

# ACTUARIAL VALUES

Tables for  
Computing  
Depreciation  
Adjustment Factors

Interest Rates  
From 2.2 Percent  
to 22.0 Percent

For Income Tax  
Purposes Only

## Book Gimel

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	1401833	.59946	360401.5	27088.80
56	96981.51	1381047	.60955	344266.3	26300.80
57	94775.99	1360760	.61965	328344.6	25517.40
58	92690.83	1340530	.62975	312649.6	24735.86
59	90661.61	1320340	.63982	297198.2	23957.60
60	88683.09	1300180	.64986	282080.2	23179.30
61	86750.36	1280047	.65985	267077.4	22402.72
62	84862.33	1259935	.66984	252442.0	21629.37
63	83016.22	1239844	.67981	238107.6	20859.39
64	81212.74	1219771	.68976	224088.1	20091.92
65	79450.84	1199713	.69967	210397.6	19325.18
66	77727.96	1179668	.70955	197049.9	18568.37
67	76042.43	1159636	.71943	184057.4	17821.51
68	74389.68	1139618	.72928	171432.3	17084.61
69	72764.74	1119620	.73907	159188.0	16357.67
70	71165.19	1099651	.74878	147339.1	15640.70
71	69589.49	1079721	.75836	135901.5	14933.71
72	68038.98	1059839	.76781	124891.9	14236.70
73	66514.86	1040014	.77709	114326.3	13549.67
74	65020.21	1020251	.78625	104219.9	12872.61
75	63556.49	1000552	.79530	94567.6	12205.52
76	62123.76	980919.2	.80426	85353.0	11548.40
77	60720.17	961350.3	.81314	76571.6	10901.25
78	59346.40	941849.7	.82192	68228.8	10264.07
79	58002.44	922416.4	.83055	60329.9	9636.86
80	56688.27	903049.8	.83897	52869.8	9019.62
81	55402.67	883749.3	.84715	45844.1	8412.35
82	54146.15	864514.2	.85505	39248.0	7815.05
83	52915.87	845344.1	.86271	33076.6	7227.71
84	51711.34	826239.8	.87015	27325.9	6650.33
85	50531.03	807202.5	.87737	21991.9	6083.00
86	49374.01	788234.1	.88438	17071.6	5525.72
87	48239.89	769336.9	.89118	12561.1	4978.50
88	47128.80	750502.6	.89777	8356.4	4441.33
89	46041.73	731730.9	.90416	4454.6	3914.21
90	44978.68	713021.6	.91035	954.6	3397.14



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 taken from the values of  $l_x$  taken from the Life Table for the Total Population appearing as Table 1 in the "U.S. Decennial Life Tables for 1989-91" published by the U.S. Department of Health and Human Services, Public Health Service, National Center for Health Statistics. Table 1 is shown on page 101 labeled as Table 90CM.

The Table C factors are based on interest rates ranging from 2.2 percent to 22.0 percent in intervals of two-tenths percent. The wide range of rates is shown pursuant to Section 7520 of the Internal Revenue Code. Section 7520 prescribes the interest rate of 120 percent of the applicable federal mid-term rate for the month in which the valuation date falls.

The factors in Table C are used for making adjustments to the standard remainder factor for valuing gifts of depreciable property. Under section 1.170A-12 of the Federal Income Tax Regulations, such an adjustment must be made for a charitable gift of a remainder interest in a personal residence in order to take a charitable deduction for the gift.

## Example

A person aged 60 donates to State University a remainder interest in her personal residence consisting of a house and land, reserving a life estate interest for herself. At the time of the gift the land has a value of \$50,000 and the house has a value of \$200,000 with an estimated useful life of 45 years, at the end of which the residual value of the house is expected to be \$10,000. The donor elects to use the interest rate for the month in which the gift takes place, which is 8.6 percent. Using Table C (8.6) on page 43, under the Remainder Factor column and across from age 60 is the factor 0.12345. Thus the present worth of the remainder interest in \$1.00 payable at the death of a person aged 60 is \$0.24892. The present value of the non-depreciable property is \$60,000 (\$50,000 for land plus \$10,000 residual house value) times 0.24892 or \$14,935.20.

The factor for valuing the remainder interest in the depreciable portion of the property is computed as follows:

	(1) R-factor for initial age of tenant:		
		Table C (8.6), age 60	= 1972.977
<i>minus</i>	(2) R-factor for terminal age of tenant:		
		Table C (8.6), age 105	= .04203648
			-----
	(3) Difference		= 1972.93496352
	(4) D-factor for initial age of tenant		
		Table C (8.6), age 60	= 605.8491
<i>times</i>	(5) Useful lifetime of house		= 45
			-----
	(6) Product		= 27263.2095
	(7) line (3) above <i>divided by</i> line (6) above		= $\frac{1972.93496352}{27263.2095}$
<i>equals</i>	(8) Depreciation Adjustment Factor		= .07237
	(9) Remainder Factor, Table C (8.6), age 60		= .24892
	(10) Line (9) <i>minus</i> line (8)		
	Depreciation Remainder Factor		= .17655



The factor for the present worth of the remainder interest in the depreciable portion of the property is 0.17655. The present value of the remainder interest in the depreciable part of the gift is \$190,000 (\$200,000 house value minus \$10,000 residual value) times 0.17655 or \$33,544.50.

The present value of the remainder interest in the entire property is \$14,935.20 plus \$33,544.50 or \$48,479.70.



**Table C (2.2)**  
**Factors for Reducing Assurances – Based on Life Table 90CM**  
**Interest at 2.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.21248	1401833	100000.0	55	.59946	360401.5	27088.80
1	.20966	1381047	96931.51	56	.60955	344266.3	26300.80
2	.21369	1360760	94775.99	57	.61965	328344.6	25517.40
3	.21801	1340530	92690.83	58	.62975	312649.6	24736.86
4	.22251	1320340	90661.61	59	.63982	297196.2	23957.60
5	.22717	1300180	88683.09	60	.64986	282000.2	23179.30
6	.23195	1280047	86750.36	61	.65985	267077.4	22402.72
7	.23687	1259935	84862.33	62	.66984	252442.0	21629.37
8	.24190	1239844	83016.22	63	.67981	238107.6	20859.39
9	.24707	1219771	81212.74	64	.68976	224088.1	20091.92
10	.25237	1199713	79450.84	65	.69967	210397.6	19326.92
11	.25780	1179668	77727.96	66	.70955	197049.9	18565.34
12	.26335	1159636	76042.43	67	.71943	184057.4	17808.50
13	.26899	1139618	74389.68	68	.72928	171432.3	17055.38
14	.27467	1119620	72764.74	69	.73907	159188.0	16304.83
15	.28037	1099651	71165.19	70	.74878	147339.1	15555.14
16	.28608	1079721	69589.49	71	.75836	135901.5	14805.21
17	.29182	1059839	68038.98	72	.76781	124891.9	14055.12
18	.29760	1040014	66514.86	73	.77709	114326.3	13305.33
19	.30347	1020251	65020.21	74	.78625	104219.4	12558.94
20	.30944	1000552	63556.49	75	.79530	94582.46	11818.76
21	.31552	980918.2	62123.76	76	.80426	85424.22	11087.22
22	.32171	961350.3	60720.17	77	.81314	76751.48	10365.23
23	.32802	941849.7	59346.40	78	.82192	68570.18	9653.253
24	.33446	922416.4	58002.44	79	.83055	60886.13	8950.635
25	.34105	903049.8	56688.27	80	.83897	53705.63	8256.608
26	.34777	883749.3	55402.67	81	.84715	47034.88	7571.842
27	.35465	864514.2	54146.15	82	.85505	40878.26	6898.795
28	.36166	845344.1	52915.87	83	.86268	35236.66	6241.524
29	.36880	826239.8	51711.34	84	.87009	30105.58	5605.978
30	.37607	807202.5	50531.03	85	.87733	25474.80	4996.790
31	.38347	788234.1	49374.01	86	.88434	21330.80	4414.770
32	.39099	769336.9	48239.89	87	.89105	17658.72	3860.612
33	.39865	750512.3	47128.80	88	.89745	14440.68	3338.434
34	.40644	731762.4	46039.37	89	.90356	11654.12	2852.085
35	.41437	713088.8	44972.20	90	.90938	9272.246	2404.595
36	.42243	694493.4	43925.53	91	.91484	7265.560	1996.719
37	.43064	675978.6	42899.06	92	.91984	5602.742	1629.600
38	.43898	657546.5	41892.94	93	.92442	4249.536	1306.169
39	.44747	639199.3	40905.96	94	.92865	3168.439	1028.105
40	.45611	620939.1	39938.30	95	.93263	2320.435	794.8091
41	.46490	602767.9	38989.66	96	.93634	1667.662	602.6492
42	.47384	584687.9	38058.94	97	.93976	1175.265	447.4660
43	.48292	566701.8	37145.13	98	.94295	811.6140	325.3528
44	.49214	548813.2	36247.26	99	.94604	548.5563	231.8324
45	.50148	531026.9	35362.95	100	.94903	362.2166	161.5922
46	.51092	513348.8	34491.83	101	.95196	233.1640	110.0356
47	.52045	495785.6	33631.76	102	.95481	145.9343	73.00925
48	.53008	478345.0	32782.88	103	.95763	88.53008	47.09355
49	.53979	461034.7	31944.29	104	.96062	51.79211	29.54100
50	.54959	443862.6	31116.17	105	.96353	29.02244	17.81123
51	.55947	426836.8	30297.37	106	.96722	15.38463	10.45669
52	.56941	409966.8	29485.85	107	.97162	7.487317	5.846627
53	.57939	393263.4	28681.03	108	.97827	3.107944	3.146424
54	.58941	376737.8	27882.07	109	.98924	.7844613	1.585993

**Table C (2.4)**  
**Factors for Reducing Assurances – Based on Life Table 90CM**  
**Interest at 2.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.18699	1211519	100000.0	55	.57415	306646.2	24327.16
1	.18372	1193283	96742.19	56	.58462	292771.8	23573.37
2	.18753	1175544	94406.13	57	.59514	279088.5	22826.53
3	.19164	1157862	92148.78	58	.60566	265608.1	22085.08
4	.19593	1140221	89955.39	59	.61616	252343.4	21347.59
5	.20039	1122609	87820.42	60	.62663	239308.1	20613.73
6	.20497	1105023	85738.71	61	.63708	226515.7	19884.19
7	.20970	1087459	83708.88	62	.64753	213978.4	19160.29
8	.21455	1069915	81727.93	63	.65798	201707.8	18442.12
9	.21953	1052389	79796.27	64	.66841	189715.5	17728.89
10	.22467	1034878	77912.64	65	.67881	178013.6	17020.56
11	.22993	1017379	76074.23	66	.68921	166613.5	16317.92
12	.23533	999893.5	74279.21	67	.69960	155525.6	15622.13
13	.24081	982421.5	72522.86	68	.70999	144760.1	14932.25
14	.24634	964968.9	70800.15	69	.72032	134328.0	14247.25
15	.25190	947544.2	69108.54	70	.73058	124241.3	13565.62
16	.25747	930157.3	67446.38	71	.74072	114513.3	12886.39
17	.26307	912817.6	65814.83	72	.75071	105157.8	12209.62
18	.26872	895532.6	64214.87	73	.76055	96188.10	11535.71
19	.27446	878307.3	62649.30	74	.77026	87616.00	10867.32
20	.28031	861143.8	61119.34	75	.77988	79450.61	10206.87
21	.28628	844042.9	59624.87	76	.78941	71698.62	9556.397
22	.29237	827005.4	58163.91	77	.79886	64365.10	8916.643
23	.29859	810032.4	56736.94	78	.80821	57454.34	8287.947
24	.30494	793123.6	55343.78	79	.81741	50970.50	7669.694
25	.31145	776278.6	53984.21	80	.82640	44918.16	7061.172
26	.31811	759496.5	52656.88	81	.83514	39301.76	6462.902
27	.32493	742776.6	51362.12	82	.84359	34124.19	5876.927
28	.33190	726118.3	50097.06	83	.85176	29385.37	5306.628
29	.33902	709522.3	48861.08	84	.85970	25080.61	4756.969
30	.34627	692989.6	47652.57	85	.86746	21200.38	4231.759
31	.35366	676522.0	46470.51	86	.87498	17732.42	3731.547
32	.36119	660121.2	45314.41	87	.88219	14663.36	3256.776
33	.36886	643788.8	44184.23	88	.88907	11977.33	2810.771
34	.37668	627526.3	43078.57	89	.89564	9654.601	2396.603
35	.38466	611335.2	41997.85	90	.90191	7671.945	2016.631
36	.39279	595217.2	40940.28	91	.90778	6003.958	1671.292
37	.40107	579174.3	39905.48	92	.91317	4623.811	1361.342
38	.40951	563208.3	38893.45	93	.91810	3502.327	1089.022
39	.41810	547321.1	37902.97	94	.92267	2607.734	855.5115
40	.42686	531514.6	36934.07	95	.92696	1907.121	660.0883
41	.43580	515790.3	35986.36	96	.93097	1368.664	499.5221
42	.44490	500150.2	35058.73	97	.93466	963.1531	370.1699
43	.45416	484596.7	34150.12	98	.93811	664.1625	268.6251
44	.46357	469132.8	33259.56	99	.94145	448.2375	191.0368
45	.47312	453762.7	32384.76	100	.94468	295.5397	132.8967
46	.48279	438491.6	31525.31	101	.94784	189.9636	90.31877
47	.49257	423325.7	30679.18	102	.95093	118.7222	59.80999
48	.50246	408271.5	29846.41	103	.95398	71.91852	38.50421
49	.51245	393336.0	29026.14	104	.95721	42.01519	24.10587
50	.52255	378526.1	28218.45	105	.96037	23.51253	14.50583
51	.53274	363848.8	27422.23	106	.96436	12.44878	8.499510
52	.54301	349312.6	26635.60	107	.96913	6.052172	4.743030
53	.55334	334926.9	25857.97	108	.97635	2.510222	2.547526
54	.56372	320701.3	25088.56	109	.98828	.6332923	1.281603

**Table C (2.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 2.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.16498	1048368	100000.0	55	.55021	261081.0	21851.65
1	.16130	1032332	96553.61	56	.56102	249141.4	21133.28
2	.16488	1016792	94038.43	57	.57188	237373.4	20423.87
3	.16875	1001310	91610.95	58	.58277	225786.7	19721.94
4	.17283	985867.1	89256.03	59	.59364	214392.7	19026.20
5	.17707	970454.6	86967.80	60	.60450	203203.2	18336.33
6	.18144	955067.1	84740.79	61	.61535	192229.6	17652.91
7	.18596	939701.6	82573.31	62	.62621	181482.6	16977.08
8	.19060	924355.7	80462.08	63	.63709	170971.9	16308.89
9	.19539	909027.3	78407.20	64	.64796	160707.3	15647.60
10	.20034	893713.6	76407.12	65	.65881	150699.0	14993.14
11	.20541	878412.7	74458.82	66	.66967	140956.5	14346.17
12	.21062	863123.8	72560.19	67	.68054	131488.6	13707.69
13	.21593	847848.5	70706.39	68	.69141	122303.5	13076.81
14	.22129	832592.2	68892.27	69	.70225	113410.3	12452.60
15	.22667	817363.0	67115.16	70	.71301	104819.1	11833.72
16	.23208	802170.5	65373.27	71	.72366	96540.78	11219.30
17	.23751	787023.7	63667.51	72	.73417	88586.75	10609.35
18	.24300	771929.9	61998.66	73	.74453	80967.97	10004.23
19	.24858	756893.7	60369.21	74	.75476	73694.00	9406.204
20	.25428	741917.1	58780.14	75	.76490	66772.06	8817.329
21	.26011	727000.6	57231.08	76	.77497	60207.25	8239.322
22	.26606	712145.0	55719.95	77	.78496	54003.23	7672.754
23	.27214	697351.2	54246.99	78	.79485	48163.00	7117.860
24	.27838	682618.8	52811.82	79	.80460	42689.42	6574.052
25	.28478	667947.2	51414.03	80	.81414	37585.70	6040.661
26	.29133	653335.7	50052.13	81	.82341	32854.92	5518.078
27	.29806	638783.1	48726.25	82	.83238	28498.83	5007.986
28	.30495	624289.1	47433.47	83	.84106	24516.61	4513.195
29	.31199	609854.0	46173.03	84	.84952	20903.56	4037.833
30	.31918	595478.7	44943.22	85	.85778	17650.88	3585.020
31	.32652	581164.8	43742.94	86	.86580	14747.46	3155.093
32	.33400	566913.9	42571.55	87	.87348	12181.34	2748.298
33	.34166	552727.1	41428.86	88	.88083	9938.455	2367.303
34	.34946	538606.0	40313.41	89	.88785	8001.558	2014.545
35	.35744	524551.6	39225.44	90	.89454	6350.539	1691.843
36	.36558	510565.5	38163.16	91	.90082	4963.524	1399.390
37	.37388	496649.4	37126.04	92	.90659	3817.534	1137.643
38	.38236	482804.9	36113.96	93	.91187	2887.719	908.2976
39	.39101	469033.5	35125.66	94	.91676	2147.157	712.1473
40	.39984	455336.9	34161.03	95	.92136	1568.084	548.4015
41	.40886	441716.4	33219.60	96	.92566	1123.744	414.1941
42	.41806	428173.6	32300.20	97	.92962	789.6542	306.3394
43	.42745	414710.5	31401.75	98	.93331	543.7273	221.8712
44	.43700	401329.8	30523.25	99	.93690	366.4182	157.4795
45	.44670	388035.3	29662.49	100	.94037	241.2377	109.3387
46	.45655	374831.4	28818.99	101	.94376	154.8322	74.16350
47	.46652	361723.6	27990.82	102	.94708	96.62471	49.01607
48	.47661	348717.8	27177.95	103	.95036	58.44840	31.49384
49	.48682	335820.1	26379.49	104	.95383	34.09817	19.67854
50	.49716	323036.5	25595.46	105	.95722	19.05665	11.81858
51	.50762	310373.2	24824.77	106	.96152	10.07739	6.911448
52	.51815	297837.6	24065.64	107	.96666	4.894157	3.849317
53	.52877	285438.0	23317.51	108	.97444	2.028303	2.063474
54	.53946	273182.8	22579.58	109	.98733	.5114683	1.036064

**Table C (2.8)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 2.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.14597	908358.8	100000.0	55	.5275	222432.7	19632.14
1	.14189	894223.9	96365.76	56	.53865	212150.5	18949.81
2	.14523	880585.2	93672.88	57	.54981	202022.1	18278.05
3	.14888	867003.4	91077.29	58	.56101	192056.0	17615.54
4	.15272	853460.9	88563.46	59	.57222	182262.0	16961.04
5	.15674	839948.4	86125.09	60	.58342	172650.3	16314.25
6	.16090	826460.7	83756.40	61	.59462	163230.8	15675.64
7	.16520	812994.6	81455.31	62	.60585	154012.4	15046.18
8	.16962	799548.0	79218.24	63	.61710	145003.4	14425.86
9	.17420	786118.6	77044.95	64	.62837	136212.1	13814.00
10	.17894	772703.6	74933.55	65	.63963	127647.1	13210.48
11	.18381	759301.2	72880.75	66	.65091	119316.3	12615.85
12	.18883	745910.5	70884.19	67	.66221	111227.0	12030.92
13	.19394	732533.2	68938.82	68	.67353	103385.8	11454.88
14	.19911	719174.3	67039.37	69	.68483	95800.41	10886.87
15	.20430	705841.8	65183.00	70	.69606	88478.98	10325.68
16	.20952	692545.0	63367.73	71	.70718	81430.61	9770.508
17	.21477	679292.4	61594.23	72	.71817	74664.62	9221.353
18	.22007	666091.1	59863.04	73	.72901	68190.02	8678.481
19	.22547	652945.4	58176.31	74	.73973	62014.55	8143.828
20	.23100	639857.1	56534.76	75	.75037	56143.85	7619.132
21	.23666	626826.7	54937.79	76	.76093	50581.75	7105.820
22	.24244	613854.8	53383.14	77	.77143	45330.82	6604.322
23	.24837	600942.0	51870.84	78	.78184	40393.02	6114.777
24	.25446	588088.0	50400.29	79	.79211	35770.20	5636.618
25	.26071	575292.0	48970.86	80	.80216	31464.51	5169.210
26	.26713	562553.1	47580.94	81	.81194	27477.96	4712.830
27	.27374	549870.4	46230.40	82	.82142	23811.42	4268.854
28	.28051	537243.1	44916.28	83	.83060	20463.57	3839.605
29	.28744	524671.7	43637.66	84	.83954	17429.81	3428.507
30	.29454	512156.9	42392.75	85	.84829	14702.04	3038.103
31	.30179	499699.9	41180.31	86	.85678	12270.27	2668.562
32	.30920	487302.1	39999.57	87	.86493	10123.78	2319.974
33	.31678	474964.7	38850.19	88	.87272	8250.169	1994.470
34	.32453	462688.8	37730.62	89	.88018	6634.362	1693.967
35	.33247	450475.5	36640.93	90	.88729	5258.953	1419.849
36	.34057	438325.9	35579.28	91	.89397	4105.117	1172.128
37	.34886	426241.5	34545.04	92	.90011	3153.176	951.0356
38	.35733	414223.8	33537.95	93	.90573	2381.964	757.8322
39	.36599	402273.9	32556.68	94	.91093	1768.667	593.0195
40	.37485	390393.4	31601.00	95	.91583	1289.858	455.7766
41	.38391	378583.3	30670.33	96	.92041	923.0382	343.5671
42	.39317	366844.9	29763.47	97	.92463	647.6789	253.6091
43	.40263	355180.0	28879.28	98	.92858	445.3168	183.3231
44	.41228	343590.9	28016.74	99	.93240	299.6588	129.8657
45	.42208	332080.8	27173.69	100	.93610	196.9953	89.99089
46	.43205	320653.8	26349.61	101	.93972	126.2506	60.92129
47	.44216	309314.6	25542.61	102	.94327	78.67302	40.18570
48	.45241	298068.5	24752.59	103	.94677	47.52102	25.76991
49	.46279	286920.9	23978.64	104	.95048	27.68452	16.07069
50	.47332	275876.9	23220.69	105	.95410	15.45166	9.632988
51	.48398	264942.1	22477.69	106	.95870	8.161139	5.622366
52	.49474	254123.0	21747.95	107	.96420	3.959365	3.125273
53	.50559	243426.6	21030.86	108	.97254	1.639587	1.672082
54	.51653	232860.7	20325.68	109	.98638	.4132513	.8379140

**Table C (3.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 3.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.12951	788085.6	100000.0	55	.50611	189630.0	17641.75
1	.12507	775595.8	96178.64	56	.51745	180768.5	16995.53
2	.12817	763601.6	93309.45	57	.52887	172044.9	16361.22
3	.13159	751664.2	90547.78	58	.54034	163466.7	15737.56
4	.13521	739765.8	87877.59	59	.55182	155042.2	15123.42
5	.13900	727897.1	85292.17	60	.56332	146780.1	14518.46
6	.14293	716053.1	82785.32	61	.57483	138689.2	13923.06
7	.14701	704230.5	80354.58	62	.58639	130776.8	13338.02
8	.15122	692426.9	77996.00	63	.59798	123050.1	12763.30
9	.15558	680640.4	75708.94	64	.60959	115516.1	12198.22
10	.16010	668868.1	73491.18	65	.62122	108181.8	11642.64
11	.16476	657108.0	71339.10	66	.63288	101053.9	11096.99
12	.16957	645359.6	69250.04	67	.64458	94138.45	10561.93
13	.17448	633624.0	67218.75	68	.65630	87440.89	10036.70
14	.17944	621906.5	65239.77	69	.66802	80967.37	9520.495
15	.18444	610214.7	63310.05	70	.67968	74724.71	9012.201
16	.18945	598557.4	61427.43	71	.69124	68720.38	8511.093
17	.19450	586943.2	59592.30	72	.70268	62962.03	8017.126
18	.19961	575378.4	57804.92	73	.71397	57457.01	7530.498
19	.20482	563867.5	56067.10	74	.72515	52211.55	7052.847
20	.21015	552411.8	54379.26	75	.73625	47230.05	6585.629
21	.21563	541011.8	52740.57	76	.74729	42515.28	6130.019
22	.22123	529667.9	51148.60	77	.75827	38068.95	5686.326
23	.22698	518380.7	49603.10	78	.76917	33892.23	5254.605
24	.23290	507149.7	48103.25	79	.77993	29986.19	4834.303
25	.23899	495974.0	46648.21	80	.79047	26352.14	4424.818
26	.24525	484852.9	45236.20	81	.80074	22991.27	4026.326
27	.25171	473785.0	43866.87	82	.81070	19903.81	3639.941
28	.25833	462769.8	42537.18	83	.82035	17088.09	3267.574
29	.26514	451807.5	41246.04	84	.82976	14539.67	2912.056
30	.27210	440898.7	39991.55	85	.83897	12251.15	2575.450
31	.27924	430044.4	38772.35	86	.84793	10213.57	2257.791
32	.28654	419246.0	37587.53	87	.85652	8417.360	1959.050
33	.29402	408504.2	36436.57	88	.86475	6851.587	1680.915
34	.30169	397820.1	35317.84	89	.87263	5503.099	1424.883
35	.30955	387194.6	34231.24	90	.88015	4356.832	1191.989
36	.31759	376628.6	33174.87	91	.88722	3396.591	982.1120
37	.32582	366123.4	32147.98	92	.89371	2605.525	795.3140
38	.33425	355680.3	31150.16	93	.89967	1965.607	632.5150
39	.34288	345300.2	30180.04	94	.90518	1457.502	493.9951
40	.35172	334984.4	29237.25	95	.91037	1061.439	378.9323
41	.36079	324733.7	28321.09	96	.91523	758.4944	285.0867
42	.37007	314549.2	27430.32	97	.91970	531.4508	210.0323
43	.37956	304432.5	26563.77	98	.92389	364.8694	151.5285
44	.38925	294385.4	25720.34	99	.92795	245.1645	107.1341
45	.39912	284411.0	24897.95	100	.93187	160.9337	74.09476
46	.40917	274512.6	24096.01	101	.93572	102.9878	50.06266
47	.41937	264694.6	23312.67	102	.93949	64.08317	32.95887
48	.42973	254961.5	22547.75	103	.94321	38.65266	21.09452
49	.44024	245318.1	21800.33	104	.94715	22.48658	13.12946
50	.45091	235769.0	21070.25	105	.95101	12.53383	7.854697
51	.46173	226318.9	20356.45	106	.95590	6.612012	4.575552
52	.47267	216973.6	19657.33	107	.96176	3.204450	2.538448
53	.48372	207739.2	18972.27	108	.97065	1.325917	1.355482
54	.49486	198622.5	18300.51	109	.98544	.3340337	.6779403

**Table C (3.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 3.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.11525	684657.8	100000.0	55	.48580	161770.6	15856.44
1	.11046	673593.4	95992.25	56	.49734	154127.9	15246.01
2	.11334	663024.0	92948.14	57	.50897	146608.8	14648.55
3	.11653	652511.2	90022.36	58	.52067	139219.9	14062.87
4	.11993	642037.2	87198.34	59	.53240	131968.3	13487.89
5	.12349	631592.7	84468.89	60	.54415	124861.7	12923.26
6	.12720	621172.6	81827.35	61	.55594	117907.3	12369.26
7	.13106	610773.7	79270.82	62	.56777	111111.6	11826.55
8	.13505	600393.6	76794.93	63	.57967	104480.6	11295.02
9	.13919	590030.2	74398.63	64	.59160	98019.95	10774.03
10	.14350	579680.8	72079.29	65	.60355	91735.78	10263.38
11	.14795	569343.5	69832.96	66	.61555	85633.62	9763.419
12	.15254	559017.4	67656.63	67	.62761	79718.27	9274.653
13	.15724	548704.0	65544.81	68	.63971	73994.31	8796.360
14	.16200	538408.2	63491.82	69	.65181	68466.70	8327.773
15	.16678	528137.4	61494.40	70	.66387	63141.02	7867.881
16	.17159	517900.1	59550.14	71	.67583	58023.41	7416.001
17	.17643	507704.6	57659.14	72	.68768	53120.13	6972.053
18	.18133	497556.9	55821.34	73	.69939	48437.17	6536.168
19	.18634	487461.2	54038.23	74	.71100	43979.49	6109.723
20	.19147	477418.7	52309.90	75	.72253	39750.47	5693.926
21	.19674	467429.8	50635.24	76	.73402	35752.07	5289.735
22	.20215	457494.8	49011.65	77	.74545	31985.32	4897.352
23	.20771	447614.1	47438.60	78	.75681	28450.77	4516.762
24	.21344	437787.2	45915.05	79	.76804	25148.90	4147.425
25	.21935	428013.1	44439.91	80	.77906	22080.37	3788.764
26	.22544	418290.9	43011.23	81	.78979	19245.76	3440.873
27	.23173	408619.4	41628.42	82	.80021	16644.80	3104.642
28	.23820	398997.9	40288.35	83	.81031	14275.63	2781.635
29	.24484	389426.4	38989.76	84	.82017	12134.01	2474.185
30	.25166	379905.5	37730.63	85	.82983	10213.23	2183.951
31	.25866	370436.1	36509.47	86	.83924	8505.236	1910.870
32	.26583	361019.3	35325.20	87	.84826	7001.540	1654.819
33	.27319	351655.7	34177.15	88	.85692	5692.499	1417.125
34	.28074	342346.2	33063.60	89	.86520	4566.654	1198.945
35	.28849	333091.5	31984.24	90	.87312	3610.974	1001.036
36	.29644	323892.5	30937.14	91	.88057	2811.527	823.1823
37	.30458	314750.2	29921.42	92	.88741	2153.888	665.3209
38	.31295	305665.6	28936.52	93	.89369	1622.701	528.1057
39	.32152	296639.6	27981.01	94	.89950	1201.580	411.6520
40	.33031	287673.2	27054.38	95	.90498	873.8330	315.1568
41	.33935	278767.0	26155.83	96	.91011	623.5408	236.6463
42	.34860	269922.0	25284.07	97	.91483	436.2607	174.0068
43	.35809	261139.5	24437.87	98	.91925	299.0787	125.2945
44	.36780	252421.0	23616.09	99	.92354	200.6632	88.41435
45	.37769	243769.2	22816.68	100	.92769	131.5279	61.02956
46	.38778	235187.2	22038.97	101	.93176	84.04624	41.15515
47	.39804	226678.6	21281.19	102	.93574	52.22061	27.04208
48	.40847	218247.6	20543.04	103	.93968	31.45234	17.27408
49	.41907	209898.2	19823.57	104	.94386	18.27215	10.73074
50	.42985	201634.6	19122.56	105	.94793	10.17121	6.407223
51	.44079	193460.9	18438.94	106	.95311	5.359153	3.725130
52	.45186	185382.0	17771.17	107	.95933	2.594544	2.062641
53	.46306	177403.5	17118.60	108	.96877	1.072699	1.099276
54	.47437	169531.1	16480.47	109	.98450	.2701133	.5487341



**Table C (3.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 3.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.10288	595621.7	100000.0	55	.46656	138094.3	14254.74
1	.09777	585793.9	95806.58	56	.47826	131497.8	13679.46
2	.10043	576460.7	92588.92	57	.49007	125012.3	13117.98
3	.10340	567183.8	89500.99	58	.50196	118643.3	12569.13
4	.10658	557945.4	86525.65	59	.51390	112397.1	12031.91
5	.10993	548736.4	83655.13	60	.52587	106280.2	11505.93
6	.11342	539551.6	80882.29	61	.53789	100298.8	10991.39
7	.11706	530387.6	78203.73	62	.54997	94458.45	10488.80
8	.12083	521242.2	75614.63	63	.56213	88764.07	9998.021
9	.12476	512113.4	73113.46	64	.57434	83220.59	9518.406
10	.12884	502998.2	70697.18	65	.58658	77832.99	9049.736
11	.13308	493894.9	68361.44	66	.59889	72605.88	8592.239
12	.13746	484802.6	66102.86	67	.61127	67543.18	8146.317
13	.14195	475722.7	63915.67	68	.62371	62648.57	7711.267
14	.14650	466659.9	61793.96	69	.63617	57926.10	7286.364
15	.15107	457621.5	59734.19	70	.64859	53380.30	6870.667
16	.15567	448615.6	57733.70	71	.66093	49016.21	6463.534
17	.16030	439650.2	55792.25	72	.67316	44838.92	6064.851
18	.16499	430731.1	53909.48	73	.68526	40853.27	5674.685
19	.16978	421862.2	52086.49	74	.69727	37063.22	5294.186
20	.17471	413044.6	50323.06	75	.70920	33471.31	4924.348
21	.17978	404278.6	48617.79	76	.72111	30078.85	4565.938
22	.18498	395564.3	46967.86	77	.73297	26886.35	4219.068
23	.19034	386902.0	45372.48	78	.74477	23893.89	3883.663
24	.19588	378291.2	43830.34	79	.75645	21101.50	3559.197
25	.20159	369730.8	42340.13	80	.76791	18509.36	3245.116
26	.20749	361219.8	40899.69	81	.77908	16117.57	2941.443
27	.21360	352757.0	39508.19	82	.78994	13925.53	2648.882
28	.21989	344341.7	38162.42	83	.80048	11931.26	2368.701
29	.22637	335973.9	36860.92	84	.81077	10130.76	2102.817
30	.23302	327653.8	35601.55	85	.82087	8517.953	1852.556
31	.23986	319382.3	34382.66	86	.83070	7085.655	1617.778
32	.24688	311160.3	33203.03	87	.84015	5826.326	1398.290
33	.25410	302988.3	32061.82	88	.84921	4731.484	1195.127
34	.26151	294867.2	30957.19	89	.85789	3791.147	1009.170
35	.26914	286797.3	29888.67	90	.86620	2994.048	840.9574
36	.27697	278779.4	28854.26	91	.87401	2328.207	690.2071
37	.28500	270814.5	27852.94	92	.88119	1781.275	556.7673
38	.29327	262903.2	26884.03	93	.88779	1340.171	441.0853
39	.30175	255046.4	25946.01	94	.89389	991.0035	343.1556
40	.31048	247244.9	25038.25	95	.89966	719.6823	262.2085
41	.31945	239499.1	24159.84	96	.90504	512.8098	196.5074
42	.32866	231809.8	23309.43	97	.91001	358.2680	144.2131
43	.33811	224178.1	22485.74	98	.91466	245.2520	103.6405
44	.34779	216605.4	21687.57	99	.91918	164.3073	72.99270
45	.35769	209093.8	20912.91	100	.92355	107.5394	50.28704
46	.36779	201646.2	20161.03	101	.92784	68.61668	33.84537
47	.37806	194265.8	19430.16	102	.93203	42.57151	22.19598
48	.38853	186956.3	18719.93	103	.93618	25.60387	14.15104
49	.39918	179721.1	18029.38	104	.94058	14.85372	8.773690
50	.41003	172563.9	17358.17	105	.94488	8.257338	5.228553
51	.42105	165488.3	16705.25	106	.95035	4.345479	3.033976
52	.43223	158498.7	16069.12	107	.95691	2.101587	1.676693
53	.44354	151599.8	15449.12	108	.96690	.8681974	.8918581
54	.45498	144796.7	14844.45	109	.98356	.2185147	.4443347

**Table C (3.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 3.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.09213	518892.1	100000.0	55	.44832	117959.9	12817.48
1	.08673	510138.7	95621.62	56	.46015	112262.3	12276.45
2	.08918	501879.4	92231.78	57	.47210	106664.2	11749.83
3	.09194	493676.2	88983.65	58	.48416	101170.6	11236.49
4	.09491	485511.3	85859.43	59	.49627	95786.62	10735.46
5	.09804	477375.5	82850.76	60	.50842	90518.06	10246.34
6	.10132	469263.7	79949.94	61	.52064	85370.20	9769.228
7	.10475	461172.5	77153.02	62	.53294	80347.70	9304.532
8	.10831	453099.6	74454.69	63	.54533	75454.68	8852.041
9	.11202	445043.0	71852.92	64	.55778	70695.27	8411.131
10	.11590	436999.9	69344.16	65	.57029	66073.60	7981.542
11	.11993	428968.4	66923.68	66	.58287	61593.47	7563.417
12	.12410	420947.7	64587.68	67	.59554	57258.07	7157.045
13	.12838	412939.1	62330.06	68	.60829	53070.35	6761.749
14	.13271	404947.2	60144.65	69	.62107	49033.58	6376.831
15	.13708	396978.9	58027.61	70	.63383	45151.43	6001.416
16	.14146	389042.4	55976.00	71	.64651	41427.98	5634.893
17	.14588	381145.0	53989.23	72	.65910	37867.40	5277.115
18	.15036	373292.5	52066.60	73	.67156	34473.57	4928.093
19	.15494	365488.4	50208.82	74	.68393	31249.60	4588.780
20	.15965	357733.8	48415.31	75	.69625	28197.37	4259.979
21	.16452	350028.8	46684.39	76	.70855	25317.69	3942.298
22	.16951	342373.4	45013.01	77	.72082	22610.66	3635.774
23	.17467	334768.0	43400.08	78	.73303	20076.02	3340.278
24	.18000	327211.7	41844.05	79	.74513	17713.45	3055.301
25	.18552	319703.6	40343.33	80	.75701	15522.79	2780.308
26	.19122	312242.6	38895.59	81	.76861	13503.79	2515.266
27	.19714	304827.4	37499.75	82	.77989	11655.60	2260.720
28	.20324	297457.3	36152.46	83	.79085	9976.195	2017.694
29	.20953	290132.1	34852.10	84	.80156	8461.858	1787.752
30	.21601	282852.1	33596.37	85	.81207	7107.099	1571.947
31	.22268	275618.0	32383.49	86	.82232	5905.510	1370.081
32	.22953	268430.4	31212.09	87	.83217	4850.412	1181.913
33	.23659	261290.0	30081.12	88	.84163	3934.355	1008.238
34	.24385	254197.1	28988.66	89	.85070	3148.648	849.7162
35	.25133	247152.3	27934.06	90	.85938	2483.554	706.7153
36	.25902	240156.1	26915.23	91	.86754	1928.771	578.9096
37	.26694	233209.3	25931.05	92	.87506	1473.730	466.0857
38	.27508	226312.5	24980.67	93	.88196	1107.288	368.5322
39	.28346	219466.2	24062.52	94	.88836	817.6668	286.1572
40	.29208	212671.2	23175.83	95	.89439	592.9684	218.2334
41	.30097	205927.8	22319.59	96	.90004	421.9160	163.2353
42	.31011	199236.6	21492.38	97	.90525	294.3392	119.5640
43	.31950	192598.5	20692.88	98	.91013	201.1952	85.76031
44	.32914	186014.7	19919.82	99	.91486	134.5935	60.28330
45	.33899	179487.1	19171.22	100	.91945	87.96213	41.45095
46	.34907	173018.1	18446.27	101	.92395	56.04275	27.84443
47	.35934	166610.6	17743.25	102	.92835	34.71958	18.22528
48	.36982	160267.7	17061.68	103	.93271	20.85146	11.59709
49	.38049	153992.7	16400.58	104	.93734	12.07978	7.176353
50	.39137	147788.6	15759.53	105	.94186	6.706346	4.268386
51	.40245	141658.6	15137.46	106	.94760	3.524986	2.472038
52	.41369	135606.5	14532.92	107	.95451	1.702989	1.363507
53	.42509	129636.4	13945.21	108	.96504	.7029706	.7238696
54	.43663	123752.7	13373.54	109	.98263	.1768453	.3599445

**Table C (3.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 3.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.08278	452695.8	100000.0	55	.43102	100826.6	11527.49
1	.07711	444877.2	95437.38	56	.44295	95901.69	11019.64
2	.07936	437552.2	91876.70	57	.45502	91066.22	10526.61
3	.08192	430283.0	88470.28	58	.46720	86324.27	10047.32
4	.08468	423051.9	85199.61	59	.47945	81680.44	9580.813
5	.08762	415849.8	82055.65	60	.49177	77139.57	9126.680
6	.09069	408671.4	79030.10	61	.50415	72706.22	8684.938
7	.09391	401513.3	76118.42	62	.51664	68384.31	8255.882
8	.09727	394373.4	73314.74	63	.52923	64177.29	7839.254
9	.10078	387249.5	70616.47	64	.54189	60088.59	7434.437
10	.10445	380138.8	68019.58	65	.55463	56121.64	7041.139
11	.10827	373039.4	65518.84	66	.56746	52279.55	6659.423
12	.11224	365950.7	63110.04	67	.58040	48564.89	6289.479
13	.11631	358873.8	60786.73	68	.59342	44980.02	5930.651
14	.12044	351813.2	58542.41	69	.60649	41527.54	5582.267
15	.12460	344775.6	56372.95	70	.61956	38210.41	5243.507
16	.12878	337768.8	54275.06	71	.63256	35031.96	4913.786
17	.13299	330800.0	52247.80	72	.64547	31995.52	4592.926
18	.13725	323874.6	50290.09	73	.65827	29104.21	4280.892
19	.14162	316995.9	48402.26	74	.67099	26360.46	3978.460
20	.14612	310165.0	46583.35	75	.68367	23765.61	3686.274
21	.15078	303381.8	44831.38	76	.69633	21320.08	3404.803
22	.15556	296646.3	43143.05	77	.70898	19023.66	3134.020
23	.16051	289958.6	41516.99	78	.72159	16875.84	2873.757
24	.16563	283318.0	39951.34	79	.73408	14876.06	2623.516
25	.17095	276723.3	38444.29	80	.74637	13023.90	2382.786
26	.17645	270173.5	36993.28	81	.75838	11318.85	2151.486
27	.18217	263667.4	35596.98	82	.77006	9759.917	1930.029
28	.18808	257204.0	34251.94	83	.78141	8345.084	1719.233
29	.19418	250783.1	32956.31	84	.79252	7070.906	1520.369
30	.20048	244405.0	31707.68	85	.80344	5932.443	1334.265
31	.20696	238070.2	30504.10	86	.81409	4923.996	1160.681
32	.21363	231779.2	29344.02	87	.82433	4039.656	999.3426
33	.22052	225532.6	28226.25	88	.83417	3272.883	850.8529
34	.22762	219330.6	27148.75	89	.84362	2616.120	715.6945
35	.23494	213173.6	26110.68	90	.85266	2060.951	594.1015
36	.24248	207062.0	25109.88	91	.86117	1598.522	485.7237
37	.25025	200996.5	24145.09	92	.86901	1219.785	390.3074
38	.25826	194977.6	23215.36	93	.87621	915.2480	308.0200
39	.26651	189005.6	22319.00	94	.88289	674.9246	238.7100
40	.27502	183081.2	21455.14	95	.88919	488.7647	181.6977
41	.28380	177204.6	20622.66	96	.89509	347.2748	135.6453
42	.29284	171376.2	19820.08	97	.90054	241.9166	99.16390
43	.30215	165596.7	19046.02	98	.90564	165.1202	70.99074
44	.31172	159867.3	18299.15	99	.91059	110.2983	49.80521
45	.32152	154189.4	17577.53	100	.91539	71.97826	34.18020
46	.33155	148565.3	16880.26	101	.92010	45.79170	22.91611
47	.34179	142997.5	16205.63	102	.92471	28.32746	14.97060
48	.35225	137488.7	15553.11	103	.92927	16.98812	9.507718
49	.36292	132041.7	14921.65	104	.93412	9.827891	5.872102
50	.37381	126659.3	14310.78	105	.93885	5.448908	3.485908
51	.38491	121344.2	13719.41	106	.94488	2.860583	2.014976
52	.39619	116099.6	13146.13	107	.95212	1.380556	1.109263
53	.40764	110929.3	12590.20	108	.96318	.5694209	.5877596
54	.41925	105837.0	12050.81	109	.98170	.1431806	.2917006

**Table C (4.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 4.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.07463	395523.7	100000.0	55	.41461	86237.52	10369.44
1	.06871	388519.6	95253.85	56	.42661	81977.54	9893.551
2	.07077	382008.4	91523.67	57	.43877	77797.82	9432.725
3	.07314	375553.0	87960.86	58	.45105	73701.89	8985.926
4	.07571	369135.5	84546.12	59	.46342	69693.73	8552.227
5	.07846	362746.7	81269.69	60	.47586	65777.48	8131.182
6	.08134	356381.3	78122.59	61	.48838	61957.00	7722.744
7	.08437	350036.2	75099.64	62	.50103	58235.63	7327.104
8	.08752	343708.9	72194.38	63	.51379	54616.22	6943.967
9	.09084	337397.3	69403.63	64	.52664	51101.62	6572.718
10	.09431	331098.7	66722.77	65	.53958	47694.66	6213.036
11	.09793	324811.4	64146.12	66	.55263	44397.88	5864.912
12	.10170	318534.4	61668.97	67	.56580	41213.32	5528.453
13	.10558	312268.9	59284.47	68	.57908	38142.85	5203.018
14	.10950	306019.3	56985.82	69	.59242	35188.52	4887.960
15	.11346	299792.2	54768.51	70	.60576	32352.72	4582.504
16	.11743	293594.9	52628.93	71	.61906	29638.11	4286.089
17	.12144	287434.5	50565.72	72	.63227	27047.37	3998.513
18	.12550	281316.0	48577.45	73	.64538	24582.98	3719.695
19	.12966	275242.8	46664.00	74	.65842	22246.81	3450.261
20	.13395	269215.6	44824.04	75	.67143	20039.77	3190.720
21	.13839	263234.2	43055.28	76	.68444	17961.98	2941.421
22	.14297	257298.7	41354.16	77	.69745	16013.01	2702.284
23	.14771	251409.0	39718.99	78	.71043	14192.17	2473.108
24	.15263	245564.4	38147.64	79	.72330	12498.74	2253.413
25	.15774	239763.6	36638.03	80	.73597	10932.10	2042.708
26	.16304	234005.6	35187.40	81	.74837	9491.584	1840.872
27	.16855	228289.1	33794.15	82	.76043	8176.086	1648.211
28	.17426	222613.2	32454.69	83	.77217	6983.652	1465.372
29	.18017	216977.6	31167.00	84	.78366	5911.109	1293.380
30	.18627	211382.5	29928.49	85	.79497	4954.023	1132.879
31	.19256	205828.2	28737.08	86	.80600	4107.333	983.5987
32	.19906	200315.2	27591.04	87	.81662	3365.820	845.2470
33	.20577	194843.9	26489.01	88	.82683	2723.752	718.2700
34	.21268	189414.4	25428.82	89	.83664	2174.554	603.0106
35	.21984	184027.2	24409.48	90	.84604	1710.962	499.5994
36	.22722	178682.4	23428.75	91	.85489	1325.362	407.6755
37	.23483	173380.6	22485.23	92	.86305	1010.011	326.9611
38	.24269	168122.1	21577.84	93	.87054	756.8230	257.5326
39	.25080	162907.4	20704.81	94	.87749	557.3284	199.1993
40	.25918	157736.7	19865.15	95	.88406	403.0370	151.3320
41	.26783	152610.3	19057.65	96	.89021	285.9546	112.7587
42	.27676	147528.4	18280.75	97	.89588	198.9115	82.27407
43	.28597	142491.7	17533.02	98	.90119	135.5687	58.78616
44	.29545	137501.0	16813.09	99	.90636	90.42537	41.16349
45	.30517	132557.7	16119.02	100	.91136	58.92285	28.19526
46	.31514	127663.7	15449.83	101	.91628	37.43096	18.86715
47	.32533	122821.3	14803.85	102	.92110	23.12159	12.30180
48	.33574	118032.7	14180.44	103	.92586	13.84621	7.797758
49	.34638	113300.5	13578.55	104	.93092	7.999057	4.806745
50	.35726	108627.1	12997.62	105	.93587	4.429044	2.847983
51	.36836	104014.8	12436.56	106	.94217	2.322356	1.643067
52	.37965	99466.43	11893.96	107	.94975	1.119626	.9027842
53	.39113	94985.23	11369.08	108	.96134	.4614307	.4774339
54	.40278	90574.50	10861.08	109	.98077	.1159716	.2364912

**Table C (4.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 4.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.06752	346089.9	100000.0	55	.39903	73807.01	9329.632
1	.06137	339796.6	95071.02	56	.41108	70119.49	8884.376
2	.06325	333995.6	91172.67	57	.42330	66504.06	8454.298
3	.06545	328250.2	87455.33	58	.43566	62963.72	8038.385
4	.06784	322542.4	83898.88	59	.44811	59501.89	7635.734
5	.07040	316863.1	80492.74	60	.46066	56122.12	7245.876
6	.07310	311207.1	77227.21	61	.47330	52827.71	6868.698
7	.07594	305571.0	74096.41	62	.48608	49621.43	6504.304
8	.07891	299952.6	71093.25	63	.49898	46505.67	6152.360
9	.08203	294349.6	68213.88	64	.51200	43482.77	5812.256
10	.08532	288759.5	65453.11	65	.52512	40555.06	5483.643
11	.08875	283180.3	62804.71	66	.53835	37724.59	5166.453
12	.09233	277611.3	60263.47	67	.55174	34992.99	4860.716
13	.09601	272053.5	57822.12	68	.56524	32361.69	4565.807
14	.09974	266511.2	55473.49	69	.57882	29832.31	4281.100
15	.10350	260990.8	53212.70	70	.59242	27406.75	4005.865
16	.10728	255499.4	51035.75	71	.60598	25087.12	3739.558
17	.11108	250043.7	48940.88	72	.61948	22875.57	3481.955
18	.11494	244628.7	46926.25	73	.63287	20774.06	3232.940
19	.11889	239257.3	44991.32	74	.64621	18783.98	2993.008
20	.12298	233930.3	43134.37	75	.65953	16905.92	2762.550
21	.12722	228647.4	41352.76	76	.67287	15139.77	2541.817
22	.13159	223408.6	39642.67	77	.68622	13484.94	2330.686
23	.13613	218213.6	38002.08	78	.69954	11940.63	2128.931
24	.14084	213061.8	36428.61	79	.71278	10505.99	1936.087
25	.14574	207951.9	34919.87	80	.72581	9180.296	1751.684
26	.15084	202882.8	33472.90	81	.73857	7962.759	1575.574
27	.15615	197853.1	32085.83	82	.75101	6852.223	1407.971
28	.16166	192862.0	30754.94	83	.76311	5846.819	1249.379
29	.16737	187909.1	29478.00	84	.77497	4943.636	1100.622
30	.17328	182994.4	28252.28	85	.78665	4138.707	962.1906
31	.17938	178118.2	27075.52	86	.79805	3427.546	833.7989
32	.18568	173281.1	25945.85	87	.80904	2805.547	715.1425
33	.19220	168483.1	24861.72	88	.81962	2267.689	606.5440
34	.19894	163724.4	23820.86	89	.82978	1808.262	508.2357
35	.20592	159005.2	22822.09	90	.83952	1420.989	420.2694
36	.21312	154325.7	21863.08	91	.84870	1099.329	342.2836
37	.22057	149686.4	20942.35	92	.85716	836.6539	273.9890
38	.22827	145087.4	20058.64	93	.86494	626.0749	215.3946
39	.23623	140529.0	19210.14	94	.87216	460.4083	166.2862
40	.24446	136011.5	18395.72	95	.87898	332.4804	126.0854
41	.25298	131535.1	17614.07	96	.88537	235.5575	93.76690
42	.26178	127099.8	16863.59	97	.89127	163.6176	68.28545
43	.27087	122706.1	16142.78	98	.89680	111.3511	48.69741
44	.28025	118354.8	15450.23	99	.90217	74.16308	34.03366
45	.28987	114047.1	14783.98	100	.90738	48.25499	23.26688
46	.29976	109784.6	14143.03	101	.91250	30.60916	15.53939
47	.30987	105569.3	13525.67	102	.91751	18.88008	10.11258
48	.32023	101403.2	12931.22	103	.92247	11.28998	6.397771
49	.33082	97288.57	12358.59	104	.92775	6.513187	3.936186
50	.34166	93227.36	11807.15	105	.93290	3.601527	2.327703
51	.35274	89221.68	11275.79	106	.93948	1.886162	1.340328
52	.36402	85273.99	10763.14	107	.94739	.9083805	.7350304
53	.37550	81387.07	10268.41	108	.95950	.3740724	.3879719
54	.38717	77563.79	9790.762	109	.97985	.09397138	.1918084

**Table C (4.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 4.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.06130	303298.5	100000.0	55	.38424	63208.87	8395.791
1	.05495	297626.2	94888.89	56	.39631	60014.61	7979.786
2	.05667	292445.8	90823.68	57	.40857	56885.09	7578.951
3	.05869	287320.7	86953.68	58	.42098	53822.90	7192.297
4	.06092	282233.1	83257.82	59	.43351	50830.95	6818.939
5	.06331	277173.8	79724.68	60	.44613	47912.28	6458.387
6	.06583	272137.4	76343.78	61	.45887	45069.69	6110.474
7	.06849	267120.9	73108.48	62	.47175	42305.51	5775.219
8	.07129	262121.7	70010.98	63	.48478	39621.70	5452.260
9	.07423	257137.7	67046.75	64	.49793	37020.19	5140.991
10	.07734	252166.4	64209.97	65	.51121	34502.87	4841.038
11	.08059	247205.8	61493.84	66	.52461	32071.40	4552.281
12	.08398	242255.2	58892.60	67	.53818	29727.04	4274.684
13	.08748	237315.6	56398.54	68	.55188	27470.89	4007.638
14	.09102	232391.0	54004.08	69	.56568	25304.21	3750.538
15	.09460	227487.7	51703.93	70	.57951	23228.48	3502.690
16	.09818	222612.7	49493.71	71	.59332	21245.37	3263.570
17	.10179	217772.2	47371.22	72	.60707	19356.59	3032.934
18	.10545	212971.2	45334.19	73	.62073	17563.66	2810.636
19	.10921	208212.2	43381.63	74	.63435	15867.61	2597.061
20	.11310	203496.1	41511.44	75	.64796	14268.76	2392.499
21	.11713	198822.5	39720.63	76	.66160	12766.83	2197.116
22	.12130	194191.1	38005.08	77	.67526	11361.13	2010.757
23	.12563	189601.9	36362.48	78	.68892	10050.77	1833.178
24	.13014	185053.9	34790.11	79	.70250	8834.859	1663.931
25	.13484	180545.9	33285.35	80	.71588	7712.575	1502.566
26	.13974	176076.8	31844.98	81	.72899	6683.071	1348.912
27	.14485	171645.2	30466.90	82	.74178	5745.178	1203.111
28	.15016	167250.2	29147.21	83	.75423	4897.121	1065.549
29	.15567	162891.5	27883.50	84	.76645	4136.249	936.8818
30	.16138	158568.9	26672.89	85	.77848	3459.018	817.4757
31	.16728	154282.7	25512.95	86	.79025	2861.454	707.0372
32	.17339	150033.3	24401.64	87	.80159	2339.501	605.2583
33	.17972	145820.6	23337.24	88	.81251	1888.765	512.3629
34	.18627	141644.9	22317.36	89	.82302	1504.284	428.4970
35	.19307	137506.2	21340.67	90	.83309	1180.641	353.6532
36	.20010	133404.6	20404.75	91	.84260	912.2145	287.4770
37	.20737	129340.4	19507.99	92	.85136	693.3323	229.6770
38	.21490	125313.9	18649.01	93	.85942	518.1242	180.2131
39	.22270	121325.1	17825.93	94	.86690	380.4965	138.8593
40	.23078	117374.3	17037.49	95	.87397	274.3863	105.0874
41	.23915	113461.4	16282.30	96	.88060	194.1207	78.00145
42	.24782	109586.6	15558.70	97	.88672	134.6404	56.69549
43	.25678	105750.3	14865.14	98	.89245	91.49661	40.35464
44	.26603	101952.9	14200.14	99	.89803	60.84999	28.14903
45	.27555	98195.64	13561.77	100	.90344	39.53448	19.20703
46	.28533	94479.82	12948.95	101	.90876	25.04074	12.80334
47	.29535	90807.15	12359.99	102	.91396	15.42289	8.316075
48	.30563	87179.53	11794.14	103	.91912	9.209386	5.251125
49	.31615	83598.80	11250.26	104	.92460	5.305470	3.224530
50	.32694	80066.72	10727.68	105	.92996	2.929807	1.903206
51	.33798	76585.08	10225.28	106	.93680	1.532515	1.093796
52	.34924	73156.04	9741.690	107	.94504	.7372899	.5986843
53	.36070	69782.01	9276.108	108	.95767	.3033754	.3153988
54	.37237	66465.46	8827.676	109	.97893	.07617544	.1556304

**Table C (4.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 4.6 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.05586	266213.9	100000.0	55	.37019	54167.22	7556.947
1	.04932	261085.2	94707.46	56	.38227	51398.28	7168.773
2	.05088	256447.9	90476.70	57	.39455	48687.49	6795.658
3	.05275	251865.7	86455.85	58	.40699	46037.07	6436.634
4	.05482	247320.8	82622.87	59	.41956	43449.52	6090.835
5	.05705	242803.9	78965.40	60	.43224	40927.42	5757.752
6	.05941	238309.8	75472.12	61	.44505	38473.15	5437.166
7	.06191	233835.3	72135.56	62	.45802	36088.65	5129.026
8	.06453	229377.9	68947.20	63	.47115	33775.53	4832.945
9	.06731	224935.5	65901.77	64	.48442	31535.35	4548.319
10	.07024	220505.5	62992.76	65	.49782	29369.67	4274.757
11	.07331	216086.1	60212.77	66	.51137	27279.79	4012.091
12	.07653	211676.4	57555.46	67	.52511	25266.69	3760.231
13	.07985	207277.4	55012.64	68	.53899	23331.18	3518.583
14	.08322	202893.2	52576.29	69	.55299	21474.23	3286.562
15	.08661	198529.7	50240.71	70	.56703	19696.97	3063.506
16	.09001	194193.6	48001.08	71	.58106	18000.73	2848.910
17	.09344	189891.0	45854.75	72	.59504	16386.83	2642.516
18	.09691	185626.6	43799.03	73	.60895	14856.44	2444.151
19	.10047	181402.9	41832.46	74	.62282	13410.29	2254.107
20	.10417	177220.4	39952.52	75	.63671	12048.52	2072.587
21	.10801	173078.9	38155.85	76	.65063	10770.71	1899.691
22	.11199	168978.0	36438.09	77	.66459	9576.103	1735.235
23	.11612	164917.4	34796.55	78	.67856	8463.780	1578.964
24	.12043	160896.3	33228.24	79	.69246	7432.806	1430.446
25	.12493	156913.4	31730.25	80	.70618	6482.324	1289.254
26	.12963	152967.6	30299.13	81	.71962	5611.452	1155.201
27	.13454	149057.6	28932.52	82	.73274	4819.037	1028.368
28	.13965	145182.2	27626.37	83	.74553	4103.414	909.0446
29	.14497	141341.2	26378.07	84	.75809	3462.173	797.7470
30	.15048	137534.5	25184.57	85	.77047	2892.153	694.7428
31	.15618	133762.0	24043.29	86	.78258	2389.845	599.7362
32	.16210	130024.2	22952.03	87	.79427	1951.674	512.4218
33	.16824	126321.0	21908.89	88	.80552	1573.800	432.9456
34	.17460	122652.5	20911.37	89	.81636	1251.916	361.3868
35	.18121	119018.7	19957.98	90	.82676	981.3437	297.6945
36	.18805	115419.6	19046.21	91	.83658	757.2546	241.5267
37	.19514	111855.4	18174.34	92	.84563	574.7939	192.5965
38	.20251	108326.3	17340.87	93	.85396	428.9595	150.8294
39	.21013	104832.3	16543.82	94	.86170	314.5812	115.9961
40	.21805	101373.5	15781.86	95	.86902	226.5340	87.61690
41	.22626	97949.88	15053.49	96	.87587	160.0374	64.90959
42	.23478	94561.46	14357.00	97	.88221	110.8396	47.08944
43	.24360	91208.50	13690.77	98	.88815	75.21247	33.45317
44	.25273	87891.47	13053.30	99	.89393	49.94682	23.29035
45	.26212	84611.25	12442.65	100	.89953	32.40295	15.86140
46	.27179	81369.09	11857.69	101	.90504	20.49358	10.55294
47	.28171	78166.45	11296.72	102	.91045	12.60383	6.841281
48	.29190	75004.98	10758.93	103	.91579	7.515246	4.311617
49	.30234	71886.27	10243.17	104	.92148	4.323438	2.642550
50	.31306	68811.87	9748.700	105	.92704	2.384329	1.556722
51	.32404	65783.31	9274.375	106	.93415	1.245677	.8929574
52	.33525	62802.45	8818.864	107	.94271	.5986645	.4878216
53	.34668	59871.39	8381.330	108	.95585	.2461387	.2565027
54	.35833	56992.27	7960.903	109	.97801	.06177450	.1263267

**Table C (4.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 4.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.05109	234037.4	100000.0	55	.35683	46448.56	6803.282
1	.04438	229385.2	94526.72	56	.36890	44046.61	6441.505
2	.04580	225223.9	90131.69	57	.38118	41696.92	6094.589
3	.04752	221117.5	85961.82	58	.39364	39401.36	5761.587
4	.04944	217048.2	81993.97	59	.40623	37162.08	5441.649
5	.05152	213006.7	78214.79	60	.41896	34981.28	5134.251
6	.05372	208987.9	74612.05	61	.43182	32860.96	4839.128
7	.05607	204988.3	71177.42	62	.44485	30802.73	4556.169
8	.05853	201005.6	67901.58	63	.45807	28807.92	4284.964
9	.06115	197037.7	64778.47	64	.47143	26877.78	4024.914
10	.06392	193082.1	61800.88	65	.48495	25013.55	3775.614
11	.06683	189136.7	58960.75	66	.49862	23216.29	3536.855
12	.06989	185200.9	56251.14	67	.51250	21486.71	3308.502
13	.07304	181275.6	53663.34	68	.52654	19825.40	3089.977
14	.07624	177364.7	51188.87	69	.54071	18233.08	2880.710
15	.07946	173473.9	48821.58	70	.55495	16710.61	2680.074
16	.08268	169609.8	46556.19	71	.56918	15259.02	2487.581
17	.08592	165778.2	44389.60	72	.58338	13879.33	2302.961
18	.08921	161983.5	42318.64	73	.59751	12572.42	2126.021
19	.09259	158228.1	40341.40	74	.61162	11338.80	1956.970
20	.09610	154512.6	38454.94	75	.62575	10178.43	1795.945
21	.09976	150836.4	36655.54	76	.63995	9090.805	1642.984
22	.10354	147199.2	34938.52	77	.65419	8075.146	1497.888
23	.10748	143600.8	33300.86	78	.66845	7130.520	1360.390
24	.11160	140040.1	31739.28	79	.68265	6255.984	1230.080
25	.11591	136515.9	30250.57	80	.69668	5450.667	1106.549
26	.12041	133027.1	28831.06	81	.71045	4713.681	989.6012
27	.12513	129572.3	27478.13	82	.72389	4043.906	879.2685
28	.13004	126150.4	26187.56	83	.73700	3439.792	775.7621
29	.13516	122761.1	24956.55	84	.74988	2899.156	679.4835
30	.14047	119404.2	23781.90	85	.76260	2419.187	590.6201
31	.14599	116079.8	22660.86	86	.77504	1996.783	508.8793
32	.15171	112787.9	21591.06	87	.78706	1628.804	433.9629
33	.15766	109528.6	20570.44	88	.79865	1311.892	365.9559
34	.16383	106301.9	19596.40	89	.80980	1042.308	304.8864
35	.17025	103107.7	18667.26	90	.82052	816.0178	250.6727
36	.17691	99945.95	17780.46	91	.83064	628.8711	202.9886
37	.18382	96816.83	16934.15	92	.83998	476.7133	161.5568
38	.19100	93720.36	16126.72	93	.84858	355.2817	126.2797
39	.19845	90656.55	15356.12	94	.85657	260.1888	96.93066
40	.20620	87625.43	14620.90	95	.86412	187.1018	73.07622
41	.21425	84626.89	13919.50	96	.87121	131.9911	54.03404
42	.22262	81660.90	13250.14	97	.87775	91.28268	39.12483
43	.23129	78727.64	12611.16	98	.88389	61.85124	27.74193
44	.24027	75827.47	12001.02	99	.88987	41.01370	19.27728
45	.24953	72961.15	11417.76	100	.89567	26.56850	13.10333
46	.25908	70129.75	10860.21	101	.90137	16.77886	8.701299
47	.26889	67334.55	10326.70	102	.90696	10.30418	5.630130
48	.27897	64576.99	9816.316	103	.91249	6.135218	3.541536
49	.28931	61858.44	9327.909	104	.91839	3.524591	2.166431
50	.29995	59180.24	8860.675	105	.92415	1.941188	1.273806
51	.31085	56543.70	8413.470	106	.93151	1.012932	.7292784
52	.32200	53950.44	7984.974	107	.94039	.4862984	.3976436
53	.33339	51402.26	7574.330	108	.95404	.1997807	.2086870
54	.34500	48901.03	7180.655	109	.97710	.05011616	.1025815



**Table C (5.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 5.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.04691	206086.0	100000.0	55	.34413	39855.13	6126.009
1	.04003	201852.2	94346.67	56	.35617	37770.07	5789.198
2	.04132	198108.8	89788.66	57	.36844	35731.98	5466.980
3	.04291	194420.2	85471.55	58	.38089	33742.45	5158.426
4	.04469	190768.3	81371.03	59	.39350	31803.31	4862.701
5	.04662	187144.1	77472.72	60	.40624	29916.42	4579.268
6	.04869	183542.3	73763.39	61	.41914	28083.47	4307.825
7	.05089	179959.6	70233.79	62	.43223	26305.81	4048.208
8	.05321	176393.6	66873.76	63	.44550	24584.49	3799.987
9	.05567	172842.1	63676.40	64	.45895	22920.52	3562.571
10	.05829	169302.6	60633.76	65	.47255	21314.90	3335.542
11	.06104	165773.3	57737.08	66	.48634	19768.43	3118.661
12	.06394	162253.3	54978.79	67	.50034	18281.65	2911.752
13	.06693	158743.6	52349.61	68	.51452	16854.95	2714.251
14	.06997	155247.9	49840.61	69	.52885	15488.85	2525.611
15	.07303	151771.8	47445.12	70	.54325	14184.00	2345.231
16	.07608	148321.6	45157.43	71	.55767	12941.17	2172.641
17	.07916	144902.9	42973.91	72	.57206	11761.13	2007.564
18	.08227	141520.0	40890.97	73	.58640	10644.55	1849.789
19	.08548	138175.1	38906.19	74	.60073	9591.724	1699.460
20	.08881	134868.6	37016.20	75	.61510	8602.515	1556.653
21	.09228	131600.0	35216.91	76	.62954	7676.368	1421.360
22	.09588	128368.9	33503.34	77	.64404	6812.477	1293.368
23	.09964	125174.8	31872.13	78	.65858	6009.922	1172.407
24	.10357	122017.0	30319.68	79	.67308	5267.774	1058.084
25	.10768	118894.0	28842.52	80	.68740	4585.168	950.0127
26	.11199	115804.7	27436.72	81	.70147	3961.228	847.9903
27	.11652	112747.8	26099.41	82	.71522	3394.884	752.0110
28	.12124	109722.2	24826.22	83	.72864	2884.699	662.2214
29	.12617	106727.5	23614.14	84	.74183	2428.704	578.9293
30	.13129	103763.4	22459.81	85	.75487	2024.400	502.2579
31	.13661	100829.9	21360.33	86	.76764	1669.052	431.9221
32	.14214	97927.22	20313.16	87	.77998	1359.900	367.6335
33	.14790	95055.16	19316.08	88	.79188	1094.012	309.4306
34	.15388	92213.68	18366.38	89	.80335	868.1447	257.3028
35	.16011	89402.65	17462.24	90	.81437	678.8167	211.1473
36	.16658	86622.00	16601.01	91	.82479	522.4627	170.6563
37	.17331	83871.81	15780.72	92	.83441	395.5268	135.5651
38	.18031	81152.05	14999.66	93	.84326	294.3762	105.7616
39	.18759	78462.67	14255.71	94	.85149	215.2870	81.02660
40	.19516	75803.64	13547.32	95	.85928	154.5950	60.96976
41	.20305	73174.80	12872.86	96	.86659	108.9032	44.99641
42	.21125	70576.05	12230.49	97	.87335	75.20640	32.51883
43	.21977	68007.52	11618.51	98	.87968	50.88386	23.01394
44	.22860	65469.48	11035.33	99	.88585	33.69172	15.96144
45	.23772	62962.57	10479.01	100	.89183	21.79328	10.82879
46	.24714	60487.70	9948.318	101	.89772	13.74297	7.177190
47	.25682	58045.99	9441.578	102	.90350	8.427481	4.635118
48	.26678	55638.69	8957.849	103	.90922	5.010607	2.910087
49	.27702	53267.00	8495.941	104	.91532	2.874497	1.776770
50	.28756	50932.06	8055.008	105	.92127	1.581039	1.042705
51	.29838	48634.99	7633.897	106	.92889	.8240026	.5958317
52	.30946	46377.18	7231.305	107	.93808	.3951806	.3242621
53	.32078	44160.21	6846.354	108	.95224	.1622186	.1698516
54	.33234	41985.67	6478.153	109	.97619	.04067428	.08333267

**Table C (5.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 5.2 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.04322	181775.5	100000.0	55	.33205	34219.32	5517.259
1	.03620	177909.8	94167.30	56	.34405	32408.09	5204.006
2	.03737	174533.8	89447.58	57	.35629	30639.08	4905.015
3	.03883	171212.4	84984.99	58	.36873	28913.64	4619.379
4	.04048	167927.6	80754.00	59	.38133	27233.32	4346.279
5	.04229	164670.3	76739.08	60	.39408	25599.71	4085.165
6	.04422	161435.2	72925.97	61	.40699	24014.22	3835.705
7	.04628	158218.8	69304.44	62	.42011	22477.95	3597.688
8	.04846	155019.0	65863.41	63	.43343	20991.76	3370.671
9	.05079	151833.6	62595.13	64	.44694	19556.44	3154.070
10	.05326	148659.9	59490.84	65	.46062	18172.78	2947.459
11	.05587	145496.2	56541.06	66	.47449	16841.39	2750.573
12	.05862	142341.6	53737.55	67	.48860	15562.64	2563.202
13	.06146	139197.1	51070.46	68	.50291	14336.79	2384.801
14	.06435	136066.2	48530.32	69	.51737	13164.18	2214.838
15	.06725	132954.4	46109.98	70	.53193	12045.28	2052.744
16	.07014	129867.8	43803.23	71	.54651	10980.67	1898.064
17	.07306	126811.8	41605.95	72	.56108	9970.924	1750.514
18	.07601	123790.4	39514.05	73	.57561	9016.499	1609.875
19	.07904	120805.7	37524.62	74	.59015	8117.570	1476.231
20	.08220	117858.0	35633.87	75	.60473	7273.901	1349.611
21	.08550	114946.8	33837.32	76	.61940	6484.907	1229.970
22	.08893	112071.7	32129.68	77	.63415	5749.788	1117.085
23	.09250	109232.1	30507.24	78	.64895	5067.647	1010.685
24	.09625	106427.2	28966.10	79	.66372	4437.582	910.3978
25	.10018	103655.5	27502.50	80	.67833	3858.750	815.8572
26	.10431	100916.0	26112.28	81	.69268	3330.300	726.8573
27	.10865	98207.34	24792.30	82	.70672	2851.221	643.3629
28	.11319	95528.42	23538.04	83	.72044	2420.189	565.4688
29	.11792	92878.76	22346.29	84	.73393	2035.432	493.4061
30	.12286	90258.07	21213.52	85	.74728	1694.732	427.2473
31	.12799	87666.34	20136.70	86	.76036	1395.679	366.7174
32	.13333	85103.59	19113.11	87	.77301	1135.849	311.5407
33	.13889	82569.67	18140.38	88	.78521	912.6850	261.7197
34	.14468	80064.48	17215.70	89	.79699	723.3731	217.2157
35	.15073	77587.83	16337.09	90	.80831	564.9098	177.9123
36	.15701	75139.59	15501.82	91	.81902	434.2323	143.5212
37	.16356	72719.81	14707.83	92	.82891	328.2974	113.7929
38	.17038	70328.39	13953.29	93	.83801	244.0085	88.60718
39	.17747	67965.22	13236.03	94	.84648	178.2047	67.75513
40	.18487	65630.24	12554.40	95	.85450	127.7866	50.88651
41	.19259	63323.23	11906.68	96	.86203	89.88951	37.48345
42	.20062	61044.07	11291.02	97	.86898	61.98597	27.03772
43	.20898	58792.80	10705.66	98	.87551	41.87781	19.09853
44	.21766	56569.61	10148.97	99	.88187	27.68789	13.22070
45	.22664	54375.07	9619.012	100	.88804	17.88343	8.952328
46	.23591	52209.93	9114.511	101	.89412	11.26085	5.922212
47	.24546	50075.17	8633.798	102	.90007	6.895328	3.817366
48	.25530	47971.89	8175.881	103	.90598	4.093771	2.392118
49	.26543	45901.09	7739.553	104	.91227	2.345244	1.457744
50	.27586	43863.78	7323.926	105	.91841	1.288221	.8538574
51	.28658	41860.91	6927.840	106	.92628	.6705786	.4869909
52	.29757	39893.67	6550.007	107	.93579	.3212633	.2645252
53	.30882	37963.41	6189.535	108	.95045	.1317712	.1382974
54	.32031	36071.51	5845.523	109	.97529	.03302440	.06772255

**Table C (5.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 5.4 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.03998	160605.7	100000.0	55	.32056	29399.01	4969.989
1	.03283	157064.1	93988.61	56	.33250	27824.56	4678.913
2	.03388	154011.8	89108.45	57	.34469	26288.07	4401.723
3	.03523	151013.9	84502.13	58	.35710	24790.69	4137.529
4	.03676	148052.4	80142.81	59	.36968	23333.72	3885.529
5	.03845	145118.1	76013.76	60	.38243	21918.50	3645.166
6	.04025	142205.8	72099.63	61	.39535	20546.23	3416.080
7	.04219	139312.1	68389.11	62	.40848	19217.79	3198.022
8	.04424	136434.7	64870.20	63	.42184	17933.86	2990.539
9	.04643	133571.5	61534.22	64	.43539	16695.07	2793.056
10	.04877	130719.8	58371.57	65	.44912	15502.03	2605.141
11	.05124	127877.9	55372.02	66	.46307	14355.19	2426.507
12	.05385	125044.9	52526.61	67	.47727	13254.79	2256.922
13	.05655	122221.8	49824.90	68	.49168	12200.97	2095.853
14	.05929	119412.0	47256.87	69	.50627	11193.94	1942.790
15	.06204	116620.8	44814.84	70	.52096	10234.02	1797.189
16	.06479	113854.0	42492.10	71	.53569	9321.636	1658.612
17	.06755	111116.9	40284.00	72	.55043	8457.193	1526.775
18	.07034	108413.4	38185.97	73	.56513	7641.002	1401.446
19	.07322	105745.3	36194.60	74	.57985	6873.124	1282.667
20	.07622	103112.9	34305.65	75	.59463	6153.261	1170.424
21	.07935	100515.7	32514.25	76	.60952	5480.816	1064.644
22	.08260	97953.03	30814.79	77	.62450	4855.005	965.0971
23	.08601	95424.54	29203.23	78	.63955	4274.966	871.5171
24	.08958	92929.17	27675.35	79	.65457	3739.834	783.5494
25	.09334	90465.66	26227.11	80	.66945	3248.797	700.8490
26	.09728	88032.78	24854.10	81	.68408	2801.043	623.2103
27	.10144	85629.22	23552.95	82	.69840	2395.620	550.5752
28	.10580	83253.94	22318.96	83	.71240	2031.317	482.9969
29	.11035	80906.42	21148.72	84	.72618	1706.542	420.6446
30	.11510	78586.32	20038.57	85	.73982	1419.328	363.5510
31	.12004	76293.57	18985.29	86	.75320	1167.554	311.4531
32	.12520	74028.15	17986.03	87	.76615	949.0944	264.0894
33	.13058	71789.85	17038.28	88	.77865	761.7175	221.4358
34	.13618	69578.53	16139.09	89	.79072	602.9842	183.4331
35	.14204	67393.99	15286.36	90	.80234	470.3037	149.9573
36	.14814	65236.02	14477.29	91	.81332	361.0450	120.7405
37	.15450	63104.63	13709.71	92	.82348	272.6032	95.54921
38	.16113	60999.67	12981.70	93	.83283	202.3387	74.26017
39	.16805	58921.00	12291.01	94	.84153	147.5680	56.67667
40	.17527	56868.51	11635.93	95	.84977	105.6688	42.48542
41	.18282	54841.94	11014.66	96	.85751	74.22476	31.23575
42	.19069	52841.13	10425.30	97	.86467	51.10973	22.48835
43	.19888	50866.08	9866.068	98	.87138	34.47939	15.85486
44	.20740	48916.91	9335.288	99	.87793	22.76293	10.95449
45	.21622	46994.08	8831.028	100	.88428	14.68084	7.403702
46	.22536	45098.26	8351.977	101	.89054	9.230686	4.888459
47	.23476	43230.27	7896.469	102	.89668	5.643964	3.145046
48	.24447	41391.07	7463.469	103	.90276	3.346023	1.967074
49	.25447	39581.53	7051.755	104	.90924	1.914195	1.196451
50	.26479	37802.49	6660.401	105	.91558	1.050051	.6994778
51	.27541	36054.78	6288.244	106	.92370	.5459376	.3981847
52	.28630	34339.40	5934.012	107	.93351	.2612756	.2158768
53	.29746	32657.54	5596.801	108	.94867	.1070811	.1126492
54	.30888	31010.36	5275.703	109	.97438	.02682392	.05505824

**Table C (5.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 5.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.03711	142147.7	100000.0	55	.30961	25273.60	4477.891
1	.02985	138892.2	93810.61	56	.32149	23904.04	4207.652
2	.03079	136125.5	88771.24	57	.33363	22568.63	3950.883
3	.03203	133412.8	84022.91	58	.34600	21268.31	3706.716
4	.03346	130736.5	79537.39	59	.35855	20004.20	3474.362
5	.03503	128087.2	75296.66	60	.37127	18777.42	3253.261
6	.03672	125459.6	71284.18	61	.38418	17588.97	3043.030
7	.03854	122850.5	67487.57	62	.39732	16439.57	2843.390
8	.04046	120257.4	63893.81	63	.41069	15329.75	2653.879
9	.04253	117678.3	60493.25	64	.42427	14259.98	2473.933
10	.04474	115110.5	57275.42	65	.43805	13230.73	2303.118
11	.04709	112552.3	54229.30	66	.45206	12242.34	2141.131
12	.04957	110002.9	51345.18	67	.46633	11294.92	1987.718
13	.05214	107463.1	48611.99	68	.48083	10388.52	1842.366
14	.05474	104936.3	46019.16	69	.49552	9523.252	1704.581
15	.05735	102427.6	43558.44	70	.51034	8699.326	1573.846
16	.05996	99942.68	41222.59	71	.52520	7917.026	1449.740
17	.06257	97486.55	39006.45	72	.54009	7176.631	1331.977
18	.06521	95062.85	36904.92	73	.55495	6478.333	1220.324
19	.06794	92673.45	34914.11	74	.56984	5822.104	1114.780
20	.07078	90318.51	33029.31	75	.58480	5207.608	1015.302
21	.07375	87997.37	31245.27	76	.59989	4634.247	921.7924
22	.07685	85709.52	29556.05	77	.61509	4101.264	834.0198
23	.08009	83454.40	27957.27	78	.63036	3607.837	751.7232
24	.08349	81230.99	26444.40	79	.64563	3153.146	674.5670
25	.08708	79038.03	25013.11	80	.66077	2736.418	602.2265
26	.09085	76874.28	23658.77	81	.67566	2356.884	534.4988
27	.09484	74738.44	22377.73	82	.69024	2013.657	471.3087
28	.09901	72629.47	21165.15	83	.70451	1705.630	412.6766
29	.10339	70546.83	20017.42	84	.71857	1431.378	358.7216
30	.10796	68490.14	18930.74	85	.73250	1189.161	309.4455
31	.11272	66459.29	17901.72	86	.74617	977.1096	264.5990
32	.11769	64454.20	16927.37	87	.75940	793.3634	223.9357
33	.12289	62474.65	16005.03	88	.77220	635.9752	187.4117
34	.12831	60520.44	15131.66	89	.78455	502.8311	154.9542
35	.13399	58591.33	14305.02	90	.79645	391.6966	126.4357
36	.13990	56687.10	13522.23	91	.80771	300.3116	101.6089
37	.14608	54807.68	12781.03	92	.81812	226.4465	80.25699
38	.15253	52952.92	12079.42	93	.82771	167.8511	62.25702
39	.15927	51122.61	11415.07	94	.83664	122.2464	47.42567
40	.16631	49316.62	10786.21	95	.84510	87.41360	35.48344
41	.17368	47534.66	10190.97	96	.85305	61.31397	26.03841
42	.18138	45776.53	9627.417	97	.86040	42.15844	18.71099
43	.18941	44042.19	9093.726	98	.86730	28.39919	13.16674
44	.19777	42331.71	8588.201	99	.87402	18.72137	9.079980
45	.20644	40645.46	8108.910	100	.88056	12.05653	6.125170
46	.21542	38984.00	7654.506	101	.88699	7.569514	4.036620
47	.22468	37348.06	7223.331	102	.89331	4.621521	2.592087
48	.23425	35738.45	6814.312	103	.89957	2.735936	1.618155
49	.24412	34155.92	6426.213	104	.90624	1.562990	.9823604
50	.25432	32601.19	6058.080	105	.91276	.8562528	.5732270
51	.26482	31074.94	5708.746	106	.92113	.4446393	.3256972
52	.27561	29578.06	5376.956	107	.93124	.2125729	.1762431
53	.28667	28111.55	5061.795	108	.94689	.08705151	.09179326
54	.29801	26676.40	4762.355	109	.97348	.02179621	.04477977

**Table C (5.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 5.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.03458	126033.8	100000.0	55	.29918	21740.70	4035.314
1	.02721	123031.1	93633.27	56	.31099	20548.57	3784.616
2	.02806	120516.7	88435.93	57	.32306	19387.14	3546.945
3	.02920	118056.3	83547.31	58	.33538	18257.23	3321.451
4	.03052	115631.9	78937.68	59	.34789	17159.75	3107.362
5	.03199	113234.4	74587.65	60	.36058	16095.67	2904.116
6	.03357	110858.3	70479.48	61	.37347	15065.81	2711.313
7	.03528	108500.6	66599.59	62	.38660	14070.74	2528.646
8	.03709	106158.6	62933.92	63	.39997	13110.86	2355.651
9	.03904	103830.4	59471.82	64	.41357	12186.54	2191.775
10	.04114	101513.4	56201.87	65	.42738	11298.12	2036.585
11	.04336	99205.82	53112.26	66	.44143	10445.82	1889.765
12	.04572	96906.82	50192.49	67	.45576	9629.690	1751.046
13	.04816	94617.19	47430.82	68	.47034	8849.698	1619.933
14	.05064	92340.24	44816.11	69	.48513	8105.874	1495.950
15	.05312	90080.92	42339.53	70	.50004	7398.330	1378.605
16	.05559	87844.70	39993.30	71	.51503	6727.249	1267.494
17	.05807	85636.42	37771.71	72	.53004	6092.807	1162.334
18	.06057	83459.54	35669.15	73	.54505	5495.101	1062.888
19	.06315	81315.82	33681.21	74	.56009	4934.038	969.1248
20	.06584	79205.34	31802.73	75	.57523	4409.255	880.9759
21	.06866	77127.41	30028.08	76	.59050	3920.167	798.3258
22	.07160	75081.47	28350.97	77	.60590	3466.049	720.9442
23	.07468	73066.93	26766.69	78	.62140	3046.127	648.5769
24	.07793	71082.76	25270.38	79	.63690	2659.626	580.9074
25	.08135	69127.68	23857.45	80	.65227	2305.819	517.6306
26	.08496	67200.45	22523.02	81	.66741	1983.981	458.5482
27	.08878	65299.81	21263.20	82	.68225	1693.293	403.5729
28	.09279	63424.70	20073.00	83	.69678	1432.748	352.6993
29	.09699	61574.55	18948.61	84	.71110	1201.071	306.0065
30	.10138	59748.97	17886.07	85	.72530	996.7210	263.4726
31	.10597	57947.81	16881.87	86	.73925	818.0576	224.8629
32	.11076	56170.94	15932.86	87	.75277	663.4499	189.9464
33	.11578	54418.11	15036.23	88	.76584	531.2010	158.6656
34	.12102	52689.09	14188.85	89	.77847	419.4789	130.9386
35	.12652	50983.61	13388.35	90	.79064	326.3566	106.6381
36	.13225	49301.40	12631.80	91	.80217	249.8928	85.53674
37	.13825	47642.39	11916.84	92	.81283	188.1789	67.43446
38	.14452	46006.35	11241.38	93	.82266	139.2963	52.21144
39	.15108	44393.08	10603.04	94	.83181	101.3094	39.69803
40	.15795	42802.40	9999.971	95	.84049	72.34045	29.64555
41	.16514	41233.99	9430.263	96	.84864	50.66874	21.71333
42	.17267	39687.64	8891.935	97	.85618	34.78849	15.57353
43	.18053	38163.26	8383.139	98	.86326	23.40036	10.93823
44	.18873	36660.87	7902.149	99	.87016	15.40343	7.528903
45	.19724	35180.78	7447.041	100	.87687	9.905216	5.069244
46	.20606	33723.47	7016.438	101	.88348	6.209729	3.334427
47	.21518	32289.54	6608.688	102	.88997	3.785789	2.137131
48	.22460	30879.69	6222.688	103	.89640	2.237967	1.331619
49	.23434	29494.59	5857.191	104	.90326	1.276724	.8068799
50	.24441	28134.82	5511.218	105	.90997	.6984970	.4699406
51	.25479	26800.96	5183.600	106	.91857	.3622792	.2665069
52	.26547	25493.77	4873.102	107	.92899	.1730166	.1439411
53	.27643	24214.09	4578.802	108	.94512	.07079633	.07482760
54	.28766	22962.79	4299.790	109	.97259	.01771784	.03643436

**Table C (6.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 6.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.03233	111948.0	100000.0	55	.28925	18713.32	3637.194
1	.02487	109169.3	93456.60	56	.30097	17674.93	3404.793
2	.02563	106878.3	88102.53	57	.31297	16664.17	3184.954
3	.02668	104641.1	83075.29	58	.32522	15681.69	2976.846
4	.02791	102439.8	78343.61	59	.33768	14728.30	2779.714
5	.02928	100265.0	73886.65	60	.35033	13804.78	2592.998
6	.03076	98111.65	69685.35	61	.36318	12911.80	2416.282
7	.03236	95976.29	65724.93	62	.37629	12049.84	2249.240
8	.03407	93856.59	61990.22	63	.38966	11219.18	2091.407
9	.03592	91750.41	58469.51	64	.40326	10420.09	1942.242
10	.03790	89655.22	55150.42	65	.41709	9652.816	1801.315
11	.04002	87569.25	52020.27	66	.43118	8917.492	1668.303
12	.04226	85491.73	49067.77	67	.44556	8214.096	1542.924
13	.04458	83423.37	46280.51	68	.46020	7542.544	1424.700
14	.04694	81367.36	43646.70	69	.47506	6902.804	1313.177
15	.04930	79328.54	41156.94	70	.49007	6294.910	1207.886
16	.05164	77312.16	38802.90	71	.50516	5718.966	1108.439
17	.05399	75322.89	36578.28	72	.52029	5175.063	1014.557
18	.05636	73364.04	34476.98	73	.53543	4663.226	926.0041
19	.05880	71437.23	32494.06	74	.55061	4183.315	842.7234
20	.06135	69542.49	30623.90	75	.56591	3734.953	764.6263
21	.06403	67679.09	28860.47	76	.58135	3317.572	691.5843
22	.06682	65846.45	27197.16	77	.59694	2930.488	623.3708
23	.06975	64043.92	25628.90	78	.61264	2572.972	559.7397
24	.07284	62270.47	24150.55	79	.62836	2244.300	500.3931
25	.07611	60524.83	22757.21	80	.64396	1943.792	445.0452
26	.07956	58805.76	21443.79	81	.65933	1670.772	393.5039
27	.08322	57112.00	20206.14	82	.67441	1424.484	345.6732
28	.08706	55442.50	19039.12	83	.68919	1204.015	301.5284
29	.09109	53796.69	17938.73	84	.70377	1008.227	261.1163
30	.09532	52174.13	16900.87	85	.71823	835.7589	224.3978
31	.09974	50574.64	15921.88	86	.73245	685.1692	191.1528
32	.10435	48998.07	14998.48	87	.74624	555.0301	161.1662
33	.10920	47444.13	14127.73	88	.75958	443.8632	134.3710
34	.11426	45912.56	13306.39	89	.77248	350.0814	110.6803
35	.11958	44403.06	12531.99	90	.78492	272.0229	89.96936
36	.12514	42915.35	11801.53	91	.79671	208.0201	72.03022
37	.13096	41449.31	11112.56	92	.80761	156.4393	56.67920
38	.13705	40004.70	10462.90	93	.81767	115.6443	43.80133
39	.14344	38581.28	9850.150	94	.82704	83.99111	33.24072
40	.15013	37178.84	9272.372	95	.83592	59.88978	24.77654
41	.15715	35797.06	8727.617	96	.84427	41.88804	18.11288
42	.16450	34435.69	8213.873	97	.85200	28.71813	12.96666
43	.17220	33094.61	7729.264	98	.85926	19.28896	9.090077
44	.18023	31773.82	7272.044	99	.86633	12.67847	6.244996
45	.18858	30473.55	6840.295	100	.87322	8.140957	4.196850
46	.19725	29194.19	6432.616	101	.88000	5.096210	2.755378
47	.20621	27936.27	6047.362	102	.88666	3.102401	1.762670
48	.21549	26700.40	5683.404	103	.89326	1.831352	1.096225
49	.22509	25487.12	5339.489	104	.90031	1.043297	.6629921
50	.23502	24296.93	5014.616	105	.90719	.5700295	.3854093
51	.24528	23130.33	4707.620	106	.91604	.2952904	.2181562
52	.25584	21987.94	4417.283	107	.92675	.1408763	.1176044
53	.26669	20870.49	4142.680	108	.94336	.05759906	.06102116
54	.27782	19778.72	3882.904	109	.97170	.01440824	.02965580

**Table C (6.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 6.2 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>
0	.03034	99619.10	100000.0	55	.27978	16117.52	3278.994
1	.02279	97039.02	93280.60	56	.29140	15212.44	3063.700
2	.02347	94946.19	87771.00	57	.30333	14332.21	2860.488
3	.02444	92906.93	82606.82	58	.31551	13477.41	2668.545
4	.02558	90903.32	77755.11	59	.32790	12648.66	2487.137
5	.02686	88926.15	73193.53	60	.34050	11846.65	2315.704
6	.02825	86970.13	68901.64	61	.35331	11071.91	2153.822
7	.02976	85031.93	64863.38	62	.36639	10324.82	2001.149
8	.03137	83109.18	61062.42	63	.37974	9605.585	1857.220
9	.03311	81199.76	57485.93	64	.39334	8914.383	1721.510
10	.03499	79301.13	54120.56	65	.40718	8251.379	1593.593
11	.03700	77411.57	50952.73	66	.42128	7616.642	1473.139
12	.03913	75530.27	47970.31	67	.43569	7010.100	1359.862
13	.04135	73657.93	45160.18	68	.45038	6431.625	1253.301
14	.04359	71797.65	42509.92	69	.46531	5881.135	1153.019
15	.04584	69954.09	40009.52	70	.48040	5358.608	1058.572
16	.04806	68132.36	37650.06	71	.49558	4864.082	969.5888
17	.05029	66336.93	35424.70	72	.51082	4397.584	885.7960
18	.05253	64570.95	33326.79	73	.52607	3959.084	806.9588
19	.05484	62835.95	31350.87	74	.54139	3548.405	733.0015
20	.05726	61131.89	29490.86	75	.55683	3165.170	663.8200
21	.05980	59458.03	27740.34	76	.57243	2808.832	599.2770
22	.06246	57813.71	26092.36	77	.58819	2478.747	539.1508
23	.06524	56198.29	24541.50	78	.60408	2174.237	483.2048
24	.06819	54610.72	23082.32	79	.62001	1894.629	431.1593
25	.07131	53049.73	21709.64	80	.63582	1639.289	382.7472
26	.07460	51514.09	20418.16	81	.65142	1407.589	337.7833
27	.07810	50002.54	19203.47	82	.66673	1198.837	296.1668
28	.08179	48514.05	18060.28	83	.68175	1012.208	257.8577
29	.08566	47048.04	16984.42	84	.69657	846.6863	222.8780
30	.08973	45604.04	15971.64	85	.71128	701.0709	191.1760
31	.09398	44181.85	15018.14	86	.72576	574.0956	162.5462
32	.09843	42781.27	14120.51	87	.73981	464.5115	136.7890
33	.10310	41402.00	13275.68	88	.75342	371.0311	113.8319
34	.10799	40043.74	12480.33	89	.76658	292.2794	93.58584
35	.11314	38706.19	11731.87	90	.77928	226.8236	75.93045
36	.11852	37389.05	11027.24	91	.79131	173.2313	60.67607
37	.12416	36092.15	10363.92	92	.80246	130.1037	47.65492
38	.13009	34815.23	9739.647	93	.81274	96.04572	36.75807
39	.13629	33558.05	9151.987	94	.82232	69.66029	27.84307
40	.14281	32320.35	8598.937	95	.83141	49.60128	20.71423
41	.14966	31101.82	8078.505	96	.83996	34.64246	15.11461
42	.15685	29902.18	7588.652	97	.84787	23.71621	10.79988
43	.16437	28721.28	7127.482	98	.85530	15.90610	7.556831
44	.17224	27559.10	6693.232	99	.86255	10.43963	5.181860
45	.18042	26415.79	6283.991	100	.86960	6.693543	3.475828
46	.18893	25291.71	5898.338	101	.87655	4.183995	2.277705
47	.19775	24187.28	5534.640	102	.88338	2.543367	1.454349
48	.20688	23103.03	5191.744	103	.89015	1.499199	.9027729
49	.21633	22039.42	4868.395	104	.89737	.8528815	.5449650
50	.22612	20996.87	4563.574	105	.90443	.4653714	.3162014
51	.23625	19975.77	4276.123	106	.91351	.2407824	.1786449
52	.24669	18976.68	4004.842	107	.92452	.1147513	.09612314
53	.25742	18000.19	3748.805	108	.94161	.04688022	.04978129
54	.26845	17046.94	3507.110	109	.97081	.01172143	.02414775

**Table C (6.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 6.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.02857	88813.50	100000.0	55	.27074	13890.38	2956.647
1	.02094	86409.96	93105.26	56	.28227	13100.97	2757.325
2	.02155	84493.17	87441.35	57	.29411	12333.94	2569.595
3	.02243	82629.76	82141.87	58	.30621	11589.74	2392.666
4	.02349	80801.81	77172.14	59	.31854	10868.90	2225.821
5	.02469	79000.10	72508.20	60	.33107	10171.99	2068.504
6	.02600	77219.35	68128.20	61	.34384	9499.452	1920.286
7	.02742	75456.23	64014.72	62	.35688	8851.557	1780.814
8	.02894	73708.34	60150.20	63	.37020	8228.449	1649.626
9	.03059	71973.59	56520.70	64	.38378	7630.244	1526.211
10	.03237	70249.47	53111.82	65	.39761	7057.038	1410.149
11	.03428	68534.23	49909.04	66	.41172	6508.846	1301.111
12	.03632	66827.08	46899.39	67	.42616	5985.557	1198.804
13	.03843	65128.70	44069.00	68	.44089	5487.012	1102.787
14	.04057	63442.08	41404.81	69	.45587	5013.091	1012.641
15	.04270	61771.75	38896.15	70	.47103	4563.731	927.9458
16	.04482	60122.63	36533.55	71	.48629	4138.916	848.3454
17	.04692	58499.04	34309.57	72	.50162	3738.625	773.5737
18	.04905	56903.96	32217.03	73	.51697	3362.786	703.3998
19	.05124	55338.84	30249.93	74	.53241	3011.199	637.7326
20	.05354	53803.57	28401.76	75	.54798	2683.489	576.4571
21	.05595	52297.38	26665.66	76	.56373	2379.137	519.4302
22	.05847	50819.60	25034.38	77	.57965	2097.542	466.4367
23	.06112	49369.55	23502.15	78	.59572	1838.074	417.2502
24	.06392	47946.16	22063.21	79	.61184	1600.108	371.6088
25	.06690	46548.18	20712.14	80	.62786	1383.060	329.2631
26	.07005	45174.39	19443.38	81	.64367	1186.350	290.0362
27	.07340	43823.54	18252.31	82	.65920	1009.345	253.8243
28	.07693	42494.62	17133.47	83	.67444	851.3010	220.5768
29	.08065	41187.01	16082.54	84	.68950	711.3131	190.2961
30	.08456	39900.25	15095.11	85	.70446	588.3227	162.9217
31	.08865	38634.10	14167.25	86	.71919	481.2185	138.2627
32	.09294	37388.34	13295.45	87	.73349	388.9083	116.1348
33	.09745	36162.64	12476.48	88	.74735	310.2712	96.46246
34	.10217	34956.70	11706.97	89	.76076	244.1162	79.15662
35	.10715	33770.18	10984.20	90	.77371	189.2082	64.10265
36	.11236	32602.76	10305.06	91	.78600	144.3164	51.12818
37	.11783	31454.26	9666.978	92	.79737	108.2435	40.08054
38	.12359	30324.40	9067.613	93	.80788	79.79941	30.85754
39	.12962	29212.92	8504.486	94	.81766	57.79699	23.32968
40	.13597	28119.54	7975.544	95	.82695	41.09613	17.32380
41	.14264	27043.94	7478.757	96	.83569	28.66126	12.61695
42	.14966	25985.83	7012.065	97	.84378	19.59307	8.998269
43	.15702	24945.04	6573.556	98	.85138	13.12160	6.284385
44	.16472	23921.51	6161.450	99	.85880	8.599469	4.301220
45	.17274	22915.36	5773.850	100	.86601	5.505606	2.879700
46	.18109	21926.87	5409.318	101	.87313	3.436400	1.883516
47	.18975	20956.41	5066.233	102	.88012	2.085877	1.200392
48	.19873	20004.41	4743.424	103	.88706	1.227767	.7437313
49	.20804	19071.27	4439.636	104	.89446	.6974906	.4481145
50	.21769	18157.34	4153.838	105	.90170	.3800765	.2595178
51	.22769	17262.94	3884.879	106	.91101	.1964125	.1463446
52	.23799	16388.52	3631.580	107	.92230	.09350745	.07859539
53	.24861	15534.62	3393.016	108	.93987	.03817093	.04062731
54	.25952	14701.74	3168.294	109	.96992	.009539367	.01967032



**Table C (6.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 6.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.02700	79330.20	100000.0	55	.26212	11978.36	2666.507
1	.01929	77083.87	92930.58	56	.27355	11289.40	2482.080
2	.01983	75323.77	87113.55	57	.28529	10620.57	2308.750
3	.02065	73616.86	81680.40	58	.29731	9972.262	2145.748
4	.02163	71945.22	76594.61	59	.30956	9344.909	1992.375
5	.02275	70299.64	71830.56	60	.32202	8738.969	1848.084
6	.02398	68674.82	67364.87	61	.33473	8154.802	1712.442
7	.02532	67067.42	63178.71	62	.34772	7592.615	1585.085
8	.02675	65475.07	59253.29	63	.36101	7052.491	1465.562
9	.02832	63895.66	55573.45	64	.37456	6534.492	1353.373
10	.03001	62326.70	52123.72	65	.38838	6038.661	1248.109
11	.03183	60766.46	48888.63	66	.40249	5564.971	1149.440
12	.03377	59214.14	45854.32	67	.41694	5113.282	1057.072
13	.03579	57670.40	43006.16	68	.43170	4683.411	970.5826
14	.03783	56138.13	40330.41	69	.44672	4275.214	889.5716
15	.03986	54621.73	37815.77	70	.46194	3888.593	813.6399
16	.04187	53125.95	35452.16	71	.47727	3523.494	742.4492
17	.04387	51654.93	33231.54	72	.49268	3179.859	675.7408
18	.04588	50211.55	31146.20	73	.50813	2857.584	613.2890
19	.04796	48797.11	29189.62	74	.52367	2556.455	554.9910
20	.05013	47411.49	27354.81	75	.53936	2276.106	500.7244
21	.05242	46053.87	25634.52	76	.55524	2016.047	450.3429
22	.05482	44723.57	24021.17	77	.57132	1775.720	403.6392
23	.05734	43419.87	22508.64	78	.58755	1554.540	360.3974
24	.06001	42141.71	21090.89	79	.60385	1351.935	320.3727
25	.06285	40887.84	19762.21	80	.62007	1167.363	283.3329
26	.06586	39657.05	18516.83	81	.63608	1000.293	249.1096
27	.06907	38448.11	17349.91	82	.65182	850.1490	217.5985
28	.07246	37260.02	16255.84	83	.66728	716.2601	188.7413
29	.07603	36092.14	15230.10	84	.68256	597.8223	162.5255
30	.07978	34944.01	14268.19	85	.69775	493.9024	138.8848
31	.08372	33815.37	13366.04	86	.71272	403.5258	117.6428
32	.08785	32705.96	12520.00	87	.72726	325.7376	98.62961
33	.09220	31615.44	11726.76	88	.74137	259.5624	81.76879
34	.09676	30543.50	10982.84	89	.75503	203.9688	66.97318
35	.10157	29489.77	10285.45	90	.76823	157.8919	54.13449
36	.10662	28453.93	9631.411	91	.78075	120.2743	43.09658
37	.11193	27435.78	9018.086	92	.79235	90.09104	33.72100
38	.11751	26435.01	8443.083	93	.80307	66.32674	25.91270
39	.12338	25451.35	7903.885	94	.81306	47.97249	19.55440
40	.12955	24484.53	7398.391	95	.82254	34.06247	14.49317
41	.13606	23534.19	6924.538	96	.83147	23.72187	10.53559
42	.14291	22600.05	6480.250	97	.83973	16.19298	7.499772
43	.15010	21681.92	6063.600	98	.84750	10.82872	5.228009
44	.15764	20779.71	5672.801	99	.85508	7.086402	3.571491
45	.16550	19893.49	5305.967	100	.86246	4.530248	2.386654
46	.17370	19023.51	4961.649	101	.86974	2.823476	1.558102
47	.18220	18170.07	4638.238	102	.87689	1.711342	.9911386
48	.19102	17333.53	4334.552	103	.88399	1.005867	.6129311
49	.20018	16514.22	4049.339	104	.89157	.5706322	.3686116
50	.20969	15712.43	3781.558	105	.89898	.3105351	.2130745
51	.21955	14928.43	3530.068	106	.90852	.1602809	.1199294
52	.22973	14162.58	3293.712	107	.92010	.07622598	.06428806
53	.24022	13415.34	3071.570	108	.93814	.03109168	.03316926
54	.25101	12687.13	2862.756	109	.96904	.007766525	.01602927

**Table C (6.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 6.8 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.02559	70995.99	100000.0	55	.25389	10335.87	2405.305
1	.01782	68889.89	92756.55	56	.26522	9734.181	2234.750
2	.01829	67269.52	86787.58	57	.27686	9150.621	2074.799
3	.01905	65702.16	81222.38	58	.28878	8585.496	1924.704
4	.01996	64169.87	76022.48	59	.30095	8039.171	1783.784
5	.02101	62663.44	71160.50	60	.31334	7512.017	1651.501
6	.02217	61177.59	66611.49	61	.32598	7004.321	1527.421
7	.02343	59708.97	62355.17	62	.33892	6516.231	1411.178
8	.02479	58255.21	58371.40	63	.35216	6047.783	1302.324
9	.02627	56814.19	54643.81	64	.36568	5598.997	1200.379
10	.02788	55383.44	51155.81	65	.37947	5169.874	1104.942
11	.02961	53961.25	47890.94	66	.39357	4760.352	1015.685
12	.03146	52546.84	44834.43	67	.40803	4370.272	932.3167
13	.03339	51140.80	41970.88	68	.42281	3999.436	854.4314
14	.03534	49745.95	39285.84	69	.43786	3647.680	781.6486
15	.03728	48366.56	36767.34	70	.45312	3314.884	713.5902
16	.03919	47007.23	34404.71	71	.46851	3000.964	649.9342
17	.04108	45671.92	32189.31	72	.48399	2705.833	590.4304
18	.04299	44363.37	30112.88	73	.49952	2429.367	534.8594
19	.04496	43082.82	28168.36	74	.51515	2171.343	483.1104
20	.04702	41830.07	26348.31	75	.53095	1931.408	435.0560
21	.04920	40604.30	24645.08	76	.54696	1709.104	390.5492
22	.05147	39404.79	23050.75	77	.56318	1503.912	349.3909
23	.05387	38230.81	21558.88	78	.57957	1315.294	311.3765
24	.05642	37081.29	20163.12	79	.59604	1142.726	276.2776
25	.05913	35954.99	18857.51	80	.61244	985.7098	243.8783
26	.06200	34850.73	17636.05	81	.62864	843.7590	214.0191
27	.06508	33767.27	16493.69	82	.64458	716.3500	186.5967
28	.06833	32703.63	15424.67	83	.66024	602.8813	161.5478
29	.07176	31659.17	14424.32	84	.67574	502.6383	138.8486
30	.07536	30633.42	13488.00	85	.69116	414.7990	118.4297
31	.07915	29626.09	12611.52	86	.70636	338.5090	100.1284
32	.08313	28636.90	11791.12	87	.72114	272.9341	83.78864
33	.08732	27665.52	11023.37	88	.73548	217.2254	69.33481
34	.09173	26711.58	10304.74	89	.74938	170.4900	56.68272
35	.09638	25774.75	9632.337	90	.76281	131.8096	45.73090
36	.10127	24854.66	9002.937	91	.77557	100.2760	36.33829
37	.10641	23951.11	8413.847	92	.78740	75.01153	28.37972
38	.11183	23063.79	7862.619	93	.79832	55.14983	21.76738
39	.11753	22192.39	7346.707	94	.80850	39.83326	16.39547
40	.12355	21336.64	6863.969	95	.81818	28.24345	12.12911
41	.12989	20496.19	6412.315	96	.82729	19.64125	8.800560
42	.13657	19670.73	5989.654	97	.83573	13.38807	6.252956
43	.14360	18860.08	5594.052	98	.84366	8.939936	4.350704
44	.15098	18064.11	5223.715	99	.85140	5.841803	2.966599
45	.15867	17282.87	4876.771	100	.85894	3.729116	1.978722
46	.16671	16516.56	4551.765	101	.86638	2.320769	1.289369
47	.17505	15765.41	4247.103	102	.87369	1.404598	.8186561
48	.18373	15029.75	3961.594	103	.88095	.8243904	.5053179
49	.19274	14309.83	3693.990	104	.88871	.4670270	.3033249
50	.20210	13605.90	3443.248	105	.89628	.2538154	.1750074
51	.21182	12918.16	3208.239	106	.90605	.1308465	.09831879
52	.22186	12246.92	2987.824	107	.91791	.06216235	.05260502
53	.23222	11592.55	2781.095	108	.93641	.02533514	.02709060
54	.24290	10955.43	2587.174	109	.96816	.006325599	.01306720

**Table C (7.0)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 7.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.02433	63661.43	100000.0	55	.24604	8924.050	2170.108
1	.01650	61680.66	92583.18	56	.25725	8398.237	2012.462
2	.01692	60185.13	86463.45	57	.26879	7888.753	1864.929
3	.01761	58742.41	80767.78	58	.28061	7395.839	1726.782
4	.01846	57334.59	75455.68	59	.29269	6919.792	1597.362
5	.01945	55952.44	70497.93	60	.30500	6460.914	1476.139
6	.02053	54590.66	65867.93	61	.31757	6019.428	1362.683
7	.02172	53245.94	61543.87	62	.33044	5595.433	1256.623
8	.02301	51915.87	57504.25	63	.34363	5188.931	1157.524
9	.02442	50598.37	53731.41	64	.35711	4799.904	1064.920
10	.02595	49290.96	50207.63	65	.37087	4428.322	978.4201
11	.02760	47991.96	46915.41	66	.38496	4074.097	897.7028
12	.02937	46700.57	43839.08	67	.39941	3737.056	822.4780
13	.03122	45417.37	40962.39	68	.41419	3416.994	752.3597
14	.03308	44145.10	38270.19	69	.42927	3113.732	686.9852
15	.03493	42887.87	35749.86	70	.44456	2827.134	625.9968
16	.03674	41650.15	33390.09	71	.46000	2557.096	569.0889
17	.03855	40435.74	31181.63	72	.47554	2303.511	516.0205
18	.04036	39247.26	29115.67	73	.49114	2066.238	466.5791
19	.04222	38085.85	27184.64	74	.50686	1845.054	420.6487
20	.04418	36951.27	25380.62	75	.52276	1639.622	378.0992
21	.04625	35842.68	23695.57	76	.53888	1449.512	338.7847
22	.04841	34759.33	22121.24	77	.55523	1274.247	302.5152
23	.05069	33700.49	20650.86	78	.57177	1113.333	269.0970
24	.05312	32665.08	19277.79	79	.58840	966.2902	238.3176
25	.05570	31651.88	17995.80	80	.60497	832.6634	209.9767
26	.05845	30659.70	16798.70	81	.62135	712.0083	183.9239
27	.06140	29687.34	15681.22	82	.63748	603.8506	160.0578
28	.06451	28733.82	14637.44	83	.65334	507.6512	138.3125
29	.06780	27798.52	13662.57	84	.66904	422.7760	118.6559
30	.07127	26880.93	12751.81	85	.68467	348.5013	101.0174
31	.07491	25980.75	11900.88	86	.70010	284.0785	85.24723
32	.07875	25097.70	11105.91	87	.71511	228.7789	71.20254
33	.08279	24231.41	10363.38	88	.72968	181.8641	58.80972
34	.08705	23381.53	9669.663	89	.74381	142.5610	47.98836
35	.09155	22547.70	9021.802	90	.75748	110.0780	38.64404
36	.09628	21729.56	8416.534	91	.77046	83.63491	30.64959
37	.10126	20926.87	7851.112	92	.78250	62.47992	23.89218
38	.10652	20139.32	7323.038	93	.79363	45.87389	18.29117
39	.11206	19366.61	6829.741	94	.80401	33.08760	13.75139
40	.11791	18608.45	6369.045	95	.81387	23.42746	10.15404
41	.12409	17864.48	5938.835	96	.82316	16.26879	7.353734
42	.13061	17134.41	5537.015	97	.83176	11.07325	5.215194
43	.13747	16418.01	5161.642	98	.83985	7.383423	3.621864
44	.14469	15715.16	4810.923	99	.84776	4.817639	2.465011
45	.15223	15025.89	4483.000	100	.85546	3.070833	1.641089
46	.16011	14350.33	4176.415	101	.86305	1.908298	1.067363
47	.16830	13688.69	3889.592	102	.87052	1.153279	.6764317
48	.17682	13041.23	3621.335	103	.87793	.6759152	.4167491
49	.18568	12408.17	3370.405	104	.88586	.3823795	.2496925
50	.19490	11789.69	3135.755	105	.89360	.2075355	.1437942
51	.20448	11185.95	2916.271	106	.90359	.1068586	.08063227
52	.21438	10597.22	2710.839	107	.91573	.05071295	.04306129
53	.22461	10023.79	2518.558	108	.93469	.02065235	.02213431
54	.23516	9465.979	2338.564	109	.96729	.005153992	.01065656

**Table C (7.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 7.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.02321	57197.49	100000.0	55	.23853	7709.757	1958.285
1	.01533	55328.96	92410.45	56	.24963	7249.962	1812.639
2	.01569	53945.17	86141.12	57	.26106	6804.874	1676.620
3	.01632	52614.01	80316.56	58	.27278	6374.684	1549.526
4	.01712	51317.55	74894.15	59	.28477	5959.630	1430.718
5	.01804	50046.58	69842.75	60	.29699	5559.954	1319.675
6	.01906	48795.81	65134.03	61	.30948	5175.827	1215.972
7	.02019	47561.89	60744.61	62	.32229	4807.308	1119.239
8	.02140	46342.44	56651.56	63	.33542	4454.370	1029.050
9	.02274	45135.36	52835.90	64	.34884	4116.969	944.9579
10	.02420	43938.22	49278.74	65	.36257	3795.047	866.5824
11	.02578	42749.33	45961.53	66	.37663	3488.500	793.6081
12	.02748	41567.90	42867.61	67	.39107	3197.144	725.7495
13	.02924	40394.47	39979.94	68	.40585	2920.770	662.6390
14	.03102	39231.71	37282.63	69	.42094	2659.195	603.9317
15	.03279	38083.61	34762.36	70	.43626	2412.268	549.2899
16	.03452	36954.46	32407.19	71	.45174	2179.874	498.4235
17	.03623	35847.95	30207.28	72	.46733	1961.890	451.1016
18	.03795	34766.56	28153.26	73	.48299	1758.166	407.1194
19	.03972	33711.33	26237.02	74	.49879	1568.481	366.3574
20	.04158	32682.01	24450.18	75	.51477	1392.516	328.6853
21	.04354	31677.72	22784.32	76	.53100	1229.871	293.9593
22	.04559	30697.70	21230.85	77	.54747	1080.107	261.9990
23	.04777	29741.21	19782.67	78	.56414	942.7740	232.6218
24	.05008	28807.17	18432.87	79	.58092	817.4315	205.6301
25	.05255	27894.36	17174.97	80	.59765	703.6656	180.8383
26	.05518	27001.62	16002.56	81	.61421	601.0718	158.1053
27	.05800	26127.76	14910.17	82	.63052	509.2217	137.3328
28	.06098	25271.81	13891.75	83	.64656	427.6327	118.4535
29	.06414	24433.15	12942.35	84	.66246	355.7424	101.4296
30	.06748	23611.27	12057.06	85	.67830	292.9143	86.19071
31	.07098	22805.85	11231.50	86	.69394	238.4927	72.59949
32	.07468	22016.60	10461.69	87	.70917	191.8412	60.52542
33	.07858	21243.14	9744.016	88	.72396	152.3177	49.89769
34	.08269	20485.12	9074.801	89	.73832	119.2530	40.64024
35	.08704	19742.14	8450.998	90	.75221	91.96453	32.66569
36	.09162	19013.87	7869.317	91	.76542	69.78203	25.85967
37	.09645	18300.05	7326.962	92	.77767	52.06168	20.12070
38	.10155	17600.36	6821.392	93	.78899	38.17263	15.37509
39	.10693	16914.49	6350.018	94	.79956	27.49474	11.53751
40	.11262	16242.15	5910.633	95	.80961	19.44007	8.503414
41	.11864	15582.98	5501.106	96	.81907	13.48051	6.146830
42	.12500	14936.68	5119.333	97	.82784	9.162146	4.351137
43	.13171	14303.03	4763.373	98	.83609	6.100233	3.016153
44	.13876	13681.88	4431.431	99	.84415	3.974542	2.048939
45	.14615	13073.23	4121.672	100	.85200	2.529720	1.361543
46	.15387	12477.19	3832.633	101	.85975	1.569736	.8838943
47	.16190	11893.93	3562.761	102	.86738	.9472893	.5591150
48	.17027	11323.66	3310.857	103	.87494	.5543931	.3438277
49	.17898	10766.55	3075.691	104	.88304	.3131942	.2056178
50	.18805	10222.74	2856.220	105	.89094	.1697591	.1181913
51	.19749	9692.369	2651.347	106	.90115	.08730178	.06615186
52	.20726	9175.636	2459.979	107	.91356	.04138821	.03526218
53	.21735	8672.796	2281.227	108	.92298	.01684155	.01809161
54	.22777	8184.096	2114.243	109	.96642	.004200996	.008693954

**Table C (7.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 7.4 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b>R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors</b> <b>D<sub>x</sub></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b>R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors</b> <b>D<sub>x</sub></b>
0	.02220	51492.67	100000.0	55	.23136	6664.722	1767.476
1	.01427	49724.85	92238.36	56	.24233	6262.402	1632.975
2	.01458	48441.27	85820.60	57	.25365	5873.332	1507.626
3	.01516	47210.14	79868.70	58	.26528	5497.659	1390.747
4	.01590	46013.52	74337.83	59	.27716	5135.571	1281.721
5	.01677	44842.20	69194.87	60	.28929	4787.260	1180.041
6	.01773	43690.90	64409.66	61	.30170	4452.853	1085.286
7	.01880	42556.26	59957.19	62	.31443	4132.378	997.0890
8	.01995	41435.91	55813.07	63	.32750	3825.783	915.0362
9	.02122	40327.75	51956.95	64	.34087	3533.003	838.6963
10	.02262	39229.37	48368.73	65	.35455	3253.964	767.7019
11	.02413	38139.08	45028.76	66	.36858	2988.545	701.7450
12	.02575	37056.09	41919.43	67	.38299	2736.560	640.5463
13	.02744	35980.94	39022.82	68	.39777	2497.798	583.7559
14	.02915	34916.19	36322.32	69	.41286	2272.073	531.0466
15	.03083	33865.73	33803.90	70	.42820	2059.231	482.0997
16	.03248	32833.70	31454.98	71	.44371	1859.142	436.6408
17	.03411	31823.64	29265.11	72	.45934	1671.679	394.4488
18	.03574	30837.90	27224.36	73	.47506	1496.685	355.3273
19	.03742	29877.48	25324.10	74	.49092	1333.945	319.1555
20	.03919	28942.05	23555.49	75	.50698	1183.157	285.8038
21	.04105	28030.75	21909.71	76	.52330	1043.953	255.1323
22	.04301	27142.80	20377.86	77	.53988	915.9287	226.9700
23	.04508	26277.42	18952.50	78	.55668	798.6736	201.1452
24	.04728	25433.55	17626.46	79	.57360	691.7872	177.4747
25	.04964	24609.98	16393.01	80	.59048	594.8928	155.7869
26	.05215	23805.56	15245.54	81	.60721	507.6233	135.9494
27	.05485	23019.14	14178.36	82	.62368	429.5925	117.8679
28	.05772	22249.76	13185.33	83	.63991	360.3688	101.4751
29	.06075	21496.78	12261.33	84	.65599	299.4543	86.72954
30	.06396	20759.70	11401.36	85	.67204	246.2891	73.56196
31	.06733	20038.19	10600.92	86	.68789	200.2992	61.84676
32	.07089	19331.94	9855.938	87	.70333	160.9291	51.46496
33	.07466	18640.56	9162.724	88	.71833	127.6203	42.34916
34	.07862	17963.70	8517.541	89	.73290	99.79370	34.42795
35	.08283	17300.97	7917.273	90	.74702	76.86084	27.62086
36	.08726	16652.01	7358.599	91	.76044	58.24577	21.82523
37	.09194	16016.56	6838.684	92	.77290	43.39707	16.94999
38	.09689	15394.30	6354.950	93	.78441	31.77628	12.92810
39	.10212	14784.92	5904.792	94	.79517	22.85590	9.683209
40	.10766	14188.12	5485.980	95	.80539	16.13744	7.123463
41	.11352	13603.55	5096.366	96	.81503	11.17435	5.139721
42	.11972	13030.90	4733.850	97	.82396	7.583750	3.631463
43	.12627	12469.94	4396.492	98	.83236	5.041965	2.512597
44	.13317	11920.53	4082.500	99	.84057	3.280235	1.703684
45	.14040	11382.64	3790.060	100	.84858	2.084749	1.130009
46	.14796	10856.34	3517.714	101	.85648	1.291732	.7322194
47	.15584	10341.76	3263.927	102	.86426	.7783887	.4623092
48	.16406	9839.088	3027.503	103	.87197	.4548929	.2837676
49	.17262	9348.448	2807.226	104	.88024	.2566248	.1693843
50	.18155	8869.954	2602.057	105	.88830	.1389120	.09718260
51	.19084	8403.698	2410.917	106	.89873	.07135141	.05429195
52	.20047	7949.845	2232.737	107	.91141	.03379093	.02888638
53	.21043	7508.602	2066.642	108	.93128	.01373916	.01479284
54	.22072	7080.168	1911.799	109	.96555	.003425522	.007095488

**Table C (7.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 7.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.02129	46450.50	100000.0	55	.22450	5764.806	1595.564
1	.01331	44773.22	92066.91	56	.23535	5412.557	1471.404
2	.01358	43579.68	85501.86	57	.24656	5072.248	1355.932
3	.01412	42438.41	79424.16	58	.25807	4743.987	1248.489
4	.01481	41331.47	73786.68	59	.26986	4427.924	1148.477
5	.01562	40249.65	68554.18	60	.28190	4124.204	1055.402
6	.01653	39187.65	63694.66	61	.29422	3832.921	968.8505
7	.01754	38142.14	59181.41	62	.30687	3554.075	888.4614
8	.01864	37110.73	54988.51	63	.31986	3287.598	813.8323
9	.01985	36091.34	51094.22	64	.33317	3033.409	744.5491
10	.02118	35081.55	47477.16	65	.34681	2791.418	680.2574
11	.02262	34079.72	44116.61	66	.36079	2561.496	620.6575
12	.02418	33085.05	40993.92	67	.37518	2343.456	565.4773
13	.02580	32098.02	38090.34	68	.38994	2137.090	514.3846
14	.02744	31121.16	35388.47	69	.40503	1942.213	467.0693
15	.02905	30158.22	32873.58	70	.42038	1758.666	423.2311
16	.03063	29213.19	30532.45	71	.43591	1586.317	382.6106
17	.03218	28289.49	28354.00	72	.45157	1425.030	344.9970
18	.03373	27389.36	26327.76	73	.46733	1274.651	310.2025
19	.03532	26513.71	24444.56	74	.48325	1134.970	278.1064
20	.03700	25662.19	22695.12	75	.49938	1005.703	248.5815
21	.03877	24833.91	21070.21	76	.51579	886.5126	221.4921
22	.04063	24028.09	19560.62	77	.53247	777.0284	196.6768
23	.04260	23243.94	18158.61	78	.54939	676.8764	173.9748
24	.04470	22480.39	16856.73	79	.56644	585.6931	153.2164
25	.04695	21736.27	15648.00	80	.58347	503.1364	134.2430
26	.04936	21010.43	14525.63	81	.60034	428.8740	116.9311
27	.05195	20301.73	13483.74	82	.61698	362.5583	101.1907
28	.05469	19609.23	12516.05	83	.63338	303.8041	86.95539
29	.05761	18932.31	11617.32	84	.64964	252.1706	74.18155
30	.06069	18270.46	10782.44	85	.66587	207.1657	62.80210
31	.06394	17623.32	10006.81	86	.68193	168.2869	52.70233
32	.06737	16990.60	9286.291	87	.69757	135.0495	43.77403
33	.07100	16371.89	8617.096	88	.71279	106.9682	35.95354
34	.07483	15766.83	7995.444	89	.72757	83.54142	29.17427
35	.07890	15175.03	7418.157	90	.74190	64.26200	23.36243
36	.08319	14596.14	6881.887	91	.75553	48.63504	18.42603
37	.08772	14029.89	6383.766	92	.76818	36.18816	14.28349
38	.09253	13475.95	5921.184	93	.77989	26.46169	10.87405
39	.09761	12934.01	5491.525	94	.79082	19.00688	8.129583
40	.10299	12403.77	5092.542	95	.80122	13.40094	5.969420
41	.10870	11884.88	4722.077	96	.81103	9.266197	4.299050
42	.11475	11377.04	4378.032	97	.82012	6.279640	3.031842
43	.12115	10880.01	4058.473	98	.82867	4.168860	2.093822
44	.12789	10393.64	3761.618	99	.83703	2.708239	1.417092
45	.13496	9917.882	3485.672	100	.84519	1.718698	.9381728
46	.14238	9452.787	3229.185	101	.85324	1.063366	.6067842
47	.15010	8998.458	2990.645	102	.86116	.6398458	.3823997
48	.15817	8555.031	2768.860	103	.86903	.3733924	.2342825
49	.16658	8122.612	2562.630	104	.87745	.2103529	.1395861
50	.17536	7701.281	2370.923	105	.88568	.1137134	.07993732
51	.18452	7291.101	2192.677	106	.89324	.05833742	.04457471
52	.19400	6892.201	2026.852	107	.90927	.02759871	.02367218
53	.20383	6504.749	1872.586	108	.92958	.01121253	.01210009
54	.21399	6128.905	1729.062	109	.96468	.002794258	.005793104

**Table C (7.8)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 7.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.02047	41987.45	100000.0	55	.21793	4989.389	1440.646
1	.01246	40391.72	91896.10	56	.22867	4680.789	1326.076
2	.01268	39279.25	85184.89	57	.23976	4382.950	1219.742
3	.01317	38218.86	78982.92	58	.25116	4095.950	1121.007
4	.01382	37192.62	73240.62	59	.26284	3819.901	1029.294
5	.01458	36191.32	67920.59	60	.27478	3554.917	944.1225
6	.01544	35209.66	62988.91	61	.28701	3301.057	865.0892
7	.01640	34244.31	58417.09	62	.29958	3058.303	791.8378
8	.01744	33292.87	54177.64	63	.31250	2826.573	723.9792
9	.01859	32353.28	50247.37	64	.32574	2605.775	661.1166
10	.01987	31423.14	46603.64	65	.33932	2395.808	602.9086
11	.02125	30500.80	43224.58	66	.35326	2196.539	549.0649
12	.02275	29585.48	40090.51	67	.36761	2007.782	499.3217
13	.02431	28677.64	37181.80	68	.38235	1829.333	453.3636
14	.02587	27779.72	34480.29	69	.39743	1661.011	410.8975
15	.02742	26895.36	31970.52	70	.41278	1502.657	371.6407
16	.02892	26028.42	29638.61	71	.42832	1354.135	335.3484
17	.03040	25182.18	27472.87	72	.44401	1215.310	301.8201
18	.03187	24358.78	25462.27	73	.45981	1086.028	270.8766
19	.03339	23559.06	23597.12	74	.47578	966.0884	242.3990
20	.03498	22782.63	21867.67	75	.49197	855.2267	216.2629
21	.03667	22028.60	20264.35	76	.50846	753.1310	192.3380
22	.03844	21296.16	18777.59	77	.52523	659.4647	170.4722
23	.04032	20584.53	17399.37	78	.54225	573.8876	150.5152
24	.04232	19892.65	16121.95	79	.55943	496.0702	132.3100
25	.04447	19219.34	14938.14	80	.57659	425.7028	115.7104
26	.04677	18563.49	13840.96	81	.59361	362.4850	100.6015
27	.04925	17923.97	12824.34	82	.61041	306.1045	86.89771
28	.05189	17299.86	11881.90	83	.62696	256.2178	74.53459
29	.05469	16690.54	11008.24	84	.64340	212.4351	63.46741
30	.05766	16095.50	10198.17	85	.65982	174.3240	53.63182
31	.06078	15514.38	9447.014	86	.67606	141.4449	44.92331
32	.06409	14946.86	8750.535	87	.69190	113.3749	37.24363
33	.06759	14392.55	8104.884	88	.70732	89.69204	30.53308
34	.07129	13851.08	7506.231	89	.72231	69.96238	24.72990
35	.07522	13322.07	6951.345	90	.73684	53.74859	19.76669
36	.07938	12805.14	6436.858	91	.75068	40.62538	15.56113
37	.08377	12300.04	5959.870	92	.76353	30.18810	12.04030
38	.08843	11806.44	5517.749	93	.77542	22.04425	9.149302
39	.09337	11324.01	5107.871	94	.78653	15.81198	6.827445
40	.09860	10852.47	4727.973	95	.79710	11.13265	5.003981
41	.10417	10391.47	4375.896	96	.80707	7.686772	3.597075
42	.11006	9940.702	4049.546	97	.81632	5.201740	2.532078
43	.11631	9499.944	3747.000	98	.82502	3.448246	1.745435
44	.12290	9069.022	3466.483	99	.83353	2.236829	1.179113
45	.12982	8647.883	3206.229	100	.84183	1.417454	.7791730
46	.13708	8236.551	2964.793	101	.85003	.8757038	.5030125
47	.14466	7835.103	2740.690	102	.85809	.5261606	.3164140
48	.15258	7443.647	2532.734	103	.86611	.3066099	.1934957
49	.16084	7062.260	2339.741	104	.87469	.1724897	.1150714
50	.16948	6690.997	2160.692	105	.88307	.09312105	.06577611
51	.17849	6329.897	1994.545	106	.89392	.04771516	.03661008
52	.18784	5979.058	1840.283	107	.90714	.02254976	.01940635
53	.19753	5638.614	1697.063	108	.92790	.009154019	.009901199
54	.20756	5308.689	1564.085	109	.96382	.002280189	.004731556

**Table C (8.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 8.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01973	38031.10	100000.0	55	.21166	4320.846	1301.016
1	.01168	36508.99	91725.93	56	.22227	4050.321	1195.333
2	.01187	35469.64	84869.68	57	.23324	3789.496	1097.447
3	.01232	34482.20	78544.94	58	.24453	3538.424	1006.743
4	.01292	33528.72	72699.60	59	.25610	3297.187	922.6663
5	.01364	32600.00	67294.02	60	.26794	3065.868	844.7509
6	.01445	31690.74	62292.27	61	.28007	2844.504	772.6027
7	.01536	30797.62	57664.02	62	.29255	2633.059	705.8730
8	.01635	29918.23	53380.19	63	.30539	2431.441	644.1862
9	.01745	29050.51	49416.09	64	.31857	2239.550	587.1626
10	.01867	28192.09	45747.77	65	.33208	2057.280	534.4743
11	.02000	27341.33	42352.18	66	.34597	1884.494	485.8409
12	.02144	26497.45	39208.63	67	.36028	1721.009	441.0073
13	.02294	25660.88	36296.57	68	.37499	1566.629	399.6750
14	.02444	24833.99	33597.04	69	.39006	1421.177	361.5671
15	.02593	24020.31	31093.87	70	.40540	1284.497	326.4177
16	.02736	23223.58	28772.52	71	.42095	1156.453	293.9962
17	.02877	22446.94	26620.68	72	.43666	1036.911	264.1122
18	.03017	21692.44	24626.76	73	.45249	925.7190	236.5957
19	.03161	20960.83	22780.54	74	.46849	822.6876	211.3300
20	.03313	20251.71	21071.85	75	.48474	727.5713	188.1947
21	.03473	19564.18	19490.71	76	.50130	640.0838	167.0650
22	.03642	18897.41	18027.27	77	.51815	559.9184	147.7981
23	.03821	18250.63	16673.19	78	.53527	486.7667	130.2539
24	.04012	17622.76	15420.47	79	.55256	420.3305	114.2873
25	.04218	17012.67	14261.71	80	.56985	360.3298	99.76378
26	.04438	16419.24	13189.74	81	.58701	306.4938	86.57647
27	.04676	15841.38	12198.33	82	.60395	258.5421	74.64466
28	.04929	15278.18	11280.96	83	.62066	216.1690	63.90625
29	.05198	14729.01	10432.13	84	.63727	179.0298	54.31643
30	.05483	14193.38	9646.558	85	.65386	146.7448	45.81398
31	.05785	13670.92	8919.484	86	.67029	118.9295	38.30383
32	.06103	13161.30	8246.598	87	.68632	95.21498	31.69695
33	.06441	12664.13	7623.984	88	.70194	75.23450	25.93768
34	.06798	12179.04	7047.776	89	.71712	58.61256	20.96901
35	.07179	11705.64	6514.694	90	.73186	44.97206	16.72956
36	.07581	11243.58	6021.353	91	.74589	33.94754	13.14579
37	.08006	10792.58	5564.831	92	.75893	25.19227	10.15261
38	.08459	10352.31	5142.474	93	.77100	18.37110	7.700581
39	.08938	9922.458	4751.657	94	.78228	13.15903	5.735731
40	.09447	9502.733	4390.108	95	.79302	9.251763	4.196055
41	.09989	9092.795	4055.666	96	.80315	6.378946	3.010718
42	.10564	8692.345	3746.249	97	.81255	4.310475	2.115401
43	.11174	8301.154	3459.942	98	.82140	2.853263	1.455507
44	.11819	7919.046	3194.989	99	.83005	1.848168	.9814338
45	.12496	7545.954	2949.645	100	.83849	1.169450	.6473430
46	.13207	7181.885	2722.480	101	.84684	.7214316	.4171328
47	.13950	6826.894	2512.032	102	.85505	.4328376	.2619065
48	.14727	6481.059	2317.127	103	.86321	.2518667	.1598663
49	.15539	6144.438	2136.599	104	.87195	.1414952	.09489597
50	.16388	5817.062	1969.442	105	.88049	.07628657	.05414318
51	.17275	5498.950	1814.634	106	.889154	.03904177	.03007954
52	.18196	5190.173	1671.187	107	.90502	.01843143	.01591510
53	.19151	4890.835	1538.272	108	.92622	.007476249	.008104913
54	.20140	4601.034	1415.111	109	.96296	.001861398	.003865980



**Table C (8.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 8.2 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01906	34518.64	100000.0	55	.20564	3744.101	1175.140
1	.01098	33063.10	91556.38	56	.21613	3506.810	1077.687
2	.01113	32089.85	84556.22	57	.22698	3278.264	987.6058
3	.01155	31168.32	78110.19	58	.23816	3058.496	904.3060
4	.01211	30280.57	72163.57	59	.24962	2847.562	827.2520
5	.01279	29417.41	66674.38	60	.26136	2645.521	755.9940
6	.01356	28573.53	61604.60	61	.27339	2452.389	690.1483
7	.01442	27745.60	56922.03	62	.28578	2268.117	629.3746
8	.01536	26931.24	52595.92	63	.29854	2092.608	573.3114
9	.01641	26128.38	48600.07	64	.31164	1925.757	521.5957
10	.01758	25334.66	44909.15	65	.32508	1767.452	473.9134
11	.01886	24548.46	41498.96	66	.33891	1617.557	429.9943
12	.02024	23769.00	38347.72	67	.35318	1475.894	389.5928
13	.02168	22996.70	35433.98	68	.36785	1342.276	352.4266
14	.02313	22233.84	32737.98	69	.38290	1216.530	318.2343
15	.02456	21483.86	30242.81	70	.39823	1098.505	286.7664
16	.02593	20750.36	27933.27	71	.41378	988.0675	257.8059
17	.02728	20036.36	25796.43	72	.42950	885.0854	231.1725
18	.02861	19343.81	23820.13	73	.44535	789.4130	206.7050
19	.02998	18673.41	21993.66	74	.46139	700.8701	184.2900
20	.03142	18024.73	20306.38	75	.47769	619.2299	163.8116
21	.03295	17396.84	18747.96	76	.49430	544.2305	145.1507
22	.03455	16788.94	17308.24	77	.51123	475.5930	128.1737
23	.03626	16200.21	15978.57	78	.52845	413.0384	112.7502
24	.03809	15629.63	14750.73	79	.54584	356.2972	98.74634
25	.04005	15076.04	13617.08	80	.56325	305.1166	86.03843
26	.04216	14538.36	12570.29	81	.58054	259.2529	74.52740
27	.04444	14015.52	11603.95	82	.59762	218.4549	64.13740
28	.04687	13506.63	10711.44	83	.61448	182.4505	54.80906
29	.04946	13011.07	9887.153	84	.63124	150.9353	46.49827
30	.05221	12528.33	9125.721	85	.64800	123.5759	39.14714
31	.05511	12058.06	8422.307	86	.66461	100.0360	32.66937
32	.05818	11599.91	7772.534	87	.68083	79.99398	26.98438
33	.06144	11153.50	7172.430	88	.69663	63.13109	22.04056
34	.06489	10718.44	6618.094	89	.71201	49.12237	17.78549
35	.06857	10294.37	6106.205	90	.72694	37.64269	14.16345
36	.07246	9880.929	5633.365	91	.74117	28.37795	11.10881
37	.07659	9477.830	5196.636	92	.75439	21.03104	8.563579
38	.08098	9084.756	4793.348	93	.76664	15.31570	6.483320
39	.08563	8701.396	4420.877	94	.77809	10.95527	4.820135
40	.09059	8327.455	4076.947	95	.78899	7.691517	3.519720
41	.09586	7962.604	3759.400	96	.79928	5.295605	2.520772
42	.10147	7606.548	3466.166	97	.80883	3.573251	1.767879
43	.10742	7259.059	3195.348	98	.81781	2.361824	1.214146
44	.11373	6919.959	2945.202	99	.82661	1.527610	.8171729
45	.12035	6589.171	2714.014	100	.83519	.9651996	.5380020
46	.12732	6266.684	2500.365	101	.84368	.5945601	.3460352
47	.13460	5952.535	2302.822	102	.85203	.3562006	.2168646
48	.14223	5646.781	2120.223	103	.86034	.2069753	.1321283
49	.15020	5349.457	1951.423	104	.86923	.1161137	.07828584
50	.15855	5060.578	1795.428	105	.87792	.06251895	.04458365
51	.16727	4780.144	1651.240	106	.88918	.03195699	.02472291
52	.17634	4508.205	1517.898	107	.90291	.01507091	.01305673
53	.18576	4244.840	1394.593	108	.92455	.006108282	.006636969
54	.19552	3990.121	1280.564	109	.96211	.001520096	.003159930

**Table C (8.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 8.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01845	31395.49	100000.0	55	.19989	3246.253	1061.643
1	.01034	30000.29	91387.45	56	.21025	3037.988	971.8056
2	.01046	29086.89	84244.50	57	.22098	2837.610	888.9318
3	.01084	28225.04	77678.64	58	.23204	2645.132	812.4528
4	.01137	27396.79	71632.47	59	.24339	2460.591	741.8542
5	.01201	26592.94	66061.57	60	.25502	2284.026	676.7014
6	.01274	25808.20	60925.76	61	.26695	2115.436	616.6221
7	.01356	25039.24	56190.93	62	.27925	1954.762	561.2856
8	.01446	24283.68	51824.59	63	.29192	1801.904	510.3442
9	.01546	23539.45	47798.98	64	.30494	1656.753	463.4519
10	.01659	22804.21	44087.42	65	.31831	1519.195	420.3079
11	.01781	22076.36	40664.46	66	.33208	1389.097	380.6530
12	.01915	21355.10	37507.26	67	.34630	1266.286	344.2512
13	.02054	20640.85	34593.43	68	.36093	1150.585	310.8359
14	.02193	19935.82	31902.42	69	.37595	1041.826	280.1609
15	.02330	19243.33	29416.56	70	.39127	939.8654	251.9920
16	.02462	18566.88	27119.99	71	.40681	844.5726	226.1254
17	.02590	17909.36	24999.15	72	.42253	755.8192	202.3907
18	.02717	17272.62	23041.34	73	.43840	673.4656	180.6357
19	.02847	16657.31	21235.33	74	.45446	597.3428	160.7505
20	.02984	16062.97	19570.06	75	.47080	527.2413	142.6241
21	.03130	15488.68	18034.81	76	.48747	462.9219	126.1437
22	.03283	14933.60	16619.14	77	.50447	404.1317	111.1843
23	.03446	14396.95	15314.10	78	.52177	350.6184	97.62467
24	.03620	13877.68	14111.24	79	.53926	302.1389	85.34171
25	.03808	13374.67	13002.70	80	.55678	258.4655	74.22168
26	.04010	12886.85	11980.99	81	.57419	219.3790	64.17298
27	.04229	12413.19	11039.54	82	.59140	184.6548	55.12462
28	.04463	11952.78	10171.64	83	.60840	154.0507	47.02021
29	.04712	11505.04	9371.576	84	.62531	127.2981	39.81686
30	.04976	11069.46	8633.891	85	.64224	104.1045	33.46018
31	.05255	10645.66	7953.685	86	.65902	84.17574	27.87192
32	.05551	10233.32	7326.523	87	.67541	67.23142	22.97929
33	.05866	9832.041	6748.381	88	.69140	52.99463	18.73461
34	.06200	9441.450	6215.330	89	.70696	41.18412	15.08989
35	.06555	9061.175	5724.013	90	.72209	31.51955	11.99464
36	.06932	8690.860	5271.026	91	.73650	23.73094	9.390393
37	.07332	8330.226	4853.416	92	.74991	17.56366	7.225524
38	.07758	7978.955	4468.504	93	.76233	12.77319	5.460212
39	.08210	7636.740	4113.671	94	.77394	9.123957	4.051998
40	.08692	7303.290	3786.641	95	.78500	6.396765	2.953358
41	.09206	6978.284	3485.263	96	.79544	4.397879	2.111249
42	.09753	6661.432	3207.484	97	.80514	2.963215	1.477939
43	.10334	6352.508	2951.421	98	.81427	1.955756	1.013148
44	.10950	6051.332	2715.352	99	.82320	1.263121	.6806343
45	.11599	5757.820	2497.590	100	.83192	.7969194	.4472824
46	.12281	5471.949	2296.733	101	.84055	.4901834	.2871548
47	.12995	5193.735	2111.375	102	.84904	.2932424	.1796315
48	.13743	4923.219	1940.370	103	.85748	.1701487	.1092415
49	.14526	4660.419	1782.593	104	.86653	.09532080	.06460602
50	.15347	4405.332	1637.068	105	.87537	.05125520	.03672514
51	.16205	4157.947	1502.821	106	.88683	.02616767	.02032757
52	.17098	3918.293	1378.915	107	.90082	.01232771	.01071564
53	.18027	3686.428	1264.562	108	.92288	.004992489	.005436901
54	.18990	3462.403	1159.023	109	.96125	.001241840	.002583790

**Table C (8.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 8.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01790	28614.21	100000.0	55	.19437	2816.253	959.2872
1	.00977	27273.81	91219.15	56	.20461	2633.356	876.4940
2	.00986	26414.71	83934.49	57	.21522	2457.572	800.2717
3	.01020	25607.00	77250.27	58	.22616	2288.900	730.0736
4	.01069	24832.70	71106.24	59	.23740	2127.362	665.4057
5	.01130	24082.63	65455.50	60	.24892	1972.977	605.8491
6	.01199	23351.50	60255.64	61	.26075	1825.732	551.0436
7	.01277	22635.98	55470.55	62	.27295	1685.562	500.6684
8	.01363	21933.68	51065.96	63	.28553	1552.364	454.3903
9	.01460	21242.55	47012.55	64	.29846	1426.029	411.8792
10	.01567	20560.26	43282.19	65	.31177	1306.442	372.8484
11	.01686	19885.23	39848.23	66	.32547	1193.472	337.0493
12	.01814	19216.66	36686.72	67	.33963	1086.956	304.2560
13	.01948	18554.94	33774.32	68	.35422	986.7232	274.2169
14	.02083	17902.23	31089.66	69	.36920	892.6158	246.7005
15	.02214	17261.73	28614.34	70	.38450	804.4944	221.4873
16	.02340	16636.83	26331.81	71	.40003	722.2342	198.3859
17	.02463	16030.32	24227.91	72	.41575	645.7114	177.2358
18	.02584	15443.95	22289.38	73	.43162	574.7933	157.8934
19	.02708	14878.30	20504.48	74	.44771	509.3217	140.2530
20	.02839	14332.91	18861.72	75	.46408	449.1040	124.2088
21	.02978	13806.83	17350.03	76	.48079	393.9221	109.6539
22	.03124	13299.25	15958.66	77	.49786	343.5470	96.47205
23	.03279	12809.36	14678.41	78	.51523	297.7507	84.55070
24	.03446	12336.13	13500.57	79	.53282	256.3144	73.77657
25	.03625	11878.45	12417.09	80	.55044	219.0331	64.04531
26	.03819	11435.29	11420.33	81	.56797	185.7100	55.27239
27	.04029	11005.62	10503.56	82	.58530	156.1444	47.39156
28	.04254	10588.57	9659.973	83	.60243	130.1212	40.34963
29	.04493	10183.54	8883.761	84	.61949	107.4034	34.10526
30	.04748	9790.034	8169.402	85	.63657	87.73417	28.60764
31	.05017	9407.688	7511.930	86	.65351	70.85661	23.78593
32	.05302	9036.159	6906.859	87	.67008	56.52616	19.57444
33	.05606	8675.058	6350.116	88	.68624	44.50226	15.92931
34	.05928	8324.016	5837.753	89	.70199	34.54151	12.80671
35	.06273	7982.664	5366.382	90	.71730	26.40219	10.16104
36	.06638	7650.650	4932.596	91	.73190	19.85223	7.940253
37	.07025	7327.696	4533.435	92	.74548	14.67337	6.098449
38	.07439	7013.488	4166.213	93	.75806	10.65668	4.600012
39	.07878	6707.724	3828.321	94	.76983	7.601575	3.407361
40	.08347	6410.118	3517.486	95	.78106	5.321930	2.478932
41	.08848	6120.355	3231.568	96	.79165	3.653688	1.768835
42	.09381	5838.154	2968.532	97	.80149	2.458235	1.235958
43	.09948	5563.290	2726.515	98	.81075	1.620103	.8457061
44	.10551	5295.584	2503.815	99	.81982	1.044813	.5671006
45	.11185	5034.946	2298.776	100	.82868	.6582227	.3719867
46	.11853	4781.339	2110.015	101	.83744	.4042806	.2383753
47	.12553	4534.769	1936.154	102	.84607	.2415019	.1488425
48	.13287	4295.258	1776.063	103	.85465	.1399268	.09035074
49	.14056	4062.809	1628.642	104	.86385	.07828060	.05333552
50	.14862	3837.408	1492.931	105	.87283	.04203648	.03026261
51	.15707	3619.030	1367.979	106	.88450	.02143514	.01671967
52	.16587	3407.691	1252.880	107	.89873	.01008759	.008797514
53	.17501	3203.429	1146.863	108	.92123	.004082040	.004455463
54	.18451	3006.277	1049.211	109	.96041	.001014898	.002113479

**Table C (8.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 8.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01740	26133.51	10000.0	55	.18908	2444.637	866.9615
1	.00924	24842.97	91051.47	56	.19919	2283.923	790.6805
2	.00930	24033.25	83626.19	57	.20968	2129.626	720.5937
3	.00962	23274.74	76825.04	58	.22051	1981.734	656.1764
4	.01008	22549.47	70584.84	59	.23163	1840.253	596.9547
5	.01065	21848.25	64856.10	60	.24304	1705.189	542.5257
6	.01131	21165.80	59594.10	61	.25477	1576.520	492.5413
7	.01205	20498.78	54760.69	62	.26687	1454.176	446.6917
8	.01287	19844.83	50319.81	63	.27935	1338.051	404.6575
9	.01380	19201.88	46240.46	64	.29221	1228.038	366.1250
10	.01484	18567.63	42493.11	65	.30543	1124.025	330.8207
11	.01598	17940.50	39049.84	66	.31906	1025.883	298.5072
12	.01721	17319.71	35885.58	67	.33316	933.4571	268.9685
13	.01851	16705.62	32976.06	68	.34770	846.5858	241.9678
14	.01981	16100.32	30299.05	69	.36265	765.1199	217.2872
15	.02107	15506.92	27835.41	70	.37791	688.9267	194.7215
16	.02229	14928.69	25567.93	71	.39343	617.8865	174.0912
17	.02346	14368.32	23481.82	72	.40914	551.8814	155.2453
18	.02462	13827.47	21563.27	73	.42502	490.7858	138.0485
19	.02580	13306.68	19800.05	74	.44112	434.4525	122.3998
20	.02704	12805.43	18180.25	75	.45752	382.7046	108.1987
21	.02837	12322.81	16692.44	76	.47427	335.3436	95.34433
22	.02976	11857.99	15325.58	77	.49139	292.1623	83.72846
23	.03124	11410.15	14070.20	78	.50884	252.9553	73.24698
24	.03283	10978.28	12917.38	79	.52650	217.5256	63.79577
25	.03456	10561.30	11858.87	80	.54423	185.6890	55.27920
26	.03641	10158.19	10886.86	81	.56186	157.2691	47.61936
27	.03843	9767.926	9994.511	82	.57931	132.0866	40.75466
28	.04059	9389.678	9174.913	83	.59657	109.9506	34.63512
29	.04289	9022.850	8422.167	84	.61376	90.65210	29.22129
30	.04534	8666.948	7730.688	85	.63099	73.96584	24.46590
31	.04794	8321.605	7095.457	86	.64810	59.66725	20.30487
32	.05069	7986.481	6511.939	87	.66483	47.54316	16.67901
33	.05363	7661.188	5976.024	88	.68116	37.38462	13.54811
34	.05674	7345.363	5483.746	89	.69708	28.98099	10.87228
35	.06007	7038.640	5031.693	90	.71257	22.12382	8.610372
36	.06361	6740.673	4616.460	91	.72735	16.61359	6.716128
37	.06737	6451.186	4235.082	92	.74110	12.26321	5.148787
38	.07138	6169.871	3884.873	93	.75385	8.894143	3.876551
39	.07565	5896.429	3563.237	94	.76578	6.335538	2.866194
40	.08021	5630.580	3267.907	95	.77715	4.429325	2.081387
41	.08509	5372.019	2996.757	96	.78790	3.036543	1.482438
42	.09029	5120.471	2747.772	97	.79787	2.040063	1.033937
43	.09583	4875.714	2519.114	98	.80727	1.342551	.7061722
44	.10172	4637.572	2309.102	99	.81648	.8645551	.4726636
45	.10792	4405.947	2116.111	100	.82547	.5438662	.3094714
46	.11447	4180.796	1938.779	101	.83437	.3335556	.1979499
47	.12133	3962.110	1775.757	102	.84313	.1989644	.1233735
48	.12853	3749.899	1625.935	103	.85184	.1151157	.07475281
49	.13608	3544.154	1488.234	104	.86119	.06431053	.04404668
50	.14401	3344.849	1361.715	105	.87032	.03448865	.02494618
51	.15232	3151.950	1245.452	106	.88218	.01756503	.01375708
52	.16097	2965.459	1138.565	107	.89666	.008257605	.007225359
53	.16999	2785.400	1040.305	108	.91958	.003338865	.003652525
54	.17935	2611.791	949.9767	109	.95956	.0008297379	.001729415

**Table C (9.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 9.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01694	23917.43	100000.0	55	.18402	2123.287	783.6672
1	.00876	22672.35	90884.40	56	.19400	1981.984	713.4036
2	.00880	21907.61	83319.59	57	.20436	1846.471	648.9738
3	.00909	21193.90	76402.92	58	.21507	1716.726	589.8745
4	.00952	20513.26	70068.21	59	.22608	1592.745	535.6521
5	.01006	19856.50	64263.27	60	.23738	1474.523	485.9193
6	.01068	19218.34	58941.03	61	.24900	1362.028	440.3408
7	.01140	18595.45	54061.21	62	.26100	1255.188	398.6176
8	.01218	17985.45	49585.89	63	.27339	1153.899	360.4447
9	.01307	17386.29	45482.44	64	.28615	1058.053	325.5239
10	.01407	16795.70	41719.83	65	.29930	967.5424	293.5949
11	.01517	16212.10	38268.87	66	.31285	882.2424	264.4314
12	.01636	15634.71	35103.37	67	.32689	802.0064	237.8275
13	.01762	15063.87	32198.07	68	.34138	726.6820	213.5603
14	.01887	14501.62	29529.94	69	.35628	656.1288	191.4254
15	.02009	13950.96	27079.06	70	.37151	590.2208	171.2307
16	.02126	13415.07	24827.56	71	.38701	528.8445	152.8083
17	.02238	12896.51	22760.01	72	.40271	471.8879	136.0163
18	.02348	12396.87	20862.09	73	.41858	419.2330	120.7276
19	.02461	11916.63	19121.06	74	.43469	370.7431	106.8460
20	.02580	11455.28	17524.59	75	.45111	326.2560	94.27614
21	.02706	11011.88	16060.91	76	.46790	285.5917	82.92339
22	.02839	10585.61	14718.71	77	.48506	248.5628	72.68716
23	.02981	10175.65	13488.25	78	.50257	214.9843	63.47120
24	.03133	9781.000	12360.38	79	.52032	184.6792	55.17995
25	.03298	9400.598	11326.69	80	.53813	157.4821	47.72583
26	.03476	9033.437	10379.23	81	.55587	133.2351	41.03720
27	.03670	8678.533	9511.002	82	.57343	111.7781	35.05693
28	.03877	8335.063	8715.034	83	.59081	92.94195	29.73827
29	.04099	8002.440	7985.339	84	.60813	76.54222	25.04384
30	.04335	7680.177	7316.276	85	.62550	62.38151	20.92979
31	.04585	7367.908	6702.776	86	.64276	50.26353	17.33829
32	.04851	7065.293	6140.264	87	.65965	40.00252	14.21605
33	.05135	6771.948	5624.598	88	.67615	31.41696	11.52630
34	.05436	6487.515	5151.799	89	.69224	24.32455	9.232809
35	.05758	6211.634	4718.436	90	.70791	18.54554	7.298568
36	.06101	5943.964	4321.110	91	.72286	13.90838	5.682470
37	.06466	5684.232	3956.859	92	.73678	10.25268	4.348360
38	.06855	5432.134	3622.996	93	.74969	7.425834	3.267898
39	.07270	5187.381	3316.944	94	.76177	5.282290	2.411743
40	.07714	4949.696	3036.446	95	.77329	3.687779	1.748158
41	.08189	4718.783	2779.392	96	.78418	2.524564	1.242816
42	.08696	4494.373	2543.791	97	.79430	1.693647	.8652201
43	.09237	4276.252	2327.828	98	.80382	1.112957	.5898554
44	.09813	4064.244	2129.848	99	.81316	.7156596	.3940846
45	.10420	3858.247	1948.258	100	.82228	.4495430	.2575492
46	.11061	3658.211	1781.716	101	.83131	.2753048	.1644362
47	.11733	3464.116	1628.907	102	.84021	.1639800	.1022978
48	.12439	3275.961	1488.738	103	.84906	.09473898	.06186919
49	.13181	3093.726	1360.156	104	.85855	.05285315	.03638837
50	.13960	2917.378	1242.242	105	.86782	.02830656	.02057102
51	.14777	2746.874	1134.094	106	.87987	.01439901	.01132350
52	.15630	2582.205	1034.862	107	.89460	.006762100	.005936302
53	.16518	2423.383	943.8171	108	.91794	.002732005	.002995382
54	.17441	2270.413	860.2852	109	.95872	.0006786103	.001415665

**Table C (9.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 9.2 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b>R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors</b> <b>D<sub>x</sub></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b>R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors</b> <b>D<sub>x</sub></b>
0	.01652	21934.58	100000.0	55	.17915	1845.243	708.5067
1	.00833	20731.03	90717.95	56	.18901	1720.935	643.8007
2	.00834	20007.35	83014.67	57	.19925	1601.852	584.5843
3	.00860	19334.53	75983.89	58	.20984	1487.966	530.3756
4	.00900	18694.59	69556.30	59	.22073	1379.262	480.7403
5	.00952	18078.37	63676.93	60	.23192	1275.727	435.3071
6	.01011	17480.58	58296.28	61	.24343	1177.323	393.7534
7	.01079	16897.89	53371.91	62	.25533	1083.975	355.7917
8	.01154	16327.93	48864.00	63	.26762	995.5821	321.1307
9	.01240	15768.66	44738.20	64	.28030	912.0397	289.4875
10	.01336	15217.82	40961.99	65	.29336	833.2417	260.6150
11	.01442	14673.84	37504.91	66	.30684	759.0693	234.2976
12	.01558	14135.94	34339.59	67	.32081	689.3840	210.3394
13	.01679	13604.46	31439.82	68	.33524	624.0430	188.5311
14	.01801	13081.36	28781.71	69	.35009	562.9141	168.6809
15	.01918	12569.56	26344.59	70	.36529	505.8788	150.6093
16	.02030	12072.12	24109.92	71	.38076	452.8296	134.1594
17	.02138	11591.51	22061.66	72	.39644	403.6609	119.1980
18	.02243	11129.25	20184.93	73	.41231	358.2622	105.6060
19	.02351	10685.76	18466.53	74	.42842	316.5070	93.29188
20	.02465	10260.50	16893.71	75	.44485	278.2471	82.16583
21	.02585	9852.560	15454.36	76	.46167	243.3191	72.13905
22	.02712	9461.091	14136.91	77	.47888	211.5540	63.11824
23	.02847	9085.293	12931.36	78	.49645	182.7852	55.01458
24	.02993	8724.181	11828.36	79	.51426	156.8538	47.74042
25	.03151	8376.700	10819.31	80	.53216	133.6116	41.21566
26	.03322	8041.868	9896.130	81	.54999	112.9172	35.37451
27	.03508	7718.723	9051.707	82	.56766	94.62798	30.16410
28	.03708	7406.460	8278.986	83	.58515	78.59399	25.54089
29	.03922	7104.503	7571.907	84	.60259	64.65271	21.46965
30	.04149	6812.370	6924.778	85	.62010	52.63105	17.90989
31	.04390	6529.697	6332.488	86	.63751	42.35754	14.80943
32	.04647	6256.144	5790.426	87	.65455	33.67028	12.12033
33	.04921	5991.335	5294.426	88	.67121	26.41160	9.809105
34	.05212	5734.914	4840.499	89	.68747	20.42375	7.842912
35	.05524	5486.529	4425.202	90	.70330	15.55169	6.188495
36	.05856	5245.846	4045.147	91	.71842	11.64792	4.809372
37	.06210	5012.593	3697.374	92	.73251	8.574895	3.673505
38	.06588	4786.476	3379.205	93	.74557	6.202182	2.755671
39	.06992	4567.208	3088.081	94	.75780	4.405744	2.029989
40	.07423	4354.521	2821.759	95	.76947	3.071500	1.468748
41	.07886	4148.128	2578.149	96	.78050	2.099674	1.042263
42	.08381	3947.769	2355.285	97	.79075	1.406569	.7242708
43	.08909	3753.231	2151.379	98	.80041	.9229641	.4928602
44	.09472	3564.344	1964.801	99	.80988	.5926243	.3286787
45	.10066	3381.002	1793.990	100	.81913	.3717148	.2144106
46	.10694	3203.149	1637.631	101	.82829	.2273102	.1366429
47	.11353	3030.758	1494.437	102	.83731	.1351967	.08485162
48	.12046	2863.816	1363.338	103	.84629	.07799793	.05122382
49	.12774	2702.296	1243.305	104	.85593	.04345301	.03007211
50	.13540	2546.157	1133.441	105	.86534	.02324118	.01696919
51	.14344	2395.350	1032.871	106	.87758	.01180801	.009323729
52	.15183	2249.858	940.7691	107	.89255	.005539485	.004878979
53	.16057	2109.682	856.4310	108	.91630	.002236271	.002457361
54	.16968	1974.815	779.2034	109	.95788	.0005552140	.001159261

**Table C (9.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 9.4 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01613	20157.58	100000.0	55	.17449	1604.528	640.6729
1	.00793	18992.06	90552.10	56	.18422	1495.109	581.0977
2	.00791	18305.92	82711.42	57	.19434	1390.407	526.6840
3	.00816	17670.47	75567.93	58	.20481	1290.386	476.9709
4	.00853	17067.74	69049.06	59	.21558	1195.026	431.5432
5	.00902	16488.55	63096.99	60	.22666	1104.306	390.0450
6	.00959	15927.62	57659.75	61	.23806	1018.184	352.1670
7	.01023	15381.64	52692.64	62	.24985	936.5847	317.6329
8	.01096	14848.22	48153.91	63	.26205	859.4090	286.1651
9	.01178	14325.34	44007.46	64	.27463	786.5557	257.4958
10	.01270	13810.75	40219.28	65	.28761	717.9228	231.3902
11	.01373	13302.90	36757.55	66	.30101	653.3970	207.6437
12	.01485	12801.01	33593.78	67	.31491	592.8481	186.0702
13	.01603	12305.40	30700.76	68	.32928	536.1424	166.4733
14	.01721	11817.96	28053.76	69	.34408	483.1563	148.6732
15	.01834	11341.55	25631.33	70	.35924	433.7783	132.5025
16	.01942	10879.10	23414.28	71	.37467	387.9074	117.8144
17	.02046	10433.00	21385.95	72	.39034	345.4445	104.4845
18	.02146	10004.69	19530.93	73	.40619	306.2864	92.40098
19	.02249	9594.535	17835.54	74	.42230	270.3163	81.47742
20	.02357	9202.000	16286.64	75	.43874	237.3992	71.62918
21	.02473	8826.153	14871.77	76	.45558	207.3868	62.77322
22	.02594	8466.160	13579.12	77	.47282	180.1268	54.82318
23	.02723	8121.221	12398.43	78	.49044	155.4695	47.69715
24	.02863	7790.364	11320.15	79	.50833	133.2725	41.31485
25	.03014	7472.553	10335.53	80	.52630	113.4028	35.60308
26	.03178	7166.826	9436.341	81	.54422	95.73411	30.50149
27	.03357	6872.245	8615.372	82	.56198	80.13946	25.96129
28	.03550	6588.022	7865.494	83	.57958	66.48593	21.94205
29	.03756	6313.590	7180.579	84	.59715	54.63037	18.41076
30	.03975	6048.475	6554.889	85	.61478	44.42107	15.33009
31	.04208	5792.315	5983.278	86	.63233	35.70823	12.65306
32	.04455	5544.773	5461.107	87	.64953	28.35079	10.33659
33	.04720	5305.478	4984.186	88	.66634	22.21181	8.350207
34	.05002	5074.081	4548.528	89	.68276	17.15474	6.664238
35	.05304	4850.235	4150.680	90	.69876	13.04589	5.248842
36	.05626	4633.613	3787.265	91	.71404	9.758378	4.071666
37	.05969	4423.949	3455.334	92	.72829	7.174272	3.104343
38	.06336	4220.952	3152.221	93	.74150	5.182047	2.324458
39	.06729	4024.346	2875.385	94	.75388	3.675986	1.709202
40	.07149	3833.869	2622.603	95	.76569	2.559139	1.234390
41	.07600	3649.241	2391.806	96	.77686	1.746929	.8743547
42	.08083	3470.210	2181.056	97	.78725	1.168577	.6064802
43	.08598	3296.572	1988.591	98	.79703	.7656840	.4119503
44	.09148	3128.156	1812.811	99	.80662	.4909202	.2742192
45	.09730	2964.857	1652.187	100	.81600	.3074731	.1785574
46	.10345	2806.614	1505.430	101	.82529	.1877514	.1135858
47	.10991	2653.391	1371.284	102	.83444	.1115067	.07040483
48	.11671	2505.169	1248.701	103	.84355	.06423874	.04242478
49	.12385	2361.913	1136.680	104	.85333	.03573786	.02486090
50	.13138	2223.577	1034.344	105	.86287	.01908926	.01400294
51	.13929	2090.107	940.8430	106	.87530	.009686798	.007679858
52	.14755	1961.479	855.3808	107	.889051	.004539593	.004011417
53	.15616	1837.683	777.2740	108	.91468	.001831164	.002016709
54	.16514	1718.707	705.8915	109	.95704	.0004544229	.0009496440

**Table C (9.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 9.6 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01578	18562.49	100000.0	55	.17001	1396.010	579.4401
1	.00756	17431.85	90386.86	56	.17962	1299.642	524.5998
2	.00753	16780.12	82409.82	57	.18961	1207.533	474.6090
3	.00775	16178.90	75154.99	58	.19996	1119.643	429.0268
4	.00810	15610.22	68546.43	59	.21062	1035.945	387.4570
5	.00856	15064.92	62523.39	60	.22158	956.4138	349.5592
6	.00910	14537.73	57031.31	61	.23288	881.0031	315.0370
7	.00972	14025.31	52023.23	62	.24456	809.6382	283.6253
8	.01041	13525.31	47455.41	63	.25666	742.2237	255.0604
9	.01120	13035.68	43289.96	64	.26915	678.6620	229.0885
10	.01210	12554.21	39491.34	65	.28203	618.8554	205.4873
11	.01310	12079.37	36026.41	66	.29536	562.6962	184.0625
12	.01419	11610.37	32865.49	67	.30918	510.0625	164.6381
13	.01533	11147.50	29980.38	68	.32349	460.8295	147.0296
14	.01646	10692.62	27345.49	69	.33824	414.8819	131.0689
15	.01756	10248.49	24938.64	70	.35335	372.1153	116.5998
16	.01860	9817.939	22739.93	71	.36875	332.4351	103.4854
17	.01960	9403.268	20732.11	72	.38438	295.7486	91.60918
18	.02056	9005.836	18899.26	73	.40022	261.9597	80.86687
19	.02154	8625.982	17227.21	74	.41632	230.9612	71.17674
20	.02258	8263.144	15702.43	75	.43277	202.6297	62.45936
21	.02368	7916.397	14312.15	76	.44963	176.8313	54.63725
22	.02484	7584.910	13044.29	77	.46690	153.4287	47.63053
23	.02608	7267.884	11888.37	78	.48457	132.2876	41.36379
24	.02741	6964.361	10834.64	79	.50251	113.2801	35.76357
25	.02887	6673.327	9874.197	80	.52056	96.28742	30.76302
26	.03044	6393.837	8998.696	81	.53856	81.19664	26.30687
27	.03217	6124.978	8200.810	82	.55641	67.89479	22.35019
28	.03402	5865.978	7473.353	83	.57411	56.26419	18.85554
29	.03600	5616.282	6810.135	84	.59179	46.17878	15.79211
30	.03812	5375.424	6205.380	85	.60955	37.50558	13.12563
31	.04037	5143.043	5653.911	86	.62724	30.11377	10.81378
32	.04276	4918.807	5151.068	87	.64458	23.88044	8.817915
33	.04532	4702.349	4692.644	88	.66154	18.68663	7.110380
34	.04805	4493.328	4274.654	89	.67811	14.41420	5.664386
35	.05097	4291.403	3893.643	90	.69427	10.94780	4.453204
36	.05409	4096.256	3546.250	91	.70972	8.178318	3.448165
37	.05742	3907.625	3229.538	92	.72412	6.004597	2.624172
38	.06099	3725.225	2940.856	93	.73748	4.331268	1.961332
39	.06480	3548.789	2677.688	94	.75000	3.068212	1.439560
40	.06889	3378.059	2437.829	95	.76195	2.133016	1.037756
41	.07329	3212.767	2219.236	96	.77326	1.453971	.7337318
42	.07800	3052.669	2019.999	97	.78377	.9712045	.5080110
43	.08304	2897.566	1838.385	98	.79368	.6354362	.3444356
44	.08841	2747.290	1672.824	99	.80340	.4068181	.2288590
45	.09410	2601.737	1521.822	100	.81290	.2544267	.1487492
46	.10013	2460.841	1384.114	101	.82231	.1551336	.09445124
47	.10646	2324.561	1258.478	102	.83159	.09200137	.05843765
48	.11313	2192.870	1143.888	103	.84082	.05292609	.03514930
49	.12015	2065.729	1039.370	104	.85074	.02940332	.02055989
50	.12754	1943.086	944.0679	105	.86042	.01568480	.01155926
51	.13532	1824.886	857.1608	106	.87304	.007949559	.006328060
52	.14345	1711.096	777.8778	107	.88849	.003721547	.003299301
53	.15194	1601.702	705.5582	108	.91306	.001499992	.001655671
54	.16078	1496.683	639.5926	109	.95620	.0003720654	.0007782131



**Table C (9.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 9.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01546	17128.36	100000.0	55	.16571	1215.278	524.1557
1	.00722	16029.78	90222.22	56	.17519	1130.358	473.6834
2	.00717	15409.63	82109.88	57	.18507	1049.283	427.7639
3	.00737	14839.83	74745.05	58	.19530	972.0114	385.9764
4	.00770	14302.39	68048.36	59	.20584	898.5116	347.9430
5	.00814	13788.17	61956.03	60	.21669	828.7532	313.3384
6	.00865	13291.89	56410.85	61	.22787	762.6887	281.8789
7	.00925	12810.23	51363.53	62	.23945	700.2445	253.3111
8	.00991	12340.83	46768.28	63	.25145	641.3286	227.3844
9	.01068	11881.66	42585.44	64	.26384	585.8476	203.8586
10	.01154	11430.51	38777.88	65	.27663	533.7083	182.5235
11	.01251	10985.86	35311.11	66	.28987	484.8091	163.1952
12	.01357	10546.95	32154.27	67	.30363	439.0358	145.7071
13	.01467	10114.03	29278.17	68	.31787	396.2724	129.8863
14	.01578	9688.920	26656.36	69	.33256	356.4114	115.5757
15	.01684	9274.276	24265.87	70	.34762	319.3557	102.6296
16	.01785	8872.854	22086.18	71	.36298	285.0166	90.92057
17	.01880	8486.853	20099.41	72	.37858	253.3079	80.33974
18	.01972	8117.564	18289.12	73	.39440	224.1406	70.78973
19	.02066	7765.286	16640.67	74	.41049	197.4160	62.19363
20	.02165	7429.447	15140.18	75	.42693	173.0220	54.47705
21	.02271	7109.124	13774.55	76	.44380	150.8375	47.56780
22	.02382	6803.487	12531.45	77	.46111	130.7391	41.39214
23	.02500	6511.745	11400.16	78	.47881	112.6060	35.88071
24	.02628	6232.952	10370.79	79	.49681	96.32378	30.96633
25	.02768	5966.115	9434.245	80	.51492	81.78629	26.58803
26	.02919	5710.308	8582.092	81	.53300	68.89269	22.69523
27	.03085	5464.640	7806.899	82	.55094	57.54253	19.24664
28	.03263	5228.359	7101.425	83	.56874	47.63166	16.20768
29	.03455	5000.919	6459.426	84	.58652	39.04909	13.54971
30	.03659	4781.862	5875.094	85	.60441	31.67831	11.24135
31	.03876	4570.832	5343.227	86	.62222	25.40507	9.244510
32	.04107	4367.500	4859.148	87	.63970	20.12227	7.524550
33	.04355	4171.506	4418.641	88	.65680	15.72662	6.056415
34	.04619	3982.514	4017.725	89	.67353	12.11585	4.815971
35	.04902	3800.193	3652.949	90	.68984	9.190444	3.779304
36	.05205	3624.231	3320.971	91	.70545	6.856567	2.921027
37	.05528	3454.371	3018.870	92	.72000	5.027430	2.218953
38	.05874	3290.337	2744.011	93	.73350	3.621470	1.655446
39	.06245	3131.866	2493.907	94	.74616	2.561846	1.212835
40	.06643	2978.712	2266.375	95	.75826	1.778488	.8727214
41	.07072	2830.613	2059.398	96	.76970	1.210578	.6159223
42	.07531	2687.335	1871.096	97	.78033	.8074599	.4256669
43	.08024	2548.682	1699.768	98	.79036	.5275350	.2880799
44	.08549	2414.495	1543.873	99	.80020	.3372461	.1910650
45	.09106	2284.665	1401.953	100	.80982	.2106085	.1239584
46	.09696	2159.126	1272.770	101	.81936	.1282291	.07856648
47	.10317	2037.832	1155.132	102	.82876	.07593566	.04852109
48	.10972	1920.750	1048.040	103	.83812	.04362153	.02913149
49	.11661	1807.837	950.5445	104	.84818	.02420040	.01700885
50	.12388	1699.039	861.8148	105	.85799	.01289221	.009545361
51	.13153	1594.296	781.0543	106	.87079	.006526261	.005216044
52	.13953	1493.572	707.5197	107	.88647	.003052030	.002714569
53	.14789	1396.846	640.5723	108	.91145	.001229163	.001359757
54	.15661	1304.092	579.6248	109	.95537	.0003047453	.0006379606

**Table C (10.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 10.0 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01516	15836.86	100000.0	55	.16157	1058.540	474.2326
1	.00691	14767.79	90058.18	56	.17093	983.6664	427.7882
2	.00684	14176.70	81811.57	57	.18069	912.2662	385.6155
3	.00702	13635.78	74338.09	58	.19080	844.2940	347.3128
4	.00733	13127.05	67554.81	59	.20123	779.7163	312.5200
5	.00775	12641.38	61394.84	60	.21196	718.4993	280.9266
6	.00824	12173.49	55798.25	61	.22304	660.5943	252.2618
7	.00881	11720.06	50713.36	62	.23451	605.9292	226.2835
8	.00945	11278.73	46092.33	63	.24641	554.4163	202.7537
9	.01019	10847.49	41893.64	64	.25870	505.9664	181.4458
10	.01103	10424.14	38078.57	65	.27140	460.4908	162.1610
11	.01196	10007.18	34611.27	66	.28456	417.8941	144.7254
12	.01299	9595.836	31459.70	67	.29823	378.0697	128.9815
13	.01407	9190.364	28593.64	68	.31240	340.9099	114.7677
14	.01514	8792.510	25985.79	69	.32703	306.3148	101.9372
15	.01617	8404.860	23612.43	70	.34204	274.1940	90.35426
16	.01714	8030.076	21452.36	71	.35736	244.4651	79.90016
17	.01806	7670.270	19487.11	72	.37293	217.0479	70.47346
18	.01894	7326.667	17699.72	73	.38872	191.8601	61.98335
19	.01984	6999.529	16075.12	74	.40479	168.8113	54.35762
20	.02079	6688.271	14599.03	75	.42123	147.7996	47.52671
21	.02180	6391.976	13258.07	76	.43811	128.7156	41.42350
22	.02286	6109.817	12039.64	77	.45543	111.4483	35.98001
23	.02400	5841.009	10932.84	78	.47317	95.88955	31.13251
24	.02522	5584.620	9927.579	79	.49122	81.93688	26.81961
25	.02656	5339.676	9014.642	80	.50939	69.49537	22.98574
26	.02802	5105.273	8185.480	81	.52754	58.47513	19.58468
27	.02962	4880.541	7432.574	82	.54557	48.78688	16.57855
28	.03133	4664.747	6748.633	83	.56346	40.33850	13.93549
29	.03318	4457.356	6127.367	84	.58134	33.03229	11.62897
30	.03515	4257.917	5562.941	85	.59934	26.76620	9.630281
31	.03725	4066.079	5050.134	86	.61728	21.44042	7.905225
32	.03948	3881.516	4584.258	87	.63489	16.96168	6.422743
33	.04188	3703.878	4161.092	88	.65213	13.24025	5.160185
34	.04444	3532.833	3776.665	89	.66900	10.18763	4.095842
35	.04718	3368.060	3427.532	90	.68547	7.717952	3.208343
36	.05012	3209.254	3110.374	91	.70123	5.750493	2.475222
37	.05325	3056.163	2822.290	92	.71593	4.210792	1.876879
38	.05662	2908.519	2560.665	93	.72957	3.029078	1.397697
39	.06023	2766.068	2323.041	94	.74237	2.139816	1.022138
40	.06411	2628.568	2107.260	95	.75460	1.483417	.7341636
41	.06828	2495.770	1911.332	96	.76617	1.008290	.5171932
42	.07277	2367.445	1733.411	97	.77693	.6715639	.3567849
43	.07758	2243.407	1571.828	98	.78708	.4381139	.2410234
44	.08272	2123.497	1425.071	99	.79704	.2796727	.1595648
45	.08817	2007.610	1291.719	100	.80678	.1743998	.1033336
46	.09395	1895.677	1170.561	101	.81643	.1060289	.06537511
47	.10004	1787.648	1060.438	102	.82596	.06269816	.04030096
48	.10646	1683.486	960.3758	103	.83544	.03596580	.02415223
49	.11322	1583.144	869.4519	104	.84563	.01992538	.01407599
50	.12037	1486.566	786.8586	105	.85557	.01060068	.007885080
51	.12789	1393.691	711.8256	106	.86855	.005359740	.004300953
52	.13577	1304.479	643.6364	107	.88447	.002503871	.002234261
53	.14400	1218.904	581.6743	108	.90984	.001007600	.001117131
54	.15260	1136.937	525.3737	109	.95455	.0002496967	.0005231741

**Table C (10.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 10.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01488	14671.88	100000.0	55	.15760	922.5323	429.1423
1	.00662	13630.06	89894.74	56	.16684	856.4814	386.4114
2	.00654	13065.74	81514.88	57	.17648	793.5677	347.6855
3	.00670	12551.42	73934.08	58	.18647	733.7451	312.5821
4	.00699	12069.13	67065.73	59	.19678	676.9776	280.7580
5	.00739	11609.72	60839.73	60	.20740	623.2294	251.9175
6	.00786	11167.94	55193.39	61	.21837	572.4513	225.8021
7	.00841	10740.47	50072.59	62	.22973	524.5735	202.1811
8	.00902	10324.95	45427.35	63	.24152	479.5123	180.8288
9	.00973	9919.374	41214.29	64	.25372	437.1830	161.5313
10	.01055	9521.561	37393.10	65	.26633	397.5018	144.1011
11	.01146	9130.020	33926.54	66	.27940	360.3789	128.3739
12	.01246	8743.989	30781.35	67	.29299	325.7153	114.2012
13	.01351	8363.700	27926.31	68	.30709	293.4111	101.4318
14	.01455	7990.851	25333.27	69	.32166	263.3737	89.92863
15	.01555	7627.950	22977.73	70	.33661	235.5193	79.56553
16	.01648	7277.568	20837.83	71	.35188	209.7713	70.23201
17	.01737	6941.735	18894.52	72	.36742	186.0554	61.83354
18	.01822	6621.612	17130.35	73	.38317	164.2956	54.28561
19	.01908	6317.425	15529.77	74	.39923	144.4094	47.52051
20	.01999	6028.581	14078.16	75	.41566	126.3042	41.47339
21	.02096	5754.167	12761.83	76	.43254	109.8812	36.08193
22	.02197	5493.361	11567.98	77	.44988	95.04085	31.28350
23	.02306	5245.384	10485.48	78	.46765	81.68607	27.01962
24	.02424	5009.318	9504.068	79	.48574	69.72531	23.23425
25	.02552	4784.210	8614.415	80	.50397	59.07379	19.87677
26	.02692	4569.177	7807.869	81	.52219	49.65138	16.90499
27	.02846	4363.369	7076.829	82	.54029	41.37882	14.28420
28	.03012	4166.071	6413.962	83	.55826	34.17460	11.98513
29	.03190	3976.760	5812.936	84	.57624	27.95280	9.983268
30	.03381	3794.994	5267.896	85	.59435	22.62399	8.252427
31	.03583	3620.426	4773.607	86	.61241	18.10103	6.761888
32	.03799	3452.736	4325.377	87	.63015	14.30267	5.483848
33	.04031	3291.579	3918.982	88	.64753	11.15098	4.397859
34	.04279	3136.633	3550.468	89	.66454	8.569348	3.484418
35	.04545	2987.583	3216.397	90	.68115	6.483699	2.724451
36	.04830	2844.132	2913.479	91	.69706	4.824568	2.098086
37	.05134	2706.036	2638.833	92	.71190	3.528064	1.588022
38	.05462	2573.033	2389.870	93	.72569	2.534491	1.180441
39	.05812	2444.876	2164.160	94	.73861	1.787947	.8616916
40	.06190	2321.333	1959.574	95	.75097	1.237744	.6177979
41	.06597	2202.162	1774.152	96	.76267	.8401055	.4344277
42	.07035	2087.143	1606.081	97	.77356	.5587393	.2991453
43	.07505	1976.097	1453.723	98	.78382	.3639809	.2017187
44	.08008	1868.869	1315.602	99	.79390	.2320115	.1333015
45	.08542	1765.355	1190.329	100	.80376	.1444682	.08616890
46	.09108	1665.485	1076.723	101	.81353	.08770385	.05441675
47	.09705	1569.205	973.6586	102	.82318	.05178699	.03348472
48	.10335	1476.477	880.1841	103	.83278	.02966441	.02003086
49	.10999	1387.250	795.4063	104	.84310	.01641149	.01165286
50	.11701	1301.467	718.5404	105	.85318	.008719623	.006515843
51	.12441	1219.065	648.8424	106	.86633	.004403322	.003547646
52	.13217	1140.003	585.6219	107	.88247	.002054908	.001839588
53	.14028	1064.249	528.2843	108	.90825	.0008262738	.0009181248
54	.14875	991.7723	476.2853	109	.95372	.0002046663	.0004291955

**Table C (10.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 10.4 Percent**

Age x	Remainder Factors	R - Factors $R_x - 0.5M_x$	D - Factors $D_x$	Age x	Remainder Factors	R - Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01463	13619.32	100000.0	55	.15378	804.4471	388.4096
1	.00636	12602.68	89731.88	56	.16290	746.1477	349.1010
2	.00626	12063.07	81219.81	57	.17242	690.6827	313.5453
3	.00641	11573.30	73532.99	58	.18229	638.0054	281.3781
4	.00668	11115.39	66581.06	59	.19249	588.0784	252.2731
5	.00706	10680.21	60290.64	60	.20300	540.8646	225.9486
6	.00751	10262.49	54596.18	61	.21385	496.3148	202.1584
7	.00803	9858.933	49441.05	62	.22511	454.3618	180.6828
8	.00863	9467.172	44773.14	63	.23680	414.9259	161.3082
9	.00931	9085.211	40547.17	64	.24890	377.9273	143.8328
10	.01010	8710.893	36721.19	65	.26141	343.2867	128.0799
11	.01099	8342.734	33256.56	66	.27439	310.9202	113.8946
12	.01196	7979.976	30118.81	67	.28790	280.7357	101.1369
13	.01298	7622.838	27275.73	68	.30193	252.6408	89.66551
14	.01400	7272.965	24698.27	69	.31643	226.5499	79.35274
15	.01497	6932.790	22361.19	70	.33133	202.3854	70.08119
16	.01587	6604.798	20241.97	71	.34654	180.0763	61.74817
17	.01673	6290.938	18320.98	72	.36204	159.5540	54.26573
18	.01754	5992.312	16580.27	73	.37776	140.7485	47.55528
19	.01837	5709.111	15003.86	74	.39380	123.5843	41.55351
20	.01924	5440.735	13576.77	75	.41021	107.9776	36.20000
21	.02017	5186.275	12285.02	76	.42709	93.83946	31.43702
22	.02114	4944.917	11115.60	77	.44444	81.08020	27.20692
23	.02218	4715.886	10057.18	78	.46224	69.61305	23.45610
24	.02331	4498.281	9099.343	79	.48037	59.35616	20.13343
25	.02455	4291.168	8232.634	80	.49865	50.23386	17.19283
26	.02589	4093.684	7448.316	81	.51693	42.17479	14.59584
27	.02738	3905.001	6738.710	82	.53510	35.10857	12.31070
28	.02898	3724.422	6096.449	83	.55315	28.96317	10.31055
29	.03070	3551.436	5515.167	84	.57123	23.66299	8.572836
30	.03254	3385.608	4988.992	85	.58944	19.12972	7.073689
31	.03450	3226.598	4512.683	86	.60762	15.28726	5.785552
32	.03659	3074.090	4081.545	87	.62548	12.06483	4.683546
33	.03883	2927.747	3691.361	88	.64299	9.394746	3.749239
34	.04123	2787.255	3338.192	89	.66013	7.210698	2.965136
35	.04382	2652.307	3018.616	90	.67689	5.448765	2.314227
36	.04658	2522.615	2729.371	91	.69294	4.049171	1.778946
37	.04953	2397.938	2467.603	92	.70792	2.957082	1.344029
38	.05272	2278.025	2230.746	93	.72184	2.121413	.9972612
39	.05613	2162.636	2016.405	94	.73490	1.494470	.7266560
40	.05981	2051.545	1822.479	95	.74739	1.033125	.5200391
41	.06378	1944.521	1647.040	96	.75922	.7002236	.3650224
42	.06806	1841.352	1488.309	97	.77022	.4650354	.2508978
43	.07265	1741.865	1344.684	98	.78059	.3024999	.1688780
44	.07757	1645.909	1214.718	99	.79079	.1925415	.1113973
45	.08279	1553.384	1097.060	100	.80076	.1197166	.07187910
46	.08834	1464.216	990.5583	101	.81066	.07257201	.04531033
47	.09419	1378.352	894.1187	102	.82042	.04279006	.02783068
48	.10038	1295.749	806.8161	103	.83014	.02447588	.01661840
49	.10690	1216.356	727.7841	104	.84059	.01352216	.009650164
50	.11380	1140.114	656.2620	105	.85079	.007174941	.005386236
51	.12108	1066.960	591.5314	106	.86413	.003618879	.002927302
52	.12871	996.8514	532.9278	107	.88049	.001687057	.001515167
53	.13670	929.7541	479.8785	108	.90666	.0006778237	.0007548384
54	.14505	865.6329	431.8604	109	.95290	.0001678172	.0003522248

**Table C (10.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 10.6 Percent**

Age x	Remainder Factors	R - Factors $R_x - 0.5M_x$	D - Factors $D_x$	Age x	Remainder Factors	R - Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01439	12666.76	100000.0	55	.15011	701.8643	351.6066
1	.00612	11673.45	89569.62	56	.15911	650.3795	315.4511
2	.00600	11156.70	80926.33	57	.16851	601.4560	282.8103
3	.00613	10689.62	73134.80	58	.17827	555.0470	253.3373
4	.00639	10254.24	66100.77	59	.18835	511.1144	226.7220
5	.00675	9841.423	59747.49	60	.19875	469.6203	202.6966
6	.00718	9445.917	54006.48	61	.20949	430.5162	181.0267
7	.00769	9064.419	48818.60	62	.22064	393.7376	161.5033
8	.00826	8694.571	44129.51	63	.23222	359.2091	143.9246
9	.00892	8334.385	39892.02	64	.24422	326.8552	128.1004
10	.00969	7981.719	36062.53	65	.25664	296.6017	113.8643
11	.01055	7635.102	32600.98	66	.26953	268.3699	101.0703
12	.01150	7293.781	29471.70	67	.28296	242.0746	89.58677
13	.01249	6957.959	26641.44	68	.29691	217.6303	79.28185
14	.01348	6629.232	24080.29	69	.31134	194.9582	70.03647
15	.01443	6309.959	21762.27	70	.32618	173.9863	61.74157
16	.01530	6002.542	19664.18	71	.34134	154.6492	54.30181
17	.01612	5708.854	17765.84	72	.35679	136.8834	47.63539
18	.01691	5429.940	16048.80	73	.37248	120.6248	41.66936
19	.01770	5165.956	14496.66	74	.38849	105.8045	36.34458
20	.01854	4916.297	13094.09	75	.40489	92.34655	31.60491
21	.01943	4680.061	11826.84	76	.42176	80.17079	27.39689
22	.02036	4456.438	10681.69	77	.43912	69.19682	23.66755
23	.02136	4244.663	9647.105	78	.45694	59.34695	20.36778
24	.02245	4043.848	8712.539	79	.47510	50.54807	17.45097
25	.02364	3853.081	7868.419	80	.49343	42.73269	14.87521
26	.02493	3671.517	7105.926	81	.51176	35.83728	12.60546
27	.02636	3498.350	6417.314	82	.53000	29.79940	10.61271
28	.02791	3332.902	5795.187	83	.54813	24.55540	8.872367
29	.02957	3174.671	5233.149	84	.56629	20.03878	7.363699
30	.03135	3023.234	4725.320	85	.58460	16.18096	6.065009
31	.03324	2878.254	4266.455	86	.60289	12.91550	4.951585
32	.03527	2739.421	3851.864	87	.62087	10.18075	4.001180
33	.03744	2606.408	3477.336	88	.63851	7.917925	3.197204
34	.03976	2478.907	3138.958	89	.65579	6.069612	2.523980
35	.04227	2356.619	2833.323	90	.67268	4.580650	1.966351
36	.04495	2239.264	2557.200	91	.68887	3.399598	1.508801
37	.04782	2126.609	2307.763	92	.70399	2.479385	1.137867
38	.05092	2018.409	2082.476	93	.71804	1.776288	.8427639
39	.05424	1914.433	1878.978	94	.73123	1.249607	.6129708
40	.05782	1814.463	1695.198	95	.74384	.8626378	.4378858
41	.06170	1718.275	1529.241	96	.75579	.5838397	.3068021
42	.06587	1625.668	1379.364	97	.76691	.3871837	.2104988
43	.07036	1536.472	1243.999	98	.77740	.2514933	.1414295
44	.07518	1450.544	1121.732	99	.78771	.1598431	.09312263
45	.08029	1367.783	1011.249	100	.79779	.09924113	.05997873
46	.08573	1288.118	911.4263	101	.80780	.06007241	.03774034
47	.09147	1211.493	821.2033	102	.81768	.03536884	.02313909
48	.09754	1137.864	739.6802	103	.82752	.02020211	.01379195
49	.10394	1067.177	666.0179	104	.83810	.01114552	.007994386
50	.11073	999.3739	599.4799	105	.84843	.005906024	.004453995
51	.11789	934.3920	539.3729	106	.86193	.002975253	.002416272
52	.12540	872.1866	485.0579	107	.87852	.001385554	.001248397
53	.13327	812.7224	435.9839	108	.90507	.0005562447	.0006208122
54	.14150	755.9623	391.6485	109	.95208	.0001376523	.0002891612

**Table C (10.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 10.8 Percent**

Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01417	11803.29	100000.0	55	.14657	612.6990	318.3481
1	.00589	10831.62	89407.94	56	.15546	567.2083	285.0970
2	.00576	10336.05	80634.44	57	.16474	524.0326	255.1357
3	.00588	9889.988	72739.48	58	.17438	483.1256	228.1342
4	.00612	9475.457	65624.80	59	.18435	444.4486	203.7982
5	.00646	9083.332	59210.19	60	.19464	407.9637	181.8731
6	.00687	8708.364	53424.21	61	.20527	373.6234	162.1362
7	.00736	8347.255	48205.09	62	.21631	341.3661	144.3890
8	.00791	7997.652	43496.27	63	.22779	311.1205	128.4408
9	.00856	7657.573	39248.62	64	.23969	282.8158	114.1127
10	.00930	7324.894	35416.84	65	.25201	256.3821	101.2480
11	.01014	6998.157	31959.48	66	.26481	231.7463	89.70936
12	.01106	6676.612	28839.62	67	.27815	208.8295	79.37312
13	.01204	6360.447	26023.01	68	.29202	187.5527	70.11625
14	.01300	6051.212	23478.85	69	.30639	167.8432	61.82791
15	.01392	5751.195	21180.42	70	.32116	149.6349	54.40682
16	.01477	5462.716	19103.89	71	.33627	132.8673	47.76451
17	.01556	5187.575	17228.48	72	.35168	117.4818	41.82502
18	.01632	4926.761	15535.28	73	.36733	103.4199	36.52066
19	.01708	4680.401	14007.48	74	.38330	90.61855	31.79632
20	.01788	4447.883	12629.40	75	.39968	79.00916	27.59987
21	.01874	4228.312	11386.54	76	.41655	68.51958	23.88191
22	.01963	4020.886	10265.45	77	.43391	59.07768	20.59380
23	.02059	3824.847	9254.447	78	.45174	50.61397	17.69059
24	.02163	3639.324	8342.833	79	.46993	43.06317	15.12981
25	.02278	3463.422	7520.931	80	.48830	36.36512	12.87338
26	.02403	3296.317	6779.852	81	.50669	30.46330	10.88939
27	.02541	3137.226	6111.787	82	.52499	25.30232	9.151375
28	.02690	2985.486	5509.317	83	.54319	20.82597	7.636861
29	.02851	2840.608	4966.023	84	.56144	16.97576	6.326839
30	.03023	2702.177	4476.022	85	.57984	13.69164	5.201608
31	.03206	2569.863	4034.071	86	.59824	10.91561	4.239023
32	.03402	2443.362	3635.487	87	.61633	8.593953	3.419204
33	.03612	2322.354	3276.075	88	.63409	6.675619	2.727236
34	.03838	2206.540	2951.943	89	.65150	5.110906	2.149084
35	.04081	2095.628	2659.707	90	.66853	3.852205	1.671260
36	.04341	1989.347	2396.172	91	.68486	2.855235	1.280060
37	.04620	1887.471	2158.539	92	.70011	2.079588	.9636190
38	.04921	1789.763	1944.303	93	.71429	1.487835	.7124182
39	.05245	1695.997	1751.140	94	.72759	1.045232	.5172307
40	.05594	1605.965	1577.012	95	.74033	.7205390	.3688253
41	.05972	1519.453	1420.058	96	.75240	.4869719	.2579488
42	.06380	1436.265	1278.570	97	.76363	.3224792	.1766608
43	.06818	1356.240	1151.014	98	.77423	.2091614	.1184802
44	.07290	1279.239	1036.013	99	.78465	.1327449	.07787114
45	.07791	1205.163	932.2868	100	.79485	.08229691	.05006497
46	.08324	1133.941	838.7421	101	.80497	.04974345	.03144545
47	.08886	1065.518	754.3500	102	.81496	.02924516	.01924481
48	.09482	999.8454	678.2372	103	.82491	.01668056	.01145008
49	.10111	936.8715	609.5915	104	.83563	.009189891	.006624960
50	.10778	876.5372	547.7002	105	.84607	.004863263	.003684370
51	.11482	818.7806	491.8954	106	.85975	.002446974	.001995146
52	.12222	763.5561	441.5630	107	.87656	.001138342	.001028956
53	.12997	710.8273	396.1730	108	.90350	.0004566366	.0005107635
54	.13808	660.5557	355.2436	109	.95126	.0001129499	.0002374734

**Table C (11.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 11.0 Percent**

Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01396	11019.28	100000.0	55	.14317	535.1528	288.2871
1	.00568	10067.74	89246.85	56	.15194	494.9376	257.7107
2	.00554	9591.829	80344.13	57	.16111	456.8152	230.2119
3	.00564	9165.259	72347.00	58	.17064	420.7398	205.4773
4	.00587	8770.060	65153.10	59	.18049	386.6732	183.2274
5	.00620	8397.109	58678.69	60	.19066	354.5775	163.2207
6	.00659	8041.163	52849.25	61	.20119	324.4066	145.2458
7	.00706	7698.930	47600.37	62	.21212	296.1017	129.1144
8	.00759	7368.060	42873.24	63	.22350	269.5959	114.6464
9	.00822	7046.578	38616.72	64	.23529	244.8226	101.6736
10	.00894	6732.379	34783.85	65	.24752	221.7165	90.04867
11	.00976	6424.016	31331.73	66	.26023	200.2096	79.64258
12	.01066	6120.743	28222.21	67	.27348	180.2288	70.33926
13	.01161	5822.736	25420.00	68	.28728	161.7015	62.02401
14	.01255	5531.497	22893.48	69	.30157	144.5607	54.59369
15	.01345	5249.246	20615.14	70	.31628	128.7455	47.95436
16	.01427	4978.224	18560.53	71	.33133	114.2002	42.02394
17	.01504	4720.161	16708.30	72	.34668	100.8711	36.73199
18	.01576	4475.992	15039.08	73	.36229	88.70431	32.01575
19	.01650	4245.817	13535.64	74	.37823	77.64279	27.82394
20	.01726	4029.019	12181.99	75	.39459	67.62437	24.10825
21	.01809	3824.710	10963.37	76	.41144	58.58416	20.82306
22	.01895	3632.096	9866.137	77	.42880	50.45752	17.92374
23	.01987	3450.426	8878.435	78	.44665	43.18230	15.36920
24	.02087	3278.845	7989.439	79	.46487	36.70027	13.12077
25	.02197	3116.479	7189.375	80	.48327	30.95781	11.14384
26	.02318	2962.524	6469.289	81	.50171	25.90466	9.409419
27	.02451	2816.215	5821.318	82	.52007	21.49171	7.893370
28	.02595	2676.909	5238.026	83	.53834	17.66933	6.575182
29	.02751	2544.128	4712.978	84	.55666	14.38610	5.437465
30	.02917	2417.465	4240.291	85	.57516	11.58942	4.462354
31	.03094	2296.598	3814.730	86	.59365	9.228662	3.630019
32	.03284	2181.229	3431.624	87	.61185	7.257041	2.922705
33	.03488	2071.044	3086.794	88	.62973	5.630212	2.327016
34	.03707	1965.753	2776.378	89	.64726	4.305144	1.830404
35	.03943	1865.074	2497.015	90	.66442	3.240740	1.420870
36	.04196	1768.743	2245.546	91	.68089	2.398881	1.086319
37	.04467	1676.539	2019.207	92	.69627	1.744870	.8162990
38	.04760	1588.235	1815.523	93	.71057	1.246660	.6024149
39	.05075	1503.612	1632.208	94	.72400	.8745903	.4365779
40	.05415	1422.471	1467.257	95	.73686	.6020590	.3107527
41	.05784	1344.603	1318.846	96	.74905	.4063189	.2169425
42	.06182	1269.824	1185.303	97	.76039	.2686826	.1483092
43	.06611	1197.977	1065.129	98	.77110	.1740164	.09928655
44	.07072	1128.928	956.9815	99	.78162	.1102796	.06513852
45	.07563	1062.582	859.6165	100	.79193	.06826991	.04180345
46	.08085	998.8675	771.9699	101	.80217	.04120510	.02620914
47	.08637	937.7281	693.0453	102	.81227	.02419032	.01601126
48	.09222	879.1171	621.9953	103	.82233	.01377779	.009509045
49	.09840	822.9808	558.0347	104	.83317	.007580105	.005491975
50	.10496	769.2608	500.4746	105	.84374	.004006041	.003048774
51	.11189	717.8965	448.6717	106	.85758	.002013214	.001647986
52	.11916	668.8419	402.0364	107	.87460	.0009355719	.0008483841
53	.12680	622.0596	360.0596	108	.90193	.0003749995	.0004203705
54	.13480	577.5108	322.2793	109	.95045	.00009271366	.0001950941

**Table C (11.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 11.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01377	10306.27	100000.0	55	.13989	467.6745	261.1113
1	.00548	9373.462	89086.33	56	.14855	432.1047	232.9974
2	.00533	8915.832	80055.38	57	.15760	398.4272	207.7613
3	.00542	8507.377	71957.34	58	.16702	366.5972	185.1053
4	.00563	8130.131	64685.64	59	.17676	336.5770	164.7646
5	.00595	7774.977	58152.90	60	.18682	308.3290	146.5098
6	.00633	7436.680	52281.49	61	.19724	281.8090	130.1407
7	.00678	7111.949	47004.31	62	.20807	256.9610	115.4789
8	.00730	6798.440	42260.23	63	.21934	233.7223	102.3544
9	.00790	6494.187	37996.11	64	.23103	212.0303	90.60921
10	.00861	6197.100	34163.28	65	.24316	191.8243	80.10502
11	.00940	5905.747	30717.40	66	.25577	173.0409	70.72061
12	.01028	5619.384	27619.08	67	.26894	155.6127	62.34716
13	.01121	5338.173	24832.02	68	.28265	139.4730	54.87782
14	.01213	5063.575	22323.72	69	.29687	124.5602	48.21672
15	.01300	4797.739	20065.93	70	.31152	110.8182	42.27674
16	.01380	4542.834	18033.56	71	.32651	98.19581	36.98183
17	.01455	4300.519	16204.72	72	.34181	86.64376	32.26668
18	.01525	4071.680	14559.57	73	.35738	76.11284	28.07318
19	.01595	3856.390	13080.50	74	.37328	66.55112	24.35369
20	.01669	3654.027	11751.20	75	.38961	57.90246	21.06348
21	.01748	3463.713	10556.65	76	.40645	50.10855	18.16047
22	.01830	3284.661	9483.035	77	.42380	43.11145	15.60377
23	.01919	3116.129	8518.337	78	.44166	36.85562	13.35581
24	.02016	2957.278	7651.611	79	.45990	31.28913	11.38142
25	.02122	2807.253	6872.994	80	.47834	26.36422	9.649179
26	.02238	2665.269	6173.472	81	.49682	22.03621	8.132729
27	.02367	2530.583	5545.140	82	.51523	18.26159	6.810110
28	.02506	2402.567	4980.546	83	.53356	14.99653	5.662623
29	.02656	2280.757	4473.248	84	.55195	12.19584	4.674386
30	.02817	2164.753	4017.366	85	.57054	9.813456	3.829220
31	.02989	2054.241	3607.678	86	.58913	7.805180	3.109377
32	.03173	1948.929	3239.528	87	.60744	6.130262	2.499008
33	.03371	1848.512	2908.760	88	.62543	4.750183	1.986096
34	.03583	1752.706	2611.542	89	.64308	3.627684	1.559431
35	.03812	1661.239	2344.542	90	.66037	2.727286	1.208347
36	.04058	1573.855	2104.636	91	.67696	2.016170	.9221739
37	.04321	1490.340	1889.095	92	.69247	1.464538	.6917082
38	.04606	1410.472	1695.481	93	.70689	1.044945	.5095508
39	.04913	1334.044	1521.545	94	.72044	.7320626	.3686139
40	.05245	1260.861	1365.318	95	.73342	.5032371	.2619046
41	.05605	1190.724	1225.011	96	.74572	.3391426	.1825118
42	.05994	1123.457	1098.989	97	.75718	.2239390	.1245468
43	.06414	1058.907	985.7902	98	.76799	.1448276	.08322872
44	.06865	996.9486	884.1052	99	.77862	.09164858	.05450532
45	.07346	937.4866	792.7265	100	.78904	.05665373	.03491655
46	.07858	880.4514	710.6196	101	.79938	.03414442	.02185195
47	.08399	825.7871	636.8199	102	.80960	.02001628	.01332542
48	.08973	773.4461	570.5061	103	.81977	.01138420	.007899701
49	.09581	723.3750	510.9196	104	.83073	.006254528	.004554288
50	.10225	675.5165	457.3952	105	.84142	.003301091	.002523686
51	.10907	629.8109	409.3138	106	.85543	.001656934	.001361701
52	.11623	586.2126	366.1097	107	.87266	.0007691945	.0006997437
53	.12375	544.6837	327.2943	108	.90037	.0003080671	.0003460963
54	.13163	505.1851	292.4252	109	.94964	.00007613007	.0001603345



**Table C (11.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 11.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01359	9656.751	100000.0	55	.13674	408.9244	236.5394
1	.00530	8741.430	88926.39	56	.14528	377.4476	210.6922
2	.00514	8300.825	79768.19	57	.15422	347.6820	187.5347
3	.00522	7909.232	71570.47	58	.16353	319.5841	166.7844
4	.00542	7548.686	64222.36	59	.17316	293.1169	148.1904
5	.00571	7210.079	57632.75	60	.18311	268.2440	131.5354
6	.00608	6888.179	51720.84	61	.19341	244.9223	116.6296
7	.00652	6579.703	46416.77	62	.20414	223.0993	103.3041
8	.00702	6282.310	41657.06	63	.21530	202.7158	91.39890
9	.00760	5994.042	37386.56	64	.22690	183.7138	80.76562
10	.00829	5712.826	33554.87	65	.23893	166.0363	71.27439
11	.00907	5437.242	30116.19	66	.25145	149.6247	62.81152
12	.00993	5166.552	27029.90	67	.26453	134.4169	55.27511
13	.01084	4900.904	24258.66	68	.27816	120.3514	48.56567
14	.01173	4641.715	21769.12	69	.29230	107.3718	42.59414
15	.01259	4391.070	19532.29	70	.30688	95.42657	37.27977
16	.01336	4151.065	17522.45	71	.32181	84.46865	32.55216
17	.01408	3923.293	15717.18	72	.33706	74.45294	28.35079
18	.01476	3708.592	14096.18	73	.35257	65.33451	24.62193
19	.01544	3507.010	12641.45	74	.36844	57.06619	21.32136
20	.01615	3317.922	11336.37	75	.38474	49.59730	18.40771
21	.01691	3140.458	10165.71	76	.40156	42.87545	15.84223
22	.01770	2973.840	9115.457	77	.41891	36.84875	13.58746
23	.01855	2817.335	8173.453	78	.43677	31.46759	11.60910
24	.01948	2670.120	7328.637	79	.45502	26.68566	9.875169
25	.02051	2531.360	6571.067	80	.47349	22.46045	8.357148
26	.02162	2400.287	5891.678	81	.49201	18.75226	7.031106
27	.02287	2276.180	5282.525	82	.51047	15.52253	5.877073
28	.02422	2158.429	4736.153	83	.52886	12.73259	4.878027
29	.02567	2046.578	4246.110	84	.54732	10.34271	4.019487
30	.02723	1940.240	3806.530	85	.56599	8.312577	3.286821
31	.02890	1839.106	3412.206	86	.58468	6.603587	2.664150
32	.03068	1742.890	3058.503	87	.60309	5.180250	2.137335
33	.03260	1651.296	2741.288	88	.62118	4.009108	1.695605
34	.03465	1564.048	2456.763	89	.63895	3.057896	1.328955
35	.03688	1480.882	2201.627	90	.65637	2.295982	1.027911
36	.03927	1401.550	1972.797	91	.67309	1.695105	.7830619
37	.04183	1325.845	1767.579	92	.68872	1.229671	.5863079
38	.04461	1253.554	1583.571	93	.70326	.8761723	.4311317
39	.04760	1184.474	1418.565	94	.71692	.6129753	.3113249
40	.05083	1118.421	1270.626	95	.73002	.4207824	.2208029
41	.05435	1055.203	1138.003	96	.74243	.2831713	.1535933
42	.05815	994.6505	1019.099	97	.75399	.1867118	.1046245
43	.06225	936.6190	912.4880	98	.76491	.1205770	.06979007
44	.06667	880.9854	816.8949	99	.77565	.07619189	.04562248
45	.07138	827.6590	731.1478	100	.78617	.04703060	.02917366
46	.07640	776.5710	654.2423	101	.79662	.02830360	.01822508
47	.08172	727.6659	585.2450	102	.80694	.01656832	.01109379
48	.08735	680.8961	523.3605	103	.81723	.009409773	.006564914
49	.09332	636.2087	467.8566	104	.82831	.005162591	.003777970
50	.09965	593.5475	418.0916	105	.83911	.002721157	.002089744
51	.10636	552.8545	373.4701	106	.85329	.001364189	.001125535
52	.11341	514.0842	333.4497	107	.87073	.0006326291	.0005773456
53	.12082	477.1989	297.5617	108	.88981	.0002531710	.0002850449
54	.12859	442.1595	265.3829	109	.94883	.00006253497	.0001318145

**Table C (11.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 11.6 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01343	9064.119	100000.0	55	.13370	357.7455	214.3178
1	.00513	8165.138	88767.03	56	.14213	329.8768	190.5567
2	.00496	7740.415	79482.53	57	.15096	303.5558	169.3084
3	.00502	7364.543	71186.38	58	.16015	278.7406	150.3049
4	.00521	7019.557	63763.22	59	.16968	255.3950	133.3088
5	.00550	6696.358	57118.17	60	.17952	233.4836	118.1143
6	.00585	6389.719	51167.18	61	.18971	212.9653	104.5417
7	.00627	6096.362	45837.60	62	.20033	193.7904	92.43135
8	.00675	5813.951	41063.56	63	.21139	175.9037	81.63262
9	.00733	5540.536	36787.85	64	.22289	159.2508	72.00626
10	.00799	5274.063	32958.35	65	.23482	143.7789	63.43052
11	.00875	5013.121	29527.79	66	.24724	129.4337	55.79883
12	.00960	4756.978	26454.31	67	.26024	116.1579	49.01583
13	.01049	4505.770	23699.53	68	.27378	103.8953	42.98898
14	.01136	4260.871	21229.26	69	.28785	92.59382	37.63558
15	.01220	4024.304	19013.77	70	.30235	82.20638	32.88084
16	.01295	3798.093	17026.71	71	.31722	72.68982	28.65962
17	.01365	3583.771	15245.15	72	.33241	64.00287	24.91592
18	.01430	3382.127	13648.32	73	.34788	56.10454	21.60006
19	.01495	3193.185	12217.87	74	.36370	48.95203	18.67105
20	.01564	3016.320	10936.89	75	.37997	42.49965	16.09068
21	.01637	2850.672	9789.905	76	.39677	36.70033	13.82331
22	.01713	2695.468	8762.749	77	.41411	31.50761	11.83464
23	.01795	2549.987	7843.113	78	.43197	26.87721	10.09337
24	.01885	2413.421	7019.839	79	.45024	22.76784	8.570443
25	.01984	2284.954	6282.909	80	.46873	19.14168	7.239987
26	.02091	2163.839	5623.218	81	.48729	15.96345	6.080290
27	.02212	2049.372	5032.786	82	.50580	13.19903	5.073209
28	.02342	1940.961	4504.158	83	.52424	10.81427	4.203266
29	.02483	1838.162	4030.883	84	.54277	8.774268	3.457278
30	.02634	1740.597	3607.108	85	.56151	7.043721	2.822024
31	.02796	1647.964	3227.648	86	.58029	5.588933	2.283307
32	.02968	1559.983	2887.891	87	.59880	4.378989	1.828518
33	.03155	1476.366	2583.732	88	.61700	3.384824	1.448013
34	.03354	1396.846	2311.411	89	.63488	2.578497	1.132867
35	.03571	1321.167	2067.658	90	.65241	1.933556	.8746715
36	.03803	1249.089	1849.432	91	.66925	1.425662	.6651303
37	.04052	1180.412	1654.077	92	.68501	1.032828	.4971156
38	.04322	1114.928	1479.229	93	.69967	.7349135	.3648906
39	.04614	1052.446	1322.720	94	.71344	.5134383	.2630192
40	.04929	992.7850	1182.654	95	.72665	.3519599	.1862085
41	.05272	935.7639	1057.315	96	.73917	.2365196	.1292968
42	.05644	881.2191	945.1444	97	.75084	.1557274	.08791642
43	.06045	829.0126	844.7535	98	.76186	.1004222	.05853981
44	.06478	779.0262	754.9010	99	.77270	.06336415	.03819949
45	.06940	731.1719	674.4504	100	.78333	.03905572	.02438319
46	.07432	685.3826	602.4270	101	.79388	.02347016	.01520513
47	.07954	641.6035	537.9284	102	.80431	.01371913	.009238925
48	.08507	599.7871	480.1852	103	.81470	.007780525	.005457474
49	.09093	559.8815	428.4909	104	.82591	.004262792	.003135033
50	.09716	521.8317	382.2269	105	.83682	.002243898	.001731002
51	.10376	485.5813	340.8212	106	.85116	.001123562	.0009306463
52	.11071	451.0857	303.7541	107	.86881	.0005204938	.0004765214
53	.11801	418.3073	270.5764	108	.89727	.0002081307	.0002348448
54	.12566	387.2075	240.8834	109	.94803	.00005138581	.0001084056

**Table C (11.8)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 11.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01327	8522.516	10000.0	55	.13077	313.1380	194.2182
1	.00497	7638.831	88608.23	56	.13909	288.4516	172.3765
2	.00479	7228.949	79198.42	57	.14781	265.1653	152.8814
3	.00484	6867.756	70805.02	58	.15689	243.2387	135.4790
4	.00502	6537.291	63308.18	59	.16631	222.6370	119.9444
5	.00529	6228.461	56609.10	60	.17604	203.3257	106.0830
6	.00563	5936.046	50620.43	61	.18613	185.2657	93.72497
7	.00604	5656.773	45266.67	62	.19664	168.4101	82.71944
8	.00651	5388.311	40479.55	63	.20760	152.7075	72.92465
9	.00706	5128.719	36199.78	64	.21899	138.1072	64.21009
10	.00772	4875.958	32373.48	65	.23083	124.5601	56.46166
11	.00846	4628.632	28951.91	66	.24316	112.0160	49.57959
12	.00928	4386.011	25891.97	67	.25606	100.4221	43.47470
13	.01016	4148.220	23154.26	68	.26952	89.72692	38.06096
14	.01102	3916.592	20703.72	69	.28351	79.88281	33.26163
15	.01183	3693.090	18509.90	70	.29794	70.84655	29.00750
16	.01257	3479.670	16545.85	71	.31275	62.57863	25.23831
17	.01324	3277.801	14788.10	72	.32788	55.04134	21.90227
18	.01387	3088.232	13215.46	73	.34330	48.19733	18.95350
19	.01450	2910.963	11809.22	74	.35908	42.00781	16.35406
20	.01516	2745.367	10552.17	75	.37531	36.43159	14.06870
21	.01586	2590.594	9428.632	76	.39208	31.42641	12.06463
22	.01660	2445.882	8424.284	77	.40940	26.95069	10.31049
23	.01739	2310.517	7526.680	78	.42726	22.96492	8.777744
24	.01825	2183.709	6724.570	79	.44554	19.43231	7.439986
25	.01920	2064.660	6007.870	80	.46406	16.31919	6.273777
26	.02025	1952.641	5367.439	81	.48265	13.59428	5.259422
27	.02141	1846.969	4795.270	82	.50120	11.22732	4.380451
28	.02267	1747.068	4283.912	83	.51969	9.188222	3.622808
29	.02404	1652.504	3826.921	84	.53828	7.446293	2.974508
30	.02551	1562.910	3418.463	85	.55710	5.970636	2.423617
31	.02707	1477.990	3053.376	86	.57596	4.731831	1.957447
32	.02874	1397.471	2727.076	87	.59456	3.702950	1.564758
33	.03055	1321.074	2435.490	88	.61287	2.858742	1.236924
34	.03249	1248.540	2174.896	89	.63086	2.175007	.9659878
35	.03459	1179.619	1942.059	90	.64851	1.628902	.7444922
36	.03685	1114.081	1733.981	91	.66547	1.199461	.5651248
37	.03928	1051.731	1548.047	92	.68134	.8677938	.4216163
38	.04191	992.3716	1381.931	93	.69611	.6166415	.3089193
39	.04475	935.8155	1233.506	94	.71000	.4302130	.2222758
40	.04783	881.8907	1100.914	95	.72331	.2944957	.1570821
41	.05118	830.4235	982.4766	96	.73595	.1976220	.1088773
42	.05481	781.2576	876.6749	97	.74772	.1299299	.07389958
43	.05874	734.2607	782.1550	98	.75884	.08366531	.04911856
44	.06298	689.3194	697.7105	99	.76978	.05271447	.03199442
45	.06750	646.3491	622.2396	100	.78051	.03244446	.02038589
46	.07233	605.2838	554.7974	101	.79117	.01946895	.01268970
47	.07745	566.0700	494.5121	102	.80170	.01136388	.007696713
48	.08288	528.6606	440.6396	103	.81220	.006435633	.004538350
49	.08864	493.0047	392.4992	104	.82352	.003521060	.002602380
50	.09477	459.0489	349.4948	105	.83455	.001850996	.001434329
51	.10126	426.7384	311.0775	106	.84904	.0009257049	.0007697649
52	.10810	396.0298	276.7492	107	.86690	.0004283857	.0003934398
53	.11529	366.8857	246.0802	108	.89572	.0001711635	.0001935527
54	.12284	339.2684	218.6835	109	.94723	.00004223928	.00008918511

**Table C (12.0)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 12.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01312	8026.752	10000.0	55	.12794	274.2370	176.0345
1	.00482	7157.410	88450.00	56	.13615	252.3587	155.9588
2	.00463	6761.417	78915.82	57	.14477	231.7474	138.0735
3	.00468	6413.953	70426.38	58	.15374	212.3642	122.1381
4	.00484	6097.060	62857.19	59	.16305	194.1754	107.9401
5	.00510	5801.650	56105.47	60	.17268	177.1480	95.29556
6	.00543	5522.513	50080.49	61	.18266	161.2447	84.04385
7	.00582	5256.380	44703.86	62	.19306	146.4215	74.04265
8	.00628	5000.923	39904.87	63	.20392	132.6304	65.15872
9	.00682	4754.213	35622.14	64	.21521	119.8243	57.26975
10	.00746	4514.226	31800.01	65	.22695	107.9576	50.26891
11	.00818	4279.578	28388.27	66	.23918	96.98390	44.06283
12	.00899	4049.544	25342.56	67	.25200	86.85486	38.56824
13	.00985	3824.238	22622.47	68	.26537	77.52311	33.70520
14	.01069	3604.952	20192.09	69	.27928	68.94509	29.40251
15	.01148	3393.591	18020.25	70	.29364	61.08124	25.59617
16	.01220	3192.045	16079.39	71	.30838	53.89544	22.23047
17	.01286	3001.725	14345.53	72	.32345	47.35322	19.25756
18	.01347	2823.336	12797.07	73	.33882	41.42063	16.63510
19	.01407	2656.859	11414.92	74	.35455	36.06251	14.32800
20	.01471	2501.667	10181.63	75	.37074	31.24176	12.30375
21	.01539	2356.918	9081.301	76	.38749	26.92044	10.53225
22	.01610	2221.860	8099.462	77	.40479	23.06138	8.984839
23	.01686	2095.790	7223.546	78	.42265	19.62931	7.635506
24	.01769	1977.933	6442.216	79	.44094	16.59146	6.460272
25	.01861	1867.510	5745.331	80	.45947	13.91791	5.437904
26	.01961	1763.810	5123.720	81	.47809	11.58085	4.550554
27	.02074	1666.170	4569.357	82	.49667	9.553544	3.783283
28	.02196	1574.029	4074.801	83	.51522	7.809418	3.123339
29	.02329	1486.965	3633.617	84	.53386	6.321520	2.559840
30	.02471	1404.621	3239.995	85	.55275	5.062796	2.082022
31	.02623	1326.706	2888.800	86	.57170	4.007562	1.678553
32	.02785	1252.957	2575.480	87	.59039	3.132362	1.339418
33	.02961	1183.100	2295.996	88	.60879	2.415258	1.056904
34	.03149	1116.884	2046.666	89	.62689	1.835288	.8239259
35	.03354	1054.070	1824.293	90	.64465	1.372722	.6338704
36	.03573	994.4335	1625.925	91	.66173	1.009497	.4802954
37	.03809	937.7869	1448.986	92	.67771	.7293808	.3576887
38	.04066	883.9390	1291.189	93	.69259	.5175812	.2616114
39	.04343	832.7110	1150.452	94	.70659	.3606020	.1879004
40	.04643	783.9372	1024.954	95	.72001	.2464985	.1325518
41	.04970	737.4517	913.0556	96	.73275	.1651784	.09171078
42	.05326	693.1051	813.2749	97	.74463	.1084434	.06213677
43	.05710	650.7707	724.2948	98	.75584	.06972872	.04122647
44	.06125	610.3401	644.9434	99	.76688	.04386991	.02680579
45	.06569	571.7314	574.1532	100	.77771	.02696171	.01704935
46	.07043	534.8808	511.0088	101	.78847	.01615550	.01059384
47	.07545	499.7355	454.6682	102	.79911	.009416265	.006414030
48	.08078	466.2493	404.4129	103	.80971	.005325073	.003775265
49	.08644	434.3727	359.5870	104	.82115	.002909409	.002160946
50	.09247	404.0536	319.6170	105	.83229	.001527426	.001188901
51	.09886	375.2393	283.9759	106	.84694	.0007629577	.0006369112
52	.10560	347.8874	252.1872	107	.86500	.0003527009	.0003249547
53	.11268	321.9613	223.8396	108	.88419	.0001408117	.0001595760
54	.12012	297.4240	198.5638	109	.94643	.00003473300	.00007339804

**Table C (12.2)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 12.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01298	7572.226	100000.0	55	.12522	240.2942	159.5813
1	.00468	6716.355	88292.34	56	.13332	220.8954	141.1300
2	.00448	6333.381	78634.73	57	.14183	202.6431	124.7225
3	.00452	5998.776	70050.44	58	.15070	185.5003	110.1313
4	.00468	5694.585	62410.20	59	.15990	169.4344	97.15556
5	.00493	5411.729	55607.20	60	.16942	154.4141	85.62145
6	.00524	5145.004	49547.25	61	.17929	140.4038	75.37738
7	.00562	4891.146	44149.04	62	.18960	127.3623	66.28912
8	.00606	4647.833	39339.36	63	.20035	115.2449	58.23151
9	.00659	4413.144	35054.72	64	.21154	104.0078	51.09000
10	.00721	4185.073	31237.69	65	.22318	93.60878	44.76465
11	.00792	3962.246	27836.57	66	.23532	84.00508	39.16818
12	.00871	3743.945	24805.75	67	.24804	75.15226	34.22283
13	.00955	3530.271	22103.81	68	.26133	67.00696	29.85439
14	.01038	3322.479	19693.98	69	.27516	59.52933	25.99686
15	.01116	3122.416	17544.39	70	.28945	52.68319	22.59106
16	.01186	2931.908	15626.88	71	.30412	46.43553	19.58554
17	.01250	2752.311	13916.96	72	.31913	40.75494	16.93609
18	.01308	2584.289	12392.63	73	.33444	35.61051	14.60369
19	.01367	2427.803	11034.46	74	.35012	30.97046	12.55590
20	.01428	2282.226	9824.731	75	.36628	26.80133	10.76279
21	.01494	2146.728	8747.351	76	.38299	23.06914	9.196737
22	.01562	2020.565	7787.711	77	.40028	19.74062	7.831556
23	.01635	1903.044	6933.128	78	.41812	16.78432	6.643558
24	.01716	1793.407	6172.189	79	.43641	14.17105	5.610983
25	.01804	1690.893	5494.703	80	.45496	11.87421	4.714599
26	.01902	1594.810	4891.474	81	.47360	9.869140	3.938245
27	.02011	1504.513	4354.463	82	.49223	8.132163	3.268379
28	.02129	1419.456	3876.243	83	.51081	6.639848	2.693444
29	.02258	1339.230	3450.396	84	.52951	5.368516	2.203569
30	.02396	1263.485	3071.138	85	.54847	4.294483	1.789058
31	.02543	1191.940	2733.365	86	.56749	3.395325	1.439791
32	.02701	1124.336	2432.560	87	.58627	2.650608	1.146847
33	.02871	1060.409	2164.720	88	.60477	2.041273	.9033378
34	.03054	999.9152	1926.206	89	.62297	1.549161	.7029556
35	.03253	942.6229	1713.861	90	.64084	1.157227	.5398404
36	.03467	888.3161	1524.777	91	.65803	.8499094	.4083180
37	.03697	836.8135	1356.423	92	.67412	.6132543	.3035432
38	.03947	787.9311	1206.553	93	.68911	.4345831	.2216139
39	.04217	741.4970	1073.125	94	.70321	.3023580	.1588888
40	.04510	697.3524	954.3577	95	.71674	.2063947	.1118862
41	.04830	655.3386	848.6508	96	.72959	.1381085	.07727452
42	.05177	615.3129	754.5610	97	.74156	.09054129	.05226245
43	.05553	577.1544	670.8069	98	.75287	.05813367	.03461325
44	.05960	540.7592	596.2507	99	.76401	.03652193	.02246570
45	.06395	506.0485	529.8589	100	.77494	.02241325	.01426344
46	.06860	472.9603	470.7453	101	.78580	.01341062	.008846981
47	.07353	441.4431	418.0973	102	.79654	.007805160	.005346848
48	.07877	411.4518	371.2214	103	.80724	.004407693	.003141517
49	.08433	382.9379	329.4861	104	.81879	.002404849	.001794987
50	.09026	355.8514	292.3399	105	.83005	.001260859	.0009857983
51	.09655	330.1413	259.2775	106	.84485	.0006290427	.0005271649
52	.10318	305.7665	229.8432	107	.86311	.0002904893	.0002684822
53	.11017	282.6912	203.6436	108	.89266	.0001158825	.0001316089
54	.11750	260.8795	180.3263	109	.94563	.00002857065	.00006042651

**Table C (12.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 12.4 Percent**

Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01285	7154.851	100000.0	55	.12258	210.6619	144.6911
1	.00455	6311.651	88135.23	56	.13059	193.4533	127.7338
2	.00435	5940.897	78355.14	57	.13899	177.2825	112.6828
3	.00437	5618.355	69677.17	58	.14775	162.1141	99.32315
4	.00452	5326.070	61967.19	59	.15685	147.9171	87.46491
5	.00476	5054.974	55114.23	60	.16626	134.6613	76.94410
6	.00506	4799.867	49020.62	61	.17603	122.3133	67.61769
7	.00543	4557.493	43602.06	62	.18623	110.8345	59.35921
8	.00586	4325.535	38782.84	63	.19688	100.1831	52.05116
9	.00637	4102.080	34497.32	64	.20797	90.31875	45.58635
10	.00698	3885.139	30686.29	65	.21951	81.20224	39.87133
11	.00767	3673.350	27296.55	66	.23156	72.79414	34.82454
12	.00845	3466.000	24281.25	67	.24419	65.05371	30.37348
13	.00928	3263.178	21597.94	68	.25740	57.94125	26.44924
14	.01009	3066.104	19209.02	69	.27114	51.42036	22.99072
15	.01085	2876.568	17081.91	70	.28536	45.45799	19.94320
16	.01153	2696.335	15187.87	71	.29996	40.02399	17.25918
17	.01215	2526.706	13501.93	72	.31491	35.08973	14.89788
18	.01272	2368.308	12001.66	73	.33016	30.62716	12.82332
19	.01329	2221.082	10667.32	74	.34579	26.60749	11.00556
20	.01388	2084.404	9480.944	75	.36190	23.00065	9.417070
21	.01451	1957.452	8426.244	76	.37858	19.77614	8.032510
22	.01517	1839.493	7488.482	77	.39585	16.90424	6.827978
23	.01588	1729.846	6654.873	78	.41368	14.35688	5.781910
24	.01665	1627.767	5913.932	79	.43198	12.10809	4.874567
25	.01751	1532.513	5255.425	80	.45054	10.13422	4.088542
26	.01845	1443.411	4670.140	81	.46920	8.413406	3.409203
27	.01951	1359.833	4150.031	82	.48785	6.924687	2.824289
28	.02066	1281.250	3687.689	83	.50648	5.647408	2.323332
29	.02191	1207.263	3276.716	84	.52523	4.560765	1.897390
30	.02325	1137.533	2911.359	85	.54425	3.644024	1.537732
31	.02467	1071.783	2586.548	86	.56335	2.877608	1.235328
32	.02621	1009.764	2297.804	87	.58221	2.243716	.9822342
33	.02786	951.2181	2041.163	88	.60079	1.725787	.7723003
34	.02964	895.9099	1813.031	89	.61909	1.308088	.5999160
35	.03158	843.6152	1610.292	90	.63707	.9758939	.4598905
36	.03366	794.1259	1430.086	91	.65437	.7157939	.3472275
37	.03590	747.2668	1269.923	92	.67058	.5157923	.2576693
38	.03833	702.8610	1127.600	93	.68567	.3650187	.1877871
39	.04096	660.7435	1001.118	94	.69988	.2536080	.1343967
40	.04383	620.7621	888.7365	95	.71351	.1728746	.09447097
41	.04695	582.7651	788.8918	96	.72646	.1155145	.06513054
42	.05035	546.6164	700.1793	97	.73853	.07562042	.04397083
43	.05404	512.2004	621.3538	98	.74993	.04848340	.02906992
44	.05802	479.4179	551.3113	99	.76117	.03041518	.01883423
45	.06229	448.1929	489.0517	100	.77219	.01863855	.01193655
46	.06685	418.4657	433.7177	101	.78315	.01113597	.007390541
47	.07169	390.1860	384.5254	102	.79399	.006471956	.004458672
48	.07684	363.3098	340.8059	103	.80479	.003649623	.002615012
49	.08231	337.7900	301.9520	104	.81646	.001988484	.001491496
50	.08814	313.5784	267.4332	105	.82782	.001041176	.0008176649
51	.09433	290.6260	236.7656	106	.84277	.0005188132	.0004364759
52	.10086	268.8930	209.5135	107	.86124	.0002393343	.0002218993
53	.10774	248.3447	185.3010	108	.89114	.00009540006	.0001085806
54	.11498	228.9463	163.7919	109	.94484	.00002350981	.00004976465

**Table C (12.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 12.6 Percent**

Age x	Remainder Factors	R – Factors $R_x-0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x-0.5M_x$	D - Factors $D_x$
0	.01273	6770.992	100000.0	55	.12005	184.7789	131.2132
1	.00443	5939.729	87978.69	56	.12794	169.5061	115.6297
2	.00421	5580.464	78077.04	57	.13624	155.1728	101.8238
3	.00423	5269.252	69306.55	58	.14490	141.7453	89.59213
4	.00437	4988.144	61528.09	59	.15389	129.1942	78.75555
5	.00460	4728.078	54626.49	60	.16321	117.4905	69.15930
6	.00489	4483.863	48500.51	61	.17287	106.6029	60.66853
7	.00525	4252.247	43062.82	62	.18297	96.49519	53.16419
8	.00566	4030.919	38235.17	63	.19352	87.12865	46.53604
9	.00616	3817.976	33949.76	64	.20451	78.46575	40.68382
10	.00676	3611.445	30145.57	65	.21595	70.47034	35.52021
11	.00744	3409.976	26767.93	66	.22790	63.10608	30.96907
12	.00821	3212.859	23768.73	67	.24044	56.33561	26.96281
13	.00902	3020.176	21104.51	68	.25356	50.12266	23.43753
14	.00981	2833.109	18736.83	69	.26723	44.43395	20.33663
15	.01056	2653.394	16632.41	70	.28137	39.23931	17.60959
16	.01123	2482.736	14761.95	71	.29590	34.51126	15.21257
17	.01183	2322.386	13099.97	72	.31078	30.22373	13.10795
18	.01238	2172.932	11623.68	73	.32597	26.35124	11.26260
19	.01293	2034.300	10313.02	74	.34155	22.86779	9.648909
20	.01350	1905.866	9149.766	75	.35762	19.74631	8.241568
21	.01411	1786.820	8117.464	76	.37427	16.95946	7.017352
22	.01475	1676.437	7201.253	77	.39151	14.48068	5.954455
23	.01543	1574.049	6388.251	78	.40933	12.28495	5.033257
24	.01618	1478.925	5666.911	79	.42762	10.34915	4.235862
25	.01701	1390.343	5026.965	80	.44619	8.652278	3.546518
26	.01792	1307.646	4459.189	81	.46487	7.174925	2.951987
27	.01895	1230.223	3955.535	82	.48355	5.898562	2.441174
28	.02006	1157.562	3508.618	83	.50221	4.804974	2.004604
29	.02127	1089.275	3112.064	84	.52101	3.875887	1.634187
30	.02257	1025.030	2760.154	85	.54009	3.093150	1.322069
31	.02396	964.5597	2447.857	86	.55926	2.439668	1.060190
32	.02545	907.6197	2170.733	87	.57820	1.899934	.8414807
33	.02706	853.9615	1924.859	88	.59688	1.459557	.6604550
34	.02879	803.3568	1706.690	89	.61527	1.104905	.5121243
35	.03067	755.5890	1513.149	90	.63335	.8232543	.3918928
36	.03269	710.4576	1341.428	91	.65076	.6030462	.2953622
37	.03488	667.7936	1189.078	92	.66707	.439667	.2187920
38	.03725	627.4269	1053.940	93	.68227	.3066937	.1591704
39	.03982	589.1992	934.0591	94	.69657	.2127904	.1137138
40	.04262	552.9645	827.7321	95	.71031	.1448477	.07979044
41	.04567	518.5783	733.4359	96	.72335	.09664963	.05491172
42	.04900	485.9106	649.8033	97	.73552	.06318003	.03700607
43	.05261	454.8512	575.6249	98	.74702	.04044893	.02442194
44	.05651	425.3050	509.8300	99	.75834	.02533821	.01579473
45	.06069	397.1993	451.4516	100	.76946	.01550489	.009992426
46	.06517	370.4763	399.6607	101	.78052	.009250316	.006175843
47	.06992	345.0873	353.7018	102	.79146	.005368331	.003719233
48	.07498	320.9893	312.9301	103	.80236	.003022978	.002177457
49	.08036	298.1369	276.7617	104	.81413	.001644776	.001239726
50	.08609	276.4835	244.6873	105	.82560	.0008600674	.0006784331
51	.09219	255.9825	216.2433	106	.84071	.0004280482	.0003615097
52	.09863	236.5952	191.0134	107	.85937	.0001972561	.0001834609
53	.10541	218.2880	168.6388	108	.88963	.00007856518	.00008961233
54	.11254	201.0274	148.7991	109	.94405	.00001935215	.00004099816

**Table C (12.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 12.8 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01261	6417.413	100000.0	55	.11759	162.1589	119.0114
1	.00431	5597.412	87822.70	56	.12539	148.5978	104.6911
2	.00409	5248.963	77800.41	57	.13359	135.8874	92.02776
3	.00410	4948.409	68938.55	58	.14215	123.9957	80.82929
4	.00423	4677.806	61092.88	59	.15103	112.8947	70.92663
5	.00445	4428.101	54143.93	60	.16024	102.5570	62.17389
6	.00473	4194.109	47986.83	61	.16981	92.95300	54.44403
7	.00508	3972.584	42531.19	62	.17980	84.04887	47.62502
8	.00548	3761.223	37696.18	63	.19025	75.80877	41.61355
9	.00597	3558.129	33411.83	64	.20114	68.19792	36.31586
10	.00655	3361.345	29615.32	65	.21249	61.18295	31.65042
11	.00722	3169.536	26250.47	66	.22434	54.73041	27.54618
12	.00797	2981.996	23267.92	67	.23679	48.80607	23.94020
13	.00877	2798.796	20623.20	68	.24983	43.37679	20.77321
14	.00955	2621.083	18277.05	69	.26341	38.41220	17.99286
15	.01028	2450.541	16195.51	70	.27747	33.88477	15.55248
16	.01094	2288.819	14348.69	71	.29193	29.76946	13.41165
17	.01152	2137.116	12710.67	72	.30675	26.04254	11.53569
18	.01206	1995.986	11258.25	73	.32188	22.68092	9.894112
19	.01259	1865.338	9971.086	74	.33741	19.66109	8.461468
20	.01314	1744.551	8830.714	75	.35343	16.95871	7.214507
21	.01373	1632.825	7820.517	76	.37004	14.54928	6.131960
22	.01435	1529.447	6925.521	77	.38725	12.40909	5.193945
23	.01501	1433.757	6132.756	78	.40506	10.51581	4.382620
24	.01573	1345.043	5430.620	79	.42334	8.848886	3.681762
25	.01653	1262.597	4808.816	80	.44192	7.389649	3.077127
26	.01741	1185.782	4258.115	81	.46061	6.120896	2.556743
27	.01841	1114.004	3770.475	82	.47932	5.026240	2.110574
28	.01949	1046.765	3338.537	83	.49802	4.089622	1.730054
29	.02067	983.6884	2955.956	84	.51686	3.294988	1.407869
30	.02193	924.4517	2617.050	85	.53600	2.626450	1.136956
31	.02328	868.7946	2316.829	86	.55523	2.069082	.9101282
32	.02472	816.4787	2050.897	87	.57425	1.609373	.7210950
33	.02629	767.2638	1815.372	88	.59301	1.234815	.5649640
34	.02797	720.9288	1606.758	89	.61149	.9335976	.4373028
35	.02981	677.2650	1422.024	90	.62968	.6947238	.3340439
36	.03178	636.0790	1258.409	91	.64719	.5082295	.2513161
37	.03391	597.2078	1113.510	92	.66360	.3652453	.1858344
38	.03622	560.4881	985.2105	93	.67890	.2577753	.1349542
39	.03873	525.7681	871.5989	94	.69330	.1786026	.09624239
40	.04146	492.9081	771.0126	95	.70713	.1214057	.06741142
41	.04445	461.7700	681.9666	96	.72028	.08089310	.04631024
42	.04770	432.2299	603.1317	97	.73254	.05280418	.03115403
43	.05123	404.1827	533.3338	98	.74413	.03375740	.02052346
44	.05506	377.5377	471.5353	99	.75555	.02111592	.01324988
45	.05917	352.2251	416.8015	100	.76676	.01290251	.008367583
46	.06356	328.1891	368.3315	101	.77791	.007686602	.005162435
47	.06823	305.3826	325.3973	102	.78894	.004454435	.003103424
48	.07320	283.7639	287.3779	103	.79994	.002504792	.001813704
49	.07849	263.2892	253.7121	104	.81183	.001360948	.001030794
50	.08413	243.9138	223.9113	105	.82340	.0007107075	.0005630962
51	.09013	225.5929	197.5316	106	.83866	.0003532844	.0002995192
52	.09647	208.2894	174.1755	107	.85751	.0001626320	.0001517321
53	.10315	191.9709	153.5005	108	.88812	.00006472347	.00007398287
54	.11019	176.6051	135.2016	109	.94326	.00001593528	.00003378758



**Table C (13.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 13.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01250	6091.230	100000.0	55	.11522	142.3803	107.9629
1	.00420	5281.870	87667.26	56	.12292	130.3335	94.80393
2	.00398	4943.616	77525.26	57	.13102	119.0571	83.18906
3	.00398	4653.103	68573.16	58	.13948	108.5209	72.93682
4	.00410	4392.387	60661.52	59	.14826	98.69821	63.88782
5	.00431	4152.426	53666.47	60	.15737	89.56314	55.90458
6	.00458	3928.042	47479.49	61	.16684	81.08777	48.86752
7	.00492	3715.995	42007.04	62	.17673	73.24067	42.67130
8	.00531	3513.988	37165.72	63	.18708	65.98858	37.21912
9	.00579	3320.133	32883.36	64	.19787	59.29933	32.42338
10	.00636	3132.490	29095.31	65	.20912	53.14213	28.20799
11	.00701	2949.735	25743.89	66	.22088	47.48624	24.50669
12	.00775	2771.167	22778.52	67	.23324	42.30031	21.26090
13	.00854	2596.847	20153.69	68	.24618	37.55406	18.41570
14	.00930	2427.889	17829.34	69	.25969	33.21979	15.92265
15	.01002	2265.926	15770.82	70	.27367	29.27243	13.73870
16	.01066	2112.552	13947.71	71	.28806	25.68914	11.82657
17	.01124	1968.916	12333.59	72	.30281	22.44838	10.15432
18	.01175	1835.541	10904.93	73	.31788	19.52919	8.693901
19	.01227	1712.319	9641.063	74	.33335	16.91037	7.421886
20	.01280	1598.633	8523.323	75	.34932	14.57001	6.316927
21	.01337	1493.693	7534.930	76	.36589	12.48618	5.359561
22	.01397	1396.797	6660.808	77	.38307	10.63770	4.531666
23	.01460	1307.296	5887.904	78	.40086	9.004661	3.817025
24	.01530	1224.493	5204.574	79	.41914	7.568788	3.200940
25	.01608	1147.698	4600.495	80	.43772	6.313495	2.670533
26	.01693	1076.290	4066.441	81	.45643	5.223532	2.214982
27	.01790	1009.694	3594.378	82	.47516	4.284407	1.825216
28	.01895	947.4245	3176.981	83	.49388	3.481967	1.493497
29	.02009	889.1161	2807.934	84	.51277	2.802111	1.213214
30	.02132	834.4560	2481.600	85	.53196	2.230927	.9780240
31	.02263	783.1904	2193.029	86	.55126	1.755384	.7815180
32	.02404	735.0878	1937.871	87	.57035	1.363709	.6181012
33	.02556	689.9156	1712.290	88	.58919	1.045032	.4834132
34	.02720	647.4599	1512.839	89	.60776	.7891160	.3735173
35	.02898	607.5195	1336.534	90	.62604	.5864573	.2848148
36	.03090	569.9082	1180.661	91	.64366	.4284649	.2138997
37	.03298	534.4689	1042.866	92	.66017	.3075098	.1578871
38	.03524	501.0447	921.0728	93	.67557	.2167325	.1144557
39	.03768	469.4902	813.4152	94	.69006	.1499582	.08147945
40	.04035	439.6717	718.2700	95	.70399	.1017919	.05696995
41	.04327	411.4574	634.1909	96	.71724	.06772822	.03906789
42	.04646	384.7294	559.8861	97	.72959	.04414728	.02623541
43	.04992	359.3873	494.2166	98	.74126	.02818244	.01725261
44	.05368	335.3446	436.1773	99	.75277	.01760321	.01111852
45	.05770	312.5345	384.8654	100	.76408	.01074059	.007009155
46	.06202	290.9034	339.5072	101	.77532	.006389411	.004316690
47	.06660	270.4056	299.4021	102	.78645	.003697386	.002590407
48	.07149	251.0007	263.9519	103	.79755	.002076145	.001511207
49	.07669	232.6467	232.6180	104	.80954	.001126485	.0008573541
50	.08224	215.3006	204.9315	105	.82121	.0005874878	.0004675214
51	.08815	198.9197	180.4679	106	.83662	.0002916795	.0002482414
52	.09439	183.4684	158.8478	107	.85566	.0001341317	.0001255330
53	.10098	168.9155	139.7445	108	.88662	.00005333879	.00006110012
54	.10792	155.2300	122.8676	109	.94248	.00001312622	.00002785471

**Table C (13.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 13.2 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01240	5789.869	100000.0	55	.11294	125.0770	97.95702
1	.00410	4990.577	87512.37	56	.12054	114.3706	85.86561
2	.00387	4661.948	77251.56	57	.12853	104.3620	75.21270
3	.00386	4380.903	68210.34	58	.13689	95.02270	65.82696
4	.00397	4129.506	60233.95	59	.14558	86.32734	57.55818
5	.00418	3898.721	53194.06	60	.15459	78.25154	50.27689
6	.00444	3683.377	46978.39	61	.16395	70.76908	43.87057
7	.00477	3480.244	41490.27	62	.17375	63.85069	38.24027
8	.00515	3287.027	36643.65	63	.18400	57.46556	33.29531
9	.00561	3101.849	32364.16	64	.19469	51.58398	28.95392
10	.00617	2922.787	28585.33	65	.20584	46.17756	25.14509
11	.00682	2748.527	25247.97	66	.21751	41.21804	21.80709
12	.00754	2578.374	22300.24	67	.22977	36.67675	18.88543
13	.00831	2412.381	19695.67	68	.24263	32.52605	16.32922
14	.00907	2251.627	17393.36	69	.25605	28.74069	14.09368
15	.00977	2097.696	15358.00	70	.26996	25.29781	12.13911
16	.01040	1952.129	13558.61	71	.28427	22.17666	10.43115
17	.01096	1816.030	11968.34	72	.29895	19.35763	8.940384
18	.01147	1689.887	10563.29	73	.31396	16.82176	7.641030
19	.01196	1573.580	9322.519	74	.32938	14.54989	6.511537
20	.01248	1466.495	8227.148	75	.34530	12.52236	5.532318
21	.01303	1367.853	7260.250	76	.36183	10.71952	4.685570
22	.01361	1276.962	6406.654	77	.37898	9.122447	3.954788
23	.01422	1193.185	5653.236	78	.39675	7.713414	3.325235
24	.01489	1115.839	4988.311	79	.41502	6.476156	2.783600
25	.01565	1044.252	4401.543	80	.43360	5.395948	2.318244
26	.01648	977.8203	3883.711	81	.45231	4.459274	1.919391
27	.01742	915.9840	3426.796	82	.47106	3.653322	1.578846
28	.01844	858.2737	3023.508	83	.48982	2.965617	1.289619
29	.01955	804.3332	2667.568	84	.50874	2.383772	1.045747
30	.02074	753.8589	2353.381	85	.52798	1.895609	.8415326
31	.02201	706.6040	2076.046	86	.54734	1.489750	.6712626
32	.02338	662.3436	1831.257	87	.56650	1.155933	.5299623
33	.02487	620.8526	1615.228	88	.58542	.8847140	.4137481
34	.02646	581.9245	1424.562	89	.60408	.6672178	.3191245
35	.02820	545.3650	1256.321	90	.62246	.4952291	.2429093
36	.03007	510.9950	1107.842	91	.64017	.3613401	.1821057
37	.03209	478.6632	976.8169	92	.65678	.2589875	.1341813
38	.03430	448.2192	861.2131	93	.67227	.1822855	.09709906
39	.03669	419.5234	759.2083	94	.68686	.1259500	.06900136
40	.03930	392.4481	669.2192	95	.70088	.08537552	.04816010
41	.04215	366.8676	589.8379	96	.71422	.05672494	.03296808
42	.04527	342.6695	519.8097	97	.72666	.03692209	.02210006
43	.04866	319.7582	458.0301	98	.73842	.02353613	.01450750
44	.05235	298.0514	403.5263	99	.75002	.01467983	.009332898
45	.05630	277.4849	355.4263	100	.76142	.008943949	.005873099
46	.06053	258.0073	312.9837	101	.77275	.005312944	.003610643
47	.06504	239.5745	275.5241	102	.78397	.003070050	.002162887
48	.06984	222.1476	242.4720	103	.79517	.001721442	.001259568
49	.07495	205.6861	213.3105	104	.80726	.0009327357	.0007133291
50	.08042	190.1489	187.5900	105	.81904	.0004857982	.0003882963
51	.08624	175.4954	164.9046	106	.83459	.0002408998	.0002058107
52	.09239	161.6913	144.8925	107	.85382	.0001106639	.0001038924
53	.09888	148.7068	127.2423	108	.88513	.00004397175	.00005047773
54	.10572	136.5120	111.6777	109	.94170	.00001081606	.00002297145

**Table C (13.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 13.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01230	5511.029	100000.0	55	.11072	109.9316	88.89371
1	.00400	4721.277	87358.02	56	.11823	100.4121	77.78362
2	.00376	4401.743	76979.31	57	.12613	91.52486	68.01323
3	.00375	4129.641	67850.07	58	.13439	83.24284	59.42092
4	.00386	3887.036	59810.14	59	.14298	75.54217	51.86519
5	.00405	3664.902	52726.63	60	.15189	68.39981	45.22418
6	.00430	3458.077	46483.45	61	.16115	61.79121	39.39209
7	.00462	3263.335	40980.74	62	.17085	55.68913	34.27599
8	.00499	3078.389	36129.81	63	.18100	50.06508	29.79103
9	.00545	2901.371	31854.05	64	.19159	44.89161	25.86088
10	.00600	2730.373	28085.16	65	.20265	40.14257	22.41932
11	.00663	2564.094	24762.44	66	.21422	35.79202	19.40887
12	.00735	2401.844	21832.83	67	.22640	31.81375	16.77887
13	.00810	2243.665	19248.84	68	.23917	28.18252	14.48221
14	.00885	2090.607	16968.79	69	.25251	24.87533	12.47749
15	.00954	1944.205	14956.68	70	.26633	21.87139	10.72810
16	.01015	1805.949	13181.02	71	.28057	19.15178	9.202407
17	.01070	1676.896	11614.51	72	.29519	16.69874	7.873340
18	.01119	1557.506	10232.93	73	.31013	14.49508	6.717197
19	.01167	1447.645	9015.033	74	.32549	12.52354	5.714169
20	.01217	1346.702	7941.759	75	.34136	10.76642	4.846297
21	.01271	1253.911	6996.042	76	.35784	9.206151	4.097309
22	.01326	1168.589	6162.621	77	.37496	7.825829	3.452175
23	.01386	1090.111	5428.311	78	.39271	6.609668	2.897513
24	.01451	1017.808	4781.394	79	.41096	5.543201	2.421271
25	.01524	951.0272	4211.524	80	.42954	4.613355	2.012931
26	.01604	889.1783	3709.493	81	.44827	3.808151	1.663668
27	.01696	831.7195	3267.302	82	.46703	3.116264	1.366080
28	.01795	778.1952	2877.700	83	.48581	2.526698	1.113862
29	.01903	728.2591	2534.447	84	.50477	2.028576	.9016336
30	.02019	681.6166	2231.996	85	.52406	1.611235	.7242818
31	.02143	638.0276	1965.493	86	.54348	1.264737	.5767166
32	.02276	597.2740	1730.682	87	.56270	.9801433	.4545152
33	.02420	559.1379	1523.825	88	.58170	.7492410	.3542197
34	.02576	523.4199	1341.578	89	.60044	.5643381	.2727284
35	.02745	489.9327	1181.051	90	.61891	.4183318	.2072276
36	.02928	458.5041	1039.631	91	.63672	.3048329	.1550817
37	.03125	428.9883	915.0566	92	.65342	.2181943	.1140676
38	.03340	401.2410	805.3391	93	.66901	.1533647	.08239838
39	.03573	375.1288	708.7000	94	.68369	.1058209	.05845136
40	.03828	350.5293	623.5959	95	.69781	.07163066	.04072469
41	.04108	327.3228	548.6570	96	.71123	.04752523	.02782898
42	.04413	305.4024	482.6653	97	.72376	.03088976	.01862218
43	.04746	284.6769	424.5502	98	.73561	.01966246	.01220290
44	.05107	265.0679	373.3707	99	.74730	.01224608	.007836469
45	.05495	246.5142	328.2852	100	.75878	.007450370	.004922713
46	.05911	228.9662	288.5738	101	.77021	.004419338	.003021031
47	.06353	212.3817	253.5876	102	.78152	.002550022	.001806499
48	.06826	196.7230	222.7735	103	.79280	.001427826	.001050169
49	.07329	181.9514	195.6354	104	.80501	.0007725739	.0005936913
50	.07867	168.0276	171.7427	105	.81688	.0004018477	.0003226022
51	.08440	154.9127	150.7075	106	.83257	.0001990287	.0001706890
52	.09046	142.5743	132.1848	107	.85199	.00009133325	.00008601108
53	.09686	130.9836	115.8778	108	.88364	.00003626210	.00004171613
54	.10361	120.1122	101.5239	109	.94092	.000008915534	.00001895073

**Table C (13.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 13.6 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01221	5252.653	100000.0	55	.10859	96.66799	80.68277
1	.00391	4471.950	87204.23	56	.11599	88.20018	70.47460
2	.00366	4161.025	76708.49	57	.12380	80.30517	61.51381
3	.00365	3897.378	67492.34	58	.13197	72.95761	53.64797
4	.00375	3663.079	59390.05	59	.14046	66.13496	46.74387
5	.00393	3449.112	52264.12	60	.14927	59.81553	40.68686
6	.00418	3250.321	45994.58	61	.15844	53.97634	35.37750
7	.00449	3063.489	40478.36	62	.16803	48.59210	30.72860
8	.00485	2886.334	35624.07	63	.17809	43.63643	26.66080
9	.00529	2716.997	31352.86	64	.18859	39.08404	23.10285
10	.00583	2553.586	27594.60	65	.19955	34.91085	19.99306
11	.00645	2394.813	24287.09	66	.21102	31.09306	17.27794
12	.00716	2239.991	21376.02	67	.22311	27.60669	14.91040
13	.00790	2089.156	18812.91	68	.23579	24.42875	12.84683
14	.00864	1943.325	16555.29	69	.24905	21.53829	11.04900
15	.00932	1803.988	14566.53	70	.26279	18.91636	9.483167
16	.00992	1672.584	12814.59	71	.27696	16.54581	8.120201
17	.01045	1550.127	11271.75	72	.29150	14.41050	6.935201
18	.01093	1437.049	9913.451	73	.30638	12.49487	5.906401
19	.01140	1333.203	8718.205	74	.32168	10.78335	5.015596
20	.01188	1237.982	7666.748	75	.33750	9.260065	4.246335
21	.01240	1150.631	6741.889	76	.35394	7.909277	3.583750
22	.01294	1070.480	5928.289	77	.37103	6.715894	3.014162
23	.01351	996.9116	5212.707	78	.38874	5.665858	2.525421
24	.01415	929.2748	4583.401	79	.40698	4.746306	2.106621
25	.01485	866.9311	4030.021	80	.42556	3.945631	1.748263
26	.01563	809.3077	3543.377	81	.44429	3.253220	1.442379
27	.01652	755.8783	3115.493	82	.46307	2.659064	1.182289
28	.01748	706.2008	2739.162	83	.48187	2.153472	.9623067
29	.01853	659.9392	2408.187	84	.50086	1.726889	.7775831
30	.01966	616.8074	2117.069	85	.52019	1.369982	.6235324
31	.02087	576.5722	1861.006	86	.53966	1.074071	.4956198
32	.02217	539.0218	1635.793	87	.55895	.8313642	.3899144
33	.02357	503.9456	1437.742	88	.57802	.6347237	.3033391
34	.02509	471.1511	1263.562	89	.59685	.4774803	.2331421
35	.02674	440.4580	1110.411	90	.61540	.3534922	.1768368
36	.02852	411.7004	975.7293	91	.63330	.2572478	.1321053
37	.03044	384.7382	857.2998	92	.65010	.1838876	.09699667
38	.03254	359.4331	753.1791	93	.66578	.1290753	.06994359
39	.03482	335.6573	661.6322	94	.68055	.08893842	.04952889
40	.03732	313.2939	581.1553	95	.69476	.06011867	.03444740
41	.04005	292.2289	510.4164	96	.70828	.03983084	.02349799
42	.04304	272.3603	448.2336	97	.72089	.02585165	.01569635
43	.04630	253.6015	393.5701	98	.73282	.01643185	.01026753
44	.04985	235.8779	345.5159	99	.74459	.01021926	.006582002
45	.05365	219.1308	303.2591	100	.75616	.006208304	.004127403
46	.05774	203.3129	266.1057	101	.76768	.003677276	.002528496
47	.06209	188.3835	233.4318	102	.77908	.002118799	.001509314
48	.06673	174.3065	204.7058	103	.79046	.001184692	.0008758618
49	.07168	161.0445	179.4522	104	.80276	.0006401317	.0004942787
50	.07698	148.5604	157.2586	105	.81474	.0003325179	.0002681101
51	.08262	136.8170	137.7545	106	.83057	.0001644913	.0001416075
52	.08860	125.7834	120.6110	107	.85017	.00007540498	.00007123112
53	.09491	115.4321	105.5457	108	.88216	.00002991440	.00003448690
54	.10156	105.7360	92.30887	109	.94014	.000007351462	.00001563907

**Table C (13.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 13.8 Percent**

Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01212	5012.897	100000.0	55	.10652	85.04657	73.24275
1	.00382	4240.789	87050.97	56	.11383	77.51090	63.86347
2	.00357	3938.021	76439.10	57	.12154	70.49434	55.64531
3	.00355	3682.378	67137.12	58	.12962	63.97305	48.44459
4	.00364	3455.935	58973.65	59	.13801	57.92578	42.13595
5	.00382	3249.686	51806.47	60	.14673	52.33217	36.61156
6	.00406	3058.483	45511.70	61	.15580	47.17072	31.77806
7	.00436	2879.114	39983.00	62	.16530	42.41797	27.55365
8	.00471	2709.305	35126.27	63	.17525	38.04955	23.86412
9	.00514	2547.207	30860.42	64	.18566	34.04212	20.64305
10	.00567	2390.943	27113.45	65	.19652	30.37356	17.83298
11	.00628	2239.236	23821.67	66	.20791	27.02202	15.38412
12	.00698	2091.405	20929.54	67	.21990	23.96560	13.25274
13	.00771	1947.478	18387.60	68	.23250	21.18335	11.39852
14	.00843	1808.441	16152.58	69	.24567	18.65618	9.786151
15	.00910	1675.740	14187.21	70	.25934	16.36689	8.384521
16	.00969	1550.765	12458.96	71	.27343	14.29986	7.166840
17	.01022	1434.489	10939.68	72	.28790	12.44047	6.110209
18	.01068	1327.316	9604.485	73	.30271	10.77465	5.194646
19	.01113	1229.089	8431.646	74	.31795	9.288361	4.403436
20	.01161	1139.204	7401.719	75	.33372	7.967346	3.721512
21	.01211	1056.917	6497.392	76	.35011	6.797522	3.135299
22	.01263	981.5693	5703.256	77	.36716	5.765421	2.632351
23	.01319	912.5560	5006.024	78	.38485	4.858520	2.201644
24	.01380	849.2391	4393.934	79	.40308	4.065385	1.833310
25	.01448	790.9972	3856.640	80	.42164	3.375715	1.518771
26	.01524	737.2730	3384.973	81	.44038	2.780106	1.250837
27	.01610	687.5556	2970.986	82	.45916	2.269713	1.023484
28	.01704	641.4166	2607.520	83	.47799	1.835996	.8315862
29	.01806	598.5296	2288.422	84	.49701	1.470563	.6707747
30	.01916	558.6170	2008.247	85	.51638	1.165242	.5369390
31	.02034	521.4523	1762.244	86	.53591	.9124521	.4260402
32	.02160	486.8303	1546.260	87	.55526	.7054031	.3345857
33	.02297	454.5473	1356.661	88	.57439	.5378881	.2598379
34	.02445	424.4174	1190.208	89	.59330	.4041247	.1993567
35	.02606	396.2671	1044.110	90	.61194	.2988012	.1509451
36	.02779	369.9369	915.8574	91	.62993	.2171627	.1125648
37	.02967	345.2922	803.2806	92	.64682	.1550262	.08250404
38	.03172	322.2002	704.4803	93	.66258	.1086688	.05938850
39	.03395	300.5388	617.7651	94	.67744	.07477412	.04198065
40	.03639	280.1963	541.6702	95	.69174	.05047357	.02914627
41	.03907	261.0640	474.9014	96	.70534	.03339330	.01984693
42	.04200	243.0451	416.3124	97	.71804	.02164248	.01323419
43	.04520	226.0570	364.8993	98	.73006	.01373664	.008641729
44	.04867	210.0287	319.7828	99	.74191	.008530748	.005530047
45	.05241	194.9043	280.1799	100	.75357	.005175044	.003461655
46	.05643	180.6385	245.4219	101	.76517	.003060846	.002116924
47	.06070	167.1921	214.9094	102	.77666	.001761093	.001261417
48	.06527	154.5305	188.1315	103	.78813	.0009832935	.0007307196
49	.07013	142.6182	164.6328	104	.80054	.0005305740	.0004116452
50	.07535	131.4193	144.0184	105	.81260	.0002752428	.0002228951
51	.08091	120.8990	125.9346	106	.82857	.0001359933	.0001175194
52	.08680	111.0276	110.0684	107	.84835	.00006227571	.00005901049
53	.09302	101.7789	96.15067	108	.88068	.00002468625	.00002852001
54	.09958	93.12715	83.94429	109	.93937	.000006063841	.00001291048

**Table C (14.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 14.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R - Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R - Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01203	4790.107	100000.0	55	.10451	74.85882	66.50009
1	.00374	4026.173	86898.25	56	.11174	68.14979	57.88253
2	.00348	3731.143	76171.13	57	.11936	61.91128	50.34554
3	.00345	3483.086	66784.38	58	.12734	56.12090	43.75374
4	.00354	3264.082	58560.88	59	.13564	50.75869	37.98919
5	.00371	3065.134	51353.62	60	.14426	45.80551	32.95057
6	.00394	2881.103	45034.73	61	.15324	41.24132	28.55021
7	.00423	2708.785	39494.56	62	.16264	37.04434	24.71147
8	.00458	2545.911	34636.29	63	.17250	33.19207	21.36497
9	.00500	2390.642	30376.56	64	.18281	29.66303	18.44881
10	.00552	2241.116	26641.52	65	.19358	26.43685	15.90946
11	.00612	2096.069	23365.97	66	.20487	23.49352	13.70067
12	.00681	1954.824	20493.14	67	.21678	20.81305	11.78182
13	.00753	1817.401	17972.62	68	.22929	18.37633	10.11562
14	.00824	1684.758	15760.34	69	.24237	16.16601	8.669484
15	.00890	1558.297	13818.42	70	.25596	14.16644	7.414758
16	.00948	1439.360	12113.80	71	.26998	12.36345	6.326796
17	.00999	1328.883	10617.95	72	.28438	10.74377	5.384552
18	.01044	1227.240	9305.667	73	.29913	9.294683	4.569692
19	.01088	1134.266	8154.985	74	.31430	8.003544	3.866875
20	.01134	1049.361	7146.293	75	.33001	6.857557	3.262310
21	.01183	971.7929	6262.167	76	.34636	5.844117	2.743609
22	.01233	900.9129	5487.139	77	.36337	4.951207	2.299453
23	.01287	836.1281	4807.877	78	.38103	4.167675	1.919841
24	.01347	776.8150	4212.611	79	.39924	3.483356	1.595847
25	.01413	722.3678	3691.003	80	.41779	2.889110	1.319730
26	.01487	672.2448	3233.909	81	.43653	2.376606	1.085003
27	.01571	625.9503	2833.419	82	.45532	1.938028	.8862350
28	.01662	583.0688	2482.420	83	.47416	1.565850	.7188071
29	.01762	543.2836	2174.809	84	.49321	1.252703	.5787875
30	.01869	506.3253	1905.195	85	.51262	.9914303	.4624927
31	.01983	471.9743	1668.882	86	.53220	.7754101	.3663261
32	.02106	440.0314	1461.772	87	.55161	.5987246	.2871852
33	.02240	410.2999	1280.283	88	.57081	.4559766	.2226356
34	.02383	382.6005	1121.230	89	.58979	.3421516	.1705141
35	.02541	356.7662	981.8739	90	.60851	.2526551	.1288801
36	.02710	332.6436	859.7549	91	.62659	.1833842	.09594161
37	.02893	310.1034	752.7512	92	.64357	.1307377	.07019675
38	.03094	289.0184	659.0077	93	.65942	.09151863	.05044075
39	.03312	269.2717	576.8759	94	.67437	.06288639	.03559309
40	.03550	250.7568	504.9303	95	.68875	.04238990	.02466818
41	.03812	233.3701	441.9135	96	.70244	.02800549	.01676814
42	.04100	217.0195	386.7146	97	.71522	.01812467	.01116160
43	.04413	201.6266	338.3621	98	.72732	.01148733	.007275568
44	.04754	187.1238	296.0064	99	.73926	.007123608	.004647640
45	.05121	173.4577	258.8931	100	.75099	.004315198	.002904189
46	.05516	160.5850	226.3780	101	.76268	.002548606	.001772898
47	.05936	148.4682	197.8853	102	.77426	.001464270	.001054568
48	.06385	137.0741	172.9248	103	.78582	.0008164080	.0006098233
49	.06864	126.3687	151.0600	104	.79832	.0004399156	.0003429366
50	.07378	116.3181	131.9132	105	.81049	.0002279103	.0001853654
51	.07926	106.8891	115.1471	106	.82659	.0001124707	.00009756073
52	.08506	98.05335	100.4634	107	.84655	.00005144989	.00004890262
53	.09120	89.78602	87.60625	108	.87922	.00002037873	.00002359337
54	.09767	82.06264	76.35041	109	.93860	.000005003444	.00001066154

**Table C (14.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 14.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01195	4582.797	100000.0	55	.10258	65.92340	60.38837
1	.00366	3826.647	86746.06	56	.10971	59.94777	52.47076
2	.00340	3538.965	75904.56	57	.11724	54.39870	45.55852
3	.00337	3298.105	66434.11	58	.12513	49.25519	39.52415
4	.00344	3086.153	58151.73	59	.13334	44.49848	34.25675
5	.00361	2894.121	50905.51	60	.14187	40.11065	29.66114
6	.00383	2716.878	44563.58	61	.15075	36.07300	25.65506
7	.00412	2551.226	39012.92	62	.16006	32.36535	22.16669
8	.00445	2394.906	34153.98	63	.16982	28.96694	19.13125
9	.00487	2246.085	29901.11	64	.18004	25.85799	16.49104
10	.00538	2102.919	26178.60	65	.19071	23.01979	14.19627
11	.00597	1964.154	22919.75	66	.20191	20.43400	12.20391
12	.00664	1829.120	20066.59	67	.21373	18.08237	10.47631
13	.00736	1697.828	17567.70	68	.22615	15.94751	8.978987
14	.00806	1571.208	15378.29	69	.23915	14.01363	7.681868
15	.00871	1450.619	13459.83	70	.25266	12.26650	6.558572
16	.00928	1337.360	11778.78	71	.26660	10.69326	5.586437
17	.00978	1232.326	10306.22	72	.28093	9.281907	4.746128
18	.01022	1135.868	9016.645	73	.29561	8.020931	4.020828
19	.01065	1047.810	7887.864	74	.31073	6.898944	3.396467
20	.01109	967.5577	6900.106	75	.32638	5.904463	2.860430
21	.01157	894.3901	6035.849	76	.34268	5.026212	2.401414
22	.01205	827.6695	5279.568	77	.35965	4.253469	2.009130
23	.01258	766.8142	4617.900	78	.37728	3.576303	1.674509
24	.01315	711.2149	4039.069	79	.39546	2.985682	1.389480
25	.01380	660.2816	3532.751	80	.41401	2.473493	1.147057
26	.01451	613.4876	3089.835	81	.43274	2.032358	.9413902
27	.01533	570.3519	2702.445	82	.45154	1.655371	.7675845
28	.01622	530.4717	2363.525	83	.47040	1.335901	.6214818
29	.01719	493.5399	2067.020	84	.48947	1.067474	.4995442
30	.01823	459.2951	1807.598	85	.50891	.8438245	.3984725
31	.01935	427.5243	1580.618	86	.52854	.6591683	.3150650
32	.02055	398.0343	1382.037	87	.54800	.5083465	.2465660
33	.02185	370.6354	1208.327	88	.56727	.3866660	.1908114
34	.02325	345.1546	1056.361	89	.58632	.2897772	.1458844
35	.02478	321.4311	923.4467	90	.60513	.2137058	.1100711
36	.02644	299.3177	807.1784	91	.62330	.1549106	.08179618
37	.02823	278.6900	705.4807	92	.64036	.1102908	.05974228
38	.03019	259.4263	616.5423	93	.65629	.07710047	.04285338
39	.03232	241.4147	538.7577	94	.67132	.05290600	.03018617
40	.03465	224.5536	470.7402	95	.68579	.03561262	.02088421
41	.03722	208.7445	411.2689	96	.69956	.02349474	.01417113
42	.04003	193.8997	359.2675	97	.71243	.01518367	.009416398
43	.04311	179.9447	313.7964	98	.72460	.009609526	.006127230
44	.04646	166.8152	274.0350	99	.73662	.005950555	.003907226
45	.05006	154.4605	239.2567	100	.74844	.003599418	.002437247
46	.05394	142.8390	208.8414	101	.76022	.002122801	.001485242
47	.05807	131.9149	182.2362	102	.77188	.001217883	.0008819149
48	.06249	121.6564	158.9707	103	.78352	.0006780744	.0005090905
49	.06721	112.0311	138.6271	104	.79613	.0003648708	.0002857877
50	.07226	103.0067	120.8442	105	.80838	.0001887810	.0001542045
51	.07766	94.55173	105.3002	106	.82462	.00009304811	.00008101814
52	.08338	86.63943	91.71129	107	.84476	.00004252033	.00004053948
53	.08943	79.24604	79.83415	108	.87776	.00001682851	.00001952427
54	.09582	72.34839	69.45503	109	.93783	.000004129876	.000008807316

**Table C (14.4)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 14.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01187	43896.32	1000000	55	.10070	580.8246	548.4761
1	.00358	36409.03	865944.1	56	.10775	527.5781	475.7314
2	.00332	33602.07	756394.0	57	.11519	478.1994	412.3387
3	.00328	31261.83	660862.9	58	.12299	432.4915	357.0977
4	.00335	29209.22	577461.4	59	.13111	390.2786	308.9661
5	.00351	27354.47	504620.8	60	.13954	351.3930	267.0500
6	.00373	25646.34	440981.7	61	.14833	315.6605	230.5780
7	.00400	24052.93	385379.9	62	.15754	282.8941	198.8776
8	.00433	22551.71	336792.1	63	.16722	252.9025	171.3438
9	.00474	21124.46	294339.1	64	.17734	225.5035	147.4393
10	.00524	19752.88	257245.2	65	.18792	200.5254	126.7008
11	.00582	18424.56	224828.2	66	.19903	177.8003	108.7287
12	.00649	17132.84	196496.3	67	.21076	157.1616	93.17379
13	.00719	15877.76	171726.0	68	.22309	138.4509	79.71733
14	.00789	14668.34	150061.5	69	.23601	121.5247	68.08200
15	.00853	13517.79	131111.5	70	.24944	106.2539	58.02496
16	.00908	12438.62	114535.9	71	.26330	92.52159	49.33789
17	.00957	11439.44	100041.6	72	.27756	80.21911	41.84322
18	.01000	10523.51	87370.81	73	.29217	69.24255	35.38680
19	.01042	9688.974	76299.36	74	.30722	59.48933	29.83962
20	.01085	8929.957	66628.09	75	.32282	50.85642	25.08634
21	.01131	8239.358	58180.85	76	.33907	43.24298	21.02389
22	.01179	7610.908	50801.92	77	.35599	36.55332	17.55877
23	.01229	7038.902	44357.43	78	.37359	30.69904	14.60877
24	.01285	6517.389	38729.62	79	.39175	25.59988	12.10093
25	.01348	6040.622	33815.44	80	.41029	21.18385	9.972210
26	.01417	5603.479	29524.15	81	.42901	17.38561	8.169888
27	.01497	5201.298	25777.40	82	.44782	14.14413	6.649863
28	.01584	4830.173	22505.17	83	.46669	11.40100	5.374709
29	.01678	4487.123	19647.49	84	.48578	9.099351	4.312614
30	.01780	4169.618	17151.59	85	.50526	7.184316	3.434038
31	.01889	3875.589	14971.64	86	.52493	5.605366	2.710485
32	.02005	3603.167	13067.79	87	.54445	4.317528	2.117483
33	.02133	3350.518	11405.31	88	.56378	3.279982	1.635805
34	.02269	3115.976	9953.480	89	.58290	2.455002	1.248464
35	.02419	2897.994	8685.896	90	.60178	1.808199	.9403300
36	.02580	2695.157	7579.009	91	.62003	1.309007	.6975579
37	.02755	2506.272	6612.536	92	.63718	.9307214	.5085915
38	.02947	2330.173	5768.806	93	.65320	.6497505	.3641770
39	.03155	2165.791	5032.185	94	.66831	.4452414	.2560799
40	.03383	2012.156	4389.191	95	.68286	.2992872	.1768584
41	.03635	1868.331	3827.976	96	.69672	.1971700	.1197987
42	.03911	1733.482	3338.115	97	.70966	.1272410	.07946438
43	.04213	1606.901	2910.525	98	.72191	.08041340	.05161690
44	.04542	1487.977	2537.287	99	.73401	.04972319	.03285764
45	.04896	1376.228	2211.402	100	.74591	.03003366	.02046009
46	.05277	1271.256	1926.905	101	.75777	.01768727	.01244644
47	.05683	1172.720	1678.489	102	.76952	.01013293	.007377594
48	.06118	1080.315	1461.642	103	.78124	.005633690	.004251314
49	.06582	993.7316	1272.366	104	.79394	.003027294	.002382384
50	.07080	912.6645	1107.209	105	.80629	.001564223	.001283233
51	.07612	836.8151	963.1043	106	.82267	.0007700550	.0006730242
52	.08176	765.9293	837.3499	107	.84298	.0003515239	.0003361759
53	.08773	699.7817	727.6339	108	.87630	.0001390146	.0001616231
54	.09403	638.1527	631.9286	109	.93706	.00003409974	.00007278003



**Table C (14.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 14.6 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01180	42094.10	1000000	55	.09889	511.9853	498.2360
1	.00351	34677.62	864432.8	56	.10585	464.5196	431.4005
2	.00325	31937.15	753756.1	57	.11320	420.5615	373.2625
3	.00320	29661.91	657408.9	58	.12091	379.9268	322.6924
4	.00327	27672.86	573440.8	59	.12894	342.4505	278.7108
5	.00342	25880.33	500232.8	60	.13728	307.9759	240.4789
6	.00363	24233.17	436384.1	61	.14598	276.3409	207.2734
7	.00390	22699.56	380696.5	62	.15510	247.3725	178.4650
8	.00422	21257.03	332118.6	63	.16468	220.8943	153.4889
9	.00462	19887.46	289748.1	64	.17471	196.7388	131.8449
10	.00511	18572.69	252790.8	65	.18520	174.7483	113.1021
11	.00568	17300.45	220549.6	66	.19622	154.7691	96.88960
12	.00634	16064.10	192420.5	67	.20786	136.6494	82.88349
13	.00704	14863.65	167870.5	68	.22010	120.2449	70.78943
14	.00772	13707.82	146436.3	69	.23294	105.4252	60.35168
15	.00835	12609.44	127720.8	70	.24629	92.07297	51.34680
16	.00890	11580.59	111379.2	71	.26008	80.08239	43.58333
17	.00938	10629.53	97114.59	72	.27426	69.35496	36.89831
18	.00980	9759.287	84666.52	73	.28880	59.79687	31.15043
19	.01020	8967.929	73808.71	74	.30379	51.31577	26.22149
20	.01062	8249.629	64340.65	75	.31933	43.81924	22.00609
21	.01107	7597.406	56085.37	76	.33553	37.21709	18.41026
22	.01153	7005.099	48886.74	77	.35241	31.42396	15.34909
23	.01202	6467.114	42610.71	78	.36997	26.36116	12.74804
24	.01256	5977.639	37139.58	79	.38811	21.95737	10.54119
25	.01317	5531.078	32370.56	80	.40663	18.14871	8.671694
26	.01385	5122.453	28213.30	81	.42535	14.87734	7.092022
27	.01463	4747.240	24589.92	82	.44416	12.08932	5.762462
28	.01547	4401.656	21430.97	83	.46303	9.733198	4.649345
29	.01639	4082.811	18677.03	84	.48215	7.759020	3.724078
30	.01738	3788.250	16275.96	85	.50166	6.118732	2.960225
31	.01845	3515.969	14182.51	86	.52137	4.768193	2.332427
32	.01958	3264.158	12357.40	87	.54094	3.668193	1.818957
33	.02082	3031.048	10766.47	88	.56033	2.783226	1.402734
34	.02216	2815.031	9379.567	89	.57952	2.080563	1.068713
35	.02362	2614.621	8170.787	90	.59848	1.530445	.8035389
36	.02520	2428.460	7117.100	91	.61681	1.106482	.5950429
37	.02691	2255.401	6198.693	92	.63403	.7856723	.4330903
38	.02878	2094.330	5398.329	93	.65013	.5477441	.3095732
39	.03081	1944.224	4700.797	94	.66532	.3748244	.2173040
40	.03305	1804.158	4092.991	95	.67995	.2516021	.1498164
41	.03552	1673.241	3563.419	96	.69389	.1655211	.1013042
42	.03822	1550.680	3101.990	97	.70691	.1066645	.06707937
43	.04118	1435.804	2699.926	98	.71924	.06731285	.04349605
44	.04441	1328.032	2349.586	99	.73142	.04156272	.02763985
45	.04789	1226.903	2044.236	100	.74339	.02506849	.01718099
46	.05164	1132.041	1778.136	101	.75534	.01474200	.01043343
47	.05564	1043.117	1546.196	102	.76717	.008433533	.006173597
48	.05991	959.8418	1344.090	103	.77898	.004682239	.003551306
49	.06448	881.9206	1167.995	104	.79178	.002512553	.001986635
50	.06939	809.0636	1014.612	105	.80422	.001296535	.001068202
51	.07463	740.9884	881.0186	106	.82072	.0006375018	.0005592678
52	.08019	677.4540	764.6454	107	.84120	.0002907091	.0002788670
53	.08608	618.2468	663.2962	108	.87485	.0001148737	.0001338367
54	.09230	563.1590	575.0478	109	.93630	.00002816506	.00006016246

**Table C (14.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 14.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01173	40410.46	1000000	55	.09713	451.5184	452.6736
1	.00344	33061.64	862926.8	56	.10400	409.1884	391.2672
2	.00317	30384.52	751132.1	57	.11127	370.0401	337.9480
3	.00312	28171.14	653979.0	58	.11889	333.9008	291.6534
4	.00319	26242.53	569455.1	59	.12683	300.6165	251.4634
5	.00333	24509.10	495890.6	60	.13509	270.0407	216.5912
6	.00353	22919.82	431842.5	61	.14369	242.0226	186.3589
7	.00380	21442.92	376078.1	62	.15272	216.4022	160.1778
8	.00411	20056.00	327517.9	63	.16221	193.0171	137.5210
9	.00450	18741.04	285236.6	64	.17215	171.7132	117.9228
10	.00498	17480.06	248421.2	65	.18255	152.3458	100.9830
11	.00555	16260.86	216359.7	66	.19348	134.7745	86.35695
12	.00620	15076.88	188436.1	67	.20503	118.8606	73.74471
13	.00689	13928.05	164108.0	68	.21719	104.4730	62.87442
14	.00756	12822.85	142904.9	69	.22994	91.49314	53.51034
15	.00818	11773.70	124423.6	70	.24321	79.81451	45.44692
16	.00872	10792.29	108314.8	71	.25692	69.34118	38.50829
17	.00919	9886.531	94278.12	72	.27103	59.98401	32.54490
18	.00960	9059.236	82050.42	73	.28550	51.65831	27.42731
19	.01000	8308.392	71403.50	74	.30043	44.28097	23.04726
20	.01041	7628.234	62135.54	75	.31591	37.76911	19.30845
21	.01084	7011.894	54068.82	76	.33205	32.04206	16.12529
22	.01129	6453.322	47046.91	77	.34889	27.02370	13.42062
23	.01176	5947.033	40935.63	78	.36642	22.64398	11.12695
24	.01229	5487.351	35617.42	79	.38453	18.83952	9.184710
25	.01288	5068.831	30989.78	80	.40303	15.55367	7.542621
26	.01354	4686.631	26962.79	81	.42174	12.73520	6.157879
27	.01430	4336.367	23459.07	82	.44055	10.33646	4.994729
28	.01512	4014.372	20409.77	83	.45943	8.312117	4.022891
29	.01602	3717.845	17756.08	84	.47857	6.618292	3.216682
30	.01699	3444.406	15446.44	85	.49811	5.212902	2.552447
31	.01802	3192.114	13436.24	86	.51786	4.057377	2.007626
32	.01913	2959.218	11686.77	87	.53747	3.117529	1.562931
33	.02034	2744.008	10164.44	88	.55692	2.362471	1.203193
34	.02165	2544.938	8839.661	89	.57617	1.763806	.9150906
35	.02307	2360.578	7687.045	90	.59521	1.295775	.6868352
36	.02462	2189.624	6684.075	91	.61362	.9355941	.5077345
37	.02629	2030.976	5811.405	92	.63092	.6634436	.3689008
38	.02812	1883.568	5052.230	93	.64710	.4619020	.2632311
39	.03011	1746.424	4391.753	94	.66236	.3156468	.1844524
40	.03230	1618.661	3817.244	95	.67707	.2115836	.1269459
41	.03471	1499.430	3317.560	96	.69109	.1389978	.08568984
42	.03737	1387.981	2882.936	97	.70419	.08944472	.05664137
43	.04027	1283.674	2504.893	98	.71659	.05636507	.03666379
44	.04345	1185.958	2176.063	99	.72885	.03475297	.02325765
45	.04687	1094.396	1889.965	100	.74090	.02093107	.01443182
46	.05055	1008.628	1641.083	101	.75292	.01229124	.008748689
47	.05448	928.3411	1424.534	102	.76484	.007021470	.005167693
48	.05869	853.2584	1236.174	103	.77673	.003892769	.002967490
49	.06319	783.1006	1072.345	104	.78962	.002086030	.001657151
50	.06802	717.5926	929.9006	105	.80215	.001075016	.0008894874
51	.07319	656.4674	806.0543	106	.81878	.0005279417	.0004648889
52	.07868	599.4972	698.3643	107	.83944	.0002404957	.0002314031
53	.08449	546.4793	604.7448	108	.87341	.00009495673	.0001108639
54	.09063	497.2175	523.3731	109	.93554	.00002327103	.00004974886

**Table C (15.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 15.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01166	38835.62	1000000	55	.09542	398.3796	411.3465
1	.00338	31551.50	861426.1	56	.10222	360.6143	354.9279
2	.00310	28934.79	748521.7	57	.10940	325.7354	306.0276
3	.00305	26780.35	650572.9	58	.11693	293.5816	263.6464
4	.00311	24909.25	565504.0	59	.12479	264.0088	226.9205
5	.00325	23232.04	491593.4	60	.13295	236.8804	195.1118
6	.00344	21697.73	427355.8	61	.14147	212.0562	167.5857
7	.00370	20274.66	371523.5	62	.15041	189.3884	143.7915
8	.00401	18940.50	322988.8	63	.15981	168.7273	123.2378
9	.00439	17677.31	280802.9	64	.16965	149.9315	105.4914
10	.00486	16467.26	244134.4	65	.17997	132.8683	90.18022
11	.00542	15298.29	212256.4	66	.19080	117.4091	76.98471
12	.00606	14163.88	184540.9	67	.20226	103.4276	65.62693
13	.00674	13063.88	160436.2	68	.21434	90.80454	55.85593
14	.00741	12006.54	139464.5	69	.22701	79.43214	47.45446
15	.00802	11003.90	121217.0	70	.24020	69.21385	40.23349
16	.00855	10067.25	105339.8	71	.25383	60.06268	34.03154
17	.00901	9204.175	91529.21	72	.26787	51.89801	28.71140
18	.00941	8417.281	79519.51	73	.28227	44.64341	24.15454
19	.00980	7704.487	69080.65	74	.29713	38.22409	20.26184
20	.01020	7060.086	60009.64	75	.31255	32.56571	16.94537
21	.01062	6477.326	52128.10	76	.32864	27.59618	14.12717
22	.01105	5950.266	45279.35	77	.34543	23.24758	11.73720
23	.01152	5473.531	39329.16	78	.36293	19.45758	9.714312
24	.01203	5041.579	34160.14	79	.38101	16.16986	8.004703
25	.01261	4649.108	29670.14	80	.39949	13.33416	6.562150
26	.01325	4291.416	25769.75	81	.41819	10.90513	5.348094
27	.01398	3964.250	22382.06	82	.43700	8.840675	4.330358
28	.01479	3664.058	19438.89	83	.45589	7.100852	3.481723
29	.01566	3388.124	16882.02	84	.47504	5.647121	2.779125
30	.01661	3134.145	14660.53	85	.49460	4.442619	2.201409
31	.01762	2900.239	12730.43	86	.51439	3.453646	1.728506
32	.01870	2684.711	11053.61	87	.53405	2.650388	1.343297
33	.01989	2485.913	9597.037	88	.55355	2.005972	1.032314
34	.02116	2302.356	8331.692	89	.57287	1.495756	.7837623
35	.02255	2132.664	7232.710	90	.59197	1.097443	.5872417
36	.02406	1975.588	6278.083	91	.61046	.7913538	.4333562
37	.02569	1830.072	5448.926	92	.62784	.5604113	.3143128
38	.02748	1695.095	4728.865	93	.64409	.3896390	.2238894
39	.02943	1569.727	4103.513	94	.65944	.2658983	.1566119
40	.03158	1453.124	3560.507	95	.67423	.1779879	.1075977
41	.03394	1344.481	3089.048	96	.68832	.1167625	.07250332
42	.03655	1243.084	2679.693	97	.70149	.07502937	.04784168
43	.03940	1148.326	2324.252	98	.71397	.04721328	.03091391
44	.04252	1059.685	2015.624	99	.72630	.02906848	.01957612
45	.04588	976.7442	1747.576	100	.73843	.01748226	.01212623
46	.04950	899.1610	1514.805	101	.75053	.01025129	.007338238
47	.05337	826.6384	1312.632	102	.76253	.005847768	.004327027
48	.05751	758.9113	1137.087	103	.77450	.003237484	.002480425
49	.06194	695.7146	984.6751	104	.78749	.001732488	.001382748
50	.06670	636.7881	852.3911	105	.80010	.0008916403	.0007409089
51	.07180	581.8794	737.5827	106	.81686	.0004373560	.0003865612
52	.07721	530.7730	637.9293	107	.83768	.0001990217	.0001920801
53	.08294	483.2771	551.4507	108	.87197	.00007851913	.00009186439
54	.08900	439.2067	476.4200	109	.93478	.00001923379	.00004115137

**Table C (15.2)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 15.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01159	37360.73	1000000	55	.09377	351.6582	373.8546
1	.00332	30138.56	859930.6	56	.10048	317.9518	322.0182
2	.00304	27579.52	745925.0	57	.10758	286.8644	277.1700
3	.00298	25481.27	647190.3	58	.11503	258.2454	238.3706
4	.00303	23664.97	561587.1	59	.12280	231.9601	204.8094
5	.00317	22041.24	487340.9	60	.13088	207.8811	175.7945
6	.00336	20559.21	422923.5	61	.13931	185.8784	150.7315
7	.00361	19187.28	367031.9	62	.14816	165.8155	129.1058
8	.00391	17903.20	318530.0	63	.15747	147.5545	110.4592
9	.00428	16689.13	276445.7	64	.16722	130.9655	94.38871
10	.00475	15527.38	239929.0	65	.17745	115.9269	80.54893
11	.00530	14406.01	208237.9	66	.18820	102.3212	68.64332
12	.00593	13318.54	180732.8	67	.19957	90.03310	58.41458
13	.00660	12264.78	156852.7	68	.21156	78.95429	49.63109
14	.00726	11252.72	136112.8	69	.22414	68.98690	42.09272
15	.00787	10294.04	118098.4	70	.23725	60.04331	35.62567
16	.00839	9399.660	102451.5	71	.25081	52.04472	30.08169
17	.00884	8576.837	88865.02	72	.26478	44.91822	25.33497
18	.00924	7827.982	77070.86	73	.27911	38.59483	21.27699
19	.00961	7150.951	66837.20	74	.29390	33.00730	17.81704
20	.01000	6540.098	57959.98	75	.30926	28.08896	14.87487
21	.01041	5988.789	50260.23	76	.32530	23.77536	12.37948
22	.01083	5491.189	43581.09	77	.34204	20.00595	10.26732
23	.01128	5042.031	37788.35	78	.35950	16.72522	8.483014
24	.01178	4635.907	32764.86	79	.37755	13.88316	6.977965
25	.01234	4267.656	28408.85	80	.39601	11.43518	5.710512
26	.01296	3932.709	24631.42	81	.41470	9.341134	4.645937
27	.01368	3626.943	21356.24	82	.43350	7.563832	3.755290
28	.01447	3346.918	18515.76	83	.45240	6.068081	3.014111
29	.01532	3090.001	16052.40	84	.47156	4.820029	2.401698
30	.01625	2853.963	13915.88	85	.49115	3.787385	1.899138
31	.01723	2636.980	12062.83	86	.51097	2.940700	1.488579
32	.01829	2437.412	10455.76	87	.53068	2.253971	1.154831
33	.01945	2253.672	9062.210	88	.55023	1.703817	.8859382
34	.02069	2084.324	7853.722	89	.56961	1.268850	.6714621
35	.02205	1928.048	6805.950	90	.58878	.9297660	.5022262
36	.02352	1783.645	5897.393	91	.60734	.6695662	.3699754
37	.02512	1650.101	5109.628	92	.62480	.4735320	.2678769
38	.02687	1526.442	4426.705	93	.64112	.3287871	.1904812
39	.02878	1411.777	3834.643	94	.65654	.2240628	.1330114
40	.03088	1305.305	3321.439	95	.67140	.1497751	.09122469
41	.03320	1206.259	2876.634	96	.68558	.09811602	.06136385
42	.03576	1113.961	2491.095	97	.69882	.06295772	.04042094
43	.03856	1027.836	2156.919	98	.71137	.03956032	.02607350
44	.04162	947.3879	1867.263	99	.72377	.02432173	.01648228
45	.04493	872.2211	1616.133	100	.73598	.01460649	.01019206
46	.04849	802.0092	1398.439	101	.74816	.008552713	.006157058
47	.05230	736.4696	1209.693	102	.76023	.004871866	.003624235
48	.05638	675.3497	1046.095	103	.77229	.002693395	.002073950
49	.06074	618.3981	904.3065	104	.78536	.001439341	.001154145
50	.06543	565.3685	781.4604	105	.79806	.0007397899	.0006173447
51	.07046	516.0226	675.0316	106	.81495	.0003624333	.0003215337
52	.07579	470.1569	582.8158	107	.83594	.0001647546	.0001594909
53	.08145	427.5902	502.9338	108	.87054	.00006494852	.00007614584
54	.08743	388.1477	433.7500	109	.93403	.00001590225	.00003405091

**Table C (15.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 15.4 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01153	35977.79	1000000	55	.09217	310.5596	339.8361
1	.00326	28814.98	858440.2	56	.09880	280.4639	292.2092
2	.00298	26311.04	743341.7	57	.10582	252.7449	251.0767
3	.00291	24266.43	643831.2	58	.11319	227.2621	215.5558
4	.00296	22502.37	557704.0	59	.12087	203.8899	184.8858
5	.00309	20929.59	483132.5	60	.12886	182.5096	158.4183
6	.00327	19497.31	418544.7	61	.13720	163.0005	135.5973
7	.00352	18174.02	362602.3	62	.14597	145.2365	115.9416
8	.00381	16937.52	314140.3	63	.15519	129.0909	99.02436
9	.00418	15770.07	272163.5	64	.16486	114.4444	84.47087
10	.00464	14654.16	235803.0	65	.17499	101.1854	71.96036
11	.00518	13577.92	204302.3	66	.18565	89.20668	61.21792
12	.00580	12534.96	177009.7	67	.19694	78.40322	52.00537
13	.00647	11525.01	153355.3	68	.20884	68.67643	44.10902
14	.00712	10555.83	132847.1	69	.22135	59.93749	37.34455
15	.00772	9638.744	115065.2	70	.23437	52.10696	31.55222
16	.00824	8784.306	99647.18	71	.24786	45.11346	26.59597
17	.00868	7999.470	86282.80	72	.26175	38.89107	22.36046
18	.00906	7286.457	74701.66	73	.27601	33.37757	18.74636
19	.00943	6643.067	64670.32	74	.29074	28.51247	15.67073
20	.00981	6063.716	55983.71	75	.30603	24.23602	13.06031
21	.01021	5541.884	48462.36	76	.32201	20.49059	10.85049
22	.01062	5071.846	41949.31	77	.33871	17.22217	8.983608
23	.01106	4648.441	36310.43	78	.35612	14.38140	7.409527
24	.01154	4266.392	31428.84	79	.37415	11.92382	6.084372
25	.01209	3920.676	27203.23	80	.39259	9.809900	4.970598
26	.01269	3606.855	23545.23	81	.41126	8.004081	4.036952
27	.01339	3320.931	20379.10	82	.43006	6.473520	3.257395
28	.01416	3059.573	17637.96	83	.44895	5.187209	2.609954
29	.01500	2820.230	15264.88	84	.46812	4.115409	2.076054
30	.01590	2600.743	13210.24	85	.48774	3.229833	1.638791
31	.01686	2399.347	11431.31	86	.50759	2.504744	1.282288
32	.01790	2214.456	9891.203	87	.52734	1.917462	.9930675
33	.01902	2044.540	8558.038	88	.54694	1.447639	.7605196
34	.02024	1888.217	7403.930	89	.56638	1.076711	.5754070
35	.02157	1744.219	6405.045	90	.58562	.7879604	.4296350
36	.02301	1611.394	5540.388	91	.60425	.5667027	.3159511
37	.02457	1488.773	4791.992	92	.62178	.4202497	.2283647
38	.02629	1375.423	4144.328	93	.63818	.2775278	.1621035
39	.02816	1270.495	3583.810	94	.65367	.1888703	.1129993
40	.03022	1173.224	3098.797	95	.66861	.1260748	.07736528
41	.03249	1082.882	2679.156	96	.68285	.08247389	.05195088
42	.03500	998.8260	2316.063	97	.69617	.05284540	.03416122
43	.03775	920.5093	2001.892	98	.70879	.03315861	.02199749
44	.04076	847.4621	1730.051	99	.72126	.02035673	.01388154
45	.04401	779.3086	1494.780	100	.73354	.01220776	.008568980
46	.04752	715.7383	1291.190	101	.74580	.007137916	.005167577
47	.05126	656.4824	1114.984	102	.75795	.004060159	.003036524
48	.05528	601.3005	962.5233	103	.77009	.002241483	.001734624
49	.05958	549.9542	830.6202	104	.78325	.001196190	.0009636387
50	.06420	502.2106	716.5401	105	.79604	.0006140030	.0005145506
51	.06915	457.8452	617.8803	106	.81305	.0003004446	.0002675307
52	.07442	416.6654	532.5473	107	.83420	.0001364326	.0001324737
53	.08000	378.5003	458.7587	108	.86912	.00005374110	.00006313738
54	.08591	343.1853	394.9659	109	.93328	.00001315212	.00002818485

**Table C (15.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 15.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01147	34679.54	1000000	55	.09061	274.3898	308.9642
1	.00320	27573.67	856955.0	56	.09717	247.5074	265.2042
2	.00292	25122.43	740771.8	57	.10410	222.7823	227.4788
3	.00285	23129.06	640495.3	58	.11139	200.0834	194.9585
4	.00289	21414.85	553854.5	59	.11899	179.2935	166.9299
5	.00302	19890.65	478967.6	60	.12690	160.3023	142.7855
6	.00320	18505.76	414218.7	61	.13516	142.9977	122.0049
7	.00343	17228.74	358233.7	62	.14383	127.2636	104.1391
8	.00372	16037.48	309818.6	63	.15297	112.9832	88.79008
9	.00408	14914.34	267954.9	64	.16255	100.0470	75.60967
10	.00453	13841.95	231755.0	65	.17259	88.35301	64.30011
11	.00507	12808.56	200447.6	66	.18317	77.80305	54.60657
12	.00568	11807.82	173369.5	67	.19437	68.30156	46.30869
13	.00634	10839.41	149941.7	68	.20619	59.75888	39.20935
14	.00699	9910.862	129665.3	69	.21861	52.09442	33.13885
15	.00758	9033.159	112115.0	70	.23156	45.23614	27.95041
16	.00809	8216.498	96924.29	71	.24496	39.11941	23.51917
17	.00852	7467.540	83779.90	72	.25878	33.68465	19.73944
18	.00890	6788.325	72409.21	73	.27297	28.87575	16.52035
19	.00925	6176.602	62577.26	74	.28763	24.63831	13.78604
20	.00962	5626.853	54078.06	75	.30287	20.91878	11.46969
21	.01001	5132.672	46731.75	76	.31879	17.66565	9.512519
22	.01041	4688.439	40381.30	77	.33544	14.83077	7.862213
23	.01084	4289.102	34892.71	78	.35281	12.37018	6.473401
24	.01131	3929.511	30149.48	79	.37080	10.24441	5.306470
25	.01184	3604.778	26050.72	80	.38922	8.418399	4.327595
26	.01243	3310.591	22508.69	81	.40788	6.860659	3.508646
27	.01312	3043.077	19448.24	82	.42667	5.542181	2.826209
28	.01387	2799.010	16803.19	83	.44556	4.435646	2.260553
29	.01469	2575.918	14517.26	84	.46474	3.514928	1.795017
30	.01557	2371.712	12541.52	85	.48437	2.755246	1.414495
31	.01651	2184.682	10833.86	86	.50426	2.134102	1.104871
32	.01752	2013.298	9358.027	87	.52405	1.631713	.8541863
33	.01862	1856.081	8082.717	88	.54370	1.230372	.6530286
34	.01981	1711.705	6980.611	89	.56319	.9139576	.4932248
35	.02111	1578.949	6028.389	90	.58249	.6679955	.3676355
36	.02252	1456.711	5205.558	91	.60120	.4797949	.2698892
37	.02405	1344.061	4494.601	92	.61880	.3384163	.1947344
38	.02573	1240.108	3880.406	93	.63527	.2343349	.1379921
39	.02756	1144.040	3349.778	94	.65083	.1592563	.09602523
40	.02957	1055.131	2891.426	95	.66584	.1061589	.06563019
41	.03181	972.6885	2495.543	96	.68016	.06934780	.04399451
42	.03427	896.1012	2153.601	97	.69355	.04437164	.02887932
43	.03697	824.8511	1858.247	98	.70623	.02780182	.01856413
44	.03993	758.4929	1603.134	99	.71878	.01704364	.01169465
45	.04313	696.6698	1382.726	100	.73113	.01020628	.007206536
46	.04658	639.0868	1192.332	101	.74346	.005959100	.004338428
47	.05026	585.4881	1027.835	102	.75569	.003384799	.002544897
48	.05422	535.6453	885.7559	103	.76790	.001866006	.001451265
49	.05845	489.3326	763.0505	104	.78116	.0009944414	.0008048290
50	.06301	446.3298	657.1118	105	.79403	.0005097714	.0004290081
51	.06790	406.4252	565.6542	106	.81116	.0002491402	.0002226686
52	.07309	369.4373	486.6905	107	.83247	.0001130164	.0001100685
53	.07860	335.2047	418.5304	108	.86770	.00004448226	.00005236823
54	.08443	303.5725	359.7082	109	.93253	.00001088118	.00002333700

**Table C (15.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 15.8 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01141	33459.42	1000000	55	.08910	242.5425	280.9430
1	.00315	26408.21	855475.0	56	.09558	218.5211	240.7353
2	.00286	24007.40	738215.2	57	.10244	196.4580	206.1340
3	.00279	22063.03	637182.4	58	.10965	176.2312	176.3600
4	.00283	20396.43	550038.1	59	.11717	157.7315	150.7444
5	.00295	18918.57	474845.7	60	.12499	140.8561	128.7183
6	.00312	17578.85	409944.7	61	.13316	125.5014	109.7952
7	.00335	16345.90	353925.0	62	.14176	111.5601	93.55537
8	.00363	15197.70	305563.6	63	.15080	98.92488	79.62854
9	.00399	14116.70	263818.5	64	.16030	87.49535	67.69100
10	.00443	13085.66	227783.3	65	.17026	77.17798	57.46647
11	.00496	12092.97	196672.2	66	.18074	67.88318	48.71885
12	.00557	11132.31	169810.3	67	.19186	59.52389	41.24430
13	.00622	10203.32	146609.8	68	.20359	52.01864	34.86104
14	.00686	9313.310	126565.0	69	.21593	45.29430	29.41287
15	.00744	8472.924	109245.3	70	.22880	39.28556	24.76495
16	.00794	7692.017	94280.31	71	.24213	33.93393	20.80274
17	.00837	6976.968	81353.73	72	.25588	29.18556	17.42941
18	.00874	6329.647	70190.89	73	.27000	24.98987	14.56184
19	.00909	5747.757	60555.38	74	.28459	21.29794	12.13070
20	.00945	5225.845	52240.42	75	.29976	18.06178	10.07505
21	.00983	4757.618	45065.77	76	.31563	15.23535	8.341428
22	.01022	4337.564	38874.46	77	.33222	12.77572	6.882385
23	.01063	3960.735	33532.67	78	.34956	10.64378	5.656867
24	.01109	3622.108	28924.27	79	.36751	8.804455	4.629120
25	.01161	3316.926	24948.91	80	.38590	7.226651	3.768674
26	.01219	3041.002	21519.46	81	.40455	5.882500	3.050217
27	.01285	2790.582	18561.40	82	.42333	4.746373	2.452702
28	.01358	2562.542	16009.26	83	.44222	3.794200	1.958414
29	.01439	2354.489	13807.45	84	.46141	3.003029	1.552414
30	.01525	2164.399	11907.71	85	.48106	2.351146	1.221208
31	.01617	1990.620	10268.59	86	.50097	1.818886	.9522457
32	.01715	1831.670	8854.440	87	.52080	1.388990	.7349190
33	.01823	1686.129	7634.550	88	.54049	1.046045	.5608779
34	.01939	1552.716	6582.165	89	.56004	.7760524	.4228929
35	.02067	1430.262	5674.478	90	.57940	.5664747	.3146677
36	.02204	1317.710	4891.490	91	.59817	.4063439	.2306054
37	.02354	1214.168	4216.133	92	.61584	.2862263	.1661024
38	.02519	1118.784	3633.704	93	.63238	.1979273	.1174997
39	.02698	1030.786	3131.394	94	.64801	.1343284	.08162387
40	.02896	949.4804	2698.255	95	.66309	.08941767	.05569097
41	.03115	874.2097	2324.798	96	.67749	.05832947	.03726738
42	.03356	804.3943	2002.787	97	.69094	.03726861	.02442118
43	.03622	739.5429	1725.132	98	.70369	.02331793	.01567125
44	.03913	679.2334	1485.723	99	.71631	.01427438	.009855199
45	.04227	623.1273	1279.245	100	.72873	.008535708	.006062532
46	.04567	570.9443	1101.194	101	.74114	.004976581	.003643419
47	.04930	522.4413	947.6312	102	.75344	.002822697	.002133518
48	.05319	477.4016	815.2283	103	.76574	.001553935	.001214569
49	.05736	435.6111	701.0802	104	.77907	.0008269905	.0006724007
50	.06186	396.8620	602.7025	105	.79203	.0004233726	.0003577992
51	.06668	360.9548	517.9216	106	.80928	.0002066644	.0001853882
52	.07180	327.7184	444.8516	107	.83075	.00009364998	.00009148195
53	.07724	297.0007	381.8902	108	.86629	.00003683067	.00004344997
54	.08300	268.6560	327.6507	109	.93178	.000009005314	.00001932929

**Table C (16.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 16.0 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01136	32311.43	1000000	55	.08764	214.4882	255.5051
1	.00309	25312.75	854000.0	56	.09404	193.0149	218.5606
2	.00280	22960.26	735671.8	57	.10082	173.3199	186.8238
3	.00273	21062.76	633892.3	58	.10795	155.2891	159.5634
4	.00277	19441.68	546254.6	59	.11539	138.8212	136.1523
5	.00288	18008.07	470766.3	60	.12313	123.8204	116.0579
6	.00305	16711.43	405722.2	61	.13122	110.1910	98.82526
7	.00327	15520.50	349675.6	62	.13973	97.83375	84.06284
8	.00355	14413.30	301374.3	63	.14870	86.65026	71.42573
9	.00390	13372.39	259752.8	64	.15810	76.54835	60.61323
10	.00434	12380.68	223886.3	65	.16798	67.44241	51.36906
11	.00486	11426.67	192974.2	66	.17838	59.25063	43.47450
12	.00546	10504.10	166330.1	67	.18941	51.89374	36.74110
13	.00610	9612.552	143357.5	68	.20106	45.29773	31.00125
14	.00673	8759.106	123544.0	69	.21332	39.39623	26.11120
15	.00731	7954.104	106453.8	70	.22611	34.13007	21.94711
16	.00781	7207.060	91712.84	71	.23936	29.44631	18.40395
17	.00823	6524.083	79001.84	72	.25303	25.29630	15.39301
18	.00859	5906.881	68044.18	73	.26708	21.63445	12.83831
19	.00893	5353.115	58602.15	74	.28160	18.41678	10.67648
20	.00928	4857.397	50468.23	75	.29671	15.60029	8.851970
21	.00965	4413.550	43461.91	76	.31252	13.14383	7.316169
22	.01003	4016.167	37426.30	77	.32907	11.00912	6.026052
23	.01043	3660.403	32227.84	78	.34636	9.161359	4.944478
24	.01088	3341.359	27750.84	79	.36428	7.569391	4.039183
25	.01138	3054.407	23895.49	80	.38264	6.205643	3.282723
26	.01195	2795.481	20575.30	81	.40127	5.045441	2.652326
27	.01260	2560.943	17716.42	82	.42004	4.066149	2.129078
28	.01331	2347.768	15254.13	83	.43893	3.246558	1.697078
29	.01410	2153.640	13133.49	84	.45812	2.566501	1.342937
30	.01494	1976.601	11306.95	85	.47778	2.006953	1.054601
31	.01584	1815.050	9733.711	86	.49773	1.550722	.8209148
32	.01681	1667.559	8378.752	87	.51759	1.182748	.6324688
33	.01786	1532.756	7211.943	88	.53732	.8896138	.4818574
34	.01899	1409.412	6207.092	89	.55692	.6591637	.3626863
35	.02024	1296.403	5341.901	90	.57635	.4805348	.2694036
36	.02159	1192.717	4596.864	91	.59518	.3442463	.1970931
37	.02305	1097.499	3955.354	92	.61292	.2421616	.1417191
38	.02467	1009.936	3403.073	93	.62953	.1672292	.1000783
39	.02642	929.2905	2927.588	94	.64522	.1133384	.06940181
40	.02836	854.9022	2518.291	95	.66037	.07534050	.04727036
41	.03051	786.1470	2166.001	96	.67484	.04907745	.03157793
42	.03288	722.4751	1862.768	97	.68836	.03131266	.02065722
43	.03549	663.4206	1601.758	98	.70118	.01956349	.01323303
44	.03836	608.5837	1377.092	99	.71386	.01195891	.008307529
45	.04145	557.6431	1183.666	100	.72636	.007140883	.005101655
46	.04479	510.3329	1017.161	101	.73884	.004157403	.003060672
47	.04836	466.4222	873.8083	102	.75121	.002354706	.001789181
48	.05220	425.7052	750.4238	103	.76358	.001294476	.001016789
49	.05631	387.9794	644.2370	104	.77701	.0006879606	.0005619368
50	.06074	353.0487	552.8808	105	.79004	.0003517320	.0002985033
51	.06550	320.7253	474.2891	106	.80741	.0001714863	.0001543983
52	.07055	290.8478	406.6725	107	.82904	.00007762752	.00007605826
53	.07592	263.2731	348.5128	108	.86488	.00003050525	.00003606211
54	.08161	237.8642	298.4983	109	.93103	.000007455278	.00001601504



**Table C (16.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 16.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01130	31230.14	1000000	55	.08622	189.7635	232.4085
1	.00304	24281.98	852530.1	56	.09255	170.5608	198.4614
2	.00275	21975.81	733141.6	57	.09925	152.9730	169.3512
3	.00268	20123.21	630624.8	58	.10630	136.8940	144.3913
4	.00271	18545.66	542503.5	59	.11366	122.2293	122.9942
5	.00282	17154.34	466728.8	60	.12133	108.8901	104.6613
6	.00298	15898.84	401550.3	61	.12933	96.78766	88.96752
7	.00320	14747.97	345484.3	62	.13776	85.83068	75.54739
8	.00347	13679.85	297249.5	63	.14664	75.92863	64.07992
9	.00381	12677.12	255756.7	64	.15596	66.99703	54.28584
10	.00424	11722.85	220062.6	65	.16575	58.95751	45.92748
11	.00476	10805.63	189351.9	66	.17607	51.73541	38.80230
12	.00535	9919.266	162927.1	67	.18701	45.25854	32.73609
13	.00599	9063.293	140182.8	68	.19858	39.45969	27.57438
14	.00661	8244.576	120600.1	69	.21076	34.27864	23.18490
15	.00718	7473.146	103738.3	70	.22347	29.66179	19.45394
16	.00767	6758.197	89219.53	71	.23664	25.56122	16.28520
17	.00809	6105.576	76721.81	72	.25024	21.93301	13.59746
18	.00844	5516.835	65966.66	73	.26422	18.73606	11.32123
19	.00877	4989.600	56715.13	74	.27867	15.93084	9.398653
20	.00912	4518.550	48759.05	75	.29372	13.47883	7.779103
21	.00948	4097.619	41917.74	76	.30947	11.34325	6.418376
22	.00985	3721.506	36034.45	77	.32597	9.489962	5.277475
23	.01024	3385.470	30975.90	78	.34321	7.888007	4.322804
24	.01068	3084.731	26626.91	79	.36110	6.509712	3.525255
25	.01117	2814.788	22888.24	80	.37943	5.330621	2.860112
26	.01172	2571.694	19674.09	81	.39804	4.328893	2.306894
27	.01236	2351.922	16911.27	82	.41680	3.484531	1.848605
28	.01306	2152.545	14535.82	83	.43568	2.778849	1.470979
29	.01382	1971.319	12493.50	84	.45488	2.194126	1.162015
30	.01465	1806.352	10737.45	85	.47456	1.713691	.9109538
31	.01553	1656.094	9227.545	86	.49452	1.322512	.7078775
32	.01647	1519.166	7929.374	87	.51441	1.007448	.5444412
33	.01750	1394.248	6813.397	88	.53419	.7568149	.4140781
34	.01861	1280.156	5853.983	89	.55384	.5600571	.3111335
35	.01983	1175.812	5029.340	90	.57333	.4077611	.2307124
36	.02115	1080.247	4320.447	91	.59223	.2917304	.1684965
37	.02259	992.6412	3711.113	92	.61003	.2049453	.1209482
38	.02416	912.2186	3187.440	93	.62670	.1413369	.08526344
39	.02589	838.2759	2737.364	94	.64246	.09565851	.05902632
40	.02779	770.1845	2350.609	95	.65768	.06349965	.04013431
41	.02990	707.3517	2018.296	96	.67221	.04130608	.02676469
42	.03223	649.2561	1732.754	97	.68580	.02631692	.01747843
43	.03479	595.4561	1487.397	98	.69868	.01641880	.01117743
44	.03761	545.5729	1276.571	99	.71144	.01002226	.007004967
45	.04065	499.3020	1095.375	100	.72400	.005975909	.004294347
46	.04394	456.3909	939.6704	101	.73655	.003474188	.002571904
47	.04746	416.6207	805.8489	102	.74900	.001964942	.001500874
48	.05124	379.7961	690.8694	103	.76144	.001078688	.0008514762
49	.05529	345.7256	592.0888	104	.77495	.0005724898	.0004697654
50	.05966	314.2241	507.2529	105	.78806	.0002923091	.0002491120
51	.06435	285.1149	434.3982	106	.80555	.0001423425	.0001286292
52	.06934	258.2462	371.8275	107	.82734	.00006436729	.00006325510
53	.07464	233.4832	318.1028	108	.86348	.00002527440	.00002994002
54	.08026	210.6971	271.9834	109	.93029	.000006174056	.00001327336

**Table C (16.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 16.4 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01125	30210.60	1000000	55	.08484	167.9632	211.4341
1	.00300	23311.08	851065.3	56	.09110	150.7846	180.2405
2	.00270	21049.36	730624.3	57	.09773	135.0727	153.5386
3	.00262	19239.78	627379.8	58	.10470	120.7289	130.6844
4	.00265	17703.90	538784.5	59	.11198	107.6652	111.1272
5	.00276	16353.02	462732.9	60	.11957	95.79932	94.40070
6	.00291	15136.82	397428.3	61	.12749	85.04902	80.10756
7	.00313	14024.19	341350.4	62	.13584	75.33019	67.90701
8	.00339	12993.33	293188.1	63	.14463	66.55972	57.50032
9	.00373	12026.99	251828.8	64	.15387	58.66012	48.62818
10	.00415	11108.36	216310.5	65	.16358	51.55973	41.07024
11	.00466	10226.17	185803.7	66	.17381	45.19037	34.63899
12	.00525	9374.256	159599.3	67	.18467	39.48637	29.17344
13	.00588	8552.111	137083.6	68	.19616	34.38665	24.53125
14	.00650	7766.397	117731.3	69	.20825	29.83661	20.59076
15	.00706	7026.844	101096.6	70	.22089	25.78769	17.24757
16	.00755	6342.333	86798.11	71	.23399	22.19655	14.41341
17	.00796	5718.462	74511.33	72	.24751	19.02352	12.01391
18	.00830	5156.634	63955.98	73	.26141	16.23156	9.985585
19	.00863	4654.442	54891.96	74	.27580	13.78516	8.275582
20	.00896	4206.636	47110.55	75	.29078	11.64979	6.837787
21	.00932	3807.261	40430.95	76	.30648	9.792599	5.632023
22	.00967	3451.119	34696.61	77	.32292	8.183144	4.622943
23	.01006	3133.570	29774.63	78	.34012	6.793874	3.780168
24	.01048	2849.953	25550.32	79	.35797	5.600209	3.077437
25	.01096	2595.891	21925.08	80	.37628	4.580464	2.492499
26	.01150	2367.550	18813.80	81	.39486	3.715303	2.006932
27	.01212	2161.516	16144.00	82	.41360	2.987063	1.605470
28	.01281	1974.953	13852.48	83	.43248	2.379277	1.275316
29	.01356	1805.690	11885.72	84	.45168	1.876375	1.005718
30	.01436	1651.896	10197.54	85	.47137	1.463744	.7870710
31	.01522	1512.074	8748.503	86	.49136	1.128241	.6105607
32	.01615	1384.891	7504.808	87	.51128	.8583986	.4687862
33	.01716	1269.076	6437.505	88	.53110	.6440419	.3559257
34	.01824	1163.490	5521.518	89	.55080	.4760006	.2669789
35	.01944	1067.101	4735.558	90	.57034	.3461171	.1976306
36	.02073	978.9780	4061.084	91	.58930	.2473035	.1440878
37	.02214	898.3380	3482.336	92	.60717	.1735030	.1032498
38	.02368	824.4386	2985.806	93	.62390	.1194911	.07266170
39	.02537	756.6100	2559.796	94	.63973	.08076200	.05021594
40	.02724	694.2537	2194.352	95	.65501	.05353667	.03408512
41	.02931	636.8070	1880.893	96	.66961	.03477631	.02269157
42	.03160	583.7754	1612.015	97	.68327	.02212525	.01479305
43	.03412	534.7406	1381.377	98	.69621	.01378398	.009443876
44	.03689	489.3437	1183.541	99	.70903	.008401911	.005908371
45	.03988	447.2962	1013.806	100	.72166	.005002594	.003615863
46	.04313	408.3586	868.2011	101	.73428	.002904184	.002161835
47	.04659	372.3233	743.2785	102	.74680	.001640222	.001259405
48	.05031	339.0051	636.1317	103	.75932	.0008991625	.0007132582
49	.05431	308.2231	544.2408	104	.77291	.0004765546	.0003928334
50	.05862	279.8027	465.4595	105	.78610	.0002430042	.0002079578
51	.06324	253.5777	397.9226	106	.80370	.0001181900	.0001071947
52	.06817	229.4053	340.0206	107	.82564	.00005338948	.00005262382
53	.07340	207.1585	290.3917	108	.86208	.00002094732	.00002486521
54	.07895	186.7167	247.8634	109	.92955	.000005114679	.00001100460

**Table C (16.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 16.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01120	29248.31	1000000	55	.08350	148.7326	192.3839
1	.00295	22395.63	849605.5	56	.08968	133.3590	163.7195
2	.00265	20176.59	728120.1	57	.09624	119.3178	139.2259
3	.00257	18408.28	624157.0	58	.10314	106.5173	118.2989
4	.00259	16912.32	535097.4	59	.11035	94.87571	100.4227
5	.00270	15600.13	458777.9	60	.11786	84.31661	85.16105
6	.00285	14421.50	393355.6	61	.12570	74.76402	72.14292
7	.00306	13345.40	337272.8	62	.13397	66.14044	61.05050
8	.00332	12350.11	289189.0	63	.14268	58.36955	51.60590
9	.00365	11418.45	247967.8	64	.15184	51.38034	43.56839
10	.00407	10533.80	212628.7	65	.16146	45.10725	36.73374
11	.00457	9684.968	182327.9	66	.17160	39.48808	30.92841
12	.00515	8865.848	156345.0	67	.18238	34.46305	26.00366
13	.00578	8075.892	134058.1	68	.19379	29.97671	21.82835
14	.00639	7321.560	114935.4	69	.20580	25.97953	18.29060
15	.00695	6612.293	98526.44	70	.21836	22.42754	15.29460
16	.00742	5956.668	84446.41	71	.23138	19.28154	12.75943
17	.00783	5360.042	72368.18	72	.24483	16.50570	10.61704
18	.00817	4823.680	62009.88	73	.25867	14.06667	8.809412
19	.00848	4345.145	53130.38	74	.27298	11.93252	7.288302
20	.00881	3919.256	45520.48	75	.28790	10.07233	6.011707
21	.00916	3540.169	38999.32	76	.30353	8.456740	4.943119
22	.00951	3202.788	33410.62	77	.31992	7.058608	4.050510
23	.00988	2902.574	28621.89	78	.33708	5.853420	3.306410
24	.01029	2634.983	24518.99	79	.35489	4.819342	2.687133
25	.01076	2395.758	21003.99	80	.37317	3.937144	2.172648
26	.01129	2181.177	17992.51	81	.39173	3.189708	1.746391
27	.01190	1987.930	15412.78	82	.41045	2.561432	1.394651
28	.01257	1813.275	13202.36	83	.42932	2.037806	1.105950
29	.01330	1655.111	11308.47	84	.44852	1.605146	.8706597
30	.01409	1511.666	9685.644	85	.46823	1.250646	.6802060
31	.01493	1381.492	8295.089	86	.48823	.9628104	.5267564
32	.01584	1263.304	7103.647	87	.50819	.7316300	.4037479
33	.01683	1155.877	6082.943	88	.52804	.5482445	.3060195
34	.01789	1058.119	5208.457	89	.54779	.4046861	.2291507
35	.01906	969.0353	4459.398	90	.56738	.2938839	.1693374
36	.02033	887.7365	3817.697	91	.58641	.2097077	.1232481
37	.02170	813.4733	3268.019	92	.60433	.1469305	.08816510
38	.02322	745.5367	2797.241	93	.62113	.1010536	.06193948
39	.02487	683.2880	2394.022	94	.63702	.06820667	.04273247
40	.02670	626.1578	2048.724	95	.65237	.04515106	.02895580
41	.02874	573.6119	1753.055	96	.66703	.02928802	.01924375
42	.03099	525.1815	1499.876	97	.68075	.01860710	.01252384
43	.03347	480.4703	1283.077	98	.69376	.01157566	.007981498
44	.03619	439.1384	1097.434	99	.70664	.007045777	.004984898
45	.03914	400.9125	938.4346	100	.71934	.004189144	.003045474
46	.04233	365.5657	802.2765	101	.73203	.002428478	.001817691
47	.04575	332.9010	685.6615	102	.74462	.001369605	.001057103
48	.04942	302.7430	585.8139	103	.75721	.0007497569	.0005976584
49	.05335	274.9208	500.3319	104	.77088	.0003968238	.0003286012
50	.05760	249.2699	427.1726	105	.78415	.0002020810	.0001736562
51	.06217	225.6341	364.5646	106	.80187	.00009816742	.00008935996
52	.06703	203.8788	310.9822	107	.82396	.00004429826	.00004379317
53	.07220	183.8850	265.1362	108	.86070	.00001736667	.00002065715
54	.07768	165.5393	225.9184	109	.92882	.000004238448	.000009126556

**Table C (16.8)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 16.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01115	283391.3	10000000	55	.08220	1317.611	1750.785
1	.00291	215316.2	8481507	56	.08831	1179.978	1487.373
2	.00261	193535.9	7256286	57	.09480	1054.451	1262.686
3	.00252	176248.8	6209562	58	.10163	940.1775	1071.055
4	.00254	161672.0	5314417	59	.10876	836.3973	907.6502
5	.00264	148920.7	4548635	60	.11619	742.4022	768.3931
6	.00279	137493.8	3893316	61	.12396	657.4894	649.8182
7	.00299	127081.9	3332509	62	.13214	580.9455	548.9631
8	.00324	117468.5	2852511	63	.14077	512.0697	463.2430
9	.00357	108483.0	2441724	64	.14985	450.2114	390.4243
10	.00398	99960.46	2090158	65	.15939	394.7711	328.6141
11	.00448	91790.01	1789229	66	.16945	345.1812	276.2068
12	.00506	83911.22	1531626	67	.18015	300.8979	231.8286
13	.00568	76318.12	1311044	68	.19147	261.4177	194.2715
14	.00628	69073.41	1122106	69	.20341	226.2914	162.5069
15	.00683	62268.65	960259.0	70	.21588	195.1210	135.6556
16	.00730	55986.71	821622.8	71	.22883	167.5518	112.9761
17	.00770	50278.81	702901.8	72	.24221	143.2606	93.84567
18	.00803	45156.29	601261.8	73	.25597	121.9467	77.73446
19	.00835	40594.53	514282.0	74	.27022	103.3235	64.20203
20	.00867	36542.43	439866.6	75	.28507	87.11381	52.86593
21	.00901	32942.62	376207.0	76	.30065	73.05530	43.39452
22	.00935	29745.18	321743.8	77	.31698	60.90606	35.49761
23	.00971	26905.71	275156.4	78	.33409	50.44792	28.92690
24	.01011	24379.89	235309.6	79	.35186	41.48696	23.46875
25	.01057	22126.33	201230.9	80	.37011	33.85263	18.94288
26	.01108	20108.91	172083.8	81	.38864	27.39341	15.20036
27	.01168	18295.56	147158.4	82	.40735	21.97146	12.11807
28	.01234	16659.74	125837.9	83	.42621	17.45893	9.593102
29	.01306	15181.13	107601.8	84	.44541	13.73555	7.539245
30	.01383	13842.58	92002.52	85	.46512	10.68906	5.879976
31	.01465	12630.11	78658.93	86	.48515	8.218926	4.545699
32	.01554	11531.30	67245.62	87	.50513	6.237770	3.478218
33	.01651	10534.38	57484.68	88	.52502	4.668417	2.631791
34	.01755	9628.832	49136.38	89	.54481	3.441630	1.967339
35	.01870	8805.139	41997.75	90	.56446	2.496110	1.451332
36	.01994	8054.765	35892.77	91	.58354	1.778828	1.054508
37	.02129	7370.547	30672.26	92	.60153	1.244664	.7530465
38	.02277	6745.713	26208.78	93	.61839	.8548766	.5281391
39	.02440	6174.178	22392.40	94	.63433	.5762122	.3637429
40	.02619	5650.524	19129.86	95	.64975	.3809086	.2460525
41	.02819	5169.680	16341.04	96	.66448	.2467363	.1632442
42	.03040	4727.204	13957.09	97	.67826	.1565330	.1060574
43	.03284	4319.339	11919.23	98	.69133	.09724214	.06747513
44	.03552	3942.871	10177.23	99	.70427	.05910408	.04206989
45	.03842	3595.210	8687.821	100	.71704	.03509082	.02565817
46	.04157	3274.205	7414.582	101	.72979	.02031341	.01528785
47	.04493	2977.990	6325.983	102	.74246	.01144002	.008875632
48	.04855	2704.905	5395.524	103	.75512	.006253773	.005009460
49	.05243	2453.335	4600.318	104	.76887	.003305389	.002749557
50	.05662	2221.731	3920.927	105	.78221	.001681037	.001450573
51	.06113	2008.625	3340.532	106	.80004	.0008156316	.0007451573
52	.06593	1812.753	2844.673	107	.82228	.0003676696	.0003645584
53	.07103	1632.994	2421.149	108	.85931	.0001440272	.0001716670
54	.07645	1468.286	2059.491	109	.92808	.00003513464	.00007571450

**Table C (17.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 17.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01110	274793.1	10000000	55	.08093	1167.765	1593.554
1	.00286	207153.7	8467009	56	.08698	1044.504	1351.484
2	.00256	185767.8	7231500	57	.09339	932.2439	1145.364
3	.00247	168861.0	6177772	58	.10015	830.1924	969.8767
4	.00249	154651.4	5278173	59	.10721	737.6441	820.5034
5	.00258	142255.2	4509890	60	.11456	653.9422	693.4295
6	.00273	131172.3	3853554	61	.12225	578.4374	585.4203
7	.00293	121094.3	3292837	62	.13036	510.4730	493.7146
8	.00317	111805.4	2813735	63	.13891	449.4056	415.9094
9	.00350	103136.0	2404415	64	.14791	394.6393	349.9319
10	.00390	94922.52	2054702	65	.15736	345.6260	294.0288
11	.00439	87055.25	1755871	66	.16735	301.8480	246.7147
12	.00496	79474.23	1500501	67	.17796	262.8104	206.7210
13	.00558	72173.10	1282207	68	.18921	228.0562	172.9354
14	.00618	65212.68	1095548	69	.20106	197.1783	144.4121
15	.00672	58681.78	935929.5	70	.21346	169.8160	120.3445
16	.00719	52660.46	799436.9	71	.22633	145.6489	100.0535
17	.00758	47197.72	682752.6	72	.23963	124.3851	82.96919
18	.00791	42303.61	583027.9	73	.25333	105.7539	68.60775
19	.00821	37953.30	497833.4	74	.26751	89.49767	56.56728
20	.00853	34096.42	425070.1	75	.28230	75.36822	46.49963
21	.00886	30676.66	362930.5	76	.29781	63.13111	38.10355
22	.00919	27645.12	309858.7	77	.31409	52.57069	31.11621
23	.00955	24958.36	264539.3	78	.33115	43.49281	25.31316
24	.00994	22573.20	225843.3	79	.34888	35.72524	20.50178
25	.01039	20449.37	192805.4	80	.36710	29.11671	16.51979
26	.01089	18551.82	164596.9	81	.38561	23.53310	13.23333
27	.01147	16849.50	140515.3	82	.40430	18.85264	10.53188
28	.01212	15316.71	119951.8	83	.42315	14.96267	8.323165
29	.01282	13933.78	102393.4	84	.44234	11.75746	6.530017
30	.01358	12684.16	87399.55	85	.46206	9.138610	5.084157
31	.01438	11554.32	74595.81	86	.48211	7.018179	3.923747
32	.01525	10532.29	63663.04	87	.50211	5.319882	2.997189
33	.01620	9606.724	54329.10	88	.52204	3.976487	2.263944
34	.01722	8767.525	46359.69	89	.54187	2.927821	1.689470
35	.01834	8005.565	39556.73	90	.56157	2.120733	1.244214
36	.01956	7312.672	33748.79	91	.58071	1.509343	.9024747
37	.02088	6681.988	28790.82	92	.59875	1.054695	.6433748
38	.02234	6107.053	24559.08	93	.61567	.7234193	.4504510
39	.02393	5582.067	20947.05	94	.63168	.4869376	.3097068
40	.02570	5101.877	17864.50	95	.64715	.3214468	.2091419
41	.02766	4661.671	15234.07	96	.66194	.2079275	.1385185
42	.02983	4257.236	12989.37	97	.67579	.1317255	.08983970
43	.03223	3885.017	11073.84	98	.68892	.08171463	.05705949
44	.03487	3541.971	9439.232	99	.70192	.04959562	.03551505
45	.03773	3225.646	8044.054	100	.71475	.02940352	.02162339
46	.04083	2934.004	6853.427	101	.72758	.01699689	.01286180
47	.04414	2665.278	5837.221	102	.74031	.009558662	.007454377
48	.04771	2417.897	4970.141	103	.75303	.005217984	.004200103
49	.05154	2190.336	4230.385	104	.76687	.002754143	.002301382
50	.05567	1981.138	3599.464	105	.78029	.001398841	.001212056
51	.06012	1788.923	3061.411	106	.79822	.0006778915	.0006215670
52	.06486	1612.503	2602.528	107	.82061	.0003052589	.0003035736
53	.06990	1450.827	2211.269	108	.85794	.0001194847	.0001427056
54	.07525	1302.899	1877.746	109	.92735	.00002913425	.00006283332

**Table C (17.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 17.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01106	266653.9	10000000	55	.07970	1035.403	1450.676
1	.00282	199435.3	8452560	56	.08568	924.9734	1228.211
2	.00252	178428.8	7206840	57	.09203	824.5425	1039.115
3	.00243	161887.7	6146199	58	.09871	733.3739	878.4055
4	.00244	148030.4	5242236	59	.10570	650.8133	741.8518
5	.00253	135974.7	4471541	60	.11298	576.2517	625.8890
6	.00267	125221.4	3814266	61	.12059	509.0897	527.4982
7	.00287	115462.9	3253703	62	.12862	448.7226	444.1068
8	.00311	106484.3	2775551	63	.13710	394.5603	373.4810
9	.00342	98116.78	2367738	64	.14601	346.0569	313.6979
10	.00383	90198.39	2019907	65	.15539	302.7113	263.1335
11	.00431	82620.39	1723191	66	.16529	264.0514	220.4142
12	.00488	75323.35	1470061	67	.17582	229.6270	184.3688
13	.00548	68300.54	1254052	68	.18699	199.0233	153.9731
14	.00608	61610.94	1069663	69	.19877	171.8712	128.3580
15	.00662	55340.70	912256.3	70	.21109	147.8443	106.7834
16	.00708	49567.15	777886.4	71	.22388	126.6529	88.62737
17	.00747	44337.15	663213.9	72	.23711	108.0334	73.36871
18	.00779	39659.55	565376.6	73	.25073	91.74216	60.56552
19	.00809	35509.35	481937.5	74	.26485	77.54776	49.85123
20	.00839	31836.86	410795.4	75	.27957	65.22784	40.90894
21	.00872	28586.88	350144.0	76	.29502	54.57295	33.46512
22	.00904	25711.48	298431.9	77	.31125	45.39081	27.28173
23	.00939	23168.18	254348.9	78	.32826	37.50868	22.15592
24	.00977	20914.89	216773.0	79	.34595	30.77355	17.91403
25	.01021	18912.49	184746.1	80	.36413	25.05130	14.41001
26	.01070	17126.93	157447.6	81	.38262	20.22318	11.52358
27	.01127	15528.14	134182.6	82	.40129	16.18162	9.155510
28	.01190	14091.26	114350.5	83	.42012	12.82733	7.223094
29	.01259	12797.27	97445.34	84	.43931	10.06737	5.657275
30	.01333	11630.15	83034.14	85	.45904	7.815478	4.397139
31	.01413	10576.85	70748.98	86	.47910	5.994711	3.387744
32	.01498	9625.805	60276.97	87	.49913	4.538463	2.583342
33	.01590	8766.107	51351.69	88	.51909	3.388157	1.948013
34	.01690	7988.051	43744.25	89	.53896	2.491489	1.451225
35	.01801	7282.885	37261.39	90	.55871	1.802364	1.066934
36	.01920	6642.785	31736.23	91	.57790	1.281079	.7725664
37	.02049	6061.192	27027.72	92	.59601	.8939973	.5498232
38	.02192	5531.939	23015.77	93	.61298	.6123662	.3842951
39	.02349	5049.503	19597.23	94	.62904	.4116223	.2637705
40	.02522	4608.981	16684.80	95	.64458	.2713517	.1778176
41	.02715	4205.805	14203.79	96	.65943	.1752776	.1175709
42	.02928	3835.987	12090.23	97	.67334	.1108841	.07612347
43	.03164	3496.157	10289.71	98	.68652	.06868810	.04826545
44	.03424	3183.437	8755.877	99	.69959	.04162995	.02999019
45	.03706	2895.506	7448.970	100	.71248	.02464577	.01822841
46	.04011	2630.435	6335.593	101	.72537	.01422636	.01082393
47	.04337	2386.550	5386.962	102	.73817	.007989238	.006262574
48	.04689	2162.366	4578.938	103	.75097	.004355136	.003522571
49	.05067	1956.444	3890.757	104	.76488	.002295563	.001926845
50	.05475	1767.412	3304.839	105	.77837	.001164389	.001013069
51	.05914	1593.974	2806.030	106	.79642	.0005635927	.0005186358
52	.06382	1435.016	2381.356	107	.81895	.0002535234	.0002528697
53	.06880	1289.549	2019.895	108	.85657	.00009915605	.0001186675
54	.07408	1156.642	1712.310	109	.92662	.00002416637	.00005216020

**Table C (17.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 17.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R - Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R - Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01101	258942.2	10000000	55	.07851	918.4329	1320.820
1	.00278	192130.1	8438160	56	.08442	819.4641	1116.364
2	.00248	171489.0	7182306	57	.09070	729.5842	942.8791
3	.00238	155299.5	6114841	58	.09731	648.1099	795.6955
4	.00239	141780.8	5206605	59	.10423	574.4336	670.8548
5	.00248	130051.7	4433583	60	.11143	507.9916	565.0257
6	.00262	119614.3	3775445	61	.11897	448.2303	475.3915
7	.00281	110161.7	3215100	62	.12693	394.5934	399.5557
8	.00304	101479.9	2737949	63	.13532	346.5394	335.4424
9	.00335	93401.01	2331682	64	.14416	303.5685	281.2681
10	.00375	85764.49	1985759	65	.15346	265.2227	235.5291
11	.00423	78462.67	1691173	66	.16328	231.0715	196.9552
12	.00479	71436.62	1440289	67	.17373	200.7056	164.4655
13	.00539	64679.25	1226561	68	.18482	173.7481	137.1172
14	.00598	58247.77	1044432	69	.19652	149.8648	114.1115
15	.00652	52225.76	889220.8	70	.20876	128.7601	94.76976
16	.00697	46687.90	756952.1	71	.22148	110.1721	78.52237
17	.00736	41678.99	644266.2	72	.23464	93.86311	64.89271
18	.00767	37206.73	548288.4	73	.24819	79.61359	53.47737
19	.00796	33245.98	466575.1	74	.26224	67.21574	43.94201
20	.00826	29747.78	397023.2	75	.27689	56.47036	35.99829
21	.00858	26657.97	337828.7	76	.29228	47.19032	29.39785
22	.00890	23929.60	287444.9	77	.30845	39.20419	23.92515
23	.00924	21521.15	244567.5	78	.32542	32.35827	19.39689
24	.00961	19391.60	208081.5	79	.34307	26.51663	15.65651
25	.01004	17502.90	177036.7	80	.36121	21.56034	12.57261
26	.01052	15822.02	150620.3	81	.37967	17.38427	10.03710
27	.01108	14319.83	128145.4	82	.39832	13.89338	7.960911
28	.01170	12972.30	109019.5	83	.41714	11.00015	6.269934
29	.01237	11761.00	92744.25	84	.43633	8.622901	4.902375
30	.01310	10670.47	78893.66	85	.45606	6.685983	3.803899
31	.01388	9688.098	67106.58	86	.47613	5.122076	2.925693
32	.01471	8802.726	57076.31	87	.49618	3.873016	2.227203
33	.01562	8003.861	48542.12	88	.51617	2.887759	1.676598
34	.01660	7282.179	41280.46	89	.53608	2.120834	1.246900
35	.01768	6629.291	35102.83	90	.55588	1.532259	.9151531
36	.01885	6037.706	29846.80	91	.57512	1.087671	.6615332
37	.02012	5501.151	25375.31	92	.59329	.7580174	.4700006
38	.02152	5013.742	21571.84	93	.61031	.5185209	.3279440
39	.02306	4570.218	18336.47	94	.62644	.3480637	.2247091
40	.02476	4165.916	15584.81	95	.64203	.2291346	.1512268
41	.02665	3796.502	13244.76	96	.65695	.1478005	.09981901
42	.02875	3458.196	11254.71	97	.67091	.09336937	.06451957
43	.03108	3147.810	9562.296	98	.68415	.05775625	.04083841
44	.03364	2862.621	8123.035	99	.69728	.03495463	.02533210
45	.03641	2600.431	6898.814	100	.71023	.02066437	.01537094
46	.03941	2359.414	5857.671	101	.72319	.01191120	.009111626
47	.04263	2137.988	4972.114	102	.73605	.006679611	.005262879
48	.04610	1934.747	4219.116	103	.74892	.003636125	.002955220
49	.04983	1748.335	3578.907	104	.76291	.001913949	.001613750
50	.05385	1577.461	3034.772	105	.77647	.0009695420	.0008470087
51	.05819	1420.907	2572.336	106	.79462	.0004687152	.0004328835
52	.06281	1277.629	2179.311	107	.81730	.0002106233	.0002107002
53	.06773	1146.699	1845.368	108	.85520	.00008231230	.00009870962
54	.07295	1027.244	1561.695	109	.92589	.00002005201	.00004331381

**Table C (17.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 17.6 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D – Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R – Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01097	251629.0	10000000	55	.07735	815.0194	1202.780
1	.00274	185210.0	8423810	56	.08319	726.2908	1014.867
2	.00244	164921.0	7157897	57	.08940	645.8258	855.6973
3	.00234	149069.8	6083696	58	.09595	572.9897	720.8948
4	.00235	135876.4	5171276	59	.10279	507.2194	606.7562
5	.00243	124461.1	4396010	60	.10993	447.9928	510.1698
6	.00256	114326.5	3737083	61	.11740	394.7989	428.5078
7	.00275	105167.0	3177020	62	.12527	347.1261	359.5385
8	.00298	96769.26	2700919	63	.13360	304.4775	301.3330
9	.00329	88966.44	2296235	64	.14235	266.3956	252.2378
10	.00368	81599.33	1952245	65	.15157	232.4620	210.8604
11	.00415	74561.31	1659803	66	.16131	202.2840	176.0268
12	.00471	67794.00	1411168	67	.17169	175.4894	146.7394
13	.00531	61289.93	1199718	68	.18270	151.7363	122.1306
14	.00589	55104.62	1019838	69	.19432	130.7216	101.4665
15	.00642	49319.11	866804.6	70	.20649	112.1780	84.12480
16	.00687	44005.57	736615.5	71	.21913	95.86857	69.58385
17	.00725	39206.78	625890.8	72	.23222	81.57897	57.40791
18	.00756	34929.38	531744.5	73	.24569	69.11151	47.22877
19	.00785	31148.11	451727.2	74	.25967	58.27954	38.74158
20	.00814	27814.71	383735.0	75	.27426	48.90466	31.68400
21	.00845	24876.09	325966.4	76	.28959	40.81965	25.83060
22	.00876	22286.26	276880.0	77	.30571	33.87169	20.98622
23	.00909	20004.64	235177.9	78	.32262	27.92399	16.98527
24	.00946	17991.23	199752.4	79	.34023	22.85582	13.68662
25	.00987	16209.06	169661.2	80	.35834	18.56171	10.97205
26	.01034	14626.09	144099.9	81	.37677	14.94856	8.744420
27	.01089	13214.10	122389.5	82	.39540	11.93243	6.923829
28	.01150	11949.83	103945.6	83	.41420	9.436167	5.443865
29	.01216	10815.47	88277.39	84	.43338	7.387966	4.249244
30	.01288	9796.075	74966.18	85	.45311	5.721483	3.291508
31	.01364	8879.465	63657.44	86	.47320	4.377812	2.527292
32	.01445	8054.882	54050.62	87	.49327	3.306152	1.920645
33	.01534	7312.230	45890.66	88	.51329	2.462018	1.443369
34	.01630	6642.553	38959.27	89	.53323	1.805874	1.071619
35	.01736	6037.810	33072.67	90	.55308	1.303032	.7851697
36	.01851	5490.831	28072.80	91	.57238	.9237455	.5666073
37	.01976	4995.617	23826.49	92	.59059	.6429176	.4018738
38	.02113	4546.555	20220.72	93	.60767	.4391924	.2799315
39	.02264	4138.633	17158.76	94	.62385	.2944099	.1914844
40	.02431	3767.419	14559.03	95	.63951	.1935454	.1286478
41	.02617	3428.801	12351.96	96	.65448	.1246694	.08477107
42	.02824	3119.198	10478.20	97	.66850	.07864558	.05469992
43	.03053	2835.590	8887.416	98	.68180	.04857935	.03456407
44	.03305	2575.404	7536.894	99	.69499	.02935887	.02140365
45	.03578	2336.560	6390.124	100	.70800	.01733158	.01296516
46	.03874	2117.329	5416.523	101	.72102	.009975936	.007672452
47	.04192	1916.216	4589.840	102	.73395	.005586427	.004424075
48	.04533	1731.892	3888.111	103	.74688	.003036779	.002479988
49	.04901	1563.077	3292.520	104	.76094	.001596280	.001351938
50	.05298	1408.559	2787.179	105	.77458	.0008075567	.0007083849
51	.05726	1267.195	2358.453	106	.79284	.0003899338	.0003614208
52	.06183	1138.003	1994.709	107	.81566	.0001750382	.0001756175
53	.06669	1020.114	1686.181	108	.85384	.00006835157	.00008213404
54	.07185	912.7119	1424.551	109	.92517	.00001664341	.00003597915



**Table C (17.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 17.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01093	244687.7	10000000	55	.07621	723.5514	1095.464
1	.00271	178649.0	8409508	56	.08200	643.9760	922.7476
2	.00240	158699.5	7133613	57	.08814	571.9148	776.7047
3	.00230	143174.1	6052762	58	.09462	506.7790	653.2354
4	.00230	130293.6	5136247	59	.10140	448.0465	548.8758
5	.00238	119179.5	4358819	60	.10846	395.2341	460.7195
6	.00251	109335.7	3699175	61	.11586	347.8702	386.3159
7	.00270	100457.1	3139454	62	.12366	305.4843	323.5872
8	.00292	92331.40	2664451	63	.13191	267.6207	270.7414
9	.00322	84792.73	2261385	64	.14059	233.8608	226.2456
10	.00361	77683.24	1919352	65	.14973	203.8219	188.8109
11	.00408	70897.36	1629067	66	.15939	177.1464	157.3522
12	.00463	64377.20	1382685	67	.16969	153.4957	130.9492
13	.00522	58114.98	1173507	68	.18062	132.5596	108.8034
14	.00580	52164.53	995862.7	69	.19216	114.0633	90.24081
15	.00633	46604.50	844990.2	70	.20426	97.76483	74.69065
16	.00677	41504.54	716858.3	71	.21683	83.45032	61.67550
17	.00714	36905.57	608069.3	72	.22984	70.92627	50.79699
18	.00745	32813.17	515726.7	73	.24325	60.01470	41.71910
19	.00773	29202.01	437375.9	74	.25715	50.54800	34.16391
20	.00802	26024.55	370913.0	75	.27168	42.36637	27.89281
21	.00832	23228.72	314539.7	76	.28695	35.32041	22.70120
22	.00863	20769.50	266720.4	77	.30301	29.27387	18.41241
23	.00895	18607.20	226163.9	78	.31987	24.10502	14.87685
24	.00931	16702.88	191770.1	79	.33743	19.70663	11.96731
25	.00972	15020.59	162604.8	80	.35551	15.98513	9.577455
26	.01018	13529.23	137872.1	81	.37391	12.85812	7.620010
27	.01072	12201.49	116901.2	82	.39251	10.25143	6.023278
28	.01131	11014.86	99115.80	83	.41130	8.097048	4.727765
29	.01196	9952.124	84032.71	84	.43047	6.331839	3.684022
30	.01266	8998.837	71240.39	85	.45021	4.897620	2.848837
31	.01340	8143.236	60390.99	86	.47031	3.742837	2.183686
32	.01420	7374.950	51190.07	87	.49040	2.823117	1.656700
33	.01508	6684.268	43388.17	88	.51044	2.099685	1.242899
34	.01602	6062.590	36772.23	89	.53042	1.538156	.9212156
35	.01706	5502.208	31163.08	90	.55031	1.108434	.6738238
36	.01819	4996.261	26406.99	91	.56966	.7847648	.4854305
37	.01941	4539.014	22374.60	92	.58792	.5454615	.3437135
38	.02076	4125.111	18956.31	93	.60506	.3721142	.2390126
39	.02224	3749.780	16058.51	94	.62129	.2491031	.1632166
40	.02388	3408.807	13602.35	95	.63700	.1635342	.1094701
41	.02571	3098.293	11520.71	96	.65203	.1051908	.07201164
42	.02774	2814.843	9756.457	97	.66611	.06626414	.04638779
43	.02999	2555.601	8261.195	98	.67946	.04087326	.02926199
44	.03248	2318.133	6993.938	99	.69271	.02466660	.01808960
45	.03517	2100.471	5919.714	100	.70578	.01454086	.01093908
46	.03809	1900.982	5009.266	101	.71886	.008357724	.006462482
47	.04122	1718.249	4237.532	102	.73186	.004673622	.003720057
48	.04459	1551.017	3583.572	103	.74485	.002537024	.002081799
49	.04822	1398.083	3029.479	104	.75899	.001331757	.001132943
50	.05214	1258.303	2560.156	105	.77270	.0006728479	.0005926285
51	.05637	1130.608	2162.672	106	.79106	.0003244967	.0003018481
52	.06088	1014.075	1826.018	107	.81402	.0001455113	.0001464216
53	.06568	907.8915	1540.962	108	.85249	.00005677667	.00006836323
54	.07078	811.2918	1299.654	109	.92445	.00001381863	.00002989594

**Table C (18.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 18.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R - Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R - Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01089	238093.9	10000000	55	.07511	642.6140	997.8808
1	.00267	172423.3	8395254	56	.08083	571.2231	839.1252
2	.00236	152801.4	7109451	57	.08691	506.6661	705.1201
3	.00226	137589.8	6022037	58	.09333	448.3970	592.0251
4	.00226	125010.5	5101513	59	.10004	395.9317	496.6012
5	.00234	114185.9	4322005	60	.10703	348.8232	416.1344
6	.00246	104621.1	3661716	61	.11435	306.6365	348.3396
7	.00264	96012.05	3102396	62	.12208	268.9389	291.2829
8	.00287	88147.05	2628537	63	.13026	235.3127	243.2997
9	.00316	80861.27	2227123	64	.13886	205.3745	202.9693
10	.00354	73998.26	1887067	65	.14793	178.7750	169.0988
11	.00400	67453.47	1598951	66	.15751	155.1881	140.6855
12	.00455	61169.52	1354823	67	.16773	134.3058	116.8807
13	.00514	55138.33	1147911	68	.17858	115.8468	96.94957
14	.00571	49412.09	972490.7	69	.19005	99.56202	80.27300
15	.00623	44067.10	823760.5	70	.20207	85.23258	66.32787
16	.00668	39170.63	697663.3	71	.21457	72.66514	54.67714
17	.00704	34761.75	590784.2	72	.22751	61.68517	44.95670
18	.00734	30845.10	500217.3	73	.24084	52.13246	36.85993
19	.00762	27395.26	423503.7	74	.25468	43.85648	30.13357
20	.00790	24365.41	358540.1	75	.26914	36.71410	24.56058
21	.00820	21704.50	303531.9	76	.28435	30.57185	19.95530
22	.00850	19368.47	256949.9	77	.30035	25.30823	16.15785
23	.00881	17318.52	217509.8	78	.31716	20.81493	13.03308
24	.00916	15516.71	184119.4	79	.33468	16.99669	10.46637
25	.00956	13928.10	155853.1	80	.35272	13.77051	8.362050
26	.01001	12522.51	131923.4	81	.37109	11.06345	6.641734
27	.01054	11273.51	111667.7	82	.38967	8.809964	5.241096
28	.01112	10159.32	94518.06	83	.40844	6.950103	4.106846
29	.01176	9163.282	79998.82	84	.42760	5.428350	3.194759
30	.01245	8271.458	67705.63	85	.44734	4.193668	2.466304
31	.01318	7472.484	57297.27	86	.46745	3.200936	1.887263
32	.01396	6756.362	48485.37	87	.48755	2.411387	1.429386
33	.01482	6113.752	41026.05	88	.50762	1.791219	1.070545
34	.01575	5536.398	34711.35	89	.52764	1.310525	.7921246
35	.01677	5016.911	29366.71	90	.54757	.9431852	.5784180
36	.01787	4548.728	24842.60	91	.56697	.6668968	.4159928
37	.01907	4126.364	21013.42	92	.58528	.48528191	.2940483
38	.02040	3744.713	17772.91	93	.60247	.3153770	.2041296
39	.02185	3399.231	15030.50	94	.61876	.2108330	.1391596
40	.02346	3085.910	12709.99	95	.63452	.1382188	.09317668
41	.02526	2801.053	10746.67	96	.64961	.08878283	.06118964
42	.02726	2541.446	9085.525	97	.66374	.05584917	.03934977
43	.02948	2304.385	7680.050	98	.67715	.03440022	.02478025
44	.03193	2087.567	6490.920	99	.69045	.02073069	.01529305
45	.03458	1889.134	5484.644	100	.70358	.01220329	.009232286
46	.03746	1707.539	4633.243	101	.71673	.007004194	.005444913
47	.04054	1541.444	3912.797	102	.72978	.003911193	.003128993
48	.04387	1389.665	3303.343	103	.74284	.002120179	.001748063
49	.04745	1251.065	2787.846	104	.75706	.001111419	.0009497069
50	.05132	1124.573	2351.964	105	.77083	.0005607869	.0004959379
51	.05550	1009.183	1983.436	106	.78930	.0002701263	.0002521718
52	.05995	904.0324	1671.844	107	.81240	.0001210035	.0001221171
53	.06470	808.3574	1408.464	108	.85114	.00004717681	.00005691899
54	.06974	721.4433	1185.891	109	.92373	.00001147690	.00002484907

**Table C (18.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 18.2 Percent**

Age x	Remainder Factors	R - Factors $R_x - 0.5M_x$	D - Factors $D_x$	Age x	Remainder Factors	R - Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01085	231825.1	10000000	55	.07404	570.9640	909.1339
1	.00264	166511.2	8381049	56	.07970	506.8941	763.2038
2	.00233	147205.4	7085413	57	.08572	449.0405	640.2379
3	.00222	132296.4	5991520	58	.09207	396.8968	536.6398
4	.00222	120007.0	5067073	59	.09871	350.0144	449.3814
5	.00230	109460.9	4285563	60	.10563	307.9801	375.9286
6	.00242	100164.1	3624698	61	.11289	270.3925	314.1516
7	.00259	91813.60	3065836	62	.12055	236.8538	262.2502
8	.00281	84198.52	2593166	63	.12865	206.9811	218.6789
9	.00310	77154.99	2193436	64	.13718	180.4237	182.1211
10	.00348	70527.92	1855379	65	.14616	156.8623	151.4729
11	.00393	64213.77	1569441	66	.15568	135.9998	125.8081
12	.00447	58155.70	1327569	67	.16582	117.5562	104.3438
13	.00506	52345.29	1122916	68	.17659	101.2762	86.40403
14	.00563	46833.19	949705.3	69	.18798	86.93413	71.42038
15	.00615	41693.40	803098.7	70	.19993	74.33199	58.91328
16	.00658	36990.89	679013.4	71	.21235	63.29505	48.48277
17	.00694	32762.96	574018.5	72	.22522	53.66591	39.79611
18	.00724	29013.32	485199.4	73	.23849	45.30033	32.57357
19	.00751	25716.53	410093.9	74	.25226	38.06315	26.58434
20	.00779	22826.49	346599.8	75	.26665	31.82617	21.63109
21	.00808	20293.14	292927.1	76	.28179	26.47014	17.54538
22	.00837	18073.36	247553.0	77	.29774	21.88673	14.18249
23	.00868	16129.23	209200.6	78	.31450	17.97956	11.42038
24	.00902	14423.79	176786.2	79	.33197	14.66398	9.155751
25	.00941	12923.10	149392.5	80	.34997	11.86640	7.302562
26	.00985	11597.86	126240.8	81	.36831	9.522213	5.790399
27	.01037	10422.48	106676.8	82	.38687	7.573512	4.561563
28	.01094	9375.901	90140.86	83	.40562	5.967449	3.568326
29	.01157	8442.025	76164.92	84	.42477	4.655198	2.771141
30	.01225	7607.376	64351.81	85	.44451	3.591989	2.135658
31	.01296	6860.988	54366.87	86	.46462	2.738323	1.631481
32	.01373	6193.224	45927.81	87	.48475	2.060329	1.233570
33	.01458	5595.103	38796.20	88	.50484	1.528532	.9223243
34	.01548	5058.699	32769.18	89	.52489	1.116918	.6812974
35	.01648	4576.930	27676.67	90	.54486	.8028146	.4966490
36	.01757	4143.518	23373.31	91	.56430	.5669037	.3565809
37	.01875	3753.221	19737.15	92	.58267	.3929866	.2516260
38	.02005	3401.169	16665.21	93	.59991	.2673719	.1743843
39	.02148	3083.035	14069.87	94	.61624	.1784968	.1186804
40	.02306	2795.012	11877.54	95	.63206	.1168580	.07933004
41	.02483	2533.591	10025.81	96	.64721	.07495719	.05200832
42	.02680	2295.728	8461.752	97	.66139	.04708562	.03338887
43	.02898	2078.867	7140.668	98	.67485	.02896123	.02099083
44	.03139	1880.829	6024.841	99	.68821	.01742821	.01293250
45	.03400	1699.857	5082.207	100	.70140	.01024469	.007794035
46	.03685	1534.490	4286.013	101	.71460	.005871694	.004588899
47	.03989	1383.463	3613.435	102	.72772	.003274165	.002632611
48	.04317	1245.657	3045.448	103	.74085	.001772379	.001468262
49	.04670	1120.004	2565.847	104	.75513	.0009278275	.0007963441
50	.05053	1005.495	2161.012	105	.76897	.0004675363	.0004151481
51	.05465	901.1883	1819.321	106	.78754	.0002249366	.0002107351
52	.05905	806.2742	1530.916	107	.81078	.0001006552	.0001018782
53	.06374	720.0380	1287.555	108	.84980	.00003921246	.00004740525
54	.06873	641.8115	1082.255	109	.92301	.000009535012	.00002066065

**Table C (18.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 18.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01081	225860.4	10000000	55	.07300	507.5088	828.4102
1	.00261	160892.2	8366892	56	.07860	449.9898	694.2627
2	.00229	141891.8	7061496	57	.08455	398.1263	581.4207
3	.00219	127274.7	5961209	58	.09084	351.4487	486.5167
4	.00218	115264.6	5032922	59	.09741	309.5415	406.7202
5	.00225	104986.4	4249490	60	.10427	272.0226	339.6658
6	.00237	95947.25	3588116	61	.11146	238.5219	283.3684
7	.00254	87844.99	3029767	62	.11904	208.6738	236.1532
8	.00276	80469.63	2558330	63	.12707	182.1273	196.5852
9	.00304	73658.25	2160314	64	.13553	158.5613	163.4443
10	.00341	67257.14	1824276	65	.14444	137.6845	135.7095
11	.00387	61163.75	1540524	66	.15388	119.2260	112.5251
12	.00440	55321.74	1300907	67	.16394	102.9313	93.16941
13	.00498	49722.44	1098505	68	.17464	88.56863	77.02055
14	.00555	44414.96	927491.0	69	.18596	75.93373	63.55658
15	.00606	39471.06	782988.7	70	.19783	64.84733	52.33804
16	.00649	34953.51	660892.4	71	.21018	55.15160	42.99891
17	.00685	30897.90	557755.8	72	.22297	46.70457	35.23517
18	.00714	27307.07	470656.6	73	.23617	39.37642	28.79167
19	.00741	24155.56	397130.3	74	.24987	33.04579	23.45812
20	.00768	21397.98	335076.3	75	.26420	27.59784	19.05511
21	.00797	18985.30	282709.8	76	.27928	22.92603	15.42984
22	.00825	16875.27	238514.7	77	.29517	18.93377	12.45137
23	.00855	15030.87	201222.2	78	.31188	15.53528	10.00946
24	.00889	13416.08	169756.7	79	.32931	12.65536	8.011063
25	.00927	11997.92	143209.9	80	.34727	10.22874	6.378773
26	.00970	10747.99	120811.9	81	.36558	8.198203	5.049358
27	.01021	9641.481	101916.8	82	.38411	6.512585	3.971066
28	.01077	8658.049	85973.25	83	.40284	5.125290	3.101157
29	.01139	7782.121	72520.77	84	.42198	3.993377	2.404272
30	.01205	7000.685	61169.36	85	.44171	3.077567	1.849790
31	.01275	6303.154	51590.93	86	.46183	2.343277	1.410713
32	.01351	5680.241	43509.14	87	.48197	1.760909	1.064844
33	.01434	5123.313	36691.02	88	.50209	1.304762	.7948254
34	.01523	4624.759	30938.69	89	.52216	.9521997	.5861255
35	.01621	4177.795	26086.51	90	.54217	.6835406	.4265493
36	.01727	3776.416	21993.18	91	.56167	.4820486	.3057339
37	.01843	3415.610	18540.35	92	.58008	.3337194	.2153807
38	.01971	3090.735	15628.24	93	.59737	.2267425	.1490131
39	.02111	2797.671	13172.10	94	.61375	.1511659	.1012422
40	.02267	2532.799	11100.88	95	.62963	.09882843	.06755947
41	.02441	2292.794	9354.410	96	.64482	.06330383	.04421678
42	.02635	2074.772	7881.753	97	.65906	.03970934	.02833882
43	.02850	1876.314	6639.986	98	.67258	.02438968	.01778589
44	.03087	1695.362	5592.934	99	.68599	.01465634	.01093942
45	.03345	1530.254	4709.905	100	.69923	.008603095	.006581725
46	.03625	1379.610	3965.328	101	.71250	.004923835	.003868581
47	.03925	1242.234	3337.426	102	.72568	.002741745	.002215622
48	.04249	1117.070	2808.073	103	.73886	.001482095	.001233611
49	.04598	1003.113	2361.858	104	.75322	.0007748049	.0006679459
50	.04975	899.4156	1985.847	105	.76713	.0003899140	.0003476236
51	.05383	805.0943	1669.028	106	.78579	.0001873655	.0001761606
52	.05818	719.3906	1402.076	107	.80917	.00008375490	.00008501961
53	.06281	641.6353	1177.205	108	.84846	.00003260287	.00003949391
54	.06774	571.2041	987.8281	109	.92230	.000007924179	.00001718357

**Table C (18.6)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 18.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01078	220180.9	10000000	55	.07198	451.2872	754.9725
1	.00257	155548.0	8352782	56	.07752	399.6324	631.6501
2	.00226	136842.7	7037700	57	.08342	353.1235	528.0928
3	.00215	122507.2	5931102	58	.08964	311.3253	441.1483
4	.00214	110766.3	4999059	59	.09615	273.8532	368.1710
5	.00221	100746.0	4213780	60	.10294	240.3539	306.9536
6	.00233	91954.58	3551964	61	.11006	210.4862	255.6462
7	.00249	84090.78	2994183	62	.11758	183.9141	212.6908
8	.00270	76945.47	2524019	63	.12553	160.3160	176.7554
9	.00299	70356.68	2127747	64	.13392	139.3980	146.7096
10	.00335	64172.05	1793744	65	.14276	120.8942	121.6091
11	.00380	58290.05	1512187	66	.15212	104.5576	100.6636
12	.00433	52654.85	1274825	67	.16211	90.15701	83.20764
13	.00491	47257.49	1074666	68	.17273	77.48208	68.66945
14	.00547	42145.61	905832.5	69	.18397	66.34774	56.56978
15	.00598	37388.82	763415.0	70	.19577	56.59184	46.50593
16	.00640	33047.72	643284.3	71	.20805	48.07180	38.14305
17	.00676	29156.29	541980.0	72	.22077	40.65956	31.20336
18	.00705	25716.52	456573.2	73	.23390	34.23830	25.45416
19	.00731	22702.97	384597.3	74	.24753	28.69903	20.70390
20	.00757	20070.97	323954.5	75	.26179	23.93891	16.78949
21	.00786	17772.47	272865.2	76	.27681	19.86273	13.57233
22	.00813	15766.11	229820.9	77	.29264	16.38437	10.93395
23	.00843	14015.73	193560.7	78	.30930	13.42748	8.774812
24	.00876	12486.26	163017.9	79	.32668	10.92526	7.011068
25	.00913	11145.63	137293.0	80	.34460	8.819800	5.573118
26	.00956	9966.303	115625.1	81	.36288	7.060450	4.404172
27	.01006	8924.266	97376.72	82	.38138	5.601983	3.457819
28	.01060	7999.833	82004.89	83	.40010	4.403317	2.695789
29	.01121	7177.955	69056.70	84	.41922	3.426681	2.086473
30	.01186	6446.066	58149.28	85	.43895	2.637611	1.602576
31	.01255	5793.950	48961.06	86	.45907	2.005825	1.220118
32	.01329	5212.657	41221.61	87	.47923	1.505455	.9194248
33	.01411	4693.887	34703.33	88	.49936	1.114085	.6851236
34	.01498	4230.335	29213.28	89	.51947	.8120169	.5043765
35	.01595	3815.503	24590.16	90	.53952	.5821618	.3664380
36	.01699	3443.646	20696.67	91	.55906	.4100178	.2622055
37	.01813	3109.975	17417.97	92	.57752	.2834757	.1844047
38	.01938	2810.063	14657.39	93	.59485	.1923450	.1273669
39	.02076	2539.991	12333.00	94	.61129	.1280585	.08638950
40	.02229	2296.318	10376.19	95	.62721	.08360589	.05755095
41	.02401	2075.891	8728.989	96	.64246	.05347844	.03760282
42	.02591	1875.980	7342.389	97	.65675	.03349882	.02405925
43	.02803	1694.296	6175.167	98	.67032	.02054603	.01507450
44	.03037	1528.895	5192.641	99	.68378	.01232911	.009256112
45	.03291	1378.206	4365.437	100	.69708	.007226775	.005559569
46	.03567	1240.923	3669.118	101	.71041	.004130264	.003262271
47	.03864	1115.919	3082.913	102	.72365	.002296615	.001865224
48	.04183	1002.198	2589.554	103	.73689	.001239741	.001036766
49	.04527	898.8121	2174.390	104	.75132	.0006472214	.0005604162
50	.04900	804.8726	1825.141	105	.76529	.0003252805	.0002911694
51	.05303	719.5513	1531.375	106	.778406	.0001561186	.0001473032
52	.05733	642.1378	1284.270	107	.78756	.00006971404	.00007097241
53	.06191	572.0056	1076.474	108	.784713	.00002711587	.00003291300
54	.06678	508.5715	901.7790	109	.792159	.000006587540	.00001429611

**Table C (18.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 18.8 Percent**

<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>	<b>Age</b> <b>x</b>	<b>Remainder</b> <b>Factors</b>	<b>R - Factors</b> <b><math>R_x - 0.5M_x</math></b>	<b>D - Factors</b> <b><math>D_x</math></b>
0	.01074	214768.7	10000000	55	.07099	401.4538	688.1527
1	.00254	150461.2	8338721	56	.07647	355.0501	574.7758
2	.00223	132041.3	7014024	57	.08231	313.3294	479.7339
3	.00212	117977.8	5901197	58	.08847	275.8886	400.0764
4	.00211	106496.4	4965480	59	.09492	242.3715	333.3314
5	.00217	96724.50	4178429	60	.10165	212.4515	277.4390
6	.00228	88171.43	3516236	61	.10870	185.8145	230.6760
7	.00245	80536.79	2959076	62	.11614	162.1514	191.5932
8	.00265	73612.33	2490225	63	.12403	141.1676	158.9543
9	.00293	67237.06	2095725	64	.13234	122.5944	131.7124
10	.00329	61259.95	1763774	65	.14111	106.1888	108.9939
11	.00374	55580.46	1484418	66	.15040	91.72578	90.06931
12	.00426	50143.27	1249308	67	.16031	78.99523	74.32516
13	.00483	44939.17	1051382	68	.17086	67.80632	61.23567
14	.00539	40014.35	884715.0	69	.18203	57.99141	50.36091
15	.00590	35436.34	744362.4	70	.19375	49.40377	41.33194
16	.00632	31263.66	626173.8	71	.20596	41.91463	33.84239
17	.00667	27528.71	526676.0	72	.21861	35.40851	27.63855
18	.00695	24232.70	442933.9	73	.23167	29.78026	22.50821
19	.00721	21350.23	372480.0	74	.24523	24.93201	18.27690
20	.00747	18837.34	313219.7	75	.25943	20.77167	14.79640
21	.00775	16646.93	263379.1	76	.27438	17.21415	11.94102
22	.00802	14738.55	221457.8	77	.29016	14.18266	9.603557
23	.00831	13076.86	186203.1	78	.30676	11.60926	7.694160
24	.00863	11627.71	156557.3	79	.32410	9.434585	6.137278
25	.00900	10359.95	131629.9	80	.34198	7.607264	4.870327
26	.00941	9246.853	110669.1	81	.36022	6.082448	3.842310
27	.00990	8265.182	93046.03	82	.37870	4.820164	3.011609
28	.01044	7395.900	78225.92	83	.39739	3.784186	2.343961
29	.01104	6624.460	65763.52	84	.41650	2.941289	1.811113
30	.01168	5938.728	55283.03	85	.43622	2.261228	1.388736
31	.01236	5328.846	46469.34	86	.45635	1.717483	1.055532
32	.01309	4786.191	39057.90	87	.47652	1.287444	.7940609
33	.01388	4302.785	32826.41	88	.49667	.9515572	.5907106
34	.01474	3871.617	27586.77	89	.51681	.6926787	.4341391
35	.01569	3486.462	23181.96	90	.53689	.4959670	.3148784
36	.01671	3141.825	19478.59	91	.55647	.3488547	.2249326
37	.01783	2833.132	16365.25	92	.57498	.2408687	.1579250
38	.01907	2556.162	13748.33	93	.59236	.1632147	.1088940
39	.02042	2307.184	11548.63	94	.60884	.1085160	.07373545
40	.02193	2082.930	9699.913	95	.62482	.07074942	.04903838
41	.02361	1880.409	8146.332	96	.64012	.04519172	.03198691
42	.02549	1697.037	6840.752	97	.65446	.02826820	.02043159
43	.02758	1530.649	5743.590	98	.66807	.01731339	.01278001
44	.02988	1379.407	4821.600	99	.68159	.01037458	.007834029
45	.03239	1241.828	4046.681	100	.69495	.006072501	.004697491
46	.03512	1116.678	3395.480	101	.70833	.003465659	.002751776
47	.03804	1002.892	2848.190	102	.72163	.001924348	.001570697
48	.04119	899.5304	2388.366	103	.73494	.001037337	.0008715862
49	.04459	805.7025	2002.081	104	.74943	.0005408145	.0004703363
50	.04827	720.5734	1677.679	105	.76347	.0002714453	.0002439562
51	.05225	643.3671	1405.278	106	.78233	.0001301233	.0001232102
52	.05650	573.4182	1176.536	107	.80597	.00005804510	.00005926416
53	.06103	510.1406	984.5116	108	.84580	.00002255935	.00002743711
54	.06585	452.9894	823.3520	109	.92088	.000005478073	.00001189753

**Table C (19.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 19.0 Percent**

Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x - 0.5M_x$	D - Factors $D_x$
0	.01071	209607.5	10000000	55	.07003	357.2645	627.3446
1	.00251	145616.0	8324706	56	.07545	315.5645	523.1056
2	.00220	127472.2	6990467	57	.08123	278.1270	435.8738
3	.00208	113671.5	5871493	58	.08733	244.5786	362.8881
4	.00207	102440.5	4932183	59	.09372	214.5895	301.8391
5	.00213	92907.94	4143434	60	.10038	187.8581	250.8051
6	.00224	84584.24	3480927	61	.10736	164.0947	208.1808
7	.00240	77169.94	2924438	62	.11474	143.0157	172.6187
8	.00260	70457.61	2456939	63	.12256	124.3509	142.9715
9	.00288	64287.23	2064237	64	.13080	107.8545	118.2696
10	.00324	58509.12	1734354	65	.13950	93.30468	97.70537
11	.00368	53023.72	1457205	66	.14871	80.49653	80.60509
12	.00420	47776.21	1224343	67	.15855	69.23897	66.40350
13	.00476	42757.13	1028641	68	.16903	59.35891	54.61715
14	.00531	38011.29	864124.0	69	.18012	50.70448	44.84228
15	.00582	33604.19	725816.2	70	.19177	43.14298	36.74086
16	.00624	29592.32	609546.1	71	.20391	36.55807	30.03268
17	.00658	26006.58	511828.7	72	.21649	30.84562	24.48599
18	.00686	22847.45	429723.9	73	.22948	25.91100	19.90732
19	.00712	20089.57	360763.9	74	.24297	21.66634	16.13779
20	.00737	17689.69	302857.7	75	.25710	18.02915	13.04269
21	.00764	15601.66	254237.9	76	.27200	14.92341	10.50804
22	.00791	13785.90	213412.3	77	.28771	12.28063	8.436883
23	.00819	12207.92	179136.8	78	.30426	10.04035	6.748086
24	.00851	10834.43	150362.9	79	.32155	8.149801	5.373592
25	.00887	9635.175	126209.4	80	.33939	6.563428	4.257125
26	.00928	8584.235	105933.4	81	.35760	5.241507	3.352897
27	.00976	7659.118	88914.74	82	.37605	4.148709	2.623589
28	.01029	6841.413	74627.02	83	.39472	3.253087	2.038531
29	.01087	6117.062	62632.52	84	.41381	2.525410	1.572468
30	.01150	5474.348	52562.52	85	.43353	1.939133	1.203720
31	.01217	4903.760	44108.30	86	.45366	1.471029	.9133694
32	.01288	4396.992	37011.12	87	.47384	1.101332	.6859595
33	.01367	3946.375	31053.90	88	.49401	.8129817	.5094352
34	.01451	3545.181	26053.32	89	.51417	.5910548	.3737770
35	.01544	3187.448	21856.56	90	.53429	.4226601	.2706425
36	.01645	2867.922	18334.06	91	.55391	.2969039	.1930079
37	.01755	2582.232	15377.77	92	.57247	.2047267	.1352829
38	.01876	2326.354	12897.05	93	.58989	.1385376	.09312479
39	.02009	2096.738	10815.34	94	.60642	.09198336	.06295169
40	.02157	1890.279	9068.741	95	.62244	.05988796	.04179618
41	.02323	1704.142	7603.451	96	.63780	.03820059	.02721713
42	.02508	1535.880	6374.145	97	.65219	.02386154	.01735568
43	.02714	1383.445	5342.826	98	.66585	.01459380	.01083778
44	.02941	1245.102	4477.631	99	.67942	.008732563	.006632292
45	.03188	1119.447	3751.678	100	.69283	.005104152	.003970213
46	.03457	1005.317	3142.658	101	.70627	.002908890	.002321831
47	.03746	901.7061	2631.688	102	.71963	.001612920	.001323059
48	.04057	807.7285	2203.109	103	.73299	.0008682474	.0007329371
49	.04392	722.5459	1843.682	104	.74756	.0004520415	.0003948520
50	.04756	645.3746	1542.350	105	.76166	.0002265904	.0002044594
51	.05149	575.4880	1289.750	106	.77602	.0001084902	.0001030888
52	.05569	512.2628	1077.999	107	.78438	.00004834436	.00004950241
53	.06017	455.1508	900.5405	108	.78448	.00001877433	.00002287927
54	.06494	403.6434	751.8607	109	.92017	.000004556877	.000009904445

**Table C (19.2)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 19.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01067	2046822	100000000	55	.06909	3180.638	5719.986
1	.00249	1409978	83107383	56	.07446	2805.787	4761.556
2	.00217	1231211	69670285	57	.08018	2469.741	3960.873
3	.00205	1095744	58419885	58	.08622	2169.038	3292.105
4	.00204	985851.6	48991643	59	.09254	1900.630	2733.677
5	.00210	892833.6	41087906	60	.09914	1661.729	2267.664
6	.00220	811805.4	34460307	61	.10606	1449.666	1879.117
7	.00236	739781.6	28902634	62	.11338	1261.837	1555.505
8	.00256	674696.6	24241533	63	.12112	1095.764	1286.186
9	.00283	614960.0	20332740	64	.12930	949.2014	1062.181
10	.00318	559088.0	17054732	65	.13792	820.1231	876.0206
11	.00362	506094.9	14305344	66	.14706	706.6624	721.4879
12	.00413	455437.5	11999183	67	.15683	607.0826	593.3737
13	.00469	407018.9	10064287	68	.16723	519.8134	487.2334
14	.00524	361273.6	8440457	69	.17825	443.4794	399.3617
15	.00574	318837.0	7077620	70	.18983	376.8800	326.6621
16	.00616	280254.4	5933868	71	.20190	318.9645	266.5718
17	.00650	245820.5	4974239	72	.21441	268.7939	216.9744
18	.00677	215532.9	4169291	73	.22733	225.5167	176.1061
19	.00702	189138.8	3494351	74	.24075	188.3439	142.5201
20	.00728	166212.7	2928550	75	.25482	156.5366	114.9926
21	.00754	146302.5	2454286	76	.26965	129.4154	92.49015
22	.00780	129021.1	2056719	77	.28531	106.3698	74.13553
23	.00808	114031.4	1723499	78	.30180	86.86127	59.19645
24	.00839	101009.5	1444234	79	.31905	70.42125	47.05984
25	.00874	89661.37	1210206	80	.33685	56.64541	37.21970
26	.00914	79735.60	1014078	81	.35502	45.18196	29.26492
27	.00962	71014.48	849733.7	82	.37344	35.71863	22.86092
28	.01014	63320.00	711993.2	83	.39208	27.97364	17.73315
29	.01071	56516.29	596554.9	84	.41116	21.68981	13.65593
30	.01133	50490.26	499801.3	85	.43087	16.63413	10.43603
31	.01198	45150.14	418708.9	86	.45100	12.60315	7.905460
32	.01269	40415.91	350747.7	87	.47119	9.424035	5.927205
33	.01346	36213.89	293798.4	88	.49138	6.947927	4.394516
34	.01428	32479.52	246074.8	89	.51157	5.044897	3.218885
35	.01520	29155.69	206089.8	90	.53172	3.602951	2.326802
36	.01619	26192.17	172585.4	91	.55138	2.527645	1.656568
37	.01727	23547.19	144513.9	92	.56998	1.740595	1.159172
38	.01846	21182.41	120997.7	93	.58744	1.176265	.7966013
39	.01977	19064.05	101297.2	94	.60402	.7799280	.5375932
40	.02123	17162.61	84795.97	95	.62009	.5070914	.3563311
41	.02286	15451.20	70975.70	96	.63549	.3230069	.2316488
42	.02469	13906.68	59400.71	97	.64993	.2014789	.1474688
43	.02671	12509.67	49706.29	98	.66365	.1230513	.09193255
44	.02895	11243.77	41587.17	99	.67727	.07352667	.05616471
45	.03139	10095.74	34786.22	100	.69073	.04291528	.03356483
46	.03404	9054.580	29090.40	101	.70422	.02442314	.01959620
47	.03689	8110.798	24319.67	102	.71764	.01352307	.01114785
48	.03997	7256.049	20324.97	103	.73106	.007269434	.006165232
49	.04328	6482.448	16980.51	104	.74569	.003779569	.003315796
50	.04687	5782.642	14181.37	105	.75985	.001892059	.001714081
51	.05076	5149.822	11838.91	106	.77891	.0009048157	.0008627922
52	.05491	4578.155	9878.589	107	.80280	.0004027731	.0004136108
53	.05934	4062.515	8238.548	108	.84317	.0001562921	.0001908439
54	.06406	3598.154	6866.818	109	.91946	.00003791765	.00008247780



**Table C (19.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 19.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01064	1999789	100000000	55	.06817	2832.743	5216.162
1	.00246	1365929	82968174	56	.07348	2495.675	4334.878
2	.00214	1189750	69437079	57	.07915	2193.937	3599.904
3	.00202	1056739	58126809	58	.08513	1924.326	2987.071
4	.00201	949180.5	48664215	59	.09140	1684.021	2476.230
5	.00206	858388.1	40744937	60	.09794	1470.446	2050.664
6	.00216	779487.5	34115419	61	.10479	1281.145	1696.451
7	.00232	709503.1	28565441	62	.11204	1113.724	1401.945
8	.00251	646377.6	23918587	63	.11972	965.9138	1157.272
9	.00278	588530.4	20028262	64	.12782	835.6607	954.1174
10	.00313	534490.7	16771202	65	.13637	721.1149	785.5786
11	.00356	483282.4	14043958	66	.14544	620.5759	645.9165
12	.00407	434367.6	11760203	67	.15514	532.4655	530.3316
13	.00463	387647.1	9847321	68	.16547	455.3592	434.7386
14	.00517	343542.2	8244664	69	.17642	388.0109	355.7373
15	.00567	302669.1	6901860	70	.18793	329.3351	290.4917
16	.00608	265554.6	5776819	71	.19992	278.3826	236.6580
17	.00642	232479.0	4834476	72	.21236	234.3067	192.3036
18	.00669	203433.7	4045358	73	.22521	196.3412	155.8207
19	.00693	178166.6	3384801	74	.23857	163.7775	125.8922
20	.00718	156259.2	2831987	75	.25257	135.9540	101.4062
21	.00744	137268.7	2369385	76	.26734	112.2635	81.42581
22	.00770	120816.3	1982246	77	.28294	92.16143	65.15757
23	.00797	106572.9	1658309	78	.29938	75.16860	51.94050
24	.00827	94223.20	1387279	79	.31658	60.86848	41.22236
25	.00862	83481.47	1160533	80	.33434	48.90238	32.54822
26	.00901	74103.91	970826.2	81	.35247	38.95871	25.54898
27	.00948	65879.79	812128.8	82	.37086	30.76142	19.92471
28	.00999	58637.01	679344.2	83	.38948	24.06199	15.42964
29	.01056	52244.27	568245.9	84	.40854	18.63410	11.86214
30	.01116	46592.40	475286.2	85	.42824	14.27320	9.050018
31	.01181	41592.87	397504.5	86	.44838	10.80104	6.844048
32	.01250	37168.63	332427.2	87	.46857	8.066475	5.122804
33	.01325	33248.86	277986.1	88	.48878	5.939610	3.791760
34	.01407	29771.62	232441.0	89	.50899	4.307299	2.772727
35	.01497	26682.24	194345.3	90	.52918	3.072230	2.000935
36	.01594	23932.66	162477.6	91	.54887	2.152508	1.422181
37	.01700	21483.02	135822.2	92	.56751	1.480300	.9934940
38	.01817	19296.76	113529.9	93	.58502	.9990149	.6816012
39	.01946	17341.74	94886.15	94	.60164	.6614988	.4592139
40	.02090	15589.93	79296.20	95	.61776	.4294994	.3038693
41	.02250	14015.85	66261.12	96	.63321	.2732018	.1972128
42	.02430	12597.60	55362.11	97	.64770	.1701732	.1253364
43	.02630	11316.84	46249.21	98	.66146	.1037850	.07800426
44	.02851	10158.10	38629.96	99	.67513	.06192691	.04757562
45	.03091	9108.846	32258.49	100	.68864	.03609376	.02838424
46	.03353	8158.710	26931.37	101	.70219	.02051201	.01654385
47	.03634	7298.738	22477.00	102	.71566	.01134150	.009395674
48	.03938	6521.062	18753.50	103	.72914	.006088229	.005187499
49	.04265	5818.268	15641.38	104	.74384	.003161112	.002785277
50	.04620	5183.457	13041.11	105	.75806	.001580381	.001437420
51	.05004	4610.254	10868.76	106	.77721	.0007548553	.0007223217
52	.05414	4093.200	9053.890	107	.80123	.0003356674	.0003456912
53	.05853	3627.499	7538.117	108	.84186	.0001301498	.0001592380
54	.06319	3208.724	6272.486	109	.91876	.00003156092	.00006870325

**Table C (19.6)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 19.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01061	1954844	100000000	55	.06728	2523.872	4757.449
1	.00243	1323886	82829431	56	.07254	2220.682	3947.054
2	.00211	1150214	69205042	57	.07815	1949.667	3272.354
3	.00199	1019580	57835690	58	.08407	1707.858	2710.742
4	.00197	914277.1	48339517	59	.09028	1492.646	2243.400
5	.00203	825632.1	40405397	60	.09676	1301.655	1854.741
6	.00213	748782.1	33774552	61	.10355	1132.621	1531.805
7	.00228	680760.9	28232736	62	.11073	983.3449	1263.765
8	.00247	619520.0	23600472	63	.11835	851.7497	1041.463
9	.00273	563488.1	19728842	64	.12638	735.9564	857.2021
10	.00308	511207.6	16492848	65	.13486	634.2765	704.6026
11	.00350	461712.1	13787773	66	.14386	545.1613	578.3678
12	.00401	414468.5	11526371	67	.15349	467.1762	474.0764
13	.00456	369375.7	9635384	68	.16375	399.0293	387.9736
14	.00510	326842.0	8053729	69	.17463	339.5918	316.9397
15	.00559	287465.4	6730748	70	.18606	287.8819	258.3771
16	.00600	251754.2	5624179	71	.19799	243.0422	210.1428
17	.00634	219975.6	4698865	72	.21036	204.3096	170.4724
18	.00661	192114.5	3925307	73	.22314	170.9942	137.9002
19	.00685	167919.8	3278861	74	.23643	142.4600	111.2274
20	.00709	146980.2	2738762	75	.25036	118.1144	89.44388
21	.00735	128861.8	2287556	76	.26507	97.41479	71.70035
22	.00760	113194.1	1910587	77	.28061	79.87543	57.27924
23	.00787	99656.03	1595687	78	.29700	65.06971	45.58391
24	.00816	87940.27	1332660	79	.31415	52.62748	36.11698
25	.00850	77769.42	1112977	80	.33186	42.23047	28.46944
26	.00889	68907.02	929487.0	81	.34996	33.60269	22.30995
27	.00935	61149.12	776246.9	82	.36832	26.50010	17.36961
28	.00985	54329.32	648243.2	83	.38692	20.70347	13.42849
29	.01041	48320.76	541324.4	84	.40596	16.01363	10.30641
30	.01100	43018.05	452011.7	85	.42565	12.25097	7.849951
31	.01164	38335.83	377406.7	86	.44578	9.259330	5.926574
32	.01232	34199.87	315091.9	87	.46598	6.906506	4.428652
33	.01306	30542.14	263049.2	88	.48620	5.079118	3.272486
34	.01386	27303.22	219583.5	89	.50644	3.678624	2.389006
35	.01474	24430.75	183288.1	90	.52666	2.620456	1.721140
36	.01570	21878.79	152977.2	91	.54639	1.833586	1.221268
37	.01674	19609.26	127666.6	92	.56507	1.259301	.8517160
38	.01790	17587.33	106534.4	93	.58262	.8487250	.5833551
39	.01916	15782.42	88890.54	94	.59928	.5612189	.3923655
40	.02057	14167.91	74161.46	95	.61545	.3638882	.2592005
41	.02216	12719.65	61866.82	96	.63095	.2311452	.1679412
42	.02393	11416.88	51604.17	97	.64548	.1437748	.1065547
43	.02589	10242.31	43037.76	98	.65929	.08756158	.06620438
44	.02808	9181.278	35887.46	99	.67301	.05217290	.04031123
45	.03045	8221.984	29918.22	100	.68657	.03036574	.02400999
46	.03303	7354.625	24935.79	101	.70017	.01723244	.01397090
47	.03581	6570.759	20776.68	102	.71370	.009514767	.007921163
48	.03881	5862.972	17305.87	103	.72724	.005100516	.004366085
49	.04204	5224.295	14409.85	104	.74200	.002644664	.002340322
50	.04555	4648.255	11994.22	105	.75628	.001320451	.001205769
51	.04934	4128.883	9979.537	106	.77552	.0006299423	.0006049009
52	.05340	3661.072	8299.251	107	.79967	.0002798281	.0002890114
53	.05774	3240.341	6898.262	108	.84055	.0001084136	.0001329066
54	.06235	2862.556	5730.462	109	.91806	.00002627795	.00005724668

**Table C (19.8)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 19.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01057	1911868	100000000	55	.06641	2249.537	4339.743
1	.00240	1283734	82691152	56	.07161	1976.736	3594.491
2	.00208	1112492	68974167	57	.07717	1733.240	2975.082
3	.00196	984158.3	57546513	58	.08304	1516.299	2460.374
4	.00194	881035.3	48017523	59	.08918	1323.502	2032.797
5	.00199	794463.2	40069248	60	.09560	1152.655	1677.818
6	.00209	719590.3	33437651	61	.10233	1001.671	1383.373
7	.00224	653459.8	27904452	62	.10945	868.5346	1139.401
8	.00242	594031.9	23287110	63	.11700	751.3404	937.4076
9	.00268	539745.0	19434387	64	.12497	648.3710	770.2689
10	.00302	489154.2	16219568	65	.13338	558.0853	632.0883
11	.00345	441302.8	13536678	66	.14231	479.0726	517.9787
12	.00395	395662.6	11297567	67	.15187	410.0292	423.8679
13	.00450	352130.5	9428350	68	.16206	349.7830	346.3050
14	.00504	311102.6	7867524	69	.17286	297.3119	282.4279
15	.00552	273158.7	6564154	70	.18423	251.7277	229.8578
16	.00593	238789.7	5475816	71	.19608	212.2562	186.6355
17	.00626	208249.6	4567274	72	.20839	178.2093	151.1500
18	.00653	181517.7	3809010	73	.22110	148.9662	122.0656
19	.00676	158344.1	3176405	74	.23433	123.9559	98.29118
20	.00700	138324.2	2648753	75	.24819	102.6475	78.90922
21	.00726	121033.2	2208683	76	.26284	84.55604	63.14991
22	.00750	106108.7	1841631	77	.27832	69.24837	50.36433
23	.00777	93237.24	1535529	78	.29465	56.34466	40.01398
24	.00805	82119.65	1280278	79	.31175	45.51592	31.65090
25	.00839	72486.46	1067444	80	.32942	36.47975	24.90737
26	.00877	64108.37	889972.8	81	.34749	28.99164	19.48596
27	.00922	56787.98	742006.4	82	.36581	22.83586	15.14564
28	.00971	50364.44	618614.5	83	.38438	17.81898	11.68959
29	.01026	44715.16	515720.1	84	.40341	13.76572	8.956822
30	.01085	39738.44	429912.9	85	.42309	10.51835	6.810636
31	.01147	35351.94	358356.1	86	.44322	7.940010	5.133325
32	.01214	31484.20	298687.3	87	.46342	5.915074	3.829490
33	.01287	28069.84	248937.8	88	.48366	4.344559	2.825020
34	.01365	25051.89	207456.9	89	.50392	3.142628	2.058900
35	.01452	22380.18	172876.9	90	.52416	2.235770	1.480842
36	.01547	20010.83	144046.9	91	.54393	1.562374	1.049006
37	.01649	17907.46	120013.1	92	.56265	1.071611	.7303585
38	.01763	16036.87	99980.60	93	.58024	.7212568	.4994001
39	.01887	14369.97	83282.87	94	.59694	.4762816	.3353365
40	.02026	12881.48	69366.97	95	.61316	.3083913	.2211568
41	.02182	11548.52	57770.57	96	.62870	.1956209	.1430527
42	.02356	10351.44	48106.97	97	.64328	.1215077	.09061196
43	.02550	9273.869	40054.12	98	.65713	.07389629	.05620490
44	.02766	8301.992	33343.76	99	.67090	.04396843	.03416550
45	.03000	7424.650	27751.21	100	.68452	.02555444	.02031553
46	.03255	6632.594	23091.06	101	.69817	.01448160	.01180144
47	.03529	5917.863	19207.52	102	.71175	.007984684	.006679960
48	.03825	5273.473	15972.13	103	.72534	.004274345	.003675797
49	.04144	4692.874	13277.09	104	.74017	.002213267	.001967022
50	.04491	4169.996	11032.91	105	.75451	.001103610	.001011748
51	.04866	3699.249	9164.375	106	.77384	.0005258608	.0005067183
52	.05268	3275.858	7608.616	107	.79811	.0002333493	.0002416973
53	.05696	2895.633	6313.655	108	.83926	.00009033516	.0001109628
54	.06153	2554.719	5236.066	109	.91736	.00002188601	.00004771509

**Table C (20.0)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 20.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01054	1870747	100000000	55	.06556	2005.779	3959.319
1	.00238	1245363	82553333	56	.07071	1760.247	3273.930
2	.00206	1076478	68744444	57	.07621	1541.407	2705.244
3	.00194	950371.5	57259259	58	.08203	1346.719	2233.491
4	.00191	849356.6	47698206	59	.08812	1173.950	1842.268
5	.00196	764786.4	39736449	60	.09448	1021.075	1518.026
6	.00205	691820.5	33104665	61	.10114	886.1753	1249.538
7	.00220	627511.6	27580523	62	.10820	767.3972	1027.453
8	.00238	569828.7	22978420	63	.11569	662.9971	843.8971
9	.00264	517219.6	19144807	64	.12359	571.4044	692.2755
10	.00298	468252.4	15951260	65	.13194	491.2125	567.1395
11	.00339	421979.7	13290564	66	.14080	421.1365	463.9805
12	.00389	377878.4	11073675	67	.15028	359.9917	379.0477
13	.00444	335843.5	9226100	68	.16040	306.7150	309.1702
14	.00497	296259.0	7685924	69	.17114	260.3804	251.7225
15	.00546	259687.3	6401951	70	.18243	220.1848	204.5264
16	.00586	226602.2	5331606	71	.19422	185.4290	165.7906
17	.00619	197245.5	4439579	72	.20645	155.4924	134.0446
18	.00645	171590.9	3696344	73	.21910	129.8166	108.0712
19	.00668	149389.6	3077313	74	.23226	107.8888	86.87742
20	.00692	130244.1	2561845	75	.24606	89.23338	69.62988
21	.00717	113738.4	2132654	76	.26064	73.41707	55.63092
22	.00741	99518.02	1775273	77	.27606	60.05341	44.29372
23	.00767	87276.92	1477734	78	.29234	48.80424	35.13228
24	.00795	76723.94	1230036	79	.30939	39.37715	27.74318
25	.00828	67597.32	1023846	80	.32702	31.52152	21.79584
26	.00865	59674.72	852200.1	81	.34505	25.02076	17.02328
27	.00909	52765.08	709329.6	82	.36334	19.68410	13.20944
28	.00958	46712.91	590386.1	83	.38188	15.34089	10.17821
29	.01012	41399.76	491366.6	84	.40089	11.83683	7.785778
30	.01069	36727.50	408928.8	85	.42056	9.033407	5.910324
31	.01131	32616.72	340296.5	86	.44069	6.810663	4.447316
32	.01196	28998.63	283162.1	87	.46090	5.067441	3.312194
33	.01268	25810.41	235605.2	88	.48114	3.717319	2.439338
34	.01346	22997.41	196018.7	89	.50142	2.685512	1.774848
35	.01431	20511.62	163072.9	90	.52169	1.908114	1.274413
36	.01524	18311.07	135651.4	91	.54150	1.331668	.9012703
37	.01625	16361.02	112830.1	92	.56025	.9121623	.6264533
38	.01736	14629.86	93839.89	93	.57789	.6131127	.4276386
39	.01859	13089.90	78037.43	94	.59463	.4043181	.2866716
40	.01996	11717.14	64889.68	95	.61088	.2614354	.1887468
41	.02149	10489.88	53951.69	96	.62648	.1656053	.1218852
42	.02321	9389.543	44852.02	97	.64110	.1027198	.07707544
43	.02513	8400.645	37281.79	98	.65499	.06238227	.04772877
44	.02725	7510.134	30984.16	99	.66881	.03706526	.02896473
45	.02956	6707.479	25744.40	100	.68247	.02151194	.01719434
46	.03208	5983.952	21385.53	101	.69618	.01217356	.009971668
47	.03479	5332.046	17759.19	102	.70981	.006702684	.005634848
48	.03771	4745.186	14743.15	103	.72346	.003583083	.003095533
49	.04086	4217.215	12235.06	104	.73836	.001852803	.001653746
50	.04429	3742.440	10150.06	105	.75275	.0009226590	.0008491946
51	.04800	3315.632	8416.994	106	.77217	.0004391101	.0004245973
52	.05197	2932.321	6976.465	107	.79657	.0001946500	.0002021892
53	.05621	2588.595	5779.445	108	.83796	.00007529441	.00009267004
54	.06073	2280.858	4785.045	109	.91667	.00001823369	.00003978259

**Table C (20.2)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 20.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01051	1831378	100000000	55	.06473	1789.105	3612.795
1	.00235	1208671	82415973	56	.06983	1568.048	2982.421
2	.00203	1042074	68515868	57	.07528	1371.310	2460.270
3	.00191	918125.1	56973915	58	.08104	1196.538	2027.857
4	.00188	819149.5	47381539	59	.08707	1041.670	1669.870
5	.00193	736513.4	39406961	60	.09337	904.8369	1373.681
6	.00202	665387.6	32775541	61	.09998	784.2714	1128.841
7	.00216	602834.5	27260885	62	.10698	678.2721	926.6642
8	.00234	546831.6	22674326	63	.11440	585.2421	759.8477
9	.00259	495836.5	18860014	64	.12224	503.7452	622.2900
10	.00293	448429.9	15687827	65	.13052	432.4980	508.9563
11	.00334	403673.8	13049322	66	.13931	370.3300	415.6876
12	.00384	361049.9	10854582	67	.14872	316.1646	339.0299
13	.00438	320451.7	9028514	68	.15877	269.0374	276.0696
14	.00491	282251.2	7508808	69	.16944	228.1101	224.3984
15	.00539	246994.3	6244016	70	.18067	192.6560	182.0220
16	.00579	215137.9	5191424	71	.19238	162.0437	147.3028
17	.00612	186912.3	4315658	72	.20455	135.7139	118.8987
18	.00637	162285.6	3587190	73	.21713	113.1639	95.70066
19	.00660	141010.8	2981470	74	.23022	93.93321	76.80482
20	.00684	122696.9	2477927	75	.24396	77.59599	61.45455
21	.00708	106936.7	2059362	76	.25848	63.76485	49.01752
22	.00732	93383.62	1711411	77	.27384	52.09509	38.96315
23	.00757	81738.87	1422205	78	.29007	42.28561	30.85284
24	.00785	71719.04	1181845	79	.30707	34.07648	24.32325
25	.00817	63069.90	982096.0	80	.32465	27.24529	19.07726
26	.00853	55575.84	816089.6	81	.34264	21.60013	14.87518
27	.00897	49051.96	678142.7	82	.36090	16.97233	11.52339
28	.00945	43347.97	563489.6	83	.37942	13.21130	8.864295
29	.00998	38349.43	468200.9	84	.39840	10.18119	6.769419
30	.01055	33961.64	389001.3	85	.41806	7.760364	5.130237
31	.01115	30108.05	323174.9	86	.43818	5.843648	3.853904
32	.01180	26722.41	268467.7	87	.45839	4.342536	2.865467
33	.01251	23744.39	223007.0	88	.47865	3.181559	2.106825
34	.01326	21121.58	185228.5	89	.49895	2.295554	1.530363
35	.01411	18808.00	153839.9	90	.51925	1.628950	1.097035
36	.01502	16763.55	127758.1	91	.53909	1.135359	.7745365
37	.01601	14955.05	106087.9	92	.55788	.776648	.5374676
38	.01711	13352.39	88085.63	93	.57555	.5213360	.3662834
39	.01831	11929.24	73130.30	94	.59233	.3433284	.2451330
40	.01966	10662.79	60708.11	95	.60863	.2216943	.1611289
41	.02118	9532.479	50391.00	96	.62427	.1402366	.1038775
42	.02287	8520.731	41822.18	97	.63893	.08686263	.06557881
43	.02476	7612.907	34705.50	98	.65287	.05267794	.04054194
44	.02685	6796.685	28795.06	99	.66674	.03125522	.02456238
45	.02913	6062.120	23885.69	100	.68045	.01811435	.01455671
46	.03162	5400.980	19808.51	101	.69420	.01023645	.008427959
47	.03429	4806.186	16422.21	102	.70789	.005628216	.004754595
48	.03718	4271.549	13610.55	103	.72160	.003004524	.002607616
49	.04030	3791.283	11276.34	104	.73655	.001551517	.001390765
50	.04369	3360.051	9339.155	105	.75101	.0007716119	.0007129662
51	.04736	2972.958	7731.659	106	.77051	.0003667822	.0003558900
52	.05128	2625.827	6397.759	107	.79503	.0001624181	.0001691894
53	.05548	2315.000	5291.215	108	.83667	.00006277705	.00007741613
54	.05995	2037.126	4373.530	109	.91597	.00001519549	.00003317890

**Table C (20.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 20.4 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>
0	.01048	1793663	10000000	55	.06392	1596.430	3297.101
1	.00233	1173566	82279070	56	.06897	1397.348	2717.290
2	.00201	1009188	68288429	57	.07437	1220.426	2237.833
3	.00188	887331.0	56690463	58	.08007	1063.487	1841.451
4	.00185	790329.1	47067495	59	.08605	924.6245	1513.852
5	.00190	709562.3	39080746	60	.09230	802.1136	1243.268
6	.00199	640212.7	32450228	61	.09885	694.3275	1019.975
7	.00212	579352.5	26945473	62	.10578	599.7045	835.9055
8	.00230	524967.8	22374752	63	.11314	516.7821	684.2886
9	.00255	475525.8	18579920	64	.12091	444.2473	559.4787
10	.00288	429619.7	15429171	65	.12913	380.9286	456.8244
11	.00329	386320.9	12812850	66	.13785	325.7603	372.4893
12	.00378	345116.0	10640178	67	.14720	277.7639	303.2933
13	.00432	305896.8	8835477	68	.15718	236.0648	246.5592
14	.00485	269024.1	7336057	69	.16778	199.9033	200.0785
15	.00533	235027.2	6090231	70	.17894	168.6226	162.0252
16	.00572	204347.2	5055152	71	.19059	141.6523	130.9024
17	.00604	177202.9	4195394	72	.20268	118.4882	105.4853
18	.00630	153557.6	3481433	73	.21519	98.67785	84.76324
19	.00653	133165.7	2888764	74	.22822	81.80794	67.91396
20	.00676	115643.1	2396890	75	.24189	67.49686	54.25036
21	.00700	100590.9	1988705	76	.25635	55.39838	43.19942
22	.00723	87670.45	1649947	77	.27165	45.20500	34.28140
23	.00748	76590.06	1368850	78	.28782	36.64860	27.10052
24	.00775	67073.85	1135618	79	.30478	29.49811	21.32957
25	.00807	58874.91	942114.0	80	.32232	23.55613	16.70146
26	.00842	51784.20	781565.4	81	.34027	18.65263	13.00106
27	.00885	45622.76	648375.5	82	.35849	14.63843	10.05483
28	.00932	40245.33	537860.2	83	.37698	11.38065	7.721765
29	.00985	35541.37	446163.1	84	.39594	8.759683	5.887105
30	.01041	31419.48	370075.6	85	.41559	6.668661	4.454160
31	.01100	27805.86	306941.1	86	.43571	5.015388	3.340468
32	.01164	24636.76	254558.4	87	.45592	3.722406	2.479589
33	.01233	21854.21	211101.8	88	.47619	2.723803	1.820081
34	.01308	19407.94	175048.8	89	.49650	1.962788	1.319881
35	.01391	17253.95	145143.8	90	.51683	1.391031	.9445798
36	.01480	15353.91	120336.1	91	.53670	.9682699	.6657914
37	.01578	13676.15	99758.74	92	.55553	.6614870	.4612395
38	.01686	12191.97	82692.92	93	.57324	.4434264	.3138119
39	.01805	10876.33	68539.13	94	.59006	.2916240	.2096679
40	.01937	9707.571	56802.31	95	.60640	.1880493	.1375884
41	.02087	8666.218	47070.65	96	.62208	.1187890	.08855393
42	.02254	7735.625	39001.55	97	.63679	.07347505	.05581201
43	.02440	6901.961	32311.08	98	.65077	.04449642	.03444662
44	.02647	6153.588	26763.89	99	.66468	.02636375	.02083486
45	.02872	5481.123	22163.93	100	.67844	.01525793	.01232711
46	.03118	4876.798	18350.12	101	.69224	.008610152	.007125223
47	.03382	4333.942	15187.87	102	.70598	.004727411	.004012986
48	.03667	3846.727	12566.63	103	.71974	.002520144	.002197230
49	.03975	3409.719	10394.16	104	.73476	.001299616	.001169940
50	.04310	3017.914	8594.223	105	.74927	.0006454880	.0005987657
51	.04673	2666.734	7103.130	106	.76886	.0003064606	.0002983882
52	.05061	2352.269	5867.903	107	.79349	.0001355646	.0001416176
53	.05476	2071.107	4844.940	108	.83539	.00005235654	.00006469241
54	.05919	1820.122	3998.002	109	.91528	.00001266738	.00002767973

**Table C (20.6)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 20.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
<b>0</b>	.01046	1757512	100000000	<b>55</b>	.06313	1425.029	3009.450
<b>1</b>	.00231	1139959	82142620	<b>56</b>	.06813	1245.685	2476.110
<b>2</b>	.00198	977736.5	68062122	<b>57</b>	.07348	1086.537	2035.827
<b>3</b>	.00186	857907.4	56408888	<b>58</b>	.07913	945.5689	1672.448
<b>4</b>	.00183	762816.4	46756048	<b>59</b>	.08506	821.0206	1372.635
<b>5</b>	.00187	683857.0	38757767	<b>60</b>	.09124	711.3006	1125.422
<b>6</b>	.00195	616222.6	32128676	<b>61</b>	.09774	614.9114	921.7636
<b>7</b>	.00209	556995.3	26634225	<b>62</b>	.10461	530.4192	754.1649
<b>8</b>	.00226	504169.7	22079624	<b>63</b>	.11191	456.4848	616.3503
<b>9</b>	.00251	456222.6	18304440	<b>64</b>	.11962	391.9079	503.0962
<b>10</b>	.00284	411759.8	15175199	<b>65</b>	.12777	335.6195	410.1058
<b>11</b>	.00324	369861.8	12581045	<b>66</b>	.13642	286.6488	333.8410
<b>12</b>	.00373	330020.2	10430354	<b>67</b>	.14570	244.1067	271.3737
<b>13</b>	.00427	292125.3	8646878	<b>68</b>	.15562	207.1998	220.2447
<b>14</b>	.00479	256526.6	7167558	<b>69</b>	.16615	175.2403	178.4283
<b>15</b>	.00526	223737.8	5940479	<b>70</b>	.17724	147.6340	144.2531
<b>16</b>	.00566	194184.3	4922674	<b>71</b>	.18882	123.8658	116.3508
<b>17</b>	.00598	168074.1	4078672	<b>72</b>	.20085	103.4810	93.60364
<b>18</b>	.00623	145365.9	3378962	<b>73</b>	.21329	86.07269	75.09095
<b>19</b>	.00645	125815.8	2799088	<b>74</b>	.22625	71.26961	60.06456
<b>20</b>	.00668	109046.2	2318631	<b>75</b>	.23986	58.72992	47.90061
<b>21</b>	.00691	94666.81	1920583	<b>76</b>	.25426	48.14414	38.07988
<b>22</b>	.00714	82346.37	1590786	<b>77</b>	.26950	39.23791	30.16861
<b>23</b>	.00738	71800.25	1317580	<b>78</b>	.28562	31.77248	23.80968
<b>24</b>	.00765	62759.95	1091270	<b>79</b>	.30252	25.54241	18.70843
<b>25</b>	.00796	54985.67	903822.1	<b>80</b>	.32002	20.37249	14.62476
<b>26</b>	.00832	48274.73	748555.5	<b>81</b>	.33792	16.11205	11.36559
<b>27</b>	.00874	42453.95	619961.1	<b>82</b>	.35612	12.62915	8.775411
<b>28</b>	.00920	37382.92	513436.1	<b>83</b>	.37458	9.806515	6.728039
<b>29</b>	.00972	32954.87	425196.7	<b>84</b>	.39352	7.538828	5.120977
<b>30</b>	.01027	29081.62	352099.8	<b>85</b>	.41314	5.732191	3.868085
<b>31</b>	.01085	25692.02	291547.7	<b>86</b>	.43326	4.305764	2.896121
<b>32</b>	.01148	22724.69	241391.0	<b>87</b>	.45348	3.191753	2.146191
<b>33</b>	.01216	20123.97	199850.3	<b>88</b>	.47375	2.332581	1.572746
<b>34</b>	.01290	17841.65	165444.1	<b>89</b>	.49408	1.678744	1.138628
<b>35</b>	.01371	15835.61	136952.4	<b>90</b>	.51444	1.188205	.8135135
<b>36</b>	.01460	14069.22	113356.4	<b>91</b>	.53434	.8260096	.5724578
<b>37</b>	.01556	12512.25	93816.79	<b>92</b>	.55320	.5635529	.3959232
<b>38</b>	.01662	11137.35	77638.50	<b>93</b>	.57094	.3772693	.2689262
<b>39</b>	.01779	9920.709	64243.11	<b>94</b>	.58780	.2477782	.1793803
<b>40</b>	.01910	8841.764	53153.65	<b>95</b>	.60418	.1595570	.1175178
<b>41</b>	.02057	7882.055	43974.06	<b>96</b>	.61991	.1006510	.07551079
<b>42</b>	.02221	7025.835	36375.37	<b>97</b>	.63466	.06216909	.04751252
<b>43</b>	.02405	6260.028	30085.42	<b>98</b>	.64868	.03759667	.02927563
<b>44</b>	.02609	5573.648	24879.01	<b>99</b>	.66264	.02224439	.01767784
<b>45</b>	.02832	4957.838	20568.85	<b>100</b>	.67644	.01285575	.01044189
<b>46</b>	.03074	4405.272	17001.27	<b>101</b>	.69030	.007244394	.006025534
<b>47</b>	.03335	3909.664	14048.12	<b>102</b>	.70409	.003971970	.003388004
<b>48</b>	.03617	3465.527	11604.31	<b>103</b>	.71790	.002114489	.001851958
<b>49</b>	.03922	3067.758	9582.284	<b>104</b>	.73297	.001088942	.0009844606
<b>50</b>	.04253	2711.667	7909.801	<b>105</b>	.74754	.0005401428	.0005030032
<b>51</b>	.04612	2392.969	6526.613	<b>106</b>	.76722	.0002561370	.0002502503
<b>52</b>	.04996	2108.011	5382.700	<b>107</b>	.79197	.0001131851	.0001185740
<b>53</b>	.05407	1853.606	4436.954	<b>108</b>	.83411	.00004367896	.00005407602
<b>54</b>	.05845	1626.840	3655.264	<b>109</b>	.91459	.00001056308	.00002309896

**Table C (20.8)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 20.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01043	1722841	10000000	55	.06236	1272.495	2747.310
1	.00228	1107768	82006623	56	.06731	1110.884	2256.685
2	.00196	947639.9	67836937	57	.07261	967.6815	1852.347
3	.00183	829777.8	56129175	58	.07821	841.0230	1519.198
4	.00180	736537.7	46447174	59	.08408	729.2811	1244.793
5	.00184	659326.5	38437985	60	.09022	630.9880	1018.915
6	.00192	593349.0	31810835	61	.09665	544.7656	833.1483
7	.00206	535697.1	26327079	62	.10347	469.2980	680.5334
8	.00223	484374.3	21788867	63	.11070	403.3585	555.2533
9	.00247	437866.7	18033491	64	.11835	345.8500	452.4754
10	.00279	394792.7	14925817	65	.12643	295.7969	368.2309
11	.00319	354241.7	12353807	66	.13502	252.3153	299.2570
12	.00368	315710.2	10225005	67	.14424	214.5971	242.8582
13	.00421	279087.2	8462608	68	.15408	181.9226	196.7754
14	.00473	244711.6	7003199	69	.16455	153.6688	159.1511
15	.00520	213081.2	5794648	70	.17557	129.2985	128.4551
16	.00559	184607.0	4793879	71	.18708	108.3463	103.4370
17	.00591	159486.2	3965383	72	.19905	90.40249	83.07678
18	.00616	137673.2	3279669	73	.21142	75.10072	66.53572
19	.00638	118925.8	2712337	74	.22432	62.10767	53.13320
20	.00660	102873.2	2243051	75	.23786	51.11711	42.30279
21	.00683	89133.16	1854902	76	.25220	41.85235	33.57406
22	.00706	77381.96	1533840	77	.26738	34.06862	26.55487
23	.00730	67341.81	1268310	78	.28344	27.55328	20.92294
24	.00756	58751.39	1048724	79	.30030	22.12368	16.41296
25	.00786	51377.81	867146.1	80	.31775	17.62428	12.80910
26	.00821	45024.57	716991.0	81	.33562	13.92156	9.938078
27	.00863	39524.09	592835.9	82	.35378	10.89883	7.660517
28	.00908	34740.67	490158.9	83	.37221	8.452555	5.863534
29	.00959	30571.15	405247.8	84	.39112	6.489998	4.455579
30	.01013	26930.48	335024.8	85	.41073	4.928646	3.359911
31	.01071	23750.06	276949.9	86	.43084	3.697607	2.511475
32	.01132	20970.82	228924.9	87	.45106	2.737533	1.858065
33	.01200	18539.31	189215.7	88	.47134	1.998123	1.359350
34	.01272	16409.30	156381.0	89	.49169	1.436218	.9825055
35	.01353	14540.48	129235.8	90	.51207	1.015244	.7008069
36	.01439	12897.83	106792.2	91	.53200	.7048534	.4923313
37	.01534	11452.49	88237.75	92	.55089	.4802566	.3399424
38	.01639	10178.42	72900.64	93	.56867	.3210753	.2305196
39	.01754	9052.976	60222.83	94	.58557	.2105857	.1535076
40	.01883	8056.626	49744.84	95	.60199	.1354210	.1004013
41	.02028	7171.882	41085.81	96	.61775	.08530745	.06440579
42	.02190	6383.842	33929.94	97	.63255	.05261824	.04045799
43	.02371	5680.149	28016.39	98	.64661	.03177617	.02488759
44	.02573	5050.430	23129.67	99	.66061	.01877423	.01500328
45	.02792	4486.327	19090.91	100	.67446	.01083498	.008847418
46	.03032	3980.930	15753.55	101	.68836	.006097088	.005096984
47	.03290	3528.318	12995.58	102	.70220	.003338246	.002861159
48	.03569	3123.326	10717.10	103	.71606	.001774663	.001561383
49	.03870	2761.163	8835.016	104	.73120	.0009126926	.0008286234
50	.04197	2437.432	7280.886	105	.74582	.0004521261	.0004226783
51	.04552	2148.125	5997.730	106	.76559	.0002141415	.0002099396
52	.04932	1889.828	4938.325	107	.79045	.00009452863	.00009930915
53	.05339	1659.564	4063.916	108	.83284	.00003645059	.00004521526
54	.05772	1454.618	3342.403	109	.91391	.000008811001	.00001928204



**Table C (21.0)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 21.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01040	1689570	100000000	55	.06160	1136.700	2508.382
1	.00226	1076918	81871074	56	.06651	991.0258	2057.020
2	.00194	918824.3	67612868	57	.07176	862.1336	1685.666
3	.00181	802871.2	55851309	58	.07731	748.2988	1380.210
4	.00178	711424.4	46140845	59	.08313	648.0176	1129.040
5	.00181	635904.7	38121364	60	.08921	559.9362	922.6390
6	.00189	571528.4	31496656	61	.09559	482.7862	753.1782
7	.00202	515397.2	26023975	62	.10234	415.3599	614.1952
8	.00219	465523.2	21502412	63	.10952	356.5340	500.2990
9	.00243	420402.2	17766991	64	.11711	305.3057	407.0193
10	.00275	378664.7	14680937	65	.12513	260.7848	330.6906
11	.00315	339409.4	12131040	66	.13365	222.1661	268.3042
12	.00363	302137.5	10024028	67	.14280	188.7153	217.3790
13	.00416	266736.6	8282559	68	.15258	159.7798	175.8398
14	.00467	233535.2	6842871	69	.16298	134.7952	141.9834
15	.00514	203016.3	5652629	70	.17393	113.2755	114.4091
16	.00553	175576.3	4668658	71	.18538	94.80071	91.97441
17	.00584	151402.3	3855420	72	.19728	79.00118	73.74834
18	.00609	130444.7	3183451	73	.20959	65.54735	58.96700
19	.00631	112463.1	2628411	74	.22242	54.13990	47.01124
20	.00653	97093.37	2170053	75	.23590	44.50445	37.36684
21	.00676	83961.21	1791570	76	.25017	36.39365	29.60757
22	.00698	72750.25	1479022	77	.26529	29.58910	23.37893
23	.00721	63189.43	1220960	78	.28130	23.90140	18.39013
24	.00747	55024.43	1007903	79	.29810	19.16814	14.40225
25	.00777	48029.08	832015.4	80	.31551	15.25124	11.22131
26	.00811	42012.88	686806.4	81	.33334	12.03237	8.691787
27	.00852	36813.67	566939.5	82	.35146	9.408294	6.688771
28	.00897	32300.28	467972.8	83	.36986	7.287631	5.111275
29	.00947	28373.10	386265.6	84	.38876	5.588689	3.877534
30	.01000	24950.07	318804.1	85	.40835	4.238958	2.919179
31	.01057	21965.06	263105.3	86	.42845	3.176256	2.178428
32	.01118	19361.23	217121.6	87	.44867	2.348625	1.609003
33	.01184	17087.25	179163.1	88	.46896	1.712111	1.175192
34	.01255	15098.78	147828.2	89	.48932	1.229080	.8479968
35	.01334	13357.25	121965.6	90	.50972	.8677086	.6038640
36	.01420	11829.20	100618.1	91	.52968	.6016403	.4235257
37	.01513	10487.08	82998.89	92	.54861	.4093896	.2919505
38	.01616	9306.087	68459.03	93	.56642	.2733301	.1976484
39	.01729	8264.675	56460.16	94	.58335	.1790276	.1314005
40	.01856	7344.313	46559.75	95	.59981	.1149694	.08580009
41	.01999	6528.424	38391.58	96	.61562	.07232393	.05494840
42	.02159	5802.910	31652.56	97	.63045	.04454766	.03446006
43	.02338	5156.092	26092.72	98	.64456	.02686463	.02116294
44	.02537	4578.179	21505.93	99	.65859	.01585008	.01273682
45	.02754	4061.283	17721.36	100	.67249	.009134547	.007498475
46	.02991	3598.888	14599.24	101	.68644	.005133005	.004312720
47	.03246	3185.416	12023.45	102	.70033	.002806466	.002416916
48	.03521	2816.007	9899.022	103	.71424	.001489895	.001316772
49	.03819	2486.163	8147.118	104	.72944	.0007651990	.0006976536
50	.04143	2191.763	6702.895	105	.74411	.0003785654	.0003552828
51	.04494	1929.058	5512.476	106	.76396	.0001790852	.0001761733
52	.04870	1694.857	4531.281	107	.78894	.00007897102	.00008319872
53	.05272	1486.382	3722.782	108	.83158	.00003042758	.00003781760
54	.05701	1301.104	3056.774	109	.91322	.000007351746	.00001610066

**Table C (21.2)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 21.2 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01037	1657625	100000000	55	.06087	1015.760	2290.577
1	.00224	1047336	81735974	56	.06573	884.4134	1875.307
2	.00191	891221.0	67389907	57	.07093	768.3684	1534.222
3	.00178	777120.9	55575273	58	.07643	666.0297	1254.136
4	.00175	687412.5	45837038	59	.08220	576.0080	1024.216
5	.00179	613530.0	37807867	60	.08822	497.0548	835.5969
6	.00186	550701.6	31186092	61	.09455	428.0030	680.9975
7	.00199	496038.6	25724852	62	.10125	367.7441	554.4175
8	.00216	447562.0	21220185	63	.10836	315.2497	450.8613
9	.00239	403777.0	17504860	64	.11589	269.6030	366.1939
10	.00271	363326.4	14440468	65	.12384	229.9916	297.0302
11	.00310	325317.7	11912647	66	.13231	195.6824	240.5963
12	.00358	289257.0	9827324	67	.14139	166.0081	194.6085
13	.00410	255030.7	8106629	68	.15110	140.3765	157.1608
14	.00462	222957.2	6686469	69	.16143	118.2767	126.6914
15	.00508	193504.8	5514317	70	.17232	99.26902	101.9185
16	.00547	167056.2	4546907	71	.18371	82.97414	81.79793
17	.00578	143788.5	3748681	72	.19554	69.05886	65.48024
18	.00602	123648.6	3090208	73	.20778	57.22658	52.26968
19	.00624	106397.9	2547215	74	.22055	47.20850	41.60306
20	.00645	91678.61	2099546	75	.23396	38.75880	33.01358
21	.00668	79124.57	1730500	76	.24817	31.65631	26.11511
22	.00690	68426.51	1426248	77	.26324	25.70615	20.58715
23	.00713	59319.93	1175451	78	.27919	20.73961	16.16736
24	.00738	51557.35	968734.8	79	.29594	16.61228	12.64060
25	.00767	44919.14	798362.5	80	.31330	13.20156	9.832496
26	.00801	39220.61	657939.4	81	.33109	10.40255	7.603471
27	.00841	34304.86	542214.3	82	.34918	8.123945	5.841601
28	.00886	30045.12	446825.2	83	.36755	6.285058	4.456538
29	.00935	26345.18	368201.7	84	.38642	4.813928	3.375255
30	.00988	23125.87	303393.6	85	.40600	3.646822	2.536848
31	.01043	20323.47	249974.0	86	.42609	2.729192	1.889991
32	.01103	17883.27	205944.9	87	.44630	2.015541	1.393658
33	.01169	15755.99	169660.0	88	.46660	1.467456	1.016228
34	.01239	13899.12	139756.1	89	.48698	1.052117	.7320807
35	.01317	12275.73	115115.5	90	.50740	.7418245	.5204592
36	.01401	10853.85	94810.18	91	.52739	.5136877	.3644266
37	.01492	9607.203	78078.96	92	.54634	.3490796	.2507970
38	.01594	8512.148	64294.72	93	.56419	.2327515	.1695076
39	.01706	7548.203	52938.23	94	.58115	.1522426	.1125059
40	.01831	6697.772	43583.35	95	.59765	.09763463	.07334138
41	.01972	5945.150	35878.04	96	.61350	.06133423	.04689203
42	.02130	5276.998	29531.42	97	.62837	.03772592	.02935910
43	.02306	4682.277	24304.00	98	.64252	.02271888	.01800054
44	.02503	4151.746	19998.59	99	.65660	.01338529	.01081567
45	.02717	3677.962	16452.08	100	.67054	.007703245	.006356938
46	.02951	3254.783	13531.22	101	.68453	.004322640	.003650136
47	.03203	2876.953	11125.47	102	.69848	.002360099	.002042218
48	.03475	2539.901	9144.592	103	.71244	.001251195	.001110795
49	.03769	2239.402	7513.785	104	.72769	.0006417321	.0005875514
50	.04090	1971.596	6171.631	105	.74242	.0003170676	.0002987191
51	.04437	1732.977	5067.187	106	.76235	.0001498127	.0001478807
52	.04809	1520.562	4158.378	107	.78744	.00006599366	.00006972218
53	.05208	1331.760	3410.777	108	.83031	.00002540740	.00003163960
54	.05632	1164.212	2795.966	109	.91254	.000006136007	.00001344818

**Table C (21.4)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 21.4 Percent**

Age x	Remainder Factors	R – Factors $R_x-0.5M_x$	D – Factors $D_x$	Age x	Remainder Factors	R – Factors $R_x-0.5M_x$	D - Factors $D_x$
0	.01035	1626938	100000000	55	.06015	908.0096	2091.998
1	.00222	1018956	81601318	56	.06497	789.5481	1709.908
2	.00189	864765.6	67168048	57	.07012	685.0400	1396.601
3	.00176	752465.0	55301053	58	.07557	593.0103	1139.758
4	.00173	664442.1	45535728	59	.08129	512.1756	929.2738
5	.00176	592145.0	37497460	60	.08726	441.3846	756.8901
6	.00184	530813.4	30879094	61	.09353	379.5636	615.8365
7	.00196	477568.5	25429652	62	.10017	325.6952	500.5423
8	.00212	430440.1	20942120	63	.10723	278.8376	406.3785
9	.00235	387942.8	17247019	64	.11469	238.1529	329.5208
10	.00267	348731.5	14204325	65	.12259	202.8999	266.8433
11	.00306	311922.6	11698537	66	.13099	172.4108	215.7887
12	.00353	277027.0	9634795	67	.14001	146.0794	174.2551
13	.00405	243930.0	7934717	68	.14965	123.3683	140.4920
14	.00456	212940.0	6533892	69	.15992	103.8148	113.0677
15	.00503	184511.5	5379609	70	.17075	87.02130	90.80892
16	.00541	159013.3	4428524	71	.18206	72.64522	72.76148
17	.00572	136613.6	3645065	72	.19383	60.38614	58.15050
18	.00596	117255.4	2999843	73	.20601	49.97714	46.34223
19	.00617	100702.4	2468655	74	.21871	41.17683	36.82445
20	.00638	86603.04	2031440	75	.23206	33.76495	29.17344
21	.00661	74599.00	1671607	76	.24621	27.54374	23.03938
22	.00682	64388.02	1375440	77	.26121	22.33930	18.13256
23	.00704	55712.05	1131710	78	.27711	18.00133	14.21628
24	.00729	48330.26	931149.3	79	.29381	14.40139	11.09682
25	.00758	42029.39	766122.9	80	.31113	11.43063	8.617443
26	.00791	36630.39	630330.2	81	.32887	8.996084	6.652892
27	.00831	31981.44	518605.6	82	.34693	7.016936	5.102869
28	.00875	27960.03	426665.8	83	.36527	5.421959	3.886548
29	.00923	24473.23	351010.3	84	.38411	4.147753	2.938712
30	.00975	21444.69	288751.6	85	.40367	3.138292	2.205103
31	.01030	18812.99	237518.2	86	.42375	2.345718	1.640129
32	.01089	16525.50	195360.6	87	.44397	1.730186	1.207420
33	.01154	14534.88	160675.3	88	.46427	1.258119	.8789762
34	.01223	12800.39	132137.0	89	.48465	.9008880	.6321629
35	.01299	11286.68	108660.4	90	.50510	.6343835	.4486841
36	.01382	9963.215	89346.30	91	.52512	.4387175	.3136519
37	.01472	8804.899	73458.08	92	.54410	.2977392	.2154984
38	.01573	7789.225	60389.96	93	.56198	.1982540	.1454102
39	.01683	6896.716	49641.26	94	.57898	.1295021	.09635299
40	.01806	6110.666	40801.67	95	.59551	.08293739	.06270796
41	.01945	5416.195	33532.82	96	.61140	.05202944	.04002733
42	.02101	4800.684	27555.58	97	.62631	.03195807	.02501983
43	.02275	4253.700	22640.54	98	.64049	.01921850	.01531479
44	.02469	3766.521	18599.12	99	.65461	.01130710	.009186769
45	.02681	3332.124	15275.59	100	.66860	.006498120	.005390652
46	.02912	2944.720	12542.90	101	.68264	.003641283	.003090198
47	.03161	2599.357	10295.88	102	.69663	.001985312	.001726089
48	.03430	2291.736	8448.763	103	.71064	.001051048	.0009373008
49	.03721	2017.891	6930.610	104	.72595	.0005383470	.0004949655
50	.04038	1774.206	5683.248	105	.74073	.0002656393	.0002512326
51	.04382	1557.401	4658.515	106	.76074	.0001253623	.0001241677
52	.04750	1364.690	3816.704	107	.78594	.00005516533	.00005844559
53	.05144	1193.654	3125.373	108	.82906	.00002122183	.00002647865
54	.05565	1042.096	2557.786	109	.91186	.000005122843	.00001123601

**Table C (21.6)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 21.6 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01032	1597443	10000000	55	.05945	811.9755	1910.920
1	.00220	991715.4	81467105	56	.06422	705.1045	1559.333
2	.00187	839397.8	66947282	57	.06932	610.9598	1271.522
3	.00174	728845.4	55028635	58	.07473	528.1773	1035.975
4	.00170	642457.5	45236889	59	.08039	455.5717	843.2674
5	.00173	571695.9	37190105	60	.08631	392.0814	685.7085
6	.00181	511812.3	30575617	61	.09253	336.7185	557.0026
7	.00193	459937.4	25138317	62	.09912	288.5494	451.9785
8	.00209	414110.1	20668147	63	.10612	246.7118	366.3471
9	.00232	372854.3	16993390	64	.11352	210.4398	296.5719
10	.00263	334836.9	13972423	65	.12136	179.0569	239.7665
11	.00301	299183.1	11488618	66	.12970	151.9552	193.5735
12	.00349	265408.6	9446346	67	.13865	128.5835	156.0587
13	.00400	233397.6	7766724	68	.14823	108.4547	125.6144
14	.00451	203449.0	6385038	69	.15843	91.14941	100.9279
15	.00497	176003.4	5248406	70	.16919	76.30813	80.92568
16	.00535	151416.9	4313410	71	.18044	63.62146	64.73579
17	.00566	129848.6	3544478	72	.19215	52.81854	51.65133
18	.00589	111238.1	2912262	73	.20426	43.65915	41.09511
19	.00610	95351.21	2392640	74	.21690	35.92650	32.60127
20	.00631	81842.83	1965651	75	.23019	29.42323	25.78523
21	.00653	70362.18	1614810	76	.24427	23.97250	20.33009
22	.00674	60613.91	1326521	77	.25922	19.41909	15.97397
23	.00696	52346.28	1089664	78	.27506	15.62912	12.50330
24	.00721	45324.94	895080.3	79	.29171	12.48835	9.743662
25	.00750	39342.80	735235.1	80	.30898	9.900120	7.554180
26	.00782	34226.31	603922.3	81	.32669	7.782004	5.822433
27	.00821	29828.56	496061.1	82	.34470	6.062503	4.458549
28	.00864	26031.16	407446.8	83	.36301	4.678716	3.390223
29	.00912	22744.36	334647.9	84	.38183	3.574781	2.559213
30	.00963	19894.52	274838.6	85	.40137	2.701439	1.917182
31	.01018	17422.46	225702.0	86	.42144	2.016696	1.423632
32	.01075	15277.52	185336.3	87	.44165	1.485650	1.046317
33	.01139	13414.26	152180.1	88	.46196	1.078948	.7604435
34	.01207	11793.62	124944.8	89	.48236	.7716145	.5460143
35	.01283	10381.77	102577.1	90	.50282	.5426570	.3869018
36	.01364	9149.546	84205.53	91	.52286	.3747950	.2700183
37	.01453	8072.988	69117.61	92	.54188	.2540218	.1852143
38	.01552	7130.664	56728.20	93	.55979	.1689176	.1247700
39	.01660	6304.051	46554.55	94	.57682	.1101899	.08254024
40	.01782	5577.292	38201.68	95	.59339	.07047277	.05363006
41	.01919	4936.290	31344.37	96	.60931	.04414895	.03417648
42	.02073	4369.103	25714.86	97	.62426	.02707988	.02132751
43	.02245	3865.876	21093.40	98	.63848	.01626214	.01303323
44	.02437	3418.374	17299.65	99	.65265	.009554348	.007805287
45	.02646	3019.973	14184.95	100	.66667	.005483131	.004572487
46	.02874	2665.214	11628.21	101	.68076	.003068224	.002616873
47	.03120	2349.436	9529.358	102	.69480	.001670534	.001459300
48	.03386	2068.595	7806.898	103	.70885	.0008831793	.0007911257
49	.03674	1818.968	6393.548	104	.72422	.0004517514	.0004170869
50	.03987	1597.166	5234.223	105	.73905	.0002226187	.0002113551
51	.04328	1400.124	4283.396	106	.75914	.0001049335	.0001042870
52	.04692	1225.240	3503.598	107	.78445	.00004612744	.00004900707
53	.05082	1070.254	2864.262	108	.82780	.00001773105	.00002216603
54	.05499	933.1207	2340.239	109	.91118	.000004278243	.000009390512

**Table C (21.8)**  
**Factors for Reducing Assurances - Based on Life Table 90CM**  
**Interest at 21.8 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors <math>R_x-0.5M_x</math></b>	<b>D – Factors <math>D_x</math></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors <math>R_x-0.5M_x</math></b>	<b>D - Factors <math>D_x</math></b>
<b>0</b>	.01030	15690810	1000000000	<b>55</b>	.05876	7263.519	17457.75
<b>1</b>	.00218	9655562	813333330	<b>56</b>	.06349	6299.103	14222.34
<b>2</b>	.00185	8150612	667276030	<b>57</b>	.06855	5450.776	11578.23
<b>3</b>	.00172	7062077	547580030	<b>58</b>	.07391	4705.924	9417.894
<b>4</b>	.00168	6214063	449404980	<b>59</b>	.07952	4053.601	7653.432
<b>5</b>	.00171	5521326	368857690	<b>60</b>	.08539	3484.017	6213.220
<b>6</b>	.00178	4936500	302756130	<b>61</b>	.09155	2988.086	5038.726
<b>7</b>	.00190	4430993	248507900	<b>62</b>	.09809	2557.240	4081.948
<b>8</b>	.00206	3985280	203981990	<b>63</b>	.10503	2183.582	3303.154
<b>9</b>	.00228	3584695	167439000	<b>64</b>	.11238	1860.113	2669.637
<b>10</b>	.00259	3216026	137446780	<b>65</b>	.12015	1580.661	2154.751
<b>11</b>	.00297	2870612	112828010	<b>66</b>	.12843	1339.688	1736.764
<b>12</b>	.00344	2543657	92618826	<b>67</b>	.13732	1132.186	1397.877
<b>13</b>	.00396	2233993	76025556	<b>68</b>	.14684	953.7353	1123.329
<b>14</b>	.00446	1944517	62398120	<b>69</b>	.15697	800.5384	901.0837
<b>15</b>	.00492	1679503	51206103	<b>70</b>	.16767	669.3430	721.3174
<b>16</b>	.00529	1442384	42014709	<b>71</b>	.17886	557.3549	576.0641
<b>17</b>	.00560	1234666	34468240	<b>72</b>	.19049	462.1320	458.8747
<b>18</b>	.00583	1055715	28273764	<b>73</b>	.20254	381.5124	364.4929
<b>19</b>	.00604	903208.8	23190862	<b>74</b>	.21512	313.5491	288.6820
<b>20</b>	.00625	773760.1	19020943	<b>75</b>	.22834	256.4734	227.9515
<b>21</b>	.00646	663935.8	15600320	<b>76</b>	.24237	208.7038	179.4308
<b>22</b>	.00667	570850.1	12794176	<b>77</b>	.25726	168.8552	140.7527
<b>23</b>	.00689	492047.1	10492460	<b>78</b>	.27304	135.7344	109.9905
<b>24</b>	.00713	425246.6	8604643	<b>79</b>	.28964	108.3255	85.57341
<b>25</b>	.00741	368437.8	7056404	<b>80</b>	.30687	85.76990	66.23542
<b>26</b>	.00773	319938.4	5786614	<b>81</b>	.32453	67.33691	50.96755
<b>27</b>	.00811	278326.7	4745314	<b>82</b>	.34251	52.39378	38.96450
<b>28</b>	.00854	242458.9	3891230	<b>83</b>	.36078	40.38500	29.57945
<b>29</b>	.00901	211468.2	3190733	<b>84</b>	.37958	30.81829	22.29228
<b>30</b>	.00952	184644.3	2616173	<b>85</b>	.39910	23.26052	16.67238
<b>31</b>	.01005	161416.9	2144916	<b>86</b>	.41916	17.34312	12.36000
<b>32</b>	.01062	141298.7	1758417	<b>87</b>	.43937	12.76035	9.069223
<b>33</b>	.01125	123853.4	1441469	<b>88</b>	.45967	9.255544	6.580520
<b>34</b>	.01192	108706.6	1181550	<b>89</b>	.48008	6.610773	4.717191
<b>35</b>	.01266	95534.51	968434.8	<b>90</b>	.50056	4.643243	3.337079
<b>36</b>	.01347	84058.45	793682.7	<b>91</b>	.52063	3.202767	2.325119
<b>37</b>	.01434	74049.87	650401.2	<b>92</b>	.53968	2.167848	1.592256
<b>38</b>	.01532	65304.60	532939.5	<b>93</b>	.55761	1.439631	1.070865
<b>39</b>	.01638	57646.56	436643.8	<b>94</b>	.57468	.9378429	.7072560
<b>40</b>	.01758	50925.20	357712.3	<b>95</b>	.59128	.5989856	.4587811
<b>41</b>	.01893	45006.96	293020.1	<b>96</b>	.60725	.3747279	.2918844
<b>42</b>	.02045	39778.87	239998.3	<b>97</b>	.62223	.2295291	.1818486
<b>43</b>	.02215	35147.81	196542.7	<b>98</b>	.63649	.1376453	.1109451
<b>44</b>	.02405	31036.04	160928.8	<b>99</b>	.65069	.08075637	.06633325
<b>45</b>	.02611	27381.10	131737.9	<b>100</b>	.66476	.04628028	.03879548
<b>46</b>	.02837	24131.52	107815.7	<b>101</b>	.67889	.02586109	.02216652
<b>47</b>	.03080	21243.42	88210.26	<b>102</b>	.69298	.01406077	.01234087
<b>48</b>	.03343	18678.75	72147.33	<b>103</b>	.70708	.007423402	.006679332
<b>49</b>	.03628	16402.58	58988.86	<b>104</b>	.72250	.003791970	.003515607
<b>50</b>	.03938	14383.17	48213.26	<b>105</b>	.73738	.001866206	.001778577
<b>51</b>	.04275	12591.86	39390.26	<b>106</b>	.75755	.0008785982	.0008761465
<b>52</b>	.04636	11004.33	32166.31	<b>107</b>	.78297	.0003858169	.0004110469
<b>53</b>	.05022	9599.514	26253.42	<b>108</b>	.82656	.0001481887	.0001856123
<b>54</b>	.05435	8358.357	21415.08	<b>109</b>	.91051	.00003573952	.00007850449

**Table C (22.0)**

**Factors for Reducing Assurances - Based on Life Table 90CM  
Interest at 22.0 Percent**

<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D – Factors D<sub>x</sub></b>	<b>Age x</b>	<b>Remainder Factors</b>	<b>R – Factors R<sub>x</sub>-0.5M<sub>x</sub></b>	<b>D - Factors D<sub>x</sub></b>
0	.01027	15417945	1000000000	55	.05809	6499.822	15951.38
1	.00216	9404233	812000000	56	.06278	5629.282	12973.84
2	.00183	7917030	665090030	57	.06779	4864.652	10544.53
3	.00170	6845012	544891420	58	.07310	4194.272	8563.008
4	.00166	6012397	446465300	59	.07867	3608.032	6947.303
5	.00169	5334081	365844160	60	.08449	3096.907	5630.723
6	.00175	4762817	299790380	61	.09060	2652.539	4558.854
7	.00187	4270110	245670160	62	.09708	2267.065	3687.142
8	.00202	3836526	201322120	63	.10396	1933.255	2978.782
9	.00225	3447491	164984720	64	.11125	1644.711	2403.530
10	.00255	3089911	135210110	65	.11897	1395.802	1936.787
11	.00293	2755213	110810000	66	.12718	1181.484	1558.523
12	.00340	2438646	90813155	67	.13601	997.2070	1252.359
13	.00391	2139034	74421180	68	.14547	838.9603	1004.741
14	.00441	1859183	60981192	69	.15554	703.3046	804.6364
15	.00486	1603240	49961284	70	.16617	587.2980	643.0555
16	.00524	1374514	40926130	71	.17730	488.4172	512.7201
17	.00554	1174430	33520144	72	.18887	404.4601	407.7473
18	.00577	1002324	27450981	73	.20086	333.4809	323.3504
19	.00598	855897.0	22479083	74	.21337	273.7311	255.6770
20	.00618	731823.0	18406924	75	.22653	223.6255	201.5588
21	.00639	626742.9	15071973	76	.24049	181.7498	158.3958
22	.00660	537836.6	12340603	77	.25532	146.8674	124.0484
23	.00681	462708.9	10103895	78	.27105	117.9154	96.77803
24	.00705	399140.9	8272406	79	.28760	93.98975	75.17060
25	.00733	345180.4	6772825	80	.30478	74.32811	58.08806
26	.00764	299196.5	5544960	81	.32240	58.28250	44.62496
27	.00802	259813.9	4539691	82	.34034	45.29292	34.05968
28	.00844	225927.0	3716514	83	.35859	34.86872	25.81363
29	.00890	196698.9	3042473	84	.37735	26.57602	19.42231
30	.00940	171444.6	2490520	85	.39685	20.03390	14.50212
31	.00993	149614.5	2038550	86	.41690	14.91887	10.73346
32	.01049	130739.9	1668478	87	.43710	10.96302	7.862830
33	.01111	114401.8	1365499	88	.45741	7.941910	5.695823
34	.01177	100241.3	1117443	89	.47783	5.665339	4.076310
35	.01250	87948.79	914389.9	90	.49833	3.974105	2.878974
36	.01330	77257.83	748161.5	91	.51842	2.737657	2.002645
37	.01416	67950.37	612092.7	92	.53749	1.850585	1.369175
38	.01512	59831.99	500727.3	93	.55546	1.227298	.9193238
39	.01617	52735.26	409579.5	94	.57256	.7984388	.6061745
40	.01735	46517.28	334990.3	95	.58920	.5092546	.3925672
41	.01869	41051.51	273957.5	96	.60519	.3181528	.2493485
42	.02019	36231.10	224017.2	97	.62022	.1946047	.1550934
43	.02186	31968.03	183154.5	98	.63451	.1165387	.09446674
44	.02374	28188.95	149720.8	99	.64875	.06827757	.05638837
45	.02578	24834.93	122362.0	100	.66286	.03907414	.03292509
46	.02801	21857.47	99978.17	101	.67704	.02180384	.01878152
47	.03041	19215.25	81663.80	102	.69117	.01183832	.01043918
48	.03302	16872.51	66683.47	103	.70532	.006241435	.005640806
49	.03583	14796.45	54432.14	104	.72080	.003183891	.002964121
50	.03890	12957.34	44416.00	105	.73572	.001564896	.001497117
51	.04223	11328.40	36228.40	106	.75597	.0007358589	.0007362872
52	.04581	9886.907	29535.82	107	.78149	.0003227984	.0003448652
53	.04963	8613.203	24066.96	108	.82532	.0001238865	.0001554720
54	.05372	7489.548	19599.39	109	.90984	.00002986486	.00006564889

**Table 90CM**

<b>Age x</b>	<b><math>l_x</math></b>	<b>Age x</b>	<b><math>l_x</math></b>	<b>Age x</b>	<b><math>l_x</math></b>
<b>0</b>	100000	<b>37</b>	95969	<b>74</b>	62852
<b>1</b>	99064	<b>38</b>	95780	<b>75</b>	60449
<b>2</b>	98992	<b>39</b>	95581	<b>76</b>	57955
<b>3</b>	98944	<b>40</b>	95373	<b>77</b>	55373
<b>4</b>	98907	<b>41</b>	95156	<b>78</b>	52704
<b>5</b>	98877	<b>42</b>	94928	<b>79</b>	49943
<b>6</b>	98850	<b>43</b>	94687	<b>80</b>	47084
<b>7</b>	98826	<b>44</b>	94431	<b>81</b>	44129
<b>8</b>	98803	<b>45</b>	94154	<b>82</b>	41091
<b>9</b>	98783	<b>46</b>	93855	<b>83</b>	37994
<b>10</b>	98766	<b>47</b>	93528	<b>84</b>	34876
<b>11</b>	98750	<b>48</b>	93173	<b>85</b>	31770
<b>12</b>	98734	<b>49</b>	92787	<b>86</b>	28687
<b>13</b>	98713	<b>50</b>	92370	<b>87</b>	25638
<b>14</b>	98681	<b>51</b>	91918	<b>88</b>	22658
<b>15</b>	98635	<b>52</b>	91424	<b>89</b>	19783
<b>16</b>	98573	<b>53</b>	90885	<b>90</b>	17046
<b>17</b>	98497	<b>54</b>	90297	<b>91</b>	14466
<b>18</b>	98409	<b>55</b>	89658	<b>92</b>	12066
<b>19</b>	98314	<b>56</b>	88965	<b>93</b>	9884
<b>20</b>	98215	<b>57</b>	88214	<b>94</b>	7951
<b>21</b>	98113	<b>58</b>	87397	<b>95</b>	6282
<b>22</b>	98006	<b>59</b>	86506	<b>96</b>	4868
<b>23</b>	97896	<b>60</b>	85537	<b>97</b>	3694
<b>24</b>	97784	<b>61</b>	84490	<b>98</b>	2745
<b>25</b>	97671	<b>62</b>	83368	<b>99</b>	1999
<b>26</b>	97556	<b>63</b>	82169	<b>100</b>	1424
<b>27</b>	97441	<b>64</b>	80887	<b>101</b>	991
<b>28</b>	97322	<b>65</b>	79519	<b>102</b>	672
<b>29</b>	97199	<b>66</b>	78066	<b>103</b>	443
<b>30</b>	97070	<b>67</b>	76531	<b>104</b>	284
<b>31</b>	96934	<b>68</b>	74907	<b>105</b>	175
<b>32</b>	96791	<b>69</b>	73186	<b>106</b>	105
<b>33</b>	96642	<b>70</b>	71357	<b>107</b>	60
<b>34</b>	96485	<b>71</b>	69411	<b>108</b>	33
<b>35</b>	96322	<b>72</b>	67344	<b>109</b>	17
<b>36</b>	96150	<b>73</b>	65154	<b>110</b>	0