16	5.1160	.931116	.068884	16	5.0704	.932954	.067046
17	5.1743	.941722	.058278	17	5.1270	.943373	.056627
18	5.2236	.950696	.049304	18	5.1749	.952173	.047827
19	5.2653	.958287	.041713	19	5.2152	.959606	.040394
20	5.3006	.964710	.035290	20	5.2494	.965883	.034117
21	5.3305	.970144	.029856	21	5.2782	.971185	.028815
22	5.3557	.974741	.025259	22	5.3025	.975663	.024337
23	5.3771	.978630	.021370	23	5.3231	.979445	.020555
24	5.3952	.981921	.018079	24	5.3404	.982640	.017360
25	5.4105	.984705	.015295	25	5.3551	.985338	.014662
26	5.4234	.987060	.012940	26	5.3675	.987616	.012384
27	5.4344	.989052	.010948	27	5.3779	.989541	.010459
28	5.4436	.990738	.009262	28	5.3868	.991166	.008834
29	5.4515	.992164	.007836	29	5.3942	.992539	.007461
30	5.4581	.993371	.006629	30	5.4005	.993698	.006302
31	5.4637	.994391	.005609	31	5.4059	.994678	.005322
32	5.4684	.995255	.004745	32	5.4104	.995505	.004495
33	5.4724	.995986	.004014	33	5.4141	.996203	.003797
34	5.4758	.996604	.003396	34	5.4174	.996793	.003207
35	5.4787	.997127	.002873	35	5.4201	.997292	.002708
36	5.4811	.997569	.002431	36	5.4224	.997713	.002287
37	5.4832	.997943	.002057	37	5.4243	.998068	.001932
38	5.4849	.998260	.001740	38	5.4259	.998368	.001632
39	5.4864	.998528	.001472	39	5.4273	.998622	.001378
40	5.4877	.998755	.001245	40	5.4285	.998836	.001164
41	5.4887	.998946	.001054	41	5.4294	.999017	.000983
42	5.4896	.999109	.000891	42	5.4303	.999170	.000830
43	5.4904	.999246	.000754	43	5.4310	.999299	.000701
44	5.4910	.999362	.000638	44	5.4316	.999408	.000592
45	5.4915	.999460	.000540	45	5.4321	.999500	.000500
46	5.4920	.999543	.000457	46	5.4325	.999578	.000422
47	5.4924	.999614	.000386	47	5.4328	.999643	.000357
48	5.4927	.999673	.000327	48	5.4331	.999699	.000301
49	5.4930	.999723	.000277	49	5.4334	.999745	.000255
50	5.4932	.999766	.000234	50	5.4336	.999785	.000215
51	5.4934	.999802	.000198	51	5.4338	.999818	.000182
52	5.4936	.999833	.000167	52	5.4339	.999847	.000153
53	5.4937	.999858	.000142	53	5.4341	.999870	.000130
54	5.4938	.999880	.000120	54	5.4342	.999891	.000109
55	5.4939	.999899	.000101	55	5.4343	.999908	.000092
56	5.4940	.999914	.000086	56	5.4344	.999922	.000078
57	5.4941	.999927	.000073	57	5.4344	.999934	.000066
58	5.4942	.999939	.000061	58	5.4345	.999944	.000056
59	5.4942	.999948	.000052	59	5.4345	.999953	.000047
60	5.4943	.999956	.000044	60	5.4346	.999960	.000040



**Table B**

**Section 3**

**Annuity, Income, and Remainder Interests For a Term Certain**

Years	18.6%			18.8%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.8432	.156830	.843170	1	0.8418	.158249	.841751
2	1.5541	.289064	.710936	2	1.5503	.291456	.708544
3	2.1535	.400560	.599440	3	2.1467	.403582	.596418
4	2.6590	.494570	.505430	4	2.6487	.497965	.502035
5	3.0851	.573836	.426164	5	3.0713	.577411	.422589
6	3.4445	.640671	.359329	6	3.4271	.644286	.355714
7	3.7474	.697025	.302975	7	3.7265	.700577	.299423
8	4.0029	.744540	.255460	8	3.9785	.747961	.252039
9	4.2183	.784604	.215396	9	4.1907	.787846	.212154
10	4.3999	.818384	.181616	10	4.3692	.821419	.178581
11	4.5530	.846867	.153133	11	4.5196	.849679	.150321
12	4.6822	.870883	.129117	12	4.6461	.873467	.126533
13	4.7910	.891132	.108868	13	4.7526	.893491	.106509
14	4.8828	.908206	.091794	14	4.8423	.910346	.089654
15	4.9602	.922602	.077398	15	4.9177	.924534	.075466
16	5.0255	.934740	.065260	16	4.9813	.936476	.063524
17	5.0805	.944975	.055025	17	5.0347	.946529	.053471
18	5.1269	.953605	.046395	18	5.0797	.954991	.045009
19	5.1660	.960881	.039119	19	5.1176	.962113	.037887
20	5.1990	.967016	.032984	20	5.1495	.968109	.031891
21	5.2268	.972189	.027811	21	5.1764	.973156	.026844
22	5.2503	.976550	.023450	22	5.1990	.977404	.022596
23	5.2700	.980228	.019772	23	5.2180	.980980	.019020
24	5.2867	.983329	.016671	24	5.2340	.983989	.016011
25	5.3008	.985943	.014057	25	5.2475	.986523	.013477
26	5.3126	.988148	.011852	26	5.2588	.988656	.011344
27	5.3226	.990007	.009993	27	5.2684	.990451	.009549
28	5.3310	.991574	.008426	28	5.2764	.991962	.008038
29	5.3381	.992895	.007105	29	5.2832	.993234	.006766
30	5.3441	.994010	.005990	30	5.2889	.994305	.005695
31	5.3492	.994949	.005051	31	5.2936	.995206	.004794
32	5.3534	.995741	.004259	32	5.2977	.995965	.004035
33	5.3570	.996409	.003591	33	5.3011	.996603	.003397
34	5.3601	.996972	.003028	34	5.3039	.997141	.002859
35	5.3626	.997447	.002553	35	5.3063	.997593	.002407
36	5.3648	.997847	.002153	36	5.3084	.997974	.002026
37	5.3666	.998185	.001815	37	5.3101	.998295	.001705
38	5.3681	.998470	.001530	38	5.3115	.998565	.001435
39	5.3694	.998710	.001290	39	5.3127	.998792	.001208
40	5.3705	.998912	.001088	40	5.3137	.998983	.001017
41	5.3714	.999083	.000917	41	5.3146	.999144	.000856
42	5.3722	.999227	.000773	42	5.3153	.999279	.000721
43	5.3728	.999348	.000652	43	5.3159	.999393	.000607
44	5.3734	.999450	.000550	44	5.3164	.999489	.000511
45	5.3739	.999536	.000464	45	5.3169	.999570	.000430
46	5.3742	.999609	.000391	46	5.3172	.999638	.000362
47	5.3746	.999670	.000330	47	5.3175	.999695	.000305
48	5.3748	.999722	.000278	48	5.3178	.999744	.000256
49	5.3751	.999766	.000234	49	5.3180	.999784	.000216
50	5.3753	.999802	.000198	50	5.3182	.999818	.000182
51	5.3754	.999833	.000167	51	5.3183	.999847	.000153
52	5.3756	.999860	.000140	52	5.3185	.999871	.000129
53	5.3757	.999882	.000118	53	5.3186	.999892	.000108
54	5.3758	.999900	.000100	54	5.3187	.999909	.000091
55	5.3759	.999916	.000084	55	5.3187	.999923	.000077
56	5.3760	.999929	.000071	56	5.3188	.999935	.000065
57	5.3760	.999940	.000060	57	5.3189	.999946	.000054
58	5.3761	.999950	.000050	58	5.3189	.999954	.000046
59	5.3761	.999957	.000043	59	5.3189	.999961	.000039
60	5.3762	.999964	.000036	60	5.3190	.999968	.000032

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	19.0%			19.2%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.8403	.159664	.840336	1	0.8389	.161074	.838926
2	1.5465	.293835	.706165	2	1.5427	.296203	.703797
3	2.1399	.406584	.593416	3	2.1332	.409566	.590434
4	2.6386	.501331	.498669	4	2.6285	.504670	.495330
5	3.0576	.580951	.419049	5	3.0440	.584454	.415546
6	3.4098	.647858	.352142	6	3.3926	.651388	.348612
7	3.7057	.704082	.295918	7	3.6851	.707540	.292460
8	3.9544	.751329	.248671	8	3.9305	.754648	.245352
9	4.1633	.791033	.208967	9	4.1363	.794168	.205832
10	4.3389	.824398	.175602	10	4.3090	.827322	.172678
11	4.4865	.852435	.147565	11	4.4538	.855136	.144864
12	4.6105	.875996	.124004	12	4.5754	.878470	.121530
13	4.7147	.895795	.104205	13	4.6773	.898045	.101955
14	4.8023	.912433	.087567	14	4.7629	.914467	.085533
15	4.8759	.926414	.073586	15	4.8346	.928244	.071756
16	4.9377	.938163	.061837	16	4.8948	.939802	.060198
17	4.9897	.948036	.051964	17	4.9453	.949499	.050501
18	5.0333	.956333	.043667	18	4.9877	.957633	.042367
19	5.0700	.963305	.036695	19	5.0232	.964457	.035543
20	5.1009	.969164	.030836	20	5.0530	.970182	.029818
21	5.1268	.974087	.025913	21	5.0780	.974985	.025015
22	5.1486	.978225	.021775	22	5.0990	.979014	.020986
23	5.1668	.981701	.018299	23	5.1166	.982395	.017605
24	5.1822	.984623	.015377	24	5.1314	.985230	.014770
25	5.1951	.987078	.012922	25	5.1438	.987609	.012391
26	5.2060	.989141	.010859	26	5.1542	.989605	.010395
27	5.2151	.990875	.009125	27	5.1629	.991280	.008720
28	5.2228	.992332	.007668	28	5.1702	.992684	.007316
29	5.2292	.993556	.006444	29	5.1764	.993863	.006137
30	5.2347	.994585	.005415	30	5.1815	.994851	.005149
31	5.2392	.995450	.004550	31	5.1858	.995680	.004320
32	5.2430	.996176	.003824	32	5.1895	.996376	.003624
33	5.2462	.996787	.003213	33	5.1925	.996960	.003040
34	5.2489	.997300	.002700	34	5.1951	.997450	.002550
35	5.2512	.997731	.002269	35	5.1972	.997860	.002140
36	5.2531	.998093	.001907	36	5.1990	.998205	.001795
37	5.2547	.998398	.001602	37	5.2005	.998494	.001506
38	5.2561	.998653	.001347	38	5.2018	.998737	.001263
39	5.2572	.998868	.001132	39	5.2028	.998940	.001060
40	5.2582	.999049	.000951	40	5.2037	.999111	.000889
41	5.2590	.999201	.000799	41	5.2044	.999254	.000746
42	5.2596	.999329	.000671	42	5.2051	.999374	.000626
43	5.2602	.999436	.000564	43	5.2056	.999475	.000525
44	5.2607	.999526	.000474	44	5.2060	.999560	.000440
45	5.2611	.999602	.000398	45	5.2064	.999631	.000369
46	5.2614	.999665	.000335	46	5.2067	.999690	.000310
47	5.2617	.999719	.000281	47	5.2070	.999740	.000260
48	5.2619	.999764	.000236	48	5.2072	.999782	.000218
49	5.2621	.999801	.000199	49	5.2074	.999817	.000183
50	5.2623	.999833	.000167	50	5.2075	.999846	.000154
51	5.2624	.999860	.000140	51	5.2077	.999871	.000129
52	5.2625	.999882	.000118	52	5.2078	.999892	.000108
53	5.2626	.999901	.000099	53	5.2079	.999909	.000091
54	5.2627	.999917	.000083	54	5.2079	.999924	.000076
55	5.2628	.999930	.000070	55	5.2080	.999936	.000064
56	5.2628	.999941	.000059	56	5.2081	.999946	.000054
57	5.2629	.999951	.000049	57	5.2081	.999955	.000045
58	5.2629	.999958	.000042	58	5.2081	.999962	.000038
59	5.2630	.999965	.000035	59	5.2082	.999968	.000032
60	5.2630	.999971	.000029	60	5.2082	.999973	.000027

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Annuity, Income, and Remainder Interests For a Term Certain

Years	19.4% Interest Rates			Years	19.6%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.8375	.162479	.837521	1	0.8361	.163880	.836120
2	1.5390	.298559	.701441	2	1.5352	.300903	.699097
3	2.1264	.412528	.587472	3	2.1197	.415470	.584530
4	2.6185	.507980	.492020	4	2.6085	.511263	.488737
5	3.0305	.587923	.412077	5	3.0171	.591357	.408643
6	3.3757	.654877	.345123	6	3.3588	.658325	.341675
7	3.6647	.710952	.289048	7	3.6445	.714319	.285681
8	3.9068	.757916	.242084	8	3.8833	.761136	.238864
9	4.1095	.797250	.202750	9	4.0831	.800281	.199719
10	4.2793	.830193	.169807	10	4.2501	.833011	.166989
11	4.4216	.857783	.142217	11	4.3897	.860377	.139623
12	4.5407	.880890	.119110	12	4.5064	.883258	.116742
13	4.6404	.900243	.099757	13	4.6040	.902390	.097610
14	4.7240	.916451	.083549	14	4.6856	.918386	.081614
15	4.7939	.930026	.069974	15	4.7539	.931761	.068239
16	4.8526	.941396	.058604	16	4.8109	.942944	.057056
17	4.9016	.950918	.049082	17	4.8586	.952294	.047706
18	4.9427	.958892	.041108	18	4.8985	.960112	.039888
19	4.9772	.965572	.034428	19	4.9319	.966649	.033351
20	5.0060	.971165	.028835	20	4.9598	.972115	.027885
21	5.0302	.975850	.024150	21	4.9831	.976684	.023316
22	5.0504	.979774	.020226	22	5.0026	.980505	.019495
23	5.0673	.983061	.016939	23	5.0189	.983700	.016300
24	5.0815	.985813	.014187	24	5.0325	.986371	.013629
25	5.0934	.988118	.011882	25	5.0439	.988605	.011395
26	5.1033	.990049	.009951	26	5.0534	.990472	.009528
27	5.1117	.991665	.008335	27	5.0614	.992034	.007966
28	5.1187	.993020	.006980	28	5.0681	.993339	.006661
29	5.1245	.994154	.005846	29	5.0736	.994431	.005569
30	5.1294	.995104	.004896	30	5.0783	.995343	.004657
31	5.1335	.995899	.004101	31	5.0822	.996107	.003893
32	5.1369	.996566	.003434	32	5.0854	.996745	.003255
33	5.1398	.997124	.002876	33	5.0882	.997278	.002722
34	5.1422	.997591	.002409	34	5.0904	.997724	.002276
35	5.1442	.997982	.002018	35	5.0923	.998097	.001903
36	5.1459	.998310	.001690	36	5.0939	.998409	.001591
37	5.1473	.998585	.001415	37	5.0953	.998670	.001330
38	5.1485	.998815	.001185	38	5.0964	.998888	.001112
39	5.1495	.999007	.000993	39	5.0973	.999070	.000930
40	5.1504	.999169	.000831	40	5.0981	.999222	.000778
41	5.1510	.999304	.000696	41	5.0987	.999350	.000650
42	5.1516	.999417	.000583	42	5.0993	.999456	.000544
43	5.1521	.999512	.000488	43	5.0997	.999545	.000455
44	5.1525	.999591	.000409	44	5.1001	.999620	.000380
45	5.1529	.999657	.000343	45	5.1004	.999682	.000318
46	5.1532	.999713	.000287	46	5.1007	.999734	.000266
47	5.1534	.999760	.000240	47	5.1009	.999778	.000222
48	5.1536	.999799	.000201	48	5.1011	.999814	.000186
49	5.1538	.999831	.000169	49	5.1012	.999845	.000155
50	5.1539	.999859	.000141	50	5.1014	.999870	.000130
51	5.1540	.999882	.000118	51	5.1015	.999891	.000109
52	5.1541	.999901	.000099	52	5.1016	.999909	.000091
53	5.1542	.999917	.000083	53	5.1017	.999924	.000076
54	5.1543	.999931	.000069	54	5.1017	.999937	.000063
55	5.1543	.999942	.000058	55	5.1018	.999947	.000053
56	5.1544	.999951	.000049	56	5.1018	.999956	.000044
57	5.1544	.999959	.000041	57	5.1019	.999963	.000037
58	5.1545	.999966	.000034	58	5.1019	.999969	.000031
59	5.1545	.999971	.000029	59	5.1019	.999974	.000026
60	5.1545	.999976	.000024	60	5.1019	.999978	.000022

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Table B

## Annuity, Income, and Remainder Interests For a Term Certain

Years	19.8%			20.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8347	.165275	.834725	1	0.8333	.166667	.833333
2	1.5315	.303235	.696765	2	1.5278	.305556	.694444
3	2.1131	.418393	.581607	3	2.1065	.421296	.578704
4	2.5986	.514518	.485482	4	2.5887	.517747	.482253
5	3.0038	.594757	.405243	5	2.9906	.598122	.401878
6	3.3421	.661733	.338267	6	3.3255	.665102	.334898
7	3.6244	.717641	.282359	7	3.6046	.720918	.279082
8	3.8601	.764308	.235692	8	3.8372	.767432	.232568
9	4.0569	.803262	.196738	9	4.0310	.806193	.193807
10	4.2211	.835778	.164222	10	4.1925	.838494	.161506
11	4.3582	.862920	.137080	11	4.3271	.865412	.134588
12	4.4726	.885576	.114424	12	4.4392	.887843	.112157
13	4.5681	.904487	.095513	13	4.5327	.906536	.093464
14	4.6478	.920273	.079727	14	4.6106	.922113	.077887
15	4.7144	.933450	.066550	15	4.6755	.935095	.064905
16	4.7699	.944449	.055551	16	4.7296	.945912	.054088
17	4.8163	.953630	.046370	17	4.7746	.954927	.045073
18	4.8550	.961294	.038706	18	4.8122	.962439	.037561
19	4.8873	.967691	.032309	19	4.8435	.968699	.031301
20	4.9143	.973031	.026969	20	4.8696	.973916	.026084
21	4.9368	.977488	.022512	21	4.8913	.978263	.021737
22	4.9556	.981209	.018791	22	4.9094	.981886	.018114
23	4.9713	.984315	.015685	23	4.9245	.984905	.015095
24	4.9844	.986907	.013093	24	4.9371	.987421	.012579
25	4.9953	.989071	.010929	25	4.9476	.989517	.010483
26	5.0044	.990877	.009123	26	4.9563	.991265	.008735
27	5.0120	.992385	.007615	27	4.9636	.992720	.007280
28	5.0184	.993644	.006356	28	4.9697	.993934	.006066
29	5.0237	.994694	.005306	29	4.9747	.994945	.005055
30	5.0281	.995571	.004429	30	4.9789	.995787	.004213
31	5.0318	.996303	.003697	31	4.9824	.996489	.003511
32	5.0349	.996914	.003086	32	4.9854	.997074	.002926
33	5.0375	.997424	.002576	33	4.9878	.997562	.002438
34	5.0396	.997850	.002150	34	4.9898	.997968	.002032
35	5.0414	.998205	.001795	35	4.9915	.998307	.001693
36	5.0429	.998502	.001498	36	4.9929	.998589	.001411
37	5.0442	.998749	.001251	37	4.9941	.998824	.001176
38	5.0452	.998956	.001044	38	4.9951	.999020	.000980
39	5.0461	.999129	.000871	39	4.9959	.999184	.000816
40	5.0468	.999273	.000727	40	4.9966	.999320	.000680
41	5.0474	.999393	.000607	41	4.9972	.999433	.000567
42	5.0479	.999493	.000507	42	4.9976	.999528	.000472
43	5.0484	.999577	.000423	43	4.9980	.999606	.000394
44	5.0487	.999647	.000353	44	4.9984	.999672	.000328
45	5.0490	.999705	.000295	45	4.9986	.999727	.000273
46	5.0493	.999754	.000246	46	4.9989	.999772	.000228
47	5.0495	.999795	.000205	47	4.9991	.999810	.000190
48	5.0496	.999829	.000171	48	4.9992	.999842	.000158
49	5.0498	.999857	.000143	49	4.9993	.999868	.000132
50	5.0499	.999881	.000119	50	4.9995	.999890	.000110
51	5.0500	.999900	.000100	51	4.9995	.999908	.000092
52	5.0501	.999917	.000083	52	4.9996	.999924	.000076
53	5.0502	.999931	.000069	53	4.9997	.999936	.000064
54	5.0502	.999942	.000058	54	4.9997	.999947	.000053
55	5.0503	.999952	.000048	55	4.9998	.999956	.000044
56	5.0503	.999960	.000040	56	4.9998	.999963	.000037
57	5.0503	.999966	.000034	57	4.9998	.999969	.000031
58	5.0504	.999972	.000028	58	4.9999	.999974	.000026
59	5.0504	.999977	.000023	59	4.9999	.999979	.000021
60	5.0504	.999980	.000020	60	4.9999	.999982	.000018

**Table B**

**Section 3**

**Annuity, Income, and Remainder Interests For a Term Certain**

Years	20.2%			20.4%			
	Annuity	Income Interest	Remainder	Annuity	Income Interest	Remainder	
1	0.8319	.168053	.831947	1	0.8306	.169435	.830565
2	1.5241	.307865	.692135	2	1.5204	.310162	.689838
3	2.0999	.424180	.575820	3	2.0934	.427045	.572955
4	2.5790	.520949	.479051	4	2.5692	.524124	.475876
5	2.9775	.601455	.398545	5	2.9645	.604754	.395246
6	3.3091	.668432	.331568	6	3.2928	.671723	.328277
7	3.5849	.724153	.275847	7	3.5654	.727344	.272656
8	3.8144	.770510	.229490	8	3.7919	.773542	.226458
9	4.0053	.809076	.190924	9	3.9800	.811912	.188088
10	4.1642	.841162	.158838	10	4.1362	.843781	.156219
11	4.2963	.867855	.132145	11	4.2659	.870250	.129750
12	4.4062	.890062	.109938	12	4.3737	.892234	.107766
13	4.4977	.908538	.091462	13	4.4632	.910493	.089507
14	4.5738	.923908	.076092	14	4.5375	.925659	.074341
15	4.6371	.936696	.063304	15	4.5993	.938255	.061745
16	4.6898	.947334	.052666	16	4.6506	.948717	.051283
17	4.7336	.956185	.043815	17	4.6932	.957406	.042594
18	4.7700	.963548	.036452	18	4.7285	.964623	.035377
19	4.8004	.969674	.030326	19	4.7579	.970617	.029383
20	4.8256	.974770	.025230	20	4.7823	.975595	.024405
21	4.8466	.979010	.020990	21	4.8026	.979730	.020270
22	4.8640	.982538	.017462	22	4.8194	.983165	.016835
23	4.8786	.985472	.014528	23	4.8334	.986017	.013983
24	4.8907	.987914	.012086	24	4.8450	.988386	.011614
25	4.9007	.989945	.010055	25	4.8547	.990354	.009646
26	4.9091	.991635	.008365	26	4.8627	.991989	.008011
27	4.9160	.993040	.006960	27	4.8693	.993346	.006654
28	4.9218	.994210	.005790	28	4.8749	.994473	.005527
29	4.9266	.995183	.004817	29	4.8795	.995410	.004590
30	4.9307	.995993	.004007	30	4.8833	.996188	.003812
31	4.9340	.996666	.003334	31	4.8864	.996834	.003166
32	4.9368	.997226	.002774	32	4.8891	.997370	.002630
33	4.9391	.997692	.002308	33	4.8913	.997816	.002184
34	4.9410	.998080	.001920	34	4.8931	.998186	.001814
35	4.9426	.998403	.001597	35	4.8946	.998493	.001507
36	4.9439	.998671	.001329	36	4.8958	.998748	.001252
37	4.9450	.998895	.001105	37	4.8969	.998961	.001039
38	4.9459	.999080	.000920	38	4.8977	.999137	.000863
39	4.9467	.999235	.000765	39	4.8984	.999283	.000717
40	4.9473	.999363	.000637	40	4.8990	.999404	.000596
41	4.9479	.999470	.000530	41	4.8995	.999505	.000495
42	4.9483	.999559	.000441	42	4.8999	.999589	.000411
43	4.9487	.999633	.000367	43	4.9003	.999659	.000341
44	4.9490	.999695	.000305	44	4.9006	.999717	.000283
45	4.9492	.999746	.000254	45	4.9008	.999765	.000235
46	4.9495	.999789	.000211	46	4.9010	.999804	.000196
47	4.9496	.999824	.000176	47	4.9012	.999838	.000162
48	4.9498	.999854	.000146	48	4.9013	.999865	.000135
49	4.9499	.999878	.000122	49	4.9014	.999888	.000112
50	4.9500	.999899	.000101	50	4.9015	.999907	.000093
51	4.9501	.999916	.000084	51	4.9016	.999923	.000077
52	4.9501	.999930	.000070	52	4.9016	.999936	.000064
53	4.9502	.999942	.000058	53	4.9017	.999947	.000053
54	4.9503	.999952	.000048	54	4.9017	.999956	.000044
55	4.9503	.999960	.000040	55	4.9018	.999963	.000037
56	4.9503	.999966	.000034	56	4.9018	.999969	.000031
57	4.9504	.999972	.000028	57	4.9018	.999975	.000025
58	4.9504	.999977	.000023	58	4.9019	.999979	.000021
59	4.9504	.999981	.000019	59	4.9019	.999983	.000017
60	4.9504	.999984	.000016	60	4.9019	.999985	.000015

## Section 3

## Table B

## Annuity, Income, and Remainder Interests For a Term Certain

Years	20.6%			20.8%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8292	.170813	.829187	1	0.8278	.172185	.827815
2	1.5167	.312448	.687552	2	1.5131	.314723	.685277
3	2.0868	.429891	.570109	3	2.0804	.432718	.567282
4	2.5596	.527273	.472727	4	2.5500	.530395	.469605
5	2.9516	.608020	.391980	5	2.9387	.611255	.388745
6	3.2766	.674975	.325025	6	3.2605	.678191	.321809
7	3.5461	.730494	.269506	7	3.5269	.733602	.266398
8	3.7696	.776529	.223471	8	3.7475	.779472	.220528
9	3.9549	.814701	.185299	9	3.9300	.817443	.182557
10	4.1085	.846352	.153648	10	4.0811	.848877	.151123
11	4.2359	.872597	.127403	11	4.2062	.874898	.125102
12	4.3415	.894359	.105641	12	4.3098	.896439	.103561
13	4.4291	.912404	.087596	13	4.3955	.914271	.085729
14	4.5018	.927366	.072634	14	4.4665	.929032	.070968
15	4.5620	.939773	.060227	15	4.5252	.941252	.058748
16	4.6119	.950061	.049939	16	4.5739	.951367	.048633
17	4.6534	.958591	.041409	17	4.6141	.959741	.040259
18	4.6877	.965664	.034336	18	4.6475	.966673	.033327
19	4.7162	.971529	.028471	19	4.6751	.972411	.027589
20	4.7398	.976392	.023608	20	4.6979	.977162	.022838
21	4.7593	.980425	.019575	21	4.7168	.981094	.018906
22	4.7756	.983768	.016232	22	4.7324	.984350	.015650
23	4.7890	.986541	.013459	23	4.7454	.987044	.012956
24	4.8002	.988840	.011160	24	4.7561	.989275	.010725
25	4.8094	.990746	.009254	25	4.7650	.991122	.008878
26	4.8171	.992327	.007673	26	4.7724	.992650	.007350
27	4.8235	.993638	.006362	27	4.7784	.993916	.006084
28	4.8288	.994724	.005276	28	4.7835	.994964	.005036
29	4.8331	.995626	.004374	29	4.7876	.995831	.004169
30	4.8368	.996373	.003627	30	4.7911	.996549	.003451
31	4.8398	.996992	.003008	31	4.7940	.997143	.002857
32	4.8423	.997506	.002494	32	4.7963	.997635	.002365
33	4.8443	.997932	.002068	33	4.7983	.998042	.001958
34	4.8460	.998285	.001715	34	4.7999	.998379	.001621
35	4.8475	.998578	.001422	35	4.8012	.998658	.001342
36	4.8486	.998821	.001179	36	4.8024	.998889	.001111
37	4.8496	.999022	.000978	37	4.8033	.999081	.000919
38	4.8504	.999189	.000811	38	4.8040	.999239	.000761
39	4.8511	.999328	.000672	39	4.8047	.999370	.000630
40	4.8517	.999443	.000557	40	4.8052	.999478	.000522
41	4.8521	.999538	.000462	41	4.8056	.999568	.000432
42	4.8525	.999617	.000383	42	4.8060	.999643	.000357
43	4.8528	.999682	.000318	43	4.8063	.999704	.000296
44	4.8531	.999737	.000263	44	4.8065	.999755	.000245
45	4.8533	.999782	.000218	45	4.8067	.999797	.000203
46	4.8535	.999819	.000181	46	4.8069	.999832	.000168
47	4.8536	.999850	.000150	47	4.8070	.999861	.000139
48	4.8538	.999875	.000125	48	4.8071	.999885	.000115
49	4.8539	.999897	.000103	49	4.8072	.999905	.000095
50	4.8540	.999914	.000086	50	4.8073	.999921	.000079
51	4.8540	.999929	.000071	51	4.8074	.999935	.000065
52	4.8541	.999941	.000059	52	4.8074	.999946	.000054
53	4.8541	.999951	.000049	53	4.8075	.999955	.000045
54	4.8542	.999960	.000040	54	4.8075	.999963	.000037
55	4.8542	.999966	.000034	55	4.8075	.999969	.000031
56	4.8542	.999972	.000028	56	4.8076	.999975	.000025
57	4.8543	.999977	.000023	57	4.8076	.999979	.000021
58	4.8543	.999981	.000019	58	4.8076	.999983	.000017
59	4.8543	.999984	.000016	59	4.8076	.999986	.000014
60	4.8543	.999987	.000013	60	4.8076	.999988	.000012

**Table B**

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**Annuity, Income, and Remainder Interests For a Term Certain**

Years	21.0% Interest Rates			Years	21.2%		
	Annuity	Income Interest	Remainder		Annuity	Income Interest	Remainder
1	0.8264	.173554	.826446	1	0.8251	.174917	.825083
2	1.5095	.316987	.683013	2	1.5058	.319239	.680761
3	2.0739	.435526	.564474	3	2.0675	.438316	.561684
4	2.5404	.533493	.466507	4	2.5310	.536564	.463436
5	2.9260	.614457	.385543	5	2.9133	.617627	.382373
6	3.2446	.681369	.318631	6	3.2288	.684511	.315489
7	3.5079	.736669	.263331	7	3.4891	.739696	.260304
8	3.7256	.782371	.217629	8	3.7039	.785227	.214773
9	3.9054	.820141	.179859	9	3.8811	.822795	.177205
10	4.0541	.851356	.148644	10	4.0273	.853791	.146209
11	4.1769	.877154	.122846	11	4.1480	.879366	.120634
12	4.2784	.898474	.101526	12	4.2475	.900467	.099533
13	4.3624	.916095	.083905	13	4.3296	.917877	.082123
14	4.4317	.930657	.069343	14	4.3974	.932242	.067758
15	4.4890	.942691	.057309	15	4.4533	.944094	.055906
16	4.5364	.952638	.047362	16	4.4994	.953873	.046127
17	4.5755	.960857	.039143	17	4.5375	.961941	.038059
18	4.6079	.967651	.032349	18	4.5689	.968598	.031402
19	4.6346	.973265	.026735	19	4.5948	.974091	.025909
20	4.6567	.977905	.022095	20	4.6161	.978623	.021377
21	4.6750	.981740	.018260	21	4.6338	.982362	.017638
22	4.6900	.984909	.015091	22	4.6483	.985447	.014553
23	4.7025	.987528	.012472	23	4.6603	.987993	.012007
24	4.7128	.989693	.010307	24	4.6703	.990093	.009907
25	4.7213	.991481	.008519	25	4.6784	.991826	.008174
26	4.7284	.992960	.007040	26	4.6852	.993256	.006744
27	4.7342	.994182	.005818	27	4.6907	.994435	.005565
28	4.7390	.995191	.004809	28	4.6953	.995409	.004591
29	4.7430	.996026	.003974	29	4.6991	.996212	.003788
30	4.7463	.996716	.003284	30	4.7022	.996874	.003126
31	4.7490	.997286	.002714	31	4.7048	.997421	.002579
32	4.7512	.997757	.002243	32	4.7069	.997872	.002128
33	4.7531	.998146	.001854	33	4.7087	.998244	.001756
34	4.7546	.998468	.001532	34	4.7101	.998552	.001448
35	4.7559	.998734	.001266	35	4.7113	.998805	.001195
36	4.7569	.998954	.001046	36	4.7123	.999014	.000986
37	4.7578	.999135	.000865	37	4.7131	.999186	.000814
38	4.7585	.999285	.000715	38	4.7138	.999329	.000671
39	4.7591	.999409	.000591	39	4.7144	.999446	.000554
40	4.7596	.999512	.000488	40	4.7148	.999543	.000457
41	4.7600	.999597	.000403	41	4.7152	.999623	.000377
42	4.7603	.999667	.000333	42	4.7155	.999689	.000311
43	4.7606	.999724	.000276	43	4.7158	.999743	.000257
44	4.7608	.999772	.000228	44	4.7160	.999788	.000212
45	4.7610	.999812	.000188	45	4.7162	.999825	.000175
46	4.7612	.999844	.000156	46	4.7163	.999856	.000144
47	4.7613	.999871	.000129	47	4.7164	.999881	.000119
48	4.7614	.999894	.000106	48	4.7165	.999902	.000098
49	4.7615	.999912	.000088	49	4.7166	.999919	.000081
50	4.7616	.999927	.000073	50	4.7167	.999933	.000067
51	4.7616	.999940	.000060	51	4.7167	.999945	.000055
52	4.7617	.999950	.000050	52	4.7168	.999955	.000045
53	4.7617	.999959	.000041	53	4.7168	.999962	.000038
54	4.7617	.999966	.000034	54	4.7168	.999969	.000031
55	4.7618	.999972	.000028	55	4.7169	.999974	.000026
56	4.7618	.999977	.000023	56	4.7169	.999979	.000021
57	4.7618	.999981	.000019	57	4.7169	.999983	.000017
58	4.7618	.999984	.000016	58	4.7169	.999986	.000014
59	4.7618	.999987	.000013	59	4.7169	.999988	.000012
60	4.7619	.999989	.000011	60	4.7169	.999990	.000010

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Table B

Annuity, Income, and Remainder Interests For a Term Certain

Years	21.4%			Interest Rates			21.6%		
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder		
1	0.8237	.176277	.823723	1	0.8224	.177632	.822368		
2	1.5022	.321480	.678520	2	1.4987	.323710	.676290		
3	2.0612	.441087	.558913	3	2.0548	.443841	.556159		
4	2.5215	.539611	.460389	4	2.5122	.542632	.457368		
5	2.9008	.620767	.379233	5	2.8883	.623875	.376125		
6	3.2132	.687617	.312383	6	3.1976	.690687	.309313		
7	3.4705	.742683	.257317	7	3.4520	.745631	.254369		
8	3.6824	.788042	.211958	8	3.6612	.790815	.209185		
9	3.8570	.825405	.174595	9	3.8332	.827973	.172027		
10	4.0009	.856182	.143818	10	3.9747	.858530	.141470		
11	4.1193	.881534	.118466	11	4.0910	.883660	.116340		
12	4.2169	.902417	.097583	12	4.1867	.904325	.095675		
13	4.2973	.919618	.080382	13	4.2654	.921320	.078680		
14	4.3635	.933788	.066212	14	4.3301	.935296	.064704		
15	4.4180	.945459	.054541	15	4.3833	.946790	.053210		
16	4.4630	.955074	.044926	16	4.4270	.956241	.043759		
17	4.5000	.962993	.037007	17	4.4630	.964014	.035986		
18	4.5305	.969517	.030483	18	4.4926	.970407	.029593		
19	4.5556	.974890	.025110	19	4.5170	.975663	.024337		
20	4.5762	.979316	.020684	20	4.5370	.979986	.020014		
21	4.5933	.982962	.017038	21	4.5534	.983541	.016459		
22	4.6073	.985966	.014034	22	4.5670	.986465	.013535		
23	4.6189	.988440	.011560	23	4.5781	.988869	.011131		
24	4.6284	.990477	.009523	24	4.5873	.990846	.009154		
25	4.6362	.992156	.007844	25	4.5948	.992472	.007528		
26	4.6427	.993539	.006461	26	4.6010	.993809	.006191		
27	4.6480	.994678	.005322	27	4.6061	.994909	.005091		
28	4.6524	.995616	.004384	28	4.6102	.995813	.004187		
29	4.6560	.996389	.003611	29	4.6137	.996557	.003443		
30	4.6590	.997025	.002975	30	4.6165	.997169	.002831		
31	4.6614	.997550	.002450	31	4.6188	.997672	.002328		
32	4.6635	.997982	.002018	32	4.6208	.998085	.001915		
33	4.6651	.998337	.001663	33	4.6223	.998425	.001575		
34	4.6665	.998630	.001370	34	4.6236	.998705	.001295		
35	4.6676	.998872	.001128	35	4.6247	.998935	.001065		
36	4.6686	.999071	.000929	36	4.6256	.999124	.000876		
37	4.6693	.999235	.000765	37	4.6263	.999280	.000720		
38	4.6700	.999369	.000631	38	4.6269	.999408	.000592		
39	4.6705	.999481	.000519	39	4.6274	.999513	.000487		
40	4.6709	.999572	.000428	40	4.6278	.999599	.000401		
41	4.6713	.999648	.000352	41	4.6281	.999671	.000329		
42	4.6715	.999710	.000290	42	4.6284	.999729	.000271		
43	4.6718	.999761	.000239	43	4.6286	.999777	.000223		
44	4.6720	.999803	.000197	44	4.6288	.999817	.000183		
45	4.6721	.999838	.000162	45	4.6289	.999849	.000151		
46	4.6723	.999866	.000134	46	4.6291	.999876	.000124		
47	4.6724	.999890	.000110	47	4.6292	.999898	.000102		
48	4.6725	.999909	.000091	48	4.6292	.999916	.000084		
49	4.6725	.999925	.000075	49	4.6293	.999931	.000069		
50	4.6726	.999938	.000062	50	4.6294	.999943	.000057		
51	4.6727	.999949	.000051	51	4.6294	.999953	.000047		
52	4.6727	.999958	.000042	52	4.6295	.999962	.000038		
53	4.6727	.999966	.000034	53	4.6295	.999968	.000032		
54	4.6728	.999972	.000028	54	4.6295	.999974	.000026		
55	4.6728	.999977	.000023	55	4.6295	.999979	.000021		
56	4.6728	.999981	.000019	56	4.6295	.999982	.000018		
57	4.6728	.999984	.000016	57	4.6296	.999986	.000014		
58	4.6728	.999987	.000013	58	4.6296	.999988	.000012		
59	4.6728	.999989	.000011	59	4.6296	.999990	.000010		
60	4.6729	.999991	.000009	60	4.6296	.999992	.000008		



**Table B**

**Annuity, Income, and Remainder Interests For a Term Certain**

Years	21.8%			22.0%			
	Annuity	Income Interest	Remainder	Years	Annuity	Income Interest	Remainder
1	0.8210	.178982	.821018	1	0.8197	.180328	.819672
2	1.4951	.325929	.674071	2	1.4915	.328138	.671862
3	2.0485	.446576	.553424	3	2.0422	.449293	.550707
4	2.5029	.545629	.454371	4	2.4936	.548601	.451399
5	2.8759	.626953	.373047	5	2.8636	.630001	.369999
6	3.1822	.693722	.306278	6	3.1669	.696722	.303278
7	3.4337	.748540	.251460	7	3.4155	.751411	.248589
8	3.6401	.793547	.206453	8	3.6193	.796239	.203761
9	3.8096	.830498	.169502	9	3.7863	.832983	.167017
10	3.9488	.860836	.139164	10	3.9232	.863101	.136899
11	4.0630	.885744	.114256	11	4.0354	.887787	.112213
12	4.1569	.906194	.093806	12	4.1274	.908022	.091978
13	4.2339	.922983	.077017	13	4.2028	.924609	.075391
14	4.2971	.936768	.063232	14	4.2646	.938204	.061796
15	4.3490	.948085	.051915	15	4.3152	.949347	.050653
16	4.3916	.957377	.042623	16	4.3567	.958481	.041519
17	4.4266	.965006	.034994	17	4.3908	.965968	.034032
18	4.4554	.971269	.028731	18	4.4187	.972105	.027895
19	4.4790	.976411	.023589	19	4.4415	.977135	.022865
20	4.4983	.980633	.019367	20	4.4603	.981259	.018741
21	4.5142	.984100	.015900	21	4.4756	.984638	.015362
22	4.5273	.986946	.013054	22	4.4882	.987408	.012592
23	4.5380	.989282	.010718	23	4.4985	.989679	.010321
24	4.5468	.991200	.008800	24	4.5070	.991540	.008460
25	4.5540	.992775	.007225	25	4.5139	.993066	.006934
26	4.5599	.994068	.005932	26	4.5196	.994316	.005684
27	4.5648	.995130	.004870	27	4.5243	.995341	.004659
28	4.5688	.996002	.003998	28	4.5281	.996181	.003819
29	4.5721	.996717	.003283	29	4.5312	.996870	.003130
30	4.5748	.997305	.002695	30	4.5338	.997434	.002566
31	4.5770	.997787	.002213	31	4.5359	.997897	.002103
32	4.5788	.998183	.001817	32	4.5376	.998276	.001724
33	4.5803	.998508	.001492	33	4.5390	.998587	.001413
34	4.5815	.998775	.001225	34	4.5402	.998842	.001158
35	4.5825	.998995	.001005	35	4.5411	.999051	.000949
36	4.5834	.999175	.000825	36	4.5419	.999222	.000778
37	4.5840	.999322	.000678	37	4.5426	.999362	.000638
38	4.5846	.999444	.000556	38	4.5431	.999477	.000523
39	4.5851	.999543	.000457	39	4.5435	.999571	.000429
40	4.5854	.999625	.000375	40	4.5439	.999649	.000351
41	4.5857	.999692	.000308	41	4.5441	.999712	.000288
42	4.5860	.999747	.000253	42	4.5444	.999764	.000236
43	4.5862	.999792	.000208	43	4.5446	.999807	.000193
44	4.5864	.999830	.000170	44	4.5447	.999841	.000159
45	4.5865	.999860	.000140	45	4.5449	.999870	.000130
46	4.5866	.999885	.000115	46	4.5450	.999893	.000107
47	4.5867	.999906	.000094	47	4.5451	.999913	.000087
48	4.5868	.999923	.000077	48	4.5451	.999928	.000072
49	4.5869	.999936	.000064	49	4.5452	.999941	.000059
50	4.5869	.999948	.000052	50	4.5452	.999952	.000048
51	4.5870	.999957	.000043	51	4.5453	.999961	.000039
52	4.5870	.999965	.000035	52	4.5453	.999968	.000032
53	4.5870	.999971	.000029	53	4.5453	.999974	.000026
54	4.5870	.999976	.000024	54	4.5454	.999978	.000022
55	4.5871	.999981	.000019	55	4.5454	.999982	.000018
56	4.5871	.999984	.000016	56	4.5454	.999985	.000015
57	4.5871	.999987	.000013	57	4.5454	.999988	.000012
58	4.5871	.999989	.000011	58	4.5454	.999990	.000010
59	4.5871	.999991	.000009	59	4.5454	.999992	.000008
60	4.5871	.999993	.000007	60	4.5454	.999993	.000007

Section 4

**Table H (2.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 2.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	3579620	21248.35	55	27088.80	493187.0	16238.69
1	96931.51	3482231	20322.43	56	26300.80	466783.8	16031.56
2	94775.99	3387420	20252.74	57	25517.40	441157.8	15811.93
3	92690.83	3294707	20207.28	58	24736.86	416305.3	15578.14
4	90661.61	3204029	20172.99	59	23957.60	392224.3	15328.67
5	88683.09	3115332	20145.78	60	23179.30	368913.7	15063.20
6	86750.36	3028570	20121.83	61	22402.72	346372.2	14782.53
7	84862.33	2943697	20100.99	62	21629.37	324597.3	14488.23
8	83016.22	2860671	20081.45	63	20859.39	303585.7	14180.50
9	81212.74	2779450	20064.83	64	20091.92	283334.6	13858.56
10	79450.84	2699993	20051.01	65	19326.92	263841.4	13522.41
11	77727.96	2622258	20038.27	66	18565.34	245103.3	13173.06
12	76042.43	2546210	20025.81	67	17808.50	227116.2	12811.95
13	74389.68	2471812	20009.81	68	17055.38	209875.9	12438.11
14	72764.74	2399036	19985.96	69	16304.83	193379.4	12050.48
15	71165.19	2327854	19952.41	70	15555.14	177624.9	11647.39
16	69589.49	2258242	19908.15	71	14805.21	162612.1	11227.75
17	68038.98	2190177	19855.08	72	14055.12	148341.3	10791.61
18	66514.86	2123633	19794.94	73	13305.33	134812.4	10339.46
19	65020.21	2058581	19731.42	74	12558.94	122023.5	9874.419
20	63556.49	1994992	19666.66	75	11818.76	109969.8	9399.425
21	62123.76	1932836	19601.36	76	11087.22	98643.99	8917.056
22	60720.17	1872083	19534.34	77	10365.23	88037.10	8428.417
23	59346.40	1812703	19466.92	78	9653.253	78139.42	7934.186
24	58002.44	1754668	19399.75	79	8950.635	68941.37	7433.925
25	56688.27	1697947	19333.45	80	8256.608	60434.09	6927.058
26	55402.67	1642511	19267.42	81	7571.842	52608.73	6414.450
27	54146.15	1588333	19202.81	82	6898.795	45454.91	5898.787
28	52915.87	1535385	19137.40	83	6241.524	38959.01	5384.426
29	51711.34	1483641	19071.24	84	5605.978	33102.43	4877.725
30	50531.03	1433076	19003.35	85	4996.790	27861.39	4383.839
31	49374.01	1383668	18933.32	86	4414.770	23209.39	3904.164
32	48239.89	1335392	18861.26	87	3860.612	19119.21	3439.990
33	47128.80	1288227	18787.80	88	3338.434	15561.24	2996.086
34	46039.37	1242150	18712.06	89	2852.085	12501.92	2577.043
35	44972.20	1197140	18635.12	90	2404.595	9904.275	2186.701
36	43925.53	1153175	18555.68	91	1996.719	7729.500	1826.670
37	42899.06	1110236	18473.88	92	1629.600	5937.831	1498.967
38	41892.94	1068301	18390.31	93	1306.169	4487.487	1207.444
39	40905.96	1027353	18304.20	94	1028.105	3334.408	954.7482
40	39938.30	987371.0	18216.14	95	794.8091	2434.017	741.2607
41	38989.66	948336.8	18126.25	96	602.6492	1743.842	564.2847
42	38058.94	910232.2	18033.83	97	447.4660	1225.271	420.5100
43	37145.13	873039.8	17938.25	98	325.3528	843.6779	306.7919
44	36247.26	836743.4	17838.90	99	231.8324	568.5872	219.3235
45	35362.95	801328.4	17733.72	100	161.5922	374.3701	153.3561
46	34491.83	766781.7	17622.63	101	110.0356	240.2955	104.7491
47	33631.76	733091.1	17503.75	102	73.00925	149.9574	69.71019
48	32782.88	700245.8	17377.47	103	47.09355	90.69179	45.09833
49	31944.29	668235.1	17243.12	104	29.54100	52.88140	28.37761
50	31116.17	637048.7	17101.10	105	17.81123	29.52324	17.16172
51	30297.37	606676.8	16950.48	106	10.45669	15.58098	10.11391
52	29485.85	577111.3	16789.40	107	5.846627	7.541866	5.680706
53	28681.03	548345.2	16617.43	108	3.146424	3.108269	3.078042
54	27882.07	520372.4	16433.87	109	1.585993	.7759261	1.568923

**Table H (2.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 2.4 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	3387554	18698.71	55	24327.16	431657.5	13967.38
1	96742.19	3290355	17773.67	56	23573.37	407992.3	13781.55
2	94406.13	3195914	17704.19	57	22826.53	385068.6	13584.89
3	92148.78	3103743	17658.95	58	22085.08	362880.3	13375.96
4	89955.39	3013771	17624.89	59	21347.59	341422.8	13153.44
5	87820.42	2925937	17597.93	60	20613.73	320692.3	12917.12
6	85738.71	2840187	17574.23	61	19884.19	300684.9	12667.76
7	83708.88	2756468	17553.65	62	19160.29	281395.7	12406.79
8	81727.93	2674730	17534.40	63	18442.12	262819.0	12134.46
9	79796.27	2594926	17518.05	64	17728.89	244949.6	11850.10
10	77912.64	2517007	17504.48	65	17020.56	227782.6	11553.77
11	76074.23	2440926	17492.00	66	16317.92	211312.9	11246.41
12	74279.21	2366641	17479.82	67	15622.13	195534.1	10929.31
13	72522.86	2294110	17464.21	68	14932.25	180439.9	10601.69
14	70800.15	2223299	17440.98	69	14247.25	166025.2	10262.64
15	69108.54	2154174	17408.36	70	13565.62	152285.7	9910.762
16	67446.38	2086707	17365.43	71	12886.39	139218.7	9545.145
17	65814.83	2020866	17314.04	72	12209.62	126821.7	9165.896
18	64214.87	1956623	17255.92	73	11535.71	115092.1	8773.497
19	62649.30	1893943	17194.66	74	10867.32	104025.8	8370.698
20	61119.34	1832793	17132.31	75	10206.87	93616.03	7960.080
21	59624.87	1773137	17069.58	76	9556.397	83854.02	7543.901
22	58163.91	1714941	17005.32	77	8916.643	74729.48	7123.136
23	56736.94	1658173	16940.80	78	8287.947	66231.68	6698.387
24	55343.78	1602797	16876.65	79	7669.694	58349.98	6269.295
25	53984.21	1548782	16813.44	80	7061.172	51074.43	5835.386
26	52656.88	1496094	16750.63	81	6462.902	44395.14	5397.419
27	51362.12	1444701	16689.28	82	5876.927	38300.96	4957.703
28	50097.06	1394574	16627.29	83	5306.628	32778.06	4519.954
29	48861.08	1345682	16564.72	84	4756.969	27808.45	4089.566
30	47652.57	1297997	16500.63	85	4231.759	23369.83	3670.883
31	46470.51	1251494	16434.65	86	3731.547	19437.77	3265.040
32	45314.41	1206146	16366.90	87	3256.776	15987.33	2873.080
33	44184.23	1161928	16297.96	88	2810.771	12991.73	2498.969
34	43078.57	1118815	16227.02	89	2396.603	10420.98	2146.499
35	41997.85	1076781	16155.10	90	2016.631	8242.446	1818.812
36	40940.28	1035804	16080.98	91	1671.292	6422.117	1517.161
37	39905.48	995861.2	16004.82	92	1361.342	4925.385	1243.133
38	38893.45	956929.3	15927.15	93	1089.022	3716.156	999.8345
39	37902.97	918986.9	15847.29	94	855.5115	2756.651	789.3518
40	36934.07	882012.6	15765.77	95	660.0883	2008.877	611.8753
41	35986.36	845985.2	15682.72	96	499.5221	1436.807	465.0388
42	35058.73	810884.3	15597.50	97	370.1699	1007.815	345.9823
43	34150.12	776690.8	15509.54	98	268.6251	692.7553	251.9990
44	33259.56	743386.1	15418.29	99	191.0368	466.0723	179.8511
45	32384.76	710953.7	15321.87	100	132.8967	306.3442	125.5445
46	31525.31	679378.2	15220.24	101	90.31877	196.2939	85.60772
47	30679.18	648645.4	15111.69	102	59.80999	122.2879	56.87508
48	29846.41	618742.1	14996.60	103	38.50421	73.83172	36.73225
49	29026.14	589655.6	14874.40	104	24.10587	42.97790	23.07440
50	28218.45	561373.4	14745.48	105	14.50583	23.95454	13.93092
51	27422.23	533883.8	14609.02	106	8.499510	12.62186	8.196586
52	26635.60	507176.2	14463.37	107	4.743030	6.100189	4.596626
53	25857.97	481241.6	14308.18	108	2.547526	2.510494	2.487274
54	25088.56	456071.3	14142.84	109	1.281603	.6257829	1.266585

## Section 4

**Table H (2.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 2.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	3211609	16498.17	55	21851.65	378027.9	12022.92
1	96553.61	3114599	15574.03	56	21133.28	356812.3	11856.16
2	94038.43	3020527	15504.74	57	20423.87	336301.5	11680.03
3	91610.95	2928893	15459.72	58	19721.94	316487.4	11493.27
4	89256.03	2839621	15425.90	59	19026.20	297363.2	11294.75
5	86967.80	2752640	15399.17	60	18336.33	278923.0	11084.33
6	84740.79	2667887	15375.72	61	17652.91	261160.8	10862.73
7	82573.31	2585304	15355.41	62	16977.08	244069.4	10631.28
8	80462.08	2504833	15336.43	63	16308.89	227641.6	10390.20
9	78407.20	2426417	15320.35	64	15647.60	211870.0	10138.98
10	76407.12	2350004	15307.03	65	14993.14	196747.9	9877.691
11	74458.82	2275539	15294.81	66	14346.17	182268.2	9607.202
12	72560.19	2202973	15282.90	67	13707.69	168423.0	9328.690
13	70706.39	2132259	15267.66	68	13076.81	155204.4	9041.496
14	68892.27	2063355	15245.03	69	12452.60	142605.4	8744.861
15	67115.16	1996225	15213.32	70	11833.72	130620.1	8437.600
16	65373.27	1930831	15171.67	71	11219.30	119243.5	8118.968
17	63667.51	1867139	15121.90	72	10609.35	108471.3	7789.100
18	61998.66	1805112	15065.74	73	10004.23	98298.95	7448.459
19	60369.21	1744714	15006.65	74	9406.204	88720.49	7099.472
20	58780.14	1685904	14946.63	75	8817.329	79727.90	6744.404
21	57231.08	1628643	14886.36	76	8239.322	71311.30	6385.229
22	55719.95	1572893	14824.73	77	7672.754	63459.66	6022.803
23	54246.99	1518616	14762.99	78	7117.860	56161.57	5657.659
24	52811.82	1465773	14701.71	79	6574.052	49405.80	5289.501
25	51414.03	1414330	14641.45	80	6040.661	43181.74	4917.936
26	50052.13	1364248	14581.69	81	5518.078	37478.91	4543.627
27	48726.25	1315493	14523.43	82	5007.986	32285.79	4168.556
28	47433.47	1268031	14464.68	83	4513.195	27588.66	3795.890
29	46173.03	1221828	14405.49	84	4037.833	23370.33	3430.205
30	44943.22	1176855	14344.99	85	3585.020	19610.06	3075.158
31	43742.94	1133082	14282.82	86	3155.093	16285.43	2731.671
32	42571.55	1090479	14219.10	87	2748.298	13373.71	2400.581
33	41428.86	1049018	14154.40	88	2367.303	10850.73	2085.184
34	40313.41	1008672	14087.95	89	2014.545	8689.804	1788.610
35	39225.44	969413.0	14020.71	90	1691.843	6862.136	1513.427
36	38163.16	931215.7	13951.55	91	1399.390	5337.956	1260.603
37	37126.04	894054.7	13880.62	92	1137.643	4087.171	1031.377
38	36113.96	857905.1	13808.43	93	908.2976	3078.615	828.2536
39	35125.66	822742.8	13734.35	94	712.1473	2279.901	652.8699
40	34161.03	788544.5	13658.88	95	548.4015	1658.650	505.2766
41	33219.60	755287.1	13582.14	96	414.1941	1184.301	383.4023
42	32300.20	722948.1	13503.55	97	306.3394	829.2820	284.7781
43	31401.75	691506.4	13422.58	98	221.8712	569.0582	207.0757
44	30523.25	660941.8	13338.76	99	157.4795	382.1940	147.5425
45	29662.49	631235.6	13250.36	100	109.3387	250.7803	102.8184
46	28818.99	602370.7	13157.36	101	74.16350	160.4146	69.99272
47	27990.82	574331.0	13058.22	102	49.01607	99.76448	46.42219
48	27177.95	547101.2	12953.32	103	31.49384	60.13059	29.93044
49	26379.49	520666.9	12842.15	104	19.67854	34.94344	18.77001
50	25595.46	495013.7	12725.10	105	11.81858	19.44423	11.31303
51	24824.77	470127.8	12601.44	106	6.911448	10.22896	6.645495
52	24065.64	445997.2	12469.72	107	3.849317	4.936150	3.720977
53	23317.51	422610.5	12329.63	108	2.063474	2.028528	2.010732
54	22579.58	399957.4	12180.69	109	1.036064	.5049045	1.022937

**Table H (2.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 2.8 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	3050125	14596.50	55	19632.14	331254.8	10357.01
1	96365.76	2953304	13673.25	56	18949.81	312231.2	10207.33
2	93672.88	2859597	13604.16	57	18278.05	293875.3	10049.55
3	91077.29	2768498	13559.36	58	17615.54	276177.5	9882.568
4	88563.46	2679918	13525.77	59	16961.04	259129.1	9705.426
5	86125.09	2593779	13499.27	60	16314.25	242722.4	9518.023
6	83756.40	2510012	13476.07	61	15675.64	226949.6	9321.051
7	81455.31	2428546	13456.01	62	15046.18	211802.2	9115.719
8	79218.24	2349319	13437.32	63	14425.86	197271.1	8902.271
9	77044.95	2272266	13421.50	64	13814.00	183347.6	8680.264
10	74933.55	2197326	13408.42	65	13210.48	170023.5	8449.817
11	72880.75	2124439	13396.45	66	12615.85	157290.3	8211.718
12	70884.19	2053550	13384.80	67	12030.92	145138.7	7967.033
13	68938.82	1984603	13369.93	68	11454.88	133559.7	7715.211
14	67039.37	1917553	13347.88	69	10886.87	122544.8	7455.618
15	65183.00	1852355	13317.06	70	10325.68	112086.8	7187.248
16	63367.73	1788967	13276.64	71	9770.508	102179.3	6909.488
17	61594.23	1727349	13228.45	72	9221.353	92816.42	6622.493
18	59863.04	1667459	13174.17	73	8678.481	83992.09	6326.702
19	58176.31	1609255	13117.17	74	8143.828	75699.12	6024.253
20	56534.76	1552692	13059.39	75	7619.132	67928.55	5717.133
21	54937.79	1497725	13001.47	76	7105.820	60669.84	5407.064
22	53383.14	1444313	12942.37	77	6604.322	53911.54	5094.799
23	51870.84	1392413	12883.27	78	6114.777	47641.93	4780.803
24	50400.29	1341984	12824.74	79	5636.618	41849.51	4464.831
25	48970.86	1292985	12767.29	80	5169.210	36523.36	4146.556
26	47580.94	1245376	12710.41	81	4712.830	31652.74	3826.554
27	46230.40	1199118	12655.09	82	4268.854	27226.08	3506.524
28	44916.28	1154174	12599.40	83	3839.605	23229.98	3189.165
29	43637.66	1110509	12543.40	84	3428.507	19648.22	2878.357
30	42392.75	1068088	12486.28	85	3038.103	16461.61	2577.178
31	41180.31	1026879	12427.69	86	2668.562	13649.65	2286.372
32	39999.57	986850.0	12367.77	87	2319.974	11191.72	2006.606
33	38850.19	947969.8	12307.03	88	1994.470	9066.095	1740.619
34	37730.62	910208.5	12244.78	89	1693.967	7249.039	1490.994
35	36640.93	873536.6	12181.91	90	1419.849	5715.201	1259.823
36	35579.28	837925.5	12117.37	91	1172.128	4438.549	1047.849
37	34545.04	803347.9	12051.30	92	951.0356	3392.930	856.0336
38	33537.95	769776.8	11984.20	93	757.8322	2551.448	686.3917
39	32556.68	737186.2	11915.46	94	593.0195	1886.342	540.2019
40	31601.00	705550.8	11845.58	95	455.7766	1370.020	417.4160
41	30670.33	674845.5	11774.66	96	343.5671	976.5557	316.2235
42	29763.47	645046.3	11702.17	97	253.6091	682.6465	234.4950
43	28879.28	616130.2	11627.64	98	183.3231	467.6343	170.2293
44	28016.74	588075.5	11550.62	99	129.8657	313.5365	121.0867
45	27173.69	560861.9	11469.56	100	89.99089	205.3768	84.24033
46	26349.61	534470.3	11384.44	101	60.92129	131.1463	57.24919
47	25542.61	508883.0	11293.88	102	40.18570	81.42248	37.90587
48	24752.59	484083.3	11198.25	103	25.76991	48.99195	24.39814
49	23978.64	460054.8	11097.10	104	16.07069	28.42260	15.27485
50	23220.69	436781.7	10990.81	105	9.632988	15.78963	9.190878
51	22477.69	414248.7	10878.73	106	5.622366	8.293138	5.390159
52	21747.95	392442.0	10759.57	107	3.125273	3.995888	3.013388
53	21030.86	371348.8	10633.10	108	1.672082	1.639772	1.626168
54	20325.68	350956.9	10498.89	109	.8379140	.4075457	.8265027

## Section 4

**Table H (3.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 3.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	2901634	12950.97	55	17641.75	290436.3	8928.661
1	96178.64	2805001	12028.60	56	16995.53	273374.6	8794.288
2	93309.45	2711658	11959.72	57	16361.22	256943.7	8652.909
3	90547.78	2621088	11915.13	58	15737.56	241132.6	8503.585
4	87877.59	2533194	11881.76	59	15123.42	225931.3	8345.479
5	85292.17	2447889	11855.50	60	14518.46	211330.6	8178.541
6	82785.32	2365092	11832.55	61	13923.06	197321.3	8003.418
7	80354.58	2284728	11812.74	62	13338.02	183893.5	7821.217
8	77996.00	2206723	11794.31	63	12763.30	171037.1	7632.183
9	75708.94	2131006	11778.75	64	12198.22	158742.2	7435.950
10	73491.18	2057509	11765.91	65	11642.64	146999.4	7232.653
11	71339.10	1986164	11754.18	66	11096.99	135799.2	7023.012
12	69250.04	1916908	11742.79	67	10561.93	125131.3	6807.992
13	67218.75	1849682	11728.27	68	10036.70	114985.8	6587.130
14	65239.77	1784432	11706.80	69	9520.495	105353.4	6359.893
15	63310.05	1721107	11676.83	70	9012.201	96225.68	6125.430
16	61427.43	1659661	11637.62	71	8511.093	87595.28	5883.235
17	59592.30	1600045	11590.95	72	8017.126	79455.12	5633.473
18	57804.92	1542215	11538.48	73	7530.498	71798.06	5376.556
19	56067.10	1486120	11483.49	74	7052.847	64616.06	5114.365
20	54379.26	1431714	11427.85	75	6585.629	57899.53	4848.643
21	52740.57	1378946	11372.20	76	6130.019	51637.61	4580.891
22	51148.60	1327769	11315.52	77	5686.326	45818.71	4311.765
23	49603.10	1278138	11258.95	78	5254.605	40431.06	4041.673
24	48103.25	1230007	11203.03	79	4834.303	35463.13	3770.409
25	46648.21	1183332	11148.25	80	4424.818	30903.97	3497.698
26	45236.20	1138069	11094.12	81	4026.326	26742.84	3224.040
27	43866.87	1094177	11041.57	82	3639.941	22968.34	2950.890
28	42537.18	1051613	10988.78	83	3267.574	19567.59	2680.546
29	41246.04	1010341	10935.80	84	2912.056	16525.36	2416.296
30	39991.55	970323.1	10881.86	85	2575.450	13824.02	2160.729
31	38772.35	931523.6	10826.65	86	2257.791	11444.91	1914.444
32	37587.53	893908.3	10770.28	87	1959.050	9369.365	1677.969
33	36436.57	857443.6	10713.26	88	1680.915	7577.912	1453.578
34	35317.84	822097.0	10654.93	89	1424.883	6049.493	1243.398
35	34231.24	787836.8	10596.13	90	1191.989	4761.808	1049.135
36	33174.87	754632.3	10535.90	91	982.1120	3692.116	871.3485
37	32147.98	722454.0	10474.36	92	795.3140	2817.706	710.7829
38	31150.16	691273.1	10411.97	93	632.5150	2115.373	569.0538
39	30180.04	661061.6	10348.19	94	493.9951	1561.330	447.1552
40	29237.25	631792.5	10283.47	95	378.9323	1132.060	344.9705
41	28321.09	603439.1	10217.92	96	285.0867	805.5691	260.9197
42	27430.32	575975.9	10151.04	97	210.0323	562.1613	193.1675
43	26563.77	549378.3	10082.42	98	151.5285	384.4397	139.9953
44	25720.34	523623.1	10011.65	99	107.1341	257.3151	99.41460
45	24897.95	498688.5	9937.299	100	74.09476	168.2609	69.04694
46	24096.01	474554.1	9859.383	101	50.06266	107.2612	46.84483
47	23312.67	451200.7	9776.653	102	32.95887	66.47954	30.96449
48	22547.75	428610.0	9689.454	103	21.09452	39.93283	19.89653
49	21800.33	406764.3	9597.403	104	13.12946	23.12804	12.43562
50	21070.25	385646.5	9500.856	105	7.854697	12.82717	7.469882
51	20356.45	365240.0	9399.253	106	4.575552	6.726431	4.373759
52	19657.33	345529.6	9291.443	107	2.538448	3.236065	2.441366
53	18972.27	326501.0	9177.239	108	1.355482	1.326068	1.315700
54	18300.51	308140.9	9056.282	109	.6779403	.3290972	.6680673

**Table H (3.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 3.2 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	2764838	11525.17	55	15856.44	254792.7	7703.075
1	95992.25	2668393	10603.68	56	15246.01	239487.3	7582.415
2	92948.14	2575411	10535.00	57	14648.55	224776.4	7455.711
3	90022.36	2485367	10490.62	58	14062.87	210647.8	7322.146
4	87198.34	2398152	10457.48	59	13487.89	197090.4	7181.000
5	84468.89	2313670	10431.44	60	12923.26	184093.9	7032.257
6	81827.35	2231832	10408.74	61	12369.26	171648.0	6876.525
7	79270.82	2152551	10389.18	62	11826.55	159741.9	6714.811
8	76794.93	2075747	10371.01	63	11295.02	148364.5	6547.359
9	74398.63	2001341	10355.71	64	10774.03	137505.1	6373.866
10	72079.29	1929256	10343.11	65	10263.38	127153.4	6194.476
11	69832.96	1859417	10331.61	66	9763.419	117299.1	6009.847
12	67656.63	1791755	10320.47	67	9274.653	107931.4	5820.847
13	65544.81	1726203	10306.30	68	8796.360	99039.73	5627.088
14	63491.82	1662701	10285.38	69	8327.773	90614.05	5428.124
15	61494.40	1601192	10256.25	70	7867.881	82645.33	5223.230
16	59550.14	1541624	10218.19	71	7416.001	75125.37	5011.989
17	57659.14	1483942	10172.99	72	6972.053	68046.32	4794.571
18	55821.34	1428096	10122.27	73	6536.168	61400.31	4571.358
19	54038.23	1374031	10069.22	74	6109.723	55178.70	4344.004
20	52309.90	1321695	10015.65	75	5693.926	49371.60	4114.035
21	50635.24	1271034	9962.168	76	5289.735	43968.04	3882.758
22	49011.65	1221995	9907.802	77	4897.352	38956.51	3650.744
23	47438.60	1174530	9853.645	78	4516.762	34325.38	3418.350
24	45915.05	1128589	9800.213	79	4147.425	30063.32	3185.399
25	44439.91	1084123	9747.976	80	3788.764	26159.52	2951.659
26	43011.23	1041086	9696.463	81	3440.873	22603.45	2717.562
27	41628.42	999433.5	9646.547	82	3104.642	19384.03	2484.353
28	40288.35	959120.5	9596.496	83	2781.635	16489.03	2253.986
29	38989.76	920106.1	9546.368	84	2474.185	13904.25	2029.249
30	37730.63	882350.3	9495.424	85	2183.951	11613.54	1812.318
31	36509.47	845815.3	9443.381	86	1910.870	9599.987	1603.671
32	35325.20	810464.0	9390.356	87	1654.819	7846.768	1403.722
33	34177.15	776260.5	9336.819	88	1417.125	6336.452	1214.359
34	33063.60	743170.0	9282.158	89	1198.945	5050.388	1037.332
35	31984.24	711158.7	9227.166	90	1001.036	3968.986	874.0285
36	30937.14	680193.9	9170.938	91	823.1823	3072.397	724.8656
37	29921.42	650244.2	9113.603	92	665.3209	2340.908	590.4118
38	28936.52	621279.1	9055.590	93	528.1057	1754.510	471.9614
39	27981.01	593269.0	8996.401	94	411.6520	1292.819	370.2818
40	27054.38	566185.1	8936.454	95	315.1568	935.7964	285.2113
41	26155.83	539999.5	8875.852	96	236.6463	664.7811	215.3733
42	25284.07	514685.0	8814.153	97	174.0068	463.1235	159.1869
43	24437.87	490216.1	8750.957	98	125.2945	316.1706	115.1770
44	23616.09	466568.0	8685.910	99	88.41435	211.2587	81.65407
45	22816.68	443717.7	8617.710	100	61.02956	137.9075	56.61652
46	22038.97	421643.6	8546.376	101	41.15515	87.76136	38.34679
47	21281.19	400325.3	8470.780	102	27.04208	54.30081	25.30446
48	20543.04	379743.1	8391.256	103	17.27408	32.56198	16.23210
49	19823.57	359878.3	8307.470	104	10.73074	18.82739	10.12827
50	19122.56	340712.5	8219.760	105	6.407223	10.42477	6.073630
51	18438.94	322228.3	8127.638	106	3.725130	5.457932	3.550476
52	17771.17	304409.1	8030.077	107	2.062641	2.621801	1.978743
53	17118.60	287239.7	7926.929	108	1.099276	1.072821	1.064945
54	16480.47	270705.6	7817.894	109	.5487341	.2658595	.5402266

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**Table H (3.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 3.4 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	2638586	10288.08	55	14254.74	223649.0	6650.679
1	95806.58	2542327	9367.465	56	13679.46	209916.2	6542.310
2	92588.92	2449704	9298.977	57	13117.98	196742.4	6428.733
3	89500.99	2360182	9254.820	58	12569.13	184114.5	6309.237
4	86525.65	2273640	9221.901	59	12031.91	172020.7	6183.204
5	83655.13	2189972	9196.088	60	11505.93	160449.6	6050.644
6	80882.29	2109079	9173.620	61	10991.39	149390.1	5912.123
7	78203.73	2030865	9154.306	62	10488.80	138830.7	5768.561
8	75614.63	1955242	9136.404	63	9998.021	128759.7	5620.190
9	73113.46	1882121	9121.350	64	9518.406	119165.9	5466.766
10	70697.18	1811418	9108.974	65	9049.736	110038.3	5308.433
11	68361.44	1743051	9097.710	66	8592.239	101366.1	5145.791
12	66102.86	1676943	9086.816	67	8146.317	93138.10	4979.621
13	63915.67	1613020	9072.987	68	7711.267	85343.24	4809.597
14	61793.96	1551216	9052.608	69	7286.364	77971.21	4635.342
15	59734.19	1491468	9024.277	70	6870.667	71012.49	4456.242
16	57733.70	1433716	8987.346	71	6463.534	64458.35	4271.950
17	55792.25	1377902	8943.565	72	6064.851	58300.42	4082.636
18	53909.48	1323969	8894.538	73	5674.685	52530.37	3888.652
19	52086.49	1271857	8843.352	74	5294.186	47139.23	3691.453
20	50323.06	1221509	8791.764	75	4924.348	42117.01	3492.370
21	48617.79	1172866	8740.361	76	4565.938	37452.82	3292.542
22	46967.86	1125872	8688.211	77	4219.068	33135.39	3092.465
23	45372.48	1080474	8636.362	78	3883.663	29153.39	2892.448
24	43830.34	1036619	8585.306	79	3559.197	25495.81	2692.340
25	42340.13	994254.1	8535.488	80	3245.116	22152.17	2491.942
26	40899.69	953330.3	8486.456	81	2941.443	19112.24	2291.627
27	39508.19	913798.8	8439.036	82	2648.882	16365.44	2092.456
28	38162.42	875613.0	8391.579	83	2368.701	13900.20	1896.094
29	36860.92	838728.8	8344.141	84	2102.817	11703.39	1704.902
30	35601.55	803103.6	8296.024	85	1852.556	9760.272	1520.707
31	34382.66	768696.8	8246.965	86	1617.778	8055.563	1343.888
32	33203.03	735469.3	8197.076	87	1398.290	6574.127	1174.770
33	32061.82	703382.7	8146.804	88	1195.127	5300.407	1014.913
34	30957.19	672400.4	8095.574	89	1009.170	4217.908	865.7608
35	29888.67	642486.4	8044.136	90	840.9574	3309.436	728.4366
36	28854.26	613606.3	7991.642	91	690.2071	2557.680	603.2460
37	27852.94	585727.1	7938.217	92	556.7673	1945.541	490.6190
38	26884.03	558816.6	7884.266	93	441.0853	1455.768	391.5892
39	25946.01	532843.6	7829.328	94	343.1556	1070.899	306.7450
40	25038.25	507778.0	7773.793	95	262.2085	773.8592	235.8973
41	24159.84	483590.6	7717.761	96	196.5074	548.8123	177.8478
42	23309.43	460253.2	7660.824	97	144.2131	381.6828	131.2359
43	22485.74	437738.8	7602.620	98	103.6405	260.1270	94.79619
44	21687.57	416021.9	7542.826	99	72.99270	173.5144	67.09322
45	20912.91	395078.2	7480.255	100	50.28704	113.0746	46.44251
46	20161.03	374885.0	7414.934	101	33.84537	71.83514	31.40297
47	19430.16	355420.9	7345.846	102	22.19598	44.37092	20.68737
48	18719.93	336665.3	7273.309	103	14.15104	26.56234	13.24792
49	18029.38	318598.5	7197.030	104	8.773690	15.33263	8.252381
50	17358.17	301201.1	7117.335	105	5.228553	8.475759	4.940377
51	16705.25	284454.8	7033.792	106	3.033976	4.430458	2.883341
52	16069.12	268342.2	6945.488	107	1.676693	2.125004	1.604443
53	15449.12	252847.3	6852.308	108	.8918581	.8682954	.8623360
54	14844.45	237954.5	6754.000	109	.4443347	.2148620	.4370294



**Table H (3.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 3.6 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	2521855	9213.219	55	12817.48	196421.0	5746.321
1	95621.62	2425782	8293.482	56	12276.45	184096.7	5648.971
2	92231.78	2333516	8225.191	57	11749.83	172296.9	5547.140
3	88983.65	2244511	8181.246	58	11236.49	161007.8	5440.209
4	85859.43	2158636	8148.549	59	10735.46	150217.1	5327.645
5	82850.76	2075772	8122.959	60	10246.34	139912.7	5209.480
6	79949.94	1995811	8100.728	61	9769.228	130083.0	5086.241
7	77153.02	1918649	8081.654	62	9304.532	120715.8	4958.763
8	74454.69	1844186	8064.010	63	8852.041	111799.2	4827.270
9	71852.92	1772325	8049.201	64	8411.131	103321.4	4691.560
10	69344.16	1702975	8037.050	65	7981.542	95271.21	4551.779
11	66923.68	1636046	8026.012	66	7563.417	87637.41	4408.471
12	64587.68	1571453	8015.357	67	7157.045	80408.58	4262.336
13	62330.06	1509117	8001.858	68	6761.749	73573.54	4113.101
14	60144.65	1448962	7982.003	69	6376.831	67121.73	3960.448
15	58027.61	1390921	7954.454	70	6001.416	61043.40	3803.853
16	55976.00	1334928	7918.613	71	5634.893	55329.52	3643.030
17	53989.23	1280917	7876.205	72	5277.115	49971.42	3478.143
18	52066.60	1228828	7828.808	73	4928.093	44960.50	3309.515
19	50208.82	1178594	7779.418	74	4588.780	40287.69	3138.423
20	48415.31	1130155	7729.737	75	4259.979	35943.04	2966.030
21	46684.39	1083446	7680.330	76	3942.298	31915.91	2793.326
22	45013.01	1038409	7630.301	77	3635.774	28195.37	2620.741
23	43400.08	994984.1	7580.657	78	3340.278	24770.52	2448.540
24	41844.05	953116.1	7531.867	79	3055.301	21630.76	2276.593
25	40343.33	912749.4	7484.352	80	2780.308	18766.04	2104.731
26	38895.59	873830.9	7437.676	81	2515.266	16166.56	1933.270
27	37499.75	836309.0	7392.622	82	2260.720	13822.27	1763.118
28	36152.46	800134.4	7347.621	83	2017.694	11722.34	1595.690
29	34852.10	765260.3	7302.724	84	1787.752	9854.676	1432.983
30	33596.37	731641.6	7257.273	85	1571.947	8205.888	1276.535
31	32383.49	699235.4	7211.021	86	1370.081	6762.186	1126.642
32	31212.09	668000.3	7164.078	87	1181.913	5509.994	983.5530
33	30081.12	637895.9	7116.865	88	1008.238	4435.453	848.5618
34	28988.66	608883.7	7068.845	89	849.7162	3523.994	722.8525
35	27934.06	580926.0	7020.723	90	706.7153	2760.541	607.3358
36	26915.23	553986.7	6971.709	91	578.9096	2130.008	502.2293
37	25931.05	528031.2	6921.922	92	466.0857	1617.569	407.8533
38	24980.67	503025.9	6871.741	93	368.5322	1208.358	325.0314
39	24062.52	478938.3	6820.741	94	286.1572	887.4159	254.2103
40	23175.83	455737.2	6769.287	95	218.2334	640.1924	195.1864
41	22319.59	433392.2	6717.471	96	163.2353	453.2498	146.9183
42	21492.38	411874.0	6664.921	97	119.5640	314.6862	108.2353
43	20692.88	391154.8	6611.305	98	85.76031	214.1014	78.05265
44	19919.82	371208.0	6556.331	99	60.28330	142.5697	55.15079
45	19171.22	352008.5	6498.914	100	41.45095	92.74993	38.11195
46	18446.27	333532.9	6439.091	101	27.84443	58.82243	25.72682
47	17743.25	315758.6	6375.939	102	18.22528	36.27136	16.91951
48	17061.68	298664.4	6309.762	103	11.59709	21.67683	10.81672
49	16400.58	282229.7	6240.306	104	7.176353	12.49160	6.726655
50	15759.53	266434.6	6167.880	105	4.268386	6.893920	4.020205
51	15137.46	251260.0	6092.103	106	2.472038	3.597869	2.342515
52	14532.92	236687.8	6012.162	107	1.363507	1.723047	1.301477
53	13945.21	222701.2	5927.970	108	.7238696	.7030486	.6985599
54	13373.54	209284.1	5839.316	109	.3599445	.1737184	.3536907

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**Table H (3.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 3.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	2413737	8277.994	55	11527.49	172602.3	4968.599
1	95437.38	2317849	7359.127	56	11019.64	161539.7	4881.130
2	91876.70	2225939	7291.032	57	10526.61	150968.3	4789.810
3	88470.28	2137447	7247.298	58	10047.32	140874.0	4694.102
4	85199.61	2052231	7214.820	59	9580.813	131243.9	4593.546
5	82055.65	1970163	7189.451	60	9126.680	122065.5	4488.190
6	79030.10	1891122	7167.454	61	8684.938	113326.8	4378.522
7	76118.42	1814995	7148.618	62	8255.882	105015.3	4265.300
8	73314.74	1741671	7131.227	63	7839.254	97118.87	4148.737
9	70616.47	1671048	7116.658	64	7434.437	89625.51	4028.668
10	68019.58	1603022	7104.728	65	7041.139	82523.81	3905.234
11	65518.84	1537498	7093.910	66	6659.423	75802.41	3778.931
12	63110.04	1474383	7083.489	67	6289.479	69449.86	3650.385
13	60786.73	1413590	7070.311	68	5930.651	63454.92	3519.364
14	58542.41	1355038	7050.967	69	5582.267	57807.02	3385.601
15	56372.95	1298652	7024.177	70	5243.507	52496.31	3248.647
16	54275.06	1244360	6989.391	71	4913.786	47513.64	3108.267
17	52247.80	1192092	6948.310	72	4592.926	42850.23	2964.617
18	50290.09	1141779	6902.485	73	4280.892	38497.39	2817.991
19	48402.26	1093354	6854.826	74	3978.460	34446.08	2669.509
20	46583.35	1046747	6806.978	75	3686.274	30686.53	2520.186
21	44831.38	1001892	6759.485	76	3404.803	27208.47	2370.882
22	43143.05	958725.4	6711.488	77	3134.020	24001.38	2221.968
23	41516.99	917185.1	6663.951	78	2873.757	21054.86	2073.672
24	39951.34	877210.9	6617.322	79	2623.516	18358.82	1925.881
25	38444.29	838744.4	6571.999	80	2382.786	15903.70	1778.446
26	36993.28	801729.3	6527.563	81	2151.486	13680.18	1631.639
27	35596.98	766111.3	6484.753	82	1930.029	11678.80	1486.234
28	34251.94	731838.4	6442.076	83	1719.233	9889.498	1343.432
29	32956.31	698861.3	6399.579	84	1520.369	8301.166	1204.925
30	31707.68	667132.5	6356.641	85	1334.265	6901.679	1072.001
31	30504.10	636607.0	6313.030	86	1160.681	5678.629	944.8927
32	29344.02	607241.3	6268.853	87	999.3426	4619.863	823.7878
33	28226.25	578993.3	6224.508	88	850.8529	3713.058	709.7567
34	27148.75	551822.5	6179.492	89	715.6945	2945.358	603.7709
35	26110.68	525689.7	6134.467	90	594.1015	2303.561	506.5662
36	25109.88	500557.4	6088.695	91	485.7237	1774.523	418.2918
37	24145.09	476389.5	6042.292	92	390.3074	1345.398	339.1823
38	23215.36	453151.3	5995.611	93	308.0200	1003.379	269.8916
39	22319.00	430809.0	5948.260	94	238.7100	735.6519	210.7552
40	21455.14	409330.5	5900.579	95	181.6977	529.8175	161.5646
41	20622.66	388684.3	5852.656	96	135.6453	374.4719	121.4153
42	19820.08	368840.4	5804.147	97	99.16390	259.5503	89.30099
43	19046.02	349770.2	5754.750	98	70.99074	176.2881	64.29179
44	18299.15	331446.2	5704.199	99	49.80521	117.1895	45.35201
45	17577.53	313842.8	5651.503	100	34.18020	76.10849	31.28808
46	16880.26	296935.7	5596.705	101	22.91611	48.18598	21.08505
47	16205.63	280701.7	5538.969	102	14.97060	29.66209	13.84344
48	15553.11	265119.0	5478.584	103	9.507718	17.69696	8.835234
49	14921.65	250166.3	5415.330	104	5.872102	10.18108	5.485221
50	14310.78	235823.2	5349.497	105	3.485908	5.609560	3.272745
51	13719.41	222070.1	5280.751	106	2.014976	2.922925	1.903905
52	13146.13	208888.4	5208.367	107	1.109263	1.397689	1.056151
53	12590.20	196260.9	5132.282	108	.5877596	.5694824	.5661193
54	12050.81	184170.8	5052.318	109	.2917006	.1405109	.2863612

**Table H (4.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 4.0 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	2313423	7463.079	55	10369.44	151753.9	4299.285
1	95253.85	2217719	6545.079	56	9893.551	141821.8	4220.677
2	91523.67	2126162	6477.179	57	9432.725	132349.0	4138.766
3	87960.86	2038180	6433.654	58	8985.926	123321.0	4053.085
4	84546.12	1953618	6401.394	59	8552.227	114724.8	3963.236
5	81269.69	1872336	6376.243	60	8131.182	106547.5	3869.280
6	78122.59	1794203	6354.477	61	7722.744	98776.94	3771.666
7	75099.64	1719094	6335.875	62	7327.104	91400.53	3671.083
8	72194.38	1646891	6318.733	63	6943.967	84405.90	3567.731
9	69403.63	1577481	6304.400	64	6572.718	77781.09	3461.474
10	66722.77	1510752	6292.685	65	6213.036	71514.62	3352.451
11	64146.12	1446601	6282.084	66	5864.912	65595.12	3241.108
12	61668.97	1384927	6271.891	67	5528.453	60011.23	3128.004
13	59284.47	1325636	6259.027	68	5203.018	54751.81	3012.946
14	56985.82	1268641	6240.178	69	4887.960	49806.38	2895.704
15	54768.51	1213860	6214.125	70	4582.504	45165.14	2775.898
16	52628.93	1161214	6180.360	71	4286.089	40818.97	2653.330
17	50565.72	1110629	6140.564	72	3998.513	36759.10	2528.149
18	48577.45	1062030	6096.256	73	3719.695	32976.89	2400.619
19	46664.00	1015343	6050.263	74	3450.261	29463.44	2271.724
20	44824.04	970496.7	6004.177	75	3190.720	26209.30	2142.348
21	43055.28	927419.0	5958.521	76	2941.421	23204.59	2013.237
22	41354.16	886042.3	5912.468	77	2702.284	20439.31	1884.711
23	39718.99	846301.0	5866.946	78	2473.108	17903.58	1756.965
24	38147.64	808131.5	5822.378	79	2253.413	15587.88	1629.898
25	36638.03	771472.3	5779.142	80	2042.708	13483.15	1503.382
26	35187.40	736264.1	5736.834	81	1840.872	11580.64	1377.646
27	33794.15	702450.0	5696.152	82	1648.211	9871.503	1253.351
28	32454.69	669975.5	5655.675	83	1465.372	8346.408	1131.516
29	31167.00	638788.8	5615.446	84	1293.380	6995.212	1013.572
30	29928.49	608840.4	5574.877	85	1132.879	5806.956	900.6004
31	28737.08	580083.2	5533.752	86	983.5987	4770.503	792.7786
32	27591.04	552471.7	5492.174	87	845.2470	3874.996	690.2471
33	26489.01	525962.3	5450.517	88	718.2700	3109.492	593.8903
34	25428.82	500512.8	5408.311	89	603.0106	2462.665	504.5040
35	24409.48	476082.7	5366.179	90	499.5994	1922.956	422.6812
36	23428.75	452633.0	5323.429	91	407.6755	1478.926	348.5184
37	22485.23	430126.5	5280.173	92	326.9611	1119.448	282.1832
38	21577.84	408527.4	5236.743	93	257.5326	833.4887	224.1930
39	20704.81	387801.0	5192.773	94	199.1993	610.0753	174.7963
40	19865.15	367914.2	5148.583	95	151.3320	438.6404	133.7864
41	19057.65	348834.8	5104.253	96	112.7587	309.5053	100.3785
42	18280.75	330532.1	5059.468	97	82.27407	214.1574	73.70777
43	17533.02	312976.8	5013.950	98	58.78616	145.2095	52.97778
44	16813.09	296140.9	4967.458	99	41.16349	96.36514	37.30889
45	16119.02	279998.2	4919.088	100	28.19526	62.47737	25.69616
46	15449.83	264523.7	4868.884	101	18.86715	39.48839	17.28762
47	14803.85	249694.0	4816.091	102	12.30180	24.26674	11.33113
48	14180.44	235486.5	4760.981	103	7.797758	14.45353	7.219617
49	13578.55	221879.8	4703.363	104	4.806745	8.301238	4.474695
50	12997.62	208852.8	4643.513	105	2.847983	4.566311	2.665331
51	12436.56	196385.7	4581.134	106	1.643067	2.375555	1.548045
52	11893.96	184459.6	4515.581	107	.9027842	1.134227	.8574151
53	11369.08	173056.8	4446.807	108	.4774339	.4614788	.4589748
54	10861.08	162160.3	4374.667	109	.2364912	.1136977	.2319433

## Section 4

**Table H (4.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 4.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	2220192	6751.941	55	9329.632	133495.0	3722.842
1	95071.02	2124672	5834.805	56	8884.376	124576.0	3652.183
2	91172.67	2033466	5767.100	57	8454.298	116085.7	3578.697
3	87455.33	1945989	5723.782	58	8038.385	108009.8	3501.974
4	83898.88	1862075	5691.737	59	7635.734	100334.7	3421.676
5	80492.74	1781570	5666.802	60	7245.876	93047.81	3337.868
6	77227.21	1704332	5645.265	61	6868.698	86136.55	3250.963
7	74096.41	1630227	5626.893	62	6504.304	79588.48	3161.588
8	71093.25	1559125	5609.996	63	6152.360	73391.23	3069.928
9	68213.88	1490904	5595.895	64	5812.256	67532.92	2975.873
10	65453.11	1425446	5584.393	65	5483.643	62002.10	2879.555
11	62804.71	1362636	5574.003	66	5166.453	56787.57	2781.375
12	60263.47	1302367	5564.032	67	4860.716	51878.11	2681.835
13	57822.12	1244539	5551.473	68	4565.807	47262.81	2580.769
14	55473.49	1189057	5533.106	69	4281.100	42931.37	2477.983
15	53212.70	1135832	5507.768	70	4005.865	38874.17	2373.149
16	51035.75	1084780	5474.994	71	3739.558	35082.19	2266.106
17	48940.88	1035820	5436.438	72	3481.955	31546.80	2156.989
18	46926.25	988872.8	5393.595	73	3232.940	28259.53	2046.040
19	44991.32	943859.8	5349.207	74	2993.008	25211.71	1934.116
20	43134.37	900703.7	5304.815	75	2762.550	22394.25	1821.992
21	41352.76	859329.4	5260.921	76	2541.817	19797.74	1710.312
22	39642.67	819665.1	5216.731	77	2330.686	17412.72	1599.352
23	38002.08	781641.7	5173.134	78	2128.931	15229.88	1489.276
24	36428.61	745192.2	5130.533	79	1936.087	13240.28	1379.995
25	34919.87	710252.1	5089.284	80	1751.684	11435.41	1271.397
26	33472.90	676759.5	5048.997	81	1575.574	9807.083	1163.677
27	32085.83	644654.7	5010.334	82	1407.971	8347.063	1057.394
28	30754.94	613881.0	4971.939	83	1249.379	7046.764	953.4153
29	29478.00	584384.3	4933.853	84	1100.622	5896.942	852.9506
30	28252.28	556113.3	4895.519	85	962.1906	4887.717	756.9065
31	27075.52	529018.8	4856.734	86	833.7989	4009.114	665.4161
32	25945.85	503053.8	4817.596	87	715.1425	3251.448	578.5817
33	24861.72	478172.9	4778.460	88	606.5440	2605.017	497.1333
34	23820.86	454332.6	4738.885	89	508.2357	2059.851	421.7219
35	22822.09	431491.2	4699.453	90	420.2694	1605.841	352.8241
36	21863.08	409608.6	4659.522	91	342.2836	1233.035	290.4961
37	20942.35	388646.5	4619.195	92	273.9890	931.7968	234.8536
38	20058.64	368568.1	4578.782	93	215.3946	692.6268	186.3043
39	19210.14	349337.9	4537.947	94	166.2862	506.1273	145.0288
40	18395.72	330922.2	4496.985	95	126.0854	363.2928	110.8271
41	17614.07	313288.0	4455.973	96	93.76690	255.9078	83.01877
42	16863.59	296404.2	4414.619	97	68.28545	176.7713	60.86105
43	16142.78	280240.8	4372.669	98	48.69741	119.6561	43.67186
44	15450.23	264769.7	4329.905	99	34.03366	79.27200	30.70423
45	14783.98	249963.9	4285.497	100	23.26688	51.30763	21.11196
46	14143.03	235798.4	4239.494	101	15.53939	32.37341	14.17971
47	13525.67	222249.1	4191.212	102	10.11258	19.86060	9.278434
48	12931.22	209293.2	4140.908	103	6.397771	11.80922	5.901783
49	12358.59	196908.9	4088.415	104	3.936186	6.771184	3.651796
50	11807.15	185075.1	4033.993	105	2.327703	3.718568	2.171523
51	11275.79	173771.6	3977.381	106	1.340328	1.931464	1.259206
52	10763.14	162979.4	3918.002	107	.7350304	.920794	.6963569
53	10268.41	152680.5	3855.826	108	.3879719	.3741097	.3722593
54	9790.762	142857.9	3790.731	109	.1918084	.09203857	.1879428

**Table H (4.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 4.4 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	2133399	6130.424	55	8395.791	117494.8	3226.018
1	94888.89	2038062	5214.148	56	7979.786	109484.0	3162.492
2	90823.68	1947206	5146.636	57	7578.951	101872.8	3096.550
3	86953.68	1860231	5103.525	58	7192.297	94646.84	3027.836
4	83257.82	1776957	5071.694	59	6818.939	87792.78	2956.057
5	79724.68	1697221	5046.973	60	6458.387	81297.81	2881.284
6	76343.78	1620866	5025.661	61	6110.474	75149.48	2803.897
7	73108.48	1547749	5007.516	62	5775.219	69335.40	2724.462
8	70010.98	1477730	4990.860	63	5452.260	63843.36	2643.153
9	67046.75	1410676	4976.987	64	5140.991	58661.63	2559.879
10	64209.97	1346461	4965.691	65	4841.038	53778.95	2474.764
11	61493.84	1284962	4955.509	66	4552.281	49184.30	2388.171
12	58892.60	1226065	4945.755	67	4274.684	44866.75	2300.547
13	56398.54	1169660	4933.493	68	4007.638	40815.67	2211.749
14	54004.08	1115647	4915.595	69	3750.538	37021.03	2121.613
15	51703.93	1063931	4890.952	70	3502.690	33473.45	2029.858
16	49493.71	1014422	4859.137	71	3263.570	30164.13	1936.348
17	47371.22	967032.6	4821.781	72	3032.934	27084.65	1841.210
18	45334.19	921678.1	4780.350	73	2810.636	24226.78	1744.658
19	43381.63	878275.5	4737.509	74	2597.061	21582.16	1647.446
20	41511.44	836743.2	4694.745	75	2392.499	19142.11	1550.246
21	39720.63	797001.9	4652.542	76	2197.116	16897.72	1453.617
22	38005.08	758976.1	4610.137	77	2010.757	14840.08	1357.794
23	36362.48	722593.2	4568.379	78	1833.178	12960.48	1262.917
24	34790.11	687783.1	4527.655	79	1663.931	11250.56	1168.906
25	33285.35	654478.5	4488.298	80	1502.566	9702.375	1075.661
26	31844.98	622614.8	4449.933	81	1348.912	8308.300	983.3471
27	30466.90	592129.9	4413.185	82	1203.111	7060.713	892.4400
28	29147.21	562964.9	4376.761	83	1065.549	5951.736	803.6731
29	27883.50	535063.7	4340.700	84	936.8818	4972.974	718.0709
30	26672.89	508373.1	4304.474	85	817.4757	4115.538	636.3920
31	25512.95	482842.2	4267.891	86	707.0372	3370.508	558.7348
32	24401.64	458422.6	4231.047	87	605.2583	2729.260	485.1709
33	23337.24	435067.4	4194.274	88	512.3629	2183.204	416.3020
34	22317.36	412731.8	4157.161	89	428.4970	1723.571	352.6599
35	21340.67	391373.1	4120.253	90	353.6532	1341.525	294.6261
36	20404.75	370950.1	4082.948	91	287.4770	1028.412	242.2268
37	19507.99	351423.7	4045.346	92	229.6770	775.8934	195.5377
38	18649.01	332756.3	4007.737	93	180.2131	575.7883	154.8784
39	17825.93	314911.8	3969.807	94	138.8593	420.0497	120.3771
40	17037.49	297855.8	3931.832	95	105.0874	301.0025	91.84327
41	16282.30	281554.9	3893.884	96	78.00145	211.6726	68.68786
42	15558.70	265977.5	3855.693	97	56.69549	145.9678	50.27291
43	14865.14	251093.4	3817.025	98	40.35464	98.63750	36.01459
44	14200.14	236874.1	3777.682	99	28.14903	65.23605	25.27864
45	13561.77	223292.3	3736.906	100	19.20703	42.15121	17.35237
46	12948.95	210322.8	3694.746	101	12.80334	26.55077	11.63511
47	12359.99	197941.2	3650.581	102	8.316075	16.26086	7.600597
48	11794.14	186124.6	3604.655	103	5.251125	9.652506	4.826415
49	11250.26	174850.9	3556.824	104	3.224530	5.525334	2.981416
50	10727.68	164099.0	3507.329	105	1.903206	3.029416	1.769911
51	10225.28	153848.6	3455.941	106	1.093796	1.571021	1.024671
52	9741.690	144080.6	3402.144	107	.5986843	.7478296	.5657798
53	9276.108	134777.0	3345.922	108	.3153988	.3034040	.3020491
54	8827.676	125920.5	3287.172	109	.1556304	.07453566	.1523509

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**Table H (4.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 4.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	2052470	5586.391	55	7556.947	103466.1	2797.505
1	94707.46	1957315	4670.972	56	7168.773	96269.44	2740.379
2	90476.70	1866805	4603.652	57	6795.658	89444.85	2681.195
3	86455.85	1780328	4560.745	58	6436.634	82978.13	2619.640
4	82622.87	1697690	4529.126	59	6090.835	76855.93	2555.462
5	78965.40	1618713	4504.617	60	5757.752	71065.56	2488.736
6	75472.12	1543230	4483.528	61	5437.166	65594.71	2419.809
7	72135.56	1471086	4465.607	62	5129.026	60431.17	2349.193
8	68947.20	1402131	4449.188	63	4832.945	55562.96	2277.049
9	65901.77	1336222	4435.538	64	4548.319	50978.60	2203.303
10	62992.76	1273224	4424.446	65	4274.757	46667.07	2128.071
11	60212.77	1213007	4414.466	66	4012.091	42617.65	2051.679
12	57555.46	1155446	4404.924	67	3760.231	38819.70	1974.525
13	55012.64	1100428	4392.952	68	3518.583	35262.98	1896.486
14	52576.29	1047843	4375.510	69	3286.562	31937.77	1817.424
15	50240.71	997590.7	4351.541	70	3063.506	28835.01	1737.095
16	48001.08	949574.5	4320.655	71	2848.910	25946.16	1655.386
17	45854.75	903702.0	4284.460	72	2642.516	23263.09	1572.414
18	43799.03	859883.4	4244.393	73	2444.151	20777.86	1488.370
19	41832.46	818030.8	4203.041	74	2254.107	18482.48	1403.913
20	39952.52	778058.1	4161.843	75	2072.587	16368.70	1319.627
21	38155.85	739882.4	4121.263	76	1899.691	14428.13	1235.997
22	36438.09	703424.4	4080.566	77	1735.235	12652.44	1153.223
23	34796.55	668608.3	4040.568	78	1578.964	11033.49	1071.423
24	33228.24	635361.1	4001.633	79	1430.446	9563.509	990.5249
25	31730.25	603612.5	3964.079	80	1289.254	8235.112	910.4392
26	30299.13	573295.5	3927.540	81	1155.201	7041.233	831.3045
27	28932.52	544345.9	3892.609	82	1028.368	5974.849	753.5250
28	27626.37	516702.6	3858.052	83	909.0446	5028.755	677.7219
29	26378.07	490307.9	3823.904	84	797.7470	4195.348	604.7610
30	25184.57	465106.6	3789.666	85	694.7428	3466.644	535.2771
31	24043.29	441046.4	3755.157	86	599.7362	2834.681	469.3409
32	22952.03	418077.4	3720.467	87	512.4218	2291.790	406.9995
33	21908.89	396151.6	3685.912	88	432.9456	1830.373	348.7484
34	20911.37	375223.3	3651.102	89	361.3868	1442.727	295.0213
35	19957.98	355248.4	3616.552	90	297.6945	1121.133	246.1224
36	19046.21	336185.1	3581.697	91	241.5267	858.0680	202.0556
37	18174.34	317993.7	3546.631	92	192.5965	646.3172	162.8659
38	17340.87	300635.7	3511.626	93	150.8294	478.8392	128.8028
39	16543.82	284074.6	3476.389	94	115.9961	348.7429	99.95393
40	15781.86	268275.6	3441.179	95	87.61690	249.4870	76.14050
41	15053.49	253204.9	3406.060	96	64.90959	175.1503	56.85267
42	14357.00	238830.7	3370.784	97	47.08944	120.5781	41.54285
43	13690.77	225122.5	3335.137	98	33.45317	81.34219	29.71143
44	13053.30	212051.5	3298.936	99	23.29035	53.70601	20.81987
45	12442.65	199590.5	3261.488	100	15.86140	34.64226	14.26786
46	11857.69	187714.0	3222.843	101	10.55294	21.78386	9.550884
47	11296.72	176397.5	3182.438	102	6.841281	13.31879	6.228617
48	10758.93	165618.1	3140.502	103	4.311617	7.892768	3.948550
49	10243.17	155353.6	3096.910	104	2.642550	4.510491	2.435067
50	9748.700	145582.9	3051.888	105	1.556722	2.468960	1.443150
51	9274.375	136285.7	3005.233	106	.8929574	1.278351	.8341533
52	8818.864	127443.0	2956.485	107	.4878216	.6075959	.4598722
53	8381.330	119036.8	2905.636	108	.2565027	.2461603	.2451794
54	7960.903	111050.0	2852.603	109	.1263267	.06038563	.1235490

**Table H (4.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 4.8 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	10000.0	1976887	5109.427	55	6803.282	91159.19	2427.642
1	94526.72	1881914	4194.862	56	6441.505	84692.59	2376.261
2	90131.69	1791749	4127.733	57	6094.589	78572.06	2323.130
3	85961.82	1705767	4085.030	58	5761.587	72783.54	2267.977
4	81993.97	1623757	4053.621	59	5441.649	67313.87	2210.584
5	78214.79	1545531	4029.320	60	5134.251	62150.54	2151.025
6	74612.05	1470908	4008.452	61	4839.128	57281.43	2089.619
7	71177.42	1399722	3990.751	62	4556.169	52694.60	2026.829
8	67901.58	1331813	3974.565	63	4284.964	48378.37	1962.802
9	64778.47	1267028	3961.135	64	4024.914	44321.56	1897.479
10	61800.88	1205222	3950.243	65	3775.614	40513.47	1830.967
11	58960.75	1146256	3940.460	66	3536.855	36943.70	1763.558
12	56251.14	1090000	3931.126	67	3308.502	33602.02	1695.605
13	53663.34	1036331	3919.436	68	3089.977	30478.55	1627.006
14	51188.87	985134.1	3902.438	69	2880.710	27563.97	1557.639
15	48821.58	936301.1	3879.123	70	2680.074	24849.54	1487.296
16	46556.19	889730.3	3849.137	71	2487.581	22327.09	1415.881
17	44389.60	845323.6	3814.064	72	2302.961	19988.79	1343.499
18	42318.64	802986.0	3775.314	73	2126.021	17827.04	1270.323
19	40341.40	762625.1	3735.396	74	1956.970	15834.23	1196.927
20	38454.94	724150.8	3695.704	75	1795.945	14002.59	1123.820
21	36655.54	687476.2	3656.682	76	1642.984	12324.25	1051.420
22	34938.52	652518.6	3617.621	77	1497.888	10791.44	979.8986
23	33300.86	619199.1	3579.305	78	1360.390	9396.606	909.3532
24	31739.28	587441.6	3542.079	79	1230.080	8132.525	839.7186
25	30250.57	557173.5	3506.241	80	1106.549	6992.381	770.9150
26	28831.06	528325.5	3471.439	81	989.6012	5969.646	703.0581
27	27478.13	500831.1	3438.231	82	879.2685	5057.874	636.4906
28	26187.56	474627.6	3405.441	83	775.7621	4250.495	571.7384
29	24956.55	449655.2	3373.102	84	679.4835	3540.637	509.5329
30	23781.90	425857.5	3340.739	85	590.6201	2921.146	450.4050
31	22660.86	403180.8	3308.183	86	508.8793	2384.922	394.4031
32	21591.06	381573.8	3275.518	87	433.9629	1925.155	341.5554
33	20570.44	360987.5	3243.042	88	365.9559	1535.134	292.2694
34	19596.40	341375.1	3210.390	89	304.8864	1208.093	246.8979
35	18667.26	322692.1	3178.042	90	250.6727	937.2957	205.6825
36	17780.46	304895.7	3145.472	91	202.9886	716.2057	168.6108
37	16934.15	287945.6	3112.767	92	161.5568	538.5815	135.7049
38	16126.72	271802.9	3080.181	93	126.2797	398.3631	107.1582
39	15356.12	256430.8	3047.442	94	96.93066	289.6498	83.02747
40	14620.90	241794.0	3014.790	95	73.07622	206.8661	63.14665
41	13919.50	227858.6	2982.285	96	54.03404	144.9845	47.07478
42	13250.14	214592.6	2949.697	97	39.12483	99.64249	34.34199
43	12611.16	201965.4	2916.828	98	27.74193	67.10510	24.52088
44	12001.02	189948.1	2883.513	99	19.27728	44.23080	17.15420
45	11417.76	178513.5	2849.116	100	13.10333	28.48196	11.73620
46	10860.21	167636.0	2813.687	101	8.701299	17.87972	7.843073
47	10326.70	157291.2	2776.716	102	5.630130	10.91327	5.106293
48	9816.316	147456.2	2738.417	103	3.541536	6.456372	3.231630
49	9327.909	138108.9	2698.681	104	2.166431	3.683493	1.989624
50	8860.675	129228.2	2657.720	105	1.273806	2.012987	1.177183
51	8413.470	120794.1	2615.354	106	.7292784	1.040616	.6793288
52	7984.974	112787.5	2571.173	107	.3976436	.4938557	.3739385
53	7574.330	105190.7	2525.174	108	.2086870	.1997967	.1990968
54	7180.655	97986.71	2477.293	109	.1025815	.04894156	.1002323

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**Table H (5.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 5.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1906188	4690.587	55	6126.009	80356.79	2108.169
1	94346.67	1811396	3776.873	56	5789.198	74545.04	2061.946
2	89788.66	1721575	3709.934	57	5466.980	69054.79	2014.240
3	85471.55	1636082	3667.433	58	5158.426	63872.25	1964.813
4	81371.03	1554696	3636.232	59	4862.701	58984.51	1913.476
5	77472.72	1477212	3612.139	60	4579.268	54379.30	1860.303
6	73763.39	1403438	3591.488	61	4307.825	50044.79	1805.586
7	70233.79	1333196	3574.005	62	4048.208	45969.34	1749.741
8	66873.76	1266314	3558.048	63	3799.987	42141.63	1692.906
9	63676.40	1202631	3544.834	64	3562.571	38550.82	1635.030
10	60633.76	1141992	3534.136	65	3335.542	35186.59	1576.213
11	57737.08	1084251	3524.548	66	3118.661	32038.90	1516.716
12	54978.79	1029267	3515.416	67	2911.752	29097.95	1456.854
13	52349.61	976912.2	3504.000	68	2714.251	26354.28	1396.537
14	49840.61	927063.5	3487.434	69	2525.611	23798.97	1335.662
15	47445.12	879607.3	3464.754	70	2345.231	21423.68	1274.047
16	45157.43	834435.7	3435.641	71	2172.641	19220.59	1211.612
17	42973.91	791445.2	3401.654	72	2007.564	17182.21	1148.453
18	40890.97	750536.0	3364.174	73	1849.789	15301.34	1084.722
19	38906.19	711611.0	3325.639	74	1699.460	13570.75	1020.922
20	37016.20	674576.1	3287.394	75	1556.653	11983.16	957.4945
21	35216.91	639340.9	3249.867	76	1421.360	10531.22	894.7994
22	33503.34	605819.3	3212.374	77	1293.368	9207.696	832.9829
23	31872.13	573929.2	3175.666	78	1172.407	8005.603	772.1264
24	30319.68	543592.2	3140.070	79	1058.084	6918.273	712.1700
25	28842.52	514733.0	3105.867	80	950.0127	5939.417	653.0419
26	27436.72	487280.1	3072.716	81	847.9903	5063.035	594.8385
27	26099.41	461165.3	3041.143	82	752.0110	4283.225	537.8498
28	24826.22	436323.9	3010.028	83	662.2214	3594.013	482.5207
29	23614.14	412694.8	2979.399	84	578.9293	2989.205	429.4691
30	22459.81	390220.1	2948.805	85	502.2579	2462.396	379.1381
31	21360.33	368844.8	2918.087	86	431.9221	2007.264	331.5589
32	20313.16	348516.6	2887.326	87	367.6335	1617.770	286.7450
33	19316.08	329185.6	2856.800	88	309.4306	1287.991	245.0310
34	18366.38	310804.3	2826.167	89	257.3028	1011.992	206.7032
35	17462.24	293327.3	2795.878	90	211.1473	783.8932	171.9527
36	16601.01	276711.4	2765.439	91	170.6563	598.0187	140.7553
37	15780.72	260915.8	2734.932	92	135.5651	448.9713	113.1165
38	14999.66	245901.4	2704.593	93	105.7616	331.5357	89.18479
39	14255.71	231630.8	2674.171	94	81.02660	240.6598	68.99362
40	13547.32	218068.7	2643.887	95	60.96976	171.5908	52.39023
41	12872.86	205181.2	2613.797	96	44.99641	120.0593	38.99344
42	12230.49	192936.0	2583.687	97	32.51883	82.37307	28.40017
43	11618.51	181302.7	2553.376	98	23.01394	55.38095	20.24490
44	11035.33	170252.4	2522.711	99	15.96144	36.44120	14.13938
45	10479.01	159758.0	2491.112	100	10.82879	23.42612	9.657488
46	9948.318	149793.8	2458.626	101	7.177190	14.68095	6.443142
47	9441.578	140335.8	2424.791	102	4.635118	8.945686	4.187833
48	8957.849	131360.8	2389.807	103	2.910087	5.283444	2.645914
49	8495.941	122847.2	2353.580	104	1.776770	3.009303	1.626305
50	8055.008	114774.0	2316.307	105	1.042705	1.641869	.9606120
51	7633.897	107121.4	2277.829	106	.5958317	.8474271	.5534603
52	7231.305	99870.53	2237.778	107	.3242621	.4015666	.3041838
53	6846.354	93003.87	2196.161	108	.1698516	.1622303	.1617401
54	6478.153	86504.63	2152.921	109	.08333267	.03968223	.08134856



**Table H (5.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 5.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1839958	4322.181	55	5517.259	70869.89	1832.025
1	94167.30	1745346	3409.315	56	5204.006	65645.62	1790.434
2	89447.58	1655866	3342.565	57	4905.015	60719.72	1747.590
3	84984.99	1570860	3300.265	58	4619.379	56078.75	1703.284
4	80754.00	1490091	3269.270	59	4346.279	51710.09	1657.354
5	76739.08	1413340	3245.382	60	4085.165	47601.78	1609.872
6	72925.97	1340404	3224.945	61	3835.705	43742.31	1561.105
7	69304.44	1271092	3207.676	62	3597.688	40120.42	1511.427
8	65863.41	1205220	3191.946	63	3370.671	36725.15	1460.963
9	62595.13	1142619	3178.943	64	3154.070	33546.09	1409.674
10	59490.84	1083123	3168.437	65	2947.459	30573.27	1357.649
11	56541.06	1026577	3159.038	66	2750.573	27797.10	1305.123
12	53737.55	972835.5	3150.103	67	2563.202	25208.20	1252.376
13	51070.46	921759.6	3138.956	68	2384.801	22797.54	1199.328
14	48530.32	873221.4	3122.809	69	2214.838	20556.67	1145.891
15	46109.98	827100.7	3100.746	70	2052.744	18477.61	1091.908
16	43803.23	783283.7	3072.479	71	1898.064	16552.94	1037.311
17	41605.95	741661.7	3039.541	72	1750.514	14775.56	982.1849
18	39514.05	702130.0	3003.288	73	1609.875	13138.63	926.6658
19	37524.62	664587.2	2966.085	74	1476.231	11635.37	871.1919
20	35633.87	628935.4	2929.233	75	1349.611	10258.93	816.1466
21	33837.32	595080.5	2893.140	76	1229.970	9002.497	761.8406
22	32129.68	562933.3	2857.150	77	1117.085	7859.368	708.3975
23	30507.24	532408.9	2821.980	78	1010.685	6823.092	655.8844
24	28966.10	503426.2	2787.940	79	910.3978	5887.529	604.2463
25	27502.50	475907.8	2755.293	80	815.8572	5046.902	553.4183
26	26112.28	449780.1	2723.712	81	726.8573	4295.708	503.4805
27	24792.30	424973.2	2693.691	82	643.3629	3628.562	454.6777
28	23538.04	401420.7	2664.162	83	565.4688	3040.047	407.3863
29	22346.29	379060.3	2635.149	84	493.4061	2524.585	362.1277
30	21213.52	357832.7	2606.224	85	427.2473	2076.453	319.2718
31	20136.70	337681.9	2577.237	86	366.7174	1690.030	278.8358
32	19113.11	318554.7	2548.265	87	311.5407	1359.964	240.8226
33	18140.38	300400.3	2519.570	88	261.7197	1081.034	205.5060
34	17215.70	283170.6	2490.828	89	217.2157	848.0343	173.1180
35	16337.09	266819.7	2462.463	90	177.9123	655.8387	143.8087
36	15501.82	251304.0	2434.011	91	143.5212	499.5191	117.5462
37	14707.83	236582.3	2405.551	92	113.7929	374.4091	94.32365
38	13953.29	222615.2	2377.301	93	88.60718	276.0214	74.25407
39	13236.03	209365.4	2349.027	94	67.75513	200.0302	57.35357
40	12554.40	196797.3	2320.935	95	50.88651	142.3839	43.48255
41	11906.68	184877.1	2293.077	96	37.48345	99.45656	32.31171
42	11291.02	173572.5	2265.253	97	27.03772	68.12237	23.49536
43	10705.66	162853.2	2237.296	98	19.09853	45.72248	16.72096
44	10148.97	152690.5	2209.067	99	13.22070	30.03488	11.65889
45	9619.012	143057.3	2180.032	100	8.952328	19.27511	7.950023
46	9114.511	133928.3	2150.240	101	5.922212	12.05910	5.295139
47	8633.798	125279.4	2119.269	102	3.817366	7.335676	3.435911
48	8175.881	117087.9	2087.308	103	2.392118	4.325280	2.167203
49	7739.553	109332.3	2054.274	104	1.457744	2.459470	1.329852
50	7323.926	101991.8	2020.351	105	.8538574	1.339697	.7841932
51	6927.840	95046.96	1985.398	106	.4869909	.6903753	.4510914
52	6550.007	88479.25	1949.086	107	.2645252	.3266531	.2475393
53	6189.535	82271.36	1911.424	108	.1382974	.1317795	.1314449
54	5845.523	76406.81	1872.369	109	.06772255	.03218752	.06604880

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**Table H (5.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 5.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1777822	3997.590	55	4969.989	62533.85	1593.161
1	93988.61	1683390	3085.567	56	4678.913	57836.72	1555.730
2	89108.45	1594249	3019.006	57	4401.723	53416.26	1517.245
3	84502.13	1509726	2976.905	58	4137.529	49259.39	1477.522
4	80142.81	1429568	2946.115	59	3885.529	45353.85	1436.421
5	76013.76	1353543	2922.429	60	3645.166	41688.04	1394.012
6	72099.63	1281434	2902.204	61	3416.080	38250.79	1350.537
7	68389.11	1213036	2885.147	62	3198.022	35031.25	1306.335
8	64870.20	1148159	2869.639	63	2990.539	32018.89	1261.519
9	61534.22	1086618	2856.844	64	2793.056	29203.70	1216.056
10	58371.57	1028242	2846.525	65	2605.141	26576.15	1170.029
11	55372.02	972865.0	2837.311	66	2426.507	24127.06	1123.646
12	52526.61	920334.1	2828.570	67	2256.922	21847.51	1077.156
13	49824.90	870503.9	2817.684	68	2095.853	19728.93	1030.491
14	47256.87	823239.4	2801.946	69	1942.790	17763.30	983.5717
15	44814.84	778414.1	2780.481	70	1797.189	15943.08	936.2630
16	42492.10	735908.7	2753.033	71	1658.612	14261.22	888.5068
17	40284.00	695609.1	2721.111	72	1526.775	12711.01	840.3800
18	38185.97	657406.1	2686.042	73	1401.446	11286.01	792.0017
19	36194.60	621194.0	2650.123	74	1282.667	9979.856	743.7547
20	34305.65	586871.0	2614.610	75	1170.424	8786.168	695.9712
21	32514.25	554339.9	2579.895	76	1064.644	7698.616	648.9189
22	30814.79	523508.3	2545.344	77	965.0971	6711.018	602.7021
23	29203.23	494288.6	2511.644	78	871.5171	5817.433	557.3757
24	27675.35	466597.4	2479.089	79	783.5494	5012.226	512.8892
25	26227.11	440355.2	2447.926	80	700.8490	4290.098	469.1837
26	24854.10	415486.4	2417.837	81	623.2103	3646.022	426.3251
27	23552.95	391919.6	2389.289	82	550.5752	3075.094	384.5201
28	22318.96	369587.0	2361.262	83	482.9969	2572.412	344.0866
29	21148.72	348424.9	2333.777	84	420.6446	2132.964	305.4646
30	20038.57	328373.0	2306.428	85	363.5510	1751.642	268.9623
31	18985.29	309374.4	2279.072	86	311.4531	1423.453	234.5866
32	17986.03	291375.1	2251.782	87	264.0894	1143.660	202.3318
33	17038.28	274323.6	2224.803	88	221.4358	907.6623	172.4220
34	16139.09	258171.4	2197.833	89	183.4331	710.9003	145.0445
35	15286.36	242872.1	2171.266	90	149.9573	548.9040	120.3164
36	14477.29	228381.9	2144.669	91	120.7405	417.3966	98.20106
37	13709.71	214659.2	2118.114	92	95.54921	312.3447	78.68260
38	12981.70	201664.7	2091.806	93	74.26017	229.8877	61.84623
39	12291.01	189360.9	2065.525	94	56.67667	166.3215	47.69531
40	11635.93	177712.3	2039.463	95	42.48542	118.1924	36.10303
41	11014.66	166685.1	2013.666	96	31.23575	82.42013	26.78506
42	10425.30	156247.3	1987.950	97	22.48835	56.35823	19.44501
43	9866.068	146368.6	1962.161	98	15.85486	37.76270	13.81568
44	9335.288	137020.7	1936.170	99	10.95449	24.76417	9.617229
45	8831.028	128176.7	1909.488	100	7.403702	15.86569	6.546954
46	8351.977	119811.4	1882.162	101	4.888459	9.909271	4.353358
47	7896.469	111901.1	1853.808	102	3.145046	6.017745	2.820087
48	7463.469	104423.4	1824.604	103	1.967074	3.542251	1.775793
49	7051.755	97357.02	1794.476	104	1.196451	2.010878	1.087863
50	6660.401	90681.58	1763.596	105	.6994778	1.093563	.6404253
51	6288.244	84377.88	1731.839	106	.3981847	.5626502	.3678016
52	5934.012	78427.83	1698.910	107	.2158768	.2658196	.2015225
53	5596.801	72814.44	1664.821	108	.1126492	.1070867	.1068665
54	5275.703	67521.55	1629.539	109	.05505824	.02611871	.05364783

**Table H (5.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 5.6 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	1719444	3711.110	55	4477.891	55205.22	1386.399
1	93810.61	1625191	2799.928	56	4207.652	50981.18	1352.705
2	88771.24	1536387	2733.554	57	3950.883	47013.48	1318.128
3	84022.91	1452344	2691.651	58	3706.716	43289.44	1282.507
4	79537.39	1372792	2661.064	59	3474.362	39797.18	1245.720
5	75296.66	1297484	2637.579	60	3253.261	36525.50	1207.833
6	71284.18	1226190	2617.563	61	3043.030	33463.61	1169.068
7	67487.57	1158694	2600.714	62	2843.390	30601.09	1129.729
8	63893.81	1094793	2585.424	63	2653.879	27927.85	1089.920
9	60493.25	1034293	2572.834	64	2473.933	25434.31	1049.612
10	57275.42	977012.9	2562.699	65	2303.118	23111.38	1008.881
11	54229.30	922779.2	2553.667	66	2141.131	20950.32	967.9135
12	51345.18	871429.8	2545.113	67	1987.718	18942.67	926.9290
13	48611.99	822812.7	2534.482	68	1842.366	17080.33	885.8677
14	46019.16	776786.1	2519.141	69	1704.581	15355.71	844.6614
15	43558.44	733217.5	2498.258	70	1573.846	13761.69	803.1916
16	41222.59	691981.9	2471.604	71	1449.740	12291.63	761.4088
17	39006.45	652960.4	2440.664	72	1331.977	10939.21	719.3815
18	36904.92	616039.0	2406.739	73	1220.324	9698.377	677.2146
19	34914.11	581108.0	2372.057	74	1114.780	8563.182	635.2417
20	33029.31	548062.1	2337.831	75	1015.302	7527.700	593.7508
21	31245.27	516800.5	2304.439	76	921.7924	6586.074	552.9723
22	29556.05	487228.4	2271.267	77	834.0198	5732.609	512.9937
23	27957.27	459255.4	2238.973	78	751.7232	4961.852	473.8595
24	26444.40	432795.8	2207.836	79	674.5670	4268.639	435.5232
25	25013.11	407768.3	2178.087	80	602.2265	3648.128	397.9314
26	23658.77	384095.5	2149.417	81	534.4988	3095.734	361.1377
27	22377.73	361704.6	2122.267	82	471.3087	2607.002	325.3165
28	21165.15	340526.5	2095.663	83	412.6766	2177.506	290.7362
29	20017.42	320496.4	2069.623	84	358.7216	1802.750	257.7676
30	18930.74	301553.1	2043.761	85	309.4455	1478.178	226.6676
31	17901.72	283638.8	2017.941	86	264.5990	1199.360	197.4348
32	16927.37	266699.0	1992.232	87	223.9357	962.1088	170.0576
33	16005.03	250681.6	1966.865	88	187.4117	762.3728	144.7189
34	15131.66	235537.6	1941.554	89	154.9542	596.1591	121.5693
35	14305.02	221220.5	1916.668	90	126.4357	459.5727	100.6997
36	13522.23	207686.2	1891.801	91	101.6089	348.9029	82.07038
37	12781.03	194893.1	1867.021	92	80.25699	260.6641	65.65980
38	12079.42	182801.8	1842.518	93	62.25702	191.5351	51.53106
39	11415.07	171374.8	1818.086	94	47.42567	138.3445	39.67837
40	10786.21	160576.8	1793.904	95	35.48344	98.14746	29.98718
41	10190.97	150374.2	1770.013	96	26.03841	68.32739	22.21207
42	9627.417	140735.3	1746.242	97	18.71099	46.64310	16.09898
43	9093.726	131630.0	1722.448	98	13.16674	31.20036	11.41952
44	8588.201	123030.1	1698.514	99	9.079980	20.42611	7.936118
45	8108.910	114909.3	1673.990	100	6.125170	13.06430	5.393570
46	7654.506	107242.6	1648.921	101	4.036620	8.145810	3.580455
47	7223.331	100006.6	1622.959	102	2.592087	4.938487	2.315532
48	6814.312	93179.33	1596.269	103	1.618155	2.902096	1.455638
49	6426.213	86739.75	1568.787	104	.9823604	1.644744	.8902548
50	6058.080	80668.00	1540.672	105	.5732270	.8929973	.5232192
51	5708.746	74945.22	1511.814	106	.3256972	.4587344	.3000080
52	5376.956	69553.73	1481.947	107	.1762431	.2164002	.1641246
53	5061.795	64476.93	1451.087	108	.09179326	.08705514	.08691817
54	4762.355	59699.07	1419.207	109	.04477977	.02120254	.04359243

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**Table H (5.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 5.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1664520	3457.822	55	4035.314	48758.90	1207.298
1	93633.27	1570445	2547.478	56	3784.616	44959.54	1176.962
2	88435.93	1481977	2481.291	57	3546.945	41397.50	1145.890
3	83547.31	1398409	2439.585	58	3321.451	38060.52	1113.940
4	78937.68	1319457	2409.199	59	3107.362	34937.16	1081.007
5	74587.65	1244858	2385.912	60	2904.116	32016.59	1047.154
6	70479.48	1174369	2366.103	61	2711.313	29288.48	1012.581
7	66599.59	1107761	2349.460	62	2528.646	26742.82	977.5622
8	62933.92	1044820	2334.385	63	2355.651	24369.98	942.1920
9	59471.82	985341.7	2321.995	64	2191.775	22160.84	906.4466
10	56201.87	929135.0	2312.041	65	2036.585	20106.73	870.3943
11	53112.26	876018.5	2303.185	66	1889.765	18199.38	834.2011
12	50192.49	825821.9	2294.816	67	1751.046	16430.78	798.0614
13	47430.82	778386.1	2284.433	68	1619.933	14793.28	761.9224
14	44816.11	733562.7	2269.479	69	1495.950	13279.74	725.7244
15	42339.53	691213.3	2249.160	70	1378.605	11883.47	689.3637
16	39993.30	651207.4	2223.276	71	1267.494	10598.21	652.7978
17	37771.71	613421.1	2193.286	72	1162.334	9418.038	616.0875
18	35669.15	577736.0	2160.465	73	1062.888	8337.287	579.3250
19	33681.21	544038.5	2126.975	74	969.1248	7350.415	542.8007
20	31802.73	512219.8	2093.989	75	880.9759	6451.928	506.7641
21	30028.08	482176.1	2061.866	76	798.3258	5636.425	471.4132
22	28350.97	453809.6	2030.015	77	720.9442	4898.672	436.8212
23	26766.69	427027.9	1999.067	78	648.5769	4233.673	403.0239
24	25270.38	401743.0	1969.283	79	580.9074	3636.708	369.9783
25	23857.45	377871.8	1940.881	80	517.6306	3103.362	337.6356
26	22523.02	355335.5	1913.561	81	458.5482	2629.461	306.0395
27	21263.20	334059.8	1887.738	82	403.5729	2210.970	275.3366
28	20073.00	313974.5	1862.482	83	352.6993	1843.895	245.7534
29	18948.61	295013.9	1837.808	84	306.0065	1524.210	217.6023
30	17886.07	277115.9	1813.350	85	263.4726	1247.858	191.0968
31	16881.87	260222.2	1788.977	86	224.8629	1010.912	166.2299
32	15932.86	244277.6	1764.755	87	189.9464	809.6714	142.9855
33	15036.23	229229.8	1740.900	88	158.6656	640.5718	121.5124
34	14188.85	215029.4	1717.143	89	130.9386	500.1188	101.9317
35	13388.35	201629.7	1693.829	90	106.6381	384.9195	84.31277
36	12631.80	188986.6	1670.577	91	85.53674	291.7550	68.61495
37	11916.84	177058.5	1647.450	92	67.43446	217.6140	54.81285
38	11241.38	165806.1	1624.625	93	52.21144	159.6394	42.95235
39	10603.04	155192.0	1601.909	94	39.69803	115.1158	33.02131
40	9999.971	145181.1	1579.467	95	29.64555	81.53218	24.91668
41	9430.263	135740.1	1557.338	96	21.71333	56.66533	18.42674
42	8891.935	126837.5	1535.362	97	15.57353	38.61706	13.33374
43	8383.139	118443.7	1513.406	98	10.93823	25.78806	9.442519
44	7902.149	110530.8	1491.363	99	7.528903	16.85431	6.551353
45	7447.041	103072.8	1468.818	100	5.069244	10.76161	4.445071
46	7016.438	96045.19	1445.817	101	3.334427	6.698719	2.945901
47	6608.688	89424.95	1422.041	102	2.137131	4.054338	1.901980
48	6222.688	83190.40	1397.645	103	1.331619	2.378542	1.193663
49	5857.191	77321.03	1372.572	104	.8068799	1.345792	.7288239
50	5511.218	71797.37	1346.970	105	.4699406	.7294989	.4276296
51	5183.600	66601.03	1320.741	106	.2665069	.3741563	.2448059
52	4873.102	61714.76	1293.646	107	.1439411	.1762373	.1337193
53	4578.802	57122.38	1265.703	108	.07482760	.07079845	.07072129
54	4299.790	52808.59	1236.892	109	.03643436	.01721851	.03543569

**Table H (6.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 6.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000.0	1612775	3233.482	55	3637.194	43085.75	1052.049
1	93456.60	1518877	2323.973	56	3404.793	39667.70	1024.731
2	88102.53	1430743	2257.971	57	3184.954	36469.19	996.8029
3	83075.29	1347647	2216.460	58	2976.846	33478.43	968.1401
4	78343.61	1269289	2186.273	59	2779.714	30684.40	938.6505
5	73886.65	1195391	2163.183	60	2592.998	28076.71	908.3946
6	69685.35	1125696	2143.578	61	2416.282	25645.46	877.5538
7	65724.93	1059963	2127.138	62	2249.240	23381.09	846.3745
8	61990.22	997965.8	2112.274	63	2091.407	21274.42	814.9414
9	58469.51	939490.4	2100.081	64	1942.242	19316.79	783.2348
10	55150.42	884335.2	2090.304	65	1801.315	17499.98	751.3163
11	52020.27	832310.8	2081.622	66	1668.303	15816.15	719.3336
12	49067.77	783239.0	2073.432	67	1542.924	14257.75	687.4584
13	46280.51	736953.6	2063.291	68	1424.700	12817.61	655.6440
14	43646.70	693299.8	2048.713	69	1313.177	11488.99	623.8377
15	41156.94	652133.3	2028.943	70	1207.886	10265.62	591.9487
16	38802.90	613318.2	2003.805	71	1108.439	9141.648	559.9403
17	36578.28	576725.8	1974.734	72	1014.557	8111.520	527.8661
18	34476.98	542233.4	1942.979	73	926.0041	7169.953	495.8069
19	32494.06	509723.6	1910.638	74	842.7234	6311.797	464.0156
20	30623.90	479084.3	1878.844	75	764.6263	5531.973	432.7079
21	28860.47	450208.8	1847.940	76	691.5843	4825.508	402.0538
22	27197.16	422996.8	1817.356	77	623.3708	4187.604	372.1145
23	25628.90	397353.5	1787.694	78	559.7397	3613.691	342.9182
24	24150.55	373189.1	1759.203	79	500.3931	3099.466	314.4251
25	22757.21	350418.8	1732.084	80	445.0452	2640.909	286.5906
26	21443.79	328962.3	1706.048	81	393.5039	2234.231	259.4500
27	20206.14	308744.3	1681.485	82	345.6732	1875.779	233.1265
28	19039.12	289693.5	1657.506	83	301.5284	1561.961	207.8107
29	17938.73	271743.4	1634.125	84	261.1163	1289.173	183.7659
30	16900.87	254831.3	1610.991	85	224.3978	1053.806	161.1695
31	15921.88	238898.3	1587.982	86	191.1528	852.3813	140.0099
32	14998.48	223888.7	1565.158	87	161.1662	681.6318	120.2683
33	14127.73	209750.1	1542.723	88	134.3710	538.4245	102.0655
34	13306.39	196432.9	1520.422	89	110.6803	419.7019	85.49814
35	12531.99	183890.3	1498.578	90	89.96936	322.5095	70.61878
36	11801.53	172078.2	1476.833	91	72.03022	244.0561	57.38685
37	11112.56	160955.2	1455.246	92	56.67920	181.7399	45.77480
38	10462.90	150481.9	1433.981	93	43.80133	133.1038	35.81510
39	9850.150	140621.5	1412.857	94	33.24072	95.82244	27.49137
40	9272.372	131339.1	1392.028	95	24.77654	67.75458	20.71127
41	8727.617	122601.5	1371.528	96	18.11288	47.01109	15.29221
42	8213.873	114377.7	1351.208	97	12.96666	31.98396	11.04762
43	7729.264	106638.6	1330.945	98	9.090077	21.32257	7.810723
44	7272.044	99356.75	1310.639	99	6.244996	13.91230	5.410257
45	6840.295	92506.39	1289.912	100	4.196850	8.868123	3.664763
46	6432.616	86063.53	1268.804	101	2.755378	5.510788	2.424731
47	6047.362	80005.59	1247.027	102	1.762670	3.329746	1.562885
48	5683.404	74311.36	1224.722	103	1.096225	1.950185	.9792136
49	5339.489	68960.77	1201.843	104	.6629921	1.101602	.5968960
50	5014.616	63934.83	1178.526	105	.3854093	.5961655	.3496394
51	4707.620	59215.64	1154.682	106	.2181562	.3052905	.1998388
52	4417.283	54786.42	1130.098	107	.1176044	.1435844	.1089894
53	4142.680	50631.46	1104.792	108	.06102116	.05760005	.05756516
54	3882.904	46735.91	1078.749	109	.02965580	.01398858	.02881648

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**Table H (6.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 6.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	10000.0	1563961	3034.419	55	3278.994	38090.53	917.3813
1	93280.60	1470240	2125.741	56	3063.700	35014.90	892.7765
2	87771.00	1382437	2059.923	57	2860.488	32142.23	867.6691
3	82606.82	1299810	2018.606	58	2668.545	29461.21	841.9499
4	77755.11	1222040	1988.617	59	2487.137	26961.27	815.5386
5	73193.53	1148836	1965.722	60	2315.704	24632.45	788.4920
6	68901.64	1079925	1946.318	61	2153.822	22465.28	760.9745
7	64863.38	1015053	1930.078	62	2001.149	20450.67	733.2073
8	61062.42	953983.8	1915.423	63	1857.220	18579.90	705.2669
9	57485.93	896492.0	1903.423	64	1721.510	16844.74	677.1364
10	54120.56	842366.8	1893.819	65	1593.593	15237.44	648.8712
11	50952.73	791410.0	1885.307	66	1473.139	13750.59	620.6025
12	47970.31	743435.8	1877.293	67	1359.862	12377.09	592.4819
13	45160.18	698270.8	1867.388	68	1253.301	11110.21	564.4677
14	42509.92	655754.0	1853.175	69	1153.019	9943.633	536.5135
15	40009.52	615735.1	1833.938	70	1058.572	8871.494	508.5394
16	37650.06	578073.2	1809.523	71	969.5888	7888.314	480.5134
17	35424.70	542634.9	1781.342	72	885.7960	6988.924	452.4827
18	33326.79	509293.2	1750.616	73	806.9588	6168.403	424.5178
19	31350.87	477927.2	1719.383	74	733.0015	5421.978	396.8389
20	29490.86	448421.4	1688.735	75	663.8200	4744.964	369.6323
21	27740.34	420666.7	1659.001	76	599.2770	4132.792	343.0439
22	26092.36	394560.1	1629.631	77	539.1508	3581.071	317.1244
23	24541.50	370004.8	1601.201	78	483.2048	3085.631	291.8957
24	23082.32	346909.3	1573.943	79	431.1593	2642.554	267.3210
25	21709.64	325187.0	1548.048	80	382.7472	2248.186	243.3596
26	20418.16	304756.9	1523.232	81	337.7833	1899.094	220.0395
27	19203.47	285542.1	1499.866	82	296.1668	1591.979	197.4641
28	18060.28	267470.7	1477.098	83	257.8577	1323.611	175.7938
29	16984.42	250475.6	1454.939	84	222.8780	1090.771	155.2503
30	15971.64	234493.3	1433.056	85	191.1760	890.2494	135.9805
31	15018.14	219464.6	1411.332	86	162.5462	718.9688	117.9701
32	14120.51	205333.7	1389.823	87	136.7890	574.0460	101.1982
33	13275.68	192047.8	1368.721	88	113.8319	452.7284	85.76277
34	12480.33	179557.3	1347.783	89	93.58584	352.3423	71.74062
35	11731.87	167815.5	1327.315	90	75.93045	270.3159	59.17086
36	11027.24	156778.4	1306.977	91	60.67607	204.2291	48.01387
37	10363.92	146404.7	1286.824	92	47.65492	151.8347	38.24117
38	9739.647	136655.4	1267.009	93	36.75807	111.0193	29.87487
39	9151.987	127493.9	1247.364	94	27.84307	79.79170	22.89599
40	8598.937	118885.6	1228.029	95	20.71423	56.32580	17.22203
41	8078.505	110797.9	1209.036	96	15.11461	39.01603	12.69562
42	7588.652	103200.1	1190.244	97	10.79988	26.49998	9.156877
43	7127.482	96063.57	1171.541	98	7.556831	17.63688	6.463344
44	6693.232	89361.27	1152.833	99	5.181860	11.48812	4.469596
45	6283.991	83068.04	1133.772	100	3.475828	7.310536	3.022575
46	5898.338	77160.30	1114.399	101	2.277705	4.535230	1.996521
47	5534.640	71615.99	1094.449	102	1.454349	2.735690	1.284736
48	5191.744	66414.35	1074.054	103	.9027729	1.599582	.8035988
49	4868.395	61535.83	1053.174	104	.5449650	.9020648	.4890370
50	4563.574	56961.96	1031.933	105	.3162014	.4873892	.2859833
51	4276.123	52675.32	1010.253	106	.1786449	.2491961	.1631947
52	4004.842	48659.66	987.9429	107	.09612314	.1170267	.08886748
53	3748.805	44899.74	965.0211	108	.04978129	.04688039	.04687470
54	3507.110	41381.21	941.4754	109	.02414775	.01136900	.02344287

**Table H (6.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 6.4 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	1517852	2857.457	55	2956.647	33690.01	800.4864
1	93105.26	1424307	1949.608	56	2757.325	30921.95	778.3207
2	87441.35	1336834	1883.974	57	2569.595	28341.42	755.7447
3	82141.87	1254672	1842.850	58	2392.666	25937.57	732.6619
4	77172.14	1177486	1813.057	59	2225.821	23700.28	709.0027
5	72508.20	1104966	1790.353	60	2068.504	21620.06	684.8199
6	68128.20	1036829	1771.149	61	1920.286	19687.88	660.2623
7	64014.72	972806.4	1755.106	62	1780.814	17895.08	635.5284
8	60150.20	912649.2	1740.655	63	1649.626	16233.42	610.6870
9	56520.70	856122.8	1728.846	64	1526.211	14695.11	585.7236
10	53111.82	803006.4	1719.411	65	1410.149	13272.83	560.6879
11	49909.04	753093.3	1711.066	66	1301.111	11959.61	535.6961
12	46899.39	706190.1	1703.223	67	1198.804	10748.79	510.8820
13	44069.00	662116.4	1693.548	68	1102.787	9634.046	486.2082
14	41404.81	620704.9	1679.691	69	1012.641	8609.498	461.6335
15	38896.15	581799.7	1660.971	70	927.9458	7669.660	437.0876
16	36533.55	545254.6	1637.257	71	848.3454	6809.423	412.5424
17	34309.57	510931.8	1609.937	72	773.5737	6023.977	388.0392
18	32217.03	478700.4	1580.205	73	703.3998	5308.756	363.6394
19	30249.93	448435.8	1550.040	74	637.7326	4659.345	339.5346
20	28401.76	420019.8	1520.495	75	576.4571	4071.430	315.8856
21	26665.66	393340.3	1491.886	76	519.4302	3540.823	292.8175
22	25034.38	368292.2	1463.679	77	466.4367	3063.512	270.3719
23	23502.15	344776.9	1436.426	78	417.2502	2635.696	248.5657
24	22063.21	322701.0	1410.347	79	371.6088	2253.816	227.3646
25	20712.14	301976.9	1385.617	80	329.2631	1914.556	206.7316
26	19443.38	282522.1	1361.964	81	290.0362	1614.809	186.6884
27	18252.31	264259.0	1339.733	82	253.8243	1351.601	167.3218
28	17133.47	247115.0	1318.113	83	220.5768	1122.035	148.7666
29	16082.54	231022.3	1297.110	84	190.2961	923.2321	131.2093
30	15095.11	215917.2	1276.408	85	162.9217	752.3464	114.7715
31	14167.25	201740.0	1255.895	86	138.2627	606.6541	99.43687
32	13295.45	188434.7	1235.623	87	116.1348	483.6136	85.18357
33	12476.48	175948.6	1215.772	88	96.46246	380.8077	72.09076
34	11706.97	164232.1	1196.113	89	79.15662	295.8993	60.21907
35	10984.20	153238.6	1176.930	90	64.10265	226.6503	49.59703
36	10305.06	142924.3	1157.906	91	51.12818	170.9628	40.18656
37	9666.978	133248.3	1139.090	92	40.08054	126.8962	31.95918
38	9067.613	124171.7	1120.625	93	30.85754	92.63254	24.92906
39	8504.486	115658.4	1102.352	94	23.32968	66.46698	19.07579
40	7975.544	107674.1	1084.401	95	17.32380	46.84188	14.32592
41	7478.757	100186.8	1066.800	96	12.61695	32.39253	10.54383
42	7012.065	93166.34	1049.420	97	8.998269	21.96437	7.592549
43	6573.556	86584.42	1032.153	98	6.284385	14.59367	5.350390
44	6161.450	80414.62	1014.915	99	4.301220	9.489874	3.693868
45	5773.850	74632.27	997.3847	100	2.879700	6.028774	2.493858
46	5409.318	69214.34	979.6005	101	1.883516	3.733774	1.644554
47	5066.233	64139.25	961.3207	102	1.200392	2.248467	1.056490
48	4743.424	59386.79	942.6693	103	.7437313	1.312507	.6597308
49	4439.636	54937.92	923.6092	104	.4481145	.7389519	.4008216
50	4153.838	50774.71	904.2568	105	.2595178	.3986129	.2340066
51	3884.879	46880.27	884.5419	106	.1463446	.2034868	.1333215
52	3631.580	43238.88	864.2911	107	.07859539	.09541810	.07248863
53	3393.016	39835.81	843.5246	108	.04062731	.03817052	.03818440
54	3168.294	36657.20	822.2330	109	.01967032	.009243572	.01907873

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**Table H (6.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 6.6 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1474245	2699.848	55	2666.507	29811.49	698.9490
1	92930.58	1380875	1792.824	56	2482.080	27319.74	678.9766
2	87113.55	1293730	1727.372	57	2308.750	25001.17	658.6727
3	81680.40	1212030	1686.440	58	2145.748	22845.39	637.9520
4	76594.61	1135421	1656.841	59	1992.375	20842.75	616.7536
5	71830.56	1063579	1634.328	60	1848.084	18984.20	595.1269
6	67364.87	996205.2	1615.320	61	1712.442	17261.15	573.2060
7	63178.71	933018.8	1599.471	62	1585.085	15665.40	551.1693
8	59253.29	873758.6	1585.223	63	1465.562	14189.14	529.0783
9	55573.45	818179.6	1573.600	64	1353.373	12825.04	506.9205
10	52123.72	766051.4	1564.332	65	1248.109	11566.20	484.7401
11	48888.63	717158.8	1556.149	66	1149.440	10406.06	462.6402
12	45854.32	671300.7	1548.473	67	1057.072	9338.388	440.7386
13	43006.16	628290.0	1539.022	68	970.5826	8357.285	419.0018
14	40330.41	587953.0	1525.512	69	889.5716	7457.254	397.3928
15	37815.77	550128.5	1507.294	70	813.6399	6633.186	375.8496
16	35452.16	514665.1	1484.260	71	742.4492	5880.329	354.3475
17	33231.54	481420.8	1457.773	72	675.7408	5194.218	332.9224
18	31146.20	450260.7	1429.002	73	613.2890	4570.622	311.6279
19	29189.62	421056.9	1399.865	74	554.9910	4005.468	290.6302
20	27354.81	393688.3	1371.382	75	500.7244	3494.791	270.0682
21	25634.52	368040.5	1343.852	76	450.3429	3034.758	250.0489
22	24021.17	344006.2	1316.761	77	403.6392	2621.708	230.6064
23	22508.64	321484.9	1290.635	78	360.3974	2252.185	211.7531
24	21090.89	300381.9	1265.681	79	320.3727	1922.957	193.4575
25	19762.21	280608.3	1242.062	80	283.3329	1631.022	175.6854
26	18516.83	262080.6	1219.514	81	249.1096	1373.572	158.4539
27	17349.91	244720.4	1198.362	82	217.5985	1147.929	141.8352
28	16255.84	228454.6	1177.829	83	188.7413	951.4955	125.9426
29	15230.10	213214.9	1157.921	84	162.5255	781.7050	110.9330
30	14268.19	198937.2	1138.333	85	138.8848	636.0311	96.90678
31	13366.04	185561.8	1118.962	86	117.6428	512.0667	83.84645
32	12520.00	173032.6	1099.854	87	98.62961	407.5723	71.72984
33	11726.76	161296.8	1081.177	88	81.76879	320.4264	60.62065
34	10982.84	150305.0	1062.716	89	66.97318	248.5867	50.56646
35	10285.45	140010.8	1044.737	90	54.13449	190.1061	41.58749
36	9631.411	130370.8	1026.939	91	43.09658	143.1664	33.64760
37	9018.086	121344.2	1009.369	92	33.72100	106.0918	26.71895
38	8443.083	112892.8	992.1588	93	25.91270	77.31880	20.80966
39	7903.885	104980.7	975.1598	94	19.55440	55.38743	15.89883
40	7398.391	97574.22	958.4921	95	14.49317	38.96898	11.92122
41	6924.538	90641.79	942.1798	96	10.53559	26.90327	8.759976
42	6480.250	84153.75	926.1018	97	7.499772	18.21173	6.297797
43	6063.600	78082.44	910.1593	98	5.228009	12.08001	4.430728
44	5672.801	72401.95	894.2729	99	3.571491	7.842105	3.053912
45	5305.967	67088.17	878.1477	100	2.386654	4.973594	2.058397
46	4961.649	62118.62	861.8194	101	1.558102	3.075099	1.355146
47	4638.238	57472.28	845.0677	102	.9911386	1.848713	.8691236
48	4334.552	53129.47	828.0076	103	.6129311	1.077360	.5418253
49	4049.339	49071.71	810.6062	104	.3686116	.6055633	.3286445
50	3781.558	45281.61	792.9711	105	.2130745	.3261313	.1915499
51	3530.068	41742.86	775.0394	106	.1199294	.1662255	.1089585
52	3293.712	38440.25	756.6549	107	.06428806	.07782937	.05915133
53	3071.570	35359.58	737.8376	108	.03316926	.03109087	.03111727
54	2862.756	32487.50	718.5806	109	.01602927	.007518417	.01553305



**Table H (6.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 6.8 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1432953	2559.206	55	2405.305	26391.37	610.6915
1	92756.55	1339758	1653.003	56	2234.750	24147.92	592.6919
2	86787.58	1252939	1587.734	57	2074.799	22064.29	574.4278
3	81222.38	1171697	1546.991	58	1924.704	20130.59	555.8236
4	76022.48	1095660	1517.585	59	1783.784	18337.62	536.8262
5	71160.50	1024489	1495.261	60	1651.501	16676.76	517.4812
6	66611.49	957868.3	1476.448	61	1527.421	15139.88	497.9098
7	62355.17	895505.6	1460.790	62	1411.178	13719.20	478.2719
8	58371.40	837127.4	1446.740	63	1302.324	12407.38	458.6224
9	54643.81	782478.0	1435.300	64	1200.379	11197.49	438.9504
10	51155.81	731317.8	1426.196	65	1104.942	10083.04	419.2953
11	47890.94	683423.0	1418.172	66	1015.685	9057.901	399.7482
12	44834.43	638584.9	1410.660	67	932.3167	8116.235	380.4127
13	41970.88	596609.6	1401.427	68	854.4314	7252.541	361.2586
14	39285.84	557317.4	1388.255	69	781.6486	6461.702	342.2529
15	36767.34	520541.5	1370.525	70	713.5902	5738.967	323.3405
16	34404.71	486125.9	1348.149	71	649.9342	5079.922	304.4995
17	32189.31	453924.2	1322.468	72	590.4304	4480.430	285.7611
18	30112.88	423797.9	1294.624	73	534.8594	3936.582	267.1718
19	28168.36	395615.9	1266.480	74	483.1104	3444.624	248.8760
20	26348.31	369254.3	1239.018	75	435.0560	3000.921	230.9934
21	24645.08	344596.4	1212.525	76	390.5492	2601.969	213.6153
22	23050.75	321533.1	1186.504	77	349.3909	2244.432	196.7695
23	21558.88	299962.1	1161.456	78	311.3765	1925.171	180.4649
24	20163.12	279787.4	1137.576	79	276.2776	1641.257	164.6721
25	18857.51	260919.0	1115.017	80	243.8783	1389.974	149.3600
26	17636.05	243272.5	1093.521	81	214.0191	1168.789	134.5415
27	16493.69	226769.1	1073.393	82	186.5967	975.2947	120.2767
28	15424.67	211335.0	1053.891	83	161.5478	807.1628	106.6607
29	14424.32	196901.6	1035.017	84	138.8486	662.1076	93.82527
30	13488.00	183404.6	1016.483	85	118.4297	537.8887	81.85330
31	12611.52	170784.2	998.1875	86	100.1284	432.3798	70.72660
32	11791.12	158984.4	980.1749	87	83.78864	343.6089	60.42324
33	11023.37	147952.5	962.6015	88	69.33481	269.7146	50.99422
34	10304.74	137639.4	945.2636	89	56.68272	208.9131	42.47662
35	9632.337	127998.9	928.4092	90	45.73090	159.5108	34.88416
36	9002.937	118987.9	911.7565	91	36.33829	119.9321	28.18291
37	8413.847	110566.2	895.3482	92	28.37972	88.72992	22.34608
38	7862.619	102695.8	879.3056	93	21.76738	64.55984	17.37731
39	7346.707	95341.43	863.4897	94	16.39547	46.17138	13.25582
40	6863.969	88469.98	848.0110	95	12.12911	32.43104	9.923799
41	6412.315	82050.35	832.8908	96	8.800560	22.35234	7.280601
42	5989.654	76053.50	818.0156	97	6.252956	15.10575	5.225765
43	5594.052	70452.33	803.2933	98	4.350704	10.00298	3.670502
44	5223.715	65221.54	788.6505	99	2.966599	6.482835	2.525766
45	4876.771	60337.59	773.8153	100	1.978722	4.104617	1.699608
46	4551.765	55778.58	758.8214	101	1.289369	2.533565	1.117086
47	4247.103	51524.05	743.4675	102	.8186561	1.520600	.7152553
48	3961.594	47554.91	727.8601	103	.5053179	.8846751	.4451600
49	3693.990	43853.23	711.9704	104	.3033249	.4964406	.2695669
50	3443.248	40402.21	695.8975	105	.1750074	.2669308	.1568561
51	3208.239	37186.09	679.5848	106	.09831879	.1358391	.08908173
52	2987.824	34190.19	662.8915	107	.05260502	.06350718	.04828653
53	2781.095	31400.85	645.8373	108	.02709060	.02533406	.02536789
54	2587.174	28805.25	628.4172	109	.01306720	.006117601	.01265120

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**Table H (7.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 7.0 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1393808	2433.461	55	2170.108	23374.03	533.9252
1	92583.18	1300787	1528.078	56	2012.462	21353.73	517.7003
2	86463.45	1214292	1462.989	57	1864.929	19480.87	501.2678
3	80767.78	1133505	1422.435	58	1726.782	17746.01	484.5606
4	75455.68	1058035	1393.220	59	1597.362	16140.43	467.5322
5	70497.93	987526.5	1371.082	60	1476.139	14655.93	450.2245
6	65867.93	921649.5	1352.461	61	1362.683	13284.80	432.7471
7	61543.87	860098.2	1336.992	62	1256.623	12019.72	415.2431
8	57504.25	802587.3	1323.137	63	1157.524	10853.75	397.7615
9	53731.41	748850.4	1311.878	64	1064.920	9780.392	380.2925
10	50207.63	698638.5	1302.933	65	978.4201	8793.555	362.8712
11	46915.41	651719.3	1295.066	66	897.7028	7887.498	345.5780
12	43839.08	607876.6	1287.713	67	822.4780	7056.772	328.5039
13	40962.39	566909.9	1278.694	68	752.3597	6296.257	311.6217
14	38270.19	528633.5	1265.849	69	686.9852	5601.194	294.9016
15	35749.86	492875.3	1248.593	70	625.9968	4967.175	278.2946
16	33390.09	459474.7	1226.857	71	569.0889	4390.108	261.7813
17	31181.63	428281.0	1201.955	72	516.0205	3866.169	245.3886
18	29115.67	399152.4	1175.008	73	466.5791	3391.748	229.1568
19	27184.64	371954.6	1147.820	74	420.6487	2963.396	213.2110
20	25380.62	346561.2	1121.341	75	378.0992	2577.782	197.6545
21	23695.57	322853.3	1095.844	76	338.7847	2231.707	182.5652
22	22121.24	300720.0	1070.848	77	302.5152	1922.139	167.9654
23	20650.86	280057.5	1046.832	78	269.0970	1646.229	153.8610
24	19277.79	260768.7	1023.978	79	238.3176	1401.323	140.2250
25	17995.80	242762.5	1002.429	80	209.9767	1184.972	127.0287
26	16798.70	225953.9	981.9339	81	183.9239	994.8898	114.2816
27	15681.22	210263.4	962.7792	82	160.0578	828.9151	102.0338
28	14637.44	195617.0	944.2549	83	138.3125	684.9655	90.36493
29	13662.57	181945.8	926.3605	84	118.6559	561.0055	79.38551
30	12751.81	169185.5	908.8211	85	101.0174	455.0502	69.16387
31	11900.88	157276.3	891.5395	86	85.24723	365.2222	59.68167
32	11105.91	146162.2	874.5573	87	71.20254	289.7857	50.91754
33	10363.38	135790.8	858.0201	88	58.80972	227.1087	42.91212
34	9669.663	126113.3	841.7349	89	47.98836	175.6333	35.69403
35	9021.802	117083.8	825.9335	90	38.64404	133.8868	29.27196
36	8416.534	108659.8	810.3505	91	30.64959	100.5041	23.61431
37	7851.112	100801.3	795.0248	92	23.89218	74.23574	18.69568
38	7323.038	93470.99	780.0687	93	18.29117	53.92558	14.51638
39	6829.741	86634.14	765.3515	94	13.75139	38.50261	11.05621
40	6369.045	80258.15	750.9750	95	10.15404	26.99971	8.264065
41	5938.835	74312.54	736.9577	96	7.353734	18.57796	6.053277
42	5537.015	68768.88	723.1933	97	5.215194	12.53404	4.337811
43	5161.642	63600.66	709.5959	98	3.621864	8.286101	3.041837
44	4810.923	58783.22	696.0971	99	2.465011	5.361136	2.089731
45	4483.000	54293.63	682.4466	100	1.641089	3.388717	1.403879
46	4176.415	50110.56	668.6758	101	1.067363	2.088172	.9211909
47	3889.592	46214.17	654.6008	102	.6764317	1.251188	.5888485
48	3621.335	42585.93	640.3201	103	.4167491	.7267240	.3658784
49	3370.405	39208.52	625.8083	104	.2496925	.4071352	.2211930
50	3135.755	36065.68	611.1566	105	.1437942	.2185593	.1284951
51	2916.271	33142.24	596.3141	106	.08063227	.1110496	.07285879
52	2710.839	30424.08	581.1537	107	.04306129	.05184037	.03943246
53	2518.558	27898.05	565.6945	108	.02213431	.02065112	.02068873
54	2338.564	25551.87	549.9331	109	.01065656	.004979702	.01030798

**Table H (7.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 7.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1356655	2320.815	55	1958.285	20710.77	467.1093
1	92410.45	1263808	1416.247	56	1812.639	18891.07	452.4813
2	86141.12	1177636	1351.339	57	1676.620	17207.32	437.6937
3	80316.56	1097300	1310.973	58	1549.526	15650.55	422.6870
4	74894.15	1022392	1281.947	59	1430.718	14212.46	407.4203
5	69842.75	952538.3	1259.993	60	1319.675	12885.31	391.9323
6	65134.03	887395.4	1241.562	61	1215.972	11661.81	376.3215
7	60744.61	826643.4	1226.279	62	1119.239	10535.04	360.7161
8	56651.56	769985.3	1212.617	63	1029.050	9498.477	345.1597
9	52835.90	717144.0	1201.534	64	944.9579	8546.031	329.6437
10	49278.74	667861.0	1192.747	65	866.5824	7671.994	314.1988
11	45961.53	621895.8	1185.032	66	793.6081	6871.001	298.8960
12	42867.61	579024.7	1177.835	67	725.7495	6137.973	283.8155
13	39979.94	539040.5	1169.023	68	662.6390	5468.151	268.9321
14	37282.63	501751.8	1156.498	69	603.9317	4857.118	254.2192
15	34762.36	466981.4	1139.703	70	549.2899	4300.789	239.6331
16	32407.19	434564.0	1118.586	71	498.4235	3795.378	225.1563
17	30207.28	404345.0	1094.439	72	451.1016	3337.354	210.8121
18	28153.26	376179.2	1068.357	73	407.1194	2923.392	196.6351
19	26237.02	349929.5	1042.092	74	366.3574	2550.326	182.7339
20	24450.18	325467.0	1016.559	75	328.6853	2215.108	169.1975
21	22784.32	302670.8	992.0190	76	293.9593	1914.823	156.0920
22	21230.85	281428.4	968.0053	77	261.9990	1646.716	143.4354
23	19782.67	261634.6	944.9765	78	232.6218	1408.204	131.2311
24	18432.87	243191.2	923.1037	79	205.6301	1196.890	119.4540
25	17174.97	226006.3	902.5179	80	180.8383	1010.561	108.0779
26	16002.56	209994.3	882.9748	81	158.1053	847.1625	97.10961
27	14910.17	195075.3	864.7443	82	137.3328	704.7530	86.59060
28	13891.75	181175.1	847.1468	83	118.4535	581.4718	76.58752
29	12942.35	168224.5	830.1793	84	101.4296	475.5081	67.19301
30	12057.06	156159.5	813.5794	85	86.19071	385.1042	58.46321
31	11231.50	144920.1	797.2541	86	72.59949	308.6036	50.38004
32	10461.69	134450.7	781.2415	87	60.52542	244.4791	42.92292
33	9744.016	124699.1	765.6776	88	49.89769	191.3002	36.12408
34	9074.801	115617.0	750.3795	89	40.64024	147.7069	30.00535
35	8450.998	107158.8	735.5636	90	32.66569	112.4187	24.57154
36	7869.317	99282.46	720.9796	91	25.85967	84.25298	19.79346
37	7326.962	91948.59	706.6633	92	20.12070	62.13122	15.64725
38	6821.392	85120.46	692.7183	93	15.37509	45.05902	12.13084
39	6350.018	78763.84	679.0215	94	11.53751	32.11905	9.224934
40	5910.633	72846.76	665.6669	95	8.503414	22.48604	6.884419
41	5501.106	67339.38	652.6702	96	6.146830	15.44648	5.034683
42	5119.333	62213.90	639.9319	97	4.351137	10.40392	3.602054
43	4763.373	57444.46	627.3715	98	3.016153	6.866400	2.521772
44	4431.431	53007.03	614.9255	99	2.048939	4.435142	1.729609
45	4121.672	48879.29	602.3631	100	1.361543	2.798709	1.160036
46	3832.633	45040.55	589.7137	101	.8838943	1.721713	.7599309
47	3562.761	41471.56	576.8088	102	.5591150	1.029892	.4849628
48	3310.857	38154.40	563.7400	103	.3438277	.5971967	.3008295
49	3075.691	35072.31	550.4843	104	.2056178	.3340204	.1815683
50	2856.220	32209.64	537.1258	105	.1181913	.1790209	.1053018
51	2651.347	29551.78	523.6186	106	.06615186	.09081846	.05961293
52	2459.979	27085.15	509.8479	107	.03526218	.04233296	.03221421
53	2281.227	24797.16	495.8318	108	.01809161	.01684024	.01687911
54	2114.243	22676.03	481.5686	109	.008693954	.004055016	.008401992

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**Table H (7.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 7.4 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1321355	2219.702	55	1767.476	18358.93	408.9153
1	92238.36	1228681	1315.948	56	1632.975	16719.60	395.7244
2	85820.60	1142829	1251.218	57	1507.626	15205.55	382.4145
3	79868.70	1062941	1211.038	58	1390.747	13808.31	368.9326
4	74337.83	988589.6	1182.200	59	1281.721	12519.98	355.2426
5	69194.87	919384.3	1160.429	60	1180.041	11333.26	341.3799
6	64409.66	854965.8	1142.185	61	1085.286	10241.25	327.4335
7	59957.19	795001.4	1127.086	62	997.0890	9237.450	313.5177
8	55813.07	739181.8	1113.613	63	915.0362	8315.738	299.6716
9	51956.95	687219.6	1102.704	64	838.6963	7470.395	285.8871
10	48368.73	638846.7	1094.071	65	767.7019	6696.090	272.1913
11	45028.76	593814.3	1086.505	66	701.7450	5987.814	258.6468
12	41919.43	551891.5	1079.461	67	640.5463	5340.844	245.3239
13	39022.82	512864.5	1070.852	68	583.7559	4750.760	232.1996
14	36322.32	476536.3	1058.637	69	531.0466	4213.469	219.2498
15	33803.90	442724.5	1042.289	70	482.0997	3725.191	206.4356
16	31454.98	411259.6	1021.773	71	436.6408	3282.430	193.7410
17	29265.11	381983.2	998.3563	72	394.4488	2881.927	181.1862
18	27224.36	354746.7	973.1108	73	355.3273	2520.628	168.8008
19	25324.10	329410.3	947.7349	74	319.1555	2195.628	156.6790
20	23555.49	305843.0	923.1127	75	285.8038	1904.144	144.8972
21	21909.71	283921.9	899.4922	76	255.1323	1643.522	133.5117
22	20377.86	263532.9	876.4211	77	226.9700	1411.260	122.5367
23	18952.50	244569.7	854.3373	78	201.1452	1205.022	111.9736
24	17626.46	226933.2	833.4013	79	177.4747	1022.641	101.7992
25	16393.01	210530.7	813.7337	80	155.7869	862.1248	91.98963
26	15245.54	195276.2	795.0972	81	135.9494	721.6236	82.54925
27	14178.36	181089.5	777.7447	82	117.8679	599.3985	73.51244
28	13185.33	167896.1	761.0259	83	101.4751	493.7876	64.93486
29	12261.33	155627.0	744.9358	84	86.72954	403.1811	56.89414
30	11401.36	144218.0	729.2235	85	73.56196	326.0233	49.43624
31	10600.92	133609.7	713.7999	86	61.84676	260.8532	42.54362
32	9855.938	123746.5	698.6999	87	51.46496	206.3280	36.19669
33	9162.724	114576.7	684.0503	88	42.34916	161.1939	30.42081
34	8517.541	106052.2	669.6778	89	34.42795	124.2643	25.23239
35	7917.273	98128.23	655.7842	90	27.62086	94.42596	20.63334
36	7358.599	90763.05	642.1335	91	21.82523	70.65448	16.59680
37	6838.684	83917.92	628.7584	92	16.94999	52.01876	13.10060
38	6354.950	77556.70	615.7543	93	12.92810	37.66365	10.14099
39	5904.792	71645.76	603.0057	94	9.683209	26.80338	7.699759
40	5485.980	66153.80	590.5986	95	7.123463	18.73364	5.737174
41	5096.366	61051.62	578.5464	96	5.139721	12.84745	4.189010
42	4733.850	56312.09	566.7559	97	3.631463	8.638930	2.992182
43	4396.492	51910.00	555.1518	98	2.512597	5.692006	2.091388
44	4082.500	47821.96	543.6747	99	1.703684	3.670427	1.432072
45	3790.060	44026.33	532.1119	100	1.130009	2.312273	.9589006
46	3517.714	40503.01	520.4906	101	.7322194	1.420089	.6271328
47	3263.927	37233.38	508.6568	102	.4623092	.8480499	.3995536
48	3027.503	34200.11	496.6948	103	.2837676	.4909383	.2474381
49	2807.226	31387.04	484.5845	104	.1693843	.2741384	.1490980
50	2602.057	28779.11	472.4030	105	.09718260	.1466903	.08632751
51	2410.917	26362.27	460.1089	106	.05429195	.07430107	.04879367
52	2232.737	24123.50	447.5981	107	.02888638	.03458230	.02632729
53	2066.642	22050.73	434.8883	108	.01479284	.01373784	.01377624
54	1911.799	20132.71	421.9783	109	.007095488	.003303300	.006851044

**Table H (7.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 7.6 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1287779	2128.759	55	1595.564	16281.14	358.1972
1	92066.91	1195278	1225.815	56	1471.404	14804.00	346.3000
2	85501.86	1109745	1161.264	57	1355.932	13442.30	334.3178
3	79424.16	1030301	1121.269	58	1248.489	12187.97	322.2032
4	73786.68	956500.8	1092.617	59	1148.477	11033.58	309.9246
5	68554.18	887936.2	1071.027	60	1055.402	9972.202	297.5142
6	63694.66	824232.8	1052.968	61	968.8505	8997.349	285.0520
7	59181.41	765044.2	1038.050	62	888.4614	8102.909	272.6403
8	54988.51	710049.3	1024.763	63	813.8323	7283.139	260.3137
9	51094.22	658949.9	1014.025	64	744.5491	6532.689	248.0648
10	47477.16	611468.7	1005.543	65	680.2574	5846.580	235.9173
11	44116.61	567348.5	998.1231	66	620.6575	5220.147	223.9263
12	40993.92	526351.3	991.2275	67	565.4773	4648.999	212.1534
13	38090.34	488256.9	982.8163	68	514.3846	4129.038	200.5777
14	35388.47	452862.7	970.9046	69	467.0693	3656.477	189.1770
15	32873.58	419981.4	954.9909	70	423.2311	3227.822	177.9166
16	30532.45	389439.4	935.0570	71	382.6106	2839.848	166.7822
17	28354.00	361074.4	912.3477	72	344.9970	2489.556	155.7908
18	26327.76	334734.9	887.9101	73	310.2025	2174.141	144.9678
19	24444.56	310278.5	863.3919	74	278.1064	1890.941	134.3949
20	22695.12	287572.0	839.6461	75	248.5815	1637.419	124.1377
21	21070.21	266490.8	816.9088	76	221.4921	1411.161	114.2439
22	19560.62	246919.5	794.7416	77	196.6768	1209.899	104.7245
23	18158.61	228750.7	773.5624	78	173.9748	1031.519	95.57941
24	16856.73	211884.3	753.5214	79	153.2164	874.0672	86.78727
25	15648.00	196227.2	734.7295	80	134.2430	735.7485	78.32612
26	14525.63	181693.1	716.9559	81	116.9311	614.9023	70.19854
27	13483.74	168201.4	700.4377	82	101.1907	509.9710	62.43287
28	12516.05	155677.7	684.5522	83	86.95539	419.4716	55.07555
29	11617.32	144053.0	669.2925	84	74.18155	341.9740	48.19152
30	10782.44	133263.4	654.4188	85	62.80210	276.1020	41.81835
31	10006.81	123249.6	639.8455	86	52.70233	220.5677	35.93918
32	9286.291	113956.4	625.6045	87	43.77403	174.1908	30.53553
33	8617.096	105332.7	611.8141	88	35.95354	135.8729	25.62720
34	7995.444	97330.71	598.3095	89	29.17427	104.5787	21.22629
35	7418.157	89906.28	585.2792	90	23.36243	79.34069	17.33254
36	6881.887	83018.24	572.5006	91	18.42603	59.27153	13.92139
37	6383.766	76628.45	560.0031	92	14.28349	43.56750	10.97236
38	5921.184	70701.43	547.8750	93	10.87405	31.49317	8.480574
39	5491.525	65204.19	536.0072	94	8.129583	22.37538	6.429054
40	5092.542	60106.09	524.4787	95	5.969420	15.61298	4.782834
41	4722.077	55378.63	513.3010	96	4.299050	10.68956	3.486644
42	4378.032	50995.34	502.3862	97	3.031842	7.175938	2.486471
43	4058.473	46931.70	491.6639	98	2.093822	4.720179	1.735088
44	3761.618	43164.99	481.0787	99	1.417092	3.038667	1.186153
45	3485.672	39674.19	470.4343	100	.9381728	1.911081	.7929307
46	3229.185	36439.86	459.7559	101	.6067842	1.171735	.5177323
47	2990.645	33443.98	448.9024	102	.3823997	.6985723	.3293083
48	2768.860	30669.85	437.9519	103	.2342825	.4037360	.2035985
49	2562.630	28101.89	426.8861	104	.1395861	.2250756	.1224803
50	2370.923	25725.61	415.7759	105	.07993732	.1202436	.07079881
51	2192.677	23527.55	404.5839	106	.04457471	.06081061	.03995311
52	2026.852	21495.22	393.2158	107	.02367218	.02826136	.02152431
53	1872.586	19617.08	381.6883	108	.01210009	.01121123	.01124804
54	1729.062	17882.39	370.0010	109	.005793104	.002691963	.005588515

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**Table H (7.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 7.8 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1255810	2046.798	55	1440.646	14444.61	313.9658
1	91896.10	1163480	1144.661	56	1326.076	13113.37	303.2334
2	85184.89	1078264	1080.287	57	1219.742	11888.44	292.4443
3	78982.92	999262.1	1040.476	58	1121.007	10762.19	281.5562
4	73240.62	926007.8	1012.009	59	1029.294	9727.597	270.5412
5	67920.59	858076.9	990.5981	60	944.1225	8778.127	259.4286
6	62988.91	795079.4	972.7222	61	865.0892	7907.678	248.2904
7	58417.09	736655.2	957.9823	62	791.8378	7110.511	237.2179
8	54177.64	682471.2	944.8786	63	723.9792	6381.250	226.2417
9	50247.37	632218.8	934.3086	64	661.1166	5714.894	215.3548
10	46603.64	585611.1	925.9741	65	602.9086	5106.800	204.5782
11	43224.58	542383.0	918.6975	66	549.0649	4552.625	193.9602
12	40090.51	502289.3	911.9474	67	499.3217	4048.296	183.5546
13	37181.80	465103.5	903.7290	68	453.3636	3590.018	173.3422
14	34480.29	430617.7	892.1117	69	410.8975	3174.289	163.3030
15	31970.52	398639.7	876.6203	70	371.6407	2797.886	153.4057
16	29638.61	368991.8	857.2513	71	335.3484	2457.836	143.6372
17	27472.87	341508.3	835.2266	72	301.8201	2151.384	134.0121
18	25462.27	316034.6	811.5695	73	270.8766	1875.955	124.5521
19	23597.12	292426.1	787.8786	74	242.3990	1629.117	115.3278
20	21867.67	270547.4	764.9764	75	216.2629	1408.556	106.3956
21	20264.35	250272.5	743.0877	76	192.3380	1212.079	97.79581
22	18777.59	231484.7	721.7873	77	170.4722	1037.633	89.53682
23	17399.37	214075.5	701.4742	78	150.5152	883.3063	81.61726
24	16121.95	197944.4	682.2882	79	132.3100	747.3391	74.01750
25	14938.14	182997.6	664.3316	80	115.7104	628.1156	66.71740
26	13840.96	169148.5	647.3794	81	100.6015	524.1459	59.71812
27	12824.34	156316.6	631.6538	82	86.89771	434.0358	53.04291
28	11881.90	144427.4	616.5587	83	74.53459	356.4635	46.73044
29	11008.24	133412.2	602.0851	84	63.46741	290.1590	40.83501
30	10198.17	123207.2	588.0038	85	53.63182	233.9055	35.38719
31	9447.014	113753.6	574.2326	86	44.92331	186.5682	30.37098
32	8750.535	104996.6	560.8002	87	37.24363	147.1100	25.76904
33	8104.884	96885.47	547.8170	88	30.53308	114.5691	21.59669
34	7506.231	89373.14	535.1266	89	24.72990	88.04221	17.86261
35	6951.345	82415.91	522.9044	90	19.76669	66.68859	14.56498
36	6436.858	75973.29	510.9406	91	15.56113	49.73980	11.68143
37	5959.870	70007.80	499.2618	92	12.04030	36.50206	9.193140
38	5517.749	64484.61	487.9492	93	9.149302	26.34285	7.094560
39	5107.871	59371.42	476.8998	94	6.827445	18.68548	5.369978
40	4727.973	54638.29	466.1864	95	5.003981	13.01677	3.988673
41	4375.896	50257.41	455.8181	96	3.597075	8.897277	2.903088
42	4049.546	46203.00	445.7125	97	2.532078	5.962836	2.066977
43	3747.000	42451.23	435.8036	98	1.745435	3.915685	1.440012
44	3466.483	38980.05	426.0395	99	1.179113	2.516557	.9828217
45	3206.229	35769.10	416.2390	100	.7791730	1.580072	.6559274
46	2964.793	32799.59	406.4255	101	.5030125	.9671683	.4275734
47	2740.690	30054.11	396.4696	102	.3164140	.5756531	.2715130
48	2532.734	27516.55	386.4432	103	.1934957	.3321455	.1675884
49	2339.741	25171.94	376.3301	104	.1150714	.1848623	.1006521
50	2160.692	23006.37	366.1953	105	.06577611	.09860163	.05808518
51	1994.545	21006.92	356.0048	106	.03661008	.04978819	.03272660
52	1840.283	19161.67	345.6732	107	.01940635	.02310446	.01760420
53	1697.063	17459.57	335.2162	108	.009901199	.009152770	.009187282
54	1564.085	15890.39	324.6339	109	.004731556	.002194599	.004560377

**Table H (8.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 8.0 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1225340	1972.781	55	1301.016	12820.61	275.3665
1	91725.93	1133181	1071.448	56	1195.333	11620.62	265.6829
2	84869.68	1048280	1007.250	57	1097.447	10518.51	255.9662
3	78544.94	969716.4	967.6224	58	1006.743	9507.058	246.1786
4	72699.60	897003.2	939.3384	59	922.6663	8579.640	236.2951
5	67294.02	829699.0	918.1042	60	844.7509	7730.104	226.3426
6	62292.27	767398.2	900.4090	61	772.6027	6952.714	216.3856
7	57664.02	709727.2	885.8451	62	705.8730	6242.091	206.5056
8	53380.19	656340.8	872.9219	63	644.1862	5593.205	196.7298
9	49416.09	606919.7	862.5167	64	587.1626	5001.390	187.0514
10	45747.77	561168.0	854.3275	65	534.4743	4462.318	177.4888
11	42352.18	518812.4	847.1908	66	485.8409	3971.956	168.0844
12	39208.63	479600.6	840.5829	67	441.0073	3526.526	158.8852
13	36296.57	443300.2	832.5523	68	399.6750	3122.518	149.8736
14	33597.04	409697.7	821.2218	69	361.5671	2756.700	141.0311
15	31093.87	378596.6	806.1406	70	326.4177	2426.099	132.3298
16	28772.52	349815.0	787.3195	71	293.9962	2127.982	123.7576
17	26620.68	323184.0	765.9575	72	264.1122	1859.816	115.3269
18	24626.76	298546.3	743.0547	73	236.5957	1619.244	107.0562
19	22780.54	275754.7	720.1615	74	211.3300	1404.044	99.00650
20	21071.85	254672.3	698.0717	75	188.1947	1212.109	91.22604
21	19490.71	235171.4	676.9983	76	167.0650	1041.449	83.74909
22	18027.27	217134.3	656.5294	77	147.7981	890.2050	76.58171
23	16673.19	200451.7	637.0453	78	130.2539	756.6530	69.72164
24	15420.47	185022.4	618.6765	79	114.2873	639.2066	63.15076
25	14261.71	170752.5	601.5164	80	99.76378	536.4139	56.85067
26	13189.74	157555.0	585.3463	81	86.57647	446.9388	50.82137
27	12198.33	145349.4	570.3740	82	74.64466	369.5347	45.08188
28	11280.96	134061.6	556.0285	83	63.90625	303.0239	39.66434
29	10432.13	123622.9	542.2992	84	54.31643	246.2795	34.61407
30	9646.558	113969.9	528.9667	85	45.81398	198.2260	29.95590
31	8919.484	105044.1	515.9519	86	38.30383	157.8639	25.67472
32	8246.598	96791.46	503.2810	87	31.69695	124.2822	21.75437
33	7623.984	89161.60	491.0564	88	25.93768	96.63881	18.20657
34	7047.776	82108.09	479.1295	89	20.96901	74.14612	15.03732
35	6514.694	75587.88	467.6641	90	16.72956	56.07347	12.24368
36	6021.353	69561.14	456.4618	91	13.14579	41.75541	9.805358
37	5564.831	63991.06	445.5466	92	10.15261	30.59309	7.705166
38	5142.474	58843.51	434.9932	93	7.700581	22.04251	5.937180
39	4751.657	54086.91	424.7045	94	5.735731	15.60956	4.486966
40	4390.108	49692.01	414.7471	95	4.196055	10.85610	3.327567
41	4055.666	45631.72	405.1283	96	3.010718	7.408127	2.418068
42	3746.249	41880.98	395.7706	97	2.115401	4.956576	1.718874
43	3459.942	38416.63	386.6120	98	1.455507	3.249470	1.195549
44	3194.989	35217.31	377.6040	99	.9814338	2.084908	.8146412
45	2949.645	32263.33	368.5791	100	.6473430	1.306869	.5427935
46	2722.480	29536.51	359.5590	101	.4171328	.7986064	.3532443
47	2512.032	27020.09	350.4249	102	.2619065	.4745362	.2239436
48	2317.127	24698.55	341.2432	103	.1598663	.2733500	.1379983
49	2136.599	22557.50	331.9993	104	.09489597	.1518899	.08274478
50	1969.442	20583.61	322.7527	105	.05414318	.08088495	.04767238
51	1814.634	18764.52	313.4725	106	.03007954	.04077889	.02681723
52	1671.187	17088.82	304.0812	107	.01591510	.01889563	.01440345
53	1538.272	15545.98	294.5934	108	.008104913	.007475070	.007506907
54	1415.111	14126.27	285.0098	109	.003865980	.001789805	.003722795

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**Table H (8.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 8.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	10000.0	1196271	1905.801	55	1175.140	11383.90	241.6605
1	91556.38	1104282	1005.268	56	1077.687	10302.02	232.9216
2	84556.22	1019695	941.2463	57	987.6058	9310.206	224.1690
3	78110.19	941565.7	901.7997	58	904.3060	8401.673	215.3688
4	72163.57	869388.6	873.6973	59	827.2520	7570.161	206.4989
5	66674.38	802704.2	852.6384	60	755.9940	6809.885	197.5835
6	61604.60	741091.1	835.1217	61	690.1483	6115.460	188.6805
7	56922.03	684162.2	820.7314	62	629.3746	5481.850	179.8629
8	52595.92	631560.2	807.9858	63	573.3114	4904.356	171.1542
9	48600.07	582955.2	797.7426	64	521.5957	4378.627	162.5483
10	44909.15	538042.2	789.6957	65	473.9134	3900.637	154.0611
11	41498.96	496539.8	782.6961	66	429.9943	3466.641	145.7297
12	38347.72	458189.0	776.2270	67	389.5928	3073.141	137.5952
13	35433.98	422751.2	768.3798	68	352.4266	2716.894	129.6413
14	32737.98	390008.0	757.3284	69	318.2343	2394.918	121.8510
15	30242.81	359758.1	742.6459	70	286.7664	2104.477	114.1994
16	27933.27	331816.0	724.3562	71	257.8059	1843.057	106.6752
17	25796.43	306009.7	703.6357	72	231.1725	1608.337	99.28887
18	23820.13	282178.9	681.4617	73	206.7050	1398.158	92.05610
19	21993.66	260174.6	659.3381	74	184.2900	1210.493	85.02960
20	20306.38	239858.0	638.0302	75	163.8116	1043.425	78.25069
21	18747.96	221100.3	617.7404	76	145.1507	895.1514	71.74827
22	17308.24	203782.6	598.0690	77	128.1737	763.9894	65.52659
23	15978.57	187795.0	579.3787	78	112.7502	648.3843	59.58267
24	14750.73	173035.9	561.7908	79	98.74634	546.9085	53.89985
25	13617.08	159410.9	545.3906	80	86.03843	458.2578	48.46129
26	12570.29	146833.2	529.9651	81	74.52740	381.2352	43.26612
27	11603.95	135222.4	515.7086	82	64.13740	314.7268	38.32980
28	10711.44	124504.4	502.0743	83	54.80906	257.6839	33.67898
29	9887.153	114611.0	489.0496	84	46.49827	209.1071	29.35148
30	9125.721	105479.2	476.4249	85	39.14714	168.0464	25.36734
31	8422.307	97051.01	464.1238	86	32.66937	133.6215	21.71240
32	7772.534	89272.74	452.1698	87	26.98438	105.0326	18.37171
33	7172.430	82094.78	440.6581	88	22.04056	81.54263	15.35406
34	6618.094	75471.30	429.4476	89	17.78549	62.46478	12.66338
35	6106.205	69359.93	418.6908	90	14.16345	47.16425	10.29598
36	5633.365	63721.52	408.2003	91	11.10881	35.06481	8.233500
37	5196.636	58519.99	397.9974	92	8.563579	25.64956	6.460316
38	4793.348	53721.91	388.1511	93	6.483320	18.45061	4.970371
39	4420.877	49296.43	378.5694	94	4.820135	13.04455	3.750482
40	4076.947	45215.04	369.3134	95	3.519720	9.057271	2.777024
41	3759.400	41451.35	360.3887	96	2.520772	6.170397	2.014799
42	3466.166	37981.02	351.7223	97	1.767879	4.121591	1.429909
43	3195.348	34781.61	343.2559	98	1.214146	2.697568	.9929451
44	2945.202	31832.41	334.9442	99	.8171729	1.727916	.6754838
45	2714.014	29114.41	326.6323	100	.5380020	1.081294	.4493360
46	2500.365	26610.06	318.3401	101	.3460352	.6596613	.2919430
47	2302.822	24303.21	309.9587	102	.2168646	.3913237	.1847761
48	2120.223	22178.95	301.5492	103	.1321283	.2250448	.1136746
49	1951.423	20223.47	293.0983	104	.07828584	.1248444	.06804860
50	1795.428	18423.99	284.6606	105	.04458365	.06637616	.03914081
51	1651.240	16768.69	276.2078	106	.02472291	.03341228	.02198311
52	1517.898	15246.69	267.6697	107	.01305673	.01545928	.01178907
53	1394.593	13847.96	259.0599	108	.006636969	.006107183	.006136180
54	1280.564	12563.23	250.3792	109	.003159930	.001460227	.003040192



**Table H (8.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 8.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1168511	1845.062	55	1061.643	10112.31	212.2087
1	91387.45	1076692	945.3279	56	971.8056	9136.723	204.3208
2	84244.50	992416.8	881.4807	57	888.9318	8244.008	196.4351
3	77678.64	914719.4	842.2143	58	812.4528	7427.757	188.5212
4	71632.47	843073.5	814.2919	59	741.8542	6682.083	180.5593
5	66061.57	777001.9	793.4065	60	676.7014	6001.548	172.5714
6	60925.76	716067.8	776.0663	61	616.6221	5381.106	164.6092
7	56190.93	659870.1	761.8471	62	561.2856	4816.043	156.7380
8	51824.59	608039.4	749.2764	63	510.3442	4301.975	148.9783
9	47798.98	560235.6	739.1923	64	463.4519	3834.851	141.3244
10	44087.42	516144.4	731.2851	65	420.3079	3410.927	133.7900
11	40664.46	475476.7	724.4197	66	380.6530	3026.732	126.4076
12	37507.26	437966.4	718.0863	67	344.2512	2679.028	119.2128
13	34593.43	403369.2	710.4179	68	310.8359	2364.823	112.1908
14	31902.42	371461.7	699.6382	69	280.1609	2081.368	105.3260
15	29416.56	342038.2	685.3431	70	251.9920	1826.146	98.59574
16	27119.99	314909.7	667.5689	71	226.1254	1596.851	91.98985
17	24999.15	289900.9	647.4694	72	202.3907	1391.355	85.51693
18	23041.34	266849.3	625.9999	73	180.6357	1207.683	79.19028
19	21235.33	245603.7	604.6185	74	160.7505	1043.989	73.05540
20	19570.06	226023.8	584.0635	75	142.6241	898.5299	67.14760
21	18034.81	207979.6	564.5268	76	126.1437	769.6720	61.49122
22	16619.14	191351.4	545.6204	77	111.1843	655.8955	56.08904
23	15314.10	176028.7	527.6902	78	97.62467	555.7989	50.93756
24	14111.24	161909.4	510.8486	79	85.34171	468.0983	46.02145
25	13002.70	148899.1	495.1733	80	74.22168	391.6232	41.32533
26	11980.99	136911.1	480.4568	81	64.17298	325.3016	36.84765
27	11039.54	125865.0	466.8808	82	55.12462	268.1392	32.60092
28	10171.64	115687.2	453.9211	83	47.02021	219.2026	28.60719
29	9371.576	106309.7	441.5638	84	39.81686	177.6059	24.89796
30	8633.891	97670.04	429.6079	85	33.46018	142.5101	21.48933
31	7953.685	89710.77	417.9801	86	27.87192	113.1405	18.36812
32	7326.523	82378.84	406.7012	87	22.97929	88.79477	15.52053
33	6748.381	75625.25	395.8598	88	18.73461	68.82816	12.95305
34	6215.330	69404.87	385.3214	89	15.08989	52.64179	10.66798
35	5724.013	63676.01	375.2282	90	11.99464	39.68419	8.661164
36	5271.026	58400.27	365.4030	91	9.390393	29.45641	6.916055
37	4853.416	53542.28	355.8649	92	7.225524	21.51229	5.418492
38	4468.504	49069.36	346.6769	93	5.460212	15.44938	4.162464
39	4113.671	44951.41	337.7525	94	4.051998	10.90483	3.135992
40	3786.641	41160.64	329.1474	95	2.953358	7.559146	2.318390
41	3485.263	37671.40	320.8655	96	2.111249	5.141272	1.679382
42	3207.484	34460.07	312.8382	97	1.477939	3.428479	1.189947
43	2951.421	31504.89	305.0106	98	1.013148	2.240199	.8249708
44	2715.352	28785.86	297.3402	99	.6806343	1.432563	.5602991
45	2497.590	26284.59	289.6837	100	.4472824	.8949759	.3721044
46	2296.733	23984.20	282.0595	101	.2871548	.5450874	.2413675
47	2111.375	21869.14	274.3676	102	.1796315	.3228201	.1525146
48	1940.370	19925.07	266.6640	103	.1092415	.1853435	.09367264
49	1782.593	18138.77	258.9368	104	.06460602	.1026524	.05598322
50	1637.068	16498.01	251.2360	105	.03672514	.05448999	.03214798
51	1502.821	14991.49	243.5356	106	.02032757	.02738657	.01802709
52	1378.915	13608.85	235.7718	107	.01071564	.01265256	.009652823
53	1264.562	12340.54	227.9573	108	.005436901	.004991476	.005017618
54	1159.023	11177.74	220.0929	109	.002583790	.001191785	.002483680

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**Table H (8.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 8.6 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1141978	1789.870	55	959.2872	8986.387	186.4580
1	91219.15	1050328	890.9311	56	876.4940	8106.479	179.3369
2	83934.49	966363.1	827.2579	57	800.2717	7302.801	172.2309
3	77250.27	889094.1	788.1705	58	730.0736	6569.315	165.1126
4	71106.24	817974.6	760.4267	59	665.4057	5900.482	157.9643
5	65455.50	752509.2	739.7130	60	605.8491	5291.201	150.8058
6	60255.64	692245.3	722.5470	61	551.0436	4736.743	143.6837
7	55470.55	636768.0	708.4967	62	500.6684	4232.706	136.6557
8	51065.96	585696.1	696.0981	63	454.3903	3775.000	129.7402
9	47012.55	538678.8	686.1704	64	411.8792	3359.857	122.9315
10	43282.19	495392.9	678.4002	65	372.8484	2983.802	116.2414
11	39848.23	455541.4	671.6661	66	337.0493	2643.616	109.6984
12	36686.72	418851.7	665.4654	67	304.2560	2336.308	103.3334
13	33774.32	385073.8	657.9713	68	274.2169	2059.119	97.13271
14	31089.66	353979.1	647.4561	69	246.7005	1809.518	91.08199
15	28614.34	325358.1	633.5376	70	221.4873	1585.192	85.16078
16	26331.81	299018.0	616.2633	71	198.3859	1384.025	79.35969
17	24227.91	274780.8	596.7653	72	177.2358	1204.069	73.68585
18	22289.38	252481.4	575.9765	73	157.8934	1043.522	68.15042
19	20504.48	231967.0	555.3112	74	140.2530	900.7010	62.79267
20	18861.72	213095.8	535.4812	75	124.2088	774.0235	57.64274
21	17350.03	195736.8	516.6682	76	109.6539	662.0101	52.72105
22	15958.66	179769.4	498.4958	77	96.47205	563.2889	48.02921
23	14678.41	165082.7	481.2933	78	84.55070	476.5973	43.56333
24	13500.57	151574.4	465.1651	79	73.77657	400.7814	39.30936
25	12417.09	139150.2	450.1815	80	64.04531	334.7917	35.25323
26	11420.33	127723.1	436.1402	81	55.27239	277.6687	31.39288
27	10503.56	117213.3	423.2108	82	47.39156	228.5252	27.73839
28	9659.973	107547.5	410.8912	83	40.34963	186.5311	24.30795
29	8883.761	98658.08	399.1659	84	34.10526	150.9013	21.12775
30	8169.402	90483.25	387.8425	85	28.60764	120.8952	18.21065
31	7511.930	82966.05	376.8499	86	23.78593	95.83115	15.54445
32	6906.859	76054.09	366.2069	87	19.57444	75.09277	13.11646
33	6350.116	69699.08	355.9954	88	15.92931	58.11594	10.93134
34	5837.753	63856.58	346.0878	89	12.80671	44.37864	8.990150
35	5366.382	58485.65	336.6161	90	10.16104	33.40185	7.288482
36	4932.596	53548.65	327.4129	91	7.940253	24.75352	5.811450
37	4533.435	49010.93	318.4951	92	6.098449	18.04857	4.546272
38	4166.213	44840.61	309.9205	93	4.600012	12.94080	3.487103
39	3828.321	41008.30	301.6072	94	3.407361	9.119252	2.623106
40	3517.486	37486.98	293.6060	95	2.478932	6.311020	1.936184
41	3231.568	34251.73	285.9196	96	1.768835	4.285290	1.400300
42	2968.532	31279.63	278.4831	97	1.235958	2.852930	.9906064
43	2726.515	28549.65	271.2451	98	.8457061	1.861035	.6856571
44	2503.815	26042.44	264.1655	99	.5671006	1.188117	.4649225
45	2298.776	23740.28	257.1117	100	.3719867	.7410277	.3082584
46	2110.015	21626.91	250.1006	101	.2383753	.4505755	.1996258
47	1936.154	19687.37	243.0402	102	.1488425	.2664050	.1259317
48	1776.063	17907.92	235.9822	103	.09035074	.1527017	.07721840
49	1628.642	16275.89	228.9156	104	.05333552	.08443600	.04607402
50	1492.931	14779.59	221.8861	105	.03026261	.04474875	.02641422
51	1367.979	13408.25	214.8699	106	.01671967	.02245585	.01478847
52	1252.880	12151.98	207.8090	107	.008797514	.01035927	.007906617
53	1146.863	11001.72	200.7150	108	.004455463	.004081114	.004104487
54	1049.211	9949.092	193.5889	109	.002113479	.0009730567	.002029796

**Table H (8.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 8.8 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1116595	1739.615	55	866.9615	7989.004	163.9291
1	91051.47	1025114	841.4676	56	790.6805	7195.244	157.4991
2	83626.19	941457.1	777.9673	57	720.5937	6471.583	151.0944
3	76825.04	864613.4	739.0579	58	656.1764	5812.339	144.6905
4	70584.84	794015.4	711.4911	59	596.9547	5212.310	138.2714
5	64856.10	729149.4	690.9474	60	542.5257	4666.712	131.8550
6	59594.10	669547.2	673.9536	61	492.5413	4171.119	125.4829
7	54760.69	614779.8	660.0698	62	446.6917	3721.421	119.2066
8	50319.81	564454.2	647.8406	63	404.6575	3313.811	113.0421
9	46240.46	518209.0	638.0667	64	366.1250	2944.785	106.9840
10	42493.11	475712.3	630.4308	65	330.8207	2611.118	101.0423
11	39049.84	436659.3	623.8253	66	298.5072	2309.833	95.24189
12	35885.58	400770.8	617.7541	67	268.9685	2038.167	89.60975
13	32976.06	367791.2	610.4302	68	241.9678	1793.577	84.13302
14	30299.05	337487.2	600.1726	69	217.2872	1573.735	78.79859
15	27835.41	309645.3	586.6199	70	194.7215	1376.518	73.58795
16	25567.93	284069.4	569.8307	71	174.0912	1199.986	68.49239
17	23481.82	260578.5	550.9150	72	155.2453	1042.358	63.51776
18	21563.27	239005.6	530.7841	73	138.0485	901.9897	58.67342
19	19800.05	219195.9	510.8096	74	122.3998	777.3484	53.99318
20	18180.25	201006.5	491.6778	75	108.1987	666.9991	49.50276
21	16692.44	184305.4	473.5604	76	95.34433	569.6033	45.21924
22	15325.58	168971.5	456.0922	77	83.72846	483.9227	41.14326
23	14070.20	154893.4	439.5867	78	73.24698	408.8211	37.27073
24	12917.38	141968.6	424.1404	79	63.79577	343.2619	33.58873
25	11858.87	130102.9	409.8167	80	55.27920	286.3044	30.08441
26	10886.86	119209.6	396.4184	81	47.61936	237.0907	26.75538
27	9994.511	109209.2	384.1039	82	40.75466	194.8294	23.60967
28	9174.913	100028.7	372.3917	83	34.63512	158.7827	20.66224
29	8422.167	91601.16	361.2650	84	29.22129	128.2552	17.93484
30	7730.688	83865.33	350.5393	85	24.46590	102.5933	15.43768
31	7095.457	76764.90	340.1463	86	20.30487	81.19737	13.15950
32	6511.939	70248.15	330.1021	87	16.67901	63.52659	11.08867
33	5976.024	64267.52	320.4831	88	13.54811	49.08755	9.228408
34	5483.746	58779.31	311.1673	89	10.87228	37.42525	7.578854
35	5031.693	53743.36	302.2778	90	8.610372	28.12362	6.135493
36	4616.460	49122.77	293.6562	91	6.716128	20.80858	4.884973
37	4235.082	44883.69	285.3173	92	5.148787	15.14773	3.815787
38	3884.873	40994.99	277.3141	93	3.876551	10.84329	2.922342
39	3563.237	37428.04	269.5690	94	2.866194	7.628686	2.194870
40	3267.907	34156.57	262.1284	95	2.081387	5.270807	1.617556
41	2996.757	31156.40	254.9937	96	1.482438	3.573068	1.168008
42	2747.772	28405.32	248.1037	97	1.033937	2.374832	.8249517
43	2519.114	25883.00	241.4098	98	.7061722	1.546591	.5700721
44	2309.102	23570.77	234.8745	99	.4726636	.9857320	.3859192
45	2116.111	21451.55	228.3750	100	.3094714	.6137796	.2554587
46	1938.779	19509.68	221.9267	101	.1979499	.3725844	.1651624
47	1775.757	17730.82	215.4450	102	.1233735	.2199280	.1040199
48	1625.935	16101.79	208.9774	103	.07475281	.1258542	.06367764
49	1488.234	14610.46	202.5138	104	.04404668	.06947755	.03793266
50	1361.715	13245.67	196.0960	105	.02494618	.03676241	.02171109
51	1245.452	11997.16	189.7021	106	.01375708	.01841964	.01213616
52	1138.565	10855.51	183.2793	107	.007225359	.008484766	.006478700
53	1040.305	9812.125	176.8382	108	.003652525	.003338026	.003358779
54	949.9767	8859.055	170.3799	109	.001729415	.0007947681	.001659476

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**Table H (9.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 9.0 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1092292	1693.759	55	783.6672	7105.115	144.2069
1	90884.40	1000978	796.4008	56	713.4036	6388.932	138.3997
2	83319.59	917627.9	733.0728	57	648.9738	5737.196	132.6261
3	76402.92	841206.5	694.3401	58	589.8745	5144.564	126.8637
4	70068.21	771125.1	666.9489	59	535.6521	4606.154	121.0983
5	64263.27	706852.1	646.5735	60	485.9193	4117.482	115.3459
6	58941.03	647903.1	629.7498	61	440.3408	3674.413	109.6436
7	54061.21	593835.3	616.0302	62	398.6176	3273.113	104.0375
8	49585.89	544243.6	603.9679	63	360.4447	2910.038	98.54123
9	45482.44	498756.6	594.3449	64	325.5239	2581.935	93.14974
10	41719.83	457033.2	586.8408	65	293.5949	2285.815	87.87161
11	38268.87	418761.2	580.3612	66	264.4314	2018.922	82.72842
12	35103.37	383655.0	574.4167	67	237.8275	1778.710	77.74360
13	32198.07	351453.5	567.2587	68	213.5603	1562.834	72.90521
14	29529.94	321918.8	557.2519	69	191.4254	1369.158	68.20120
15	27079.06	294833.4	544.0549	70	171.2307	1195.733	63.61476
16	24827.56	269998.0	527.7362	71	152.8083	1040.783	59.13786
17	22760.01	247229.2	509.3844	72	136.0163	902.6790	54.77522
18	20862.09	226357.8	489.8894	73	120.7276	779.9224	50.53463
19	19121.06	207227.5	470.5815	74	106.8460	671.1197	46.44522
20	17524.59	189694.1	452.1219	75	94.27614	574.9697	42.52886
21	16060.91	173624.8	434.6733	76	82.92339	490.2621	38.79981
22	14718.71	158898.1	417.8808	77	72.68716	415.8802	35.25794
23	13488.25	145402.3	402.0428	78	63.47120	350.8019	31.89903
24	12360.38	133034.8	387.2484	79	55.17995	294.0967	28.71125
25	11326.69	121701.6	373.5543	80	47.72583	244.9219	25.68286
26	10379.23	111316.2	360.7686	81	41.03720	202.5107	22.81124
27	9511.002	101799.6	349.0386	82	35.05693	166.1578	20.10273
28	8715.034	93079.24	337.9028	83	29.73827	135.2075	17.56959
29	7985.339	85088.84	327.3430	84	25.04384	109.0442	15.22986
30	7316.276	77767.71	317.1826	85	20.92979	87.09131	13.09157
31	6702.776	71060.23	307.3553	86	17.33829	68.82134	11.14437
32	6140.264	64915.43	297.8754	87	14.21605	53.75997	9.377649
33	5624.598	59286.49	288.8133	88	11.52630	41.47570	7.793482
34	5151.799	54130.50	280.0531	89	9.232809	31.57201	6.391328
35	4718.436	49408.08	271.7091	90	7.298568	23.68749	5.166694
36	4321.110	45083.10	263.6313	91	5.682470	17.49829	4.107624
37	3956.859	41122.51	255.8328	92	4.348360	12.71747	3.203788
38	3622.996	37495.94	248.3619	93	3.267898	9.088860	2.449900
39	3316.944	34175.54	241.1452	94	2.411743	6.383953	1.837187
40	3036.446	31135.79	234.2250	95	1.748158	4.403570	1.351836
41	2779.392	28353.23	227.6015	96	1.242816	2.980255	.9745928
42	2543.791	25806.38	221.2168	97	.8652201	1.977546	.6872409
43	2327.828	23475.59	215.0253	98	.5898554	1.285728	.4741398
44	2129.848	21342.85	208.9916	99	.3940846	.8181102	.3204547
45	1948.258	19391.73	203.0019	100	.2575492	.5085629	.2117785
46	1781.716	17607.18	197.0703	101	.1644362	.3082030	.1366979
47	1628.907	15975.42	191.1189	102	.1022978	.1816246	.08595163
48	1488.738	14483.85	185.1914	103	.06186919	.1037644	.05253040
49	1360.156	13120.86	179.2784	104	.03638837	.05718984	.03124128
50	1242.242	11875.82	173.4180	105	.02057102	.03021242	.01785190
51	1134.094	10738.93	167.5903	106	.01132350	.01511443	.009963197
52	1034.862	9701.276	161.7469	107	.005936302	.006952014	.005310621
53	943.8171	8754.661	155.8976	108	.002995382	.002731249	.002749569
54	860.2852	7891.574	150.0435	109	.001415665	.0006493878	.001357221

**Table H (9.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 9.2 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	1069002	1651.831	55	708.5067	6321.475	126.9310
1	90717.95	977855.3	755.2593	56	643.8007	5675.167	121.6854
2	83014.67	894810.5	692.1027	57	584.5843	5088.094	116.4796
3	75983.89	818808.1	653.5455	58	530.3756	4555.239	111.2935
4	69556.30	749238.8	626.3283	59	480.7403	4072.023	106.1142
5	63676.93	685552.2	606.1196	60	435.3071	3634.250	100.9560
6	58296.28	627248.0	589.4640	61	393.7534	3238.057	95.85217
7	53371.91	573869.6	575.9064	62	355.7917	2879.871	90.84352
8	48864.00	524999.9	564.0082	63	321.1307	2556.398	85.94207
9	44738.20	480257.2	554.5337	64	289.4875	2264.616	81.14285
10	40961.99	439291.7	547.1588	65	260.6150	2001.759	76.45314
11	37504.91	401783.7	540.8026	66	234.2976	1765.281	71.89168
12	34339.59	367441.4	534.9818	67	210.3394	1552.833	67.47879
13	31439.82	335998.2	527.9857	68	188.5311	1362.258	63.20338
14	28781.71	307211.8	518.2231	69	168.6809	1191.594	59.05431
15	26344.59	280861.1	505.3717	70	150.6093	1039.054	55.01636
16	24109.92	256743.6	489.5096	71	134.1594	903.0141	51.08206
17	22061.66	234673.4	471.7038	72	119.1980	781.9868	47.25521
18	20184.93	214479.5	452.8236	73	105.6060	674.54222	43.54222
19	18466.53	196004.0	434.1588	74	93.29188	579.6057	39.96816
20	16893.71	179101.8	416.3467	75	82.16583	495.8067	36.55161
21	15454.36	163639.4	399.5410	76	72.13905	422.1155	33.30442
22	14136.91	149494.8	383.3968	77	63.11824	357.5256	30.22588
23	12931.36	136556.1	368.1982	78	55.01458	301.1181	27.31172
24	11828.36	124721.0	354.0270	79	47.74042	252.0580	24.55108
25	10819.31	113895.4	340.9338	80	41.21566	209.5910	21.93329
26	9896.130	103993.5	328.7315	81	35.37451	173.0321	19.45555
27	9051.707	94936.41	317.5573	82	30.16410	141.7530	17.12283
28	8278.986	86652.36	306.9685	83	25.54089	115.1711	14.94515
29	7571.907	79075.67	296.9459	84	21.46965	92.74174	12.93741
30	6924.778	72146.29	287.3200	85	17.90989	73.95637	11.10591
31	6332.488	65809.36	278.0268	86	14.80943	58.35116	9.441120
32	5790.426	60014.65	269.0784	87	12.12033	45.51012	7.933404
33	5294.426	54716.15	260.5401	88	9.809105	35.05596	6.583957
34	4840.499	49871.71	252.3013	89	7.842912	26.64316	5.391742
35	4425.202	45442.76	244.4684	90	6.188495	19.95783	4.352374
36	4045.147	41394.00	236.8993	91	4.809372	14.71959	3.455170
37	3697.374	37693.14	229.6051	92	3.673505	10.68074	2.690877
38	3379.205	34310.60	222.6303	93	2.755671	7.620897	2.054548
39	3088.081	31219.30	215.9052	94	2.029989	5.344148	1.538328
40	2821.759	28394.47	209.4681	95	1.468748	3.680292	1.130161
41	2578.149	25813.38	203.3182	96	1.042263	2.486657	.8134905
42	2355.285	23455.26	197.4011	97	.7242708	1.647295	.5727196
43	2151.379	21301.15	191.6734	98	.4928602	1.069239	.3944902
44	1964.801	19333.68	186.1019	99	.3286787	.6792312	.2661895
45	1793.990	17537.05	180.5812	100	.2144106	.4215320	.1756296
46	1637.631	15896.81	175.1241	101	.1366429	.2550372	.1131795
47	1494.437	14399.76	169.6588	102	.08485162	.1500459	.07104740
48	1363.338	13033.83	164.2254	103	.05122382	.08558254	.04335023
49	1243.305	11787.94	158.8152	104	.03007211	.04709235	.02573962
50	1133.441	10651.94	153.4630	105	.01696919	.02483847	.01468405
51	1032.871	9616.528	148.1503	106	.009323729	.01240683	.008182300
52	940.7691	8673.217	142.8331	107	.004878979	.005698239	.004354741
53	856.4310	7814.247	137.5203	108	.002457361	.002235593	.002251687
54	779.2034	7032.506	132.2129	109	.001159261	.0005307973	.001110428

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**Table H (9.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 9.4 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	100000.0	1046666	1613.415	55	640.6729	5626.426	111.7888
1	90552.10	955685.9	717.6274	56	581.0977	5043.065	107.0496
2	82711.42	872944.4	654.6414	57	526.6840	4514.139	102.3550
3	75567.93	797358.2	616.2586	58	476.9709	4034.939	97.68661
4	69049.06	728296.2	589.2141	59	431.5432	3601.173	93.03287
5	63096.99	665189.6	569.1703	60	390.0450	3208.919	88.40660
6	57659.75	607522.0	552.6808	61	352.1670	2854.570	83.83743
7	52692.64	554823.0	539.2829	62	317.6329	2534.800	79.36169
8	48153.91	506663.4	527.5465	63	286.1651	2246.547	74.98974
9	44007.46	462651.5	518.2178	64	257.4958	1987.010	70.71681
10	40219.28	422428.8	510.9697	65	231.3902	1753.630	66.54901
11	36757.55	385668.3	504.7341	66	207.6437	1544.054	62.50261
12	33593.78	352071.8	499.0344	67	186.0702	1356.118	58.59515
13	30700.76	321367.7	492.1962	68	166.4733	1187.840	54.81634
14	28053.76	293309.4	482.6714	69	148.6732	1037.418	51.15591
15	25631.33	267672.1	470.1560	70	132.5025	903.2178	47.60002
16	23414.28	244250.5	454.7368	71	117.8144	783.7518	44.14175
17	21385.95	222856.3	437.4599	72	104.4845	677.6639	40.78406
18	19530.93	203316.6	419.1740	73	92.40098	583.7100	37.53224
19	17835.54	185472.4	401.1296	74	81.47742	500.7405	34.40782
20	16286.64	169177.6	383.9412	75	71.62918	427.6876	31.42655
21	14871.77	154298.1	367.7536	76	62.77322	363.5637	28.59824
22	13579.12	140711.6	352.2315	77	54.82318	307.4623	25.92173
23	12398.43	128306.2	337.6454	78	47.69715	258.5574	23.39276
24	11320.15	116979.5	324.0701	79	41.31485	216.1006	21.00140
25	10335.53	106638.0	311.5505	80	35.60308	179.4166	18.73793
26	9436.341	97196.14	299.9040	81	30.50149	147.8938	16.59947
27	8615.372	88575.68	289.2582	82	25.96129	120.9728	14.58984
28	7865.494	80705.38	279.1887	83	21.94205	98.13651	12.71722
29	7180.579	73520.25	269.6750	84	18.41076	78.90277	10.99390
30	6554.889	66961.01	260.5546	85	15.33009	62.82330	9.424705
31	5983.278	60973.53	251.7654	86	12.65306	49.49033	8.000965
32	5461.107	55508.39	243.3179	87	10.33659	38.53911	6.713910
33	4984.186	50520.36	235.2722	88	8.350207	29.63979	5.564067
34	4548.528	45968.14	227.5230	89	6.664238	22.49130	4.550056
35	4150.680	41813.94	220.1689	90	5.248842	16.82107	3.667662
36	3787.265	38023.29	213.0756	91	4.071666	12.38631	2.907353
37	3455.334	34564.70	206.2524	92	3.104343	8.973234	2.260859
38	3152.221	31409.37	199.7399	93	2.324458	6.392201	1.723592
39	2875.385	28530.99	193.4720	94	1.709202	4.475233	1.288530
40	2622.603	25905.53	187.4835	95	1.234390	3.076867	.9451644
41	2391.806	23510.99	181.7727	96	.8743547	2.075526	.6792553
42	2181.056	21327.32	176.2880	97	.6064802	1.372672	.4774491
43	1988.591	19336.20	170.9887	98	.4119503	.8895120	.3283361
44	1812.811	17520.93	165.8432	99	.2742192	.5641253	.2211915
45	1652.187	15866.31	160.7540	100	.1785574	.3495179	.1457027
46	1505.430	14358.48	155.7327	101	.1135858	.2111174	.09374078
47	1371.284	12984.80	150.7129	102	.07040483	.1240019	.05874864
48	1248.701	11733.72	145.7316	103	.04242478	.07061185	.03578726
49	1136.680	10594.68	140.7807	104	.02486090	.03879165	.02121449
50	1034.344	9557.999	135.8918	105	.01400294	.02042779	.01208273
51	940.8430	8614.842	131.0478	106	.007679858	.01018798	.006722187
52	855.3808	7757.151	126.2086	107	.004011417	.004672285	.003572222
53	777.2740	6977.572	121.3823	108	.002016709	.001830559	.001844636
54	705.8915	6269.382	116.5696	109	.0009496440	.0004340238	.0009088458

**Table H (9.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 9.6 Percent**

<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>	<b>Age x</b>	<b>D<sub>x</sub></b>	<b><sup>o</sup>N<sub>x</sub></b>	<b><math>\bar{M}_x</math></b>
0	100000.0	1025228	1578.146	55	579.4401	5009.700	98.50889
1	90386.86	934413.8	683.1389	56	524.5998	4483.057	94.22633
2	82409.82	851974.0	620.3226	57	474.6090	4006.428	89.99186
3	75154.99	776800.8	582.1131	58	429.0268	3575.396	85.78874
4	68546.43	708241.5	555.2398	59	387.4570	3185.944	81.60643
5	62523.39	645708.6	535.3592	60	349.5592	2834.404	77.45640
6	57031.31	588669.5	519.0339	61	315.0370	2517.416	73.36507
7	52023.23	536640.0	505.7936	62	283.6253	2231.882	69.36470
8	47455.41	489179.1	494.2163	63	255.0604	1974.960	65.46425
9	43289.96	445884.7	485.0310	64	229.0885	1744.056	61.65908
10	39491.34	406390.0	477.9073	65	205.4873	1536.802	57.95431
11	36026.41	370360.6	471.7899	66	184.0625	1351.026	54.36401
12	32865.49	337492.5	466.2084	67	164.6381	1184.737	50.90332
13	29980.38	307508.9	459.5243	68	147.0296	1036.114	47.56268
14	27345.49	280159.0	450.2311	69	131.0689	903.5035	44.33260
15	24938.64	255214.5	438.0423	70	116.5998	785.4094	41.20049
16	22739.93	232467.5	423.0529	71	103.4854	680.4734	38.15993
17	20732.11	211727.3	406.2882	72	91.60918	587.4583	35.21318
18	18899.26	192819.6	388.5768	73	80.86687	505.2324	32.36456
19	17227.21	175584.1	371.1312	74	71.17674	432.7522	29.63253
20	15702.43	159873.8	354.5436	75	62.45936	369.0514	27.03043
21	14312.15	145554.2	338.9502	76	54.63725	313.2385	24.56635
22	13044.29	132502.8	324.0253	77	47.63053	264.4975	22.23877
23	11888.37	120607.7	310.0258	78	41.36379	222.0863	20.04350
24	10834.64	109766.9	297.0203	79	35.76357	185.3342	17.97149
25	9874.197	99886.97	285.0481	80	30.76302	153.6372	16.01385
26	8998.696	90882.97	273.9312	81	26.30687	126.4495	14.16772
27	8200.810	82677.32	263.7880	82	22.35019	103.2731	12.43597
28	7473.353	75199.39	254.2113	83	18.85554	83.64910	10.82523
29	6810.135	68384.95	245.1798	84	15.79211	67.15106	9.345606
30	6205.380	62175.45	236.5374	85	13.12563	53.38382	8.000782
31	5653.911	56517.57	228.2241	86	10.81378	41.98896	6.782838
32	5151.068	51362.70	220.2486	87	8.817915	32.64671	5.683831
33	4692.644	46666.44	212.6663	88	7.110380	25.06875	4.703780
34	4274.654	42388.30	205.3768	89	5.664386	18.99277	3.841080
35	3893.643	38491.37	198.4715	90	4.453204	14.18205	3.091727
36	3546.250	34941.94	191.8232	91	3.448165	10.42640	2.447231
37	3229.538	31709.36	185.4399	92	2.624172	7.541243	1.900213
38	2940.856	28765.60	179.3582	93	1.961332	5.363418	1.446444
39	2677.688	26085.13	173.5157	94	1.439560	3.748870	1.079668
40	2437.829	23644.64	167.9438	95	1.037756	2.573259	.7907233
41	2219.236	21422.87	162.6400	96	.7337318	1.732964	.5673673
42	2019.999	19400.45	157.5554	97	.5080110	1.144227	.3981653
43	1838.385	17559.72	152.6517	98	.3444356	.7402520	.2733714
44	1672.824	15884.63	147.8990	99	.2288590	.4686895	.1838648
45	1521.822	14360.57	143.2069	100	.1487492	.2899084	.1209180
46	1384.114	12974.25	138.5858	101	.09445124	.1748228	.07766826
47	1258.478	11713.58	133.9746	102	.05843765	.1025149	.04859622
48	1143.888	10567.51	129.4071	103	.03514930	.05828074	.02955435
49	1039.370	9525.977	124.8757	104	.02055989	.03196554	.01749119
50	944.0679	8579.779	120.4092	105	.01155926	.01680640	.009945841
51	857.1608	7720.510	115.9918	106	.006328060	.008368985	.005524637
52	777.8778	6940.531	111.5869	107	.003299301	.003832446	.002931386
53	705.5582	6232.880	107.2017	108	.001655671	.001499455	.001511723
54	639.5926	5591.205	102.8368	109	.0007782131	.0003550242	.0007441307

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**Table H (9.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 9.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000.0	1004636	1545.700	55	524.1557	4462.250	86.85523
1	90222.22	913987.3	651.4702	56	473.6834	3986.722	82.98463
2	82109.88	831847.5	588.8227	57	427.7639	3557.137	79.16447
3	74745.05	757084.3	550.7854	58	385.9764	3169.357	75.37951
4	68048.36	689023.3	524.0820	59	347.9430	2819.622	71.62013
5	61956.03	627057.8	504.3630	60	313.3384	2504.508	67.89657
6	56410.85	570639.3	488.1998	61	281.8789	2220.883	64.23237
7	51363.53	519269.5	475.1149	62	253.3111	1965.867	60.65616
8	46768.28	472495.8	463.6945	63	227.3844	1736.824	57.17561
9	42585.44	429906.0	454.6500	64	203.8586	1531.350	53.78628
10	38777.88	391124.8	447.6483	65	182.5235	1347.256	50.49239
11	35311.11	355810.8	441.6467	66	163.1952	1182.542	47.30609
12	32154.27	323654.0	436.1807	67	145.7071	1035.374	44.24041
13	29278.17	294372.7	429.6469	68	129.8863	904.0798	41.28646
14	26656.36	267712.0	420.5793	69	115.5757	787.1452	38.43548
15	24265.87	243440.5	408.7080	70	102.6296	683.2002	35.67601
16	22086.18	221347.4	394.1356	71	90.92057	591.0051	33.00207
17	20099.41	201240.2	377.8671	72	80.33974	509.4325	30.41536
18	18289.12	182942.9	360.7111	73	70.78973	437.4530	27.91933
19	16640.67	166294.2	343.8434	74	62.19363	374.1204	25.52983
20	15140.18	151146.4	327.8344	75	54.47705	318.5606	23.25812
21	13774.55	137364.7	312.8125	76	47.56780	269.9693	21.11081
22	12531.45	124826.4	298.4606	77	41.39214	227.6121	19.08615
23	11400.16	113419.8	285.0233	78	35.88071	190.8229	17.18007
24	10370.79	103043.1	272.5627	79	30.96633	159.0006	15.38427
25	9434.245	93603.38	261.1130	80	26.58803	131.6053	13.69071
26	8582.092	85016.23	250.5006	81	22.69523	108.1502	12.09650
27	7806.899	77204.73	240.8354	82	19.24664	88.19211	10.60381
28	7101.425	70098.96	231.7267	83	16.20768	71.32387	9.217939
29	6459.426	63635.45	223.1521	84	13.54971	57.16846	7.947204
30	5875.094	57756.45	214.9619	85	11.24135	45.37761	6.794340
31	5343.227	52409.48	207.0980	86	9.244510	35.63635	5.752148
32	4859.148	47546.74	199.5672	87	7.524550	27.66437	4.813442
33	4418.641	43124.69	192.4209	88	6.056415	21.20968	3.977867
34	4017.725	39103.70	185.5629	89	4.815971	16.04376	3.243682
35	3652.949	35447.66	179.0783	90	3.779304	11.96105	2.607122
36	3320.971	32123.72	172.8464	91	2.921027	8.779538	2.060632
37	3018.870	29102.00	166.8738	92	2.218953	6.339904	1.597642
38	2744.011	26355.28	161.1938	93	1.655446	4.501729	1.214277
39	2493.907	23858.78	155.7470	94	1.212835	3.141465	.9049716
40	2266.375	21589.93	150.5621	95	.8727214	2.152812	.6617459
41	2059.398	19528.19	145.6356	96	.6159223	1.447436	.4740735
42	1871.096	17654.84	140.9213	97	.4256669	.9541283	.3321623
43	1699.768	15952.91	136.3830	98	.2880799	.6162509	.2276874
44	1543.873	14406.95	131.9926	99	.1910650	.3895345	.1528906
45	1401.953	13002.93	127.6659	100	.1239584	.2405494	.1003846
46	1272.770	11728.13	123.4125	101	.07856648	.1448187	.06437424
47	1155.132	10570.98	119.1759	102	.04852109	.08478112	.04021254
48	1048.040	9520.945	114.9871	103	.02913149	.04812016	.02441571
49	950.5445	8568.423	110.8390	104	.01700885	.02635002	.01442655
50	861.8148	7704.663	106.7578	105	.009545361	.01383197	.008189828
51	781.0543	6921.689	102.7288	106	.005216044	.006877241	.004542074
52	707.5197	6212.257	98.71846	107	.002714569	.003144708	.002406387
53	640.5723	5569.786	94.73335	108	.001359757	.001228688	.001239345
54	579.6248	4988.274	90.77398	109	.0006379606	.0002905103	.0006094906



**Table H (10.0)**

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**Commutation Factors Based on Life Table 90CM**

**Interest at 10.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	9848421	15157.90	55	4742.326	39760.99	766.2266
1	900581.8	8943585	6223.352	56	4277.882	35466.45	731.2375
2	818115.7	8125171	5598.558	57	3856.155	31593.88	696.7671
3	743380.9	7381610	5219.896	58	3473.128	28104.52	662.6765
4	675548.1	6705936	4954.545	59	3125.200	24963.22	628.8779
5	613948.4	6091894	4758.955	60	2809.266	22138.04	595.4621
6	557982.5	5533836	4598.926	61	2522.618	19599.79	562.6388
7	507133.6	5026640	4469.610	62	2262.835	17321.73	530.6619
8	460923.3	4565663	4356.949	63	2027.537	15279.40	499.5971
9	418936.4	4146685	4267.888	64	1814.458	13450.56	469.4013
10	380785.7	3765866	4199.069	65	1621.610	11815.01	440.1092
11	346112.7	3419725	4140.186	66	1447.254	10354.28	411.8254
12	314597.0	3105103	4086.656	67	1289.815	9051.534	384.6618
13	285936.4	2819136	4022.785	68	1147.677	7891.415	358.5358
14	259857.9	2559236	3934.306	69	1019.372	6860.058	333.3663
15	236124.3	2323057	3818.679	70	903.5426	5944.936	309.0490
16	214523.6	2108466	3677.003	71	799.0016	5134.734	285.5282
17	194871.1	1913519	3519.123	72	704.7346	4419.184	262.8162
18	176997.2	1736443	3352.933	73	619.8335	3788.983	240.9402
19	160751.2	1575614	3189.834	74	543.5762	3235.403	220.0359
20	145990.3	1429550	3035.319	75	475.2671	2750.689	200.1982
21	132580.7	1296901	2890.594	76	414.2350	2327.541	181.4809
22	120396.4	1176438	2752.577	77	359.8001	1959.352	163.8649
23	109328.4	1067049	2623.588	78	311.3251	1640.144	147.3107
24	99275.79	967716.0	2504.194	79	268.1961	1364.535	131.7427
25	90146.42	877517.4	2394.685	80	229.8574	1127.699	117.0876
26	81854.80	795614.3	2293.369	81	195.8468	925.2946	103.3174
27	74325.74	721244.7	2201.264	82	165.7855	753.3806	90.44744
28	67486.33	653717.2	2114.619	83	139.3549	608.3461	78.52026
29	61273.67	592404.7	2033.204	84	116.2897	486.8581	67.60385
30	55629.41	536738.3	1955.580	85	96.30281	385.8478	57.71803
31	50501.34	486201.6	1881.183	86	79.05225	302.5477	48.79748
32	45842.58	440325.1	1810.068	87	64.22743	234.5011	40.77732
33	41610.92	398682.1	1742.706	88	51.60185	179.5059	33.65126
34	37766.65	360884.7	1678.179	89	40.95842	135.5713	27.40129
35	34275.32	326580.4	1617.277	90	32.08343	100.9121	21.99222
36	31103.74	295448.9	1558.854	91	24.75222	73.95263	17.35695
37	28222.90	267199.3	1502.964	92	18.76879	53.31723	13.43707
38	25606.65	241567.4	1449.908	93	13.97697	37.79748	10.19722
39	23230.41	218312.8	1399.124	94	10.22138	26.33362	7.588013
40	21072.60	197217.3	1350.869	95	7.341636	18.01672	5.539963
41	19113.32	178082.2	1305.102	96	5.171932	12.09365	3.962567
42	17334.11	160727.2	1261.387	97	3.567849	7.958849	2.771964
43	15718.28	144989.0	1219.380	98	2.410234	5.131983	1.897036
44	14250.71	130718.9	1178.815	99	1.595648	3.238598	1.271788
45	12917.19	117782.7	1138.913	100	1.033336	1.996636	.8336722
46	11705.61	106058.5	1099.757	101	.6537511	1.200062	.5337449
47	10604.38	95435.56	1060.828	102	.4030096	.7013976	.3328698
48	9603.758	85813.51	1022.407	103	.2415223	.3974503	.2017772
49	8694.519	77100.91	984.4283	104	.1407599	.2172875	.1190312
50	7868.586	69214.56	947.1298	105	.07885080	.1138803	.06746277
51	7118.256	62078.80	910.3761	106	.04300953	.05653428	.03735610
52	6436.364	55625.05	873.8590	107	.02234261	.02581319	.01976129
53	5816.743	49791.06	837.6376	108	.01117131	.01007180	.01016413
54	5253.737	44520.21	801.7155	109	.005231741	.002378064	.004993935

## Section 4

**Table H (10.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 10.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	9658023	14881.63	55	4291.423	35442.12	676.3265
1	898947.4	8754829	5954.806	56	3864.114	31562.96	644.6916
2	815148.8	7939384	5331.685	57	3476.855	28071.31	613.5822
3	739340.8	7199864	4954.722	58	3125.821	24930.87	582.8713
4	670657.3	6529081	4691.041	59	2807.580	22108.84	552.4788
5	608397.3	5920591	4497.035	60	2519.175	19575.39	522.4851
6	551933.9	5368582	4338.590	61	2258.021	17303.38	493.0766
7	500725.9	4867795	4210.787	62	2021.811	15267.96	464.4786
8	454273.5	4413469	4099.645	63	1808.288	13446.48	436.7465
9	412142.9	4001284	4011.945	64	1615.313	11818.37	409.8393
10	373931.0	3627321	3944.300	65	1441.011	10364.96	383.7847
11	339265.4	3288028	3886.527	66	1283.739	9069.277	358.6726
12	307813.5	2980190	3834.102	67	1142.012	7915.813	334.5988
13	279263.1	2700897	3771.662	68	1014.318	6890.500	311.4867
14	253332.7	2447523	3685.322	69	899.2863	5980.640	289.2611
15	229777.3	2217692	3572.697	70	795.6553	5174.788	267.8270
16	208378.3	2009248	3434.948	71	702.3201	4462.622	247.1326
17	188945.2	1820230	3281.723	72	618.3354	3834.798	227.1860
18	171303.5	1648850	3120.726	73	542.8561	3282.818	208.0086
19	155297.7	1493478	2963.010	74	475.2051	2798.911	189.7162
20	140781.6	1352625	2813.866	75	414.7339	2375.933	172.3887
21	127618.3	1224940	2674.425	76	360.8193	2007.351	156.0695
22	115679.8	1109197	2541.689	77	312.8350	1687.222	140.7383
23	104854.8	1004284	2417.861	78	270.1962	1410.184	126.3574
24	95040.68	909188.5	2303.451	79	232.3425	1171.419	112.8577
25	86144.15	822994.5	2198.704	80	198.7677	966.6171	100.1727
26	78078.69	744869.8	2101.970	81	169.0499	791.9071	88.27538
27	70768.29	674059.8	2014.190	82	142.8420	643.7847	77.17597
28	64139.62	609880.9	1931.763	83	119.8513	519.0487	66.90831
29	58129.36	551714.8	1854.452	84	99.83268	414.7534	57.52783
30	52678.96	499000.8	1780.875	85	82.52427	328.1952	49.04836
31	47736.07	451231.3	1710.485	86	67.61888	256.9428	41.41072
32	43253.77	407945.6	1643.322	87	54.83848	198.8434	34.55645
33	39189.82	368725.5	1579.819	88	43.97859	151.9728	28.47736
34	35504.68	333192.0	1519.099	89	34.84418	114.5967	23.15531
35	32163.97	301000.8	1461.894	90	27.24451	85.16496	18.55768
36	29134.79	271839.9	1407.118	91	20.98086	62.31313	14.62492
37	26388.33	245426.7	1354.811	92	15.88022	44.85357	11.30516
38	23898.70	221504.4	1305.247	93	11.80441	31.74618	8.566304
39	21641.60	199840.3	1257.891	94	8.616916	22.08182	6.364571
40	19595.74	180223.2	1212.975	95	6.177979	15.08316	4.639497
41	17741.52	162461.4	1170.453	96	4.344277	10.10794	3.313267
42	16060.81	146381.3	1129.910	97	2.991453	6.641130	2.314058
43	14537.23	131825.6	1091.022	98	2.017187	4.275253	1.581111
44	13156.02	118651.8	1053.538	99	1.333015	2.693507	1.058277
45	11903.29	106731.0	1016.733	100	.8616890	1.657846	.6925887
46	10767.23	95946.57	980.6813	101	.5441675	.9947964	.4426983
47	9736.586	86192.97	944.9033	102	.3348472	.5804729	.2756389
48	8801.841	77374.36	909.6569	103	.2003086	.3283916	.1668126
49	7954.063	69403.75	874.8799	104	.1165286	.1792432	.09824579
50	7185.404	62202.13	840.7874	105	.06515843	.09379255	.05559159
51	6488.424	55697.75	807.2538	106	.03547646	.04649060	.03073442
52	5856.219	49825.71	773.9966	107	.01839588	.02119626	.01623386
53	5282.843	44527.20	741.0684	108	.009181248	.008259046	.008338826
54	4762.853	39748.84	708.4717	109	.004291955	.001947348	.004093325

**Table H (10.4)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 10.4 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	9474750	14625.95	55	3884.096	31603.83	597.2977
1	897318.8	8573193	5706.818	56	3491.010	28099.23	568.6901
2	812198.1	7760699	5085.362	57	3135.453	24950.43	540.6088
3	735329.9	7025191	4710.087	58	2813.781	22123.50	512.9373
4	665810.6	6359256	4448.063	59	2522.731	19587.77	485.6024
5	602906.4	5756258	4255.625	60	2259.486	17315.49	458.6749
6	545961.8	5210221	4098.746	61	2021.584	15281.38	432.3208
7	494410.5	4715751	3972.434	62	1806.828	13462.39	406.7393
8	447731.4	4267967	3862.789	63	1613.082	11837.54	381.9774
9	405471.7	3862455	3776.426	64	1438.328	10387.81	357.9956
10	367211.9	3495211	3709.934	65	1280.799	9095.998	334.8156
11	332565.6	3162619	3653.248	66	1138.946	7946.453	312.5147
12	301188.1	2861406	3601.902	67	1011.369	6924.942	291.1746
13	272757.3	2588620	3540.858	68	896.6551	6018.567	270.7241
14	246982.7	2341597	3456.603	69	793.5274	5215.710	251.0936
15	223611.9	2117933	3346.895	70	700.8119	4505.916	232.1966
16	202419.7	1915450	3212.958	71	617.4817	3879.779	213.9847
17	183209.8	1732169	3064.242	72	542.6573	3328.793	196.4627
18	165802.7	1566292	2908.267	73	475.5528	2845.248	179.6469
19	150038.6	1416181	2755.747	74	415.5351	2422.104	163.6363
20	135767.7	1280345	2611.778	75	362.0000	2052.908	148.4976
21	122850.2	1157431	2477.420	76	314.3702	1731.774	134.2657
22	111156.0	1046214	2349.752	77	272.0692	1453.362	120.9196
23	100571.8	945586.0	2230.869	78	234.5610	1212.861	108.4234
24	90993.43	854540.4	2121.228	79	201.3343	1005.962	96.71429
25	82326.34	772166.4	2021.028	80	171.9283	828.8137	85.73172
26	74483.16	697639.4	1928.660	81	145.9584	677.9684	75.44970
27	67387.10	630212.5	1844.994	82	123.1070	550.3105	65.87469
28	60964.49	569210.8	1766.574	83	103.1055	443.0028	57.03323
29	55151.67	514024.2	1693.154	84	85.72836	353.4423	48.97036
30	49889.92	464101.1	1623.405	85	70.73689	279.2476	41.69514
31	45126.83	418942.6	1556.799	86	57.85552	218.2832	35.15407
32	40815.45	378097.0	1493.363	87	46.83546	168.6628	29.29453
33	36913.61	341155.0	1433.491	88	37.49239	128.7049	24.10708
34	33381.92	307745.9	1376.347	89	29.65136	96.89895	19.57387
35	30186.16	277534.2	1322.609	90	23.14227	71.89875	15.66480
36	27293.71	250216.1	1271.245	91	17.78946	52.52293	12.32708
37	24676.03	225516.8	1222.285	92	13.44029	37.74596	9.514708
38	22307.46	203187.3	1175.977	93	9.972612	26.67257	7.198665
39	20164.05	183002.3	1131.813	94	7.266560	18.52271	5.340198
40	18224.79	164757.6	1089.999	95	5.200391	12.63150	3.886715
41	16470.40	148268.4	1050.486	96	3.650224	8.451136	2.771306
42	14883.09	133367.4	1012.881	97	2.508978	5.543466	1.932457
43	13446.84	119903.5	976.8757	98	1.688780	3.562763	1.318253
44	12147.18	107739.8	942.2326	99	1.113973	2.240931	.8809159
45	10970.60	96753.11	908.2789	100	.7187910	1.377019	.5755811
46	9905.583	86831.75	875.0811	101	.4531033	.8249275	.3673109
47	8941.187	77874.93	842.1947	102	.2783068	.4805643	.2283281
48	8068.161	69791.40	809.8555	103	.1661840	.2714275	.1379555
49	7277.841	62498.42	778.0048	104	.09650164	.1479122	.08111877
50	6562.620	55920.99	746.8376	105	.05386236	.07727559	.04582569
51	5915.314	49991.13	716.2369	106	.02927302	.03824490	.02529555
52	5329.278	44647.45	685.9433	107	.01515167	.01741136	.01334089
53	4798.785	39834.44	656.0039	108	.007548384	.006774997	.006843785
54	4318.604	35501.77	626.4195	109	.003522248	.001595221	.003356345

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**Table H (10.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 10.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	9298218	14388.86	55	3516.066	28191.33	527.7858
1	895696.2	8398291	5477.395	56	3154.511	25024.53	501.9112
2	809263.3	7588733	4857.596	57	2828.103	22184.39	476.5584
3	731348.0	6857208	4483.999	58	2533.373	19639.17	451.6209
4	661007.7	6196076	4223.617	59	2267.220	17360.28	427.0311
5	597474.9	5598511	4032.731	60	2026.966	15321.83	402.8518
6	540064.8	5058372	3877.399	61	1810.267	13500.35	379.2300
7	488186.0	4570127	3752.559	62	1615.033	11874.44	356.3423
8	441295.1	4128780	3644.387	63	1439.246	10424.70	334.2279
9	398920.2	3729820	3559.340	64	1281.004	9133.542	312.8489
10	360625.3	3369163	3493.977	65	1138.643	7985.105	292.2221
11	326009.8	3043127	3438.356	66	1010.703	6964.996	272.4134
12	294717.0	2748386	3388.065	67	895.8677	6060.144	253.4924
13	266414.4	2481944	3328.385	68	792.8185	5258.731	235.3930
14	240802.9	2241102	3246.160	69	700.3647	4550.132	218.0507
15	217622.7	2023428	3139.289	70	617.4157	3924.803	201.3866
16	196641.8	1826724	3009.051	71	543.0181	3374.173	185.3557
17	177658.4	1648998	2864.705	72	476.3539	2890.509	169.9600
18	160488.0	1488438	2713.586	73	416.6936	2466.812	155.2115
19	144966.6	1343401	2566.082	74	363.4458	2096.711	141.1945
20	130940.9	1212394	2427.099	75	316.0491	1774.380	127.9649
21	118268.4	1094064	2297.628	76	273.9689	1494.516	115.5502
22	106816.9	987189.1	2174.828	77	236.6755	1252.322	103.9293
23	96471.05	890663.9	2060.684	78	203.6778	1043.487	93.06813
24	87125.39	803488.6	1955.603	79	174.5097	864.1539	82.90939
25	78684.19	724758.9	1859.745	80	148.7521	710.8856	73.39826
26	71059.26	653657.7	1771.540	81	126.0546	580.6105	64.50992
27	64173.14	589446.7	1691.789	82	106.1271	470.5602	56.24772
28	57951.87	531459.4	1617.173	83	88.72367	378.2205	48.63230
29	52331.49	479094.8	1547.440	84	73.63699	301.2918	41.70005
30	47253.20	431810.2	1481.316	85	60.65009	237.6770	35.45632
31	42664.55	389115.7	1418.284	86	49.51585	185.5004	29.85280
32	38518.64	350568.7	1358.360	87	40.01180	143.1094	24.84220
33	34773.36	315768.5	1301.906	88	31.97204	109.0349	20.41435
34	31389.58	284353.4	1248.122	89	25.23980	81.96107	16.55192
35	28333.23	255996.2	1197.634	90	19.66351	60.71892	13.22731
36	25572.00	230401.3	1149.465	91	15.08801	44.28545	10.39375
37	23077.63	207301.9	1103.633	92	11.37867	31.77513	8.010510
38	20824.76	186456.6	1060.362	93	8.427639	22.41724	6.051411
39	18789.78	167647.2	1019.168	94	6.129708	15.54243	4.482211
40	16951.98	150676.8	980.2380	95	4.378858	10.58188	3.257179
41	15292.41	135366.9	943.5159	96	3.068021	7.068277	2.318784
42	13793.64	121556.7	908.6301	97	2.104988	4.628794	1.614336
43	12439.99	109100.9	875.2894	98	1.414295	2.970024	1.099472
44	11217.32	97868.39	843.2678	99	.9312263	1.865037	.7335323
45	10112.49	87741.03	811.9402	100	.5997873	1.144155	.4785069
46	9114.263	78612.24	781.3654	101	.3774034	.6843020	.3048674
47	8212.033	70385.86	751.1321	102	.2313909	.3979902	.1892040
48	7396.802	62974.96	721.4558	103	.1379195	.2244233	.1141306
49	6660.179	56300.93	692.2805	104	.07994386	.1221008	.06700118
50	5994.799	50292.60	663.7829	105	.04453995	.06368984	.03778883
51	5393.729	44885.61	635.8539	106	.02416272	.03147287	.02082660
52	4850.579	40021.93	608.2552	107	.01248397	.01430742	.01096738
53	4359.839	35649.16	581.0285	108	.006208122	.005559610	.005618803
54	3916.485	31719.92	554.1733	109	.002891612	.001307239	.002753045

**Table H (10.8)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 10.8 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	9128069	14168.59	55	3183.481	25156.21	466.6103
1	894079.4	8229765	5264.764	56	2850.970	22294.13	443.2033
2	806344.4	7423128	4646.614	57	2551.357	19731.92	420.3097
3	727394.8	6695556	4274.683	58	2281.342	17439.91	397.8317
4	656248.0	6039186	4015.931	59	2037.982	15391.43	375.7073
5	592101.9	5446994	3826.582	60	1818.731	13562.40	353.9913
6	534242.1	4912679	3672.779	61	1621.362	11930.99	332.8144
7	482050.9	4430569	3549.391	62	1443.890	10477.39	312.3326
8	434962.7	3995556	3442.670	63	1284.408	9183.608	292.5786
9	392486.2	3603030	3358.914	64	1141.127	8033.438	273.5160
10	354168.4	3248831	3294.661	65	1012.480	7012.248	255.1572
11	319594.8	2929211	3240.083	66	897.0936	6106.806	237.5585
12	288396.2	2640791	3190.824	67	793.7312	5305.115	220.7788
13	260230.1	2380533	3132.474	68	701.1625	4596.352	204.7565
14	234788.5	2145707	3052.226	69	618.2791	3970.803	189.4323
15	211804.2	1933853	2948.113	70	544.0682	3419.762	174.7339
16	191038.9	1742754	2821.466	71	477.6451	2935.422	160.6195
17	172284.8	1570403	2681.353	72	418.2502	2510.753	147.0889
18	155352.8	1414980	2534.931	73	365.2066	2139.408	134.1505
19	140074.8	1274838	2392.268	74	317.9632	1815.622	121.8760
20	126294.0	1148480	2258.091	75	275.9987	1534.138	110.3119
21	113865.4	1034556	2133.322	76	238.8191	1290.180	99.47969
22	102654.5	931845.3	2015.195	77	205.9380	1079.441	89.35841
23	92544.47	839248.8	1905.593	78	176.9059	898.0555	79.91589
24	83428.33	755772.7	1804.875	79	151.2981	742.5752	71.10000
25	75209.31	680519.9	1713.164	80	128.7338	609.9330	62.86101
26	67798.52	612681.4	1628.926	81	108.8939	497.3932	55.17542
27	61117.87	551527.5	1552.900	82	91.51375	402.4965	48.04413
28	55093.17	496400.6	1481.897	83	76.36861	323.0154	41.48295
29	49660.23	446709.0	1415.661	84	63.26839	256.9188	35.52116
30	44760.22	401919.0	1352.966	85	52.01608	202.3600	30.16119
31	40340.71	361550.0	1293.311	86	42.39023	157.6920	25.35949
32	36354.87	325168.3	1236.699	87	34.19204	121.4668	21.07363
33	32760.75	292382.3	1183.462	88	27.27236	92.40099	17.29305
34	29519.43	262838.8	1132.834	89	21.49084	69.34855	14.00120
35	26597.07	236219.3	1085.395	90	16.71260	51.29421	11.17283
36	23961.72	212236.1	1040.216	91	12.80060	37.35213	8.766569
37	21585.39	190630.4	997.3072	92	9.636190	26.75759	6.746371
38	19443.03	171168.2	956.8690	93	7.124182	18.84703	5.088702
39	17511.40	153638.5	918.4414	94	5.172307	13.04600	3.763339
40	15770.12	137851.2	882.1910	95	3.688253	8.867798	2.730531
41	14200.58	123634.4	848.0583	96	2.579488	5.913679	1.940811
42	12785.70	110833.4	815.6911	97	1.766608	3.866346	1.349042
43	11510.14	99308.60	784.8132	98	1.184802	2.476740	.9173142
44	10360.13	88934.42	755.2105	99	.7787114	1.552726	.6110170
45	9322.868	79597.84	726.3016	100	.5006497	.9509972	.3979420
46	8387.421	71197.06	698.1384	101	.3144545	.5678449	.2531273
47	7543.500	63640.37	670.3400	102	.1924481	.3297190	.1568385
48	6782.372	56845.08	643.1029	103	.1145008	.1856238	.09445340
49	6095.915	50736.49	616.3741	104	.06624960	.1008290	.05536007
50	5477.002	45247.12	590.3132	105	.03684370	.05251110	.03117250
51	4918.954	40316.07	564.8184	106	.01995146	.02590916	.01715327
52	4415.630	35888.51	539.6706	107	.01028956	.01176101	.009019373
53	3961.730	31915.03	514.9066	108	.005107635	.004563887	.004614735
54	3552.436	28351.03	490.5245	109	.002374734	.001071631	.002258998

## Section 4

**Table H (11.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 11.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	8963968	13963.56	55	2882.871	22455.72	412.7414
1	892468.5	8067283	5067.346	56	2577.107	19868.58	391.5627
2	803441.3	7263549	4450.838	57	2302.119	17556.66	370.8860
3	723470.0	6539904	4080.562	58	2054.773	15492.29	350.6212
4	651531.0	5888251	3823.427	59	1832.274	13650.57	330.7110
5	586786.9	5301375	3635.599	60	1632.207	12009.12	311.2037
6	528492.5	4772811	3483.307	61	1452.458	10547.66	292.2149
7	476003.7	4296749	3361.351	62	1291.144	9247.833	273.8825
8	428732.4	3867967	3256.059	63	1146.464	8093.004	256.2333
9	386167.2	3481760	3173.574	64	1016.736	7068.211	239.2325
10	347838.5	3133892	3110.409	65	900.4867	6159.979	222.8890
11	313317.3	2820549	3056.852	66	796.4258	5356.141	207.2503
12	282222.1	2538304	3008.602	67	703.3926	4645.695	192.3662
13	254200.0	2284077	2951.550	68	620.2401	4018.731	178.1797
14	228934.8	2055105	2873.228	69	545.9369	3466.375	164.6357
15	206151.4	1848906	2771.798	70	479.5436	2980.686	151.6681
16	185605.3	1663242	2648.637	71	420.2394	2554.555	139.2383
17	167083.0	1496095	2512.625	72	367.3199	2181.598	127.3440
18	150390.8	1345637	2370.745	73	320.1575	1856.060	115.9908
19	135356.4	1210215	2232.758	74	278.2394	1572.726	105.2396
20	121819.9	1088334	2103.210	75	241.0825	1326.851	95.12888
21	109633.7	978642.9	1982.965	76	208.2306	1114.140	85.67516
22	98661.37	879927.7	1869.325	77	179.2374	930.7239	76.85779
23	88784.35	791093.4	1764.076	78	153.6920	773.1404	68.64655
24	79894.39	711153.3	1667.533	79	131.2077	638.3059	60.99405
25	71893.75	639217.9	1579.781	80	111.4384	523.4841	53.85520
26	64692.89	574486.9	1499.327	81	94.09419	426.2395	47.20784
27	58213.18	516239.4	1426.845	82	78.93370	344.3879	41.05103
28	52380.26	463827.1	1359.274	83	65.75182	275.9563	35.39663
29	47129.78	416667.5	1296.354	84	54.37465	219.1510	30.26804
30	42402.91	374236.4	1236.904	85	44.62354	172.3461	25.66546
31	38147.30	336062.4	1180.439	86	36.30019	134.0953	21.54971
32	34316.24	301720.8	1126.951	87	29.22705	103.1304	17.88271
33	30867.94	270829.0	1076.742	88	23.27016	78.32996	14.65387
34	27763.78	243042.7	1029.080	89	18.30404	58.69589	11.84750
35	24970.15	218051.4	984.5009	90	14.20870	43.34647	9.440590
36	22455.46	195575.8	942.1216	91	10.86319	31.51456	7.396589
37	20192.07	175364.7	901.9443	92	8.162990	22.53974	5.683619
38	18155.23	157191.6	864.1487	93	6.024149	15.85064	4.280579
39	16322.08	140852.5	828.2971	94	4.365779	10.95417	3.160820
40	14672.57	126164.0	794.5375	95	3.107527	7.433838	2.289805
41	13188.46	112960.5	762.8075	96	2.169425	4.949338	1.624998
42	11853.03	101093.2	732.7729	97	1.483092	3.230574	1.127728
43	10651.29	90428.36	704.1719	98	.9928655	2.066082	.7655965
44	9569.815	80845.57	676.8015	99	.6513852	1.293153	.5091384
45	8596.165	72236.76	650.1207	100	.4180345	.7907186	.3310554
46	7719.699	64504.77	624.1749	101	.2620914	.4713691	.2102408
47	6930.453	57562.20	598.6114	102	.1601126	.2732536	.1300547
48	6219.953	51330.40	573.6093	103	.09509045	.1535856	.07819604
49	5580.347	45738.44	549.1179	104	.05491975	.08329216	.04575761
50	5004.746	40722.40	525.2815	105	.03048774	.04330967	.02572368
51	4486.717	36224.65	502.0049	106	.01647986	.02133652	.01413284
52	4020.364	32193.43	479.0865	107	.008483841	.009671236	.007420005
53	3600.596	28582.15	456.5585	108	.004203705	.003747834	.003791443
54	3222.793	25348.87	434.4179	109	.001950941	.0008788025	.001854273

**Table H (11.2)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 11.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	8805604	13772.37	55	2611.113	20052.08	365.2801
1	890863.3	7910532	4883.735	56	2329.974	17713.03	346.1142
2	800553.8	7109687	4268.860	57	2077.613	15626.58	327.4362
3	719573.4	6389939	3900.230	58	1851.053	13766.87	309.1633
4	646856.4	5742962	3644.697	59	1647.646	12110.74	291.2424
5	581529.0	5161344	3458.376	60	1465.098	10637.35	273.7157
6	522814.9	4638458	3307.577	61	1301.407	9327.874	256.6855
7	470043.1	4168358	3187.034	62	1154.789	8165.315	240.2736
8	422602.3	3745707	3083.149	63	1023.544	7134.303	224.5018
9	379961.1	3365707	3001.913	64	906.0921	6221.031	209.3367
10	341632.8	3024045	2939.817	65	801.0502	5413.090	194.7841
11	307174.0	2716846	2887.259	66	707.2061	4699.302	180.8842
12	276190.8	2440633	2839.996	67	623.4716	4069.578	167.6788
13	248320.2	2192286	2784.210	68	548.7782	3514.851	155.1149
14	223237.2	1969013	2707.766	69	482.1672	3027.015	143.1416
15	200659.3	1768307	2608.945	70	422.7674	2598.829	131.6985
16	180335.6	1587914	2489.166	71	369.8183	2223.827	120.7497
17	162047.2	1425805	2357.129	72	322.6668	1896.208	110.2914
18	145595.7	1280144	2219.642	73	280.7318	1610.759	100.3269
19	130805.0	1149275	2086.168	74	243.5369	1362.762	90.90763
20	117512.0	1031704	1961.084	75	210.6348	1147.940	82.06546
21	105566.5	926082.9	1845.189	76	181.6047	962.4281	73.81275
22	94830.35	831200.8	1735.859	77	156.0377	802.7524	66.12939
23	85183.37	745969.6	1634.783	78	133.5581	665.8126	58.98707
24	76516.11	669409.6	1542.235	79	113.8142	548.8524	52.34273
25	68729.94	600639.9	1458.265	80	96.49179	449.4311	46.15551
26	61734.72	538868.8	1381.416	81	81.32729	365.3808	40.40464
27	55451.40	483384.7	1312.308	82	68.10110	294.7622	35.08774
28	49805.46	433548.8	1247.998	83	56.62623	235.8281	30.21349
29	44732.48	388788.0	1188.221	84	46.74386	186.9947	25.80044
30	40173.66	348587.7	1131.843	85	38.29220	146.8307	21.84716
31	36076.78	312485.6	1078.393	86	31.09377	114.0661	18.31837
32	32395.28	280066.4	1027.851	87	24.99008	87.59007	15.17999
33	29087.60	250956.3	980.4933	88	19.86096	66.42304	12.42158
34	26115.42	224819.7	935.6187	89	15.59431	49.69560	10.02840
35	23445.42	201354.4	893.7216	90	12.08347	36.64204	7.979561
36	21046.36	180289.2	853.9640	91	9.221739	26.59795	6.242768
37	18890.95	161380.5	816.3400	92	6.917082	18.99295	4.789872
38	16954.81	144408.9	781.0100	93	5.095508	13.33499	3.601989
39	15215.45	129177.6	747.5574	94	3.686139	9.200778	2.655652
40	13653.18	115509.6	716.1135	95	2.619046	6.233818	1.920858
41	12250.11	103245.5	686.6131	96	1.825118	4.143631	1.361032
42	10989.89	92242.40	658.7392	97	1.245468	2.700250	.9430399
43	9857.902	82371.95	632.2436	98	.8322872	1.724094	.6391886
44	8841.052	73518.92	606.9335	99	.5450532	1.077338	.4243914
45	7927.265	65579.99	582.3055	100	.3491655	.6576769	.2755056
46	7106.196	58462.48	558.3991	101	.2185195	.3914184	.1746806
47	6368.199	52083.14	534.8873	102	.1332542	.2265361	.1078822
48	5705.061	46367.21	511.9330	103	.07899701	.1271211	.06475944
49	5109.196	41247.39	489.4882	104	.04554288	.06882944	.03783398
50	4573.952	36663.11	467.6830	105	.02523686	.03573309	.02123476
51	4093.138	32559.91	446.4281	106	.01361701	.01757708	.01164838
52	3661.097	28888.92	425.5379	107	.006997437	.007955601	.006106410
53	3272.943	25606.28	405.0405	108	.003460963	.003078790	.003116138
54	2924.252	22672.50	384.9319	109	.001603345	.0007209287	.001522601

## Section 4

**Table H (11.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 11.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	8652686	13593.75	55	2365.394	17911.87	323.4415
1	889263.9	7759221	4712.674	56	2106.922	15796.74	306.0940
2	797681.9	6961249	4099.425	57	1875.347	13913.41	289.2184
3	715704.7	6245371	3732.429	58	1667.844	12237.77	272.7384
4	642223.6	5603027	3478.487	59	1481.904	10748.23	256.6050
5	576327.5	5026612	3293.657	60	1315.354	9425.430	240.8548
6	517208.4	4509333	3144.334	61	1166.296	8251.907	225.5782
7	464167.7	4045109	3025.185	62	1033.041	7211.915	210.8827
8	416570.6	3628490	2922.686	63	913.9890	6291.258	196.7857
9	373865.6	3254587	2842.677	64	807.6562	5477.201	183.2553
10	335548.7	2919009	2781.629	65	712.7439	4758.326	170.2947
11	301161.9	2617823	2730.052	66	628.1152	4124.366	157.9376
12	270299.0	2347502	2683.753	67	552.7511	3566.071	146.2190
13	242586.6	2104890	2629.204	68	485.6567	3075.150	135.0897
14	217691.2	1887163	2554.588	69	425.9414	2644.200	124.5025
15	195322.9	1691795	2458.303	70	372.7977	2266.625	114.4024
16	175224.5	1516515	2341.809	71	325.5216	1936.540	104.7560
17	157171.8	1359283	2213.623	72	283.5079	1648.682	95.55821
18	140961.8	1218258	2080.387	73	246.2193	1398.324	86.81038
19	126414.5	1091782	1951.271	74	213.2136	1181.206	78.55616
20	113363.7	978361.5	1830.487	75	184.0771	993.4701	70.82153
21	101657.1	876651.6	1718.779	76	158.4223	831.6390	63.61548
22	91154.57	785447.3	1613.587	77	135.8746	692.5965	56.91862
23	81734.53	703666.8	1516.511	78	116.0910	573.5660	50.70451
24	73286.37	630338.5	1427.786	79	98.75169	472.0847	44.93404
25	65710.67	564589.8	1347.429	80	83.57148	385.9759	39.57022
26	58916.78	505638.3	1274.018	81	70.31106	313.3107	34.59363
27	52825.25	452781.9	1208.120	82	58.77073	252.3674	30.00084
28	47361.53	405391.4	1146.908	83	48.78027	201.5991	25.79797
29	42461.10	362903.4	1090.113	84	40.19487	159.6074	21.99962
30	38065.30	324812.8	1036.644	85	32.86821	125.1326	18.60309
31	34122.06	290666.8	986.0409	86	26.64150	97.05946	15.57672
32	30585.03	260059.2	938.2787	87	21.37335	74.41520	12.89001
33	27412.88	232625.2	893.6052	88	16.95605	56.34411	10.53282
34	24567.63	208037.6	851.3502	89	13.28955	42.08890	8.491412
35	22016.27	186002.7	811.9697	90	10.27911	30.98456	6.746865
36	19727.97	166257.0	774.6673	91	7.830619	22.45565	5.270675
37	17675.79	148564.6	739.4301	92	5.863079	16.00947	4.038000
38	15835.71	132713.3	706.4008	93	4.311317	11.22227	3.031979
39	14185.65	118512.8	675.1828	94	3.113249	7.730582	2.231962
40	12706.26	105792.7	645.8920	95	2.208029	5.229239	1.611896
41	11380.03	94399.72	618.4610	96	1.535933	3.470236	1.140326
42	10190.99	84196.49	592.5889	97	1.046245	2.257736	.7888631
43	9124.880	75060.00	568.0402	98	.6979007	1.439196	.5338324
44	8168.949	66879.97	544.6320	99	.4562248	.8978428	.3538707
45	7311.478	59557.74	521.8957	100	.2917366	.5472058	.2293551
46	6542.423	53004.90	499.8650	101	.1822508	.3251394	.1451849
47	5852.450	47142.22	478.2369	102	.1109379	.1878703	.08952066
48	5233.605	41898.64	457.1596	103	.06564914	.1052531	.05365029
49	4678.566	37210.34	436.5871	104	.03777970	.05689775	.03129336
50	4180.916	33019.99	416.6367	105	.02089744	.02949225	.01753532
51	3734.701	29276.11	397.2248	106	.01125535	.01448512	.009604048
52	3334.497	25932.60	378.1802	107	.005773456	.006546617	.005027141
53	2975.617	22948.16	359.5272	108	.002850449	.002530075	.002562021
54	2653.829	20285.69	341.2608	109	.001318145	.0005916269	.001250699



**Table H (11.6)**

**Commutation Factors Based on Life Table 90CM**

**Interest at 11.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	8504943	13426.59	55	2143.178	16005.51	286.5395
1	887670.3	7613079	4553.040	56	1905.567	14092.52	270.8350
2	794825.3	6817965	3941.409	57	1693.084	12392.23	255.5851
3	711863.8	6105929	3576.038	58	1503.049	10882.15	240.7194
4	637632.2	5468177	3323.672	59	1333.088	9542.201	226.1924
5	571181.7	4896909	3140.320	60	1181.143	8354.368	212.0359
6	511671.8	4385167	2992.455	61	1045.417	7302.474	198.3297
7	458376.0	3926735	2874.682	62	924.3135	6371.941	185.1684
8	410635.6	3516052	2773.547	63	816.3262	5549.659	172.5658
9	367878.5	3148136	2694.745	64	720.0626	4823.890	160.4914
10	329583.5	2818524	2634.725	65	634.3052	4184.129	148.9463
11	295277.9	2523222	2584.108	66	557.9883	3620.948	137.9584
12	264543.1	2258658	2538.752	67	490.1583	3125.874	127.5569
13	236995.3	2021637	2485.410	68	429.8898	2691.324	117.6963
14	212292.6	1809310	2412.575	69	376.3558	2310.543	108.3328
15	190137.7	1619128	2318.759	70	328.8084	1977.521	99.41606
16	170267.1	1448808	2205.453	71	286.5962	1686.907	90.91505
17	152451.5	1296297	2080.999	72	249.1592	1433.924	82.82401
18	136483.2	1159753	1951.874	73	216.0006	1214.293	75.14256
19	122178.7	1037515	1826.966	74	186.7105	1024.163	67.90752
20	109368.9	928091.3	1710.329	75	160.9068	860.0584	61.14008
21	97899.05	830141.4	1602.648	76	138.2331	718.8509	54.84642
22	87627.49	742466.1	1501.430	77	118.3464	597.7453	49.00795
23	78431.13	663990.9	1408.190	78	100.9337	494.2559	43.60007
24	70198.39	593752.3	1323.123	79	85.70443	406.1824	38.58726
25	62829.09	530886.8	1246.217	80	72.39987	331.5845	33.93607
26	56232.18	474621.5	1176.085	81	60.80290	268.7458	29.62839
27	50327.86	424264.0	1113.243	82	50.73209	216.1383	25.66005
28	45041.58	379194.8	1054.975	83	42.03266	172.3925	22.03512
29	40308.83	338860.5	1001.008	84	34.57278	136.2743	18.76496
30	36071.08	302765.5	950.2911	85	28.22024	106.6746	15.84599
31	32276.48	270466.3	902.3801	86	22.83307	82.61458	13.24978
32	28878.91	241566.1	857.2395	87	18.28518	63.24212	10.94909
33	25837.32	215708.9	815.0938	88	14.48013	47.80977	8.934196
34	23114.11	192575.9	775.3012	89	11.32867	35.65792	7.192348
35	20676.58	171881.9	738.2820	90	8.746715	26.20900	5.706471
36	18494.32	153371.0	703.2792	91	6.651303	18.96457	4.451413
37	16540.77	136814.6	670.2735	92	4.971156	13.49902	3.405270
38	14792.29	122007.8	639.3913	93	3.648906	9.447342	2.553014
39	13227.20	108766.8	610.2549	94	2.630192	6.497432	1.876490
40	11826.54	96927.35	582.9663	95	1.862085	4.387988	1.353078
41	10573.15	86342.15	557.4562	96	1.292968	2.907237	.957289
42	9451.444	76879.35	533.4389	97	.8791642	1.888368	.6601136
43	8447.535	68421.07	510.6909	98	.5853981	1.201778	.4459918
44	7549.010	60861.82	489.0387	99	.3819949	.7485052	.2951683
45	6744.504	54107.40	468.0456	100	.2438319	.4554446	.1910003
46	6024.270	48073.53	447.7406	101	.1520513	.2701753	.1207109
47	5379.284	42684.85	427.8423	102	.09238925	.1558573	.07430980
48	4801.852	37873.85	408.4855	103	.05457474	.08717692	.04446222
49	4284.909	33580.02	389.6261	104	.03135033	.04705071	.02589245
50	3822.269	29749.13	371.3699	105	.01731002	.02434985	.01448544
51	3408.212	26332.54	353.6382	106	.009306463	.01194123	.007921280
52	3037.541	23286.79	336.2732	107	.004765214	.005389065	.004140083
53	2705.764	20573.00	319.2958	108	.002348448	.002079888	.002107181
54	2408.834	18156.32	302.7000	109	.001084056	.0004856882	.001027716

## Section 4

**Table H (11.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 11.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	8362120	13269.87	55	1942.182	14306.84	253.9742
1	886082.3	7471851	4403.828	56	1723.765	12576.36	239.7546
2	791984.2	6679579	3793.807	57	1528.814	11041.04	225.9713
3	708050.2	5971357	3430.050	58	1354.790	9679.920	212.5593
4	633081.8	5338157	3179.248	59	1199.444	8474.299	199.4763
5	566091.0	4771980	2997.358	60	1060.830	7407.460	186.7497
6	506204.3	4265707	2850.935	61	937.2497	6464.403	174.4501
7	452666.7	3812985	2734.519	62	827.1944	5631.643	162.6605
8	404795.5	3408142	2634.728	63	729.2465	4897.076	151.3916
9	361997.8	3046108	2557.112	64	642.1009	4249.886	140.6144
10	323734.8	2722345	2498.102	65	564.6166	3680.413	130.3279
11	289519.1	2432803	2448.425	66	495.7959	3180.003	120.5555
12	258919.7	2173862	2403.991	67	434.7470	2740.896	111.3212
13	231542.6	1942295	2351.827	68	380.6096	2356.161	102.5827
14	207037.2	1735224	2280.729	69	332.6163	2019.634	94.29956
15	185099.0	1550082	2189.312	70	290.0750	1725.841	86.42578
16	165458.5	1384571	2079.102	71	252.3831	1469.920	78.93252
17	147881.0	1236633	1958.266	72	219.0227	1247.536	71.81339
18	132154.6	1104420	1833.117	73	189.5350	1054.816	65.06674
19	118092.2	986270.3	1712.273	74	163.5406	888.2803	58.72355
20	105521.7	880695.4	1599.632	75	140.6870	744.7970	52.80092
21	94286.32	786360.1	1495.827	76	120.6463	621.5548	47.30279
22	84242.84	702071.3	1398.427	77	103.1049	516.0461	42.21143
23	75266.80	626762.2	1308.864	78	87.77744	426.0461	37.50400
24	67245.70	559478.0	1227.298	79	74.39986	349.5897	33.14828
25	60078.70	499364.5	1153.689	80	62.73777	284.9471	29.11401
26	53674.39	445658.5	1086.684	81	52.59422	230.5920	25.38436
27	47952.70	397677.5	1026.751	82	43.80451	185.1682	21.95466
28	42839.12	354812.2	971.2796	83	36.22808	147.4636	18.82738
29	38269.21	316518.8	919.9948	84	29.74508	116.3889	16.01120
30	34184.63	282311.4	871.8852	85	24.23617	90.96796	13.50195
31	30533.76	251756.2	826.5184	86	19.57447	70.34165	11.27416
32	27270.76	224465.3	783.8511	87	15.64758	53.76362	9.303474
33	24354.90	200091.7	744.0860	88	12.36924	40.58098	7.580680
34	21748.96	178325.0	706.6082	89	9.659878	30.21919	6.094014
35	19420.59	158888.0	671.8049	90	7.444922	22.17656	4.828088
36	17339.81	141532.7	638.9561	91	5.651248	16.02137	3.760726
37	15480.47	126037.6	608.0369	92	4.216163	11.38590	2.872627
38	13819.31	112204.7	579.1588	93	3.089193	7.955717	2.150418
39	12335.06	99856.76	551.9619	94	2.222758	5.462767	1.578152
40	11009.14	88835.61	526.5354	95	1.570821	3.683278	1.136194
41	9824.766	78999.64	502.8084	96	1.088773	2.436378	.8012806
42	8766.749	70222.37	480.5100	97	.7389958	1.579951	.5525615
43	7821.550	62390.86	459.4278	98	.4911856	1.003859	.3727302
44	6977.105	55404.30	439.3971	99	.3199442	.6242158	.2462867
45	6222.396	49172.75	420.0108	100	.2038589	.3791986	.1591134
46	5547.974	43615.94	401.2934	101	.1268970	.2245788	.1003967
47	4945.121	38662.18	382.9838	102	.07696713	.1293434	.06170461
48	4406.396	34247.39	365.2044	103	.04538350	.07222990	.03686037
49	3924.992	30314.23	347.9128	104	.02602380	.03892126	.02143109
50	3494.948	26811.39	331.2041	105	.01434329	.02011107	.01197018
51	3110.775	23692.97	315.0046	106	.007697649	.009847536	.006535640
52	2767.492	20918.00	299.1685	107	.003934398	.004437739	.003410745
53	2460.802	18449.90	283.7135	108	.001935527	.001710406	.001733699
54	2186.835	16255.95	268.6330	109	.0008918511	.0003988600	.0008447856

**Table H (12.0)**

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**Commutation Factors Based on Life Table 90CM**

**Interest at 12.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	8223977	13122.71	55	1760.345	12792.70	225.2208
1	884500.0	7335299	4264.135	56	1559.588	11227.04	212.3434
2	789158.2	6545854	3655.717	57	1380.735	9840.428	199.8833
3	704263.8	5841419	3293.563	58	1221.381	8613.338	187.7806
4	628571.9	5212730	3044.313	59	1079.401	7528.378	175.9959
5	561054.7	4651590	2863.871	60	952.9556	6570.024	164.5527
6	500804.9	4150717	2718.873	61	840.4385	5724.378	153.5131
7	447038.6	3703624	2603.796	62	740.4265	4978.969	142.9502
8	399048.7	3304528	2505.329	63	651.5872	4322.628	132.8719
9	356221.4	2948271	2428.880	64	572.6975	3745.392	123.2504
10	318000.1	2630244	2370.860	65	502.6891	3238.379	114.0836
11	283882.7	2346338	2322.104	66	440.6283	2793.650	105.3903
12	253425.6	2092892	2278.572	67	385.6824	2404.100	97.19045
13	226224.7	1866643	2227.558	68	337.0520	2063.394	89.44464
14	201920.9	1664689	2158.151	69	294.0251	1765.912	82.11567
15	180202.5	1484445	2069.068	70	255.9617	1506.670	75.16130
16	160793.9	1323600	1961.865	71	222.3047	1281.249	68.55483
17	143455.3	1180090	1844.533	72	192.5756	1085.718	62.28943
18	127970.7	1052062	1723.233	73	166.3510	916.5713	56.36244
19	114149.2	937857.5	1606.313	74	143.2800	770.6675	50.79985
20	101816.3	835989.9	1497.525	75	123.0375	645.1845	45.61533
21	90813.01	745129.7	1397.450	76	105.3225	537.5958	40.81101
22	80994.62	664090.9	1303.717	77	89.84839	445.6527	36.37007
23	72235.46	591814.8	1217.680	78	76.35506	367.3642	32.27135
24	64422.16	527355.8	1139.465	79	64.60272	300.9758	28.48563
25	57453.31	469869.2	1069.006	80	54.37904	244.9458	24.98555
26	51237.20	418601.8	1004.983	81	45.50554	197.9167	21.75554
27	45693.57	372881.3	947.8199	82	37.83283	158.6853	18.79060
28	40748.01	332108.4	895.0060	83	31.23339	126.1789	16.09192
29	36336.17	295749.2	846.2656	84	25.59840	99.43623	13.66605
30	32399.95	263327.7	800.6247	85	20.82022	77.59827	11.50843
31	28888.00	234419.5	757.6625	86	16.78553	59.91076	9.596244
32	25754.80	208645.6	717.3291	87	13.39418	45.72013	7.907766
33	22959.96	185668.0	679.8061	88	10.56904	34.45606	6.434313
34	20466.66	165184.6	644.5046	89	8.239259	25.61811	5.165085
35	18242.93	146926.3	611.7809	90	6.338704	18.77052	4.086241
36	16259.25	130652.5	580.9501	91	4.802954	13.53926	3.178242
37	14489.86	116149.0	551.9821	92	3.576887	9.606644	2.424090
38	12911.89	103224.3	524.9747	93	2.616114	6.701763	1.811902
39	11504.52	91707.83	499.5851	94	1.879004	4.594353	1.327681
40	10249.54	81447.11	475.8906	95	1.325518	3.092753	.9543881
41	9130.556	72306.14	453.8193	96	.9171078	2.042450	.6720139
42	8132.749	64163.63	433.1139	97	.6213677	1.322343	.4626866
43	7242.948	56911.46	413.5729	98	.4122647	.8388140	.3116070
44	6449.434	50453.29	395.0396	99	.2680579	.5207383	.2055693
45	5741.532	44703.31	377.1346	100	.1704935	.3158229	.1325947
46	5110.088	39585.08	359.8782	101	.1059384	.1867405	.08352953
47	4546.682	35030.45	343.0280	102	.06414030	.1073765	.05125512
48	4044.129	30978.62	326.6949	103	.03775265	.05986608	.03056872
49	3595.870	27375.27	310.8383	104	.02160946	.03220749	.01774457
50	3196.170	24171.88	295.5436	105	.01188901	.01661590	.009895101
51	2839.759	21325.14	280.7414	106	.006369112	.008123750	.005394262
52	2521.872	18796.46	266.2971	107	.003249547	.003655623	.002810872
53	2238.396	16551.42	252.2257	108	.001595760	.001407053	.001426913
54	1985.638	14559.32	238.5197	109	.0007339804	.0003276698	.0006946600

## Section 4

**Table H (12.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 12.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	8090293	12984.28	55	1595.813	11442.56	199.8199
1	882923.4	7203198	4133.153	56	1411.300	10025.77	188.1558
2	786347.3	6416565	3526.329	57	1247.225	8773.234	176.8900
3	700504.4	5715891	3165.769	58	1101.313	7666.774	165.9668
4	624102.0	5091672	2918.058	59	971.5556	6690.215	155.3495
5	556072.0	4535516	2739.050	60	856.2145	5829.150	145.0582
6	495472.5	4039976	2595.460	61	753.7738	5070.706	135.1477
7	441490.4	3598432	2481.704	62	662.8912	4403.354	125.6820
8	393393.6	3204992	2384.541	63	582.3151	3816.791	116.6666
9	350547.2	2854409	2309.238	64	510.9000	3301.842	108.0753
10	312376.9	2542006	2252.191	65	447.6465	2850.345	99.90445
11	278365.7	2263618	2204.337	66	391.6818	2455.018	92.16959
12	248057.5	2015540	2161.687	67	342.2283	2109.358	84.88672
13	221038.1	1794478	2111.796	68	298.5439	1807.577	78.01940
14	196939.8	1597506	2044.037	69	259.9686	1544.552	71.53322
15	175443.9	1422022	1957.225	70	225.9106	1315.746	65.38954
16	156268.8	1265704	1852.940	71	195.8554	1117.146	59.56360
17	139169.6	1126480	1739.007	72	169.3609	945.1855	54.04829
18	123926.3	1002499	1621.429	73	146.0369	796.6943	48.84017
19	110344.6	892100.8	1508.299	74	125.5590	668.8360	43.96096
20	98247.31	793804.0	1403.226	75	107.6279	559.0689	39.42150
21	87473.51	706285.0	1306.740	76	91.96737	465.1226	35.22241
22	77877.11	628365.4	1216.529	77	78.31556	384.9812	31.34786
23	69331.28	558995.2	1133.874	78	66.43558	316.8634	27.77824
24	61721.89	497237.9	1058.866	79	56.10983	259.2026	24.48711
25	54947.03	442259.1	991.4175	80	47.14599	210.6252	21.44971
26	48914.74	393315.5	930.2390	81	39.38245	169.9242	18.65169
27	43544.63	349745.2	875.7127	82	32.68379	136.0322	16.08786
28	38762.43	310959.1	825.4249	83	26.93444	108.0000	13.75843
29	34503.96	276433.3	779.0986	84	22.03569	84.97932	11.66821
30	30711.38	245701.5	735.7955	85	17.89058	66.21420	9.812446
31	27333.65	218348.7	695.1066	86	14.39791	51.04262	8.170710
32	24325.60	194005.1	656.9755	87	11.46847	38.89220	6.723624
33	21647.20	172341.2	621.5645	88	9.033378	29.26478	5.463074
34	19262.06	153063.5	588.3094	89	7.029556	21.72444	4.379174
35	17138.61	135910.4	557.5376	90	5.398404	15.89263	3.459502
36	15247.77	120649.0	528.5975	91	4.083180	11.44534	2.686848
37	13564.23	107072.0	501.4544	92	3.035432	8.108025	2.046253
38	12065.53	94994.53	476.1936	93	2.216139	5.647267	1.527173
39	10731.25	84252.11	452.4882	94	1.588888	3.865239	1.117329
40	9543.577	74698.13	430.4048	95	1.118862	2.597747	.8019368
41	8486.508	66201.94	409.8711	96	.7727452	1.712773	.5637869
42	7545.610	58647.27	390.6424	97	.5226245	1.107100	.3875583
43	6708.069	51930.67	372.5273	98	.3461325	.7011354	.2605940
44	5962.507	45960.08	355.3771	99	.2246570	.4345589	.1716408
45	5298.589	40653.70	338.8378	100	.1426344	.2631272	.1105329
46	4707.453	35938.74	322.9262	101	.08846981	.1553297	.06951959
47	4180.973	31750.46	307.4167	102	.05346848	.08917039	.04258970
48	3712.214	28031.18	292.4099	103	.03141517	.04963550	.02535964
49	3294.861	24729.46	277.8670	104	.01794987	.02666093	.01469723
50	2923.399	21799.46	263.8644	105	.009857983	.01373289	.008182570
51	2592.775	19200.31	250.3368	106	.005271649	.006704026	.004453758
52	2298.432	16895.67	237.1599	107	.002684822	.003012395	.002317310
53	2036.436	14853.20	224.3460	108	.001316089	.001157906	.001174825
54	1803.263	13044.06	211.8871	109	.0006042651	.0002692804	.0005714129

**Table H (12.4)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 12.4 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	7960856	12853.85	55	1446.911	10238.25	177.3689
1	881352.3	7075340	4010.152	56	1277.338	8955.933	166.8021
2	783551.4	6291504	3404.916	57	1126.828	7824.308	156.6141
3	696771.7	5594563	3045.939	58	993.2315	6826.434	146.7536
4	619671.9	4974775	2799.754	59	874.6491	5947.281	137.1863
5	551142.3	4423549	2622.166	60	769.4410	5173.482	127.9293
6	490206.2	3933276	2479.969	61	676.1769	4493.115	119.0306
7	436020.6	3497203	2367.516	62	593.5921	3895.529	110.5465
8	387828.4	3109329	2271.637	63	520.5116	3371.219	102.4804
9	344973.2	2764321	2197.462	64	455.8635	2911.743	94.80731
10	306862.9	2457432	2141.369	65	398.7133	2509.600	87.52280
11	272965.5	2184444	2094.400	66	348.2454	2158.114	80.63923
12	242812.5	1941612	2052.612	67	303.7348	1851.333	74.16945
13	215979.4	1725609	2003.816	68	264.4924	1583.974	68.07967
14	192090.2	1533488	1937.664	69	229.9072	1351.363	62.33811
15	170819.1	1362629	1853.060	70	199.4320	1149.376	56.90940
16	151878.7	1210703	1751.610	71	172.5918	974.3644	51.77063
17	135019.3	1075631	1640.970	72	148.9788	823.0993	46.91450
18	120016.6	955561.1	1526.994	73	128.2332	692.7110	42.33700
19	106673.2	848836.3	1417.526	74	110.0556	580.6400	38.05622
20	94809.44	753979.1	1316.033	75	94.17070	484.5975	34.08060
21	84262.44	669672.9	1223.001	76	80.32510	402.5441	30.40963
22	74884.82	594747.2	1136.175	77	68.27978	332.6724	27.02840
23	66548.73	528161.1	1056.762	78	57.81910	273.3893	23.91882
24	59139.32	468987.9	984.8254	79	48.74567	223.2962	21.05694
25	52554.25	416403.2	920.2533	80	40.88542	181.1695	18.42040
26	46701.40	369674.3	861.7880	81	34.09203	145.9360	15.99597
27	41500.31	328149.5	809.7726	82	28.24289	116.6491	13.77841
28	36876.89	291250.0	761.8859	83	23.23332	92.46885	11.76718
29	32767.16	258462.2	717.8500	84	18.97390	72.64680	9.965693
30	29113.59	229329.2	676.7611	85	15.37732	56.51779	8.369118
31	25865.48	203445.6	638.2215	86	12.35328	43.50071	6.959195
32	22978.04	180450.6	602.1687	87	9.822342	33.09430	5.718649
33	20411.63	160023.2	568.7474	88	7.723003	24.86343	4.639937
34	18130.31	141878.2	537.4168	89	5.999160	18.42835	3.714044
35	16102.92	125761.6	508.4773	90	4.598905	13.46023	2.929836
36	14300.86	111448.0	481.3088	91	3.472275	9.678319	2.272164
37	12699.23	98736.77	455.8727	92	2.576693	6.845366	1.727868
38	11276.00	87449.64	432.2426	93	1.877871	4.760215	1.287604
39	10011.18	77428.04	410.1070	94	1.343967	3.252880	.9406096
40	8887.365	68530.98	389.5227	95	.9447097	2.182675	.6740580
41	7888.918	60633.07	370.4169	96	.6513054	1.436778	.4731450
42	7001.793	53622.87	352.5572	97	.4397083	.9271970	.3247359
43	6213.538	47401.42	335.7618	98	.2906992	.5862476	.2180045
44	5513.113	41880.84	319.8892	99	.1883423	.3627618	.1433599
45	4890.517	36983.13	304.6093	100	.1193655	.2192969	.09217270
46	4337.177	32639.04	289.9354	101	.07390541	.1292456	.05787895
47	3845.254	28787.06	275.6578	102	.04458672	.07407619	.03540127
48	3408.059	25372.51	261.8677	103	.02615012	.04116719	.02104539
49	3019.520	22346.71	248.5274	104	.01491496	.02207709	.01217740
50	2674.332	19666.34	235.7058	105	.008176649	.01135400	.006768753
51	2367.656	17292.87	223.3411	106	.004364759	.005534321	.003678504
52	2095.135	15192.07	211.3184	107	.002218993	.002483206	.001911076
53	1853.010	13333.57	199.6476	108	.001085806	.0009532062	.0009676087
54	1637.919	11690.31	188.3205	109	.0004976465	.0002213730	.0004701963

## Section 4

**Table H (12.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 12.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	7835470	12730.78	55	1312.132	9163.627	157.5151
1	879786.9	6951527	3894.477	56	1156.297	8002.827	147.9406
2	780770.4	6170473	3290.822	57	1018.238	6980.254	138.7258
3	693065.5	5477239	2933.418	58	895.9213	6080.145	129.8230
4	615280.9	4861843	2688.747	59	787.5555	5288.534	121.2002
5	546264.9	4315495	2512.565	60	691.5930	4593.024	112.8720
6	485005.1	3830424	2371.744	61	606.6853	3982.579	104.8803
7	430628.2	3399743	2260.577	62	531.6419	3447.360	97.27450
8	382351.7	3017347	2165.963	63	465.3604	2978.604	90.05622
9	339497.6	2677815	2092.897	64	406.8382	2568.542	83.20190
10	301455.7	2376333	2037.740	65	355.2021	2210.285	76.70623
11	267679.3	2108632	1991.637	66	309.6907	1897.712	70.57899
12	237687.3	1870926	1950.693	67	269.6281	1625.380	64.83029
13	211045.1	1659858	1902.967	68	234.3753	1388.464	59.42886
14	187368.3	1472460	1838.380	69	203.3663	1182.706	54.34533
15	166324.1	1306097	1755.925	70	176.0959	1004.354	49.54734
16	147619.5	1158431	1657.227	71	152.1257	850.0955	45.01367
17	130999.7	1027380	1549.780	72	131.0795	717.0043	40.73696
18	116236.8	911091.7	1439.289	73	112.6260	602.4855	36.71280
19	103130.2	807911.6	1333.357	74	96.48909	504.2295	32.95618
20	91497.66	716367.8	1235.318	75	82.41568	420.1757	29.47354
21	81174.64	635151.0	1145.611	76	70.17352	348.4922	26.26349
22	72012.53	563099.2	1062.036	77	59.54455	287.5594	23.31206
23	63882.51	499180.8	985.7332	78	50.33257	235.9524	20.60257
24	56669.11	442479.2	916.7362	79	42.35862	192.4229	18.11333
25	50269.65	392180.5	854.9130	80	35.46518	155.8810	15.82417
26	44591.89	347562.3	799.0360	81	29.51987	125.3728	13.72290
27	39555.35	307983.6	749.4116	82	24.41174	100.0586	11.80435
28	35086.18	272876.0	703.8074	83	20.04604	79.19558	10.06740
29	31120.64	241735.6	661.9449	84	16.34187	62.12320	8.514351
30	27601.54	214115.8	622.9533	85	13.22069	48.25625	7.140399
31	24478.57	189620.0	586.4458	86	10.60190	37.08466	5.929229
32	21707.33	167896.7	552.3547	87	8.414807	28.16949	4.865452
33	19248.59	148633.2	520.8081	88	6.604550	21.13062	3.942091
34	17066.90	131552.4	491.2873	89	5.121243	15.63725	3.150950
35	15131.49	116408.1	464.0680	90	3.918928	11.40370	2.482062
36	13414.28	102981.9	438.5598	91	2.953622	8.186690	1.922099
37	11890.78	91079.87	414.7206	92	2.187920	5.781175	1.459492
38	10539.40	80530.07	392.6133	93	1.591704	4.013777	1.085968
39	9340.591	71179.76	371.9410	94	1.137138	2.738412	.7920977
40	8277.321	62893.41	352.7516	95	.7979044	1.834515	.5667555
41	7334.359	55550.69	334.9721	96	.5491172	1.205647	.3972057
42	6498.033	49044.85	318.3818	97	.3700607	.7767810	.2721863
43	5756.249	43281.28	302.8078	98	.2442194	.4903460	.1824358
44	5098.300	38176.07	288.1157	99	.1579473	.3029268	.1197785
45	4514.516	33654.91	273.9973	100	.09992426	.1828282	.07688790
46	3996.607	29651.94	260.4629	101	.06175843	.1075777	.04820364
47	3537.018	26108.74	247.3174	102	.03719233	.06155772	.02943606
48	3129.301	22973.47	234.6433	103	.02177457	.03415519	.01747101
49	2767.617	20200.10	222.4045	104	.01239726	.01828757	.01009303
50	2446.873	17747.70	210.6623	105	.006784331	.009390401	.005601141
51	2162.433	15579.95	199.3587	106	.003615097	.004570273	.003039242
52	1910.134	13664.66	188.3873	107	.001834609	.002047685	.001576600
53	1686.388	11973.27	177.7560	108	.0008961233	.0007849663	.0007972175
54	1487.991	10480.43	167.4560	109	.0004099816	.0001820522	.0003870430

**Table H (12.8)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 12.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	7713949	12614.47	55	1190.114	8204.412	139.9493
1	878227.0	6831574	3785.537	56	1046.911	7153.424	131.2724
2	778004.1	6053286	3183.455	57	920.2776	6229.229	122.9363
3	689385.5	5363734	2827.614	58	808.2929	5417.158	114.8967
4	610928.8	4752691	2584.446	59	709.2663	4704.239	107.1238
5	541439.3	4211169	2409.655	60	621.7389	4078.978	99.62969
6	479868.3	3731235	2270.195	61	544.4403	3531.165	92.45120
7	425311.9	3305872	2160.297	62	476.2502	3051.710	85.63142
8	376961.8	2928866	2066.929	63	416.1355	2632.538	79.17060
9	334118.3	2594714	1994.953	64	363.1586	2266.501	73.04643
10	296153.2	2298535	1940.716	65	316.5042	1947.275	67.25299
11	262504.7	2036009	1895.461	66	275.4618	1669.249	61.79785
12	232679.2	1803311	1855.342	67	239.4020	1427.447	56.68879
13	206232.0	1597057	1808.661	68	207.7321	1217.463	51.89688
14	182770.5	1414257	1745.599	69	179.9286	1035.419	47.39499
15	161955.1	1252264	1665.235	70	155.5248	877.9006	43.15350
16	143486.9	1108732	1569.209	71	134.1165	741.9041	39.15278
17	127106.7	981576.6	1464.857	72	115.3569	624.7768	35.38551
18	112582.5	868943.7	1357.740	73	98.94112	524.1729	31.84699
19	99710.86	769184.7	1255.223	74	84.61468	438.0086	28.54958
20	88307.14	680833.0	1160.514	75	72.14507	364.4296	25.49808
21	78205.17	602587.2	1074.007	76	61.31960	301.7906	22.69041
22	69255.21	533294.2	993.5569	77	51.93945	248.6402	20.11351
23	61327.56	471932.2	920.2365	78	43.82620	203.7043	17.75205
24	54306.20	417594.9	854.0543	79	36.81762	165.8690	15.58640
25	48088.16	369478.9	794.8582	80	30.77127	134.1635	13.59834
26	42581.15	326872.7	741.4507	81	25.56743	107.7400	11.77671
27	37704.75	289145.7	694.1035	82	21.10574	85.85406	10.11642
28	33385.37	255739.9	650.6691	83	17.30054	67.84840	8.615948
29	29559.56	226161.6	610.8691	84	14.07869	53.14038	7.276723
30	26170.50	199973.7	573.8643	85	11.36956	41.21504	6.094037
31	23168.29	176789.2	539.2785	86	9.101282	31.62470	5.053320
32	20508.97	156265.1	507.0391	87	7.210950	23.98497	4.140874
33	18153.72	138097.3	477.2589	88	5.649640	17.96381	3.350273
34	16067.58	122016.7	449.4405	89	4.373028	13.27302	2.674082
35	14220.24	107784.4	423.8364	90	3.340439	9.664400	2.103396
36	12584.09	95189.08	399.8843	91	2.513161	6.927129	1.626489
37	11135.10	84043.48	377.5392	92	1.858344	4.883967	1.233196
38	9852.105	74181.65	356.8541	93	1.349542	3.385461	.9162032
39	8715.989	65456.59	337.5459	94	.9624239	2.306048	.6672497
40	7710.126	57738.05	319.6547	95	.6741142	1.542385	.4766890
41	6819.666	50910.61	303.1073	96	.4631024	1.012024	.3335633
42	6031.317	44872.05	287.6941	97	.3115403	.6509779	.2282151
43	5333.338	39531.93	273.2507	98	.2052346	.4102665	.1527205
44	4715.353	34810.18	259.6494	99	.1324988	.2530443	.1001091
45	4168.015	30636.04	246.6024	100	.08367583	.1524747	.06415907
46	3683.315	26946.86	234.1172	101	.05162435	.08957217	.04015911
47	3253.973	23687.19	222.0123	102	.03103424	.05117191	.02448423
48	2873.779	20807.94	210.3621	103	.01813704	.02834708	.01450862
49	2537.121	18265.54	199.1320	104	.01030794	.01515364	.008368276
50	2239.113	16021.38	188.3767	105	.005630962	.007769037	.004636525
51	1975.316	14041.20	178.0416	106	.002995192	.003775447	.002511935
52	1741.755	12294.74	168.0279	107	.001517321	.001689130	.001301113
53	1535.005	10755.19	158.3418	108	.0007398287	.0006466438	.0006570583
54	1352.016	9398.767	148.9742	109	.0003378758	.0001497676	.0003187055

## Section 4

**Table H (13.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 13.0 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	7596120	12504.39	55	1079.629	7347.917	124.4000
1	876672.6	6715306	3682.798	56	948.0393	6396.186	116.5352
2	775252.6	5939771	3082.281	57	831.8906	5560.754	108.9926
3	685731.6	5253874	2727.994	58	729.3682	4827.977	101.7312
4	606615.2	4647145	2486.315	59	638.8782	4185.808	94.72311
5	536664.7	4110399	2312.904	60	559.0458	3623.596	87.97835
6	474794.9	3635539	2174.788	61	488.6752	3131.893	81.52907
7	420070.4	3215418	2066.142	62	426.7130	2702.309	75.41291
8	371657.2	2843717	1974.002	63	372.1912	2327.402	69.62892
9	328833.6	2514850	1903.098	64	324.2338	2000.599	64.15603
10	290953.1	2223872	1849.762	65	282.0799	1716.092	58.98786
11	257438.9	1966412	1805.340	66	245.0669	1468.745	54.13008
12	227785.2	1738609	1766.027	67	212.6090	1254.004	49.58854
13	201536.9	1537050	1720.366	68	184.1570	1067.850	45.33646
14	178293.4	1358728	1658.791	69	159.2265	906.7517	41.34881
15	157708.2	1200983	1580.461	70	137.3870	767.6040	37.59845
16	139477.1	1061462	1487.031	71	118.2657	647.6804	34.06725
17	123335.9	938078.5	1385.679	72	101.5432	544.5788	30.74798
18	109049.3	828980.5	1281.826	73	86.93901	456.1787	27.63578
19	96410.63	732523.3	1182.610	74	74.21886	380.6007	24.74077
20	85233.23	647247.1	1091.111	75	63.16927	316.1758	22.06641
21	75349.30	571858.6	1007.685	76	53.59561	261.4270	19.61009
22	66608.08	505214.2	930.2373	77	45.31666	215.0538	17.35966
23	58879.04	446302.0	859.7780	78	38.17025	175.9171	15.30103
24	52045.74	394226.5	796.2910	79	32.00940	143.0229	13.41643
25	46004.95	348194.9	739.6062	80	26.70533	115.5068	11.68944
26	40664.41	307506.6	688.5547	81	22.14982	92.61536	10.10982
27	35943.78	271541.6	643.3765	82	18.25216	73.68848	8.672661
28	31769.81	239752.3	602.0051	83	14.93497	58.14481	7.376139
29	28079.34	211655.2	564.1626	84	12.13214	45.47035	6.220994
30	24816.00	186822.7	529.0400	85	9.780240	35.21203	5.202676
31	21930.29	164877.1	496.2715	86	7.815180	26.97690	4.308183
32	19378.71	145484.0	465.7803	87	6.181012	20.42835	3.525326
33	17122.90	128348.0	437.6647	88	4.834132	15.27632	2.848211
34	15128.39	113207.3	411.4477	89	3.735173	11.26974	2.270107
35	13365.34	99830.60	387.3602	90	2.848148	8.192934	1.783067
36	11806.61	88013.43	364.8669	91	2.138997	5.863193	1.376782
37	10428.66	77574.94	343.9197	92	1.578871	4.127299	1.042322
38	9210.728	68355.12	324.5630	93	1.144557	2.856405	.7732245
39	8134.152	60212.50	306.5269	94	.8147945	1.942567	.5622608
40	7182.700	53021.97	289.8438	95	.5696995	1.297188	.4010650
41	6341.909	46672.83	274.4413	96	.3906789	.8497695	.2802089
42	5598.861	41067.24	260.1197	97	.2623541	.5457257	.1914098
43	4942.166	36118.79	246.7232	98	.1725261	.3433767	.1278872
44	4361.773	31751.10	234.1299	99	.1111852	.2114451	.08369731
45	3848.654	27896.79	222.0712	100	.07009155	.1272024	.05355523
46	3395.072	24496.31	210.5523	101	.04316690	.07460499	.03346825
47	2994.021	21497.05	199.4039	102	.02590407	.04255255	.02037224
48	2639.519	18852.50	188.6934	103	.01511207	.02353454	.01205258
49	2326.180	16521.49	178.3873	104	.008573541	.01256101	.006940610
50	2049.315	14467.54	168.5344	105	.004675214	.006429799	.003839340
51	1804.679	12658.43	159.0832	106	.002482414	.003119913	.002076826
52	1588.478	11065.66	149.9421	107	.001255330	.001393835	.001074131
53	1397.445	9664.071	141.1158	108	.0006110012	.0005328789	.0005417269
54	1228.676	8431.394	132.5948	109	.0002785471	.0001232509	.0002625244



**Table H (13.2)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 13.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	7481818	12400.05	55	979.5702	6582.888	110.6289
1	875123.7	6602560	3585.776	56	858.6561	5720.888	103.4989
2	772515.6	5829763	2986.818	57	752.1270	4965.559	96.67316
3	682103.4	5147495	2634.074	58	658.2696	4304.213	90.11343
4	602339.5	4545042	2393.874	59	575.5818	3725.667	83.79374
5	531940.6	4013021	2221.827	60	502.7689	3220.050	77.72225
6	469783.9	3543173	2085.041	61	438.7057	2778.626	71.92700
7	414902.7	3128220	1977.631	62	382.4027	2393.651	66.44080
8	366436.5	2761741	1886.700	63	332.9531	2058.268	61.26173
9	323641.6	2438066	1816.850	64	289.5392	1766.434	56.36988
10	285853.3	2152189	1764.400	65	251.4509	1512.821	51.75855
11	252479.7	1899688	1720.792	66	218.0709	1292.720	47.43183
12	223002.4	1676668	1682.269	67	188.8543	1101.972	43.39394
13	196956.7	1479690	1637.603	68	163.2922	936.9099	39.62008
14	173933.6	1305728	1577.478	69	140.9368	794.3159	36.08715
15	153580.0	1152113	1501.126	70	121.3911	671.3691	32.77034
16	135586.1	1016484	1410.218	71	104.3115	565.5954	29.65286
17	119683.4	896754.4	1311.775	72	89.40384	474.8196	26.72766
18	105632.9	791074.3	1211.081	73	76.41030	397.1251	23.98979
19	93225.19	697804.0	1115.053	74	65.11537	330.8173	21.44749
20	82271.48	615491.1	1026.651	75	55.32318	274.3945	19.10311
21	72602.50	542850.9	946.1902	76	46.85570	226.5306	16.95367
22	64066.54	478749.3	871.6278	77	39.54788	186.0607	14.98787
23	56532.36	422185.2	803.9132	78	33.25235	151.9663	13.19279
24	49883.11	372273.5	743.0071	79	27.83600	123.3609	11.55237
25	44015.43	328232.6	688.7227	80	23.18244	99.47463	10.05179
26	38837.11	289372.6	639.9196	81	19.19391	79.63808	8.681686
27	34267.96	255084.5	596.8072	82	15.78846	63.26597	7.437349
28	30235.08	224830.9	557.3974	83	12.89619	49.84417	6.316764
29	26675.68	198138.3	521.4129	84	10.45747	38.91924	5.320135
30	23533.81	174588.9	488.0738	85	8.415326	30.09255	4.443109
31	20760.46	153813.9	457.0241	86	6.712626	23.01922	3.674089
32	18312.57	135487.8	428.1833	87	5.299623	17.40447	3.002234
33	16152.28	119323.1	401.6365	88	4.137481	12.99490	2.422154
34	14245.62	105065.8	376.9262	89	3.191245	9.571771	1.927771
35	12563.21	92492.01	354.2631	90	2.429093	6.947664	1.512001
36	11078.42	81403.68	333.1372	91	1.821057	4.964215	1.165781
37	9768.169	71626.30	313.4983	92	1.341813	3.488954	.8812712
38	8612.131	63005.67	295.3826	93	.9709906	2.410786	.6527669
39	7592.083	55405.68	278.5326	94	.6900136	1.636896	.4739433
40	6692.192	48706.19	262.9743	95	.4816010	1.091319	.3375469
41	5898.379	42801.09	248.6355	96	.3296808	.7137575	.2354648
42	5198.097	37596.75	235.3266	97	.2210006	.4576384	.1605923
43	4580.301	33010.62	222.8992	98	.1450750	.2874858	.1071268
44	4035.263	28969.89	211.2377	99	.09332898	.1767423	.06999900
45	3554.263	25410.39	200.0910	100	.05873099	.1061538	.04471869
46	3129.837	22275.57	189.4620	101	.03610643	.06215929	.02790140
47	2755.241	19515.51	179.1931	102	.02162887	.03539679	.01695649
48	2424.720	17086.17	169.3449	103	.01259568	.01954556	.01001567
49	2133.105	14948.63	159.8854	104	.007133291	.01041545	.005758452
50	1875.900	13068.50	150.8578	105	.003882963	.005323220	.003180298
51	1649.046	11415.40	142.2135	106	.002058107	.002579076	.001717669
52	1448.925	9962.558	133.8677	107	.001038924	.001150557	.0008870501
53	1272.423	8686.362	125.8234	108	.0005047773	.0004392794	.0004467924
54	1116.777	7565.949	118.0712	109	.0002297145	.0001014640	.0002163212

## Section 4

**Table H (13.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 13.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	7370888	12301.02	55	888.9371	5899.331	98.42679
1	873580.2	6493181	3494.035	56	777.8362	5118.465	91.96182
2	769793.1	5723108	2896.627	57	680.1323	4435.438	85.78364
3	678500.7	5044442	2545.418	58	594.2092	3838.451	79.85672
4	598101.4	4446229	2306.684	59	518.6519	3317.128	74.15676
5	527266.3	3918883	2135.989	60	452.2418	2862.325	68.69031
6	464834.5	3453985	2000.517	61	393.9209	2465.963	63.48179
7	409807.4	3044128	1894.327	62	342.7599	2120.897	58.55972
8	361298.1	2682788	1804.587	63	297.9103	1820.813	53.92139
9	318540.5	2364215	1735.772	64	258.6088	1560.155	49.54802
10	280851.6	2083339	1684.192	65	224.1932	1334.033	45.43271
11	247624.4	1835694	1641.383	66	194.0887	1138.138	41.57821
12	218328.3	1617348	1603.632	67	167.7887	968.6669	37.98735
13	192488.4	1424840	1559.939	68	144.8221	822.2749	34.63721
14	169687.9	1255124	1501.226	69	124.7749	696.0329	31.50649
15	149566.8	1105522	1426.800	70	107.2810	587.3771	28.57246
16	131810.2	973670.8	1338.340	71	92.02407	494.0630	25.81963
17	116145.1	857480.8	1242.718	72	78.73340	414.1213	23.24114
18	102329.3	755105.8	1145.082	73	67.17197	345.8204	20.83203
19	90150.33	664911.9	1052.134	74	57.14169	287.6323	18.59896
20	79417.59	585454.3	966.7177	75	48.46297	238.2061	16.54335
21	69960.42	515457.5	889.1125	76	40.97309	196.3514	14.66201
22	61626.21	453797.7	817.3230	77	34.52175	161.0248	12.94443
23	54283.11	399484.1	752.2416	78	28.97513	131.3160	11.37878
24	47813.94	351642.7	693.8071	79	24.21271	106.4340	9.950550
25	42115.24	309503.1	641.8175	80	20.12931	85.69354	8.646380
26	37094.93	272386.4	595.1599	81	16.63668	68.49984	7.457701
27	32673.02	239694.1	554.0156	82	13.66080	54.33404	6.380041
28	28777.00	210899.5	516.4711	83	11.13862	42.74145	5.411268
29	25344.47	185539.0	482.2503	84	9.016336	33.32207	4.551178
30	22319.96	163204.2	450.6011	85	7.242818	25.72521	3.795640
31	19654.93	143535.4	421.1773	86	5.767166	19.64814	3.134315
32	17306.82	126215.8	393.8949	87	4.545152	14.83272	2.557567
33	15238.25	110965.8	368.8269	88	3.542197	11.05759	2.060480
34	13415.78	97539.15	345.5341	89	2.727284	8.132134	1.637578
35	11810.51	85718.65	324.2088	90	2.072276	5.893490	1.282548
36	10396.31	75313.04	304.3651	91	1.550817	4.204379	.9874299
37	9150.566	66153.84	285.9506	92	1.140676	2.950260	.7453412
38	8053.391	58092.51	268.9944	93	.8239838	2.035324	.5512503
39	7087.000	50998.13	253.2506	94	.5845136	1.379759	.3996259
40	6235.959	44755.37	238.7393	95	.4072469	.9184136	.2841794
41	5486.570	39262.55	225.3891	96	.2782898	.5997065	.1979292
42	4826.653	34430.10	213.0196	97	.1862218	.3838929	.1347802
43	4245.502	30179.19	201.4899	98	.1220290	.2407700	.08976581
44	3733.707	26440.42	190.6897	99	.07836469	.1477830	.05856177
45	3282.852	23152.74	180.3845	100	.04922713	.08861708	.03735244
46	2885.738	20262.41	170.5753	101	.03021031	.05180684	.02326819
47	2535.876	17722.10	161.1151	102	.01806499	.02945410	.01411814
48	2227.735	15490.12	152.0585	103	.01050169	.01623810	.008325783
49	1956.354	13529.70	143.3747	104	.005936913	.008639265	.004779251
50	1717.427	11808.39	135.1019	105	.003226022	.004408568	.002635274
51	1507.075	10297.61	127.1945	106	.001706890	.002132715	.001421106
52	1321.848	8972.195	119.5735	107	.0008601108	.0009500625	.0007328025
53	1158.778	7809.981	112.2408	108	.0004171613	.0003622442	.0003686206
54	1015.239	6791.436	105.1868	109	.0001895073	.00008355702	.0001783107

**Table H (13.6)**

**Commutation Factors Based on Life Table 90CM**

**Interest at 13.6 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	7263185	12206.90	55	806.8277	5288.369	87.60961
1	872042.3	6387023	3407.177	56	704.7460	4580.878	81.74664
2	767084.9	5619659	2811.313	57	615.1381	3963.121	76.15362
3	674923.4	4944572	2461.628	58	536.4797	3424.134	70.79750
4	593900.5	4350560	2224.349	59	467.4387	2954.288	65.65556
5	522641.2	3827840	2054.993	60	406.8686	2545.115	60.73295
6	459945.8	3367831	1920.820	61	353.7750	2189.148	56.05086
7	404783.6	2962998	1815.833	62	307.2860	1879.794	51.63406
8	356240.7	2606716	1727.266	63	266.6080	1611.241	47.47921
9	313528.6	2293156	1659.471	64	231.0285	1378.382	43.56859
10	275946.0	2017186	1608.745	65	199.9306	1176.731	39.89521
11	242870.9	1774295	1566.717	66	172.7794	1002.344	36.46068
12	213760.2	1560518	1529.722	67	149.1040	851.7445	33.26671
13	188129.1	1372369	1486.978	68	128.4683	721.8836	30.29209
14	165552.9	1206789	1429.642	69	110.4900	610.0945	27.51719
15	145665.3	1061090	1357.090	70	94.83167	514.0475	24.92121
16	128145.9	932903.5	1271.008	71	81.20201	431.7072	22.48983
17	112717.5	820142.5	1178.121	72	69.35201	361.2909	20.21645
18	99134.51	720963.7	1083.445	73	59.06401	301.2342	18.09615
19	87182.05	633739.5	993.4728	74	50.15596	250.1597	16.13424
20	76667.48	557033.4	910.9374	75	42.46335	206.8524	14.33143
21	67418.89	489579.5	836.0815	76	35.83750	170.2438	12.68435
22	59282.89	430264.2	766.9570	77	30.14162	139.3994	11.18330
23	52127.07	378107.9	704.4020	78	25.25421	113.5058	9.817424
24	45834.01	332247.6	648.3347	79	21.06621	91.85724	8.573627
25	40300.21	291924.1	598.5391	80	17.48263	73.84383	7.439873
26	35433.77	256469.4	553.9290	81	14.42379	58.93711	6.408338
27	31154.93	225296.1	514.6596	82	11.82289	46.67717	5.474792
28	27391.62	197887.7	478.8891	83	9.623067	36.66190	4.637048
29	24081.87	173790.6	446.3426	84	7.775831	28.53848	3.894598
30	21170.69	152605.9	416.2949	85	6.235324	21.99836	3.243548
31	18610.06	133982.8	388.4092	86	4.956198	16.77584	2.674684
32	16357.93	117612.7	362.5984	87	3.899144	12.64484	2.179446
33	14377.42	103224.2	338.9244	88	3.033391	9.411973	1.753363
34	12635.62	90578.34	316.9656	89	2.331421	6.911144	1.391505
35	11104.11	79464.83	296.8970	90	1.768368	5.000806	1.088258
36	9757.293	69698.81	278.2556	91	1.321053	3.561948	.8366282
37	8572.998	61117.72	260.9872	92	.9699667	2.495516	.6305766
38	7531.791	53578.50	245.1143	93	.6994359	1.718876	.4656688
39	6616.322	46955.29	230.4024	94	.4952889	1.163381	.3370691
40	5811.553	41137.40	216.8660	95	.3444740	.7731470	.2393260
41	5104.164	36027.42	204.4347	96	.2349799	.5040400	.1664305
42	4482.336	31539.70	192.9368	97	.1569635	.3221340	.1131533
43	3935.701	27598.99	182.2384	98	.1026753	.2017103	.07524268
44	3455.159	24139.15	172.2346	99	.06582002	.1236087	.04900924
45	3032.591	21102.10	162.7061	100	.04127403	.07400158	.03120981
46	2661.057	18436.80	153.6521	101	.02528496	.04319272	.01941075
47	2334.318	16098.40	144.9357	102	.01509314	.02451721	.01175880
48	2047.058	14047.44	136.6058	103	.008758618	.01349479	.006923327
49	1794.522	12249.19	128.6328	104	.004942787	.007168373	.003967888
50	1572.586	10673.05	121.0507	105	.002681101	.003652300	.002184389
51	1377.545	9292.121	113.8161	106	.001416075	.001764200	.001176144
52	1206.110	8082.753	106.8558	107	.0007123112	.0007847719	.0006055822
53	1055.457	7024.166	100.1707	108	.0003448690	.0002988202	.0003042295
54	923.0887	6098.071	93.75096	109	.0001563907	.00006883392	.0001470292

## Section 4

**Table H (13.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 13.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	7158570	12117.32	55	732.4275	4742.115	78.01565
1	870509.7	6283948	3324.842	56	638.6347	4100.993	72.69770
2	764391.0	5519279	2730.515	57	556.4531	3542.171	67.63352
3	671371.2	4847745	2382.345	58	484.4459	3055.461	62.79237
4	589736.5	4257898	2146.508	59	421.3595	2631.931	58.15297
5	518064.7	3739755	1978.478	60	366.1156	2263.742	53.71928
6	455117.0	3284576	1845.589	61	317.7806	1943.992	49.50962
7	399830.0	2884697	1741.790	62	275.5365	1666.602	45.54547
8	351262.7	2533394	1654.379	63	238.6412	1426.219	41.82297
9	308604.2	2224758	1587.587	64	206.4305	1218.153	38.32545
10	271134.5	1953600	1537.698	65	178.3298	1038.289	35.04588
11	238216.7	1715364	1496.437	66	153.8412	883.0163	31.98494
12	209295.4	1506052	1460.181	67	132.5274	749.1598	29.14340
13	183876.0	1322156	1418.364	68	113.9852	633.9389	26.50166
14	161525.8	1160604	1362.371	69	97.86151	534.9268	24.04162
15	141872.1	1018699	1291.641	70	83.84521	450.0070	21.74424
16	124589.6	894070.5	1207.870	71	71.66840	377.3340	19.59631
17	109396.8	784631.5	1117.636	72	61.10209	315.2942	17.59149
18	96044.85	688543.7	1025.824	73	51.94646	262.4747	15.72495
19	84316.46	604186.5	938.7276	74	44.03436	217.6339	14.00088
20	74017.19	530132.0	858.9708	75	37.21512	179.6791	12.41940
21	64973.92	465124.3	786.7620	76	31.35299	147.6515	10.97708
22	57032.56	408060.6	720.1992	77	26.32351	120.7143	9.664943
23	50060.24	357972.3	660.0682	78	22.01644	98.14037	8.473071
24	43939.34	314007.8	606.2683	79	18.33310	79.30052	7.389629
25	38566.40	275419.0	558.5703	80	15.18771	63.65170	6.403779
26	33849.73	241549.4	515.9147	81	12.50837	50.72452	5.508390
27	29709.86	211822.0	478.4316	82	10.23484	40.11133	4.699480
28	26075.20	185730.8	444.3484	83	8.315862	31.45654	3.974859
29	22884.22	162832.1	413.3915	84	6.707747	24.44895	3.333791
30	20082.47	142736.3	384.8616	85	5.369390	18.81709	2.772631
31	17622.44	125101.5	358.4311	86	4.260402	14.32776	2.283172
32	15462.60	109627.5	334.0102	87	3.345857	10.78295	1.857810
33	13566.61	96050.41	311.6503	88	2.598379	8.013698	1.492489
34	11902.08	84138.65	290.9470	89	1.993567	5.875272	1.182779
35	10441.10	73688.71	272.0590	90	1.509451	4.244639	.9236904
36	9158.574	64521.95	254.5450	91	1.125648	3.018611	.7090797
37	8032.806	56481.57	238.3496	92	.8250404	2.111518	.5336509
38	7044.803	49429.81	223.4891	93	.5938850	1.452080	.3934980
39	6177.651	43245.73	209.7397	94	.4198065	.9812431	.2843949
40	5416.702	37823.12	197.1112	95	.2914627	.6510625	.2016161
41	4749.014	33068.69	185.5340	96	.1984693	.4237686	.1399893
42	4163.124	28900.57	174.8450	97	.1323419	.2703967	.09502719
43	3648.993	25246.93	164.9166	98	.08641729	.1690413	.06308959
44	3197.828	22044.77	155.6492	99	.05530047	.1034222	.04102822
45	2801.799	19238.85	146.8376	100	.03461655	.06181666	.02608585
46	2454.219	16780.72	138.4796	101	.02116924	.03602266	.01619811
47	2149.094	14627.87	130.4473	102	.01261417	.02041451	.009796964
48	1881.315	12742.97	122.7846	103	.007307196	.01121866	.005759021
49	1646.328	11093.22	115.4632	104	.004116452	.005949887	.003295368
50	1440.184	9649.787	108.5130	105	.002228951	.003026777	.001811256
51	1259.346	8387.344	101.8929	106	.001175194	.001459851	.0009737344
52	1100.684	7283.686	95.53514	107	.0005901049	.0006484572	.0005006178
53	961.5067	6319.328	89.43940	108	.0002852001	.0002465844	.0002511714
54	839.4429	5477.152	83.59590	109	.0001291048	.00005672442	.0001212768

**Table H (14.0)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 14.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	7056915	12031.97	55	665.0009	4253.559	69.50257
1	868982.5	6183827	3246.703	56	578.8253	3672.480	64.67814
2	761711.3	5421839	2653.905	57	503.4554	3166.881	60.09200
3	667843.8	4753833	2307.239	58	437.5374	2727.299	55.71553
4	585608.8	4168114	2072.835	59	379.8919	2345.451	51.52880
5	513536.2	3654500	1906.117	60	329.5057	2014.078	47.53472
6	450347.3	3204091	1774.499	61	285.5021	1726.807	43.74912
7	394945.6	2809098	1671.872	62	247.1147	1478.030	40.19055
8	346362.9	2462695	1585.599	63	213.6497	1262.821	36.85477
9	303765.6	2158898	1519.792	64	184.4881	1076.871	33.72609
10	266415.2	1892460	1470.726	65	159.0946	916.4080	30.79752
11	233659.7	1658782	1430.217	66	137.0067	778.1263	28.06899
12	204931.4	1453834	1394.683	67	117.8182	659.1266	25.54047
13	179726.2	1274088	1353.772	68	101.1562	556.8738	23.19386
14	157603.4	1116459	1299.087	69	86.69484	469.1597	21.01249
15	138184.2	978243.1	1230.132	70	74.14758	394.0618	18.97893
16	121138.0	857067.0	1148.605	71	63.26796	329.9070	17.08099
17	106179.5	750846.6	1060.943	72	53.84552	275.2351	15.31261
18	93056.67	657748.3	971.9040	73	45.69692	228.7702	13.66909
19	81549.85	576159.1	887.5870	74	38.66875	189.3933	12.15368
20	71462.93	504660.1	810.5105	75	32.62310	156.1218	10.76605
21	62621.67	442005.9	740.8507	76	27.43609	128.0954	9.502740
22	54871.39	387104.5	676.7503	77	22.99453	104.5647	8.355468
23	48078.77	338998.8	618.9454	78	19.19841	84.88019	7.315179
24	42126.11	296848.5	567.3174	79	15.95847	68.48060	6.371190
25	36910.03	259917.1	521.6253	80	13.19730	54.88262	5.513738
26	32339.09	227559.0	480.8351	81	10.85003	43.66931	4.736331
27	28334.19	199208.1	445.0543	82	8.862350	34.47935	4.035241
28	24824.20	174368.7	412.5759	83	7.188071	26.99832	3.408306
29	21748.09	152606.9	383.1284	84	5.787875	20.95172	2.854635
30	19051.95	133542.3	356.0372	85	4.624927	16.10071	2.370827
31	16688.82	116841.7	330.9835	86	3.663261	12.24061	1.949577
32	14617.72	102213.2	307.8754	87	2.871852	9.197986	1.584134
33	12802.83	89400.50	286.7546	88	2.226356	6.825224	1.270825
34	11212.30	78179.08	267.2328	89	1.705141	4.996181	1.005676
35	9818.739	68352.03	249.4541	90	1.288801	3.603912	.7842534
36	8597.549	59746.79	232.9976	91	.9594161	2.558940	.6011645
37	7527.512	52212.18	217.8067	92	.7019675	1.787160	.4517651
38	6590.077	45615.60	203.8924	93	.5044075	1.227076	.3326169
39	5768.759	39840.84	191.0411	94	.3559309	.8278787	.2400279
40	5049.303	34786.03	179.2581	95	.2466818	.5484278	.1699019
41	4419.135	30361.86	168.4750	96	.1676814	.3563934	.1177863
42	3867.146	26490.07	158.5367	97	.1116160	.2270409	.07983024
43	3383.621	23102.14	149.3217	98	.07275568	.1417087	.05291646
44	2960.064	20138.06	140.7353	99	.04647640	.08656011	.03435799
45	2588.931	17545.32	132.5856	100	.02904189	.05165478	.02181022
46	2263.780	15277.94	124.8689	101	.01772898	.03005262	.01352161
47	1978.853	13295.63	117.4659	102	.01054568	.01700392	.008165128
48	1729.248	11563.08	110.4161	103	.006098233	.009329503	.004792103
49	1510.600	10049.34	103.6920	104	.003429366	.004940156	.002737744
50	1319.132	8727.231	97.32000	105	.001853654	.002509221	.001502363
51	1151.471	7572.929	91.26136	106	.0009756073	.001208412	.0008064297
52	1004.634	6565.580	85.45294	107	.0004890262	.0005360006	.0004139861
53	876.0625	5686.920	79.89370	108	.0002359337	.0002035486	.0002074369
54	763.5041	4920.930	74.57385	109	.0001066154	.00004676116	.0001000689

## Section 4

**Table H (14.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 14.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	6958095	11950.53	55	603.8837	3816.469	61.94508
1	867460.6	6086536	3172.459	56	524.7076	3289.718	57.56763
2	759045.6	5327214	2581.184	57	455.5852	2832.194	53.41368
3	664341.1	4662712	2236.014	58	395.2415	2435.105	49.45658
4	581517.3	4081086	2003.030	59	342.5675	2090.773	45.67766
5	509055.1	3571954	1837.613	60	296.6114	1792.482	42.07895
6	445635.8	3126257	1707.249	61	256.5506	1534.342	38.67406
7	390129.2	2736081	1605.779	62	221.6669	1311.183	35.47896
8	341539.8	2394501	1520.628	63	191.3125	1118.475	32.48915
9	299011.1	2095460	1455.791	64	164.9104	952.2574	29.68986
10	261786.0	1833651	1407.532	65	141.9627	809.0736	27.07422
11	229197.5	1604435	1367.760	66	122.0391	685.8988	24.64150
12	200665.9	1403753	1332.933	67	104.7631	580.0850	22.39105
13	175677.0	1228057	1292.906	68	89.78987	489.3218	20.30617
14	153782.9	1074249	1239.497	69	76.81868	411.5999	18.37149
15	134598.3	939619.8	1172.268	70	65.58572	345.1736	16.57106
16	117787.8	821794.9	1092.922	71	55.86437	288.5262	14.89366
17	103062.2	718693.0	1007.754	72	47.46128	240.3365	13.33349
18	90166.45	628486.2	921.3999	73	40.20828	199.4525	11.88603
19	78878.64	549569.5	839.7685	74	33.96467	164.8658	10.55372
20	69001.06	480533.7	765.2777	75	28.60430	135.6930	9.335896
21	60358.49	420143.8	698.0728	76	24.01414	111.1621	8.229114
22	52795.68	367319.3	636.3395	77	20.09130	90.60242	7.225757
23	46179.00	321114.3	580.7668	78	16.74509	73.43333	6.317556
24	40390.69	280700.5	531.2194	79	13.89480	59.15446	5.494871
25	35327.51	245352.6	487.4455	80	11.47057	47.33563	4.748911
26	30898.35	214436.0	448.4361	81	9.413902	37.60654	4.073773
27	27024.45	187395.6	414.2774	82	7.675845	29.64694	3.465979
28	23635.25	163745.9	383.3256	83	6.214818	23.17883	2.923423
29	20670.20	143062.6	355.3114	84	4.995442	17.96009	2.445110
30	18075.98	124974.6	329.5840	85	3.984725	13.78058	2.027883
31	15806.18	109157.4	305.8332	86	3.150650	10.46063	1.665241
32	13820.37	95326.79	283.9651	87	2.465660	7.848354	1.351193
33	12083.27	83234.21	264.0127	88	1.908114	5.814761	1.082418
34	10563.61	72662.00	245.6033	89	1.458844	4.249912	.8553566
35	9234.467	63419.72	228.8668	90	1.100711	3.060834	.6660722
36	8071.784	55340.72	213.4022	91	.8179618	2.169931	.5098316
37	7054.807	48279.26	199.1520	92	.5974228	1.513092	.3825636
38	6165.423	42107.75	186.1221	93	.4285338	1.037257	.2812433
39	5387.577	36714.57	174.1088	94	.3018617	.6987017	.2026460
40	4707.402	32002.03	163.1134	95	.2088421	.4621171	.1432215
41	4112.689	27884.65	153.0687	96	.1417113	.2998244	.09913627
42	3592.675	24287.66	143.8271	97	.09416398	.1906972	.06708498
43	3137.964	21145.71	135.2732	98	.06127230	.1188334	.04439796
44	2740.350	18401.64	127.3167	99	.03907226	.07247048	.02878145
45	2392.567	16005.56	119.7780	100	.02437247	.04317730	.01824130
46	2088.414	13913.81	112.6525	101	.01485242	.02508013	.01129104
47	1822.362	12088.27	105.8286	102	.008819149	.01416774	.006807329
48	1589.707	10495.53	99.34158	103	.005090905	.007761018	.003988841
49	1386.271	9106.377	93.16515	104	.002857877	.004103137	.002275232
50	1208.442	7895.208	87.32236	105	.001542045	.002080855	.001246564
51	1053.002	6839.616	81.77666	106	.0008101814	.001000613	.0006680944
52	917.1129	5920.026	76.46929	107	.0004053948	.0004431949	.0003424611
53	798.3415	5119.317	71.39851	108	.0001952427	.0001680803	.0001713753
54	694.5503	4422.505	66.55459	109	.00008807316	.00003856093	.00008259751

**Table H (14.4)**

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**Commutation Factors Based on Life Table 90CM**

**Interest at 14.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6861995	11872.75	55	548.4761	3425.300	55.23284
1	865944.1	5991960	3101.839	56	475.7314	2947.716	51.26028
2	756394.0	5235291	2512.079	57	412.3387	2533.622	47.49713
3	660862.9	4574268	2168.396	58	357.0977	2174.855	43.91858
4	577461.4	3996698	1936.821	59	308.9661	1864.298	40.50715
5	504620.8	3492001	1772.692	60	267.0500	1595.735	37.26407
6	440981.7	3050959	1643.569	61	230.5780	1363.729	34.20102
7	385379.9	2665532	1543.241	62	198.8776	1163.513	31.33173
8	336792.1	2328701	1459.195	63	171.3438	990.9190	28.65149
9	294339.1	2034332	1395.311	64	147.4393	842.3113	26.14643
10	257245.2	1777065	1347.845	65	126.7008	714.5207	23.80981
11	224828.2	1552218	1308.795	66	108.7287	604.7801	21.64039
12	196496.3	1355706	1274.659	67	93.17379	510.6719	19.63703
13	171726.0	1183962	1235.496	68	79.71733	430.0905	17.78430
14	150061.5	1033876	1183.331	69	68.08200	361.2080	16.06806
15	131111.5	902733.9	1117.783	70	58.02496	302.4394	14.47369
16	114535.9	788162.0	1040.556	71	49.33789	252.4099	12.99087
17	100041.6	688081.8	957.8060	72	41.84322	209.9245	11.61410
18	87370.81	600672.0	874.0514	73	35.38680	173.9430	10.33901
19	76299.36	524335.7	795.0155	74	29.83962	143.5569	9.167428
20	66628.09	457674.1	723.0194	75	25.08634	117.9719	8.098381
21	58180.85	399463.0	658.1785	76	21.02389	96.49567	7.128512
22	50801.92	348633.3	598.7211	77	17.55877	78.52753	6.250810
23	44357.43	304251.0	545.2907	78	14.60877	63.54885	5.457736
24	38729.62	265499.2	497.7365	79	12.10093	51.11343	4.740594
25	33815.44	231664.2	455.7971	80	9.972210	40.83846	4.091471
26	29524.15	202122.6	418.4879	81	8.169888	32.39504	3.505003
27	25777.40	176330.0	385.8750	82	6.649863	25.49935	2.977957
28	22505.17	153811.1	356.3756	83	5.374709	19.90558	2.508305
29	19647.49	134151.2	329.7226	84	4.312614	15.40019	2.094987
30	17151.59	116988.2	305.2881	85	3.434038	11.79829	1.735085
31	14971.64	102006.0	282.7703	86	2.710485	8.942155	1.422815
32	13067.79	88928.60	262.0737	87	2.117483	6.698761	1.152862
33	11405.31	77514.49	243.2232	88	1.635805	4.955385	.9222292
34	9953.480	67552.91	225.8608	89	1.248464	3.616203	.7277306
35	8685.896	58859.67	210.1039	90	.9403300	2.600381	.5658751
36	7579.009	51273.88	195.5699	91	.6975579	1.840619	.4325087
37	6612.536	44655.11	182.2005	92	.5085915	1.281446	.3240632
38	5768.806	38880.61	169.9975	93	.3641770	.8770714	.2378787
39	5032.185	33843.19	158.7661	94	.2560799	.5898632	.1711396
40	4389.191	29449.21	148.5045	95	.1768584	.3895110	.1207688
41	3827.976	25616.87	139.1464	96	.1197987	.2523134	.08346560
42	3338.115	22274.75	130.5515	97	.07946438	.1602217	.05639246
43	2910.525	19360.52	122.6102	98	.05161690	.09968227	.03726266
44	2537.287	16819.79	115.2364	99	.03285764	.06069362	.02411776
45	2211.402	14605.14	108.2621	100	.02046009	.03610271	.01526130
46	1926.905	12675.16	101.6815	101	.01244644	.02093715	.009431492
47	1678.489	10993.74	95.39046	102	.007377594	.01180847	.005677175
48	1461.642	9529.314	89.42046	103	.004251314	.006458340	.003321313
49	1272.366	8254.301	83.74623	104	.002382384	.003409056	.001891480
50	1107.209	7144.593	78.38790	105	.001283233	.001726188	.001034662
51	963.1043	6179.121	73.31091	106	.0006730242	.0008288224	.0005536738
52	837.3499	5339.509	68.46062	107	.0003361759	.0003665805	.0002833884
53	727.6339	4609.717	63.83463	108	.0001616231	.0001388389	.0001416302
54	631.9286	3975.731	59.42333	109	.00007278003	.00003180946	.00006819947

## Section 4

**Table H (14.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 14.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6768504	11798.36	55	498.2360	3075.119	49.26861
1	864432.8	5899988	3034.594	56	431.4005	2642.038	45.66287
2	753756.1	5145958	2446.343	57	373.2625	2267.187	42.25317
3	657408.9	4488389	2104.137	58	322.6924	1942.986	39.01639
4	573440.8	3914841	1873.959	59	278.7108	1662.840	35.93614
5	500232.8	3414532	1711.106	60	240.4789	1420.999	33.01302
6	436384.1	2978089	1583.210	61	207.2734	1212.441	30.25699
7	380696.5	2597346	1484.008	62	178.4650	1032.775	27.67980
8	332118.6	2265189	1401.052	63	153.4889	878.1666	25.27661
9	289748.1	1975411	1338.106	64	131.8449	745.2770	23.03442
10	252790.8	1722599	1291.418	65	113.1021	631.2020	20.94664
11	220549.6	1502031	1253.075	66	96.88960	533.4107	19.01164
12	192420.5	1309595	1219.617	67	82.88349	449.6960	17.22787
13	167870.5	1141707	1181.297	68	70.78943	378.1392	15.58110
14	146436.3	995246.6	1130.345	69	60.35168	317.0779	14.05831
15	127720.8	867496.0	1066.432	70	51.34680	265.0731	12.64613
16	111379.2	756081.8	991.2630	71	43.58333	220.8788	11.33503
17	97114.59	658929.7	910.8595	72	36.89831	183.4142	10.11983
18	84666.52	574225.3	829.6215	73	31.15043	151.7403	8.996347
19	73808.71	500380.9	753.0944	74	26.22149	125.0386	7.965858
20	64340.65	436007.9	683.5051	75	22.00609	102.5951	7.027200
21	56085.37	379893.3	620.9413	76	18.41026	83.78872	6.177109
22	48886.74	330979.9	563.6720	77	15.34909	68.08177	5.409146
23	42610.71	288345.3	512.2976	78	12.74804	55.01094	4.716442
24	37139.58	251184.4	466.6533	79	10.54119	44.17838	4.091152
25	32370.56	218795.1	426.4684	80	8.671694	35.24340	3.526157
26	28213.30	190565.2	390.7824	81	7.092022	27.91393	3.016588
27	24589.92	165960.8	359.6429	82	5.762462	21.93845	2.559448
28	21430.97	144516.7	331.5253	83	4.649345	17.09961	2.152801
29	18677.03	125827.9	306.1652	84	3.724078	13.20907	1.795555
30	16275.96	109541.1	282.9565	85	2.960225	10.10414	1.485021
31	14182.51	95348.64	261.6056	86	2.332427	7.646377	1.216056
32	12357.40	82982.10	242.0159	87	1.818957	5.719260	.9839449
33	10766.47	72207.33	224.2047	88	1.402734	4.224282	.7859885
34	9379.567	62820.13	207.8282	89	1.068713	3.077912	.6193380
35	8170.787	54642.43	192.9919	90	.8035389	2.209863	.4808988
36	7117.100	47518.96	179.3309	91	.5950429	1.561758	.3670263
37	6198.693	41314.43	166.7866	92	.4330903	1.085595	.2745934
38	5398.329	35910.77	155.3566	93	.3095732	.7418512	.2012629
39	4700.797	31205.08	144.8550	94	.2173040	.4981324	.1445767
40	4092.991	27107.63	135.2769	95	.1498164	.3284144	.1018679
41	3563.419	23540.15	126.5575	96	.1013042	.2123975	.07029413
42	3101.990	20434.43	118.5632	97	.06707937	.1346587	.04741919
43	2699.926	17731.07	111.1896	98	.04349605	.08364398	.03128403
44	2349.586	15378.30	104.3549	99	.02763985	.05084672	.02021623
45	2044.236	13331.05	97.90180	100	.01718099	.03019696	.01277224
46	1778.136	11550.09	91.82355	101	.01043343	.01748417	.007880745
47	1546.196	10001.19	86.02298	102	.006173597	.009845261	.004736189
48	1344.090	8654.536	80.52800	103	.003551306	.005376067	.002766400
49	1167.995	7484.112	75.31436	104	.001986635	.002833314	.001572971
50	1014.612	6467.210	70.39957	105	.001068202	.001432444	.0008590647
51	881.0186	5584.025	65.75096	106	.0005592678	.0006867533	.0004590018
52	764.6454	4817.313	61.31767	107	.0002788670	.0003033112	.0002345836
53	663.2962	4152.050	57.09678	108	.0001338367	.0001147231	.0001170871
54	575.0478	3575.130	53.07880	109	.00006016246	.00002624889	.00005633012



**Table H (14.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 14.8 Percent**

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Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6677519	11727.15	55	452.6736	2761.534	43.96665
1	862926.8	5810516	2970.496	56	391.2672	2368.743	40.69331
2	751132.1	5059111	2383.746	57	337.9480	2029.356	37.60332
3	653979.0	4404973	2043.009	58	291.6534	1736.339	34.67515
4	569455.1	3835411	1814.218	59	251.4634	1483.581	31.89345
5	495890.6	3339445	1652.627	60	216.5912	1265.763	29.25824
6	431842.5	2907544	1525.945	61	186.3589	1078.249	26.77799
7	376078.1	2531420	1427.855	62	160.1778	916.9937	24.46273
8	327517.9	2203864	1345.972	63	137.5210	778.4694	22.30754
9	285236.6	1918599	1283.948	64	117.9228	659.6121	20.30025
10	248421.2	1670156	1238.025	65	100.9830	557.7604	18.43443
11	216359.7	1453779	1200.375	66	86.35695	470.5998	16.70818
12	188436.1	1265328	1167.579	67	73.74471	396.1156	15.11961
13	164108.0	1101202	1130.083	68	62.87442	332.5596	13.65561
14	142904.9	958274.2	1080.313	69	53.51034	278.4201	12.30417
15	124423.6	833821.6	1017.992	70	45.44692	232.3907	11.05309
16	108314.8	725472.8	944.8235	71	38.50829	193.3426	9.893584
17	94278.12	631158.3	866.6957	72	32.54490	160.2983	8.820759
18	82050.42	549071.2	787.8945	73	27.42731	132.4100	7.830633
19	71403.50	477633.2	713.7921	74	23.04726	108.9407	6.924045
20	62135.54	415466.3	646.5252	75	19.30845	89.24844	6.099686
21	54068.82	361369.4	586.1547	76	16.12529	72.77619	5.354409
22	47046.91	314296.8	530.9893	77	13.42062	59.04267	4.682307
23	40935.63	273338.1	481.5886	78	11.12695	47.63398	4.077126
24	35617.42	237700.3	437.7741	79	9.184710	38.19539	3.531793
25	30989.78	206692.6	399.2675	80	7.542621	30.42377	3.039904
26	26962.79	179713.9	365.1315	81	6.157879	24.05971	2.597042
27	23459.07	156241.0	335.3963	82	4.994729	18.88034	2.200437
28	20409.77	135818.8	308.5936	83	4.022891	14.69349	1.848254
29	17756.08	118051.5	284.4615	84	3.216682	11.33302	1.539394
30	15446.44	102594.8	262.4151	85	2.552447	8.655806	1.271388
31	13436.24	89149.10	242.1689	86	2.007626	6.540301	1.039661
32	11686.77	77453.69	223.6250	87	1.562931	4.884434	.8400351
33	10164.44	67281.41	206.7941	88	1.203193	3.602118	.6700799
34	8839.661	58434.56	191.3458	89	.9150906	2.620533	.5272517
35	7687.045	50741.01	177.3749	90	.6868352	1.878557	.4088088
36	6684.075	44050.96	164.5331	91	.5077345	1.325546	.3115537
37	5811.405	38234.07	152.7616	92	.3689008	.9199565	.2327473
38	5052.230	33176.86	142.0544	93	.2632311	.6276699	.1703359
39	4391.753	28780.53	132.2341	94	.1844524	.4207960	.1221746
40	3817.244	24959.13	123.2930	95	.1269459	.2769867	.08595183
41	3317.560	21637.79	115.1676	96	.08568984	.1788518	.05921977
42	2882.936	18751.39	107.7309	97	.05664137	.1132097	.03988633
43	2504.893	16243.31	100.8836	98	.03666379	.07020825	.02627297
44	2176.063	14064.29	94.54777	99	.02325765	.04261088	.01695124
45	1889.965	12171.55	88.57606	100	.01443182	.02526533	.01069255
46	1641.083	10527.85	82.96107	101	.008748689	.01460534	.006587098
47	1424.534	9100.827	77.61194	102	.005167693	.008211094	.003952451
48	1236.174	7862.298	72.55344	103	.002967490	.004476611	.002304951
49	1072.345	6787.722	67.76230	104	.001657151	.002355575	.001308525
50	929.9006	5855.723	63.25365	105	.0008894874	.001189076	.0007135041
51	806.0543	5047.687	58.99663	106	.0004648889	.0005692243	.0003806437
52	698.3643	4347.436	54.94385	107	.0002314031	.0002510450	.0001942485
53	604.7448	3740.898	51.09196	108	.0001108639	.00009482771	.00009682937
54	523.3731	3215.820	47.43164	109	.00004974886	.00002166762	.00004654205

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**Table H (15.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 15.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6588941	11658.90	55	411.3465	2480.635	39.25134
1	861426.1	5723445	2909.336	56	354.9279	2124.324	36.27924
2	748521.7	4974651	2324.081	57	306.0276	1816.994	33.47851
3	650572.9	4323920	1984.803	58	263.6464	1552.115	30.82906
4	565504.0	3758311	1757.388	59	226.9205	1324.026	28.31652
5	491593.4	3266643	1597.049	60	195.1118	1127.809	25.94043
6	427355.8	2839228	1471.565	61	167.5857	959.1852	23.70796
7	371523.5	2467660	1374.574	62	143.7915	814.4261	21.62761
8	322988.8	2144633	1293.747	63	123.2378	690.2891	19.69447
9	280802.9	1863802	1232.631	64	105.4914	583.9617	17.89711
10	244134.4	1619647	1187.458	65	90.18022	493.0058	16.22935
11	212256.4	1407373	1150.488	66	76.98471	415.3047	14.68901
12	184540.9	1222817	1118.340	67	65.62693	349.0196	13.27399
13	160436.2	1062364	1081.649	68	55.85593	292.5582	11.97220
14	139464.5	922876.7	1033.032	69	47.45446	244.5458	10.77259
15	121217.0	801631.4	972.2605	70	40.23349	203.7966	9.663998
16	105339.8	696258.5	901.0351	71	34.03154	169.2880	8.638335
17	91529.21	604694.0	825.1147	72	28.71140	140.1360	7.690998
18	79519.51	525138.9	748.6730	73	24.15454	115.5755	6.818207
19	69080.65	456024.9	676.9146	74	20.26184	94.94264	6.020445
20	60009.64	395985.0	611.8886	75	16.94537	77.66046	5.296302
21	52128.10	343829.8	553.6308	76	14.12717	63.22933	4.642767
22	45279.35	298525.7	500.4886	77	11.73720	51.21848	4.054423
23	39329.16	259174.5	452.9823	78	9.714312	41.25820	3.525582
24	34160.14	224994.8	410.9215	79	8.004703	33.03223	3.049868
25	29670.14	195307.5	374.0202	80	6.562150	26.27085	2.621522
26	25769.75	169522.5	341.3643	81	5.348094	20.74370	2.236539
27	22382.06	147127.3	312.9678	82	4.330358	16.25326	1.892369
28	19438.89	127676.5	287.4163	83	3.481723	12.62963	1.587278
29	16882.02	110783.8	264.4508	84	2.779125	9.726279	1.320183
30	14660.53	96113.52	243.5066	85	2.201409	7.417259	1.088820
31	12730.43	83374.16	224.3061	86	1.728506	5.595871	.8891252
32	11053.61	72312.39	206.7505	87	1.343297	4.172699	.7173922
33	9597.037	62707.95	190.8444	88	1.032314	3.072500	.5714386
34	8331.692	54369.48	176.2703	89	.7837623	2.231786	.4489943
35	7232.710	47130.65	163.1128	90	.5872417	1.597399	.3476317
36	6278.083	40846.95	151.0398	91	.4333562	1.125399	.2645463
37	5448.926	35392.89	139.9923	92	.3143128	.7798268	.1973387
38	4728.865	30659.36	129.9611	93	.2238894	.5312243	.1442058
39	4103.513	26551.57	120.7768	94	.1566119	.3555752	.1032756
40	3560.507	22987.18	112.4292	95	.1075977	.2336842	.07254510
41	3089.048	19894.61	104.8564	96	.07250332	.1506509	.04990569
42	2679.693	17211.70	97.93759	97	.04784168	.09520687	.03356064
43	2324.252	14884.49	91.57815	98	.03091391	.05894919	.02207154
44	2015.624	12866.14	85.70402	99	.01957612	.03572030	.01421807
45	1747.576	11115.99	80.17708	100	.01212623	.02114582	.008954361
46	1514.805	9598.772	74.98933	101	.007338238	.01220443	.005507574
47	1312.632	8283.845	70.05580	102	.004327027	.006850376	.003299470
48	1137.087	7144.591	65.39843	103	.002480425	.003728848	.001921098
49	984.6751	6157.868	60.99489	104	.001382748	.001959028	.001088893
50	852.3911	5303.553	56.85821	105	.0007409089	.0009873789	.0005928021
51	737.5827	4564.157	52.95917	106	.0003865612	.0004719640	.0003157666
52	637.9293	3924.504	49.25367	107	.0001920801	.0002078539	.0001609020
53	551.4507	3371.418	45.73797	108	.00009186439	.00007840863	.00008010309
54	476.4200	2893.447	42.40292	109	.00004115137	.00001789190	.00003846759

**Table H (15.2)**

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**Commutation Factors Based on Life Table 90CM**

**Interest at 15.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	6502675	11593.42	55	373.8546	2228.939	35.05592
1	859930.6	5638682	2850.924	56	322.0182	1905.666	32.35689
2	745925.0	4892486	2267.157	57	277.1700	1627.316	29.81790
3	647190.3	4245138	1929.328	58	238.3706	1387.832	27.42023
4	561587.1	3683446	1703.279	59	204.8094	1181.967	25.15040
5	487340.9	3196031	1544.178	60	175.7945	1005.177	23.00757
6	422923.5	2773050	1419.881	61	150.7315	853.5117	20.99774
7	367031.9	2405973	1323.973	62	129.1058	723.5371	19.12813
8	318530.0	2087406	1244.188	63	110.4592	612.2721	17.39383
9	276445.7	1810933	1183.964	64	94.38871	517.1353	15.78414
10	239929.0	1570983	1139.528	65	80.54893	435.8936	14.29311
11	208237.9	1362728	1103.224	66	68.64332	366.6114	12.91839
12	180732.8	1181981	1071.710	67	58.41458	307.6110	11.65771
13	156852.7	1025111	1035.805	68	49.63109	257.4419	10.49992
14	136112.8	888976.6	988.3126	69	42.09272	214.8543	9.434864
15	118098.4	770850.7	929.0497	70	35.62567	178.7720	8.452319
16	102451.5	668367.0	859.7128	71	30.08169	148.2687	7.544856
17	88865.02	579467.7	785.9336	72	25.33497	122.5449	6.708147
18	77070.86	502362.4	711.7769	73	21.27699	100.9103	5.938617
19	66837.20	435492.9	642.2843	74	17.81704	82.76700	5.236461
20	57959.98	377503.7	579.4209	75	14.87487	67.59647	4.600207
21	50260.23	327217.3	523.1984	76	12.37948	54.95062	4.026989
22	43581.09	283612.4	472.0017	77	10.26732	44.44392	3.511846
23	37788.35	245802.9	426.3142	78	8.483014	35.74611	3.049606
24	32764.86	213019.2	385.9338	79	6.977965	28.57526	2.634525
25	28408.85	184594.0	350.5683	80	5.710512	22.69138	2.261422
26	24631.42	159948.0	319.3259	81	4.645937	17.88989	1.926674
27	21356.24	138579.2	292.2056	82	3.755290	13.99578	1.627931
28	18515.76	120052.1	267.8449	83	3.014111	10.85882	1.363570
29	16052.40	103989.5	245.9877	84	2.401698	8.349765	1.132534
30	13915.88	90064.41	226.0888	85	1.899138	6.357792	.9327534
31	12062.83	77993.12	207.8782	86	1.488579	4.789224	.7606171
32	10455.76	67529.63	191.2568	87	1.154831	3.565724	.6128410
33	9062.210	58460.44	176.2231	88	.8859382	2.621526	.4874662
34	7853.722	50600.33	162.4723	89	.6714621	1.901273	.3824686
35	6805.950	43788.62	150.0797	90	.5022262	1.358727	.2956997
36	5897.393	37885.95	138.7282	91	.3699754	.9557593	.2247000
37	5109.628	32771.50	128.3589	92	.2678769	.6612412	.1673682
38	4426.705	28340.43	118.9599	93	.1904812	.4497346	.1221216
39	3834.643	24501.80	110.3694	94	.1330114	.3005548	.08732703
40	3321.439	21176.74	102.5752	95	.09122469	.1972118	.06124850
41	2876.634	18296.82	95.51652	96	.06136385	.1269358	.04206960
42	2491.095	15802.74	89.07864	97	.04042094	.08009173	.02824700
43	2156.919	13643.07	83.17156	98	.02607350	.04951117	.01854781
44	1867.263	11773.28	77.72474	99	.01648228	.02995340	.01192937
45	1616.133	10154.77	72.60874	100	.01019206	.01770360	.007501115
46	1398.439	8754.102	67.81506	101	.006157058	.01020144	.004606440
47	1209.693	7542.294	63.26420	102	.003624235	.005716984	.002755254
48	1046.095	6494.206	58.97554	103	.002073950	.003106990	.001601688
49	904.3065	5588.019	54.92765	104	.001154145	.001629765	.0009064210
50	781.4604	4804.794	51.13167	105	.0006173447	.0008201620	.0004926801
51	675.0316	4128.103	47.55998	106	.0003215337	.0003914503	.0002620333
52	582.8158	3543.713	44.17145	107	.0001594909	.0001721503	.0001333241
53	502.9338	3039.288	40.96209	108	.00007614584	.00006485391	.0000628805
54	433.7500	2604.125	37.92291	109	.00003405091	.00001477904	.00003180449

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**Table H (15.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 15.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6418633	11530.54	55	339.8361	2003.342	31.32145
1	858440.2	5556137	2795.083	56	292.2092	1709.995	28.87000
2	743341.7	4812525	2212.797	57	251.0767	1457.849	26.56790
3	643831.2	4168538	1876.410	58	215.5558	1241.286	24.39769
4	557704.0	3610729	1651.714	59	184.8858	1055.448	22.34676
5	483132.5	3127524	1493.841	60	158.4183	896.1325	20.41394
6	418544.7	2708922	1370.717	61	135.5973	759.6951	18.60424
7	362602.3	2346275	1275.878	62	115.9416	642.9733	16.92370
8	314140.3	2032099	1197.119	63	99.02436	543.2264	15.36749
9	272163.5	1759908	1137.773	64	84.47087	458.0862	13.92560
10	235803.0	1524084	1094.060	65	71.96036	385.5068	12.59231
11	204302.3	1319765	1058.409	66	61.21792	323.7192	11.36516
12	177009.7	1142741	1027.516	67	52.00537	271.1923	10.24176
13	153355.3	989369.7	992.3795	68	44.10902	226.6051	9.211829
14	132847.1	856501.0	945.9831	69	37.34455	188.8215	8.266037
15	115065.2	741409.0	888.1886	70	31.55222	156.8649	7.395028
16	99647.18	641730.5	820.6869	71	26.59597	129.8961	6.591971
17	86282.80	555414.4	748.9850	72	22.36046	107.1925	5.852812
18	74701.66	480679.4	677.0412	73	18.74636	88.13108	5.174178
19	64670.32	415977.8	609.7390	74	15.67073	72.17337	4.556032
20	55983.71	359965.9	548.9626	75	13.06031	58.85347	3.996875
21	48462.36	311478.3	494.7009	76	10.85049	47.76951	3.493987
22	41949.31	269506.1	445.3754	77	8.983608	38.57646	3.042834
23	36310.43	233175.3	401.4339	78	7.409527	30.97931	2.638713
24	31428.84	201728.4	362.6640	79	6.084372	24.72676	2.276450
25	27203.23	174509.5	328.7680	80	4.970598	19.60525	1.951389
26	23545.23	150950.4	298.8755	81	4.036952	15.43314	1.660249
27	20379.10	130559.2	272.9721	82	3.257395	12.05533	1.400874
28	17637.96	112910.5	249.7447	83	2.609954	9.339001	1.171748
29	15264.88	97635.96	228.9404	84	2.076054	7.170145	.9718521
30	13210.24	84416.94	210.0331	85	1.638791	5.451246	.7992987
31	11431.31	72977.61	192.7598	86	1.282288	4.100054	.6508797
32	9891.203	63079.10	177.0212	87	.9930675	3.047936	.5236854
33	8558.038	54514.46	162.8107	88	.7605196	2.237404	.4159593
34	7403.930	47104.51	149.8353	89	.5754070	1.620186	.3258983
35	6405.045	40694.05	138.1619	90	.4296350	1.156059	.2516019
36	5540.388	35148.70	127.4877	91	.3159511	.8119332	.1909134
37	4791.992	30352.19	117.7540	92	.2283647	.5608569	.1419927
38	4144.328	26203.78	108.9464	93	.1621035	.3808603	.1034511
39	3583.810	22616.23	100.9103	94	.1129993	.2541252	.07386401
40	3098.797	19514.06	93.63175	95	.07736528	.1664827	.05172694
41	2679.156	16831.85	87.05157	96	.05195088	.1069868	.03547492
42	2316.063	14513.00	81.06047	97	.03416122	.06739714	.02378207
43	2001.892	12508.56	75.57287	98	.02199749	.04159717	.01559152
44	1730.051	10776.17	70.52160	99	.01388154	.02512542	.01001223
45	1494.780	9279.188	65.78536	100	.008568980	.01482640	.006285714
46	1291.190	7985.941	61.35520	101	.005167577	.008529882	.003853975
47	1114.984	6869.008	57.15673	102	.003036524	.004772635	.002301539
48	962.5233	5904.651	53.20702	103	.001734624	.002589671	.001335815
49	830.6202	5072.303	49.48552	104	.0009636387	.001356282	.0007547713
50	716.5401	4354.146	46.00165	105	.0005145506	.0006814853	.0004096019
51	617.8803	3734.746	42.72932	106	.0002675307	.0003247778	.0002175149
52	532.5473	3200.760	39.63018	107	.0001324737	.0001426264	.0001105092
53	458.7587	2740.641	36.69999	108	.00006313738	.00005366012	.00005487373
54	394.9659	2344.389	33.92999	109	.00002818485	.00001221181	.00002630423

**Table H (15.6)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 15.6 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	6336730	11470.09	55	308.9642	1801.079	27.99588
1	856955.0	5475727	2741.652	56	265.2042	1534.842	25.76891
2	740771.8	4734686	2160.840	57	227.4788	1306.395	23.68124
3	640495.3	4094035	1825.885	58	194.9585	1110.525	21.71659
4	553854.5	3540077	1602.533	59	166.9299	942.7355	19.86312
5	478967.6	3061037	1445.876	60	142.7855	799.1413	18.11942
6	414218.7	2646761	1323.911	61	122.0049	676.3804	16.48961
7	358233.7	2288484	1230.127	62	104.1391	571.5405	14.97874
8	309818.6	1978629	1152.380	63	88.79008	482.1027	13.58207
9	267954.9	1710647	1093.898	64	75.60967	405.8938	12.29024
10	231755.0	1478873	1050.896	65	64.30011	341.0406	11.09777
11	200447.6	1278409	1015.885	66	54.60657	285.9259	10.00213
12	173369.5	1105025	985.5985	67	46.30869	239.1528	9.000862
13	149941.7	955067.4	951.2122	68	39.20935	199.5184	8.084489
14	129665.3	825381.0	905.8849	69	33.13885	165.9899	7.244432
15	112115.0	713240.0	849.5200	70	27.95041	137.6813	6.472135
16	96924.29	616285.2	783.8019	71	23.51917	113.8324	5.761322
17	83779.90	532473.0	714.1153	72	19.73944	93.79002	5.108199
18	72409.21	460031.4	644.3145	73	16.52035	76.99202	4.509593
19	62577.26	397423.9	579.1301	74	13.78604	62.95352	3.965285
20	54078.06	343318.6	520.3680	75	11.46969	51.25586	3.473772
21	46731.75	296562.5	467.9954	76	9.512519	41.53867	3.032487
22	40381.30	256159.2	420.4695	77	7.862213	33.49315	2.637282
23	34892.71	221246.9	378.2045	78	6.473401	26.85584	2.283891
24	30149.48	191080.1	340.9783	79	5.306470	21.40269	1.967651
25	26050.72	165014.3	308.4881	80	4.327595	16.94370	1.684377
26	22508.69	142492.4	279.8851	81	3.508646	13.31758	1.431103
27	19448.24	123032.7	255.1419	82	2.826209	10.38690	1.205853
28	16803.19	106219.2	232.9933	83	2.260553	8.034214	1.007216
29	14517.26	91692.75	213.1896	84	1.795017	6.158957	.8342199
30	12541.52	79142.90	195.2227	85	1.414495	4.675318	.6851451
31	10833.86	68301.44	178.8370	86	1.104871	3.511077	.5571425
32	9358.027	58936.50	163.9329	87	.8541863	2.606099	.4476348
33	8082.717	50847.55	150.4992	88	.6530286	1.910127	.3550488
34	6980.611	43861.26	138.2544	89	.4932248	1.381063	.2777790
35	6028.389	37827.77	127.2572	90	.3676355	.9839123	.2141452
36	5205.558	32617.56	117.2188	91	.2698892	.6899558	.1622561
37	4494.601	28118.72	108.0806	92	.1947344	.4758545	.1205010
38	3880.406	24234.48	99.82630	93	.1379921	.3226308	.08766167
39	3349.778	20881.22	92.30806	94	.09602523	.2149331	.06249567
40	2891.426	17986.64	85.51025	95	.06563019	.1405846	.04369900
41	2495.543	15488.25	79.37535	96	.04399451	.09020055	.02992322
42	2153.601	13332.06	73.79933	97	.02887932	.05673213	.02002911
43	1858.247	11471.45	68.70075	98	.01856413	.03495900	.01311053
44	1603.134	9866.144	64.01571	99	.01169465	.02108221	.008405825
45	1382.726	8481.384	59.63044	100	.007206536	.01242070	.005268907
46	1192.332	7287.153	55.53567	101	.004338428	.007134476	.003225450
47	1027.835	6257.521	51.66177	102	.002544897	.003985545	.001923152
48	885.7559	5370.078	48.02370	103	.001451265	.002159178	.001114434
49	763.0505	4605.440	44.60176	104	.0008048290	.001129054	.0006286966
50	657.1118	3946.845	41.40387	105	.0004290081	.0005664401	.0003406434
51	565.6542	3379.800	38.40535	106	.0002226686	.0002695487	.0001806189
52	486.6905	2891.795	35.57045	107	.0001100685	.0001182046	.00009162858
53	418.5304	2472.024	32.89472	108	.00005236823	.00004441297	.00004543980
54	359.7082	2111.144	30.36965	109	.00002333700	.00001009386	.00002176236

## Section 4

**Table H (15.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 15.8 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	6256887	11411.93	55	280.9430	1619.683	25.03317
1	855475.0	5397370	2690.481	56	240.7353	1378.010	23.00980
2	738215.2	4658886	2111.137	57	206.1340	1170.998	21.11626
3	637182.4	4021549	1777.605	58	176.3600	993.8140	19.33738
4	550038.1	3471408	1555.587	59	150.7444	842.2933	17.66207
5	474845.7	2996491	1400.134	60	128.7183	712.8458	16.08870
6	409944.7	2586490	1279.315	61	109.7952	602.3704	14.62063
7	353925.0	2232522	1186.574	62	93.55537	508.1855	13.26206
8	305563.6	1926923	1109.823	63	79.62854	427.9760	12.00834
9	263818.5	1663078	1052.190	64	67.69100	359.7486	10.85073
10	227783.3	1435275	1009.886	65	57.46647	301.7878	9.784007
11	196672.2	1238587	975.5024	66	48.71885	252.6155	8.805594
12	169810.3	1068763	945.8105	67	41.24430	210.9576	7.912995
13	146609.8	922137.1	912.1571	68	34.86104	175.7187	7.097492
14	126565.0	795551.6	867.8726	69	29.41287	145.9600	6.351195
15	109245.3	686280.9	812.8994	70	24.76495	120.8776	5.666281
16	94280.31	591970.9	748.9147	71	20.80274	99.78328	5.036983
17	81353.73	510585.8	681.1834	72	17.42941	82.08640	4.459757
18	70190.89	440363.5	613.4582	73	14.56184	67.27982	3.931628
19	60555.38	379778.9	550.3214	74	12.13070	54.92698	3.452233
20	52240.42	327512.1	493.5035	75	10.07505	44.65168	3.020084
21	45065.77	282422.9	442.9511	76	8.341428	36.13077	2.632766
22	38874.46	243527.2	397.1562	77	6.882385	29.08792	2.286493
23	33532.67	209975.7	356.5009	78	5.656867	23.28782	1.977391
24	28924.27	181034.9	320.7543	79	4.629120	18.53075	1.701262
25	24948.91	156071.5	289.6095	80	3.768674	14.64765	1.454345
26	21519.46	134539.4	262.2381	81	3.050217	11.49531	1.233958
27	18561.40	115967.1	238.6014	82	2.452702	8.951939	1.038296
28	16009.26	99948.00	217.4797	83	1.958414	6.913707	.8660487
29	13807.45	86131.81	198.6268	84	1.552414	5.291898	.7162946
30	11907.71	74216.19	181.5520	85	1.221208	4.010994	.5874710
31	10268.59	63940.40	166.0069	86	.9522457	3.007579	.4770482
32	8854.440	55079.42	151.8918	87	.7349190	2.228960	.3827433
33	7634.550	47438.98	139.1911	88	.5608779	1.631198	.3031486
34	6582.165	40851.46	127.6345	89	.4228929	1.177577	.2368357
35	5674.478	35172.18	117.2734	90	.3146677	.8376467	.1823195
36	4891.490	30276.32	107.8318	91	.2306054	.5864771	.1379421
37	4216.133	26056.21	99.25192	92	.1661024	.4038553	.1022932
38	3633.704	22418.92	91.51518	93	.1174997	.2733859	.07430471
39	3131.394	19284.26	84.48056	94	.08162387	.1818401	.05289313
40	2698.255	16583.07	78.13102	95	.05569097	.1187512	.03692829
41	2324.798	14255.62	72.41057	96	.03726738	.07607129	.02524812
42	2002.787	12250.42	67.22021	97	.02442118	.04776943	.01687361
43	1725.132	10523.10	62.48248	98	.01567125	.02938925	.01102774
44	1485.723	9035.360	58.13653	99	.009855199	.01769514	.007059367
45	1279.245	7754.234	54.07569	100	.006062532	.01040861	.004417972
46	1101.194	6651.286	50.29040	101	.003643419	.005969225	.002700282
47	947.6312	5701.998	46.71548	102	.002133518	.003329314	.001607486
48	815.2283	4885.217	43.36398	103	.001214569	.001800822	.0009300389
49	701.0802	4182.678	40.21703	104	.0006724007	.0009401963	.0005238497
50	602.7025	3578.616	37.28121	105	.0003577992	.0004709683	.0002833862
51	517.9216	3059.421	34.53317	106	.0001853882	.0002237841	.0001500303
52	444.8516	2613.367	31.93957	107	.00009148195	.00009799637	.00007599852
53	381.8902	2230.344	29.49582	108	.00004344997	.00003677141	.00003764009
54	327.6507	1901.627	27.19365	109	.00001932929	.000008345981	.00001801063

**Table H (16.0)**

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**Commutation Factors Based on Life Table 90CM**

**Interest at 16.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6179026	11355.92	55	255.5051	1456.953	22.39263
1	854000.0	5320991	2641.435	56	218.5606	1237.541	20.55394
2	735671.8	4585052	2063.551	57	186.8238	1049.922	18.83619
3	633892.3	3951006	1731.434	58	159.5634	889.6132	17.22524
4	546254.6	3404649	1510.739	59	136.1523	752.7598	15.71070
5	470766.3	2933811	1356.478	60	116.0579	636.0445	14.29077
6	405722.2	2528034	1236.793	61	98.82526	536.6069	12.96816
7	349675.6	2178316	1145.080	62	84.06284	451.9784	11.74630
8	301374.3	1876906	1069.312	63	71.42573	380.0315	10.62068
9	259752.8	1617127	1012.514	64	60.61323	318.9380	9.583152
10	223886.3	1393221	970.8951	65	51.36906	267.1271	8.628730
11	192974.2	1200232	937.1271	66	43.47450	223.2480	7.754829
12	166330.1	1033888	908.0167	67	36.74110	186.1384	6.958950
13	143357.5	890515.3	875.0793	68	31.00125	154.8011	6.233067
14	123544.0	766951.2	831.8118	69	26.11120	128.3829	5.569930
15	106453.8	660472.6	778.1937	70	21.94711	106.1545	4.962386
16	91712.84	568730.9	715.8937	71	18.40395	87.49259	4.405136
17	79001.84	489698.6	650.0595	72	15.39301	71.86335	3.894879
18	68044.18	421624.0	584.3448	73	12.83831	58.80927	3.428827
19	58602.15	362993.5	523.1879	74	10.67648	47.93728	3.006511
20	50468.23	312499.9	468.2466	75	8.851970	38.90936	2.626472
21	43461.91	269015.4	419.4481	76	7.316169	31.43578	2.286445
22	37426.30	231568.6	375.3183	77	6.026052	25.26923	1.982976
23	32227.84	199322.7	336.2088	78	4.944478	20.19955	1.712549
24	27750.84	171556.0	301.8807	79	4.039183	16.04872	1.471387
25	23895.49	147646.7	272.0232	80	3.282723	12.66633	1.256110
26	20575.30	127059.2	245.8285	81	2.652326	9.925203	1.064294
27	17716.42	109332.3	223.2468	82	2.129078	7.717420	.8942909
28	15254.13	94068.89	203.1028	83	1.697078	5.951175	.7448905
29	13133.49	80927.10	185.1535	84	1.342937	4.548207	.6152237
30	11306.95	69612.64	168.9252	85	1.054601	3.442055	.5038722
31	9733.711	59872.10	154.1761	86	.8209148	2.577028	.4085903
32	8378.752	51487.15	140.8069	87	.6324688	1.906951	.3273566
33	7211.943	44269.65	128.7982	88	.4818574	1.393406	.2589124
34	6207.092	38057.51	117.8901	89	.3626863	1.004366	.2019877
35	5341.901	32711.09	108.1271	90	.2694036	.7133339	.1552702
36	4596.864	28110.11	99.24603	91	.1970931	.4986651	.1173067
37	3955.354	24151.03	91.18934	92	.1417191	.3428517	.08686281
38	3403.073	20744.60	83.93694	93	.1000783	.2317267	.06300198
39	2927.588	17813.96	77.35407	94	.06940181	.1538887	.04477962
40	2518.291	15292.93	71.42253	95	.04727036	.1003389	.03121614
41	2166.001	13124.46	66.08788	96	.03157793	.06417478	.02130996
42	1862.768	11259.45	61.25592	97	.02065722	.04023499	.01421962
43	1601.758	9655.655	56.85293	98	.01323303	.02471450	.009278713
44	1377.092	8276.696	52.82101	99	.008307529	.01485684	.005930434
45	1183.666	7091.288	49.06009	100	.005101655	.008725183	.003705625
46	1017.161	6072.507	45.56042	101	.003060672	.004995858	.002261334
47	873.8083	5197.171	42.26094	102	.001789181	.002782013	.001344059
48	750.4238	4445.317	39.17300	103	.001016789	.001502419	.0007764019
49	644.2370	3799.740	36.27852	104	.0005619368	.0007831796	.0004366280
50	552.8808	3245.612	33.58289	105	.0002985033	.0003917138	.0002358291
51	474.2891	2770.156	31.06403	106	.0001543983	.0001858495	.0001246624
52	406.6725	2362.385	28.69082	107	.00007605826	.00008126936	.00006305517
53	348.5128	2012.839	26.45859	108	.00003606211	.00003045457	.00003118938
54	298.4983	1713.369	24.35932	109	.00001601504	.000006903036	.00001491056

## Section 4

**Table H (16.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 16.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6103075	11301.92	55	232.4085	1310.927	20.03826
1	852530.1	5246517	2594.384	56	198.4614	1111.693	18.36711
2	733141.6	4513109	2017.955	57	169.3512	941.6210	16.80857
3	630624.8	3882331	1687.244	58	144.3913	796.5548	15.34945
4	542503.5	3339726	1467.861	59	122.9942	672.9272	13.98001
5	466728.8	2872926	1314.782	60	104.6613	567.6730	12.69833
6	401550.3	2471321	1196.218	61	88.96752	478.1542	11.50654
7	345484.3	2125795	1105.521	62	75.54739	402.0985	10.40743
8	297249.5	1828511	1030.720	63	64.07992	337.5510	9.396650
9	255756.7	1572728	974.7446	64	54.28584	282.8350	8.466567
10	220062.6	1352647	933.7984	65	45.92748	236.5125	7.612458
11	189351.9	1163279	900.6336	66	38.80230	197.3491	6.831753
12	162927.1	1000339	872.0924	67	32.73609	164.2847	6.121973
13	140182.8	860141.6	839.8546	68	27.57438	136.4114	5.475732
14	120600.1	739521.9	797.5790	69	23.18490	112.9539	4.886367
15	103738.3	635759.4	745.2802	70	19.45394	93.25063	4.347341
16	89219.53	546511.8	684.6178	71	16.28520	76.73714	3.853788
17	76721.81	469760.4	620.6244	72	13.59746	62.93101	3.402634
18	65966.66	403764.2	556.8571	73	11.32123	51.41950	2.991273
19	56715.13	347021.7	497.6147	74	9.398653	41.84873	2.619158
20	48759.05	298238.1	444.4849	75	7.779103	33.91501	2.284871
21	41917.74	256298.5	397.3766	76	6.418376	27.35853	1.986294
22	36034.45	220244.4	354.8486	77	5.277475	21.95802	1.720276
23	30975.90	189251.1	317.2236	78	4.322804	17.52576	1.483632
24	26626.91	162609.0	284.2553	79	3.525255	13.90306	1.272959
25	22888.24	139707.5	255.6299	80	2.860112	10.95611	1.085223
26	19674.09	120021.8	230.5593	81	2.306894	8.571978	.9182340
27	16911.27	103100.5	208.9840	82	1.848605	6.655036	.7704896
28	14535.82	88555.84	189.7707	83	1.470979	5.124105	.6408737
29	12493.50	76054.44	172.6803	84	1.162015	3.910146	.5285718
30	10737.45	65309.85	157.2550	85	.9109538	2.954663	.4322984
31	9227.545	56075.83	143.2600	86	.7078775	2.208747	.3500605
32	7929.374	48140.60	130.5961	87	.5444412	1.631932	.2800682
33	6813.397	41321.95	119.2406	88	.4140781	1.190624	.2211970
34	5853.983	35463.21	108.9434	89	.3111335	.8568826	.1723185
35	5029.340	30429.61	99.74317	90	.2307124	.6076479	.1322734
36	4320.447	26105.30	91.38842	91	.1684965	.4241258	.09978808
37	3711.113	22390.69	83.82223	92	.1209482	.2911489	.07378211
38	3187.440	19200.10	77.02308	93	.08526344	.1964741	.05343463
39	2737.364	16459.89	70.86224	94	.05902632	.1302727	.03792214
40	2350.609	14106.72	65.32053	95	.04013431	.08480697	.02639558
41	2018.296	12086.12	60.34506	96	.02676469	.05415512	.01799156
42	1732.754	10351.28	55.84619	97	.01747843	.03389926	.01198675
43	1487.397	8861.994	51.75378	98	.01117743	.02078971	.007809494
44	1276.571	7583.693	48.01271	99	.007004967	.01247766	.004983587
45	1095.375	6486.706	44.52910	100	.004294347	.007316299	.003109107
46	939.6704	5545.539	41.29305	101	.002571904	.004182521	.001894335
47	805.8489	4738.281	38.24736	102	.001500874	.002325413	.001124157
48	690.8694	4046.096	35.40185	103	.0008514762	.001253860	.0006483509
49	592.0888	3452.775	32.73921	104	.0004697654	.0006525933	.0003640453
50	507.2529	2944.377	30.26375	105	.0002491120	.0003259007	.0001963161
51	434.3982	2508.911	27.95461	106	.0001286292	.0001543951	.0001036172
52	371.8275	2136.079	25.78273	107	.00006325510	.00006741929	.00005233317
53	318.1028	1817.033	23.74339	108	.00002994002	.00002523108	.00002585259
54	271.9834	1544.164	21.82882	109	.00001327336	.000005711430	.00001234811



**Table H (16.4)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 16.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	6028964	11249.83	55	211.4341	1179.853	17.93818
1	851065.3	5173879	2549.214	56	180.2405	998.9110	16.41906
2	730624.3	4442988	1974.233	57	153.5386	844.7188	15.00474
3	627379.8	3815457	1644.919	58	130.6844	713.4236	13.68290
4	538784.5	3276571	1426.838	59	111.1272	601.7241	12.44445
5	462732.9	2813768	1274.929	60	94.40070	506.7887	11.28735
6	397428.3	2416286	1157.474	61	80.10756	426.1848	10.21326
7	341350.4	2074894	1067.779	62	67.90701	357.8208	9.224394
8	293188.1	1781672	993.9323	63	57.50032	299.9010	8.316555
9	251828.8	1529817	938.7652	64	48.62818	250.8875	7.482635
10	216310.5	1313488	898.4799	65	41.07024	209.4639	6.718149
11	185803.7	1127669	865.9064	66	34.63899	174.5026	6.020565
12	159599.3	968057.1	837.9223	67	29.17344	145.0366	5.387446
13	137083.6	830958.9	806.3681	68	24.53125	120.2394	4.811992
14	117731.3	713208.6	765.0599	69	20.59076	99.40654	4.288087
15	101096.6	612088.5	714.0458	70	17.24757	81.93793	3.809751
16	86798.11	525263.0	654.9752	71	14.41341	67.32247	3.372523
17	74511.33	450723.0	592.7681	72	12.01391	55.12419	2.973541
18	63955.98	386738.4	530.8872	73	9.985585	44.97079	2.610376
19	54891.96	331819.9	473.4962	74	8.275582	36.54365	2.282423
20	47110.55	284685.6	422.1151	75	6.837787	29.56996	1.988314
21	40430.95	244233.6	376.6357	76	5.632023	23.81675	1.726075
22	34696.61	209518.1	335.6488	77	4.622943	19.08603	1.492835
23	29774.63	179726.7	299.4494	78	3.780168	15.21014	1.285705
24	25550.32	154161.8	267.7848	79	3.077437	12.04764	1.101624
25	21925.08	132224.0	240.3387	80	2.492499	9.479468	.9378659
26	18813.80	113399.1	216.3422	81	2.006932	7.405341	.7924562
27	16144.00	97245.60	195.7267	82	1.605470	5.740522	.6640249
28	13852.48	83384.64	177.3997	83	1.275316	4.413229	.5515460
29	11885.72	71491.41	161.1256	84	1.005718	3.362554	.4542594
30	10197.54	61287.09	146.4625	85	.7870710	2.537009	.3710015
31	8748.503	52532.45	133.1817	86	.6105607	1.893639	.3000038
32	7504.808	45022.09	121.1848	87	.4687862	1.396978	.2396819
33	6437.505	38579.63	110.4458	88	.3559257	1.017646	.1890316
34	5521.518	33053.62	100.7244	89	.2669789	.7312680	.1470509
35	4735.558	28314.05	92.05362	90	.1976306	.5177710	.1127162
36	4061.084	24249.34	84.19315	91	.1440878	.3608342	.08491100
37	3482.336	20763.72	77.08682	92	.1032498	.2473160	.06268996
38	2985.806	17774.96	70.71188	93	.07266170	.1666338	.04533376
39	2559.796	15212.50	64.94536	94	.05021594	.1103138	.03212448
40	2194.352	13015.76	59.76725	95	.03408512	.07170080	.02232619
41	1880.893	11132.72	55.12621	96	.02269157	.04571364	.01519453
42	1612.015	9518.770	50.93695	97	.01479305	.02856988	.01010759
43	1381.377	8135.635	47.13273	98	.009443876	.01749354	.006574936
44	1183.541	6950.490	43.66108	99	.005908371	.01048270	.004189207
45	1013.806	5935.193	40.43390	100	.003615863	.006136812	.002609426
46	868.2011	5065.609	37.44121	101	.002161835	.003502689	.001587395
47	743.2785	4321.031	34.62941	102	.001259405	.001944363	.0009405291
48	636.1317	3683.688	32.00693	103	.0007132582	.001046752	.0005415908
49	544.2408	3138.315	29.55720	104	.0003928334	.0005439534	.0003036250
50	465.4595	2671.804	27.28359	105	.0002079578	.0002712317	.0001634758
51	397.9226	2272.904	25.16639	106	.0001071947	.0001283054	.00008615264
52	340.0206	1931.964	23.17846	107	.00005262382	.00005594762	.00004344841
53	290.3917	1640.711	21.31506	108	.00002486521	.00002091029	.00002143592
54	247.8634	1392.041	19.56866	109	.00001100460	.000004727060	.00001022936

## Section 4

**Table H (16.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 16.6 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	5956629	11199.54	55	192.3839	1062.167	16.06418
1	849605.5	5103010	2505.815	56	163.7195	897.8100	14.68302
2	728120.1	4374625	1932.274	57	139.2259	757.9914	13.39936
3	624157.0	3750317	1604.350	58	118.2989	639.1396	12.20170
4	535097.4	3215119	1387.561	59	100.4227	538.1998	11.08151
5	458777.9	2756272	1236.812	60	85.16105	452.5564	10.03669
6	393355.6	2362863	1120.452	61	72.14292	379.9664	9.068495
7	337272.8	2025549	1031.747	62	61.05050	318.5051	8.178656
8	289189.0	1736326	958.8402	63	51.60590	266.5227	7.363128
9	247967.8	1488333	904.4686	64	43.56839	222.6090	6.615287
10	212628.7	1275686	864.8325	65	36.73374	185.5593	5.930889
11	182327.9	1093344	832.8388	66	30.92841	154.3431	5.307456
12	156345.0	936985.8	805.3999	67	26.00366	128.0787	4.742605
13	134058.1	802913.4	774.5136	68	21.82835	106.0137	4.230083
14	114935.4	687959.4	734.1491	69	18.29060	87.50802	3.764272
15	98526.44	589410.0	684.3860	70	15.29460	72.01741	3.339708
16	84446.41	504937.0	626.8627	71	12.75943	59.07912	2.952295
17	72368.18	432540.9	566.3890	72	10.61704	48.29915	2.599377
18	62009.88	370503.3	506.3357	73	8.809412	39.34168	2.278692
19	53130.38	317347.2	450.7350	74	7.288302	31.91991	1.989597
20	45520.48	271803.8	401.0423	75	6.011707	25.78871	1.730781
21	38999.32	232784.2	357.1328	76	4.943119	20.73924	1.500406
22	33410.62	199355.4	317.6285	77	4.050510	16.59429	1.295858
23	28621.89	170717.4	282.7984	78	3.306410	13.20416	1.114519
24	24518.99	146184.4	252.3839	79	2.687133	10.44275	.9536363
25	21003.99	125168.2	226.0665	80	2.172648	8.204140	.8107605
26	17992.51	107165.1	203.0963	81	1.746391	6.399277	.6841111
27	15412.78	91743.25	183.3964	82	1.394651	4.953070	.5724414
28	13202.36	78532.82	165.9133	83	1.105950	3.802046	.4748099
29	11308.47	67217.19	150.4154	84	.8706597	2.892467	.3905102
30	9685.644	57525.11	136.4754	85	.6802060	2.179011	.3184902
31	8295.089	49224.21	123.8713	86	.5267564	1.623949	.2571808
32	7103.647	42115.31	112.5052	87	.4037479	1.196193	.2051798
33	6082.943	36027.68	102.3483	88	.3060195	.8700497	.1615913
34	5208.457	30814.98	93.16964	89	.2291507	.6242482	.1255255
35	4459.398	26351.81	84.99691	90	.1693374	.4413159	.09607898
36	3817.697	22530.70	77.60071	91	.1232481	.3070771	.07227333
37	3268.019	19259.60	70.92556	92	.08816510	.2101438	.05328123
38	2797.241	16459.60	64.94771	93	.06193948	.1413674	.03847249
39	2394.022	14063.09	59.54964	94	.04273247	.09344048	.02722135
40	2048.724	12012.13	54.71071	95	.02895580	.06063819	.01888987
41	1753.055	10257.07	50.38111	96	.01924375	.03859959	.01283622
42	1499.876	8755.397	46.47968	97	.01252384	.02408563	.008525625
43	1283.077	7470.687	42.94290	98	.007981498	.01472445	.005537239
44	1097.434	6371.765	39.72085	99	.004984898	.008809407	.003522537
45	938.4346	5431.950	36.73083	100	.003045474	.005149063	.002190730
46	802.2765	4628.396	33.96283	101	.001817691	.002934268	.001330602
47	685.6615	3941.536	31.36659	102	.001057103	.001626261	.0007871432
48	585.8139	3354.606	28.94932	103	.0005976584	.0008741291	.0004525530
49	500.3319	2853.233	26.69515	104	.0003286012	.0004535427	.0002533131
50	427.1726	2425.096	24.60663	105	.0001736562	.0002258050	.0001361725
51	364.5646	2059.635	22.66512	106	.00008935996	.0001066584	.00007165466
52	310.9822	1747.813	20.84529	107	.00004379317	.00004644283	.00003608366
53	265.1362	1481.891	19.14237	108	.00002065715	.00001733502	.00001777954
54	225.9184	1255.237	17.54912	109	.000009126556	.000003913618	.000008476896

**Table H (16.8)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 16.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	58860063	111509.4	55	1750.785	9564.715	143.9125
1	8481507	50338488	24640.86	56	1487.373	8071.548	131.3532
2	7256286	43079563	18919.80	57	1262.686	6803.487	119.7005
3	6209562	36868495	15654.36	58	1071.055	5727.426	108.8471
4	5314417	31553084	13499.30	59	907.6502	4815.102	98.71313
5	4548635	27003759	12003.28	60	768.3931	4042.356	89.27725
6	3893316	23109911	10850.53	61	649.8182	3388.512	80.54829
7	3332509	19776998	9973.247	62	548.9631	2835.854	72.53952
8	2852511	16924155	9253.443	63	463.2430	2369.232	65.21212
9	2441724	14482183	8717.556	64	390.4243	1975.713	58.50440
10	2090158	12391846	8327.569	65	328.6141	1644.273	52.37623
11	1789229	10602472	8013.317	66	276.2068	1365.496	46.80351
12	1531626	9070722	7744.266	67	231.8286	1131.342	41.76308
13	1311044	7759538	7441.928	68	194.2715	934.9646	37.19744
14	1122106	6637251	7047.490	69	162.5069	770.5470	33.05502
15	960259.0	5676768	6562.040	70	135.6556	633.1529	29.28587
16	821622.8	4854887	6001.850	71	112.9761	518.5931	25.85242
17	702901.8	4151714	5413.935	72	93.84567	423.3073	22.73005
18	601261.8	3550183	4831.106	73	77.73446	344.2664	19.89770
19	514282.0	3035652	4292.416	74	64.20203	278.8886	17.34874
20	439866.6	2595564	3811.790	75	52.86593	224.9719	15.07065
21	376207.0	2219162	3387.825	76	43.39452	180.6437	13.04638
22	321743.8	1897242	3007.048	77	35.49761	144.3185	11.25211
23	275156.4	1621931	2671.900	78	28.92690	114.6591	9.664163
24	235309.6	1386487	2379.741	79	23.46875	90.54166	8.257755
25	201230.9	1185140	2127.372	80	18.94288	71.02367	7.010900
26	172083.8	1012954	1907.478	81	15.20036	55.31438	5.907542
27	147158.4	865709.3	1719.213	82	12.11807	42.74834	4.936353
28	125837.9	739794.5	1552.420	83	9.593102	32.76426	4.088707
29	107601.8	632124.6	1404.818	84	7.539245	24.88800	3.358061
30	92002.52	540061.0	1272.282	85	5.879976	18.72059	2.734916
31	78658.93	461346.9	1152.652	86	4.545699	13.93063	2.205353
32	67245.62	394051.6	1044.958	87	3.478218	10.24559	1.756959
33	57484.68	336522.6	948.8846	88	2.631791	7.440732	1.381748
34	49136.38	287346.2	862.2139	89	1.967339	5.330440	1.071825
35	41997.75	245312.9	785.1737	90	1.451332	3.762591	.8192162
36	35892.77	209388.1	715.5727	91	1.054508	2.614048	.6153477
37	30672.26	178686.9	652.8648	92	.7530465	1.786109	.4529802
38	26208.78	152452.2	596.8035	93	.5281391	1.199673	.3265940
39	22392.40	130036.5	546.2662	94	.3637429	.7917150	.2307348
40	19129.86	110885.8	501.0412	95	.2460525	.5129769	.1598724
41	16341.04	94526.14	460.6458	96	.1632442	.3260241	.1084721
42	13957.09	80552.29	424.3075	97	.1060574	.2031134	.07193438
43	11919.23	68617.89	391.4220	98	.06747513	.1239746	.04664741
44	10177.23	58426.87	361.5142	99	.04206989	.07405472	.02962870
45	8687.821	49726.27	333.8077	100	.02565817	.04321626	.01839784
46	7414.582	42299.88	308.2024	101	.01528785	.02458853	.01115698
47	6325.983	35962.83	284.2272	102	.008875632	.01360625	.006589782
48	5395.524	30557.03	261.9428	103	.005009460	.007302024	.003782720
49	4600.318	25947.14	241.1976	104	.002749557	.003782785	.002114049
50	3920.927	22017.37	222.0099	105	.001450573	.001880462	.001134655
51	3340.532	18668.62	204.2032	106	.0007451573	.0008869191	.0005961549
52	2844.673	15816.26	187.5412	107	.0003645584	.0003856513	.0002997689
53	2421.149	13387.93	171.9762	108	.0001716670	.0001437569	.0001475159
54	2059.491	11321.74	157.4386	109	.00007571450	.00003241203	.00007026928

## Section 4

**Table H (17.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 17.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	58170357	111039.3	55	1593.554	8615.184	128.9722
1	8467009	49663348	24239.35	56	1351.484	7258.436	117.5499
2	7231500	42429219	18532.57	57	1145.364	6108.197	106.9701
3	6177772	36249948	15280.85	58	969.8767	5133.787	97.13294
4	5278173	30970788	13138.51	59	820.5034	4309.058	87.96352
5	4509890	26460214	11653.87	60	693.4295	3611.701	79.44034
6	3853554	22606133	10511.84	61	585.4203	3022.653	71.56918
7	3292837	19312897	9644.199	62	493.7146	2525.616	64.35978
8	2813735	16498834	8933.525	63	415.9094	2106.673	57.77502
9	2404415	14094175	8405.338	64	349.9319	1753.968	51.75743
10	2054702	12039297	8021.613	65	294.0288	1457.410	46.26917
11	1755871	10283283	7712.936	66	246.7147	1208.399	41.28689
12	1500501	8782660	7449.109	67	206.7210	999.6048	36.78820
13	1282207	7500317	7153.149	68	172.9354	824.7948	32.72024
14	1095548	6404591	6767.690	69	144.4121	678.6848	29.03568
15	935929.5	5468443	6294.103	70	120.3445	556.7980	25.68885
16	799436.9	4668755	5748.537	71	100.0535	455.3420	22.64533
17	682752.6	3985739	5176.948	72	82.96919	371.0995	19.88228
18	583027.9	3402451	4611.273	73	68.60775	301.3387	17.38017
19	497833.4	2904377	4089.332	74	56.56728	243.7355	15.13225
20	425070.1	2479092	3624.444	75	46.49963	196.3116	13.12665
21	362930.5	2115973	3215.064	76	38.10355	157.3882	11.34755
22	309858.7	1805945	2848.015	77	31.11621	125.5465	9.773299
23	264539.3	1541257	2525.501	78	25.31316	99.59243	8.382447
24	225843.3	1315285	2244.837	79	20.50178	78.52395	7.152707
25	192805.4	1122368	2002.811	80	16.51979	61.50261	6.064341
26	164596.9	957674.0	1792.291	81	13.23333	47.82621	5.102879
27	140515.3	817075.8	1612.358	82	10.53188	36.90500	4.258034
28	119951.8	697050.7	1453.221	83	8.323165	28.24261	3.521921
29	102393.4	594592.5	1312.634	84	6.530017	21.42069	2.888499
30	87399.55	507134.9	1186.613	85	5.084157	16.08801	2.349196
31	74595.81	432486.8	1073.057	86	3.923747	11.95342	1.891666
32	63663.04	368776.7	971.0062	87	2.997189	8.778009	1.504928
33	54329.10	314405.7	880.1232	88	2.263944	6.365186	1.181863
34	46359.69	268008.3	798.2748	89	1.689470	4.552954	.9154677
35	39556.73	228418.1	725.6455	90	1.244214	3.208851	.6987088
36	33748.79	194639.1	660.1416	91	.9024747	2.225899	.5240719
37	28790.82	165821.2	601.2258	92	.6433748	1.518539	.3852232
38	24559.08	141237.9	548.6448	93	.4504510	1.018367	.2773287
39	20947.05	120269.0	501.3260	94	.3097068	.6710127	.1956347
40	17864.50	102385.0	459.0534	95	.2091419	.4340884	.1353469
41	15234.07	87133.57	421.3597	96	.1385185	.2754522	.09169164
42	12989.37	74128.60	387.5097	97	.08983970	.1713364	.06071251
43	11073.84	63040.66	356.9285	98	.05705949	.1044137	.03930917
44	9439.232	53588.64	329.1638	99	.03551505	.06227174	.02492886
45	8044.054	45532.75	303.4868	100	.02162339	.03628267	.01545534
46	6853.427	38668.41	279.7975	101	.01286180	.02061101	.009357925
47	5837.221	32820.98	257.6542	102	.007454377	.01138732	.005518532
48	4970.141	27841.37	237.1078	103	.004200103	.006101640	.003162824
49	4230.385	23602.19	218.0132	104	.002301382	.003156033	.001764856
50	3599.464	19994.60	200.3824	105	.001212056	.001566509	.0009457492
51	3061.411	16925.66	184.0485	106	.0006215670	.0007377526	.0004961491
52	2602.528	14316.10	168.7907	107	.0003035736	.0003203389	.0002491160
53	2211.269	12098.28	154.5619	108	.0001427056	.0001192538	.0001224324
54	1877.746	10214.42	141.2950	109	.00006283332	.00002685185	.00005826850

**Table H (17.2)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 17.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	57496602	110584.5	55	1450.676	7761.927	115.6246
1	8452560	49004110	23852.74	56	1228.211	6528.932	105.2345
2	7206840	41794650	18160.19	57	1039.115	5485.394	95.62735
3	6146199	35646960	14922.10	58	878.4055	4602.883	86.70970
4	5242236	30403743	12792.39	59	741.8518	3857.210	78.41160
5	4471541	25931524	11319.01	60	625.8890	3227.776	70.71149
6	3814266	22116736	10187.58	61	527.4982	2697.010	63.61258
7	3253703	18862638	9329.464	62	444.1068	2249.914	57.12159
8	2775551	16086764	8627.788	63	373.4810	1873.708	51.20312
9	2367738	13718786	8107.179	64	313.6979	1557.525	45.80365
10	2019907	11698705	7729.605	65	263.1335	1292.128	40.88755
11	1723191	9975375	7426.393	66	220.4142	1069.662	36.43229
12	1470061	8505194	7167.680	67	184.3688	883.4445	32.41634
13	1254052	7251009	6877.952	68	153.9731	727.8023	28.79109
14	1069663	6181173	6501.254	69	128.3580	597.9352	25.51311
15	912256.3	5268704	6039.220	70	106.7834	489.7832	22.54069
16	777886.4	4490573	5507.872	71	88.62737	399.9135	19.84225
17	663213.9	3827103	4952.129	72	73.36871	325.4188	17.39667
18	565376.6	3261474	4403.074	73	60.56552	263.8354	15.18582
19	481937.5	2779303	3897.332	74	49.85123	213.0713	13.20297
20	410795.4	2368301	3447.643	75	40.90894	171.3492	11.43688
21	350144.0	2017975	3052.322	76	33.46512	137.1640	9.872908
22	298431.9	1719380	2698.482	77	27.28173	109.2462	8.491379
23	254348.9	1464888	2388.107	78	22.15592	86.52932	7.272881
24	216773.0	1247991	2118.466	79	17.91403	68.12012	6.197370
25	184746.1	1063138	1886.343	80	14.41001	53.27260	5.247126
26	157447.6	905597.9	1684.781	81	11.52358	41.36320	4.409113
27	134182.6	771336.1	1512.799	82	9.155510	31.86924	3.674002
28	114350.5	656915.7	1360.953	83	7.223094	24.35176	3.034592
29	97445.34	559408.7	1227.036	84	5.657275	18.44159	2.485321
30	83034.14	476319.4	1107.199	85	4.397139	13.82951	2.018463
31	70748.98	405520.8	999.4009	86	3.387744	10.25973	1.623071
32	60276.97	345199.3	902.6884	87	2.583342	7.522772	1.289425
33	51351.69	293808.0	816.7070	88	1.948013	5.446657	1.011188
34	43744.25	250028.2	739.4050	89	1.451225	3.889981	.7821481
35	37261.39	212735.3	670.9270	90	1.066934	2.737391	.5961024
36	31736.23	180970.7	609.2726	91	.7725664	1.895931	.4464661
37	27027.72	153917.5	553.9137	92	.5498232	1.291427	.3276978
38	23015.77	130879.0	504.5915	93	.3842951	.8647130	.2355645
39	19597.23	111261.3	460.2811	94	.2637705	.5688793	.1659233
40	16684.80	94558.34	420.7637	95	.1778176	.3674404	.1146179
41	14203.79	80338.36	385.5868	96	.1175709	.2327942	.07753030
42	12090.23	68233.61	354.0509	97	.07612347	.1445742	.05125670
43	10289.71	57930.81	325.6089	98	.04826545	.08796562	.03313537
44	8755.877	49163.06	299.8306	99	.02999019	.05237946	.02098092
45	7448.970	41703.14	276.0311	100	.01822841	.03047080	.01298743
46	6335.593	35357.45	254.1116	101	.01082393	.01728221	.007851387
47	5386.962	29961.07	233.6576	102	.006262574	.009533207	.004622863
48	4578.938	25373.41	214.7109	103	.003522571	.005100175	.002645341
49	3890.757	21474.56	197.1331	104	.001926845	.002633949	.001473805
50	3304.839	18162.26	180.9305	105	.001013069	.001305382	.0007885428
51	2806.030	15349.33	165.9454	106	.0005186358	.0006138680	.0004130505
52	2381.356	12961.54	151.9714	107	.0002528697	.0002661721	.0002070881
53	2019.895	10935.66	138.9620	108	.0001186675	.00009895882	.0001016466
54	1712.310	9217.772	126.8528	109	.00005216020	.00002225265	.00004833275

## Section 4

**Table H (17.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 17.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	56838253	110143.9	55	1320.820	6994.972	103.6951
1	8438160	48360229	23480.23	56	1116.364	5874.260	94.24254
2	7182306	41175311	17801.84	57	942.8791	4927.368	85.51709
3	6114841	35058987	14577.31	58	795.6955	4127.953	77.43168
4	5206605	29851408	12460.12	59	670.8548	3453.643	69.92082
5	4433583	25417153	10997.91	60	565.0257	2885.417	62.96309
6	3775445	21641193	9876.963	61	475.3915	2407.080	56.55952
7	3215100	18425702	9028.243	62	399.5557	2004.836	50.71431
8	2737949	15687434	8335.436	63	335.4424	1666.946	45.39373
9	2331682	13355516	7822.283	64	281.2681	1383.449	40.54800
10	1985759	11369587	7450.750	65	235.5291	1145.894	36.14357
11	1691173	9678276	7152.898	66	196.9552	947.1058	32.15883
12	1440289	8237871	6899.191	67	164.4655	780.9909	28.57312
13	1226561	7011180	6615.554	68	137.1172	642.3874	25.34176
14	1044432	5966578	6247.402	69	114.1115	526.9342	22.42492
15	889220.8	5077150	5796.621	70	94.76976	430.9499	19.78448
16	756952.1	4319960	5279.096	71	78.52237	351.3268	17.39151
17	644266.2	3675445	4738.733	72	64.89271	285.4382	15.22647
18	548288.4	3126912	4205.783	73	53.47737	231.0621	13.27256
19	466575.1	2660111	3715.711	74	43.94201	186.3154	11.52314
20	397023.2	2262888	3280.698	75	35.99829	149.6016	9.967617
21	337828.7	1924884	2898.930	76	29.39785	119.5712	8.592465
22	287444.9	1637282	2557.803	77	23.92515	95.08822	7.379796
23	244567.5	1392577	2259.089	78	19.39689	75.20019	6.312053
24	208081.5	1184376	2000.022	79	15.65651	59.11091	5.371212
25	177036.7	1007237	1777.380	80	12.57261	46.15658	4.541369
26	150620.3	856528.2	1584.380	81	10.03710	35.78343	3.810784
27	128145.4	728307.1	1419.985	82	7.960911	27.52823	3.171000
28	109019.5	619221.0	1275.085	83	6.269934	21.00275	2.615455
29	92744.25	526418.0	1147.512	84	4.902375	15.88123	2.139040
30	78893.66	447471.9	1033.545	85	3.803899	11.89139	1.734797
31	67106.58	380318.3	931.2025	86	2.925693	8.808486	1.393017
32	57076.31	323199.8	839.5411	87	2.227203	6.448848	1.105103
33	48542.12	274620.3	758.1891	88	1.676598	4.661996	.8654111
34	41280.46	233306.2	685.1738	89	1.246900	3.324492	.6684381
35	35102.83	198173.7	620.6033	90	.9151531	2.335868	.5087121
36	29846.80	168300.2	562.5661	91	.6615332	1.615343	.3804635
37	25375.31	142901.0	510.5439	92	.4700006	1.098599	.2788443
38	21571.84	121307.8	464.2735	93	.3279440	.7344567	.2001486
39	18336.47	102952.3	422.7755	94	.2247091	.4824326	.1407658
40	15584.81	87350.47	385.8294	95	.1512268	.3111169	.09709245
41	13244.76	74090.61	352.9974	96	.09981901	.1968007	.06557569
42	11254.71	62822.38	323.6138	97	.06451957	.1220286	.04328660
43	9562.296	53247.92	297.1582	98	.04083841	.07413085	.02793964
44	8123.035	45113.87	273.2210	99	.02533210	.04407195	.01766358
45	6898.814	38204.91	251.1590	100	.01537094	.02559768	.01091694
46	5857.671	32337.91	230.8743	101	.009111626	.01449547	.006589413
47	4972.114	27357.10	211.9780	102	.005262879	.007983444	.003873760
48	4219.116	23129.95	194.5041	103	.002955220	.004264403	.002213213
49	3578.907	19543.60	178.3203	104	.001613750	.002198917	.001231138
50	3034.772	16501.98	163.4281	105	.0008470087	.001088125	.0006576749
51	2572.336	13923.32	149.6783	106	.0004328835	.0005109474	.0003439786
52	2179.311	11738.12	136.8782	107	.0002107002	.0002212347	.0001722053
53	1845.368	9887.278	124.9819	108	.00009870962	.00008214388	.00008441658
54	1561.695	8320.499	113.9277	109	.00004331381	.00001844711	.00004010401

**Table H (17.6)**

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**Commutation Factors Based on Life Table 90CM**

**Interest at 17.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	56194790	109717.0	55	1202.780	6305.405	93.02911
1	8423810	47731184	23121.08	56	1014.867	5286.585	84.42805
2	7157897	40570684	17456.78	57	855.6973	4427.246	76.50210
3	6083696	34485512	14245.72	58	720.8948	3702.981	69.17003
4	5171276	29313269	12140.96	59	606.7562	3093.100	62.37057
5	4396010	24916592	10689.81	60	510.1698	2580.041	56.08256
6	3737083	21178999	9579.232	61	428.5078	2148.878	50.30520
7	3177020	18001593	8739.793	62	359.5385	1786.920	45.04058
8	2700919	15300359	8055.727	63	301.3330	1483.389	40.25662
9	2296235	13003892	7549.911	64	252.2378	1229.152	35.90703
10	1952245	11051479	7184.312	65	210.8604	1016.478	31.96029
11	1659803	9391542	6891.716	66	176.0268	838.8129	28.39568
12	1411168	7980259	6642.910	67	146.7394	690.6019	25.19350
13	1199718	6780413	6365.225	68	122.1306	567.1474	22.31267
14	1019838	5760410	6005.412	69	101.4665	464.4878	19.71667
15	866804.6	4893404	5565.590	70	84.12480	379.2849	17.37066
16	736615.5	4156557	5061.505	71	69.58385	308.7256	15.24814
17	625890.8	3530424	4536.072	72	57.40791	250.4367	13.33105
18	531744.5	2998442	4018.727	73	47.22877	202.4142	11.60387
19	451727.2	2546497	3543.815	74	38.74158	162.9631	10.06006
20	383735.0	2162568	3122.974	75	31.68400	130.6494	8.689706
21	325966.4	1836432	2754.272	76	25.83060	104.2630	7.480309
22	276880.0	1559401	2425.382	77	20.98622	82.78749	6.415624
23	235177.9	1324091	2137.872	78	16.98527	65.37215	5.479774
24	199752.4	1124224	1888.945	79	13.68662	51.30721	4.656552
25	169661.2	954465.0	1675.383	80	10.97205	40.00204	3.931686
26	144099.9	810280.2	1490.568	81	8.744420	30.96485	3.294607
27	122389.5	687818.5	1333.413	82	6.923829	23.78507	2.737657
28	103945.6	583809.4	1195.129	83	5.443865	18.11933	2.254863
29	88277.39	495476.1	1073.589	84	4.249244	13.68014	1.841539
30	74966.18	420460.1	965.1962	85	3.291508	10.22773	1.491426
31	63657.44	356758.0	868.0242	86	2.527292	7.564637	1.195916
32	54050.62	302667.5	781.1421	87	1.920645	5.529786	.9474029
33	45890.66	256741.5	704.1629	88	1.443369	3.991501	.7408645
34	38959.27	217750.5	635.1898	89	1.071619	2.842014	.5714248
35	33072.67	184649.8	574.2978	90	.7851697	1.993809	.4342594
36	28072.80	156551.9	519.6599	91	.5666073	1.376674	.3243127
37	23826.49	132703.0	470.7680	92	.4018738	.9348328	.2373432
38	20220.72	112462.3	427.3558	93	.2799315	.6240023	.1701071
39	17158.76	95285.67	388.4874	94	.1914844	.4092416	.1194579
40	14559.03	80710.76	353.9413	95	.1286478	.2635042	.08227105
41	12351.96	68344.71	323.2942	96	.08477107	.1664215	.05548089
42	10478.20	57853.92	295.9128	97	.05469992	.1030294	.03656674
43	8887.416	48955.20	271.3017	98	.03456407	.06249063	.02356571
44	7536.894	41408.09	249.0713	99	.02140365	.03709320	.01487525
45	6390.124	35008.56	228.6173	100	.01296516	.02151043	.009179323
46	5416.523	29583.41	209.8430	101	.007672452	.01216180	.005531974
47	4589.840	24985.55	192.3835	102	.004424075	.006687671	.003247045
48	3888.111	21090.03	176.2657	103	.002479988	.003566693	.001852250
49	3292.520	17790.66	161.3632	104	.001351938	.001836307	.001028748
50	2787.179	14997.19	147.6734	105	.0007083849	.0009073106	.0005486982
51	2358.453	12632.94	135.0553	106	.0003614208	.0004254162	.0002865476
52	1994.709	10632.84	123.3286	107	.0001756175	.0001839421	.0001432437
53	1686.181	8941.661	112.4486	108	.00008213404	.00006820776	.00007012947
54	1424.551	7512.472	102.3558	109	.00003597915	.00001529726	.00003328683

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**Table H (17.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 17.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	55565714	109302.9	55	1095.464	5685.251	83.48920
1	8409508	47116478	22774.58	56	922.7476	4758.910	75.66167
2	7133613	39980271	17124.30	57	776.7047	3978.899	68.46077
3	6052762	33926041	13926.64	58	653.2354	3322.610	61.81075
4	5136247	28788834	11834.22	59	548.8758	2770.908	55.65426
5	4358819	24429353	10394.02	60	460.7195	2307.579	49.97052
6	3699175	20729673	9293.697	61	386.3159	1918.869	44.75723
7	3139454	17589837	8463.421	62	323.5872	1593.104	40.01467
8	2664451	14925076	7787.971	63	270.7414	1320.388	35.71244
9	2261385	12663461	7289.373	64	226.2456	1092.349	31.80747
10	1919352	10743944	6929.604	65	188.8109	901.9140	28.27019
11	1629067	9114745	6642.163	66	157.3522	743.0975	25.08082
12	1382685	7731948	6398.154	67	130.9492	610.8350	22.22059
13	1173507	6558317	6126.286	68	108.8034	500.8522	19.65176
14	995862.7	5562293	5774.609	69	90.24081	409.5503	17.34085
15	844990.2	4717105	5345.462	70	74.69065	333.9025	15.25602
16	716858.3	4000022	4854.447	71	61.67550	271.3624	13.37300
17	608069.3	3391718	4343.505	72	50.79699	219.7858	11.67511
18	515726.7	2875761	3841.284	73	41.71910	177.3656	10.14802
19	437375.9	2438173	3381.037	74	34.16391	142.5760	8.785378
20	370913.0	2067073	2973.884	75	27.89281	114.1288	7.577884
21	314539.7	1752370	2617.780	76	22.70120	90.93917	6.514029
22	266720.4	1485504	2300.666	77	18.41241	72.09748	5.579061
23	226163.9	1259213	2023.921	78	14.87685	56.84394	4.758627
24	191770.1	1067333	1784.723	79	11.96731	44.54583	4.038156
25	162604.8	904634.5	1579.855	80	9.577455	34.67760	3.404843
26	137872.1	766681.2	1402.865	81	7.620010	26.80246	2.849173
27	116901.2	649711.0	1252.619	82	6.023278	20.55652	2.364218
28	99115.80	550534.6	1120.639	83	4.727765	15.63607	1.944546
29	84032.71	466448.7	1004.836	84	3.684022	11.78736	1.585872
30	71240.39	395161.0	901.7364	85	2.848837	8.799268	1.282567
31	60390.99	334727.6	809.4659	86	2.183686	6.498242	1.026999
32	51190.07	283499.8	727.1063	87	1.656700	4.743030	.8124406
33	43388.17	240078.2	654.2579	88	1.242899	3.418397	.6344248
34	36772.23	203276.0	589.0970	89	.9212156	2.430243	.4886324
35	31163.08	172086.6	531.6681	90	.6738238	1.702322	.3708104
36	26406.99	145656.0	480.2251	91	.4854305	1.173604	.2765290
37	22374.60	123260.3	434.2704	92	.3437135	.7957071	.2020776
38	18956.31	104285.2	393.5353	93	.2390126	.5303122	.1446170
39	16058.51	88210.02	357.1258	94	.1632166	.3472555	.1014052
40	13602.35	74592.84	324.8200	95	.1094701	.2232434	.06973273
41	11520.71	63059.00	296.2092	96	.07201164	.1407732	.04695400
42	9756.457	53290.82	270.6904	97	.04638779	.08701412	.03089928
43	8261.195	45019.12	247.7924	98	.02926199	.05269390	.01988248
44	6993.938	38015.70	227.1445	99	.01808960	.03122890	.01253086
45	5919.714	32087.27	208.1788	100	.01093908	.01808126	.007720619
46	5009.266	27070.03	190.8002	101	.006462482	.01020694	.004645646
47	4237.532	22825.09	174.6660	102	.003720057	.005603927	.002722559
48	3583.572	19234.69	159.7970	103	.002081799	.002984055	.001550637
49	3029.479	16198.91	146.0725	104	.001132943	.001533968	.0008598969
50	2560.156	13632.98	133.4861	105	.0005926285	.0007567778	.0004579221
51	2162.672	11464.99	121.9049	106	.0003018481	.0003543136	.0002387803
52	1826.018	9634.035	111.1600	107	.0001464216	.0001529839	.0001191905
53	1540.962	8088.504	101.2079	108	.00006836323	.00005665390	.00005827883
54	1299.654	6784.619	91.99152	109	.00002989594	.00001268928	.00002763725



**Table H (18.0)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 18.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	54950549	108901.1	55	997.8808	5127.375	74.95330
1	8395254	46515634	22440.08	56	839.1252	4284.981	67.82858
2	7109451	39403597	16803.77	57	705.1201	3576.860	61.28536
3	6022037	33380099	13619.41	58	592.0251	2982.067	55.25293
4	5101513	28277632	11539.24	59	496.6012	2482.909	49.67766
5	4322005	23954972	10109.89	60	416.1344	2064.417	44.53924
6	3661716	20292756	9019.709	61	348.3396	1713.919	39.83412
7	3102396	17189984	8198.481	62	291.2829	1420.676	35.56110
8	2628537	14561141	7531.524	63	243.2997	1175.602	31.69138
9	2227123	12333793	7040.029	64	202.9693	971.0240	28.18494
10	1887067	10446563	6685.987	65	169.0988	800.4707	25.01405
11	1598951	8847483	6403.600	66	140.6855	658.4759	22.15988
12	1354823	7492550	6164.289	67	116.8807	540.4230	19.60459
13	1147911	6344517	5898.107	68	96.94957	442.4225	17.31353
14	972490.7	5371868	5554.368	69	80.27300	361.2056	15.25599
15	823760.5	4547916	5135.618	70	66.32787	294.0277	13.40288
16	697663.3	3850033	4657.312	71	54.67714	238.5841	11.73200
17	590784.2	3259021	4160.439	72	44.95670	192.9375	10.22795
18	500217.3	2758580	3672.873	73	36.85993	155.4581	8.877479
19	423503.7	2334872	3226.814	74	30.13357	124.7727	7.674485
20	358540.1	1976151	2832.882	75	24.56058	99.72393	6.610269
21	303531.9	1672461	2488.925	76	19.95530	79.33926	5.674238
22	256949.9	1415371	2183.147	77	16.15785	62.80470	4.853002
23	217509.8	1197739	1916.748	78	13.03308	49.44161	4.133588
24	184119.4	1013514	1686.881	79	10.46637	38.68594	3.502901
25	155853.1	857570.9	1490.339	80	8.362050	30.07001	2.949448
26	131923.4	725569.8	1320.830	81	6.641734	23.20590	2.464672
27	111667.7	613836.2	1177.179	82	5.241096	17.77106	2.042305
28	94518.06	519260.3	1051.206	83	4.106846	13.49683	1.677416
29	79998.82	439210.9	940.8606	84	3.194759	10.15926	1.366091
30	67705.63	371460.3	842.7862	85	2.466304	7.572401	1.103272
31	57297.27	314122.8	755.1622	86	1.887263	5.583725	.8821929
32	48485.37	265601.6	677.0824	87	1.429386	4.069344	.6969040
33	41026.05	224543.9	608.1368	88	1.070545	2.928399	.5434331
34	34711.35	189804.3	546.5713	89	.7921246	2.078716	.4179556
35	29366.71	160412.8	492.4031	90	.5784180	1.453861	.3167230
36	24842.60	135548.0	443.9633	91	.4159928	1.000773	.2358537
37	21013.42	114514.7	400.7646	92	.2940483	.6774803	.1721018
38	17772.91	96724.30	362.5374	93	.2041296	.4508188	.1229823
39	15030.50	81678.15	328.4275	94	.1391596	.2947434	.08610576
40	12709.99	68954.31	298.2134	95	.09317668	.1891891	.05912264
41	10746.67	58195.38	271.5003	96	.06118964	.1191127	.03974936
42	9085.525	49098.95	247.7145	97	.03934977	.07350997	.02611797
43	7680.050	41409.12	226.4078	98	.02478025	.04444622	.01677993
44	6490.920	34909.40	207.2273	99	.01529305	.02629959	.01055912
45	5484.644	29416.69	189.6394	100	.009232286	.01520334	.006495685
46	4633.243	24776.07	173.5505	101	.005444913	.008568899	.003902511
47	3912.797	20856.43	158.6391	102	.003128993	.004697237	.002283490
48	3303.343	17546.80	144.9202	103	.001748063	.002497361	.001298538
49	2787.846	14753.15	132.2788	104	.0009497069	.001281803	.0007189823
50	2351.964	12395.88	120.7053	105	.0004959379	.0006314161	.0003822830
51	1983.436	10407.57	110.0741	106	.0002521718	.0002951870	.0001990381
52	1671.844	8731.205	100.2275	107	.0001221171	.0001272760	.00009920741
53	1408.464	7318.564	91.12270	108	.00005691899	.00004707202	.00004844602
54	1185.891	6128.811	82.70535	109	.00002484907	.00001052927	.00002295380

## Section 4

**Table H (18.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 18.2 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	1000000	54348841	108510.9	55	909.1339	4625.390	67.31294
1	8381049	45928198	22116.97	56	763.2038	3859.213	60.82690
2	7085413	38840209	16494.56	57	640.2379	3216.250	54.88030
3	5991520	32847235	13323.44	58	536.6398	2677.102	49.40721
4	5067073	27779215	11255.41	59	449.3814	2225.406	44.35744
5	4285563	23493002	9836.813	60	375.9286	1847.349	39.71122
6	3624698	19867809	8756.664	61	314.1516	1531.250	35.46399
7	3065836	16801601	7944.370	62	262.2502	1267.236	31.61334
8	2593166	14208133	7285.783	63	218.6789	1046.961	28.13203
9	2193436	12014475	6801.279	64	182.1211	863.3968	24.98287
10	1855379	10158936	6452.863	65	151.4729	710.6209	22.13989
11	1569441	8589369	6175.433	66	125.8081	583.6421	19.58520
12	1327569	7261692	5940.721	67	104.3438	478.2519	17.30191
13	1122916	6138657	5680.096	68	86.40403	390.9112	15.25818
14	949705.3	5188798	5344.103	69	71.42038	318.6511	13.42587
15	803098.7	4385512	4935.482	70	58.91328	258.9828	11.77841
16	679013.4	3706285	4469.535	71	48.48277	209.8204	10.29546
17	574018.5	3132045	3986.319	72	39.79611	169.4136	8.962837
18	485199.4	2646629	3512.958	73	32.57357	136.2926	7.768318
19	410093.9	2236337	3080.627	74	26.58434	109.2214	6.706044
20	346599.8	1889562	2699.464	75	21.63109	87.16036	5.767903
21	292927.1	1596483	2367.219	76	17.54538	69.23746	4.944158
22	247553.0	1348795	2072.354	77	14.18249	54.72432	4.222660
23	209200.6	1139477	1815.896	78	11.42038	43.01477	3.591688
24	176786.2	962589.1	1594.982	79	9.155751	33.60594	3.039470
25	149392.5	813110.2	1406.415	80	7.302562	26.08167	2.555698
26	126240.8	686795.1	1244.059	81	5.790399	20.09740	2.132672
27	106676.8	580055.3	1106.702	82	4.561563	15.36721	1.764730
28	90140.86	489859.4	986.4527	83	3.568326	11.65345	1.447397
29	76164.92	413646.3	881.2994	84	2.771141	8.758440	1.177105
30	64351.81	349251.7	787.9976	85	2.135658	6.518385	.9493119
31	54366.87	294846.7	704.7787	86	1.631481	4.799236	.7580206
32	45927.81	248884.9	630.7497	87	1.233570	3.492315	.5979684
33	38796.20	210058.8	565.4917	88	.9223243	2.509338	.4656247
34	32769.18	177263.0	507.3175	89	.6812974	1.778535	.3576040
35	27676.67	149562.9	456.2199	90	.4966490	1.242014	.2706025
36	23373.31	126168.7	410.6031	91	.3565809	.8536351	.2012193
37	19737.15	106412.9	369.9909	92	.2516260	.5769841	.1466149
38	16665.21	89731.29	334.1134	93	.1743843	.3833512	.1046144
39	14069.87	75646.77	302.1542	94	.1186804	.2502444	.07313591
40	11877.54	63756.28	273.8931	95	.07933004	.1603761	.05014158
41	10025.81	53719.04	248.9490	96	.05200832	.1008144	.03366009
42	8461.752	45247.12	226.7759	97	.03338887	.06211987	.02208305
43	7140.668	38097.37	206.9474	98	.02099083	.03750057	.01416573
44	6024.841	32064.36	189.1279	99	.01293250	.02215494	.008900304
45	5082.207	26974.68	172.8155	100	.007794035	.01278732	.005466742
46	4286.013	22681.84	157.9187	101	.004588899	.007195906	.003279244
47	3613.435	19062.09	144.1355	102	.002632611	.003938442	.001915814
48	3045.448	16010.84	131.4761	103	.001468262	.002090685	.001087758
49	2565.847	13439.65	119.8306	104	.0007963441	.001071421	.0006013455
50	2161.012	11273.76	109.1871	105	.0004151481	.0005269839	.0003192370
51	1819.321	9449.968	99.42656	106	.0002107351	.0002460038	.0001659624
52	1530.916	7914.916	90.40165	107	.0001018782	.0001059213	.00008260052
53	1287.555	6623.542	82.07084	108	.00004740525	.00003912301	.00004028487
54	1082.255	5537.763	74.38204	109	.00002066065	.000008739700	.00001907002

**Table H (18.4)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 18.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	53760154	108131.7	55	828.4102	4173.579	60.47168
1	8366892	45353735	21804.68	56	694.2627	3476.612	54.56613
2	7061496	38289671	16196.12	57	581.4207	2892.716	49.16088
3	5961209	32327016	13038.14	58	486.5167	2403.926	44.19443
4	5032922	27293153	10982.17	59	406.7202	1995.111	39.61987
5	4249490	23043018	9574.225	60	339.6658	1653.521	35.41798
6	3588116	19454412	8503.998	61	283.3684	1368.397	31.58342
7	3029767	16424277	7700.523	62	236.1532	1130.654	28.11278
8	2558330	13865650	7050.189	63	196.5852	932.6350	24.98033
9	2160314	11705117	6572.564	64	163.4443	767.8955	22.15153
10	1824276	9880684	6229.674	65	135.7095	631.0186	19.60207
11	1540524	8340036	5957.106	66	112.5251	517.4463	17.31502
12	1300907	7039023	5726.897	67	93.16941	423.3426	15.27438
13	1098505	5940401	5471.704	68	77.02055	345.4871	13.45093
14	927491.0	5012759	5143.269	69	63.55658	281.1832	11.81887
15	782988.7	4229588	4744.515	70	52.33804	228.1744	10.35394
16	660892.4	3568488	4290.587	71	42.99891	184.5728	9.037519
17	557755.8	3010517	3820.631	72	35.23517	148.7969	7.856544
18	470656.6	2539650	3361.037	73	28.79167	119.5213	6.799745
19	397130.3	2142328	2941.989	74	23.45812	95.63361	5.861531
20	335076.3	1807083	2573.161	75	19.05511	76.19976	5.034353
21	282709.8	1524226	2252.211	76	15.42984	60.43792	4.309267
22	238514.7	1285581	1967.851	77	12.45137	47.69625	3.675255
23	201222.2	1084246	1720.948	78	10.00946	37.43334	3.121728
24	169756.7	914391.8	1508.623	79	8.011063	29.20084	2.638108
25	143209.9	771099.0	1327.694	80	6.378773	22.62841	2.215146
26	120811.9	650215.9	1172.178	81	5.049358	17.40999	1.845921
27	101916.8	548239.0	1040.830	82	3.971066	13.29212	1.525315
28	85973.25	462213.1	926.0349	83	3.101157	10.06458	1.249275
29	72520.77	389646.5	825.8209	84	2.404272	7.552830	1.014552
30	61169.36	328436.5	737.0519	85	1.849790	5.612617	.8170689
31	51590.93	276809.4	658.0098	86	1.410713	4.126099	.6515111
32	43509.14	233268.1	587.8151	87	1.064844	2.997936	.5132239
33	36691.02	196548.8	526.0415	88	.7948254	2.150843	.3990704
34	30938.69	165584.9	471.0666	89	.5861255	1.522127	.3060541
35	26086.51	139476.3	422.8607	90	.4265493	1.061333	.2312640
36	21993.18	117463.5	379.8981	91	.3057339	.7283357	.1717201
37	18540.35	98905.65	341.7135	92	.2153807	.4915348	.1249383
38	15628.24	83261.98	308.0376	93	.1490131	.3260736	.08901554
39	13172.10	70076.17	278.0902	94	.1012422	.2125247	.06213770
40	11100.88	58963.18	251.6528	95	.06755947	.1359906	.04253719
41	9354.410	49598.11	228.3578	96	.04421678	.08535204	.02851201
42	7881.753	41706.89	207.6857	97	.02833882	.05251000	.01867698
43	6639.986	35058.45	189.2306	98	.01778589	.03164965	.01196235
44	5592.934	29457.94	172.6733	99	.01093942	.01866901	.007504321
45	4709.905	24741.10	157.5421	100	.006581725	.01075846	.004602168
46	3965.328	20769.46	143.7473	101	.003868581	.006044726	.002756352
47	3337.426	17426.20	131.0052	102	.002215622	.003303224	.001607829
48	2808.073	14612.78	119.3218	103	.001233611	.001750767	.0009114703
49	2361.858	12246.01	108.5923	104	.0006679459	.0008958434	.0005031107
50	1985.847	10255.68	98.80255	105	.0003476236	.0004399598	.0002666710
51	1669.028	8582.545	89.84015	106	.0001761606	.0002050790	.0001384261
52	1402.076	7176.681	81.56719	107	.00008501961	.00008817703	.00006879503
53	1177.205	5995.985	73.94339	108	.00003949391	.00003252653	.00003350902
54	987.8281	5004.941	66.91901	109	.00001718357	.000007256575	.00001584836

## Section 4

**Table H (18.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 18.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	53184070	107763.1	55	754.9725	3766.821	54.34375
1	8352782	44791827	21502.68	56	631.6501	3132.711	48.96588
2	7037700	37751568	15907.90	57	528.0928	2602.370	44.05190
3	5931102	31819027	12763.00	58	441.1483	2159.160	39.54446
4	4999059	26819033	10718.99	59	368.1710	1789.093	35.39968
5	4213780	22604614	9321.595	60	306.9536	1480.401	31.59899
6	3551964	19052165	8261.180	61	255.6462	1223.171	28.13640
7	2994183	16057618	7466.415	62	212.6908	1009.049	25.00771
8	2524019	13533305	6824.215	63	176.7554	831.0038	22.18866
9	2127747	11405343	6353.359	64	146.7096	683.1315	19.64717
10	1793744	9611444	6015.899	65	121.6091	560.4764	17.36051
11	1512187	8099134	5748.100	66	100.6636	458.8760	15.31267
12	1274825	6824206	5522.300	67	83.20764	374.8339	13.48854
13	1074666	5749426	5272.416	68	68.66945	305.4200	11.86132
14	905832.5	4843447	4951.358	69	56.56978	248.1851	10.40734
15	763415.0	4079854	4562.216	70	46.50593	201.0832	9.104460
16	643284.3	3436367	4119.977	71	38.14305	162.4054	7.935633
17	541980.0	2894178	3662.895	72	31.20336	130.7232	6.888835
18	456573.2	2437401	3216.645	73	25.45416	104.8413	5.953683
19	384597.3	2052618	2810.450	74	20.70390	83.75823	5.124867
20	323954.5	1728500	2453.538	75	16.78949	66.63503	4.395372
21	272865.2	1455493	2143.480	76	13.57233	52.77067	3.756990
22	229820.9	1225547	1869.234	77	10.93395	41.58180	3.199733
23	193560.7	1031877	1631.514	78	8.774812	32.58480	2.714039
24	163017.9	868765.9	1427.432	79	7.011068	25.37994	2.290400
25	137293.0	731393.5	1253.819	80	5.573118	19.63762	1.920521
26	115625.1	615700.2	1104.843	81	4.404172	15.08599	1.598179
27	97376.72	518266.1	979.2314	82	3.457819	11.50034	1.318755
28	82004.89	436211.0	869.6351	83	2.695789	8.694684	1.078577
29	69056.70	367110.6	774.1206	84	2.086473	6.514943	.8746938
30	58149.28	308922.7	689.6571	85	1.602576	4.834028	.7034468
31	48961.06	259927.3	614.5754	86	1.220118	3.548347	.5601256
32	41221.61	218675.3	548.0104	87	.9194248	2.574251	.4406141
33	34703.33	183945.2	489.5298	88	.6851236	1.844073	.3421260
34	29213.28	154708.1	437.5733	89	.5043765	1.303047	.2620097
35	24590.16	130097.2	392.0908	90	.3664380	.9071905	.1977005
36	20696.67	109382.0	351.6239	91	.2622055	.6216030	.1465873
37	17417.97	91947.58	315.7181	92	.1844047	.4188587	.1064970
38	14657.39	77275.73	284.1052	93	.1273669	.2774329	.07576439
39	12333.00	64929.89	256.0399	94	.08638950	.1805422	.05280866
40	10376.19	54542.38	231.3058	95	.05755095	.1153462	.03609656
41	8728.989	45803.44	209.5484	96	.03760282	.07228215	.02415834
42	7342.389	38452.24	190.2732	97	.02405925	.04439973	.01580090
43	6175.167	32269.21	173.0943	98	.01507450	.02671946	.01010468
44	5192.641	27069.53	157.7080	99	.009256112	.01573622	.006329174
45	4365.437	22697.67	143.6705	100	.005559569	.009054199	.003875488
46	3669.118	19022.71	130.8945	101	.003262271	.005079231	.002317534
47	3082.913	15934.41	119.1134	102	.001865224	.002771294	.001349763
48	2589.554	13339.92	108.3293	103	.001036766	.001466561	.0007639858
49	2174.390	11161.01	98.44243	104	.0005604162	.0007492673	.0004210525
50	1825.141	9331.745	89.43664	105	.0002911694	.0003674195	.0002228294
51	1531.375	7796.606	81.20589	106	.0001473032	.0001710152	.0001154944
52	1284.270	6508.866	73.62111	107	.00007097241	.00007342813	.00005731477
53	1076.474	5429.199	66.64328	108	.00003291300	.00002705072	.00002788157
54	901.7790	4524.484	60.22491	109	.00001429611	.000006027027	.00001317508

**Table H (18.8)**

**Commutation Factors Based on Life Table 90CM**

**Interest at 18.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	52620189	107404.4	55	688.1527	3400.531	48.85282
1	8338721	44242075	21210.47	56	574.7758	2823.517	43.95470
2	7014024	37225501	15629.41	57	479.7339	2341.741	39.48663
3	5901197	31322872	12497.50	58	400.0764	1939.794	35.39510
4	4965480	26356463	10465.36	59	333.3314	1604.746	31.63910
5	4178429	22177399	9078.425	60	277.4390	1325.736	28.20072
6	3516236	18660683	8027.716	61	230.6760	1093.630	25.07348
7	2959076	15701248	7241.551	62	191.5932	900.7480	22.25256
8	2490225	13210733	6607.370	63	158.9543	740.6340	19.71509
9	2095725	11114796	6143.176	64	131.7124	607.8779	17.43131
10	1763774	9350869	5811.051	65	108.9939	497.9465	15.37999
11	1484418	7866331	5547.929	66	90.06931	407.0389	13.54599
12	1249308	6616922	5326.446	67	74.32516	331.9684	11.91510
13	1051382	5565428	5081.753	68	61.23567	270.0689	10.46271
14	884715.0	4680570	4767.892	69	50.36091	219.1159	9.167128
15	744362.4	3936034	4388.115	70	41.33194	177.2542	8.008137
16	626173.8	3309663	3957.245	71	33.84239	142.9375	6.970148
17	526676.0	2782784	3512.664	72	27.63855	114.8748	6.042092
18	442933.9	2339652	3079.348	73	22.50821	91.98826	5.214414
19	372480.0	1966992	2685.591	74	18.27690	73.37666	4.482086
20	313219.7	1653614	2340.190	75	14.79640	58.28617	3.838601
21	263379.1	1390098	2040.638	76	11.94102	46.08821	3.276435
22	221457.8	1168519	1776.129	77	9.603557	36.26075	2.786535
23	186203.1	982211.8	1547.237	78	7.694160	28.37177	2.360266
24	156557.3	825564.9	1351.063	79	6.137278	22.06485	1.989086
25	131629.9	693858.8	1184.459	80	4.870327	17.04666	1.665555
26	110669.1	583124.5	1041.738	81	3.842310	13.07570	1.384078
27	93046.03	490023.5	921.6030	82	3.011609	9.952764	1.140489
28	78225.92	411749.8	816.9615	83	2.343961	7.513272	.9314663
29	65763.52	345944.7	725.9187	84	1.811113	5.621199	.7543280
30	55283.03	290624.9	645.5450	85	1.388736	4.164578	.6057956
31	46469.34	244123.0	574.2192	86	1.055532	3.052327	.4816941
32	39057.90	205036.2	511.0904	87	.7940609	2.211049	.3783836
33	32826.41	172184.5	455.7222	88	.5907106	1.581493	.2933899
34	27586.77	144575.3	406.6135	89	.4341391	1.115808	.2243672
35	23181.96	121373.7	363.6965	90	.3148784	.7756506	.1690561
36	19478.59	101877.7	325.5764	91	.2249326	.5306598	.1251685
37	16365.25	85497.03	291.8098	92	.1579250	.3570287	.09080357
38	13748.33	71735.13	262.1304	93	.1088940	.2361150	.06450434
39	11548.63	60174.48	235.8260	94	.07373545	.1534165	.04489316
40	9699.913	50463.99	212.6828	95	.04903838	.09786383	.03063997
41	8146.332	42308.37	192.3591	96	.03198691	.06123133	.02047542
42	6840.752	35459.40	174.3844	97	.02043159	.03755303	.01337162
43	5743.590	29708.50	158.3915	98	.01278001	.02256387	.008538001
44	4821.600	24880.37	144.0916	99	.007834029	.01326807	.005339632
45	4046.681	20827.73	131.0672	100	.004697491	.007622173	.003264522
46	3395.480	17426.84	119.2332	101	.002751776	.004269226	.001949162
47	2848.190	14573.67	108.3390	102	.001570697	.002325723	.001133461
48	2388.366	12180.76	98.38368	103	.0008715862	.001228862	.0006405601
49	2002.081	10174.51	89.27199	104	.0004703363	.0006268647	.0003524858
50	1677.679	8493.047	80.98625	105	.0002439562	.0003069336	.0001862526
51	1405.278	7084.315	73.42633	106	.0001232102	.0001426533	.00009639135
52	1176.536	5904.600	66.47145	107	.00005926416	.00006116513	.00004776511
53	984.5116	4917.169	60.08390	108	.00002743711	.0000250375	.00002320640
54	823.3520	4091.136	54.21837	109	.00001189753	.000005007379	.00001095615

Section 4

**Table H (19.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 19.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	1000000	52068130	107055.3	55	627.3446	3070.598	43.93095
1	8324706	43704096	20927.58	56	523.1056	2545.455	39.46908
2	6990467	36711087	15360.18	57	435.8738	2107.726	35.40579
3	5871493	30838170	12241.18	58	362.8881	1743.142	31.69119
4	4932183	25905064	10220.83	59	301.8391	1439.748	28.28694
5	4143434	21761001	8844.251	60	250.8051	1187.523	25.17580
6	3480927	18279599	7803.142	61	208.1808	978.0519	22.35094
7	2924438	15354805	7025.469	62	172.6187	804.2716	19.80707
8	2456939	12897580	6399.193	63	142.9715	660.2570	17.52266
9	2064237	10833134	5941.555	64	118.2696	541.0501	15.47009
10	1734354	9098630	5614.672	65	97.70537	442.5043	13.62954
11	1457205	7641308	5356.138	66	80.60509	361.1491	11.98676
12	1224343	6416865	5138.882	67	66.40350	294.0797	10.52836
13	1028641	5388115	4899.262	68	54.61715	238.8705	9.231760
14	864124.0	4523851	4592.426	69	44.84228	193.5010	8.077098
15	725816.2	3797865	4221.773	70	36.74086	156.2892	7.045904
16	609546.1	3188127	3801.961	71	30.03268	125.8356	6.123921
17	511828.7	2676101	3369.518	72	24.48599	100.9738	5.300971
18	429723.9	2246185	2948.741	73	19.90732	80.73189	4.568265
19	360763.9	1885247	2567.021	74	16.13779	64.29858	3.921056
20	302857.7	1582237	2232.741	75	13.04269	50.99665	3.353321
21	254237.9	1327866	1943.322	76	10.50804	40.26251	2.858166
22	213412.3	1114338	1688.190	77	8.436883	31.62893	2.427387
23	179136.8	935100.1	1467.782	78	6.748086	24.70998	2.053190
24	150362.9	784651.1	1279.198	79	5.373592	19.18785	1.727901
25	126209.4	658368.7	1119.309	80	4.257125	14.80147	1.444845
26	105933.4	552372.9	982.5703	81	3.352897	11.33632	1.198997
27	88914.74	463405.7	867.6640	82	2.623589	8.615743	.9865983
28	74627.02	388733.0	767.7454	83	2.038531	6.494129	.8046460
29	62632.52	326060.9	680.9579	84	1.572468	4.851370	.6507081
30	52562.52	273463.4	604.4696	85	1.203720	3.588809	.5218464
31	44108.30	229324.2	536.7059	86	.9133694	2.626359	.4143611
32	37011.12	192285.7	476.8306	87	.6859595	1.899611	.3250335
33	31053.90	161207.9	424.4042	88	.5094352	1.356675	.2516670
34	26053.32	135133.4	377.9829	89	.3737770	.9557380	.1921868
35	21856.56	113258.3	337.4826	90	.2706425	.6633676	.1446026
36	18334.06	94907.85	301.5696	91	.1930079	.4531484	.1069097
37	15377.77	79515.58	269.8114	92	.1352829	.3044112	.07744477
38	12897.05	66605.81	241.9443	93	.09312479	.2010072	.05493342
39	10815.34	55779.21	217.2876	94	.06295169	.1304033	.03817506
40	9068.741	46700.58	195.6306	95	.04179618	.08305493	.02601574
41	7603.451	39088.46	176.6439	96	.02721713	.05188495	.01735899
42	6374.145	32706.66	159.8800	97	.01735568	.03177134	.01131912
43	5342.826	27357.03	144.9894	98	.01083778	.01906015	.007216346
44	4477.631	22873.33	131.6974	99	.006632292	.01119032	.004506131
45	3751.678	19116.14	119.6115	100	.003970213	.006418537	.002750691
46	3142.658	15968.47	108.6486	101	.002321831	.003589464	.001639832
47	2631.688	13332.18	98.57339	102	.001323059	.001952376	.0009521076
48	2203.109	11124.88	89.38185	103	.0007329371	.001030000	.0005372371
49	1843.682	9277.361	80.98337	104	.0003948520	.0005246173	.0002951747
50	1542.350	7731.530	73.35904	105	.0002044594	.0002564834	.0001557276
51	1289.750	6438.609	66.41427	106	.0001030888	.0001190317	.00008047276
52	1077.999	5357.698	60.03606	107	.00004950241	.00005096586	.00003981890
53	900.5405	4454.487	54.18797	108	.00002287927	.00001872689	.00001932116
54	751.8607	3700.178	48.82685	109	.000009904445	.000004161531	.000009113754

**Table H (19.2)**

**Commutation Factors Based on Life Table 90CM**

**Interest at 19.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	515275244	1067153	55	5719.986	27733.39	395.1764
1	83107383	431775244	206535.7	56	4761.556	22953.28	354.5252
2	69670285	362079622	150997.7	57	3960.873	18975.55	317.5675
3	58419885	303645567	119936.1	58	3292.105	15668.06	283.8380
4	48991643	254644760	99849.49	59	2733.677	12920.30	252.9785
5	41087906	213550621	86186.35	60	2267.664	10639.79	224.8233
6	34460307	179085608	75870.22	61	1879.117	8749.035	199.3018
7	28902634	150179464	68177.36	62	1555.505	7183.062	176.3575
8	24241533	125935109	61992.52	63	1286.186	5887.492	155.7879
9	20332740	105600310	57480.67	64	1062.181	4816.894	137.3370
10	17054732	88544110	54263.33	65	876.0206	3933.338	120.8196
11	14305344	74237608	51722.99	66	721.4879	3205.136	106.1018
12	11999183	62237453	49591.84	67	593.3737	2605.812	93.05785
13	10064287	52172095	47245.24	68	487.2334	2113.297	81.48044
14	8440457	43730269	44245.44	69	399.3617	1709.239	71.18773
15	7077620	36650999	40627.80	70	326.6621	1378.391	62.01103
16	5933868	30715265	36537.25	71	266.5718	1108.082	53.81999
17	4974239	25739107	32330.68	72	216.9744	887.7780	46.52104
18	4169291	21567951	28244.47	73	176.1061	708.7122	40.03338
19	3494351	18071912	24543.76	74	142.5201	563.5821	34.31236
20	2928550	15141886	21308.41	75	114.9926	446.3039	29.30228
21	2454286	12686324	18511.95	76	92.49015	351.8236	24.94002
22	2056719	10628482	16050.92	77	74.13553	275.9597	21.15127
23	1723499	8904014	13928.41	78	59.19645	215.2643	17.86570
24	1444234	7458953	12115.41	79	47.05984	166.9037	15.01434
25	1210206	6248047	10580.85	80	37.21970	128.5540	12.53735
26	1014078	5233371	9270.689	81	29.26492	98.30920	10.38956
27	849733.7	4383136	8171.558	82	22.86092	74.60318	8.537113
28	711993.2	3670708	7217.395	83	17.73315	56.14729	6.952867
29	596554.9	3073775	6390.017	84	13.65593	41.88093	5.614790
30	499801.3	2573642	5662.048	85	10.43603	30.93475	4.496562
31	418708.9	2154639	5018.197	86	7.905460	22.60449	3.565398
32	350747.7	1803632	4450.252	87	5.927205	16.32484	2.792835
33	293798.4	1509608	3953.796	88	4.394516	11.64134	2.159379
34	246074.8	1263333	3514.945	89	3.218885	8.188559	1.646681
35	206089.8	1057068	3132.711	90	2.326802	5.674955	1.237211
36	172585.4	884328.5	2794.340	91	1.656568	3.870663	.9134005
37	144513.9	739678.4	2495.617	92	1.159172	2.596208	.6606999
38	120997.7	618561.3	2233.935	93	.7966013	1.711678	.4679591
39	101297.2	517158.6	2002.787	94	.5375932	1.108736	.3247158
40	84795.97	432270.2	1800.101	95	.3563311	.7050704	.2209575
41	70975.70	361213.5	1622.705	96	.2316488	.4397782	.1472114
42	59400.71	301741.5	1466.339	97	.1474688	.2688757	.09584465
43	49706.29	251971.9	1327.680	98	.09193255	.1610517	.06101062
44	41587.17	210328.4	1204.115	99	.05616471	.09440707	.03803855
45	34786.22	175491.0	1091.949	100	.03356483	.05406563	.02318423
46	29090.40	146354.3	990.3774	101	.01959620	.03018833	.01380004
47	24319.67	121992.1	897.1863	102	.01114785	.01639452	.008000106
48	20324.97	101628.4	812.3115	103	.006165232	.008635788	.004507161
49	16980.51	84612.58	734.8901	104	.003315796	.004391803	.002472570
50	14181.37	70399.20	664.7229	105	.001714081	.002143908	.001302450
51	11838.91	58531.19	600.9171	106	.0008627922	.0009935186	.0006720367
52	9878.589	48625.91	542.4149	107	.0004136108	.0004248037	.0003320485
53	8238.548	40362.93	488.8651	108	.0001908439	.0001558873	.0001609136
54	6866.818	33473.76	439.8568	109	.00008247780	.00003459639	.00007583530

## Section 4

**Table H (19.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 19.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	509980206	1063840	55	5216.162	25054.50	355.5897
1	82968174	426620072	203880.3	56	4334.878	20702.74	318.5474
2	69437079	357157741	148477.6	57	3599.904	17087.51	284.9272
3	58126809	299016832	117543.7	58	2987.071	14086.47	254.2951
4	48664215	250343515	97573.13	59	2476.230	11597.49	226.3163
5	40744937	209592397	84011.68	60	2050.664	9535.214	200.8321
6	34115419	175472318	73789.48	61	1696.451	7828.251	177.7705
7	28565441	146903409	66179.43	62	1401.945	6416.872	157.0723
8	23918587	122982038	60071.42	63	1157.272	5251.157	138.5475
9	20028262	102951748	55623.08	64	954.1174	4289.478	121.9586
10	16771202	86179103	52456.34	65	785.5786	3497.142	107.1331
11	14043958	72134008	49960.14	66	645.9165	2845.215	93.94483
12	11760203	60372852	47869.52	67	530.3316	2309.565	82.27606
13	9847321	50524483	45571.42	68	434.7386	1870.113	71.93659
14	8244664	42278482	42638.53	69	355.7373	1510.193	62.75984
15	6901860	35375013	39107.51	70	290.4917	1215.979	54.59181
16	5776819	29596377	35121.59	71	236.6580	976.0034	47.31330
17	4834476	24760036	31029.49	72	192.3036	780.7486	40.83836
18	4045358	20712869	27061.12	73	155.8207	622.3091	35.09277
19	3384801	17326433	23473.16	74	125.8922	494.1114	30.03462
20	2831987	14493018	20341.64	75	101.4062	390.6896	25.61244
21	2369385	12122401	17639.45	76	81.42581	307.5118	21.76852
22	1982246	10139074	15265.37	77	65.15757	240.8351	18.43557
23	1658309	8479833	13221.28	78	51.94050	187.5794	15.55009
24	1387279	7091759	11478.19	79	41.22236	145.2176	13.05014
25	1160533	5930555	10005.27	80	32.54822	111.6812	10.88206
26	970826.2	4959156	8749.845	81	25.54898	85.27681	9.005282
27	812128.8	4146548	7698.397	82	19.92471	64.61555	7.389289
28	679344.2	3466789	6787.158	83	15.42964	48.55705	6.009576
29	568245.9	2898183	5998.322	84	11.86214	36.16465	4.846202
30	475286.2	2422581	5305.429	85	9.050018	26.67225	3.875602
31	397504.5	2024798	4693.626	86	6.844048	19.46043	3.068724
32	332427.2	1692125	4154.855	87	5.122804	14.03301	2.400399
33	277986.1	1413925	3684.690	88	3.791760	9.991907	1.853330
34	232441.0	1181295	3269.775	89	2.772727	7.017704	1.411292
35	194345.3	986785.1	2908.995	90	2.000935	4.856128	1.058847
36	162477.6	824162.2	2590.150	91	1.422181	3.307125	.7805982
37	135822.2	688211.8	2309.138	92	.9934940	2.214825	.5638179
38	113529.9	574569.9	2063.382	93	.6816012	1.457989	.3987514
39	94886.15	479585.0	1846.666	94	.4592139	.9429540	.2762808
40	79296.20	400202.3	1656.953	95	.3038693	.5987187	.1877179
41	66261.12	333865.6	1491.190	96	.1972128	.3728638	.1248773
42	55362.11	278437.0	1345.322	97	.1253364	.2276107	.08117992
43	46249.21	232129.0	1216.189	98	.07800426	.1361226	.05159647
44	38629.96	193446.6	1101.306	99	.04757562	.07966971	.03211970
45	32258.49	161140.7	997.1958	100	.02838424	.04555480	.01954661
46	26931.37	134166.4	903.0765	101	.01654385	.02539667	.01161690
47	22477.00	111650.2	816.8678	102	.009395674	.01377092	.006724115
48	18753.50	92860.92	738.4838	103	.005187499	.007242638	.003782428
49	15641.38	77187.01	667.1029	104	.002785277	.003677680	.002071807
50	13041.11	64116.46	602.5187	105	.001437420	.001792606	.001089655
51	10868.76	53220.98	543.8881	106	.0007223217	.0008295105	.0005613966
52	9053.890	44142.63	490.2210	107	.0003456912	.0003541852	.0002769792
53	7538.117	36582.16	441.1792	108	.0001592380	.0001298044	.0001340559
54	6272.486	30289.25	396.3718	109	.00006870325	.00002877021	.00006312183



**Table H (19.6)**

**Commutation Factors Based on Life Table 90CM**

**Interest at 19.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	504792806	1060610	55	4757.449	22639.70	320.0690
1	82829431	421572070	201305.7	56	3947.054	18677.27	286.3100
2	69205042	352341860	146037.8	57	3272.354	15390.98	255.7210
3	57835690	294492141	115230.8	58	2710.742	12667.57	227.8973
4	48339517	246143582	95375.35	59	2243.400	10412.62	202.5261
5	40405397	205732055	81914.64	60	1854.741	8547.373	179.4557
6	33774552	171952891	71785.35	61	1531.805	7006.078	158.6133
7	28232736	143716727	64257.08	62	1263.765	5733.809	139.9383
8	23600472	120113508	58224.81	63	1041.463	4684.748	123.2521
9	19728842	100382668	53838.98	64	857.2021	3820.753	108.3346
10	16492848	83888401	50721.96	65	704.6026	3110.089	95.02511
11	13787773	70099510	48269.07	66	578.3678	2526.339	83.20531
12	11526371	58572206	46218.15	67	474.0764	2047.508	72.76480
13	9635384	48935797	43967.46	68	387.9736	1655.329	63.52914
14	8053729	40880762	41099.87	69	316.9397	1334.663	55.34578
15	6730748	34148444	37653.26	70	258.3771	1072.974	48.07412
16	5624179	28522497	33769.12	71	210.1428	859.8858	41.60520
17	4698865	23821819	29788.18	72	170.4724	686.7972	35.86010
18	3925307	19894758	25934.07	73	137.9002	546.5794	30.77066
19	3278861	16614313	22455.24	74	111.2274	433.3151	26.29764
20	2738762	13874171	19424.04	75	89.44388	342.0934	22.39357
21	2287556	11585426	16812.80	76	71.70035	268.8503	19.00568
22	1910587	9673796	14522.45	77	57.27924	210.2357	16.07305
23	1595687	8077212	12553.76	78	45.58391	163.4975	13.53839
24	1332660	6743789	10877.77	79	36.11698	126.3822	11.34607
25	1112977	5630168	9463.926	80	28.46944	97.04842	9.447952
26	929487.0	4700133	8260.860	81	22.30995	73.99151	7.807611
27	776246.9	3923428	7254.952	82	17.36961	55.97981	6.397565
28	648243.2	3274789	6384.637	83	13.42849	42.00402	5.195700
29	541324.4	2733122	5632.489	84	10.30641	31.23690	4.183982
30	452011.7	2280810	4972.926	85	7.849951	23.00322	3.341320
31	377406.7	1903138	4391.526	86	5.926574	16.75818	2.641970
32	315091.9	1587814	3880.385	87	4.428652	12.06619	2.063678
33	263049.2	1324562	3435.078	88	3.272486	8.578505	1.591099
34	219583.5	1104800	3042.757	89	2.389006	6.015907	1.209888
35	183288.1	921356.5	2702.193	90	1.721140	4.156588	.9064492
36	152977.2	768242.5	2401.718	91	1.221268	2.826414	.6672913
37	127666.6	640455.5	2137.339	92	.8517160	1.889992	.4812775
38	106534.4	533815.9	1906.516	93	.5833551	1.242246	.3398749
39	88890.54	444832.8	1703.308	94	.3923655	.8021855	.2351372
40	74161.46	370590.5	1525.718	95	.2592005	.5085529	.1595242
41	61866.82	308653.1	1370.807	96	.1679412	.3162208	.1059619
42	51604.17	256987.0	1234.716	97	.1065547	.1927340	.06877881
43	43037.76	213894.5	1114.441	98	.06620438	.1150855	.04364763
44	35887.46	177958.4	1007.616	99	.04031123	.06725247	.02712974
45	29918.22	147996.1	910.9712	100	.02400999	.03839495	.01648458
46	24935.79	123020.6	823.7466	101	.01397090	.02137188	.009782016
47	20776.68	102207.6	743.9867	102	.007921163	.01157062	.005653322
48	17305.87	84868.79	671.5874	103	.004366085	.006076049	.003175180
49	14409.85	70428.97	605.7668	104	.002340322	.003080602	.001736524
50	11994.22	58407.68	546.3130	105	.001205769	.001499322	.0009119022
51	9979.537	48403.61	492.4302	106	.0006049009	.0006927871	.0004691147
52	8299.251	40081.93	443.1913	107	.0002890114	.0002953963	.0002311138
53	6898.262	33163.22	398.2714	108	.0001329066	.0001081189	.0001117153
54	5730.462	27414.10	357.2986	109	.00005724668	.00002393256	.00005255590

## Section 4

**Table H (19.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 19.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	499709802	1057459	55	4339.743	20462.41	288.1861
1	82691152	416627999	198808.2	56	3594.491	16853.92	257.4146
2	68974167	347628748	143674.5	57	2975.082	13866.17	229.5791
3	57546513	290068277	112993.6	58	2460.374	11394.30	204.3022
4	48017523	242041772	93252.49	59	2032.797	9351.035	181.2918
5	40069248	201966446	79891.61	60	1677.818	7663.713	160.4031
6	33437651	168524228	69854.23	61	1383.373	6271.769	141.5632
7	27904452	140616388	62406.72	62	1139.401	5124.700	124.7105
8	23287110	117326568	56449.12	63	937.4076	4180.453	109.6778
9	19434387	97890214	52124.82	64	770.2689	3404.080	96.26101
10	16219568	81669250	49056.65	65	632.0883	2766.555	84.31038
11	13536678	68131475	46646.23	66	517.9787	2243.756	73.71508
12	11297567	56832993	44634.20	67	423.8679	1815.637	64.37180
13	9428350	47403639	42429.86	68	346.3050	1465.578	56.12055
14	7867524	39534839	39626.03	69	282.4279	1179.830	48.82164
15	6564154	32969155	36261.66	70	229.8578	947.0259	42.34672
16	5475816	27491616	32476.53	71	186.6355	757.7741	36.59621
17	4567274	22922580	28603.55	72	151.1500	604.3045	31.49765
18	3809010	19111867	24860.23	73	122.0656	480.1874	26.98851
19	3176405	15933927	21487.03	74	98.29118	380.0963	23.03212
20	2648753	13283839	18552.78	75	78.90922	299.6186	19.58474
21	2208683	11074008	16029.27	76	63.14991	235.1099	16.59814
22	1841631	9231372	13819.58	77	50.36433	183.5714	14.01720
23	1535529	7694980	11923.39	78	40.01398	142.5442	11.79023
24	1280278	6413969	10311.81	79	31.65090	110.0184	9.867244
25	1067444	5345907	8954.569	80	24.90737	84.35486	8.205109
26	889972.8	4455410	7801.598	81	19.48596	64.21649	6.771097
27	742006.4	3712966	6839.185	82	15.14564	48.51096	5.540470
28	618614.5	3093973	6007.893	83	11.68959	36.34495	4.493286
29	515720.1	2577927	5290.669	84	8.956822	26.98775	3.613248
30	429912.9	2147728	4662.780	85	6.810636	19.84419	2.881487
31	358356.1	1789120	4110.225	86	5.133325	14.43502	2.275191
32	298687.3	1490212	3625.254	87	3.829490	10.37782	1.774681
33	248937.8	1241083	3203.452	88	2.825020	7.367027	1.366349
34	207456.9	1033457	2832.459	89	2.058900	5.158520	1.037513
35	172876.9	860433.9	2510.948	90	1.480842	3.558792	.7762017
36	144046.9	716258.2	2227.756	91	1.049006	2.416241	.5705904
37	120013.1	596131.9	1978.999	92	.7303585	1.613246	.4109357
38	99980.60	496052.6	1762.179	93	.4994001	1.058722	.2897732
39	83282.87	412683.1	1571.618	94	.3353365	.6826228	.2001772
40	69366.97	343240.5	1405.357	95	.2211568	.4320876	.1356034
41	57770.57	285404.0	1260.571	96	.1430527	.2682588	.08993745
42	48106.97	237239.3	1133.588	97	.09061196	.1632480	.05828885
43	40054.12	197134.2	1021.548	98	.05620490	.09732757	.03693404
44	33343.76	163745.2	922.2051	99	.03416550	.05678701	.02292167
45	27751.21	135953.2	832.4786	100	.02031553	.03236986	.01390630
46	23091.06	112825.4	751.6332	101	.01180144	.01799020	.008239381
47	19207.52	93584.27	677.8300	102	.006679960	.009724744	.004754460
48	15972.13	77581.71	610.9496	103	.003675797	.005098883	.002666218
49	13277.09	64277.00	550.2479	104	.001967022	.002581233	.001455938
50	11032.91	53219.19	495.5094	105	.001011748	.001254399	.0007633766
51	9164.375	44032.28	445.9828	106	.0005067183	.0005787742	.0003921210
52	7608.616	36403.11	400.8004	107	.0002416973	.0002464405	.0001929020
53	6313.655	30070.73	359.6499	108	.0001109628	.00009008373	.00009312627
54	5236.066	24817.62	322.1779	109	.00004771509	.00001991448	.00004377202

**Table H (20.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 20.0 Percent**

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Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	494728078	1054384	55	3959.319	18498.80	259.5589
1	82553333	411784745	196384.4	56	3273.930	15212.12	231.5061
2	68744444	343015300	141384.4	57	2705.244	12495.36	206.1722
3	57259259	285742152	110828.8	58	2233.491	10251.43	183.2053
4	47698206	238035024	91201.13	59	1842.268	8399.674	162.3327
5	39736449	198292548	77939.17	60	1518.026	6873.050	143.4162
6	33104665	165183361	67992.70	61	1249.538	5615.770	126.3835
7	27580523	137599490	60624.95	62	1027.453	4581.403	111.1728
8	22978420	114618395	54740.98	63	843.8971	3731.349	97.62736
9	19144807	95471650	50477.23	64	692.2755	3033.587	85.55809
10	15951260	79519017	47457.07	65	567.1395	2461.569	74.82566
11	13290564	66227376	45088.33	66	463.9805	1993.271	65.32627
12	11073675	55152804	43114.37	67	379.0477	1610.422	56.96335
13	9226100	45925723	40955.35	68	309.1702	1297.900	49.59019
14	7685924	38238552	38213.75	69	251.7225	1043.218	43.07889
15	6401951	31835108	34929.53	70	204.5264	836.0705	37.31230
16	5331606	26501826	31240.73	71	165.7906	667.9559	32.19940
17	4439579	22060534	27472.61	72	134.0446	531.8542	27.67372
18	3696344	18362537	23836.70	73	108.0712	421.9667	23.67791
19	3077313	15283737	20565.76	74	86.87742	333.4983	20.17776
20	2561845	12720600	17725.21	75	69.62988	262.4844	17.13300
21	2132654	10586838	15286.35	76	55.63092	205.6565	14.49962
22	1775273	8810595	13154.34	77	44.29372	160.3301	12.22770
23	1477734	7332031	11327.85	78	35.13228	124.3082	10.27064
24	1230036	6101290	9778.107	79	27.74318	95.79819	8.583539
25	1023846	5076853	8475.120	80	21.79584	73.34061	7.127720
26	852200.1	4224150	7370.080	81	17.02328	55.74737	5.873802
27	709329.6	3514402	6449.213	82	13.20944	42.04962	4.799520
28	590386.1	2923655	5655.132	83	10.17821	31.45658	3.886899
29	491366.6	2431977	4971.155	84	7.785778	23.32276	3.121225
30	408928.8	2022777	4373.370	85	5.910324	17.12353	2.485618
31	340296.5	1682242	3848.184	86	4.447316	12.43724	1.959869
32	283162.1	1398870	3388.003	87	3.312194	8.928091	1.526576
33	235605.2	1163084	2988.428	88	2.439338	6.328341	1.173669
34	196018.7	966905.5	2637.571	89	1.774848	4.424526	.8899431
35	163072.9	803694.6	2334.017	90	1.274413	3.047799	.6648536
36	135651.4	667921.8	2067.088	91	.9012703	2.066159	.4880386
37	112830.1	554985.3	1833.007	92	.6264533	1.377403	.3509727
38	93839.89	461052.9	1629.318	93	.4276386	.9025612	.2471263
39	78037.43	382934.2	1450.597	94	.2866716	.5810427	.1704630
40	64889.68	317973.7	1294.926	95	.1887468	.3672228	.1153022
41	53951.69	263960.5	1159.588	96	.1218852	.2276357	.07635805
42	44852.02	219054.7	1041.089	97	.07707544	.1383125	.04941294
43	37281.79	181725.4	936.7089	98	.04772877	.08233334	.03126210
44	30984.16	150699.3	844.3119	99	.02896473	.04796399	.01937193
45	25744.40	124917.0	760.9982	100	.01719434	.02729818	.01173470
46	21385.53	103497.4	686.0560	101	.009971668	.01514804	.006942060
47	17759.19	85707.16	617.7558	102	.005634848	.008175756	.003999696
48	14743.15	70935.92	555.9654	103	.003095533	.004280136	.002239505
49	12235.06	58675.41	499.9769	104	.001653746	.002163458	.001221054
50	10150.06	48502.44	449.5727	105	.0008491946	.001049800	.0006392345
51	8416.994	40064.75	404.0438	106	.0004245973	.0004836705	.0003278632
52	6976.465	33069.44	362.5775	107	.0002021892	.0002056604	.0001610571
53	5779.445	27272.85	324.8745	108	.00009267004	.00007765990	.00007765406
54	4785.045	22472.23	290.5991	109	.00003978259	.00001607608	.00003646738

## Section 4

**Table H (20.2)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 20.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000000	489844643	1051382	55	3612.795	16727.47	233.8465
1	82415973	407039318	194031.1	56	2982.421	13733.43	208.2682
2	68515868	338498534	139164.1	57	2460.270	11262.69	185.2075
3	56973915	281510799	108733.2	58	2027.857	9225.352	164.3362
4	47381539	234120398	89218.06	59	1669.870	7546.883	145.3996
5	39406961	194707459	76054.11	60	1373.681	6165.421	128.2663
6	32775541	161927442	66197.57	61	1128.841	5029.585	112.8648
7	27260885	134663247	58908.58	62	926.6642	4096.685	99.13377
8	22674326	111986282	53097.20	63	759.8477	3331.294	86.92632
9	18860014	93124359	48893.06	64	622.2900	2704.072	76.06733
10	15687827	77435182	45920.08	65	508.9563	2190.738	66.42720
11	13049322	64384803	43592.22	66	415.6876	1771.182	57.90880
12	10854582	53529341	41655.56	67	339.0299	1428.752	50.42200
13	9028514	44499867	39540.86	68	276.0696	1149.690	43.83224
14	7508808	36989841	36859.99	69	224.3984	922.6532	38.02245
15	6244016	30744369	33653.89	70	182.0220	738.2984	32.88571
16	5191424	25551312	30058.81	71	147.3028	588.9307	28.33883
17	4315658	21233989	26392.54	72	118.8987	468.2073	24.32087
18	3587190	17645195	22860.79	73	95.70066	370.8982	20.77922
19	2981470	14662284	19688.84	74	76.80482	292.6869	17.68207
20	2477927	12183109	16938.84	75	61.45455	230.0109	14.99236
21	2059362	10122676	14581.66	76	49.01752	179.9386	12.66992
22	1711411	8410330	12524.47	77	38.96315	140.0671	10.66960
23	1422205	6987326	10765.02	78	30.85284	108.4330	8.949366
24	1181845	5804804	9274.639	79	24.32325	83.43744	7.468892
25	982096.0	4822140	8023.649	80	19.07726	63.78098	6.193499
26	816089.6	4005570	6964.471	81	14.87518	48.40776	5.096811
27	678142.7	3327027	6083.291	82	11.52339	36.45839	4.158798
28	563489.6	2763193	5324.697	83	8.864295	27.23282	3.363266
29	468200.9	2294696	4672.374	84	6.769419	20.16080	2.696938
30	389001.3	1905436	4103.203	85	5.130237	14.77978	2.144722
31	323174.9	1582034	3603.987	86	3.853904	10.71878	1.688710
32	268467.7	1313368	3167.290	87	2.865467	7.682929	1.313516
33	223007.0	1090189	2788.738	88	2.106825	5.437559	1.008438
34	185228.5	904810.1	2456.893	89	1.530363	3.795994	.7635724
35	153839.9	750840.0	2170.265	90	1.097035	2.610887	.5696357
36	127758.1	622967.6	1918.639	91	.7745365	1.767281	.4175458
37	106087.9	516779.7	1698.346	92	.5374676	1.176361	.2998428
38	88085.63	428607.2	1506.974	93	.3662834	.7696467	.2108148
39	73130.30	355400.8	1339.338	94	.2451330	.4947161	.1452004
40	60708.11	294626.5	1193.567	95	.1611289	.3121828	.09806799
41	50391.00	244178.0	1067.046	96	.1038775	.1932187	.06484736
42	41822.18	202305.6	956.4510	97	.06557881	.1172190	.04190057
43	34705.50	167555.9	859.1959	98	.04054194	.06966901	.02646880
44	28795.06	138721.8	773.2489	99	.02456238	.04052345	.01637665
45	23885.69	114801.0	695.8801	100	.01455671	.02302780	.009905094
46	19808.51	94960.96	626.4012	101	.008427959	.01275862	.005850718
47	16422.21	78510.03	563.1854	102	.004754595	.006875514	.003365742
48	13610.55	64873.56	506.0900	103	.002607616	.003593921	.001881643
49	11276.34	53573.76	454.4418	104	.001390765	.001813840	.001024369
50	9339.155	44213.53	408.0223	105	.0007129662	.0008788358	.0005354414
51	7731.659	36462.86	366.1624	106	.0003558900	.0004043158	.0002742182
52	6397.759	30047.81	328.1013	107	.0001691894	.0001716804	.0001345100
53	5291.215	24740.91	293.5520	108	.00007741613	.00006259403	.00006477213
54	4373.530	20353.14	262.1958	109	.00003317890	.00001380154	.00003039099

**Table H (20.4)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 20.4 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	10000000	485056620	1048449	55	3297.101	15129.20	210.7446
1	82279070	402388846	191745.1	56	2717.290	12401.33	187.4190
2	68288429	334075583	137010.6	57	2237.833	10153.97	166.4242
3	56690463	277371369	106703.6	58	1841.451	8303.908	147.4542
4	47067495	230295071	87300.22	59	1513.852	6782.260	130.2713
5	39080746	191208396	74233.38	60	1243.268	5531.949	114.7504
6	32450228	158753736	64465.81	61	1019.975	4505.654	100.8217
7	26945473	131804991	57254.61	62	835.9055	3664.124	88.42424
8	22374752	109427635	51514.80	63	684.2886	2974.843	77.42071
9	18579920	90845834	47369.34	64	559.4787	2410.930	67.64891
10	15429171	75415335	44442.72	65	456.8244	1950.177	58.98835
11	12812850	62601447	42154.97	66	372.4893	1574.221	51.34825
12	10640178	51960407	40254.83	67	303.2933	1267.886	44.64453
13	8835477	43123990	38183.47	68	246.5592	1018.654	38.75384
14	7336057	35786743	35561.90	69	200.0785	816.2230	33.56901
15	6090231	29695092	32431.92	70	162.0252	652.1213	28.99242
16	5055152	24638351	28928.04	71	130.9024	519.3839	24.94812
17	4195394	20441338	25360.69	72	105.4853	412.2798	21.38020
18	3481433	16958349	21929.96	73	84.76324	326.0920	18.24047
19	2888764	14068189	18853.85	74	67.91396	256.9343	15.49936
20	2396890	11670091	16191.36	75	54.25036	201.6057	13.12280
21	1988705	9680352	13912.98	76	43.19942	157.4768	11.07416
22	1649947	8029505	11927.88	77	34.28140	122.3961	9.312598
23	1368850	6659886	10232.90	78	27.10052	94.60937	7.800206
24	1135618	5523618	8799.513	79	21.32957	72.69022	6.500769
25	942114.0	4580959	7598.361	80	16.70146	55.48169	5.383193
26	781565.4	3798933	6583.069	81	13.00106	42.04534	4.423807
27	648375.5	3150175	5739.804	82	10.05483	31.61882	3.604593
28	537860.2	2611986	5015.056	83	7.721765	23.58234	2.910968
29	446163.1	2165540	4392.873	84	5.887105	17.43207	2.330962
30	370075.6	1795219	3850.901	85	4.454160	12.76018	1.851083
31	306941.1	1488063	3376.332	86	3.340468	9.240215	1.455464
32	254558.4	1233316	2961.884	87	2.479589	6.613183	1.130500
33	211101.8	1022052	2603.215	88	1.820081	4.673413	.8667048
34	175048.8	846860.4	2289.322	89	1.319881	3.257625	.6553257
35	145143.8	701593.8	2018.651	90	.9445798	2.237211	.4881887
36	120336.1	581150.1	1781.428	91	.6657914	1.512048	.3573335
37	99758.74	481297.3	1574.090	92	.4612395	1.004937	.2562324
38	82692.92	398522.8	1394.270	93	.3138119	.6564865	.1798887
39	68539.13	329912.3	1237.016	94	.2096679	.4213320	.1237162
40	56802.31	273048.1	1100.500	95	.1375884	.2654664	.08343321
41	47070.65	225923.7	982.2076	96	.08855393	.1640514	.05508744
42	39001.55	186875.4	878.9780	97	.05581201	.09937053	.03554042
43	32311.08	154523.2	788.3506	98	.03444662	.05896948	.02241685
44	26763.89	127723.0	708.3937	99	.02083486	.03424697	.01384848
45	22163.93	105526.5	636.5366	100	.01232711	.01943107	.008363173
46	18350.12	87147.11	572.1146	101	.007125223	.01074922	.004932382
47	15187.87	71932.69	513.5973	102	.004012986	.005783750	.002833101
48	12566.63	59342.12	460.8332	103	.002197230	.003018613	.001581433
49	10394.16	48926.35	413.1823	104	.001169940	.001521171	.0008596213
50	8594.223	40312.73	370.4266	105	.0005987657	.0007359330	.0004486354
51	7103.130	33192.13	331.9347	106	.0002983882	.0003380820	.0002294195
52	5867.903	27308.38	296.9941	107	.0001416176	.0001433579	.0001123726
53	4844.940	22449.07	265.3300	108	.00006469241	.00005220039	.00005404353
54	3998.002	18438.05	236.6401	109	.00002767973	.00001149490	.00002533477

## Section 4

**Table H (20.6)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 20.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000000	480361246	1045583	55	3009.450	13686.74	189.9815
1	82142620	397830566	189523.7	56	2476.110	11200.99	168.7070
2	68062122	329743692	134921.1	57	2035.827	9156.493	149.5900
3	56408888	273321121	104737.2	58	1672.448	7476.227	132.3454
4	46756048	226556328	85444.74	59	1372.635	6096.523	116.7512
5	38757767	187792681	72474.13	60	1125.422	4964.726	102.6888
6	32128676	155659618	62794.57	61	921.7636	4037.251	90.08975
7	26634225	129022159	55660.21	62	754.1649	3278.012	78.89447
8	22079624	106939965	49990.96	63	616.3503	2657.165	68.97441
9	18304440	88633672	45903.26	64	503.0962	2150.081	60.17941
10	15175199	73457168	43022.20	65	410.1058	1736.448	52.39749
11	12581045	60875103	40773.80	66	333.8410	1399.500	45.54389
12	10430354	50443904	38909.44	67	271.3737	1125.405	39.54025
13	8646878	41796106	36880.46	68	220.2447	902.7729	34.27348
14	7167558	34627386	34316.78	69	178.4283	722.2467	29.64549
15	5940479	28685522	31260.99	70	144.2531	576.1449	25.56721
16	4922674	23761300	27845.83	71	116.3508	458.1631	21.96922
17	4078672	19681055	24374.59	72	93.60364	363.1230	18.80031
18	3378962	16300582	21041.81	73	75.09095	286.7700	16.01633
19	2799088	13500142	18058.49	74	60.06456	225.6055	13.58983
20	2318631	11180342	15480.60	75	47.90061	176.7528	11.48953
21	1920583	9258761	13278.27	76	38.07988	137.8536	9.682040
22	1590786	7667106	11362.61	77	30.16861	106.9816	8.130407
23	1317580	6348786	9729.631	78	23.80968	82.56903	6.800461
24	1091270	5256891	8350.968	79	18.70843	63.34347	5.659674
25	903822.1	4352546	7197.591	80	14.62476	48.27469	4.680173
26	748555.5	3603549	6224.298	81	11.36559	36.52856	3.840710
27	619961.1	2983222	5417.257	82	8.775411	27.42875	3.125088
28	513436.1	2469472	4724.792	83	6.728039	20.42650	2.520179
29	425196.7	2044007	4131.308	84	5.120977	15.07661	2.015195
30	352099.8	1691673	3615.194	85	3.868085	11.01945	1.598080
31	291547.7	1399921	3164.016	86	2.896121	7.967701	1.254774
32	241391.0	1158351	2770.649	87	2.146191	5.693893	.9732491
33	199850.3	958347.0	2430.788	88	1.572746	4.017723	.7450948
34	165444.1	792768.3	2133.850	89	1.138628	2.796358	.5625779
35	136952.4	655700.0	1878.222	90	.8135135	1.917534	.4185016
36	113356.4	542242.2	1654.556	91	.5724578	1.294027	.3058882
37	93816.79	448336.9	1459.390	92	.3959232	.8587281	.2190253
38	77638.50	370621.8	1290.408	93	.2689262	.5601177	.1535419
39	64243.11	306311.8	1142.877	94	.1793803	.3589325	.1054402
40	53153.65	253100.2	1015.014	95	.1175178	.2258036	.07100227
41	43974.06	209076.0	904.4035	96	.07551079	.1393261	.04680962
42	36375.37	172656.9	808.0376	97	.04751252	.08426351	.03015423
43	30085.42	142533.2	723.5762	98	.02927563	.04992731	.01899060
44	24879.01	117620.5	649.1829	99	.01767784	.02895090	.01171396
45	20568.85	97021.40	582.4367	100	.01044189	.01640083	.007063322
46	17001.27	79993.06	522.6960	101	.006025534	.009058917	.004159397
47	14048.12	65920.38	468.5208	102	.003388004	.004866767	.002385450
48	11604.31	54293.96	419.7531	103	.001851958	.002536143	.001329512
49	9582.284	44691.75	375.7842	104	.0009844606	.001276103	.0007215834
50	7909.801	36764.09	336.3978	105	.0005030032	.0006164501	.0003760145
51	6526.613	30221.43	300.9980	106	.0002502503	.0002827830	.0001919970
52	5382.700	24824.19	268.9174	107	.0001185740	.0001197438	.00009390674
53	4436.954	20374.08	239.8934	108	.00005407602	.00004354574	.00004510560
54	3655.264	16706.91	213.6393	109	.00002309896	.000009576682	.00002112616

**Table H (20.8)**

**Commutation Factors Based on Life Table 90CM**

**Interest at 20.8 Percent**

Age x	$D_x$	${}^oN_x$	$\bar{M}_x$	Age x	$D_x$	${}^oN_x$	$\bar{M}_x$
0	10000000	475755859	1042781	55	2747.310	12384.59	171.3145
1	82006623	393361820	187364.0	56	2256.685	10119.12	151.9077
2	67836937	325500213	132892.7	57	1852.347	8258.888	134.4979
3	56129175	269357423	102831.3	58	1519.198	6732.590	118.8192
4	46447174	222901561	83648.90	59	1244.793	5481.386	104.6646
5	38437985	184457745	70773.65	60	1018.915	4456.700	91.92145
6	31810835	152642566	61181.17	61	833.1483	3618.389	80.52335
7	26327079	126312290	54122.68	62	680.5334	2933.276	70.41193
8	21788867	104520887	48523.02	63	555.2533	2373.972	61.46711
9	18033491	86485570	44492.17	64	452.4754	1917.911	53.54988
10	14925817	71558468	41655.89	65	368.2309	1546.513	46.55622
11	12353807	59203660	39446.09	66	299.2570	1244.471	40.40705
12	10225005	48977827	37616.79	67	242.8582	999.1770	35.02939
13	8462608	40514319	35629.24	68	196.7754	800.2685	30.31958
14	7003199	33509985	33122.08	69	159.1511	639.2462	26.18786
15	5794648	27713986	30138.60	70	128.4551	509.1449	22.55291
16	4793879	22918600	26809.78	71	103.4370	404.2579	19.35137
17	3965383	18951687	23431.90	72	83.07678	319.9062	16.53629
18	3279669	15670552	20194.12	73	66.53572	252.2522	14.06726
19	2712337	12956905	17300.64	74	53.13320	198.1460	11.91883
20	2243051	10712723	14804.52	75	42.30279	155.0024	10.06230
21	1854902	8856857	12675.58	76	33.57406	120.7059	8.467230
22	1533840	7322180	10826.82	77	26.55487	93.53195	7.100221
23	1268310	6053157	9253.480	78	20.92294	72.07922	5.930461
24	1048724	5003832	7927.367	79	16.41296	55.21259	4.928738
25	867146.1	4136184	6819.789	80	12.80910	42.01460	4.070064
26	716991.0	3418771	5886.692	81	9.938078	31.74378	3.335372
27	592835.9	2825585	5114.261	82	7.660517	23.80008	2.710101
28	490158.9	2335126	4452.591	83	5.863534	17.69757	2.182441
29	405247.8	1929622	3886.439	84	4.455579	13.04282	1.742674
30	335024.8	1594375	3394.908	85	3.359911	9.518664	1.380029
31	276949.9	1317230	2965.932	86	2.511475	6.872235	1.082050
32	228924.9	1088136	2592.541	87	1.858065	4.903685	.8380983
33	189215.7	898774.9	2270.474	88	1.359350	3.454943	.6407220
34	156381.0	742266.7	1989.547	89	.9825055	2.401046	.4830880
35	129235.8	612921.5	1748.105	90	.7008069	1.643976	.3588599
36	106792.2	506033.8	1537.199	91	.4923313	1.107741	.2619211
37	88237.75	417712.8	1353.473	92	.3399424	.7339905	.1872724
38	72900.64	344740.3	1194.660	93	.2305196	.4780261	.1310902
39	60222.83	284454.8	1056.235	94	.1535076	.3058585	.08988905
40	49744.84	234655.7	936.4636	95	.1004013	.1921200	.06044031
41	41085.81	193523.0	833.0245	96	.06440579	.1183603	.03978685
42	33929.94	159552.3	743.0556	97	.04045799	.07147324	.02559155
43	28016.39	131500.3	664.3314	98	.02488759	.04228359	.01609260
44	23129.67	108339.3	595.1063	99	.01500328	.02448080	.009911277
45	19090.91	89220.26	533.0998	100	.008847418	.01384712	.005967218
46	15753.55	73441.62	477.6933	101	.005096984	.007636615	.003508568
47	12995.58	60423.32	427.5317	102	.002861159	.004096357	.002009117
48	10717.10	49685.80	382.4516	103	.001561383	.002131411	.001118050
49	8835.016	40832.41	341.8750	104	.0008286234	.001070831	.0006058905
50	7280.886	33535.09	305.5873	105	.0004226783	.0005165188	.0003152424
51	5997.730	27522.61	273.0266	106	.0002099396	.0002365994	.0001607269
52	4938.325	22570.95	243.5678	107	.00009930915	.0001000493	.00007849889
53	4063.916	18494.98	216.9599	108	.00004521526	.00003633693	.00003765718
54	3342.403	15141.69	192.9311	109	.00001928204	.000007980979	.00001762200

## Section 4

**Table H (21.0)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 21.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	471237903	1040040	55	2508.382	11208.83	154.5267
1	81871074	388980052	185263.6	56	2057.020	9143.804	136.8209
2	67612868	321342595	130923.0	57	1685.666	7450.963	120.9634
3	55851309	265477739	100983.3	58	1380.210	6064.302	106.7062
4	46140845	219328263	81910.15	59	1129.040	4929.447	93.85621
5	38121364	181201116	69129.39	60	922.6390	4001.582	82.30669
6	31496656	149700159	59623.04	61	753.1782	3243.737	71.99331
7	26023975	123673024	52639.50	62	614.1952	2625.409	62.85928
8	21502412	102168110	47108.45	63	500.2990	2121.460	54.79245
9	17766991	84399320	43133.57	64	407.0193	1711.215	47.66414
10	14680937	69717120	40341.30	65	330.6906	1377.680	41.37778
11	12131040	57585098	38169.38	66	268.3042	1106.879	35.85963
12	10024028	47560257	36374.41	67	217.3790	887.3200	31.04180
13	8282559	39276817	34427.39	68	175.8398	709.5740	26.82927
14	6842871	32432837	31975.41	69	141.9834	565.9213	23.13990
15	5652629	26778889	29062.41	70	114.4091	450.0459	19.89949
16	4668658	22108763	25817.61	71	91.97441	356.7822	17.05015
17	3855420	18251856	22530.42	72	73.74834	281.9021	14.54891
18	3183451	15066981	19384.79	73	58.96700	221.9440	12.35875
19	2628411	12437300	16578.30	74	47.01124	174.0719	10.45614
20	2170053	10266153	14161.22	75	37.36684	135.9623	8.814747
21	1791570	8473652	12103.11	76	29.60757	105.7177	7.406851
22	1479022	6993823	10318.81	77	23.37893	81.79371	6.202245
23	1220960	5772177	8802.832	78	18.39013	62.93794	5.173159
24	1007903	4763696	7527.183	79	14.40225	48.13759	4.293358
25	832015.4	3931200	6463.514	80	11.22131	36.57559	3.540441
26	686806.4	3243988	5568.890	81	8.691787	27.59279	2.897302
27	566939.5	2676714	4829.531	82	6.688771	20.65675	2.350853
28	467972.8	2208455	4197.238	83	5.111275	15.33716	1.890472
29	386265.6	1821945	3657.116	84	3.877534	11.28630	1.507412
30	318804.1	1502929	3188.960	85	2.919179	8.224419	1.192051
31	263105.3	1239639	2781.059	86	2.178428	5.928932	.9333526
32	217121.6	1022357	2426.599	87	1.609003	4.224254	.7219100
33	179163.1	843056.1	2121.366	88	1.175192	2.971780	.5511186
34	147828.2	695107.7	1855.564	89	.8479968	2.062165	.4149421
35	121965.6	573038.8	1627.497	90	.6038640	1.409821	.3078016
36	100618.1	472330.8	1428.605	91	.4235257	.9485278	.2243349
37	82998.89	389253.6	1255.631	92	.2919505	.6275419	.1601667
38	68459.03	320727.0	1106.358	93	.1976484	.4080770	.1119522
39	56460.16	264208.1	976.4649	94	.1314005	.2607039	.07665266
40	46559.75	217597.6	864.2603	95	.08580009	.1635061	.05146381
41	38391.58	179162.2	767.5168	96	.05494840	.1005773	.03382716
42	31652.56	147471.6	683.5105	97	.03446006	.06064136	.02172537
43	26092.72	121345.7	610.1253	98	.02116294	.03582020	.01364070
44	21505.93	99810.63	545.7016	99	.01273682	.02070677	.008388403
45	17721.36	82063.20	488.0913	100	.007498475	.01169438	.005042656
46	14599.24	67440.70	436.6980	101	.004312720	.006439475	.002960430
47	12023.45	55396.22	390.2467	102	.002416916	.003448902	.001692646
48	9899.022	45478.34	348.5700	103	.001316772	.001791790	.0009404960
49	8147.118	37314.28	311.1188	104	.0006976536	.0008988430	.0005088966
50	6702.895	30596.26	277.6816	105	.0003552828	.0004329150	.0002643706
51	5512.476	25070.23	247.7281	106	.0001761733	.0001980173	.0001345897
52	4531.281	20526.70	220.6730	107	.00008319872	.00008361903	.00006563872
53	3722.782	16792.88	196.2765	108	.00003781760	.00003033060	.00003144817
54	3056.774	13726.16	174.2813	109	.00001610066	.000006653163	.00001470349



**Table H (21.2)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 21.2 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	466804913	1037358	55	2290.577	10146.95	139.4242
1	81735974	384682801	183219.8	56	1875.307	8264.337	123.2680
2	67389907	317268386	129009.5	57	1534.222	6723.584	108.8220
3	55575273	261679633	99190.77	58	1254.136	5463.587	95.85544
4	45837038	215834021	80226.05	59	1024.216	4434.096	84.18793
5	37807867	178020418	67538.93	60	835.5969	3593.766	73.71853
6	31186092	146830067	58117.79	61	680.9975	2908.549	64.38508
7	25724852	121102091	51208.27	62	554.4175	2350.401	56.13258
8	21220185	99879436	45744.88	63	450.8613	1896.250	48.85631
9	17504860	82372804	41825.11	64	366.1939	1527.154	42.43719
10	14440468	67931094	39076.09	65	297.0302	1227.569	36.78559
11	11912647	56017481	36941.34	66	240.5963	984.7336	31.83283
12	9827324	46189361	35180.00	67	194.6085	788.1734	27.51577
13	8106629	38081869	33272.60	68	157.1608	629.3089	23.74731
14	6686469	31394316	30874.50	69	126.6914	501.1279	20.45232
15	5514317	25878713	28030.21	70	101.9185	397.9032	17.56306
16	4546907	21330376	24867.17	71	81.79793	314.9586	15.02670
17	3748681	17580249	21668.09	72	65.48024	248.4735	12.80386
18	3090208	14488659	18611.83	73	52.26968	195.3253	10.86071
19	2547215	11940214	15889.58	74	41.60306	152.9604	9.175447
20	2099546	9839610	13548.92	75	33.01358	119.2907	7.723963
21	1730500	8108210	11559.16	76	26.11511	92.61363	6.481016
22	1426248	6681184	9836.969	77	20.58715	71.54650	5.419297
23	1175451	5505072	8376.180	78	16.16736	54.96976	4.513774
24	968734.8	4535782	7148.994	79	12.64060	41.97976	3.740890
25	798362.5	3736958	6127.424	80	9.832496	31.84874	3.080562
26	657939.4	3078631	5269.627	81	7.603471	23.99070	2.517443
27	542214.3	2536097	4561.873	82	5.841601	17.93315	2.039773
28	446825.2	2088998	3957.606	83	4.456538	13.29498	1.638001
29	368201.7	1720563	3442.277	84	3.375255	9.768849	1.304259
30	303393.6	1416968	2996.348	85	2.536848	7.107993	1.029954
31	249974.0	1166819	2608.454	86	1.889991	5.116443	.8053055
32	205944.9	960721.8	2271.937	87	1.393658	3.639914	.6219962
33	169660.0	790931.0	1982.632	88	1.016228	2.556859	.4741736
34	139756.1	651061.2	1731.116	89	.7320807	1.771583	.3565052
35	115115.5	535848.3	1515.664	90	.5204592	1.209340	.2640792
36	94810.18	440953.3	1328.083	91	.3644266	.8124155	.1921945
37	78078.96	362800.7	1165.215	92	.2507970	.5366760	.1370217
38	64294.72	298442.5	1024.895	93	.1695076	.3484581	.09563445
39	52938.23	245449.2	902.9946	94	.1125059	.2222763	.06538338
40	43583.35	201818.3	797.8677	95	.07334138	.1391922	.04383262
41	35878.04	165899.4	707.3763	96	.04689203	.08548987	.02876818
42	29531.42	136332.5	628.9286	97	.02935910	.05146542	.01844843
43	24304.00	111997.6	560.5123	98	.01800054	.03035331	.01156564
44	19998.59	91971.87	500.5498	99	.01081567	.01751951	.007101535
45	16452.08	75495.59	447.0174	100	.006356938	.009879128	.004262563
46	13531.22	61942.82	399.3407	101	.003650136	.005431560	.002498645
47	11125.47	50797.90	356.3198	102	.002042218	.002904620	.001426438
48	9144.592	41635.88	317.7846	103	.001110795	.001506723	.0007913696
49	7513.785	34106.47	283.2134	104	.0005875514	.0007546988	.0004275553
50	6171.631	27920.91	252.3986	105	.0002987191	.0003629500	.0002217737
51	5067.187	22841.26	224.8398	106	.0001478807	.0001657757	.0001127363
52	4158.378	18671.65	199.9887	107	.00006972218	.00006990773	.00005490174
53	3410.777	15250.76	177.6167	108	.00003163960	.00002532466	.00002627077
54	2795.966	12445.69	157.4798	109	.00001344818	.000005547927	.00001227201

## Section 4

**Table H (21.4)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 21.4 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	462454519	1034733	55	2091.998	9187.684	125.8338
1	81601318	380467698	181230.5	56	1709.908	7471.116	111.0891
2	67168048	313275224	127149.8	57	1396.601	6068.570	97.92709
3	55301053	257960757	97451.40	58	1139.758	4923.485	86.13242
4	45535728	212416512	78594.32	59	929.2738	3989.425	75.53689
5	37497460	174913363	65999.98	60	756.8901	3228.248	66.04506
6	30879094	144030052	56663.15	61	615.8365	2608.596	57.59705
7	25429652	118597312	49826.74	62	500.5423	2104.685	50.13974
8	20942120	97652755	44430.07	63	406.3785	1695.342	43.57542
9	17247019	80403991	40564.54	64	329.5208	1363.209	37.79393
10	14204325	66198443	37858.03	65	266.8433	1094.071	32.71212
11	11698537	54498959	35759.75	66	215.7887	876.2740	28.26601
12	9634795	44863383	34031.36	67	174.2551	700.2714	24.39696
13	7934717	36927822	32162.72	68	140.4920	558.2565	21.02515
14	6533892	30392871	29817.22	69	113.0677	443.8593	18.08182
15	5379609	25012007	27039.90	70	90.80892	351.8866	15.50519
16	4428524	20582091	23956.43	71	72.76148	278.1052	13.24698
17	3645065	16935619	20842.97	72	58.15050	219.0622	11.27118
18	2999843	13934435	17873.40	73	46.34223	171.9412	9.546822
19	2468655	11464588	15232.71	74	36.82445	134.4424	8.053787
20	2031440	9432124	12965.94	75	29.17344	104.6891	6.769979
21	1671607	7759648	11042.16	76	23.03938	81.15395	5.672431
22	1375440	6383457	9379.813	77	18.13256	62.59864	4.736454
23	1131710	5251112	7972.112	78	14.21628	48.02239	3.939490
24	931149.3	4319429	6791.473	79	11.09682	36.61884	3.260384
25	766122.9	3552863	5810.270	80	8.617443	27.73977	2.681133
26	630330.2	2922161	4987.725	81	6.652892	20.86413	2.187969
27	518605.6	2403250	4310.176	82	5.102869	15.57262	1.770328
28	426665.8	1976323	3732.650	83	3.886548	11.52767	1.419626
29	351010.3	1625091	3240.938	84	2.938712	8.457597	1.128786
30	288751.6	1336147	2816.146	85	2.205103	6.144703	.8901364
31	237518.2	1098462	2447.247	86	1.640129	4.416441	.6950109
32	195360.6	902957.4	2127.736	87	1.207420	3.137224	.5360541
33	160675.3	742158.1	1853.505	88	.8789762	2.200446	.4080807
34	132137.0	609913.6	1615.485	89	.6321629	1.522348	.3063804
35	108660.4	501161.3	1411.931	90	.4486841	1.037643	.2266286
36	89346.30	411735.0	1235.000	91	.3136519	.6960209	.1647035
37	73458.08	338207.7	1081.632	92	.2154984	.4590905	.1172531
38	60389.96	277758.1	949.7153	93	.1454102	.2976298	.08171741
39	49641.26	228065.2	835.3032	94	.09635299	.1895645	.05578620
40	40801.67	187219.0	736.7970	95	.06270796	.1185264	.03734332
41	33532.82	153648.0	652.1443	96	.04002733	.07268571	.02447259
42	27555.58	126059.3	578.8791	97	.02501983	.04369008	.01567015
43	22640.54	103390.0	515.0878	98	.01531479	.02572798	.009809003
44	18599.12	84765.64	459.2710	99	.009186769	.01482702	.006013787
45	15275.59	69467.59	409.5217	100	.005390652	.008348017	.003604177
46	12542.90	56904.71	365.2874	101	.003090198	.004582715	.002109497
47	10295.88	46590.84	325.4385	102	.001726089	.002446936	.001202445
48	8448.763	38125.98	289.8033	103	.0009373008	.001267376	.0006660823
49	6930.610	31180.95	257.8865	104	.0004949655	.0006338552	.0003593205
50	5683.248	25484.88	229.4845	105	.0002512326	.0003043816	.0001860949
51	4658.515	20814.91	204.1254	106	.0001241677	.0001388247	.00009445917
52	3816.704	16987.89	181.2956	107	.00005844559	.00005846204	.00004593472
53	3125.373	13853.25	160.7770	108	.00002647865	.00002115128	.00002195228
54	2557.786	11287.14	142.3390	109	.00001123601	.000004627681	.00001024569

**Table H (21.6)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 21.6 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	10000000	458184436	1032162	55	1910.920	8320.924	113.6001
1	81467105	376332462	179293.5	56	1559.333	6755.517	100.1418
2	66947282	309360834	125341.8	57	1271.522	5478.583	88.14771
3	55028635	254318851	95763.01	58	1035.975	4437.766	77.41735
4	45236889	209073501	77012.76	59	843.2674	3590.156	67.79377
5	37190105	171877754	64510.37	60	685.7085	2900.563	59.18683
6	30575617	141297961	55256.95	61	557.0026	2340.109	51.53899
7	25138317	116156592	48492.76	62	451.9785	1885.089	44.79913
8	20668147	95486040	43161.88	63	366.3471	1516.070	38.87611
9	16993390	78490929	39349.75	64	296.5719	1217.147	33.66801
10	13972423	64517304	36685.02	65	239.7665	975.3185	29.09772
11	11488618	53027756	34622.54	66	193.5735	779.9435	25.10573
12	9446346	43580645	32926.41	67	156.0587	622.3198	21.63758
13	7766724	35813094	31095.69	68	125.6144	495.3438	18.62011
14	6385038	29427021	28801.55	69	100.9279	393.2292	15.99042
15	5248406	24177391	26089.53	70	80.92568	311.2664	13.69214
16	4313410	19862624	23083.49	71	64.73579	245.6231	11.68120
17	3544478	16316779	20053.21	72	51.65133	193.1791	9.924642
18	2912262	13403215	17167.73	73	41.09511	151.3933	8.394144
19	2392640	11009419	14606.05	74	32.60127	118.1951	7.071142
20	1965651	9042777	12410.70	75	25.78523	91.89731	5.935411
21	1614810	7427128	10550.61	76	20.33009	71.12979	4.966052
22	1326521	6099883	8945.939	77	15.97397	54.78339	4.140754
23	1089664	5009606	7589.313	78	12.50330	41.96350	3.439187
24	895080.3	4114014	6453.381	79	9.743662	31.95051	2.842352
25	735235.1	3378353	5510.887	80	7.554180	24.16698	2.334113
26	603922.3	2774075	4722.091	81	5.822433	18.14960	1.902119
27	496061.1	2277721	4073.410	82	4.458549	13.52623	1.536883
28	407446.8	1870025	3521.401	83	3.390223	9.997837	1.230690
29	334647.9	1535165	3052.186	84	2.559213	7.324224	.9771802
30	274838.6	1260144	2647.497	85	1.917182	5.313325	.7695037
31	225702.0	1034284	2296.633	86	1.423632	3.813195	.5999818
32	185336.3	848810.6	1993.243	87	1.046317	2.704661	.4621098
33	152180.1	696513.2	1733.276	88	.7604435	1.894211	.3512940
34	124944.8	571466.7	1508.009	89	.5460143	1.308521	.2633737
35	102577.1	468802.8	1315.677	90	.3869018	.8905578	.1945413
36	84205.53	384522.0	1148.776	91	.2700183	.5964608	.1411827
37	69117.61	315339.2	1004.339	92	.1852143	.3928264	.1003638
38	56728.20	258555.0	880.3098	93	.1247700	.2542842	.06984463
39	46554.55	211952.0	772.9149	94	.08254024	.1617106	.04761074
40	38201.68	173708.7	680.6025	95	.05363006	.1009564	.03182349
41	31344.37	142328.6	601.4029	96	.03417648	.06181629	.02082417
42	25714.86	116582.8	532.9701	97	.02132751	.03709970	.01331397
43	21093.40	95462.58	473.4843	98	.01303323	.02181356	.008321500
44	17299.65	78139.48	421.5204	99	.007805287	.01255185	.005094087
45	14184.95	63933.67	375.2813	100	.004572487	.007056199	.003048348
46	11628.21	52286.93	334.2357	101	.002616873	.003867629	.001781465
47	9529.358	42740.91	297.3202	102	.001459300	.002061962	.001013916
48	7806.898	34919.14	264.3625	103	.0007911257	.001066358	.0005607924
49	6393.548	28512.30	234.8924	104	.0004170869	.0005325159	.0003020635
50	5234.223	23266.26	208.7107	105	.0002113551	.0002553389	.0001562019
51	4283.396	18972.33	185.3726	106	.0001042870	.0001162895	.00007916852
52	3503.598	15459.27	164.3967	107	.00004900707	.00004890475	.00003844364
53	2864.262	12586.51	145.5754	108	.00002216603	.00001767081	.00001834913
54	2340.239	10238.65	128.6903	109	.000009390512	.000003861230	.000008556486

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**Table H (21.8)**  
**Commutation Factors Based on Life Table 90CM**  
**Interest at 21.8 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000000	4539924630	10296431	55	17457.75	75375.69	1025.846
1	813333333	3722748932	1774066	56	14222.34	61097.96	902.9844
2	667276027	3055230240	1235834	57	11578.23	49470.45	793.6703
3	547580027	2507517392	941235.4	58	9417.894	40008.53	696.0341
4	449404975	2058028358	754793.2	59	7653.432	32315.69	608.6124
5	368857688	1689114713	630680.5	60	6213.220	26067.27	530.5543
6	302756129	1386317236	538971.5	61	5038.726	20997.33	461.3085
7	248507900	1137779161	472042.9	62	4081.948	16887.91	400.3839
8	203981990	933773429	419382.9	63	3303.154	13560.66	346.9310
9	167438998	766317480	381787.4	64	2669.637	10869.86	300.0072
10	137446784	628858867	355550.8	65	2154.751	8696.577	258.8975
11	112828011	516021716	335277.2	66	1736.764	6943.650	223.0486
12	92618826	423395385	318632.2	67	1397.877	5531.754	191.9549
13	76025556	347361743	300695.7	68	1123.329	4396.249	164.9464
14	62398120	284953505	278255.9	69	901.0837	3484.570	141.4473
15	51206103	233735462	251772.1	70	721.3174	2754.009	120.9435
16	42014709	191707540	222465.4	71	576.0641	2169.869	103.0326
17	34468240	157226003	192970.9	72	458.8747	1703.952	87.41313
18	28273764	128939597	164931.9	73	364.4929	1333.334	73.82612
19	23190862	105737531	140080.2	74	288.6820	1039.365	62.10046
20	19020943	86707001	118817.3	75	227.9515	806.8827	52.05109
21	15600320	71098572	100831.2	76	179.4308	623.5912	43.48793
22	12794176	58297411	85340.33	77	140.7527	479.5568	36.20935
23	10492460	47799057	72265.49	78	109.9905	366.7813	30.03215
24	8604643	39189485	61335.63	79	85.57341	278.8425	24.78574
25	7056404	32129000	52281.89	80	66.23542	210.5961	20.32546
26	5786614	26338975	44717.05	81	50.96755	157.9221	16.54052
27	4745314	21590861	38506.18	82	38.96450	117.5173	13.34574
28	3891230	17697252	33229.57	83	29.57945	86.73225	10.67182
29	3190733	14504500	28751.77	84	22.29228	63.44348	8.461600
30	2616173	11886589	24896.07	85	16.67238	45.95610	6.653953
31	2144916	9740169	21558.70	86	12.36000	32.93194	5.180833
32	1758417	7980454	18677.63	87	9.069223	23.32344	3.984712
33	1441469	6537873	16212.97	88	6.580520	16.31018	3.024900
34	1181550	5355362	14080.79	89	4.717191	11.25022	2.264642
35	968434.8	4386108	12263.33	90	3.337079	7.645236	1.670418
36	793682.7	3591715	10688.78	91	2.325119	5.112775	1.210534
37	650401.2	2940701	9328.396	92	1.592256	3.362164	.8593038
38	532939.5	2407235	8162.133	93	1.070865	2.173096	.5971305
39	436643.8	1970137	7153.948	94	.7072560	1.379868	.4064447
40	357712.3	1612035	6288.774	95	.4587811	.8601429	.2712700
41	293020.1	1318680	5547.716	96	.2918844	.5258669	.1772454
42	239998.3	1078394	4908.452	97	.1818486	.3151214	.1131521
43	196542.7	881601.1	4353.679	98	.1109451	.1849984	.07061544
44	160928.8	720454.1	3869.851	99	.06633325	.1062878	.04316251
45	131737.9	588522.4	3440.034	100	.03879548	.05965967	.02578968
46	107815.7	480534.9	3059.120	101	.02216652	.03265051	.01504871
47	88210.26	392170.5	2717.096	102	.01234087	.01738052	.008551920
48	72147.33	319885.7	2412.243	103	.006679332	.008974811	.004722823
49	58988.86	260774.1	2140.097	104	.003515607	.004475081	.002540040
50	48213.26	212452.1	1898.716	105	.001778577	.002142604	.001311490
51	39390.26	172964.9	1683.904	106	.0008761465	.0009744087	.0006637254
52	32166.31	140711.7	1491.152	107	.0004110469	.0004092192	.0003218371
53	26253.42	114380.5	1318.483	108	.0001856123	.0001476746	.0001534193
54	21415.08	92895.65	1163.831	109	.00007850449	.00003222680	.00007147905

**Table H (22.0)**

**Section 4**

**Commutation Factors Based on Life Table 90CM**

**Interest at 22.0 Percent**

Age x	$D_x$	$^oN_x$	$\bar{M}_x$	Age x	$D_x$	$^oN_x$	$\bar{M}_x$
0	100000000	4498764797	10271745	55	15951.38	68294.34	926.6292
1	812000000	3682928731	1755679	56	12973.84	55269.96	814.4517
2	665090030	3017596831	1218727	57	10544.53	44680.55	714.8074
3	544891423	2472573239	925310.0	58	8563.008	36077.52	625.9538
4	446465296	2026024434	739920.4	59	6947.303	29094.44	546.5263
5	365844161	1660124773	616710.7	60	5630.723	23431.82	475.7225
6	299790378	1360293453	525818.3	61	4558.854	18844.72	413.0149
7	245670157	1114593466	459594.3	62	3687.142	15132.77	357.9333
8	201322116	913247917	407574.0	63	2978.782	12132.25	309.6861
9	164984724	748246491	370496.2	64	2403.530	9709.675	267.4015
10	135210108	613024747	344663.3	65	1936.787	7756.229	230.4170
11	110810003	502205767	324734.3	66	1558.523	6183.202	198.2182
12	90813155	411385254	308399.1	67	1252.359	4918.284	170.3362
13	74421180	336956158	290825.3	68	1004.741	3902.652	146.1571
14	60981192	275965078	268875.3	69	804.6364	3088.555	125.1544
15	49961284	225992144	243012.0	70	643.0555	2437.258	106.8587
16	40926130	185053143	214438.9	71	512.7201	1917.351	90.90295
17	33520144	151520067	185729.8	72	407.7473	1503.346	77.01124
18	27450981	124056812	158482.2	73	323.3504	1174.561	64.94702
19	22479083	101566869	134371.5	74	255.6770	914.2018	54.55259
20	18406924	83150668	113776.5	75	201.5588	708.6367	45.65874
21	15071973	68070861	96383.82	76	158.3958	546.8327	38.09264
22	12340603	55723521	81428.68	77	124.0484	419.8922	31.67209
23	10103895	45613949	68826.68	78	96.77803	320.6637	26.23201
24	8272406	37336805	58309.36	79	75.17060	243.4153	21.61923
25	6772825	30560062	49611.63	80	58.08806	183.5636	17.70406
26	5544960	25011834	42356.17	81	44.62496	137.4446	14.38715
27	4539691	20469464	36409.07	82	34.05968	102.1258	11.59200
28	3716514	16750678	31364.84	83	25.81363	75.26011	9.256405
29	3042473	13706280	27091.25	84	19.42231	54.96960	7.328998
30	2490520	11214105	23417.43	85	14.50212	39.75858	5.755237
31	2038550	9174124	20242.69	86	10.73346	28.44835	4.474821
32	1668478	7504414	17506.52	87	7.862830	20.11798	3.436874
33	1365499	6137862	15169.64	88	5.695823	14.04760	2.605351
34	1117443	5019510	13151.33	89	4.076310	9.675089	1.947791
35	914389.9	4104346	11433.75	90	2.878974	6.564983	1.434678
36	748161.5	3355515	9948.169	91	2.002645	4.383754	1.038219
37	612092.7	2742845	8666.760	92	1.369175	2.878410	.7359246
38	500727.3	2241624	7570.001	93	.9193238	1.857611	.5106493
39	409579.5	1831618	6623.453	94	.6061745	1.177752	.3470691
40	334990.3	1496263	5812.505	95	.3925672	.7330360	.2312993
41	273957.5	1221993	5119.032	96	.2493485	.4474736	.1509044
42	224017.2	997706.6	4521.797	97	.1550934	.2677348	.09619174
43	183154.5	814319.0	4004.348	98	.09446674	.1569386	.05994025
44	149720.8	664395.2	3553.812	99	.05638837	.09002853	.03658210
45	122362.0	541853.3	3154.225	100	.03292509	.05045600	.02182477
46	99978.17	441715.9	2800.683	101	.01878152	.02757135	.01271582
47	81663.80	359909.3	2483.756	102	.01043918	.01465441	.007215213
48	66683.47	293098.8	2201.736	103	.005640806	.007555657	.003978562
49	54432.14	238553.4	1950.387	104	.002964121	.003761790	.002136527
50	44416.00	194037.2	1727.816	105	.001497117	.001798428	.001101463
51	36228.40	157719.7	1530.069	106	.0007362872	.0008167116	.0005566106
52	29535.82	128104.1	1352.920	107	.0003448652	.0003425220	.0002695104
53	24066.96	103965.8	1194.489	108	.0001554720	.0001234478	.0001283135
54	19599.39	84302.57	1052.822	109	.00006564889	.00002690528	.00005972973

## Section 5

Table 90CM

Age x	$l_x$	Age x	$l_x$	Age x	$l_x$
0	100000	37	95969	74	62852
1	99064	38	95780	75	60449
2	98992	39	95581	76	57955
3	98944	40	95373	77	55373
4	98907	41	95156	78	52704
5	98877	42	94928	79	49943
6	98850	43	94687	80	47084
7	98826	44	94431	81	44129
8	98803	45	94154	82	41091
9	98783	46	93855	83	37994
10	98766	47	93528	84	34876
11	98750	48	93173	85	31770
12	98734	49	92787	86	28687
13	98713	50	92370	87	25638
14	98681	51	91918	88	22658
15	98635	52	91424	89	19783
16	98573	53	90885	90	17046
17	98497	54	90297	91	14466
18	98409	55	89658	92	12066
19	98314	56	88965	93	9884
20	98215	57	88214	94	7951
21	98113	58	87397	95	6282
22	98006	59	86506	96	4868
23	97896	60	85537	97	3694
24	97784	61	84490	98	2745
25	97671	62	83368	99	1999
26	97556	63	82169	100	1424
27	97441	64	80887	101	991
28	97322	65	79519	102	672
29	97199	66	78066	103	443
30	97070	67	76531	104	284
31	96934	68	74907	105	175
32	96791	69	73186	106	105
33	96642	70	71357	107	60
34	96485	71	69411	108	33
35	96322	72	67344	109	17
36	96150	73	65154	110	0

**Table K** **Section 6**  
**Adjustment Factors for Annuities Payable at the End of Each Interval**

Interest Rate	Frequency of Payments				
	Annually	Semi Annually	Quarterly	Monthly	Weekly
2.2%	1.0000	1.0055	1.0082	1.0100	1.0107
2.4%	1.0000	1.0060	1.0090	1.0110	1.0117
2.6%	1.0000	1.0065	1.0097	1.0119	1.0127
2.8%	1.0000	1.0070	1.0104	1.0128	1.0137
3.0%	1.0000	1.0074	1.0112	1.0137	1.0146
3.2%	1.0000	1.0079	1.0119	1.0146	1.0156
3.4%	1.0000	1.0084	1.0127	1.0155	1.0166
3.6%	1.0000	1.0089	1.0134	1.0164	1.0175
3.8%	1.0000	1.0094	1.0141	1.0173	1.0185
4.0%	1.0000	1.0099	1.0149	1.0182	1.0195
4.2%	1.0000	1.0104	1.0156	1.0191	1.0205
4.4%	1.0000	1.0109	1.0164	1.0200	1.0214
4.6%	1.0000	1.0114	1.0171	1.0209	1.0224
4.8%	1.0000	1.0119	1.0178	1.0218	1.0234
5.0%	1.0000	1.0123	1.0186	1.0227	1.0243
5.2%	1.0000	1.0128	1.0193	1.0236	1.0253
5.4%	1.0000	1.0133	1.0200	1.0245	1.0262
5.6%	1.0000	1.0138	1.0208	1.0254	1.0272
5.8%	1.0000	1.0143	1.0215	1.0263	1.0282
6.0%	1.0000	1.0148	1.0222	1.0272	1.0291
6.2%	1.0000	1.0153	1.0230	1.0281	1.0301
6.4%	1.0000	1.0158	1.0237	1.0290	1.0311
6.6%	1.0000	1.0162	1.0244	1.0299	1.0320
6.8%	1.0000	1.0167	1.0252	1.0308	1.0330
7.0%	1.0000	1.0172	1.0259	1.0317	1.0339
7.2%	1.0000	1.0177	1.0266	1.0326	1.0349
7.4%	1.0000	1.0182	1.0273	1.0335	1.0358
7.6%	1.0000	1.0187	1.0281	1.0344	1.0368
7.8%	1.0000	1.0191	1.0288	1.0353	1.0378
8.0%	1.0000	1.0196	1.0295	1.0362	1.0387
8.2%	1.0000	1.0201	1.0302	1.0370	1.0397
8.4%	1.0000	1.0206	1.0310	1.0379	1.0406
8.6%	1.0000	1.0211	1.0317	1.0388	1.0416
8.8%	1.0000	1.0215	1.0324	1.0397	1.0425
9.0%	1.0000	1.0220	1.0331	1.0406	1.0435
9.2%	1.0000	1.0225	1.0339	1.0415	1.0444
9.4%	1.0000	1.0230	1.0346	1.0424	1.0454
9.6%	1.0000	1.0235	1.0353	1.0433	1.0463
9.8%	1.0000	1.0239	1.0360	1.0442	1.0473
10.0%	1.0000	1.0244	1.0368	1.0450	1.0482
10.2%	1.0000	1.0249	1.0375	1.0459	1.0492
10.4%	1.0000	1.0254	1.0382	1.0468	1.0501
10.6%	1.0000	1.0258	1.0389	1.0477	1.0511
10.8%	1.0000	1.0263	1.0396	1.0486	1.0520
11.0%	1.0000	1.0268	1.0404	1.0495	1.0530
11.2%	1.0000	1.0273	1.0411	1.0503	1.0539
11.4%	1.0000	1.0277	1.0418	1.0512	1.0549
11.6%	1.0000	1.0282	1.0425	1.0521	1.0558
11.8%	1.0000	1.0287	1.0432	1.0530	1.0568
12.0%	1.0000	1.0292	1.0439	1.0539	1.0577

## Section 6

## Table K

## Adjustment Factors for Annuities Payable at the End of Each Interval

Interest Rate	Frequency of Payments				
	Annually	Semi Annually	Quarterly	Monthly	Weekly
12.2%	1.0000	1.0296	1.0447	1.0548	1.0587
12.4%	1.0000	1.0301	1.0454	1.0556	1.0596
12.6%	1.0000	1.0306	1.0461	1.0565	1.0605
12.8%	1.0000	1.0310	1.0468	1.0574	1.0615
13.0%	1.0000	1.0315	1.0475	1.0583	1.0624
13.2%	1.0000	1.0320	1.0482	1.0591	1.0634
13.4%	1.0000	1.0324	1.0489	1.0600	1.0643
13.6%	1.0000	1.0329	1.0496	1.0609	1.0652
13.8%	1.0000	1.0334	1.0504	1.0618	1.0662
14.0%	1.0000	1.0339	1.0511	1.0626	1.0671
14.2%	1.0000	1.0343	1.0518	1.0635	1.0681
14.4%	1.0000	1.0348	1.0525	1.0644	1.0690
14.6%	1.0000	1.0353	1.0532	1.0653	1.0699
14.8%	1.0000	1.0357	1.0539	1.0661	1.0709
15.0%	1.0000	1.0362	1.0546	1.0670	1.0718
15.2%	1.0000	1.0367	1.0553	1.0679	1.0727
15.4%	1.0000	1.0371	1.0560	1.0688	1.0737
15.6%	1.0000	1.0376	1.0567	1.0696	1.0746
15.8%	1.0000	1.0381	1.0574	1.0705	1.0756
16.0%	1.0000	1.0385	1.0581	1.0714	1.0765
16.2%	1.0000	1.0390	1.0589	1.0722	1.0774
16.4%	1.0000	1.0394	1.0596	1.0731	1.0783
16.6%	1.0000	1.0399	1.0603	1.0740	1.0793
16.8%	1.0000	1.0404	1.0610	1.0748	1.0802
17.0%	1.0000	1.0408	1.0617	1.0757	1.0811
17.2%	1.0000	1.0413	1.0624	1.0766	1.0821
17.4%	1.0000	1.0418	1.0631	1.0774	1.0830
17.6%	1.0000	1.0422	1.0638	1.0783	1.0839
17.8%	1.0000	1.0427	1.0645	1.0792	1.0849
18.0%	1.0000	1.0431	1.0652	1.0800	1.0858
18.2%	1.0000	1.0436	1.0659	1.0809	1.0867
18.4%	1.0000	1.0441	1.0666	1.0818	1.0876
18.6%	1.0000	1.0445	1.0673	1.0826	1.0886
18.8%	1.0000	1.0450	1.0680	1.0835	1.0895
19.0%	1.0000	1.0454	1.0687	1.0843	1.0904
19.2%	1.0000	1.0459	1.0694	1.0852	1.0913
19.4%	1.0000	1.0464	1.0701	1.0861	1.0923
19.6%	1.0000	1.0468	1.0708	1.0869	1.0932
19.8%	1.0000	1.0473	1.0715	1.0878	1.0941
20.0%	1.0000	1.0477	1.0722	1.0887	1.0950
20.2%	1.0000	1.0482	1.0728	1.0895	1.0960
20.4%	1.0000	1.0486	1.0735	1.0904	1.0969
20.6%	1.0000	1.0491	1.0742	1.0912	1.0978
20.8%	1.0000	1.0495	1.0749	1.0921	1.0987
21.0%	1.0000	1.0500	1.0756	1.0929	1.0996
21.2%	1.0000	1.0505	1.0763	1.0938	1.1006
21.4%	1.0000	1.0509	1.0770	1.0947	1.1015
21.6%	1.0000	1.0514	1.0777	1.0955	1.1024
21.8%	1.0000	1.0518	1.0784	1.0964	1.1033
22.0%	1.0000	1.0523	1.0791	1.0972	1.1042