



Department of the Treasury  
Internal Revenue Service

**Publication 590**

(June 2002)  
Cat. No. 34312X

**Supplement to  
Publication  
590**

**Individual Retirement  
Arrangements (IRAs)**



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**Introduction**

The IRS has published final regulations that include new tables for use in figuring required minimum distributions. The new tables replace Tables I, II, and III in Publication 590. This supplement contains the new tables in their entirety.

You can use these new tables to figure your 2002 required minimum distribution, or if you prefer, you can use the tables in Publication 590.

**New Life Expectancy and  
Uniform Lifetime Tables For  
Use in Figuring Your Required  
Minimum Distributions**

The following three tables can be used in place of Tables I, II, and III near the end of the 2001 issue of Publication 590. For information on whether or not you must figure and take a required minimum distribution, and if so, how to use these tables, see *When Must I Withdraw IRA Assets?* in chapter 1 of Publication 590, *Individual Retirement Arrangements (IRAs)*.

*Table I* is for use by beneficiaries. *Table II* is for use by owners who have spouses who are more than 10 years younger. To use *Table II*, locate one spouse's age on the vertical axis and the other spouse's age on the horizontal axis. The number that is at the intersection of the two ages is the joint life and survivor expectancy number for those two ages. *Table III* is for use by owners who do not have spouses who are more than 10 years younger.

## Life Expectancy Tables

| <b>Table I</b><br><b>(Single Life Expectancy)</b><br><b>(For Use by Beneficiaries)</b> |                        |  |            |                        |
|--|------------------------|--|------------|------------------------|
| <b>Age</b>   | <b>Life Expectancy</b> |  | <b>Age</b> | <b>Life Expectancy</b> |
| 0  | 82.4                   |  | 28         | 55.3                   |
| 1  | 81.6                   |  | 29         | 54.3                   |
| 2  | 80.6                   |  | 30         | 53.3                   |
| 3  | 79.7                   |  | 31         | 52.4                   |
| 4  | 78.7                   |  | 32         | 51.4                   |
| 5  | 77.7                   |  | 33         | 50.4                   |
| 6  | 76.7                   |  | 34         | 49.4                   |
| 7  | 75.8                   |  | 35         | 48.5                   |
| 8  | 74.8                   |  | 36         | 47.5                   |
| 9  | 73.8                   |  | 37         | 46.5                   |
| 10   | 72.8                   |  | 38         | 45.6                   |
| 11   | 71.8                   |  | 39         | 44.6                   |
| 12   | 70.8                   |  | 40         | 43.6                   |
| 13   | 69.9                   |  | 41         | 42.7                   |
| 14   | 68.9                   |  | 42         | 41.7                   |
| 15   | 67.9                   |  | 43         | 40.7                   |
| 16   | 66.9                   |  | 44         | 39.8                   |
| 17   | 66.0                   |  | 45         | 38.8                   |
| 18   | 65.0                   |  | 46         | 37.9                   |
| 19   | 64.0                   |  | 47         | 37.0                   |
| 20   | 63.0                   |  | 48         | 36.0                   |
| 21   | 62.1                   |  | 49         | 35.1                   |
| 22   | 61.1                   |  | 50         | 34.2                   |
| 23   | 60.1                   |  | 51         | 33.3                   |
| 24   | 59.1                   |  | 52         | 32.3                   |
| 25   | 58.2                   |  | 53         | 31.4                   |
| 26   | 57.2                   |  | 54         | 30.5                   |
| 27   | 56.2                   |  | 55         | 29.6                   |

**Life Expectancy Tables**

| <b>Table I (Continued)</b>        |                        |  |              |                        |
|-----------------------------------|------------------------|--|--------------|------------------------|
| <b>(Single Life Expectancy)</b>   |                        |  |              |                        |
| <b>(For Use by Beneficiaries)</b> |                        |  |              |                        |
| <b>Age</b>                        | <b>Life Expectancy</b> |  | <b>Age</b>   | <b>Life Expectancy</b> |
| 56                                | 28.7                   |  | 84           | 8.1                    |
| 57                                | 27.9                   |  | 85           | 7.6                    |
| 58                                | 27.0                   |  | 86           | 7.1                    |
| 59                                | 26.1                   |  | 87           | 6.7                    |
| 60                                | 25.2                   |  | 88           | 6.3                    |
| 61                                | 24.4                   |  | 89           | 5.9                    |
| 62                                | 23.5                   |  | 90           | 5.5                    |
| 63                                | 22.7                   |  | 91           | 5.2                    |
| 64                                | 21.8                   |  | 92           | 4.9                    |
| 65                                | 21.0                   |  | 93           | 4.6                    |
| 66                                | 20.2                   |  | 94           | 4.3                    |
| 67                                | 19.4                   |  | 95           | 4.1                    |
| 68                                | 18.6                   |  | 96           | 3.8                    |
| 69                                | 17.8                   |  | 97           | 3.6                    |
| 70                                | 17.0                   |  | 98           | 3.4                    |
| 71                                | 16.3                   |  | 99           | 3.1                    |
| 72                                | 15.5                   |  | 100          | 2.9                    |
| 73                                | 14.8                   |  | 101          | 2.7                    |
| 74                                | 14.1                   |  | 102          | 2.5                    |
| 75                                | 13.4                   |  | 103          | 2.3                    |
| 76                                | 12.7                   |  | 104          | 2.1                    |
| 77                                | 12.1                   |  | 105          | 1.9                    |
| 78                                | 11.4                   |  | 106          | 1.7                    |
| 79                                | 10.8                   |  | 107          | 1.5                    |
| 80                                | 10.2                   |  | 108          | 1.4                    |
| 81                                | 9.7                    |  | 109          | 1.2                    |
| 82                                | 9.1                    |  | 110          | 1.1                    |
| 83                                | 8.6                    |  | 111 and over | 1.0                    |

**Table II  
(Joint Life and Last Survivor Expectancy)  
(For Use by Owners whose Spouses are  
more than 10 years younger)**

| Ages | 0    | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    |
|------|------|------|------|------|------|------|------|------|------|------|
| 0    | 90.0 | 89.5 | 89.0 | 88.6 | 88.2 | 87.8 | 87.4 | 87.1 | 86.8 | 86.5 |
| 1    | 89.5 | 89.0 | 88.5 | 88.1 | 87.6 | 87.2 | 86.8 | 86.5 | 86.1 | 85.8 |
| 2    | 89.0 | 88.5 | 88.0 | 87.5 | 87.1 | 86.6 | 86.2 | 85.8 | 85.5 | 85.1 |
| 3    | 88.6 | 88.1 | 87.5 | 87.0 | 86.5 | 86.1 | 85.6 | 85.2 | 84.8 | 84.5 |
| 4    | 88.2 | 87.6 | 87.1 | 86.5 | 86.0 | 85.5 | 85.1 | 84.6 | 84.2 | 83.8 |
| 5    | 87.8 | 87.2 | 86.6 | 86.1 | 85.5 | 85.0 | 84.5 | 84.1 | 83.6 | 83.2 |
| 6    | 87.4 | 86.8 | 86.2 | 85.6 | 85.1 | 84.5 | 84.0 | 83.5 | 83.1 | 82.6 |
| 7    | 87.1 | 86.5 | 85.8 | 85.2 | 84.6 | 84.1 | 83.5 | 83.0 | 82.5 | 82.1 |
| 8    | 86.8 | 86.1 | 85.5 | 84.8 | 84.2 | 83.6 | 83.1 | 82.5 | 82.0 | 81.6 |
| 9    | 86.5 | 85.8 | 85.1 | 84.5 | 83.8 | 83.2 | 82.6 | 82.1 | 81.6 | 81.0 |
| 10   | 86.2 | 85.5 | 84.8 | 84.1 | 83.5 | 82.8 | 82.2 | 81.6 | 81.1 | 80.6 |
| 11   | 85.9 | 85.2 | 84.5 | 83.8 | 83.1 | 82.5 | 81.8 | 81.2 | 80.7 | 80.1 |
| 12   | 85.7 | 84.9 | 84.2 | 83.5 | 82.8 | 82.1 | 81.5 | 80.8 | 80.2 | 79.7 |
| 13   | 85.4 | 84.7 | 84.0 | 83.2 | 82.5 | 81.8 | 81.1 | 80.5 | 79.9 | 79.2 |
| 14   | 85.2 | 84.5 | 83.7 | 83.0 | 82.2 | 81.5 | 80.8 | 80.1 | 79.5 | 78.9 |
| 15   | 85.0 | 84.3 | 83.5 | 82.7 | 82.0 | 81.2 | 80.5 | 79.8 | 79.1 | 78.5 |
| 16   | 84.9 | 84.1 | 83.3 | 82.5 | 81.7 | 81.0 | 80.2 | 79.5 | 78.8 | 78.1 |
| 17   | 84.7 | 83.9 | 83.1 | 82.3 | 81.5 | 80.7 | 80.0 | 79.2 | 78.5 | 77.8 |
| 18   | 84.5 | 83.7 | 82.9 | 82.1 | 81.3 | 80.5 | 79.7 | 79.0 | 78.2 | 77.5 |
| 19   | 84.4 | 83.6 | 82.7 | 81.9 | 81.1 | 80.3 | 79.5 | 78.7 | 78.0 | 77.3 |
| 20   | 84.3 | 83.4 | 82.6 | 81.8 | 80.9 | 80.1 | 79.3 | 78.5 | 77.7 | 77.0 |
| 21   | 84.1 | 83.3 | 82.4 | 81.6 | 80.8 | 79.9 | 79.1 | 78.3 | 77.5 | 76.8 |
| 22   | 84.0 | 83.2 | 82.3 | 81.5 | 80.6 | 79.8 | 78.9 | 78.1 | 77.3 | 76.5 |
| 23   | 83.9 | 83.1 | 82.2 | 81.3 | 80.5 | 79.6 | 78.8 | 77.9 | 77.1 | 76.3 |
| 24   | 83.8 | 83.0 | 82.1 | 81.2 | 80.3 | 79.5 | 78.6 | 77.8 | 76.9 | 76.1 |
| 25   | 83.7 | 82.9 | 82.0 | 81.1 | 80.2 | 79.3 | 78.5 | 77.6 | 76.8 | 75.9 |
| 26   | 83.6 | 82.8 | 81.9 | 81.0 | 80.1 | 79.2 | 78.3 | 77.5 | 76.6 | 75.8 |
| 27   | 83.6 | 82.7 | 81.8 | 80.9 | 80.0 | 79.1 | 78.2 | 77.4 | 76.5 | 75.6 |
| 28   | 83.5 | 82.6 | 81.7 | 80.8 | 79.9 | 79.0 | 78.1 | 77.2 | 76.4 | 75.5 |
| 29   | 83.4 | 82.6 | 81.6 | 80.7 | 79.8 | 78.9 | 78.0 | 77.1 | 76.2 | 75.4 |
| 30   | 83.4 | 82.5 | 81.6 | 80.7 | 79.7 | 78.8 | 77.9 | 77.0 | 76.1 | 75.2 |
| 31   | 83.3 | 82.4 | 81.5 | 80.6 | 79.7 | 78.8 | 77.8 | 76.9 | 76.0 | 75.1 |
| 32   | 83.3 | 82.4 | 81.5 | 80.5 | 79.6 | 78.7 | 77.8 | 76.8 | 75.9 | 75.0 |
| 33   | 83.2 | 82.3 | 81.4 | 80.5 | 79.5 | 78.6 | 77.7 | 76.8 | 75.9 | 74.9 |
| 34   | 83.2 | 82.3 | 81.3 | 80.4 | 79.5 | 78.5 | 77.6 | 76.7 | 75.8 | 74.9 |
| 35   | 83.1 | 82.2 | 81.3 | 80.4 | 79.4 | 78.5 | 77.6 | 76.6 | 75.7 | 74.8 |
| 36   | 83.1 | 82.2 | 81.3 | 80.3 | 79.4 | 78.4 | 77.5 | 76.6 | 75.6 | 74.7 |
| 37   | 83.0 | 82.2 | 81.2 | 80.3 | 79.3 | 78.4 | 77.4 | 76.5 | 75.6 | 74.6 |
| 38   | 83.0 | 82.1 | 81.2 | 80.2 | 79.3 | 78.3 | 77.4 | 76.4 | 75.5 | 74.6 |
| 39   | 83.0 | 82.1 | 81.1 | 80.2 | 79.2 | 78.3 | 77.3 | 76.4 | 75.5 | 74.5 |

**Table II (Continued)  
(Joint Life and Last Survivor Expectancy)  
(For Use by Owners whose Spouses are  
more than 10 years younger)**

| Ages | 0    | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    |
|------|------|------|------|------|------|------|------|------|------|------|
| 40   | 82.9 | 82.1 | 81.1 | 80.2 | 79.2 | 78.3 | 77.3 | 76.4 | 75.4 | 74.5 |
| 41   | 82.9 | 82.0 | 81.1 | 80.1 | 79.2 | 78.2 | 77.3 | 76.3 | 75.4 | 74.4 |
| 42   | 82.9 | 82.0 | 81.1 | 80.1 | 79.1 | 78.2 | 77.2 | 76.3 | 75.3 | 74.4 |
| 43   | 82.9 | 82.0 | 81.0 | 80.1 | 79.1 | 78.2 | 77.2 | 76.2 | 75.3 | 74.3 |
| 44   | 82.8 | 81.9 | 81.0 | 80.0 | 79.1 | 78.1 | 77.2 | 76.2 | 75.2 | 74.3 |
| 45   | 82.8 | 81.9 | 81.0 | 80.0 | 79.1 | 78.1 | 77.1 | 76.2 | 75.2 | 74.3 |
| 46   | 82.8 | 81.9 | 81.0 | 80.0 | 79.0 | 78.1 | 77.1 | 76.1 | 75.2 | 74.2 |
| 47   | 82.8 | 81.9 | 80.9 | 80.0 | 79.0 | 78.0 | 77.1 | 76.1 | 75.2 | 74.2 |
| 48   | 82.8 | 81.9 | 80.9 | 80.0 | 79.0 | 78.0 | 77.1 | 76.1 | 75.1 | 74.2 |
| 49   | 82.7 | 81.8 | 80.9 | 79.9 | 79.0 | 78.0 | 77.0 | 76.1 | 75.1 | 74.1 |
| 50   | 82.7 | 81.8 | 80.9 | 79.9 | 79.0 | 78.0 | 77.0 | 76.0 | 75.1 | 74.1 |
| 51   | 82.7 | 81.8 | 80.9 | 79.9 | 78.9 | 78.0 | 77.0 | 76.0 | 75.1 | 74.1 |
| 52   | 82.7 | 81.8 | 80.9 | 79.9 | 78.9 | 78.0 | 77.0 | 76.0 | 75.0 | 74.1 |
| 53   | 82.7 | 81.8 | 80.8 | 79.9 | 78.9 | 77.9 | 77.0 | 76.0 | 75.0 | 74.0 |
| 54   | 82.7 | 81.8 | 80.8 | 79.9 | 78.9 | 77.9 | 76.9 | 76.0 | 75.0 | 74.0 |
| 55   | 82.6 | 81.8 | 80.8 | 79.8 | 78.9 | 77.9 | 76.9 | 76.0 | 75.0 | 74.0 |
| 56   | 82.6 | 81.7 | 80.8 | 79.8 | 78.9 | 77.9 | 76.9 | 75.9 | 75.0 | 74.0 |
| 57   | 82.6 | 81.7 | 80.8 | 79.8 | 78.9 | 77.9 | 76.9 | 75.9 | 75.0 | 74.0 |
| 58   | 82.6 | 81.7 | 80.8 | 79.8 | 78.8 | 77.9 | 76.9 | 75.9 | 74.9 | 74.0 |
| 59   | 82.6 | 81.7 | 80.8 | 79.8 | 78.8 | 77.9 | 76.9 | 75.9 | 74.9 | 74.0 |
| 60   | 82.6 | 81.7 | 80.8 | 79.8 | 78.8 | 77.8 | 76.9 | 75.9 | 74.9 | 73.9 |
| 61   | 82.6 | 81.7 | 80.8 | 79.8 | 78.8 | 77.8 | 76.9 | 75.9 | 74.9 | 73.9 |
| 62   | 82.6 | 81.7 | 80.7 | 79.8 | 78.8 | 77.8 | 76.9 | 75.9 | 74.9 | 73.9 |
| 63   | 82.6 | 81.7 | 80.7 | 79.8 | 78.8 | 77.8 | 76.8 | 75.9 | 74.9 | 73.9 |
| 64   | 82.5 | 81.7 | 80.7 | 79.8 | 78.8 | 77.8 | 76.8 | 75.9 | 74.9 | 73.9 |
| 65   | 82.5 | 81.7 | 80.7 | 79.8 | 78.8 | 77.8 | 76.8 | 75.8 | 74.9 | 73.9 |
| 66   | 82.5 | 81.7 | 80.7 | 79.7 | 78.8 | 77.8 | 76.8 | 75.8 | 74.9 | 73.9 |
| 67   | 82.5 | 81.7 | 80.7 | 79.7 | 78.8 | 77.8 | 76.8 | 75.8 | 74.9 | 73.9 |
| 68   | 82.5 | 81.6 | 80.7 | 79.7 | 78.8 | 77.8 | 76.8 | 75.8 | 74.8 | 73.9 |
| 69   | 82.5 | 81.6 | 80.7 | 79.7 | 78.8 | 77.8 | 76.8 | 75.8 | 74.8 | 73.9 |
| 70   | 82.5 | 81.6 | 80.7 | 79.7 | 78.8 | 77.8 | 76.8 | 75.8 | 74.8 | 73.9 |
| 71   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.8 | 76.8 | 75.8 | 74.8 | 73.8 |
| 72   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.8 | 76.8 | 75.8 | 74.8 | 73.8 |
| 73   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.8 | 76.8 | 75.8 | 74.8 | 73.8 |
| 74   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.8 | 76.8 | 75.8 | 74.8 | 73.8 |
| 75   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.8 | 76.8 | 75.8 | 74.8 | 73.8 |
| 76   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.8 | 76.8 | 75.8 | 74.8 | 73.8 |
| 77   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.7 | 76.8 | 75.8 | 74.8 | 73.8 |
| 78   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.7 | 76.8 | 75.8 | 74.8 | 73.8 |
| 79   | 82.5 | 81.6 | 80.7 | 79.7 | 78.7 | 77.7 | 76.8 | 75.8 | 74.8 | 73.8 |

**Table II (Continued)  
 (Joint Life and Last Survivor Expectancy)  
 (For Use by Owners whose Spouses are  
 more than 10 years younger)**

| <b>Ages</b> | <b>0</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> |
|-------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| <b>80</b>   | 82.5     | 81.6     | 80.7     | 79.7     | 78.7     | 77.7     | 76.8     | 75.8     | 74.8     | 73.8     |
| <b>81</b>   | 82.4     | 81.6     | 80.7     | 79.7     | 78.7     | 77.7     | 76.8     | 75.8     | 74.8     | 73.8     |
| <b>82</b>   | 82.4     | 81.6     | 80.7     | 79.7     | 78.7     | 77.7     | 76.8     | 75.8     | 74.8     | 73.8     |
| <b>83</b>   | 82.4     | 81.6     | 80.7     | 79.7     | 78.7     | 77.7     | 76.8     | 75.8     | 74.8     | 73.8     |
| <b>84</b>   | 82.4     | 81.6     | 80.7     | 79.7     | 78.7     | 77.7     | 76.8     | 75.8     | 74.8     | 73.8     |
| <b>85</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.8     | 75.8     | 74.8     | 73.8     |
| <b>86</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>87</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>88</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>89</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>90</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>91</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>92</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>93</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>94</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>95</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>96</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>97</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>98</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>99</b>   | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>100</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>101</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>102</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>103</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>104</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>105</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>106</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>107</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>108</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>109</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>110</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>111</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>112</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>113</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>114</b>  | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |
| <b>115+</b> | 82.4     | 81.6     | 80.6     | 79.7     | 78.7     | 77.7     | 76.7     | 75.8     | 74.8     | 73.8     |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   |
|------|------|------|------|------|------|------|------|------|------|------|
| 10   | 80.0 | 79.6 | 79.1 | 78.7 | 78.2 | 77.9 | 77.5 | 77.2 | 76.8 | 76.5 |
| 11   | 79.6 | 79.0 | 78.6 | 78.1 | 77.7 | 77.3 | 76.9 | 76.5 | 76.2 | 75.8 |
| 12   | 79.1 | 78.6 | 78.1 | 77.6 | 77.1 | 76.7 | 76.3 | 75.9 | 75.5 | 75.2 |
| 13   | 78.7 | 78.1 | 77.6 | 77.1 | 76.6 | 76.1 | 75.7 | 75.3 | 74.9 | 74.5 |
| 14   | 78.2 | 77.7 | 77.1 | 76.6 | 76.1 | 75.6 | 75.1 | 74.7 | 74.3 | 73.9 |
| 15   | 77.9 | 77.3 | 76.7 | 76.1 | 75.6 | 75.1 | 74.6 | 74.1 | 73.7 | 73.3 |
| 16   | 77.5 | 76.9 | 76.3 | 75.7 | 75.1 | 74.6 | 74.1 | 73.6 | 73.1 | 72.7 |
| 17   | 77.2 | 76.5 | 75.9 | 75.3 | 74.7 | 74.1 | 73.6 | 73.1 | 72.6 | 72.1 |
| 18   | 76.8 | 76.2 | 75.5 | 74.9 | 74.3 | 73.7 | 73.1 | 72.6 | 72.1 | 71.6 |
| 19   | 76.5 | 75.8 | 75.2 | 74.5 | 73.9 | 73.3 | 72.7 | 72.1 | 71.6 | 71.1 |
| 20   | 76.3 | 75.5 | 74.8 | 74.2 | 73.5 | 72.9 | 72.3 | 71.7 | 71.1 | 70.6 |
| 21   | 76.0 | 75.3 | 74.5 | 73.8 | 73.2 | 72.5 | 71.9 | 71.3 | 70.7 | 70.1 |
| 22   | 75.8 | 75.0 | 74.3 | 73.5 | 72.9 | 72.2 | 71.5 | 70.9 | 70.3 | 69.7 |
| 23   | 75.5 | 74.8 | 74.0 | 73.3 | 72.6 | 71.9 | 71.2 | 70.5 | 69.9 | 69.3 |
| 24   | 75.3 | 74.5 | 73.8 | 73.0 | 72.3 | 71.6 | 70.9 | 70.2 | 69.5 | 68.9 |
| 25   | 75.1 | 74.3 | 73.5 | 72.8 | 72.0 | 71.3 | 70.6 | 69.9 | 69.2 | 68.5 |
| 26   | 75.0 | 74.1 | 73.3 | 72.5 | 71.8 | 71.0 | 70.3 | 69.6 | 68.9 | 68.2 |
| 27   | 74.8 | 74.0 | 73.1 | 72.3 | 71.6 | 70.8 | 70.0 | 69.3 | 68.6 | 67.9 |
| 28   | 74.6 | 73.8 | 73.0 | 72.2 | 71.3 | 70.6 | 69.8 | 69.0 | 68.3 | 67.6 |
| 29   | 74.5 | 73.6 | 72.8 | 72.0 | 71.2 | 70.4 | 69.6 | 68.8 | 68.0 | 67.3 |
| 30   | 74.4 | 73.5 | 72.7 | 71.8 | 71.0 | 70.2 | 69.4 | 68.6 | 67.8 | 67.1 |
| 31   | 74.3 | 73.4 | 72.5 | 71.7 | 70.8 | 70.0 | 69.2 | 68.4 | 67.6 | 66.8 |
| 32   | 74.1 | 73.3 | 72.4 | 71.5 | 70.7 | 69.8 | 69.0 | 68.2 | 67.4 | 66.6 |
| 33   | 74.0 | 73.2 | 72.3 | 71.4 | 70.5 | 69.7 | 68.8 | 68.0 | 67.2 | 66.4 |
| 34   | 73.9 | 73.0 | 72.2 | 71.3 | 70.4 | 69.5 | 68.7 | 67.8 | 67.0 | 66.2 |
| 35   | 73.9 | 73.0 | 72.1 | 71.2 | 70.3 | 69.4 | 68.5 | 67.7 | 66.8 | 66.0 |
| 36   | 73.8 | 72.9 | 72.0 | 71.1 | 70.2 | 69.3 | 68.4 | 67.6 | 66.7 | 65.9 |
| 37   | 73.7 | 72.8 | 71.9 | 71.0 | 70.1 | 69.2 | 68.3 | 67.4 | 66.6 | 65.7 |
| 38   | 73.6 | 72.7 | 71.8 | 70.9 | 70.0 | 69.1 | 68.2 | 67.3 | 66.4 | 65.6 |
| 39   | 73.6 | 72.7 | 71.7 | 70.8 | 69.9 | 69.0 | 68.1 | 67.2 | 66.3 | 65.4 |
| 40   | 73.5 | 72.6 | 71.7 | 70.7 | 69.8 | 68.9 | 68.0 | 67.1 | 66.2 | 65.3 |
| 41   | 73.5 | 72.5 | 71.6 | 70.7 | 69.7 | 68.8 | 67.9 | 67.0 | 66.1 | 65.2 |
| 42   | 73.4 | 72.5 | 71.5 | 70.6 | 69.7 | 68.8 | 67.8 | 66.9 | 66.0 | 65.1 |
| 43   | 73.4 | 72.4 | 71.5 | 70.6 | 69.6 | 68.7 | 67.8 | 66.8 | 65.9 | 65.0 |
| 44   | 73.3 | 72.4 | 71.4 | 70.5 | 69.6 | 68.6 | 67.7 | 66.8 | 65.9 | 64.9 |
| 45   | 73.3 | 72.3 | 71.4 | 70.5 | 69.5 | 68.6 | 67.6 | 66.7 | 65.8 | 64.9 |
| 46   | 73.3 | 72.3 | 71.4 | 70.4 | 69.5 | 68.5 | 67.6 | 66.6 | 65.7 | 64.8 |
| 47   | 73.2 | 72.3 | 71.3 | 70.4 | 69.4 | 68.5 | 67.5 | 66.6 | 65.7 | 64.7 |
| 48   | 73.2 | 72.2 | 71.3 | 70.3 | 69.4 | 68.4 | 67.5 | 66.5 | 65.6 | 64.7 |
| 49   | 73.2 | 72.2 | 71.2 | 70.3 | 69.3 | 68.4 | 67.4 | 66.5 | 65.6 | 64.6 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   |
|------|------|------|------|------|------|------|------|------|------|------|
| 50   | 73.1 | 72.2 | 71.2 | 70.3 | 69.3 | 68.4 | 67.4 | 66.5 | 65.5 | 64.6 |
| 51   | 73.1 | 72.2 | 71.2 | 70.2 | 69.3 | 68.3 | 67.4 | 66.4 | 65.5 | 64.5 |
| 52   | 73.1 | 72.1 | 71.2 | 70.2 | 69.2 | 68.3 | 67.3 | 66.4 | 65.4 | 64.5 |
| 53   | 73.1 | 72.1 | 71.1 | 70.2 | 69.2 | 68.3 | 67.3 | 66.3 | 65.4 | 64.4 |
| 54   | 73.1 | 72.1 | 71.1 | 70.2 | 69.2 | 68.2 | 67.3 | 66.3 | 65.4 | 64.4 |
| 55   | 73.0 | 72.1 | 71.1 | 70.1 | 69.2 | 68.2 | 67.2 | 66.3 | 65.3 | 64.4 |
| 56   | 73.0 | 72.1 | 71.1 | 70.1 | 69.1 | 68.2 | 67.2 | 66.3 | 65.3 | 64.3 |
| 57   | 73.0 | 72.0 | 71.1 | 70.1 | 69.1 | 68.2 | 67.2 | 66.2 | 65.3 | 64.3 |
| 58   | 73.0 | 72.0 | 71.0 | 70.1 | 69.1 | 68.1 | 67.2 | 66.2 | 65.2 | 64.3 |
| 59   | 73.0 | 72.0 | 71.0 | 70.1 | 69.1 | 68.1 | 67.2 | 66.2 | 65.2 | 64.3 |
| 60   | 73.0 | 72.0 | 71.0 | 70.0 | 69.1 | 68.1 | 67.1 | 66.2 | 65.2 | 64.2 |
| 61   | 73.0 | 72.0 | 71.0 | 70.0 | 69.1 | 68.1 | 67.1 | 66.2 | 65.2 | 64.2 |
| 62   | 72.9 | 72.0 | 71.0 | 70.0 | 69.0 | 68.1 | 67.1 | 66.1 | 65.2 | 64.2 |
| 63   | 72.9 | 72.0 | 71.0 | 70.0 | 69.0 | 68.1 | 67.1 | 66.1 | 65.2 | 64.2 |
| 64   | 72.9 | 71.9 | 71.0 | 70.0 | 69.0 | 68.0 | 67.1 | 66.1 | 65.1 | 64.2 |
| 65   | 72.9 | 71.9 | 71.0 | 70.0 | 69.0 | 68.0 | 67.1 | 66.1 | 65.1 | 64.2 |
| 66   | 72.9 | 71.9 | 70.9 | 70.0 | 69.0 | 68.0 | 67.1 | 66.1 | 65.1 | 64.1 |
| 67   | 72.9 | 71.9 | 70.9 | 70.0 | 69.0 | 68.0 | 67.0 | 66.1 | 65.1 | 64.1 |
| 68   | 72.9 | 71.9 | 70.9 | 70.0 | 69.0 | 68.0 | 67.0 | 66.1 | 65.1 | 64.1 |
| 69   | 72.9 | 71.9 | 70.9 | 69.9 | 69.0 | 68.0 | 67.0 | 66.1 | 65.1 | 64.1 |
| 70   | 72.9 | 71.9 | 70.9 | 69.9 | 69.0 | 68.0 | 67.0 | 66.0 | 65.1 | 64.1 |
| 71   | 72.9 | 71.9 | 70.9 | 69.9 | 69.0 | 68.0 | 67.0 | 66.0 | 65.1 | 64.1 |
| 72   | 72.9 | 71.9 | 70.9 | 69.9 | 69.0 | 68.0 | 67.0 | 66.0 | 65.1 | 64.1 |
| 73   | 72.9 | 71.9 | 70.9 | 69.9 | 68.9 | 68.0 | 67.0 | 66.0 | 65.0 | 64.1 |
| 74   | 72.9 | 71.9 | 70.9 | 69.9 | 68.9 | 68.0 | 67.0 | 66.0 | 65.0 | 64.1 |
| 75   | 72.8 | 71.9 | 70.9 | 69.9 | 68.9 | 68.0 | 67.0 | 66.0 | 65.0 | 64.1 |
| 76   | 72.8 | 71.9 | 70.9 | 69.9 | 68.9 | 68.0 | 67.0 | 66.0 | 65.0 | 64.1 |
| 77   | 72.8 | 71.9 | 70.9 | 69.9 | 68.9 | 68.0 | 67.0 | 66.0 | 65.0 | 64.1 |
| 78   | 72.8 | 71.9 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 79   | 72.8 | 71.9 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 80   | 72.8 | 71.9 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 81   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 82   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 83   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 84   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 67.0 | 66.0 | 65.0 | 64.0 |
| 85   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 86   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 87   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 88   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 89   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 10   | 11   | 12   | 13   | 14   | 15   | 16   | 17   | 18   | 19   |
|------|------|------|------|------|------|------|------|------|------|------|
| 90   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 91   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 92   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 93   | 72.8 | 71.8 | 70.9 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 94   | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 95   | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 96   | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 97   | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 98   | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 99   | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 100  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 101  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 102  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 103  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 104  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 105  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 106  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 107  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 108  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 109  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 110  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 111  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 112  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 113  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 114  | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |
| 115+ | 72.8 | 71.8 | 70.8 | 69.9 | 68.9 | 67.9 | 66.9 | 66.0 | 65.0 | 64.0 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   |
|------|------|------|------|------|------|------|------|------|------|------|
| 20   | 70.1 | 69.6 | 69.1 | 68.7 | 68.3 | 67.9 | 67.5 | 67.2 | 66.9 | 66.6 |
| 21   | 69.6 | 69.1 | 68.6 | 68.2 | 67.7 | 67.3 | 66.9 | 66.6 | 66.2 | 65.9 |
| 22   | 69.1 | 68.6 | 68.1 | 67.6 | 67.2 | 66.7 | 66.3 | 65.9 | 65.6 | 65.2 |
| 23   | 68.7 | 68.2 | 67.6 | 67.1 | 66.6 | 66.2 | 65.7 | 65.3 | 64.9 | 64.6 |
| 24   | 68.3 | 67.7 | 67.2 | 66.6 | 66.1 | 65.6 | 65.2 | 64.7 | 64.3 | 63.9 |
| 25   | 67.9 | 67.3 | 66.7 | 66.2 | 65.6 | 65.1 | 64.6 | 64.2 | 63.7 | 63.3 |
| 26   | 67.5 | 66.9 | 66.3 | 65.7 | 65.2 | 64.6 | 64.1 | 63.6 | 63.2 | 62.8 |
| 27   | 67.2 | 66.6 | 65.9 | 65.3 | 64.7 | 64.2 | 63.6 | 63.1 | 62.7 | 62.2 |
| 28   | 66.9 | 66.2 | 65.6 | 64.9 | 64.3 | 63.7 | 63.2 | 62.7 | 62.1 | 61.7 |
| 29   | 66.6 | 65.9 | 65.2 | 64.6 | 63.9 | 63.3 | 62.8 | 62.2 | 61.7 | 61.2 |
| 30   | 66.3 | 65.6 | 64.9 | 64.2 | 63.6 | 62.9 | 62.3 | 61.8 | 61.2 | 60.7 |
| 31   | 66.1 | 65.3 | 64.6 | 63.9 | 63.2 | 62.6 | 62.0 | 61.4 | 60.8 | 60.2 |
| 32   | 65.8 | 65.1 | 64.3 | 63.6 | 62.9 | 62.2 | 61.6 | 61.0 | 60.4 | 59.8 |
| 33   | 65.6 | 64.8 | 64.1 | 63.3 | 62.6 | 61.9 | 61.3 | 60.6 | 60.0 | 59.4 |
| 34   | 65.4 | 64.6 | 63.8 | 63.1 | 62.3 | 61.6 | 60.9 | 60.3 | 59.6 | 59.0 |
| 35   | 65.2 | 64.4 | 63.6 | 62.8 | 62.1 | 61.4 | 60.6 | 59.9 | 59.3 | 58.6 |
| 36   | 65.0 | 64.2 | 63.4 | 62.6 | 61.9 | 61.1 | 60.4 | 59.6 | 59.0 | 58.3 |
| 37   | 64.9 | 64.0 | 63.2 | 62.4 | 61.6 | 60.9 | 60.1 | 59.4 | 58.7 | 58.0 |
| 38   | 64.7 | 63.9 | 63.0 | 62.2 | 61.4 | 60.6 | 59.9 | 59.1 | 58.4 | 57.7 |
| 39   | 64.6 | 63.7 | 62.9 | 62.1 | 61.2 | 60.4 | 59.6 | 58.9 | 58.1 | 57.4 |
| 40   | 64.4 | 63.6 | 62.7 | 61.9 | 61.1 | 60.2 | 59.4 | 58.7 | 57.9 | 57.1 |
| 41   | 64.3 | 63.5 | 62.6 | 61.7 | 60.9 | 60.1 | 59.3 | 58.5 | 57.7 | 56.9 |
| 42   | 64.2 | 63.3 | 62.5 | 61.6 | 60.8 | 59.9 | 59.1 | 58.3 | 57.5 | 56.7 |
| 43   | 64.1 | 63.2 | 62.4 | 61.5 | 60.6 | 59.8 | 58.9 | 58.1 | 57.3 | 56.5 |
| 44   | 64.0 | 63.1 | 62.2 | 61.4 | 60.5 | 59.6 | 58.8 | 57.9 | 57.1 | 56.3 |
| 45   | 64.0 | 63.0 | 62.2 | 61.3 | 60.4 | 59.5 | 58.6 | 57.8 | 56.9 | 56.1 |
| 46   | 63.9 | 63.0 | 62.1 | 61.2 | 60.3 | 59.4 | 58.5 | 57.7 | 56.8 | 56.0 |
| 47   | 63.8 | 62.9 | 62.0 | 61.1 | 60.2 | 59.3 | 58.4 | 57.5 | 56.7 | 55.8 |
| 48   | 63.7 | 62.8 | 61.9 | 61.0 | 60.1 | 59.2 | 58.3 | 57.4 | 56.5 | 55.7 |
| 49   | 63.7 | 62.8 | 61.8 | 60.9 | 60.0 | 59.1 | 58.2 | 57.3 | 56.4 | 55.6 |
| 50   | 63.6 | 62.7 | 61.8 | 60.8 | 59.9 | 59.0 | 58.1 | 57.2 | 56.3 | 55.4 |
| 51   | 63.6 | 62.6 | 61.7 | 60.8 | 59.9 | 58.9 | 58.0 | 57.1 | 56.2 | 55.3 |
| 52   | 63.5 | 62.6 | 61.7 | 60.7 | 59.8 | 58.9 | 58.0 | 57.1 | 56.1 | 55.2 |
| 53   | 63.5 | 62.5 | 61.6 | 60.7 | 59.7 | 58.8 | 57.9 | 57.0 | 56.1 | 55.2 |
| 54   | 63.5 | 62.5 | 61.6 | 60.6 | 59.7 | 58.8 | 57.8 | 56.9 | 56.0 | 55.1 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   |
|------|------|------|------|------|------|------|------|------|------|------|
| 55   | 63.4 | 62.5 | 61.5 | 60.6 | 59.6 | 58.7 | 57.8 | 56.8 | 55.9 | 55.0 |
| 56   | 63.4 | 62.4 | 61.5 | 60.5 | 59.6 | 58.7 | 57.7 | 56.8 | 55.9 | 54.9 |
| 57   | 63.4 | 62.4 | 61.5 | 60.5 | 59.6 | 58.6 | 57.7 | 56.7 | 55.8 | 54.9 |
| 58   | 63.3 | 62.4 | 61.4 | 60.5 | 59.5 | 58.6 | 57.6 | 56.7 | 55.8 | 54.8 |
| 59   | 63.3 | 62.3 | 61.4 | 60.4 | 59.5 | 58.5 | 57.6 | 56.7 | 55.7 | 54.8 |
| 60   | 63.3 | 62.3 | 61.4 | 60.4 | 59.5 | 58.5 | 57.6 | 56.6 | 55.7 | 54.7 |
| 61   | 63.3 | 62.3 | 61.3 | 60.4 | 59.4 | 58.5 | 57.5 | 56.6 | 55.6 | 54.7 |
| 62   | 63.2 | 62.3 | 61.3 | 60.4 | 59.4 | 58.4 | 57.5 | 56.5 | 55.6 | 54.7 |
| 63   | 63.2 | 62.3 | 61.3 | 60.3 | 59.4 | 58.4 | 57.5 | 56.5 | 55.6 | 54.6 |
| 64   | 63.2 | 62.2 | 61.3 | 60.3 | 59.4 | 58.4 | 57.4 | 56.5 | 55.5 | 54.6 |
| 65   | 63.2 | 62.2 | 61.3 | 60.3 | 59.3 | 58.4 | 57.4 | 56.5 | 55.5 | 54.6 |
| 66   | 63.2 | 62.2 | 61.2 | 60.3 | 59.3 | 58.4 | 57.4 | 56.4 | 55.5 | 54.5 |
| 67   | 63.2 | 62.2 | 61.2 | 60.3 | 59.3 | 58.3 | 57.4 | 56.4 | 55.5 | 54.5 |
| 68   | 63.1 | 62.2 | 61.2 | 60.2 | 59.3 | 58.3 | 57.4 | 56.4 | 55.4 | 54.5 |
| 69   | 63.1 | 62.2 | 61.2 | 60.2 | 59.3 | 58.3 | 57.3 | 56.4 | 55.4 | 54.5 |
| 70   | 63.1 | 62.2 | 61.2 | 60.2 | 59.3 | 58.3 | 57.3 | 56.4 | 55.4 | 54.4 |
| 71   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.3 | 57.3 | 56.4 | 55.4 | 54.4 |
| 72   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.3 | 57.3 | 56.3 | 55.4 | 54.4 |
| 73   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.3 | 57.3 | 56.3 | 55.4 | 54.4 |
| 74   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.4 | 54.4 |
| 75   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 76   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 77   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 78   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 79   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 80   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 81   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 82   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 83   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 84   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 85   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 86   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 87   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 88   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 89   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 20   | 21   | 22   | 23   | 24   | 25   | 26   | 27   | 28   | 29   |
|------|------|------|------|------|------|------|------|------|------|------|
| 90   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 91   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 92   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 93   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 94   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 95   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 96   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 97   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 98   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 99   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 100  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 101  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 102  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 103  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 104  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 105  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 106  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 107  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 108  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 109  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 110  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 111  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 112  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 113  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 114  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 115+ | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |



**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages      | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   |
|-----------|------|------|------|------|------|------|------|------|------|------|
| <b>30</b> | 60.2 | 59.7 | 59.2 | 58.8 | 58.4 | 58.0 | 57.6 | 57.3 | 57.0 | 56.7 |
| <b>31</b> | 59.7 | 59.2 | 58.7 | 58.2 | 57.8 | 57.4 | 57.0 | 56.6 | 56.3 | 56.0 |
| <b>32</b> | 59.2 | 58.7 | 58.2 | 57.7 | 57.2 | 56.8 | 56.4 | 56.0 | 55.6 | 55.3 |
| <b>33</b> | 58.8 | 58.2 | 57.7 | 57.2 | 56.7 | 56.2 | 55.8 | 55.4 | 55.0 | 54.7 |
| <b>34</b> | 58.4 | 57.8 | 57.2 | 56.7 | 56.2 | 55.7 | 55.3 | 54.8 | 54.4 | 54.0 |
| <b>35</b> | 58.0 | 57.4 | 56.8 | 56.2 | 55.7 | 55.2 | 54.7 | 54.3 | 53.8 | 53.4 |
| <b>36</b> | 57.6 | 57.0 | 56.4 | 55.8 | 55.3 | 54.7 | 54.2 | 53.7 | 53.3 | 52.8 |
| <b>37</b> | 57.3 | 56.6 | 56.0 | 55.4 | 54.8 | 54.3 | 53.7 | 53.2 | 52.7 | 52.3 |
| <b>38</b> | 57.0 | 56.3 | 55.6 | 55.0 | 54.4 | 53.8 | 53.3 | 52.7 | 52.2 | 51.7 |
| <b>39</b> | 56.7 | 56.0 | 55.3 | 54.7 | 54.0 | 53.4 | 52.8 | 52.3 | 51.7 | 51.2 |
| <b>40</b> | 56.4 | 55.7 | 55.0 | 54.3 | 53.7 | 53.0 | 52.4 | 51.8 | 51.3 | 50.8 |
| <b>41</b> | 56.1 | 55.4 | 54.7 | 54.0 | 53.3 | 52.7 | 52.0 | 51.4 | 50.9 | 50.3 |
| <b>42</b> | 55.9 | 55.2 | 54.4 | 53.7 | 53.0 | 52.3 | 51.7 | 51.1 | 50.4 | 49.9 |
| <b>43</b> | 55.7 | 54.9 | 54.2 | 53.4 | 52.7 | 52.0 | 51.3 | 50.7 | 50.1 | 49.5 |
| <b>44</b> | 55.5 | 54.7 | 53.9 | 53.2 | 52.4 | 51.7 | 51.0 | 50.4 | 49.7 | 49.1 |
| <b>45</b> | 55.3 | 54.5 | 53.7 | 52.9 | 52.2 | 51.5 | 50.7 | 50.0 | 49.4 | 48.7 |
| <b>46</b> | 55.1 | 54.3 | 53.5 | 52.7 | 52.0 | 51.2 | 50.5 | 49.8 | 49.1 | 48.4 |
| <b>47</b> | 55.0 | 54.1 | 53.3 | 52.5 | 51.7 | 51.0 | 50.2 | 49.5 | 48.8 | 48.1 |
| <b>48</b> | 54.8 | 54.0 | 53.2 | 52.3 | 51.5 | 50.8 | 50.0 | 49.2 | 48.5 | 47.8 |
| <b>49</b> | 54.7 | 53.8 | 53.0 | 52.2 | 51.4 | 50.6 | 49.8 | 49.0 | 48.2 | 47.5 |
| <b>50</b> | 54.6 | 53.7 | 52.9 | 52.0 | 51.2 | 50.4 | 49.6 | 48.8 | 48.0 | 47.3 |
| <b>51</b> | 54.5 | 53.6 | 52.7 | 51.9 | 51.0 | 50.2 | 49.4 | 48.6 | 47.8 | 47.0 |
| <b>52</b> | 54.4 | 53.5 | 52.6 | 51.7 | 50.9 | 50.0 | 49.2 | 48.4 | 47.6 | 46.8 |
| <b>53</b> | 54.3 | 53.4 | 52.5 | 51.6 | 50.8 | 49.9 | 49.1 | 48.2 | 47.4 | 46.6 |
| <b>54</b> | 54.2 | 53.3 | 52.4 | 51.5 | 50.6 | 49.8 | 48.9 | 48.1 | 47.2 | 46.4 |
| <b>55</b> | 54.1 | 53.2 | 52.3 | 51.4 | 50.5 | 49.7 | 48.8 | 47.9 | 47.1 | 46.3 |
| <b>56</b> | 54.0 | 53.1 | 52.2 | 51.3 | 50.4 | 49.5 | 48.7 | 47.8 | 47.0 | 46.1 |
| <b>57</b> | 54.0 | 53.0 | 52.1 | 51.2 | 50.3 | 49.4 | 48.6 | 47.7 | 46.8 | 46.0 |
| <b>58</b> | 53.9 | 53.0 | 52.1 | 51.2 | 50.3 | 49.4 | 48.5 | 47.6 | 46.7 | 45.8 |
| <b>59</b> | 53.8 | 52.9 | 52.0 | 51.1 | 50.2 | 49.3 | 48.4 | 47.5 | 46.6 | 45.7 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages      | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   |
|-----------|------|------|------|------|------|------|------|------|------|------|
| <b>60</b> | 53.8 | 52.9 | 51.9 | 51.0 | 50.1 | 49.2 | 48.3 | 47.4 | 46.5 | 45.6 |
| <b>61</b> | 53.8 | 52.8 | 51.9 | 51.0 | 50.0 | 49.1 | 48.2 | 47.3 | 46.4 | 45.5 |
| <b>62</b> | 53.7 | 52.8 | 51.8 | 50.9 | 50.0 | 49.1 | 48.1 | 47.2 | 46.3 | 45.4 |
| <b>63</b> | 53.7 | 52.7 | 51.8 | 50.9 | 49.9 | 49.0 | 48.1 | 47.2 | 46.3 | 45.3 |
| <b>64</b> | 53.6 | 52.7 | 51.8 | 50.8 | 49.9 | 48.9 | 48.0 | 47.1 | 46.2 | 45.3 |
| <b>65</b> | 53.6 | 52.7 | 51.7 | 50.8 | 49.8 | 48.9 | 48.0 | 47.0 | 46.1 | 45.2 |
| <b>66</b> | 53.6 | 52.6 | 51.7 | 50.7 | 49.8 | 48.9 | 47.9 | 47.0 | 46.1 | 45.1 |
| <b>67</b> | 53.6 | 52.6 | 51.7 | 50.7 | 49.8 | 48.8 | 47.9 | 46.9 | 46.0 | 45.1 |
| <b>68</b> | 53.5 | 52.6 | 51.6 | 50.7 | 49.7 | 48.8 | 47.8 | 46.9 | 46.0 | 45.0 |
| <b>69</b> | 53.5 | 52.6 | 51.6 | 50.6 | 49.7 | 48.7 | 47.8 | 46.9 | 45.9 | 45.0 |
| <b>70</b> | 53.5 | 52.5 | 51.6 | 50.6 | 49.7 | 48.7 | 47.8 | 46.8 | 45.9 | 44.9 |
| <b>71</b> | 53.5 | 52.5 | 51.6 | 50.6 | 49.6 | 48.7 | 47.7 | 46.8 | 45.9 | 44.9 |
| <b>72</b> | 53.5 | 52.5 | 51.5 | 50.6 | 49.6 | 48.7 | 47.7 | 46.8 | 45.8 | 44.9 |
| <b>73</b> | 53.4 | 52.5 | 51.5 | 50.6 | 49.6 | 48.6 | 47.7 | 46.7 | 45.8 | 44.8 |
| <b>74</b> | 53.4 | 52.5 | 51.5 | 50.5 | 49.6 | 48.6 | 47.7 | 46.7 | 45.8 | 44.8 |
| <b>75</b> | 53.4 | 52.5 | 51.5 | 50.5 | 49.6 | 48.6 | 47.7 | 46.7 | 45.7 | 44.8 |
| <b>76</b> | 53.4 | 52.4 | 51.5 | 50.5 | 49.6 | 48.6 | 47.6 | 46.7 | 45.7 | 44.8 |
| <b>77</b> | 53.4 | 52.4 | 51.5 | 50.5 | 49.5 | 48.6 | 47.6 | 46.7 | 45.7 | 44.8 |
| <b>78</b> | 53.4 | 52.4 | 51.5 | 50.5 | 49.5 | 48.6 | 47.6 | 46.6 | 45.7 | 44.7 |
| <b>79</b> | 53.4 | 52.4 | 51.5 | 50.5 | 49.5 | 48.6 | 47.6 | 46.6 | 45.7 | 44.7 |
| <b>80</b> | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.7 | 44.7 |
| <b>81</b> | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.7 | 44.7 |
| <b>82</b> | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.6 | 44.7 |
| <b>83</b> | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.6 | 44.7 |
| <b>84</b> | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.6 | 44.7 |
| <b>85</b> | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.7 |
| <b>86</b> | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| <b>87</b> | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| <b>88</b> | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| <b>89</b> | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 30   | 31   | 32   | 33   | 34   | 35   | 36   | 37   | 38   | 39   |
|------|------|------|------|------|------|------|------|------|------|------|
| 90   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 91   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 92   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 93   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 94   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 95   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 96   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 97   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 98   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 99   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 100  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 101  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 102  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 103  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 104  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 105  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 106  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 107  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 108  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 109  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 110  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 111  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 112  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 113  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 114  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 115+ | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   |
|------|------|------|------|------|------|------|------|------|------|------|
| 40   | 50.2 | 49.8 | 49.3 | 48.9 | 48.5 | 48.1 | 47.7 | 47.4 | 47.1 | 46.8 |
| 41   | 49.8 | 49.3 | 48.8 | 48.3 | 47.9 | 47.5 | 47.1 | 46.7 | 46.4 | 46.1 |
| 42   | 49.3 | 48.8 | 48.3 | 47.8 | 47.3 | 46.9 | 46.5 | 46.1 | 45.8 | 45.4 |
| 43   | 48.9 | 48.3 | 47.8 | 47.3 | 46.8 | 46.3 | 45.9 | 45.5 | 45.1 | 44.8 |
| 44   | 48.5 | 47.9 | 47.3 | 46.8 | 46.3 | 45.8 | 45.4 | 44.9 | 44.5 | 44.2 |
| 45   | 48.1 | 47.5 | 46.9 | 46.3 | 45.8 | 45.3 | 44.8 | 44.4 | 44.0 | 43.6 |
| 46   | 47.7 | 47.1 | 46.5 | 45.9 | 45.4 | 44.8 | 44.3 | 43.9 | 43.4 | 43.0 |
| 47   | 47.4 | 46.7 | 46.1 | 45.5 | 44.9 | 44.4 | 43.9 | 43.4 | 42.9 | 42.4 |
| 48   | 47.1 | 46.4 | 45.8 | 45.1 | 44.5 | 44.0 | 43.4 | 42.9 | 42.4 | 41.9 |
| 49   | 46.8 | 46.1 | 45.4 | 44.8 | 44.2 | 43.6 | 43.0 | 42.4 | 41.9 | 41.4 |
| 50   | 46.5 | 45.8 | 45.1 | 44.4 | 43.8 | 43.2 | 42.6 | 42.0 | 41.5 | 40.9 |
| 51   | 46.3 | 45.5 | 44.8 | 44.1 | 43.5 | 42.8 | 42.2 | 41.6 | 41.0 | 40.5 |
| 52   | 46.0 | 45.3 | 44.6 | 43.8 | 43.2 | 42.5 | 41.8 | 41.2 | 40.6 | 40.1 |
| 53   | 45.8 | 45.1 | 44.3 | 43.6 | 42.9 | 42.2 | 41.5 | 40.9 | 40.3 | 39.7 |
| 54   | 45.6 | 44.8 | 44.1 | 43.3 | 42.6 | 41.9 | 41.2 | 40.5 | 39.9 | 39.3 |
| 55   | 45.5 | 44.7 | 43.9 | 43.1 | 42.4 | 41.6 | 40.9 | 40.2 | 39.6 | 38.9 |
| 56   | 45.3 | 44.5 | 43.7 | 42.9 | 42.1 | 41.4 | 40.7 | 40.0 | 39.3 | 38.6 |
| 57   | 45.1 | 44.3 | 43.5 | 42.7 | 41.9 | 41.2 | 40.4 | 39.7 | 39.0 | 38.3 |
| 58   | 45.0 | 44.2 | 43.3 | 42.5 | 41.7 | 40.9 | 40.2 | 39.4 | 38.7 | 38.0 |
| 59   | 44.9 | 44.0 | 43.2 | 42.4 | 41.5 | 40.7 | 40.0 | 39.2 | 38.5 | 37.8 |
| 60   | 44.7 | 43.9 | 43.0 | 42.2 | 41.4 | 40.6 | 39.8 | 39.0 | 38.2 | 37.5 |
| 61   | 44.6 | 43.8 | 42.9 | 42.1 | 41.2 | 40.4 | 39.6 | 38.8 | 38.0 | 37.3 |
| 62   | 44.5 | 43.7 | 42.8 | 41.9 | 41.1 | 40.3 | 39.4 | 38.6 | 37.8 | 37.1 |
| 63   | 44.5 | 43.6 | 42.7 | 41.8 | 41.0 | 40.1 | 39.3 | 38.5 | 37.7 | 36.9 |
| 64   | 44.4 | 43.5 | 42.6 | 41.7 | 40.8 | 40.0 | 39.2 | 38.3 | 37.5 | 36.7 |
| 65   | 44.3 | 43.4 | 42.5 | 41.6 | 40.7 | 39.9 | 39.0 | 38.2 | 37.4 | 36.6 |
| 66   | 44.2 | 43.3 | 42.4 | 41.5 | 40.6 | 39.8 | 38.9 | 38.1 | 37.2 | 36.4 |
| 67   | 44.2 | 43.3 | 42.3 | 41.4 | 40.6 | 39.7 | 38.8 | 38.0 | 37.1 | 36.3 |
| 68   | 44.1 | 43.2 | 42.3 | 41.4 | 40.5 | 39.6 | 38.7 | 37.9 | 37.0 | 36.2 |
| 69   | 44.1 | 43.1 | 42.2 | 41.3 | 40.4 | 39.5 | 38.6 | 37.8 | 36.9 | 36.0 |
| 70   | 44.0 | 43.1 | 42.2 | 41.3 | 40.3 | 39.4 | 38.6 | 37.7 | 36.8 | 35.9 |
| 71   | 44.0 | 43.0 | 42.1 | 41.2 | 40.3 | 39.4 | 38.5 | 37.6 | 36.7 | 35.9 |
| 72   | 43.9 | 43.0 | 42.1 | 41.1 | 40.2 | 39.3 | 38.4 | 37.5 | 36.6 | 35.8 |
| 73   | 43.9 | 43.0 | 42.0 | 41.1 | 40.2 | 39.3 | 38.4 | 37.5 | 36.6 | 35.7 |
| 74   | 43.9 | 42.9 | 42.0 | 41.1 | 40.1 | 39.2 | 38.3 | 37.4 | 36.5 | 35.6 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   |
|------|------|------|------|------|------|------|------|------|------|------|
| 75   | 43.8 | 42.9 | 42.0 | 41.0 | 40.1 | 39.2 | 38.3 | 37.4 | 36.5 | 35.6 |
| 76   | 43.8 | 42.9 | 41.9 | 41.0 | 40.1 | 39.1 | 38.2 | 37.3 | 36.4 | 35.5 |
| 77   | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.2 | 37.3 | 36.4 | 35.5 |
| 78   | 43.8 | 42.8 | 41.9 | 40.9 | 40.0 | 39.1 | 38.2 | 37.2 | 36.3 | 35.4 |
| 79   | 43.8 | 42.8 | 41.9 | 40.9 | 40.0 | 39.1 | 38.1 | 37.2 | 36.3 | 35.4 |
| 80   | 43.7 | 42.8 | 41.8 | 40.9 | 40.0 | 39.0 | 38.1 | 37.2 | 36.3 | 35.4 |
| 81   | 43.7 | 42.8 | 41.8 | 40.9 | 39.9 | 39.0 | 38.1 | 37.2 | 36.2 | 35.3 |
| 82   | 43.7 | 42.8 | 41.8 | 40.9 | 39.9 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 |
| 83   | 43.7 | 42.8 | 41.8 | 40.9 | 39.9 | 39.0 | 38.0 | 37.1 | 36.2 | 35.3 |
| 84   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 39.0 | 38.0 | 37.1 | 36.2 | 35.3 |
| 85   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.1 | 36.2 | 35.2 |
| 86   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.1 | 36.1 | 35.2 |
| 87   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 88   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 89   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 90   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 91   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.2 |
| 92   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 93   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 94   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 95   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 96   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 97   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 98   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 99   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 100  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 101  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 102  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 103  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 104  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 105  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 106  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 107  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 108  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 109  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 110  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 111  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 112  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 113  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 114  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 115+ | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 50   | 51   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   |
|------|------|------|------|------|------|------|------|------|------|------|
| 50   | 40.4 | 40.0 | 39.5 | 39.1 | 38.7 | 38.3 | 38.0 | 37.6 | 37.3 | 37.1 |
| 51   | 40.0 | 39.5 | 39.0 | 38.5 | 38.1 | 37.7 | 37.4 | 37.0 | 36.7 | 36.4 |
| 52   | 39.5 | 39.0 | 38.5 | 38.0 | 37.6 | 37.2 | 36.8 | 36.4 | 36.0 | 35.7 |
| 53   | 39.1 | 38.5 | 38.0 | 37.5 | 37.1 | 36.6 | 36.2 | 35.8 | 35.4 | 35.1 |
| 54   | 38.7 | 38.1 | 37.6 | 37.1 | 36.6 | 36.1 | 35.7 | 35.2 | 34.8 | 34.5 |
| 55   | 38.3 | 37.7 | 37.2 | 36.6 | 36.1 | 35.6 | 35.1 | 34.7 | 34.3 | 33.9 |
| 56   | 38.0 | 37.4 | 36.8 | 36.2 | 35.7 | 35.1 | 34.7 | 34.2 | 33.7 | 33.3 |
| 57   | 37.6 | 37.0 | 36.4 | 35.8 | 35.2 | 34.7 | 34.2 | 33.7 | 33.2 | 32.8 |
| 58   | 37.3 | 36.7 | 36.0 | 35.4 | 34.8 | 34.3 | 33.7 | 33.2 | 32.8 | 32.3 |
| 59   | 37.1 | 36.4 | 35.7 | 35.1 | 34.5 | 33.9 | 33.3 | 32.8 | 32.3 | 31.8 |
| 60   | 36.8 | 36.1 | 35.4 | 34.8 | 34.1 | 33.5 | 32.9 | 32.4 | 31.9 | 31.3 |
| 61   | 36.6 | 35.8 | 35.1 | 34.5 | 33.8 | 33.2 | 32.6 | 32.0 | 31.4 | 30.9 |
| 62   | 36.3 | 35.6 | 34.9 | 34.2 | 33.5 | 32.9 | 32.2 | 31.6 | 31.1 | 30.5 |
| 63   | 36.1 | 35.4 | 34.6 | 33.9 | 33.2 | 32.6 | 31.9 | 31.3 | 30.7 | 30.1 |
| 64   | 35.9 | 35.2 | 34.4 | 33.7 | 33.0 | 32.3 | 31.6 | 31.0 | 30.4 | 29.8 |
| 65   | 35.8 | 35.0 | 34.2 | 33.5 | 32.7 | 32.0 | 31.4 | 30.7 | 30.0 | 29.4 |
| 66   | 35.6 | 34.8 | 34.0 | 33.3 | 32.5 | 31.8 | 31.1 | 30.4 | 29.8 | 29.1 |
| 67   | 35.5 | 34.7 | 33.9 | 33.1 | 32.3 | 31.6 | 30.9 | 30.2 | 29.5 | 28.8 |
| 68   | 35.3 | 34.5 | 33.7 | 32.9 | 32.1 | 31.4 | 30.7 | 29.9 | 29.2 | 28.6 |
| 69   | 35.2 | 34.4 | 33.6 | 32.8 | 32.0 | 31.2 | 30.5 | 29.7 | 29.0 | 28.3 |
| 70   | 35.1 | 34.3 | 33.4 | 32.6 | 31.8 | 31.1 | 30.3 | 29.5 | 28.8 | 28.1 |
| 71   | 35.0 | 34.2 | 33.3 | 32.5 | 31.7 | 30.9 | 30.1 | 29.4 | 28.6 | 27.9 |
| 72   | 34.9 | 34.1 | 33.2 | 32.4 | 31.6 | 30.8 | 30.0 | 29.2 | 28.4 | 27.7 |
| 73   | 34.8 | 34.0 | 33.1 | 32.3 | 31.5 | 30.6 | 29.8 | 29.1 | 28.3 | 27.5 |
| 74   | 34.8 | 33.9 | 33.0 | 32.2 | 31.4 | 30.5 | 29.7 | 28.9 | 28.1 | 27.4 |
| 75   | 34.7 | 33.8 | 33.0 | 32.1 | 31.3 | 30.4 | 29.6 | 28.8 | 28.0 | 27.2 |
| 76   | 34.6 | 33.8 | 32.9 | 32.0 | 31.2 | 30.3 | 29.5 | 28.7 | 27.9 | 27.1 |
| 77   | 34.6 | 33.7 | 32.8 | 32.0 | 31.1 | 30.3 | 29.4 | 28.6 | 27.8 | 27.0 |
| 78   | 34.5 | 33.6 | 32.8 | 31.9 | 31.0 | 30.2 | 29.3 | 28.5 | 27.7 | 26.9 |
| 79   | 34.5 | 33.6 | 32.7 | 31.8 | 31.0 | 30.1 | 29.3 | 28.4 | 27.6 | 26.8 |
| 80   | 34.5 | 33.6 | 32.7 | 31.8 | 30.9 | 30.1 | 29.2 | 28.4 | 27.5 | 26.7 |
| 81   | 34.4 | 33.5 | 32.6 | 31.8 | 30.9 | 30.0 | 29.2 | 28.3 | 27.5 | 26.6 |
| 82   | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 30.0 | 29.1 | 28.3 | 27.4 | 26.6 |
| 83   | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 29.9 | 29.1 | 28.2 | 27.4 | 26.5 |
| 84   | 34.3 | 33.4 | 32.5 | 31.7 | 30.8 | 29.9 | 29.0 | 28.2 | 27.3 | 26.5 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| Ages | 50   | 51   | 52   | 53   | 54   | 55   | 56   | 57   | 58   | 59   |
|------|------|------|------|------|------|------|------|------|------|------|
| 85   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.9 | 29.0 | 28.1 | 27.3 | 26.4 |
| 86   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 29.0 | 28.1 | 27.2 | 26.4 |
| 87   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.1 | 27.2 | 26.4 |
| 88   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 | 27.2 | 26.3 |
| 89   | 34.3 | 33.3 | 32.4 | 31.5 | 30.7 | 29.8 | 28.9 | 28.0 | 27.2 | 26.3 |
| 90   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.8 | 28.9 | 28.0 | 27.1 | 26.3 |
| 91   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.9 | 28.0 | 27.1 | 26.3 |
| 92   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 28.0 | 27.1 | 26.2 |
| 93   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 28.0 | 27.1 | 26.2 |
| 94   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.1 | 26.2 |
| 95   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.1 | 26.2 |
| 96   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 97   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 98   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 99   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 100  | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 101  | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 102  | 34.2 | 33.3 | 32.4 | 31.4 | 30.5 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 103  | 34.2 | 33.3 | 32.4 | 31.4 | 30.5 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 104  | 34.2 | 33.3 | 32.4 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 105  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 106  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 107  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 108  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 109  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 110  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 111  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 112  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 113  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 114  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 115+ | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| AGES | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   |
|------|------|------|------|------|------|------|------|------|------|------|
| 60   | 30.9 | 30.4 | 30.0 | 29.6 | 29.2 | 28.8 | 28.5 | 28.2 | 27.9 | 27.6 |
| 61   | 30.4 | 29.9 | 29.5 | 29.0 | 28.6 | 28.3 | 27.9 | 27.6 | 27.3 | 27.0 |
| 62   | 30.0 | 29.5 | 29.0 | 28.5 | 28.1 | 27.7 | 27.3 | 27.0 | 26.7 | 26.4 |
| 63   | 29.6 | 29.0 | 28.5 | 28.1 | 27.6 | 27.2 | 26.8 | 26.4 | 26.1 | 25.7 |
| 64   | 29.2 | 28.6 | 28.1 | 27.6 | 27.1 | 26.7 | 26.3 | 25.9 | 25.5 | 25.2 |
| 65   | 28.8 | 28.3 | 27.7 | 27.2 | 26.7 | 26.2 | 25.8 | 25.4 | 25.0 | 24.6 |
| 66   | 28.5 | 27.9 | 27.3 | 26.8 | 26.3 | 25.8 | 25.3 | 24.9 | 24.5 | 24.1 |
| 67   | 28.2 | 27.6 | 27.0 | 26.4 | 25.9 | 25.4 | 24.9 | 24.4 | 24.0 | 23.6 |
| 68   | 27.9 | 27.3 | 26.7 | 26.1 | 25.5 | 25.0 | 24.5 | 24.0 | 23.5 | 23.1 |
| 69   | 27.6 | 27.0 | 26.4 | 25.7 | 25.2 | 24.6 | 24.1 | 23.6 | 23.1 | 22.6 |
| 70   | 27.4 | 26.7 | 26.1 | 25.4 | 24.8 | 24.3 | 23.7 | 23.2 | 22.7 | 22.2 |
| 71   | 27.2 | 26.5 | 25.8 | 25.2 | 24.5 | 23.9 | 23.4 | 22.8 | 22.3 | 21.8 |
| 72   | 27.0 | 26.3 | 25.6 | 24.9 | 24.3 | 23.7 | 23.1 | 22.5 | 22.0 | 21.4 |
| 73   | 26.8 | 26.1 | 25.4 | 24.7 | 24.0 | 23.4 | 22.8 | 22.2 | 21.6 | 21.1 |
| 74   | 26.6 | 25.9 | 25.2 | 24.5 | 23.8 | 23.1 | 22.5 | 21.9 | 21.3 | 20.8 |
| 75   | 26.5 | 25.7 | 25.0 | 24.3 | 23.6 | 22.9 | 22.3 | 21.6 | 21.0 | 20.5 |
| 76   | 26.3 | 25.6 | 24.8 | 24.1 | 23.4 | 22.7 | 22.0 | 21.4 | 20.8 | 20.2 |
| 77   | 26.2 | 25.4 | 24.7 | 23.9 | 23.2 | 22.5 | 21.8 | 21.2 | 20.6 | 19.9 |
| 78   | 26.1 | 25.3 | 24.6 | 23.8 | 23.1 | 22.4 | 21.7 | 21.0 | 20.3 | 19.7 |
| 79   | 26.0 | 25.2 | 24.4 | 23.7 | 22.9 | 22.2 | 21.5 | 20.8 | 20.1 | 19.5 |
| 80   | 25.9 | 25.1 | 24.3 | 23.6 | 22.8 | 22.1 | 21.3 | 20.6 | 20.0 | 19.3 |
| 81   | 25.8 | 25.0 | 24.2 | 23.4 | 22.7 | 21.9 | 21.2 | 20.5 | 19.8 | 19.1 |
| 82   | 25.8 | 24.9 | 24.1 | 23.4 | 22.6 | 21.8 | 21.1 | 20.4 | 19.7 | 19.0 |
| 83   | 25.7 | 24.9 | 24.1 | 23.3 | 22.5 | 21.7 | 21.0 | 20.2 | 19.5 | 18.8 |
| 84   | 25.6 | 24.8 | 24.0 | 23.2 | 22.4 | 21.6 | 20.9 | 20.1 | 19.4 | 18.7 |
| 85   | 25.6 | 24.8 | 23.9 | 23.1 | 22.3 | 21.6 | 20.8 | 20.1 | 19.3 | 18.6 |
| 86   | 25.5 | 24.7 | 23.9 | 23.1 | 22.3 | 21.5 | 20.7 | 20.0 | 19.2 | 18.5 |
| 87   | 25.5 | 24.7 | 23.8 | 23.0 | 22.2 | 21.4 | 20.7 | 19.9 | 19.2 | 18.4 |
| 88   | 25.5 | 24.6 | 23.8 | 23.0 | 22.2 | 21.4 | 20.6 | 19.8 | 19.1 | 18.3 |
| 89   | 25.4 | 24.6 | 23.8 | 22.9 | 22.1 | 21.3 | 20.5 | 19.8 | 19.0 | 18.3 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| AGES | 60   | 61   | 62   | 63   | 64   | 65   | 66   | 67   | 68   | 69   |
|------|------|------|------|------|------|------|------|------|------|------|
| 90   | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 19.0 | 18.2 |
| 91   | 25.4 | 24.5 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.2 |
| 92   | 25.4 | 24.5 | 23.7 | 22.9 | 22.0 | 21.2 | 20.4 | 19.6 | 18.9 | 18.1 |
| 93   | 25.4 | 24.5 | 23.7 | 22.8 | 22.0 | 21.2 | 20.4 | 19.6 | 18.8 | 18.1 |
| 94   | 25.3 | 24.5 | 23.6 | 22.8 | 22.0 | 21.2 | 20.4 | 19.6 | 18.8 | 18.0 |
| 95   | 25.3 | 24.5 | 23.6 | 22.8 | 22.0 | 21.1 | 20.3 | 19.6 | 18.8 | 18.0 |
| 96   | 25.3 | 24.5 | 23.6 | 22.8 | 21.9 | 21.1 | 20.3 | 19.5 | 18.8 | 18.0 |
| 97   | 25.3 | 24.5 | 23.6 | 22.8 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 18.0 |
| 98   | 25.3 | 24.4 | 23.6 | 22.8 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 17.9 |
| 99   | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 17.9 |
| 100  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 17.9 |
| 101  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.2 | 19.4 | 18.7 | 17.9 |
| 102  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.2 | 19.4 | 18.6 | 17.9 |
| 103  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.9 |
| 104  | 25.3 | 24.4 | 23.5 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 105  | 25.3 | 24.4 | 23.5 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 106  | 25.3 | 24.4 | 23.5 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 107  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 108  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 109  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 110  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 111  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 112  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 113  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 114  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 115+ | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| AGES | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   |
|------|------|------|------|------|------|------|------|------|------|------|
| 70   | 21.8 | 21.3 | 20.9 | 20.6 | 20.2 | 19.9 | 19.6 | 19.4 | 19.1 | 18.9 |
| 71   | 21.3 | 20.9 | 20.5 | 20.1 | 19.7 | 19.4 | 19.1 | 18.8 | 18.5 | 18.3 |
| 72   | 20.9 | 20.5 | 20.0 | 19.6 | 19.3 | 18.9 | 18.6 | 18.3 | 18.0 | 17.7 |
| 73   | 20.6 | 20.1 | 19.6 | 19.2 | 18.8 | 18.4 | 18.1 | 17.8 | 17.5 | 17.2 |
| 74   | 20.2 | 19.7 | 19.3 | 18.8 | 18.4 | 18.0 | 17.6 | 17.3 | 17.0 | 16.7 |
| 75   | 19.9 | 19.4 | 18.9 | 18.4 | 18.0 | 17.6 | 17.2 | 16.8 | 16.5 | 16.2 |
| 76   | 19.6 | 19.1 | 18.6 | 18.1 | 17.6 | 17.2 | 16.8 | 16.4 | 16.0 | 15.7 |
| 77   | 19.4 | 18.8 | 18.3 | 17.8 | 17.3 | 16.8 | 16.4 | 16.0 | 15.6 | 15.3 |
| 78   | 19.1 | 18.5 | 18.0 | 17.5 | 17.0 | 16.5 | 16.0 | 15.6 | 15.2 | 14.9 |
| 79   | 18.9 | 18.3 | 17.7 | 17.2 | 16.7 | 16.2 | 15.7 | 15.3 | 14.9 | 14.5 |
| 80   | 18.7 | 18.1 | 17.5 | 16.9 | 16.4 | 15.9 | 15.4 | 15.0 | 14.5 | 14.1 |
| 81   | 18.5 | 17.9 | 17.3 | 16.7 | 16.2 | 15.6 | 15.1 | 14.7 | 14.2 | 13.8 |
| 82   | 18.3 | 17.7 | 17.1 | 16.5 | 15.9 | 15.4 | 14.9 | 14.4 | 13.9 | 13.5 |
| 83   | 18.2 | 17.5 | 16.9 | 16.3 | 15.7 | 15.2 | 14.7 | 14.2 | 13.7 | 13.2 |
| 84   | 18.0 | 17.4 | 16.7 | 16.1 | 15.5 | 15.0 | 14.4 | 13.9 | 13.4 | 13.0 |
| 85   | 17.9 | 17.3 | 16.6 | 16.0 | 15.4 | 14.8 | 14.3 | 13.7 | 13.2 | 12.8 |
| 86   | 17.8 | 17.1 | 16.5 | 15.8 | 15.2 | 14.6 | 14.1 | 13.5 | 13.0 | 12.5 |
| 87   | 17.7 | 17.0 | 16.4 | 15.7 | 15.1 | 14.5 | 13.9 | 13.4 | 12.9 | 12.4 |
| 88   | 17.6 | 16.9 | 16.3 | 15.6 | 15.0 | 14.4 | 13.8 | 13.2 | 12.7 | 12.2 |
| 89   | 17.6 | 16.9 | 16.2 | 15.5 | 14.9 | 14.3 | 13.7 | 13.1 | 12.6 | 12.0 |
| 90   | 17.5 | 16.8 | 16.1 | 15.4 | 14.8 | 14.2 | 13.6 | 13.0 | 12.4 | 11.9 |
| 91   | 17.4 | 16.7 | 16.0 | 15.4 | 14.7 | 14.1 | 13.5 | 12.9 | 12.3 | 11.8 |
| 92   | 17.4 | 16.7 | 16.0 | 15.3 | 14.6 | 14.0 | 13.4 | 12.8 | 12.2 | 11.7 |
| 93   | 17.3 | 16.6 | 15.9 | 15.2 | 14.6 | 13.9 | 13.3 | 12.7 | 12.1 | 11.6 |
| 94   | 17.3 | 16.6 | 15.9 | 15.2 | 14.5 | 13.9 | 13.2 | 12.6 | 12.0 | 11.5 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| AGES70 | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   |      |
|--------|------|------|------|------|------|------|------|------|------|------|
| 95     | 17.3 | 16.5 | 15.8 | 15.1 | 14.5 | 13.8 | 13.2 | 12.6 | 12.0 | 11.4 |
| 96     | 17.2 | 16.5 | 15.8 | 15.1 | 14.4 | 13.8 | 13.1 | 12.5 | 11.9 | 11.3 |
| 97     | 17.2 | 16.5 | 15.8 | 15.1 | 14.4 | 13.7 | 13.1 | 12.5 | 11.9 | 11.3 |
| 98     | 17.2 | 16.4 | 15.7 | 15.0 | 14.3 | 13.7 | 13.0 | 12.4 | 11.8 | 11.2 |
| 99     | 17.2 | 16.4 | 15.7 | 15.0 | 14.3 | 13.6 | 13.0 | 12.4 | 11.8 | 11.2 |
| 100    | 17.1 | 16.4 | 15.7 | 15.0 | 14.3 | 13.6 | 12.9 | 12.3 | 11.7 | 11.1 |
| 101    | 17.1 | 16.4 | 15.6 | 14.9 | 14.2 | 13.6 | 12.9 | 12.3 | 11.7 | 11.1 |
| 102    | 17.1 | 16.4 | 15.6 | 14.9 | 14.2 | 13.5 | 12.9 | 12.2 | 11.6 | 11.0 |
| 103    | 17.1 | 16.3 | 15.6 | 14.9 | 14.2 | 13.5 | 12.9 | 12.2 | 11.6 | 11.0 |
| 104    | 17.1 | 16.3 | 15.6 | 14.9 | 14.2 | 13.5 | 12.8 | 12.2 | 11.6 | 11.0 |
| 105    | 17.1 | 16.3 | 15.6 | 14.9 | 14.2 | 13.5 | 12.8 | 12.2 | 11.5 | 10.9 |
| 106    | 17.1 | 16.3 | 15.6 | 14.8 | 14.1 | 13.5 | 12.8 | 12.2 | 11.5 | 10.9 |
| 107    | 17.0 | 16.3 | 15.6 | 14.8 | 14.1 | 13.4 | 12.8 | 12.1 | 11.5 | 10.9 |
| 108    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.8 | 12.1 | 11.5 | 10.9 |
| 109    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.8 | 12.1 | 11.5 | 10.9 |
| 110    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.5 | 10.9 |
| 111    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.5 | 10.8 |
| 112    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.5 | 10.8 |
| 113    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.4 | 10.8 |
| 114    | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.4 | 10.8 |
| 115+   | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.4 | 10.8 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are**  
**more than 10 years younger)**

| AGES80 | 81   | 82   | 83   | 84   | 85   | 86   | 87   | 88   | 89   |      |
|--------|------|------|------|------|------|------|------|------|------|------|
| 80     | 13.8 | 13.4 | 13.1 | 12.8 | 12.6 | 12.3 | 12.1 | 11.9 | 11.7 | 11.5 |
| 81     | 13.4 | 13.1 | 12.7 | 12.4 | 12.2 | 11.9 | 11.7 | 11.4 | 11.3 | 11.1 |
| 82     | 13.1 | 12.7 | 12.4 | 12.1 | 11.8 | 11.5 | 11.3 | 11.0 | 10.8 | 10.6 |
| 83     | 12.8 | 12.4 | 12.1 | 11.7 | 11.4 | 11.1 | 10.9 | 10.6 | 10.4 | 10.2 |
| 84     | 12.6 | 12.2 | 11.8 | 11.4 | 11.1 | 10.8 | 10.5 | 10.3 | 10.1 | 9.9  |
| 85     | 12.3 | 11.9 | 11.5 | 11.1 | 10.8 | 10.5 | 10.2 | 9.9  | 9.7  | 9.5  |
| 86     | 12.1 | 11.7 | 11.3 | 10.9 | 10.5 | 10.2 | 9.9  | 9.6  | 9.4  | 9.2  |
| 87     | 11.9 | 11.4 | 11.0 | 10.6 | 10.3 | 9.9  | 9.6  | 9.4  | 9.1  | 8.9  |
| 88     | 11.7 | 11.3 | 10.8 | 10.4 | 10.1 | 9.7  | 9.4  | 9.1  | 8.8  | 8.6  |
| 89     | 11.5 | 11.1 | 10.6 | 10.2 | 9.9  | 9.5  | 9.2  | 8.9  | 8.6  | 8.3  |
| 90     | 11.4 | 10.9 | 10.5 | 10.1 | 9.7  | 9.3  | 9.0  | 8.6  | 8.3  | 8.1  |
| 91     | 11.3 | 10.8 | 10.3 | 9.9  | 9.5  | 9.1  | 8.8  | 8.4  | 8.1  | 7.9  |
| 92     | 11.2 | 10.7 | 10.2 | 9.8  | 9.3  | 9.0  | 8.6  | 8.3  | 8.0  | 7.7  |
| 93     | 11.1 | 10.6 | 10.1 | 9.6  | 9.2  | 8.8  | 8.5  | 8.1  | 7.8  | 7.5  |
| 94     | 11.0 | 10.5 | 10.0 | 9.5  | 9.1  | 8.7  | 8.3  | 8.0  | 7.6  | 7.3  |
| 95     | 10.9 | 10.4 | 9.9  | 9.4  | 9.0  | 8.6  | 8.2  | 7.8  | 7.5  | 7.2  |
| 96     | 10.8 | 10.3 | 9.8  | 9.3  | 8.9  | 8.5  | 8.1  | 7.7  | 7.4  | 7.1  |
| 97     | 10.7 | 10.2 | 9.7  | 9.2  | 8.8  | 8.4  | 8.0  | 7.6  | 7.3  | 6.9  |
| 98     | 10.7 | 10.1 | 9.6  | 9.2  | 8.7  | 8.3  | 7.9  | 7.5  | 7.1  | 6.8  |
| 99     | 10.6 | 10.1 | 9.6  | 9.1  | 8.6  | 8.2  | 7.8  | 7.4  | 7.0  | 6.7  |
| 100    | 10.6 | 10.0 | 9.5  | 9.0  | 8.5  | 8.1  | 7.7  | 7.3  | 6.9  | 6.6  |
| 101    | 10.5 | 10.0 | 9.4  | 9.0  | 8.5  | 8.0  | 7.6  | 7.2  | 6.9  | 6.5  |
| 102    | 10.5 | 9.9  | 9.4  | 8.9  | 8.4  | 8.0  | 7.5  | 7.1  | 6.8  | 6.4  |
| 103    | 10.4 | 9.9  | 9.4  | 8.8  | 8.4  | 7.9  | 7.5  | 7.1  | 6.7  | 6.3  |
| 104    | 10.4 | 9.8  | 9.3  | 8.8  | 8.3  | 7.9  | 7.4  | 7.0  | 6.6  | 6.3  |
| 105    | 10.4 | 9.8  | 9.3  | 8.8  | 8.3  | 7.8  | 7.4  | 7.0  | 6.6  | 6.2  |
| 106    | 10.3 | 9.8  | 9.2  | 8.7  | 8.2  | 7.8  | 7.3  | 6.9  | 6.5  | 6.2  |
| 107    | 10.3 | 9.8  | 9.2  | 8.7  | 8.2  | 7.7  | 7.3  | 6.9  | 6.5  | 6.1  |
| 108    | 10.3 | 9.7  | 9.2  | 8.7  | 8.2  | 7.7  | 7.3  | 6.8  | 6.4  | 6.1  |
| 109    | 10.3 | 9.7  | 9.2  | 8.7  | 8.2  | 7.7  | 7.2  | 6.8  | 6.4  | 6.0  |
| 110    | 10.3 | 9.7  | 9.2  | 8.6  | 8.1  | 7.7  | 7.2  | 6.8  | 6.4  | 6.0  |
| 111    | 10.3 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.2  | 6.8  | 6.3  | 6.0  |
| 112    | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.2  | 6.7  | 6.3  | 5.9  |
| 113    | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.2  | 6.7  | 6.3  | 5.9  |
| 114    | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.1  | 6.7  | 6.3  | 5.9  |
| 115+   | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.1  | 6.7  | 6.3  | 5.9  |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are more than 10 years younger)**

| AGES | 90  | 91  | 92  | 93  | 94  | 95  | 96  | 97  | 98  | 99  |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 90   | 7.8 | 7.6 | 7.4 | 7.2 | 7.1 | 6.9 | 6.8 | 6.6 | 6.5 | 6.4 |
| 91   | 7.6 | 7.4 | 7.2 | 7.0 | 6.8 | 6.7 | 6.5 | 6.4 | 6.3 | 6.1 |
| 92   | 7.4 | 7.2 | 7.0 | 6.8 | 6.6 | 6.4 | 6.3 | 6.1 | 6.0 | 5.9 |
| 93   | 7.2 | 7.0 | 6.8 | 6.6 | 6.4 | 6.2 | 6.1 | 5.9 | 5.8 | 5.6 |
| 94   | 7.1 | 6.8 | 6.6 | 6.4 | 6.2 | 6.0 | 5.9 | 5.7 | 5.6 | 5.4 |
| 95   | 6.9 | 6.7 | 6.4 | 6.2 | 6.0 | 5.8 | 5.7 | 5.5 | 5.4 | 5.2 |
| 96   | 6.8 | 6.5 | 6.3 | 6.1 | 5.9 | 5.7 | 5.5 | 5.3 | 5.2 | 5.0 |
| 97   | 6.6 | 6.4 | 6.1 | 5.9 | 5.7 | 5.5 | 5.3 | 5.2 | 5.0 | 4.9 |
| 98   | 6.5 | 6.3 | 6.0 | 5.8 | 5.6 | 5.4 | 5.2 | 5.0 | 4.8 | 4.7 |
| 99   | 6.4 | 6.1 | 5.9 | 5.6 | 5.4 | 5.2 | 5.0 | 4.9 | 4.7 | 4.5 |
| 100  | 6.3 | 6.0 | 5.8 | 5.5 | 5.3 | 5.1 | 4.9 | 4.7 | 4.5 | 4.4 |
| 101  | 6.2 | 5.9 | 5.6 | 5.4 | 5.2 | 5.0 | 4.8 | 4.6 | 4.4 | 4.2 |
| 102  | 6.1 | 5.8 | 5.5 | 5.3 | 5.1 | 4.8 | 4.6 | 4.4 | 4.3 | 4.1 |
| 103  | 6.0 | 5.7 | 5.4 | 5.2 | 5.0 | 4.7 | 4.5 | 4.3 | 4.1 | 4.0 |
| 104  | 5.9 | 5.6 | 5.4 | 5.1 | 4.9 | 4.6 | 4.4 | 4.2 | 4.0 | 3.8 |
| 105  | 5.9 | 5.6 | 5.3 | 5.0 | 4.8 | 4.5 | 4.3 | 4.1 | 3.9 | 3.7 |
| 106  | 5.8 | 5.5 | 5.2 | 4.9 | 4.7 | 4.5 | 4.2 | 4.0 | 3.8 | 3.6 |
| 107  | 5.8 | 5.4 | 5.1 | 4.9 | 4.6 | 4.4 | 4.2 | 3.9 | 3.7 | 3.5 |
| 108  | 5.7 | 5.4 | 5.1 | 4.8 | 4.6 | 4.3 | 4.1 | 3.9 | 3.7 | 3.5 |
| 109  | 5.7 | 5.3 | 5.0 | 4.8 | 4.5 | 4.3 | 4.0 | 3.8 | 3.6 | 3.4 |
| 110  | 5.6 | 5.3 | 5.0 | 4.7 | 4.5 | 4.2 | 4.0 | 3.8 | 3.5 | 3.3 |
| 111  | 5.6 | 5.3 | 5.0 | 4.7 | 4.4 | 4.2 | 3.9 | 3.7 | 3.5 | 3.3 |
| 112  | 5.6 | 5.3 | 4.9 | 4.7 | 4.4 | 4.1 | 3.9 | 3.7 | 3.5 | 3.2 |
| 113  | 5.6 | 5.2 | 4.9 | 4.6 | 4.4 | 4.1 | 3.9 | 3.6 | 3.4 | 3.2 |
| 114  | 5.6 | 5.2 | 4.9 | 4.6 | 4.3 | 4.1 | 3.9 | 3.6 | 3.4 | 3.2 |
| 115+ | 5.5 | 5.2 | 4.9 | 4.6 | 4.3 | 4.1 | 3.8 | 3.6 | 3.4 | 3.1 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are more than 10 years younger)**

| AGES | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 100  | 4.2 | 4.1 | 3.9 | 3.8 | 3.7 | 3.5 | 3.4 | 3.3 | 3.3 | 3.2 |
| 101  | 4.1 | 3.9 | 3.7 | 3.6 | 3.5 | 3.4 | 3.2 | 3.1 | 3.1 | 3.0 |
| 102  | 3.9 | 3.7 | 3.6 | 3.4 | 3.3 | 3.2 | 3.1 | 3.0 | 2.9 | 2.8 |
| 103  | 3.8 | 3.6 | 3.4 | 3.3 | 3.2 | 3.0 | 2.9 | 2.8 | 2.7 | 2.6 |
| 104  | 3.7 | 3.5 | 3.3 | 3.2 | 3.0 | 2.9 | 2.7 | 2.6 | 2.5 | 2.4 |
| 105  | 3.5 | 3.4 | 3.2 | 3.0 | 2.9 | 2.7 | 2.6 | 2.5 | 2.4 | 2.3 |
| 106  | 3.4 | 3.2 | 3.1 | 2.9 | 2.7 | 2.6 | 2.4 | 2.3 | 2.2 | 2.1 |
| 107  | 3.3 | 3.1 | 3.0 | 2.8 | 2.6 | 2.5 | 2.3 | 2.2 | 2.1 | 2.0 |
| 108  | 3.3 | 3.1 | 2.9 | 2.7 | 2.5 | 2.4 | 2.2 | 2.1 | 1.9 | 1.8 |
| 109  | 3.2 | 3.0 | 2.8 | 2.6 | 2.4 | 2.3 | 2.1 | 2.0 | 1.8 | 1.7 |
| 110  | 3.1 | 2.9 | 2.7 | 2.5 | 2.3 | 2.2 | 2.0 | 1.9 | 1.7 | 1.6 |
| 111  | 3.1 | 2.9 | 2.7 | 2.5 | 2.3 | 2.1 | 1.9 | 1.8 | 1.6 | 1.5 |
| 112  | 3.0 | 2.8 | 2.6 | 2.4 | 2.2 | 2.0 | 1.9 | 1.7 | 1.5 | 1.4 |
| 113  | 3.0 | 2.8 | 2.6 | 2.4 | 2.2 | 2.0 | 1.8 | 1.6 | 1.5 | 1.3 |
| 114  | 3.0 | 2.7 | 2.5 | 2.3 | 2.1 | 1.9 | 1.8 | 1.6 | 1.4 | 1.3 |
| 115+ | 2.9 | 2.7 | 2.5 | 2.3 | 2.1 | 1.9 | 1.7 | 1.5 | 1.4 | 1.2 |

**Table II (Continued)**  
**(Joint Life and Last Survivor Expectancy)**  
**(For Use by Owners whose Spouses are more than 10 years younger)**

| AGES | 110 | 111 | 112 | 113 | 114 | 115+ |
|------|-----|-----|-----|-----|-----|------|
| 110  | 1.5 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1  |
| 111  | 1.4 | 1.2 | 1.1 | 1.1 | 1.0 | 1.0  |
| 112  | 1.3 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0  |
| 113  | 1.2 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0  |
| 114  | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0  |
| 115+ | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0  |

**Uniform Lifetime Table**

| <b>Table III<br/>(Uniform Lifetime)<br/>(For Use by Owners)</b> |                            |              |                            |
|---|----------------------------|--------------|----------------------------|
| <b>Age</b>  | <b>Distribution Period</b> | <b>Age</b>   | <b>Distribution Period</b> |
| 70  | 27.4                       | 93           | 9.6                        |
| 71  | 26.5                       | 94           | 9.1                        |
| 72  | 25.6                       | 95           | 8.6                        |
| 73  | 24.7                       | 96           | 8.1                        |
| 74  | 23.8                       | 97           | 7.6                        |
| 75  | 22.9                       | 98           | 7.1                        |
| 76  | 22.0                       | 99           | 6.7                        |
| 77  | 21.2                       | 100          | 6.3                        |
| 78  | 20.3                       | 101          | 5.9                        |
| 79  | 19.5                       | 102          | 5.5                        |
| 80  | 18.7                       | 103          | 5.2                        |
| 81  | 17.9                       | 104          | 4.9                        |
| 82  | 17.1                       | 105          | 4.5                        |
| 83  | 16.3                       | 106          | 4.2                        |
| 84  | 15.5                       | 107          | 3.9                        |
| 85  | 14.8                       | 108          | 3.7                        |
| 86  | 14.1                       | 109          | 3.4                        |
| 87  | 13.4                       | 110          | 3.1                        |
| 88  | 12.7                       | 111          | 2.9                        |
| 89  | 12.0                       | 112          | 2.6                        |
| 90  | 11.4                       | 113          | 2.4                        |
| 91  | 10.8                       | 114          | 2.1                        |
| 92  | 10.2                       | 115 and over | 1.9                        |