	Adjusted Payout Rate																
Age	**2.2%**	**2.4%**	**2.6%**	**2.8%**	**3.0%**	**3.2%**	**3.4%**	**3.6%**	**3.8%**	**4.0%**	**4.2%**	**4.4%**	**4.6%**	**4.8%**	**5.0%**	**5.2%**	**5.4%**
0	.20582	.18015	.15807	.13904	.12264	.10849	.09627	.08570	.07656	.06864	.06177	.05580	.05061	.04609	.04215	.03871	.03570
1	.20288	.17676	.15425	.13481	.11804	.10353	.09099	.08012	.07070	.06253	.05543	.04925	.04388	.03919	.03509	.03151	.02838
2	.20686	.18051	.15774	.13806	.12104	.10629	.09352	.08243	.07281	.06444	.05716	.05081	.04528	.04045	.03622	.03252	.02927
3	.21113	.18454	.16154	.14162	.12435	.10937	.09636	.08506	.07522	.06666	.05920	.05268	.04699	.04201	.03765	.03382	.03046
4	.21558	.18877	.16553	.14537	.12786	.11264	.09941	.08789	.07784	.06908	.06143	.05475	.04889	.04376	.03926	.03530	.03182
5	.22019	.19317	.16970	.14929	.13155	.11609	.10263	.09089	.08063	.07167	.06384	.05697	.05095	.04567	.04103	.03694	.03334
6	.22493	.19769	.17400	.15336	.13538	.11969	.10599	.09403	.08356	.07440	.06637	.05933	.05315	.04771	.04292	.03870	.03497
7	.22980	.20236	.17844	.15757	.13935	.12343	.10950	.09732	.08664	.07727	.06905	.06183	.05547	.04987	.04494	.04058	.03673
8	.23479	.20715	.18301	.16191	.14346	.12730	.11315	.10074	.08984	.08027	.07186	.06445	.05792	.05216	.04708	.04258	.03859
9	.23991	.21208	.18773	.16640	.14772	.13133	.11695	.10431	.09320	.08343	.07482	.06722	.06052	.05460	.04936	.04471	.04060
10	.24518	.21716	.19260	.17105	.15214	.13552	.12091	.10805	.09673	.08674	.07793	.07015	.06327	.05718	.05179	.04700	.04274
11	.25057	.22237	.19761	.17584	.15670	.13986	.12502	.11194	.10040	.09021	.08120	.07323	.06617	.05991	.05435	.04942	.04502
12	.25608	.22771	.20275	.18077	.16141	.14434	.12928	.11597	.10422	.09382	.08461	.07645	.06920	.06277	.05706	.05197	.04744
13	.26168	.23314	.20799	.18580	.16622	.14893	.13364	.12011	.10814	.09753	.08812	.07976	.07234	.06574	.05985	.05461	.04993
14	.26733	.23863	.21328	.19089	.17109	.15357	.13806	.12431	.11212	.10129	.09168	.08313	.07552	.06874	.06269	.05729	.05247
15	.27300	.24414	.21861	.19601	.17599	.15825	.14251	.12854	.11612	.10509	.09527	.08652	.07872	.07176	.06554	.05999	.05501
16	.27868	.24966	.22395	.20114	.18091	.16294	.14698	.13278	.12015	.10889	.09886	.08991	.08192	.07478	.06839	.06267	.05754
17	.28439	.25522	.22932	.20631	.18586	.16767	.15148	.13706	.12420	.11273	.10249	.09334	.08515	.07782	.07126	.06537	.06008
18	.29014	.26082	.23475	.21154	.19088	.17246	.15604	.14139	.12831	.11662	.10616	.09680	.08842	.08090	.07415	.06809	.06264
19	.29598	.26651	.24027	.21686	.19599	.17735	.16071	.14583	.13252	.12061	.10994	.10037	.09178	.08407	.07714	.07091	.06529
20	.30192	.27232	.24591	.22231	.20123	.18238	.16551	.15040	.13687	.12473	.11384	.10406	.09527	.08737	.08025	.07383	.06805
21	.30798	.27826	.25168	.22790	.20661	.18754	.17045	.15512	.14136	.12900	.11790	.10790	.09891	.09080	.08349	.07690	.07094
22	.31415	.28431	.25757	.23361	.21213	.19285	.17553	.15998	.14599	.13341	.12208	.11188	.10267	.09436	.08686	.08008	.07395
23	.32044	.29049	.26361	.23947	.21779	.19830	.18077	.16500	.15079	.13798	.12643	.11601	.10659	.09808	.09038	.08342	.07710
24	.32687	.29681	.26979	.24549	.22362	.20393	.18618	.17019	.15575	.14272	.13095	.12031	.11069	.10197	.09408	.08692	.08042
25	.33343	.30329	.27614	.25168	.22963	.20974	.19178	.17557	.16091	.14766	.13567	.12481	.11497	.10605	.09795	.09060	.08392
26	.34014	.30992	.28265	.25804	.23581	.21573	.19757	.18114	.16626	.15279	.14058	.12950	.11945	.11032	.10202	.09447	.08760
27	.34701	.31672	.28935	.26459	.24220	.22192	.20356	.18692	.17183	.15814	.14571	.13442	.12415	.11481	.10631	.09856	.09149
28	.35402	.32367	.29619	.27131	.24875	.22830	.20974	.19289	.17759	.16368	.15104	.13953	.12904	.11949	.11078	.10284	.09558
29	.36116	.33077	.30320	.27819	.25548	.23486	.21611	.19906	.18355	.16943	.15656	.14484	.13414	.12438	.11546	.10731	.09986
30	.36843	.33801	.31036	.28524	.26239	.24159	.22266	.20542	.18970	.17537	.16229	.15034	.13943	.12946	.12034	.11198	.10433
31	.37583	.34538	.31767	.29244	.26946	.24850	.22939	.21196	.19604	.18150	.16821	.15605	.14493	.13474	.12541	.11685	.10900
32	.38336	.35290	.32514	.29981	.27670	.25559	.23631	.21869	.20258	.18783	.17433	.16196	.15063	.14023	.13069	.12193	.11387
33	.39102	.36058	.33277	.30736	.28413	.26288	.24344	.22564	.20933	.19438	.18068	.16810	.15655	.14595	.13620	.12723	.11897
34	.39883	.36840	.34056	.31508	.29174	.27036	.25076	.23279	.21629	.20115	.18724	.17446	.16270	.15189	.14193	.13275	.12430
35	.40678	.37638	.34853	.32299	.29956	.27805	.25831	.24017	.22349	.20816	.19405	.18107	.16910	.15808	.14791	.13853	.12987
36	.41486	.38452	.35666	.33107	.30756	.28594	.26606	.24776	.23091	.21540	.20109	.18791	.17574	.16451	.15414	.14456	.13569

Age	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%
37	.42309	.39281	.36496	.33934	.31575	.29403	.27402	.25557	.23856	.22287	.20838	.19500	.18263	.17120	.16062	.15083	.14177
38	.43146	.40126	.37344	.34780	.32416	.30235	.28222	.26363	.24646	.23060	.21593	.20236	.18979	.17816	.16739	.15739	.14813
39	.43998	.40988	.38210	.35645	.33276	.31087	.29064	.27193	.25461	.23858	.22374	.20998	.19723	.18540	.17443	.16423	.15477
40	.44865	.41867	.39094	.36531	.34159	.31963	.29931	.28047	.26302	.24684	.23183	.21789	.20496	.19294	.18177	.17138	.16172
41	.45749	.42763	.39998	.37437	.35064	.32864	.30823	.28929	.27171	.25538	.24021	.22611	.21299	.20079	.18943	.17885	.16899
42	.46647	.43677	.40921	.38365	.35991	.33787	.31740	.29837	.28067	.26421	.24889	.23463	.22134	.20896	.19741	.18665	.17660
43	.47560	.44607	.41863	.39312	.36940	.34734	.32681	.30770	.28990	.27332	.25786	.24344	.23000	.21744	.20572	.19477	.18453
44	.48488	.45553	.42822	.40279	.37911	.35704	.33648	.31730	.29941	.28271	.26712	.25257	.23896	.22625	.21435	.20322	.19281
45	.49427	.46513	.43796	.41263	.38900	.36694	.34635	.32712	.30915	.29235	.27665	.26196	.24821	.23534	.22328	.21198	.20139
46	.50378	.47486	.44786	.42264	.39907	.37704	.35644	.33717	.31914	.30225	.28644	.27163	.25774	.24472	.23251	.22105	.21028
47	.51338	.48470	.45788	.43279	.40930	.38731	.36672	.34742	.32934	.31238	.29647	.28155	.26754	.25438	.24201	.23040	.21947
48	.52307	.49465	.46803	.44308	.41970	.39777	.37719	.35789	.33977	.32275	.30676	.29173	.27760	.26431	.25181	.24004	.22896
49	.53286	.50471	.47831	.45352	.43025	.40840	.38786	.36856	.35041	.33335	.31729	.30217	.28794	.27453	.26190	.24999	.23876
50	.54274	.51489	.48872	.46412	.44098	.41921	.39873	.37945	.36130	.34419	.32808	.31289	.29856	.28505	.27229	.26026	.24889
51	.55270	.52517	.49925	.47485	.45186	.43020	.40979	.39055	.37240	.35528	.33912	.32387	.30946	.29585	.28299	.27083	.25933
52	.56272	.53552	.50987	.48568	.46286	.44133	.42101	.40182	.38369	.36657	.35038	.33507	.32060	.30691	.29395	.28168	.27005
53	.57280	.54594	.52058	.49662	.47399	.45260	.43238	.41325	.39517	.37805	.36185	.34651	.33198	.31821	.30517	.29280	.28106
54	.58291	.55641	.53135	.50765	.48522	.46399	.44388	.42485	.40681	.38972	.37352	.35815	.34358	.32976	.31664	.30418	.29234
55	.59306	.56694	.54220	.51876	.49655	.47549	.45553	.43659	.41863	.40157	.38539	.37002	.35542	.34155	.32836	.31583	.30390
56	.60325	.57752	.55312	.52996	.50799	.48712	.46731	.44849	.43061	.41361	.39746	.38209	.36748	.35358	.34034	.32774	.31574
57	.61346	.58815	.56409	.54124	.51951	.49885	.47921	.46053	.44275	.42582	.40971	.39437	.37976	.36584	.35257	.33992	.32785
58	.62367	.59878	.57509	.55255	.53109	.51066	.49120	.47267	.45500	.43817	.42212	.40682	.39222	.37829	.36500	.35231	.34019
59	.63386	.60940	.58609	.56387	.54270	.52251	.50325	.48488	.46735	.45061	.43464	.41939	.40482	.39090	.37759	.36488	.35272
60	.64400	.61999	.59707	.57520	.55432	.53438	.51533	.49714	.47976	.46314	.44726	.43207	.41754	.40364	.39034	.37761	.36542
61	.65412	.63056	.60805	.58653	.56596	.54629	.52747	.50947	.49225	.47577	.45999	.44488	.43041	.41655	.40326	.39053	.37833
62	.66422	.64114	.61904	.59789	.57765	.55826	.53969	.52190	.50486	.48852	.47286	.45785	.44345	.42964	.41639	.40367	.39146
63	.67432	.65172	.63005	.60929	.58939	.57030	.55199	.53443	.51758	.50141	.48589	.47098	.45667	.44293	.42972	.41703	.40484
64	.68439	.66228	.64106	.62070	.60115	.58238	.56435	.54703	.53039	.51440	.49903	.48426	.47005	.45638	.44324	.43060	.41843
65	.69442	.67282	.65207	.63211	.61293	.59449	.57676	.55969	.54328	.52749	.51229	.49766	.48357	.47001	.45694	.44435	.43223
66	.70444	.68336	.66307	.64355	.62475	.60665	.58923	.57244	.55627	.54069	.52568	.51121	.49726	.48381	.47084	.45833	.44626
67	.71445	.69390	.67410	.65502	.63662	.61889	.60179	.58530	.56939	.55404	.53924	.52495	.51115	.49784	.48498	.47256	.46056
68	.72444	.70443	.68513	.66651	.64853	.63117	.61442	.59823	.58261	.56751	.55293	.53883	.52521	.51205	.49932	.48701	.47511
69	.73437	.71492	.69613	.67798	.66043	.64347	.62707	.61121	.59588	.58105	.56671	.55283	.53940	.52640	.51382	.50165	.48985
70	.74422	.72533	.70706	.68938	.67228	.65572	.63970	.62418	.60916	.59461	.58052	.56687	.55365	.54084	.52843	.51639	.50473
71	.75394	.73562	.71788	.70069	.68403	.66789	.65225	.63708	.62238	.60813	.59431	.58091	.56791	.55529	.54306	.53118	.51966
72	.76352	.74577	.72856	.71186	.69566	.67995	.66469	.64989	.63553	.62158	.60804	.59490	.58213	.56973	.55768	.54598	.53461

Age	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%
						Adjusted Payout Rate											
73	.77295	.75577	.73909	.72289	.70715	.69187	.67701	.66258	.64856	.63493	.62168	.60881	.59629	.58411	.57227	.56076	.54955
74	.78225	.76564	.74950	.73380	.71853	.70368	.68924	.67519	.66152	.64822	.63528	.62268	.61042	.59848	.58686	.57555	.56453
75	.79144	.77541	.75981	.74462	.72983	.71543	.70141	.68775	.67445	.66149	.64887	.63657	.62458	.61290	.60151	.59041	.57959
76	.80055	.78511	.77005	.75539	.74109	.72715	.71355	.70030	.68738	.67478	.66249	.65049	.63880	.62739	.61625	.60538	.59478
77	.80957	.79472	.78022	.76608	.75228	.73881	.72566	.71283	.70030	.68807	.67612	.66446	.65307	.64194	.63108	.62046	.61009
78	.81849	.80423	.79030	.77669	.76340	.75041	.73771	.72531	.71319	.70134	.68975	.67843	.66736	.65654	.64596	.63561	.62548
79	.82727	.81360	.80023	.78716	.77438	.76187	.74964	.73768	.72597	.71451	.70330	.69233	.68160	.67109	.66081	.65074	.64088
80	.83583	.82275	.80995	.79742	.78514	.77313	.76136	.74983	.73855	.72749	.71666	.70605	.69566	.68548	.67550	.66573	.65615
81	.84415	.83165	.81940	.80739	.79563	.78410	.77279	.76171	.75084	.74019	.72975	.71950	.70946	.69961	.68995	.68047	.67117
82	.85219	.84026	.82855	.81707	.80580	.79475	.78390	.77326	.76281	.75256	.74250	.73263	.72293	.71342	.70407	.69490	.68589
83	.85995	.84858	.83741	.82644	.81566	.80508	.79469	.78449	.77446	.76461	.75493	.74542	.73608	.72690	.71788	.70902	.70031
84	.86750	.85667	.84603	.83557	.82528	.81517	.80524	.79546	.78586	.77641	.76712	.75798	.74900	.74016	.73147	.72292	.71451
85	.87487	.86458	.85446	.84451	.83471	.82507	.81559	.80625	.79707	.78802	.77913	.77037	.76175	.75326	.74491	.73668	.72859
86	.88201	.87225	.86265	.85319	.84388	.83470	.82567	.81677	.80800	.79937	.79086	.78248	.77423	.76610	.75808	.75019	.74241
87	.88884	.87960	.87049	.86152	.85267	.84395	.83536	.82689	.81853	.81030	.80218	.79418	.78628	.77850	.77083	.76326	.75580
88	.89536	.88662	.87800	.86949	.86110	.85282	.84466	.83660	.82865	.82081	.81307	.80544	.79790	.79047	.78313	.77589	.76874
89	.90159	.89333	.88517	.87712	.86917	.86132	.85358	.84593	.83837	.83091	.82355	.81628	.80909	.80200	.79500	.78808	.78125
90	.90752	.89972	.89202	.88440	.87688	.86945	.86211	.85485	.84768	.84060	.83360	.82668	.81985	.81309	.80642	.79982	.79330
91	.91308	.90571	.89843	.89124	.88412	.87708	.87013	.86325	.85645	.84973	.84308	.83650	.83000	.82357	.81721	.81092	.80470
92	.91818	.91122	.90433	.89752	.89078	.88411	.87751	.87099	.86453	.85814	.85182	.84556	.83937	.83325	.82718	.82119	.81525
93	.92285	.91626	.90973	.90328	.89688	.89056	.88429	.87809	.87195	.86587	.85985	.85390	.84800	.84215	.83637	.83064	.82497
94	.92716	.92092	.91473	.90861	.90254	.89653	.89057	.88468	.87883	.87305	.86732	.86164	.85601	.85044	.84491	.83944	.83402
95	.93122	.92530	.91944	.91362	.90786	.90216	.89650	.89089	.88533	.87983	.87437	.86895	.86359	.85827	.85300	.84778	.84260
96	.93500	.92939	.92383	.91831	.91285	.90742	.90204	.89671	.89142	.88618	.88097	.87582	.87070	.86563	.86060	.85561	.85066
97	.93849	.93316	.92788	.92264	.91744	.91228	.90716	.90208	.89704	.89204	.88708	.88216	.87727	.87243	.86762	.86285	.85811
98	.94175	.93669	.93166	.92668	.92173	.91682	.91194	.90710	.90230	.89753	.89280	.88810	.88343	.87880	.87420	.86964	.86511
99	.94490	.94010	.93533	.93060	.92590	.92123	.91659	.91198	.90741	.90287	.89836	.89388	.88943	.88501	.88062	.87626	.87193
100	.94795	.94340	.93888	.93439	.92993	.92549	.92109	.91671	.91236	.90804	.90375	.89948	.89525	.89103	.88685	.88269	.87856
101	.95093	.94663	.94236	.93811	.93388	.92968	.92551	.92136	.91723	.91313	.90905	.90500	.90097	.89696	.89298	.88902	.88509
102	.95385	.94979	.94575	.94174	.93775	.93378	.92983	.92590	.92199	.91811	.91424	.91040	.90658	.90278	.89900	.89524	.89150
103	.95673	.95291	.94911	.94533	.94157	.93782	.93410	.93039	.92671	.92304	.91939	.91575	.91214	.90854	.90496	.90139	.89785
104	.95977	.95621	.95267	.94913	.94562	.94212	.93864	.93517	.93171	.92828	.92485	.92144	.91805	.91467	.91131	.90796	.90463
105	.96275	.95944	.95614	.95285	.94958	.94632	.94307	.93983	.93661	.93340	.93020	.92701	.92383	.92067	.91751	.91437	.91125
106	.96651	.96352	.96054	.95757	.95460	.95165	.94871	.94577	.94284	.93992	.93701	.93411	.93122	.92834	.92546	.92260	.91974
107	.97100	.96840	.96580	.96321	.96063	.95805	.95547	.95290	.95034	.94778	.94522	.94268	.94013	.93760	.93507	.93254	.93002
108	.97779	.97578	.97378	.97178	.96978	.96778	.96578	.96379	.96180	.95981	.95782	.95583	.95385	.95187	.94989	.94791	.94593
109	.98900	.98800	.98700	.98600	.98500	.98400	.98300	.98200	.98100	.98000	.97900	.97800	.97700	.97600	.97500	.97400	.97300

Table U(1) - Based on Life Table 90CM

Age	5.6%	5.8%	6.0%	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%
								Adjusted Payout Rate									
0	.03307	.03075	.02872	.02693	.02534	.02395	.02271	.02161	.02063	.01976	.01898	.01828	.01765	.01709	.01658	.01612	.01570
1	.02563	.02321	.02109	.01922	.01756	.01610	.01480	.01365	.01263	.01171	.01090	.01017	.00951	.00892	.00839	.00791	.00747
2	.02642	.02391	.02170	.01975	.01802	.01650	.01514	.01393	.01286	.01190	.01104	.01028	.00959	.00896	.00840	.00790	.00744
3	.02750	.02490	.02260	.02056	.01876	.01717	.01575	.01449	.01336	.01235	.01145	.01064	.00992	.00926	.00867	.00814	.00765
4	.02876	.02605	.02366	.02155	.01967	.01800	.01652	.01520	.01401	.01296	.01201	.01116	.01039	.00970	.00908	.00851	.00800
5	.03016	.02735	.02487	.02266	.02071	.01896	.01741	.01603	.01479	.01368	.01269	.01179	.01098	.01026	.00960	.00900	.00846
6	.03168	.02876	.02618	.02389	.02184	.02003	.01841	.01696	.01566	.01450	.01345	.01251	.01166	.01089	.01019	.00956	.00899
7	.03332	.03029	.02761	.02522	.02309	.02120	.01950	.01799	.01663	.01540	.01431	.01332	.01242	.01161	.01088	.01021	.00960
8	.03506	.03192	.02914	.02665	.02444	.02246	.02069	.01910	.01768	.01640	.01524	.01420	.01326	.01241	.01163	.01093	.01029
9	.03694	.03369	.03079	.02821	.02590	.02384	.02199	.02033	.01884	.01750	.01629	.01520	.01421	.01331	.01249	.01175	.01107
10	.03896	.03559	.03259	.02990	.02750	.02535	.02342	.02169	.02013	.01872	.01745	.01631	.01526	.01432	.01346	.01268	.01196
11	.04111	.03762	.03450	.03172	.02922	.02698	.02497	.02316	.02153	.02006	.01872	.01752	.01643	.01543	.01453	.01370	.01295
12	.04339	.03978	.03655	.03365	.03106	.02872	.02663	.02474	.02303	.02149	.02010	.01884	.01769	.01664	.01569	.01482	.01403
13	.04576	.04202	.03867	.03566	.03297	.03054	.02835	.02638	.02460	.02299	.02154	.02021	.01901	.01791	.01691	.01600	.01516
14	.04815	.04428	.04081	.03770	.03490	.03237	.03010	.02804	.02619	.02450	.02298	.02159	.02033	.01918	.01813	.01717	.01629
15	.05055	.04655	.04296	.03973	.03682	.03419	.03182	.02968	.02775	.02599	.02439	.02294	.02162	.02041	.01931	.01831	.01738
16	.05294	.04880	.04508	.04173	.03871	.03598	.03352	.03129	.02926	.02743	.02576	.02424	.02286	.02160	.02044	.01938	.01841
17	.05533	.05105	.04720	.04372	.04059	.03775	.03519	.03287	.03076	.02884	.02710	.02551	.02406	.02274	.02152	.02041	.01940
18	.05774	.05332	.04933	.04573	.04248	.03953	.03686	.03444	.03224	.03024	.02842	.02676	.02524	.02386	.02258	.02142	.02035
19	.06023	.05566	.05153	.04780	.04443	.04137	.03859	.03607	.03378	.03169	.02978	.02804	.02646	.02500	.02367	.02245	.02132
20	.06283	.05811	.05384	.04997	.04647	.04329	.04040	.03778	.03539	.03321	.03122	.02940	.02773	.02621	.02481	.02353	.02235
21	.06555	.06068	.05626	.05226	.04862	.04532	.04232	.03958	.03709	.03481	.03274	.03083	.02909	.02749	.02603	.02468	.02344
22	.06839	.06336	.05879	.05465	.05088	.04745	.04432	.04148	.03888	.03650	.03433	.03234	.03052	.02884	.02730	.02589	.02458
23	.07138	.06618	.06146	.05716	.05325	.04969	.04645	.04348	.04077	.03830	.03603	.03394	.03203	.03028	.02867	.02718	.02581
24	.07452	.06915	.06427	.05983	.05578	.05208	.04871	.04562	.04280	.04021	.03784	.03566	.03367	.03183	.03013	.02857	.02713
25	.07784	.07230	.06726	.06266	.05846	.05463	.05112	.04791	.04497	.04227	.03980	.03752	.03543	.03350	.03172	.03008	.02857
26	.08134	.07563	.07042	.06566	.06131	.05734	.05369	.05035	.04729	.04448	.04189	.03951	.03732	.03530	.03344	.03172	.03013
27	.08505	.07916	.07379	.06887	.06436	.06024	.05646	.05298	.04979	.04686	.04416	.04168	.03939	.03727	.03532	.03351	.03183
28	.08895	.08288	.07733	.07225	.06758	.06331	.05938	.05577	.05245	.04940	.04658	.04398	.04159	.03937	.03732	.03543	.03367
29	.09304	.08679	.08106	.07581	.07099	.06656	.06248	.05873	.05528	.05210	.04916	.04645	.04394	.04162	.03947	.03748	.03564
30	.09732	.09089	.08498	.07956	.07457	.06998	.06575	.06186	.05827	.05495	.05189	.04906	.04644	.04401	.04176	.03967	.03773
31	.10179	.09517	.08909	.08348	.07833	.07358	.06920	.06515	.06142	.05797	.05478	.05182	.04908	.04654	.04419	.04200	.03996
32	.10647	.09966	.09339	.08761	.08228	.07736	.07282	.06863	.06475	.06116	.05783	.05475	.05189	.04923	.04676	.04447	.04233
33	.11137	.10437	.09791	.09195	.08645	.08136	.07666	.07231	.06828	.06454	.06108	.05786	.05488	.05210	.04952	.04711	.04487
34	.11650	.10930	.10265	.09651	.09082	.08557	.08070	.07619	.07200	.06812	.06452	.06117	.05805	.05515	.05245	.04993	.04758
35	.12187	.11448	.10764	.10131	.09545	.09002	.08498	.08030	.07596	.07193	.06818	.06469	.06144	.05841	.05558	.05295	.05048
36	.12749	.11990	.11287	.10635	.10031	.09470	.08949	.08465	.08015	.07596	.07206	.06842	.06503	.06187	.05892	.05616	.05358

Age	5.6%	5.8%	6.0%	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%
							Adjusted Payout Rate										
37	.13337	.12558	.11835	.11165	.10542	.09963	.09424	.08923	.08457	.08022	.07617	.07238	.06885	.06555	.06247	.05958	.05688
38	.13953	.13154	.12412	.11722	.11081	.10484	.09927	.09409	.08926	.08475	.08054	.07661	.07293	.06949	.06627	.06325	.06043
39	.14597	.13779	.13017	.12308	.11648	.11032	.10458	.09922	.09422	.08955	.08518	.08109	.07726	.07368	.07032	.06717	.06421
40	.15272	.14434	.13653	.12925	.12246	.11612	.11020	.10466	.09949	.09465	.09011	.08587	.08189	.07816	.07465	.07137	.06827
41	.15980	.15123	.14322	.13575	.12877	.12225	.11614	.11043	.10508	.10007	.09537	.09097	.08683	.08295	.07930	.07587	.07264
42	.16721	.15845	.15025	.14259	.13542	.12871	.12243	.11654	.11101	.10583	.10097	.09640	.09210	.08807	.08427	.08069	.07733
43	.17496	.16601	.15762	.14977	.14242	.13552	.12905	.12298	.11729	.11193	.10690	.10217	.09771	.09352	.08957	.08585	.08233
44	.18305	.17391	.16534	.15731	.14976	.14269	.13604	.12979	.12391	.11838	.11318	.10828	.10367	.09932	.09521	.09134	.08768
45	.19145	.18213	.17338	.16516	.15743	.15017	.14334	.13691	.13086	.12516	.11979	.11472	.10994	.10543	.10117	.09715	.09334
46	.20018	.19068	.18174	.17334	.16544	.15800	.15099	.14438	.13816	.13228	.12674	.12150	.11656	.11189	.10747	.10329	.09933
47	.20919	.19952	.19041	.18184	.17375	.16613	.15895	.15217	.14576	.13972	.13400	.12860	.12349	.11866	.11408	.10974	.10564
48	.21852	.20868	.19941	.19066	.18240	.17461	.16724	.16029	.15371	.14749	.14161	.13604	.13077	.12577	.12103	.11654	.11228
49	.22817	.21817	.20873	.19981	.19138	.18342	.17588	.16875	.16201	.15562	.14956	.14383	.13839	.13323	.12833	.12368	.11926
50	.23814	.22799	.21839	.20931	.20072	.19259	.18489	.17759	.17067	.16412	.15790	.15199	.14639	.14107	.13601	.13120	.12663
51	.24845	.23815	.22840	.21917	.21042	.20212	.19426	.18679	.17971	.17299	.16660	.16054	.15477	.14928	.14407	.13910	.13437
52	.25904	.24861	.23872	.22933	.22043	.21198	.20395	.19633	.18909	.18220	.17566	.16943	.16350	.15785	.15248	.14735	.14247
53	.26993	.25937	.24934	.23981	.23076	.22216	.21399	.20621	.19881	.19176	.18506	.17867	.17258	.16678	.16124	.15597	.15093
54	.28110	.27042	.26026	.25060	.24141	.23267	.22434	.21642	.20886	.20166	.19480	.18826	.18201	.17606	.17037	.16493	.15974
55	.29256	.28177	.27149	.26171	.25239	.24351	.23504	.22697	.21927	.21192	.20491	.19821	.19182	.18570	.17986	.17428	.16893
56	.30431	.29342	.28303	.27313	.26369	.25468	.24608	.23787	.23003	.22254	.21538	.20854	.20199	.19573	.18974	.18400	.17851
57	.31634	.30536	.29488	.28487	.27531	.26618	.25746	.24912	.24114	.23351	.22621	.21923	.21254	.20613	.20000	.19412	.18848
58	.32862	.31756	.30699	.29688	.28722	.27798	.26914	.26067	.25257	.24481	.23738	.23025	.22343	.21688	.21060	.20458	.19880
59	.34109	.32996	.31932	.30913	.29937	.29002	.28107	.27249	.26427	.25639	.24882	.24157	.23461	.22793	.22151	.21535	.20943
60	.35375	.34257	.33186	.32159	.31175	.30231	.29325	.28457	.27623	.26823	.26055	.25317	.24608	.23927	.23272	.22642	.22036
61	.36662	.35540	.34463	.33429	.32437	.31485	.30571	.29692	.28848	.28037	.27257	.26507	.25786	.25092	.24425	.23782	.23163
62	.37974	.36848	.35767	.34728	.33730	.32770	.31847	.30960	.30106	.29285	.28495	.27734	.27001	.26295	.25616	.24961	.24329
63	.39311	.38184	.37100	.36057	.35053	.34087	.33157	.32262	.31400	.30569	.29769	.28998	.28255	.27538	.26847	.26180	.25537
64	.40671	.39544	.38458	.37412	.36404	.35433	.34498	.33596	.32726	.31887	.31078	.30298	.29545	.28817	.28116	.27438	.26783
65	.42054	.40927	.39841	.38794	.37783	.36809	.35868	.34961	.34085	.33239	.32422	.31633	.30871	.30134	.29423	.28735	.28069
66	.43461	.42337	.41252	.40205	.39193	.38216	.37272	.36361	.35479	.34628	.33804	.33008	.32238	.31493	.30772	.30075	.29399
67	.44898	.43778	.42696	.41650	.40639	.39661	.38715	.37800	.36915	.36059	.35230	.34428	.33651	.32899	.32170	.31464	.30780
68	.46360	.45246	.44169	.43126	.42117	.41139	.40193	.39277	.38390	.37530	.36697	.35890	.35108	.34349	.33614	.32901	.32209
69	.47844	.46738	.45666	.44628	.43622	.42648	.41703	.40787	.39898	.39037	.38201	.37391	.36604	.35841	.35100	.34381	.33683
70	.49342	.48245	.47181	.46150	.45149	.44178	.43236	.42321	.41433	.40571	.39735	.38922	.38132	.37366	.36620	.35896	.35193
71	.50847	.49761	.48707	.47683	.46689	.45723	.44785	.43873	.42987	.42126	.41290	.40476	.39685	.38916	.38167	.37440	.36732
72	.52357	.51283	.50239	.49225	.48238	.47279	.46346	.45439	.44556	.43697	.42862	.42048	.41257	.40486	.39736	.39006	.38295

Section 1 — Table U(1) - Based on Life Table 90CM

Age	5.6%	5.8%	6.0%	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%
73	.53866	.52806	.51774	.50770	.49793	.48841	.47915	.47013	.46135	.45280	.44447	.43635	.42844	.42074	.41323	.40591	.39878
74	.55380	.54335	.53316	.52324	.51358	.50416	.49498	.48603	.47731	.46880	.46051	.45242	.44454	.43685	.42934	.42202	.41488
75	.56904	.55875	.54872	.53894	.52939	.52008	.51100	.50214	.49349	.48505	.47681	.46877	.46092	.45326	.44577	.43846	.43132
76	.58443	.57432	.56446	.55483	.54543	.53624	.52728	.51852	.50996	.50160	.49344	.48546	.47766	.47004	.46259	.45530	.44818
77	.59995	.59005	.58037	.57091	.56167	.55263	.54380	.53516	.52671	.51845	.51038	.50247	.49475	.48718	.47979	.47255	.46547
78	.61558	.60590	.59643	.58716	.57809	.56922	.56053	.55203	.54372	.53557	.52760	.51980	.51216	.50467	.49735	.49017	.48314
79	.63123	.62178	.61253	.60346	.59459	.58590	.57738	.56904	.56086	.55286	.54501	.53732	.52978	.52239	.51515	.50806	.50110
80	.64676	.63755	.62853	.61969	.61102	.60252	.59419	.58601	.57800	.57014	.56243	.55487	.54745	.54018	.53304	.52603	.51916
81	.66205	.65310	.64433	.63571	.62726	.61897	.61082	.60283	.59499	.58729	.57974	.57232	.56503	.55788	.55085	.54396	.53718
82	.67705	.66837	.65984	.65146	.64324	.63515	.62722	.61942	.61176	.60423	.59683	.58957	.58242	.57540	.56851	.56173	.55506
83	.69175	.68333	.67506	.66693	.65893	.65108	.64335	.63575	.62828	.62093	.61371	.60660	.59962	.59274	.58598	.57933	.57279
84	.70624	.69810	.69010	.68222	.67447	.66684	.65934	.65195	.64468	.63753	.63049	.62356	.61674	.61002	.60341	.59690	.59049
85	.72061	.71276	.70503	.69742	.68993	.68255	.67528	.66812	.66106	.65411	.64727	.64053	.63389	.62734	.62090	.61454	.60828
86	.73474	.72719	.71974	.71241	.70517	.69805	.69102	.68410	.67727	.67054	.66390	.65736	.65091	.64455	.63828	.63210	.62600
87	.74844	.74118	.73402	.72696	.72000	.71313	.70635	.69967	.69307	.68656	.68014	.67381	.66756	.66139	.65531	.64930	.64337
88	.76169	.75473	.74786	.74108	.73438	.72777	.72125	.71480	.70845	.70217	.69597	.68985	.68380	.67783	.67194	.66612	.66037
89	.77450	.76783	.76125	.75475	.74832	.74198	.73571	.72951	.72339	.71734	.71137	.70547	.69963	.69387	.68817	.68254	.67698
90	.78685	.78048	.77418	.76796	.76180	.75572	.74971	.74376	.73788	.73207	.72633	.72065	.71503	.70947	.70398	.69855	.69318
91	.79855	.79246	.78645	.78049	.77460	.76878	.76302	.75732	.75168	.74610	.74058	.73512	.72972	.72437	.71908	.71385	.70867
92	.80937	.80356	.79780	.79211	.78647	.78089	.77537	.76990	.76449	.75913	.75383	.74858	.74338	.73823	.73314	.72810	.72310
93	.81936	.81379	.80829	.80283	.79743	.79208	.78679	.78154	.77634	.77119	.76610	.76105	.75604	.75109	.74618	.74132	.73650
94	.82865	.82333	.81806	.81283	.80765	.80253	.79744	.79240	.78741	.78247	.77756	.77270	.76789	.76312	.75839	.75370	.74905
95	.83746	.83237	.82733	.82233	.81737	.81245	.80757	.80274	.79795	.79320	.78849	.78382	.77918	.77459	.77004	.76552	.76104
96	.84575	.84088	.83605	.83126	.82651	.82180	.81712	.81248	.80788	.80332	.79880	.79431	.78985	.78543	.78105	.77670	.77238
97	.85341	.84875	.84413	.83953	.83498	.83046	.82597	.82152	.81710	.81271	.80836	.80404	.79976	.79550	.79128	.78709	.78293
98	.86061	.85614	.85171	.84731	.84294	.83860	.83429	.83002	.82577	.82155	.81737	.81321	.80908	.80498	.80091	.79687	.79286
99	.86763	.86336	.85911	.85490	.85071	.84656	.84243	.83832	.83425	.83020	.82618	.82219	.81822	.81428	.81036	.80647	.80261
100	.87445	.87037	.86632	.86229	.85828	.85431	.85035	.84642	.84252	.83864	.83478	.83095	.82714	.82336	.81959	.81586	.81214
101	.88118	.87729	.87342	.86958	.86575	.86195	.85818	.85442	.85069	.84698	.84329	.83962	.83597	.83234	.82873	.82515	.82158
102	.88778	.88408	.88040	.87674	.87310	.86947	.86587	.86229	.85873	.85518	.85166	.84815	.84466	.84119	.83774	.83431	.83089
103	.89432	.89081	.88732	.88384	.88038	.87694	.87351	.87010	.86671	.86334	.85998	.85663	.85331	.84999	.84670	.84342	.84016
104	.90131	.89800	.89471	.89143	.88817	.88492	.88169	.87847	.87526	.87207	.86889	.86573	.86258	.85944	.85632	.85321	.85011
105	.90813	.90502	.90193	.89885	.89578	.89272	.88967	.88664	.88361	.88060	.87760	.87461	.87163	.86866	.86570	.86276	.85982
106	.91689	.91405	.91122	.90840	.90559	.90278	.89999	.89720	.89442	.89165	.88888	.88613	.88338	.88065	.87792	.87520	.87248
107	.92750	.92499	.92249	.91999	.91750	.91501	.91253	.91005	.90758	.90511	.90265	.90019	.89774	.89530	.89286	.89042	.88799
108	.94396	.94199	.94002	.93805	.93609	.93412	.93216	.93020	.92824	.92629	.92434	.92239	.92044	.91849	.91654	.91460	.91266
109	.97200	.97100	.97000	.96900	.96800	.96700	.96600	.96500	.96400	.96300	.96200	.96100	.96000	.95900	.95800	.95700	.95600

| Age | Adjusted Payout Rate |
	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%
0	.01532	.01497	.01466	.01437	.01410	.01386	.01363	.01342	.01323	.01305	.01288	.01272	.01258	.01244	.01231	.01219	.01208
1	.00708	.00672	.00639	.00609	.00582	.00557	.00534	.00512	.00493	.00474	.00458	.00442	.00427	.00414	.00401	.00389	.00378
2	.00702	.00664	.00629	.00598	.00569	.00542	.00518	.00495	.00474	.00455	.00437	.00421	.00405	.00391	.00377	.00365	.00353
3	.00721	.00681	.00644	.00611	.00580	.00552	.00526	.00502	.00480	.00459	.00440	.00422	.00406	.00391	.00376	.00363	.00350
4	.00753	.00711	.00672	.00636	.00604	.00574	.00546	.00521	.00497	.00475	.00455	.00436	.00419	.00402	.00387	.00373	.00359
5	.00796	.00751	.00710	.00672	.00637	.00606	.00576	.00549	.00524	.00501	.00479	.00459	.00440	.00423	.00406	.00391	.00377
6	.00846	.00799	.00755	.00715	.00678	.00644	.00613	.00584	.00557	.00532	.00509	.00488	.00468	.00449	.00432	.00415	.00400
7	.00905	.00854	.00808	.00765	.00726	.00690	.00657	.00626	.00598	.00571	.00547	.00524	.00502	.00482	.00464	.00446	.00430
8	.00970	.00917	.00867	.00822	.00781	.00743	.00707	.00675	.00644	.00616	.00590	.00565	.00542	.00521	.00501	.00482	.00465
9	.01045	.00988	.00936	.00889	.00845	.00804	.00766	.00732	.00699	.00669	.00641	.00615	.00591	.00568	.00547	.00527	.00508
10	.01131	.01071	.01016	.00965	.00918	.00875	.00835	.00798	.00764	.00732	.00702	.00675	.00649	.00624	.00602	.00580	.00560
11	.01226	.01162	.01104	.01051	.01001	.00956	.00913	.00874	.00838	.00804	.00772	.00743	.00715	.00689	.00665	.00642	.00620
12	.01330	.01263	.01202	.01145	.01093	.01045	.01000	.00959	.00920	.00884	.00851	.00819	.00790	.00762	.00737	.00712	.00689
13	.01440	.01369	.01304	.01245	.01190	.01139	.01091	.01048	.01007	.00969	.00933	.00900	.00869	.00840	.00813	.00787	.00763
14	.01548	.01474	.01406	.01343	.01285	.01231	.01181	.01135	.01092	.01052	.01014	.00979	.00947	.00916	.00887	.00860	.00834
15	.01653	.01576	.01504	.01437	.01376	.01320	.01267	.01218	.01173	.01130	.01091	.01054	.01019	.00987	.00956	.00928	.00901
16	.01752	.01670	.01595	.01525	.01460	.01401	.01345	.01294	.01246	.01201	.01160	.01121	.01084	.01050	.01018	.00988	.00959
17	.01846	.01760	.01680	.01607	.01539	.01476	.01418	.01364	.01313	.01266	.01222	.01181	.01143	.01107	.01073	.01041	.01011
18	.01936	.01846	.01762	.01685	.01613	.01547	.01486	.01429	.01375	.01326	.01279	.01236	.01196	.01158	.01122	.01088	.01057
19	.02029	.01933	.01845	.01764	.01689	.01619	.01554	.01494	.01438	.01385	.01336	.01291	.01248	.01208	.01170	.01135	.01101
20	.02126	.02025	.01933	.01847	.01768	.01694	.01626	.01562	.01503	.01448	.01396	.01348	.01303	.01260	.01220	.01183	.01148
21	.02229	.02124	.02026	.01936	.01852	.01774	.01702	.01635	.01573	.01514	.01460	.01409	.01361	.01316	.01274	.01235	.01197
22	.02338	.02227	.02124	.02029	.01940	.01859	.01782	.01711	.01645	.01584	.01526	.01472	.01422	.01374	.01330	.01288	.01249
23	.02454	.02337	.02229	.02128	.02035	.01949	.01868	.01793	.01724	.01658	.01597	.01540	.01487	.01437	.01390	.01345	.01304
24	.02580	.02456	.02342	.02236	.02138	.02047	.01962	.01883	.01809	.01740	.01675	.01615	.01558	.01505	.01455	.01408	.01364
25	.02717	.02587	.02467	.02355	.02251	.02155	.02065	.01981	.01903	.01830	.01762	.01698	.01638	.01581	.01528	.01478	.01431
26	.02865	.02729	.02602	.02484	.02375	.02273	.02178	.02089	.02006	.01929	.01856	.01789	.01725	.01665	.01609	.01556	.01506
27	.03028	.02885	.02751	.02627	.02511	.02404	.02303	.02209	.02122	.02040	.01963	.01891	.01824	.01760	.01700	.01644	.01591
28	.03204	.03052	.02911	.02780	.02658	.02545	.02439	.02339	.02247	.02160	.02079	.02002	.01931	.01863	.01800	.01740	.01684
29	.03392	.03233	.03084	.02946	.02818	.02698	.02585	.02480	.02382	.02290	.02204	.02123	.02047	.01976	.01908	.01845	.01785
30	.03593	.03425	.03269	.03124	.02988	.02861	.02742	.02631	.02527	.02430	.02339	.02253	.02172	.02096	.02025	.01957	.01893
31	.03807	.03630	.03466	.03312	.03169	.03035	.02910	.02793	.02683	.02579	.02482	.02391	.02306	.02225	.02149	.02077	.02010
32	.04034	.03849	.03676	.03514	.03363	.03221	.03089	.02965	.02849	.02739	.02636	.02540	.02449	.02363	.02282	.02206	.02134
33	.04278	.04083	.03901	.03731	.03571	.03422	.03282	.03151	.03028	.02912	.02803	.02701	.02604	.02513	.02427	.02346	.02270
34	.04538	.04333	.04142	.03962	.03794	.03637	.03489	.03350	.03220	.03097	.02982	.02873	.02771	.02674	.02583	.02497	.02415
35	.04818	.04603	.04401	.04212	.04035	.03869	.03713	.03567	.03429	.03299	.03177	.03061	.02953	.02850	.02753	.02661	.02574
36	.05116	.04890	.04678	.04480	.04293	.04118	.03953	.03798	.03653	.03515	.03386	.03263	.03148	.03039	.02936	.02838	.02746

Table U(1) - Based on Life Table 90CM

Age	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%
									Adjusted Payout Rate								
37	.05435	.05198	.04975	.04766	.04570	.04385	.04211	.04048	.03894	.03748	.03611	.03481	.03359	.03243	.03134	.03030	.02932
38	.05777	.05528	.05295	.05075	.04868	.04674	.04490	.04318	.04155	.04001	.03856	.03719	.03589	.03466	.03350	.03239	.03135
39	.06143	.05882	.05637	.05406	.05189	.04984	.04791	.04609	.04437	.04274	.04120	.03975	.03837	.03707	.03583	.03466	.03355
40	.06537	.06263	.06006	.05764	.05535	.05320	.05116	.04924	.04742	.04571	.04408	.04254	.04108	.03970	.03839	.03714	.03596
41	.06960	.06674	.06405	.06150	.05910	.05683	.05469	.05267	.05075	.04894	.04722	.04559	.04405	.04258	.04119	.03987	.03861
42	.07415	.07116	.06833	.06567	.06315	.06077	.05851	.05638	.05436	.05245	.05063	.04891	.04728	.04573	.04425	.04285	.04152
43	.07902	.07589	.07294	.07014	.06750	.06500	.06263	.06039	.05827	.05625	.05433	.05252	.05079	.04915	.04759	.04610	.04468
44	.08423	.08096	.07787	.07495	.07218	.06956	.06707	.06472	.06248	.06035	.05834	.05642	.05459	.05286	.05121	.04963	.04813
45	.08974	.08634	.08311	.08005	.07716	.07441	.07180	.06933	.06698	.06474	.06262	.06059	.05867	.05684	.05509	.05342	.05183
46	.09559	.09204	.08867	.08548	.08245	.07958	.07685	.07425	.07178	.06943	.06720	.06507	.06304	.06110	.05926	.05750	.05582
47	.10174	.09805	.09454	.09121	.08805	.08504	.08218	.07946	.07687	.07440	.07205	.06981	.06768	.06564	.06369	.06183	.06006
48	.10823	.10439	.10074	.09727	.09397	.09083	.08784	.08499	.08228	.07969	.07722	.07487	.07262	.07047	.06842	.06646	.06459
49	.11506	.11107	.10728	.10366	.10022	.09695	.09382	.09085	.08801	.08530	.08271	.08024	.07788	.07562	.07346	.07140	.06942
50	.12228	.11813	.11419	.11043	.10685	.10344	.10018	.09707	.09410	.09127	.08856	.08597	.08349	.08112	.07885	.07667	.07459
51	.12987	.12558	.12149	.11758	.11386	.11031	.10691	.10367	.10057	.09761	.09477	.09206	.08946	.08697	.08459	.08231	.08012
52	.13781	.13337	.12913	.12508	.12122	.11752	.11399	.11061	.10738	.10429	.10132	.09849	.09577	.09316	.09066	.08826	.08596
53	.14612	.14153	.13714	.13294	.12893	.12509	.12142	.11791	.11454	.11132	.10823	.10526	.10242	.09969	.09707	.09456	.09214
54	.15478	.15004	.14550	.14116	.13700	.13302	.12921	.12556	.12206	.11870	.11548	.11239	.10942	.10657	.10383	.10120	.09867
55	.16382	.15893	.15424	.14976	.14546	.14134	.13738	.13359	.12995	.12646	.12311	.11989	.11679	.11382	.11096	.10820	.10556
56	.17325	.16821	.16338	.15875	.15430	.15004	.14595	.14202	.13824	.13462	.13113	.12778	.12456	.12146	.11847	.11560	.11283
57	.18307	.17789	.17291	.16814	.16355	.15914	.15491	.15084	.14693	.14317	.13955	.13607	.13272	.12949	.12638	.12338	.12050
58	.19325	.18792	.18280	.17788	.17316	.16861	.16424	.16004	.15599	.15209	.14834	.14473	.14125	.13789	.13465	.13153	.12852
59	.20374	.19827	.19301	.18795	.18309	.17840	.17390	.16955	.16537	.16134	.15746	.15371	.15010	.14662	.14325	.14001	.13687
60	.21454	.20893	.20354	.19834	.19334	.18851	.18387	.17939	.17507	.17091	.16689	.16302	.15927	.15566	.15217	.14880	.14554
61	.22567	.21993	.21440	.20907	.20393	.19898	.19420	.18958	.18513	.18084	.17669	.17268	.16881	.16506	.16145	.15795	.15457
62	.23721	.23134	.22568	.22021	.21494	.20985	.20494	.20020	.19561	.19119	.18691	.18277	.17877	.17490	.17115	.16753	.16402
63	.24916	.24316	.23738	.23179	.22639	.22117	.21613	.21126	.20654	.20199	.19758	.19331	.18918	.18518	.18131	.17757	.17393
64	.26150	.25539	.24949	.24377	.23825	.23291	.22774	.22274	.21791	.21322	.20869	.20429	.20004	.19592	.19192	.18805	.18429
65	.27426	.26803	.26201	.25618	.25054	.24508	.23979	.23467	.22971	.22490	.22025	.21573	.21135	.20710	.20299	.19899	.19511
66	.28746	.28113	.27500	.26906	.26331	.25774	.25233	.24709	.24202	.23709	.23231	.22767	.22318	.21881	.21457	.21045	.20645
67	.30118	.29475	.28852	.28248	.27663	.27095	.26543	.26009	.25489	.24985	.24496	.24021	.23560	.23111	.22676	.22252	.21841
68	.31538	.30887	.30256	.29643	.29047	.28469	.27908	.27363	.26833	.26319	.25819	.25332	.24860	.24400	.23954	.23519	.23096
69	.33005	.32346	.31707	.31085	.30481	.29894	.29324	.28769	.28230	.27705	.27195	.26699	.26216	.25746	.25288	.24843	.24409
70	.34509	.33844	.33197	.32568	.31957	.31362	.30783	.30219	.29671	.29137	.28618	.28112	.27619	.27139	.26672	.26216	.25772
71	.36043	.35372	.34720	.34084	.33466	.32864	.32277	.31706	.31150	.30608	.30079	.29564	.29063	.28573	.28096	.27631	.27178
72	.37602	.36927	.36270	.35629	.35005	.34396	.33803	.33225	.32661	.32112	.31575	.31052	.30542	.30044	.29559	.29084	.28622

Age	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%
							Adjusted Payout Rate										
73	.39182	.38504	.37843	.37198	.36568	.35955	.35356	.34772	.34201	.33645	.33101	.32571	.32053	.31547	.31053	.30571	.30100
74	.40791	.40110	.39446	.38798	.38165	.37547	.36943	.36354	.35778	.35215	.34666	.34129	.33604	.33091	.32590	.32100	.31621
75	.42435	.41754	.41088	.40438	.39802	.39181	.38574	.37980	.37400	.36833	.36278	.35735	.35205	.34686	.34178	.33681	.33195
76	.44122	.43442	.42776	.42125	.41488	.40865	.40256	.39660	.39076	.38505	.37947	.37400	.36864	.36340	.35827	.35324	.34832
77	.45853	.45175	.44511	.43861	.43225	.42601	.41991	.41394	.40808	.40235	.39674	.39124	.38585	.38056	.37539	.37032	.36535
78	.47626	.46951	.46290	.45643	.45008	.44386	.43777	.43180	.42594	.42020	.41457	.40906	.40365	.39834	.39314	.38803	.38302
79	.49427	.48758	.48102	.47459	.46828	.46209	.45602	.45007	.44422	.43849	.43287	.42735	.42193	.41661	.41139	.40627	.40124
80	.51242	.50580	.49930	.49292	.48666	.48052	.47449	.46856	.46275	.45704	.45143	.44592	.44051	.43519	.42997	.42484	.41980
81	.53053	.52399	.51757	.51126	.50507	.49898	.49300	.48712	.48134	.47566	.47008	.46460	.45921	.45391	.44870	.44357	.43854
82	.54851	.54207	.53574	.52951	.52339	.51737	.51145	.50563	.49990	.49427	.48873	.48328	.47792	.47265	.46746	.46235	.45733
83	.56635	.56001	.55378	.54765	.54161	.53567	.52983	.52407	.51841	.51284	.50735	.50195	.49663	.49139	.48624	.48116	.47616
84	.58418	.57796	.57184	.56582	.55988	.55403	.54828	.54261	.53702	.53151	.52609	.52075	.51549	.51030	.50519	.50015	.49519
85	.60211	.59603	.59004	.58414	.57832	.57258	.56693	.56135	.55586	.55044	.54510	.53983	.53464	.52952	.52447	.51949	.51458
86	.61999	.61406	.60821	.60244	.59675	.59113	.58560	.58013	.57474	.56943	.56418	.55901	.55390	.54886	.54389	.53898	.53413
87	.63752	.63175	.62605	.62043	.61488	.60939	.60398	.59864	.59337	.58817	.58303	.57795	.57294	.56799	.56310	.55828	.55351
88	.65469	.64908	.64354	.63807	.63267	.62733	.62206	.61685	.61170	.60662	.60159	.59663	.59173	.58688	.58209	.57736	.57268
89	.67148	.66605	.66068	.65537	.65012	.64493	.63980	.63474	.62972	.62477	.61987	.61503	.61024	.60551	.60083	.59620	.59162
90	.68786	.68261	.67742	.67228	.66719	.66217	.65719	.65227	.64741	.64259	.63783	.63312	.62846	.62385	.61928	.61477	.61030
91	.70354	.69847	.69345	.68848	.68357	.67870	.67388	.66912	.66440	.65973	.65511	.65053	.64600	.64152	.63708	.63269	.62834
92	.71816	.71326	.70841	.70361	.69886	.69415	.68949	.68487	.68030	.67577	.67129	.66685	.66245	.65809	.65378	.64950	.64527
93	.73173	.72700	.72232	.71768	.71308	.70852	.70401	.69954	.69511	.69072	.68637	.68205	.67778	.67355	.66935	.66519	.66107
94	.74445	.73988	.73536	.73087	.72643	.72202	.71765	.71332	.70902	.70477	.70055	.69636	.69222	.68810	.68403	.67998	.67597
95	.75660	.75220	.74783	.74350	.73920	.73494	.73072	.72653	.72237	.71825	.71416	.71010	.70608	.70209	.69813	.69421	.69031
96	.76810	.76386	.75964	.75546	.75131	.74720	.74311	.73906	.73504	.73105	.72709	.72316	.71926	.71539	.71155	.70774	.70396
97	.77880	.77470	.77063	.76659	.76258	.75860	.75465	.75073	.74684	.74297	.73914	.73533	.73155	.72780	.72407	.72037	.71670
98	.78888	.78492	.78099	.77709	.77322	.76937	.76555	.76175	.75798	.75424	.75052	.74683	.74317	.73953	.73591	.73232	.72875
99	.79877	.79496	.79117	.78741	.78367	.77995	.77626	.77260	.76895	.76534	.76174	.75817	.75462	.75109	.74759	.74411	.74065
100	.80845	.80478	.80113	.79751	.79390	.79032	.78676	.78323	.77971	.77622	.77274	.76929	.76586	.76245	.75906	.75569	.75234
101	.81804	.81451	.81101	.80753	.80406	.80062	.79719	.79379	.79040	.78703	.78368	.78035	.77704	.77375	.77048	.76722	.76399
102	.82750	.82412	.82076	.81742	.81409	.81078	.80749	.80422	.80096	.79772	.79450	.79130	.78811	.78494	.78178	.77864	.77552
103	.83691	.83368	.83046	.82726	.82408	.82091	.81775	.81461	.81149	.80838	.80529	.80221	.79914	.79609	.79306	.79003	.78703
104	.84703	.84396	.84090	.83786	.83483	.83182	.82881	.82582	.82284	.81988	.81693	.81399	.81106	.80815	.80525	.80236	.79948
105	.85690	.85399	.85109	.84820	.84532	.84245	.83959	.83674	.83391	.83108	.82826	.82546	.82267	.81988	.81711	.81435	.81159
106	.86978	.86708	.86440	.86172	.85905	.85638	.85373	.85108	.84844	.84581	.84319	.84058	.83797	.83537	.83278	.83020	.82763
107	.88557	.88315	.88073	.87833	.87592	.87352	.87113	.86875	.86636	.86399	.86161	.85925	.85689	.85453	.85218	.84984	.84749
108	.91072	.90879	.90685	.90492	.90299	.90106	.89913	.89721	.89529	.89337	.89145	.88953	.88762	.88571	.88380	.88189	.87999
109	.95500	.95400	.95300	.95200	.95100	.95000	.94900	.94800	.94700	.94600	.94500	.94400	.94300	.94200	.94100	.94000	.93900

Table U(1) - Based on Life Table 90CM

Age	Adjusted Payout Rate
	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%
0	.01197	.01187	.01177	.01168	.01159	.01151	.01143	.01135	.01128	.01121	.01115	.01108	.01102	.01096	.01091	.01085	.01080
1	.00367	.00358	.00348	.00340	.00331	.00323	.00316	.00309	.00302	.00296	.00290	.00284	.00279	.00274	.00269	.00264	.00259
2	.00342	.00331	.00322	.00312	.00304	.00295	.00288	.00280	.00273	.00267	.00260	.00254	.00248	.00243	.00238	.00233	.00228
3	.00339	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265	.00258	.00252	.00245	.00239	.00233	.00228	.00222	.00217
4	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00261	.00253	.00247	.00240	.00234	.00228	.00222	.00217
5	.00363	.00351	.00339	.00327	.00317	.00306	.00297	.00288	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00229	.00224
6	.00386	.00372	.00359	.00347	.00335	.00325	.00314	.00305	.00295	.00286	.00278	.00270	.00262	.00255	.00248	.00242	.00235
7	.00414	.00400	.00386	.00373	.00360	.00349	.00338	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252
8	.00448	.00432	.00417	.00403	.00390	.00378	.00366	.00354	.00344	.00333	.00324	.00314	.00305	.00297	.00289	.00281	.00273
9	.00490	.00473	.00457	.00442	.00428	.00414	.00402	.00389	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00310	.00302
10	.00541	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00421	.00409	.00398	.00387	.00376	.00366	.00357	.00348	.00339
11	.00600	.00581	.00563	.00546	.00529	.00514	.00499	.00485	.00472	.00459	.00447	.00435	.00424	.00413	.00403	.00393	.00384
12	.00668	.00647	.00628	.00610	.00593	.00576	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437
13	.00740	.00718	.00698	.00678	.00660	.00642	.00626	.00610	.00595	.00580	.00567	.00553	.00541	.00529	.00517	.00506	.00495
14	.00810	.00787	.00766	.00745	.00726	.00707	.00689	.00673	.00657	.00641	.00627	.00613	.00600	.00587	.00574	.00563	.00551
15	.00875	.00851	.00828	.00807	.00786	.00767	.00748	.00730	.00714	.00697	.00682	.00667	.00653	.00640	.00627	.00614	.00602
16	.00932	.00907	.00883	.00860	.00839	.00818	.00799	.00780	.00762	.00745	.00729	.00714	.00699	.00685	.00671	.00658	.00646
17	.00983	.00956	.00930	.00907	.00884	.00862	.00842	.00822	.00804	.00786	.00769	.00753	.00737	.00722	.00708	.00694	.00681
18	.01027	.00999	.00972	.00947	.00923	.00900	.00879	.00858	.00839	.00820	.00802	.00785	.00769	.00753	.00738	.00724	.00710
19	.01070	.01040	.01012	.00985	.00960	.00936	.00914	.00892	.00871	.00852	.00833	.00815	.00798	.00782	.00766	.00751	.00737
20	.01115	.01083	.01054	.01026	.00999	.00974	.00950	.00927	.00905	.00885	.00865	.00846	.00828	.00811	.00794	.00779	.00763
21	.01162	.01129	.01098	.01068	.01040	.01014	.00988	.00964	.00941	.00920	.00899	.00879	.00860	.00842	.00825	.00808	.00792
22	.01211	.01176	.01143	.01112	.01082	.01054	.01027	.01002	.00978	.00955	.00933	.00912	.00892	.00873	.00854	.00837	.00820
23	.01264	.01227	.01192	.01159	.01127	.01098	.01069	.01042	.01017	.00992	.00969	.00947	.00926	.00906	.00886	.00868	.00850
24	.01322	.01283	.01246	.01210	.01177	.01145	.01115	.01087	.01060	.01034	.01009	.00986	.00963	.00942	.00922	.00902	.00883
25	.01387	.01345	.01306	.01268	.01233	.01199	.01168	.01137	.01109	.01081	.01055	.01030	.01006	.00984	.00962	.00941	.00921
26	.01459	.01415	.01373	.01333	.01295	.01260	.01226	.01194	.01163	.01134	.01106	.01080	.01055	.01030	.01007	.00985	.00964
27	.01541	.01494	.01449	.01407	.01367	.01329	.01293	.01259	.01226	.01195	.01166	.01138	.01111	.01085	.01061	.01037	.01015
28	.01631	.01580	.01533	.01488	.01445	.01405	.01367	.01330	.01296	.01263	.01231	.01201	.01173	.01145	.01119	.01094	.01070
29	.01728	.01675	.01624	.01577	.01531	.01488	.01447	.01408	.01372	.01336	.01303	.01271	.01240	.01211	.01183	.01157	.01131
30	.01833	.01776	.01723	.01672	.01623	.01578	.01534	.01493	.01453	.01416	.01380	.01346	.01313	.01282	.01253	.01224	.01197
31	.01946	.01885	.01828	.01773	.01722	.01673	.01627	.01582	.01540	.01500	.01462	.01426	.01391	.01358	.01326	.01296	.01267
32	.02066	.02002	.01940	.01883	.01828	.01776	.01726	.01679	.01634	.01591	.01551	.01512	.01475	.01439	.01405	.01373	.01342
33	.02197	.02128	.02063	.02002	.01943	.01887	.01835	.01784	.01736	.01691	.01647	.01606	.01566	.01528	.01492	.01457	.01424
34	.02338	.02265	.02195	.02130	.02067	.02008	.01951	.01897	.01846	.01798	.01751	.01707	.01664	.01624	.01585	.01548	.01512
35	.02492	.02414	.02340	.02270	.02203	.02140	.02080	.02022	.01967	.01915	.01866	.01818	.01773	.01729	.01688	.01648	.01610
36	.02658	.02575	.02496	.02422	.02350	.02283	.02218	.02157	.02098	.02043	.01989	.01938	.01890	.01843	.01799	.01756	.01715

Age	Adjusted Payout Rate															
---	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%
37	.02838	.02750	.02666	.02586	.02510	.02438	.02369	.02303	.02241	.02181	.02124	.02069	.02017	.01967	.01920	.01874	.01830
38	.03035	.02941	.02851	.02766	.02685	.02608	.02534	.02464	.02397	.02333	.02272	.02214	.02158	.02105	.02053	.02004	.01957
39	.03249	.03149	.03053	.02962	.02876	.02793	.02715	.02640	.02568	.02500	.02434	.02372	.02312	.02254	.02200	.02147	.02096
40	.03484	.03377	.03275	.03178	.03086	.02998	.02914	.02833	.02757	.02684	.02614	.02546	.02482	.02421	.02362	.02305	.02251
41	.03742	.03628	.03520	.03416	.03318	.03224	.03134	.03048	.02966	.02888	.02813	.02741	.02672	.02606	.02543	.02482	.02424
42	.04025	.03903	.03788	.03678	.03573	.03473	.03377	.03285	.03198	.03114	.03034	.02957	.02883	.02812	.02744	.02679	.02617
43	.04333	.04205	.04082	.03965	.03853	.03746	.03644	.03546	.03453	.03363	.03277	.03195	.03116	.03040	.02967	.02897	.02830
44	.04670	.04533	.04403	.04278	.04159	.04045	.03936	.03832	.03732	.03637	.03545	.03457	.03372	.03291	.03213	.03138	.03066
45	.05032	.04887	.04748	.04616	.04489	.04368	.04252	.04141	.04034	.03932	.03834	.03740	.03650	.03563	.03480	.03399	.03322
46	.05421	.05267	.05121	.04980	.04846	.04717	.04593	.04475	.04362	.04253	.04148	.04048	.03951	.03859	.03769	.03684	.03601
47	.05836	.05673	.05518	.05369	.05226	.05089	.04958	.04832	.04711	.04595	.04484	.04377	.04274	.04175	.04080	.03988	.03899
48	.06279	.06107	.05943	.05785	.05634	.05488	.05349	.05216	.05087	.04964	.04845	.04731	.04621	.04516	.04414	.04316	.04222
49	.06752	.06571	.06397	.06230	.06070	.05916	.05768	.05626	.05490	.05359	.05233	.05111	.04995	.04882	.04774	.04669	.04568
50	.07259	.07068	.06884	.06708	.06538	.06376	.06219	.06069	.05924	.05785	.05651	.05522	.05398	.05278	.05163	.05051	.04944
51	.07801	.07599	.07406	.07220	.07041	.06869	.06703	.06544	.06391	.06244	.06101	.05964	.05832	.05705	.05582	.05464	.05349
52	.08375	.08163	.07959	.07763	.07574	.07392	.07218	.07049	.06887	.06731	.06581	.06435	.06295	.06160	.06030	.05904	.05782
53	.08982	.08759	.08544	.08338	.08139	.07948	.07763	.07586	.07415	.07249	.07090	.06936	.06788	.06645	.06506	.06373	.06243
54	.09623	.09389	.09164	.08946	.08737	.08536	.08342	.08154	.07974	.07799	.07631	.07468	.07311	.07160	.07013	.06871	.06734
55	.10301	.10055	.09819	.09591	.09371	.09159	.08955	.08757	.08567	.08383	.08206	.08034	.07868	.07708	.07552	.07402	.07257
56	.11016	.10759	.10511	.10272	.10042	.09819	.09605	.09397	.09197	.09003	.08816	.08635	.08460	.08291	.08127	.07968	.07814
57	.11771	.11502	.11243	.10993	.10751	.10518	.10293	.10075	.09864	.09661	.09464	.09273	.09089	.08910	.08737	.08570	.08408
58	.12562	.12281	.12011	.11749	.11496	.11252	.11016	.10787	.10567	.10353	.10146	.09946	.09751	.09563	.09381	.09205	.09033
59	.13385	.13092	.12810	.12537	.12273	.12017	.11770	.11531	.11299	.11075	.10858	.10648	.10444	.10246	.10055	.09869	.09688
60	.14240	.13935	.13641	.13356	.13080	.12813	.12555	.12305	.12063	.11828	.11600	.11380	.11166	.10958	.10757	.10561	.10371
61	.15130	.14813	.14507	.14210	.13923	.13644	.13375	.13113	.12860	.12614	.12376	.12145	.11921	.11703	.11492	.11286	.11087
62	.16063	.15734	.15415	.15107	.14808	.14518	.14237	.13964	.13699	.13443	.13194	.12952	.12717	.12489	.12267	.12052	.11843
63	.17042	.16700	.16370	.16049	.15738	.15437	.15144	.14860	.14584	.14316	.14056	.13804	.13558	.13319	.13087	.12862	.12643
64	.18065	.17712	.17369	.17036	.16714	.16400	.16096	.15800	.15513	.15234	.14963	.14699	.14443	.14193	.13951	.13715	.13485
65	.19135	.18769	.18415	.18070	.17735	.17410	.17094	.16787	.16488	.16198	.15916	.15641	.15374	.15113	.14860	.14614	.14373
66	.20257	.19880	.19513	.19157	.18810	.18473	.18146	.17827	.17517	.17215	.16921	.16635	.16357	.16086	.15822	.15565	.15314
67	.21441	.21052	.20673	.20305	.19947	.19599	.19259	.18929	.18608	.18295	.17990	.17693	.17403	.17121	.16847	.16579	.16317
68	.22685	.22284	.21895	.21515	.21146	.20786	.20436	.20094	.19762	.19437	.19121	.18813	.18513	.18220	.17935	.17656	.17384
69	.23987	.23575	.23175	.22784	.22404	.22033	.21672	.21320	.20976	.20641	.20314	.19995	.19684	.19381	.19084	.18795	.18513
70	.25339	.24918	.24507	.24106	.23715	.23333	.22961	.22598	.22244	.21898	.21561	.21232	.20910	.20596	.20289	.19989	.19696
71	.26735	.26304	.25882	.25471	.25070	.24679	.24296	.23923	.23559	.23203	.22855	.22515	.22183	.21859	.21542	.21232	.20929
72	.28170	.27729	.27298	.26877	.26467	.26065	.25673	.25290	.24915	.24549	.24192	.23842	.23500	.23165	.22838	.22518	.22205

Table U(1) - Based on Life Table 90CM

Age	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%
								Adjusted Payout Rate									
73	.29639	.29189	.28749	.28320	.27899	.27489	.27087	.26694	.26310	.25935	.25567	.25208	.24856	.24511	.24175	.23845	.23522
74	.31152	.30694	.30246	.29807	.29378	.28959	.28548	.28146	.27753	.27368	.26991	.26622	.26261	.25907	.25561	.25222	.24889
75	.32719	.32253	.31797	.31351	.30914	.30486	.30067	.29657	.29255	.28862	.28476	.28098	.27728	.27365	.27009	.26661	.26319
76	.34350	.33877	.33415	.32961	.32517	.32082	.31656	.31238	.30828	.30426	.30032	.29646	.29268	.28896	.28532	.28175	.27825
77	.36047	.35570	.35101	.34642	.34192	.33750	.33317	.32892	.32475	.32067	.31666	.31272	.30886	.30507	.30135	.29769	.29411
78	.37811	.37329	.36856	.36392	.35937	.35490	.35051	.34621	.34198	.33783	.33376	.32976	.32583	.32197	.31818	.31445	.31080
79	.39630	.39145	.38669	.38201	.37742	.37291	.36848	.36413	.35985	.35565	.35153	.34747	.34348	.33957	.33571	.33193	.32821
80	.41485	.40998	.40520	.40050	.39588	.39134	.38688	.38249	.37818	.37394	.36977	.36567	.36163	.35767	.35377	.34993	.34615
81	.43358	.42871	.42392	.41921	.41457	.41001	.40553	.40112	.39678	.39250	.38830	.38417	.38010	.37609	.37215	.36827	.36445
82	.45238	.44752	.44273	.43802	.43338	.42881	.42431	.41989	.41553	.41124	.40701	.40285	.39875	.39471	.39074	.38682	.38297
83	.47123	.46638	.46161	.45690	.45227	.44770	.44320	.43877	.43441	.43011	.42587	.42169	.41757	.41352	.40952	.40558	.40169
84	.49030	.48548	.48073	.47604	.47143	.46688	.46239	.45797	.45361	.44930	.44506	.44088	.43676	.43269	.42868	.42473	.42082
85	.50974	.50496	.50025	.49560	.49102	.48650	.48204	.47763	.47329	.46901	.46478	.46061	.45649	.45243	.44842	.44446	.44055
86	.52935	.52463	.51998	.51538	.51084	.50636	.50194	.49758	.49327	.48901	.48481	.48066	.47656	.47252	.46852	.46457	.46068
87	.54881	.54416	.53957	.53503	.53055	.52613	.52176	.51744	.51317	.50896	.50479	.50068	.49661	.49259	.48862	.48470	.48082
88	.56806	.56349	.55898	.55451	.55010	.54574	.54144	.53718	.53296	.52880	.52469	.52062	.51659	.51262	.50868	.50479	.50095
89	.58710	.58262	.57819	.57382	.56949	.56520	.56097	.55678	.55263	.54853	.54448	.54047	.53650	.53257	.52869	.52484	.52104
90	.60588	.60151	.59718	.59290	.58866	.58447	.58032	.57621	.57214	.56812	.56413	.56019	.55629	.55242	.54860	.54481	.54106
91	.62403	.61977	.61554	.61136	.60722	.60312	.59907	.59505	.59107	.58712	.58322	.57935	.57553	.57173	.56798	.56426	.56057
92	.64107	.63692	.63280	.62872	.62468	.62068	.61672	.61279	.60890	.60504	.60122	.59743	.59368	.58996	.58628	.58263	.57901
93	.65699	.65294	.64893	.64495	.64101	.63711	.63323	.62940	.62559	.62182	.61808	.61437	.61070	.60706	.60345	.59986	.59632
94	.67200	.66806	.66415	.66027	.65643	.65262	.64884	.64509	.64138	.63769	.63404	.63041	.62681	.62325	.61971	.61620	.61272
95	.68645	.68262	.67881	.67504	.67130	.66759	.66390	.66025	.65662	.65303	.64946	.64592	.64240	.63892	.63546	.63202	.62862
96	.70021	.69648	.69279	.68912	.68548	.68186	.67828	.67471	.67118	.66767	.66419	.66074	.65731	.65390	.65052	.64717	.64384
97	.71305	.70943	.70584	.70227	.69872	.69520	.69171	.68824	.68480	.68138	.67798	.67461	.67126	.66793	.66463	.66135	.65809
98	.72521	.72169	.71819	.71472	.71127	.70784	.70444	.70106	.69770	.69437	.69106	.68776	.68450	.68125	.67802	.67482	.67163
99	.73721	.73379	.73040	.72703	.72368	.72035	.71704	.71375	.71048	.70724	.70401	.70080	.69762	.69445	.69130	.68818	.68507
100	.74901	.74570	.74241	.73914	.73589	.73265	.72944	.72625	.72307	.71992	.71678	.71366	.71056	.70748	.70441	.70136	.69834
101	.76077	.75757	.75438	.75122	.74807	.74494	.74183	.73873	.73565	.73259	.72954	.72652	.72350	.72051	.71753	.71457	.71162
102	.77241	.76932	.76625	.76319	.76015	.75712	.75411	.75111	.74813	.74517	.74222	.73928	.73636	.73346	.73057	.72769	.72483
103	.78404	.78106	.77809	.77514	.77221	.76929	.76638	.76348	.76060	.75773	.75488	.75204	.74921	.74640	.74360	.74081	.73804
104	.79662	.79377	.79093	.78810	.78528	.78248	.77969	.77691	.77414	.77139	.76864	.76591	.76319	.76048	.75779	.75510	.75243
105	.80885	.80612	.80340	.80069	.79799	.79530	.79262	.78995	.78729	.78464	.78200	.77936	.77674	.77413	.77153	.76894	.76636
106	.82506	.82250	.81995	.81741	.81488	.81235	.80983	.80732	.80482	.80232	.79983	.79735	.79488	.79242	.78996	.78751	.78507
107	.84516	.84283	.84051	.83819	.83587	.83356	.83126	.82896	.82666	.82438	.82209	.81981	.81754	.81527	.81301	.81075	.80850
108	.87808	.87618	.87428	.87238	.87049	.86859	.86670	.86481	.86293	.86104	.85916	.85728	.85540	.85352	.85165	.84978	.84790
109	.93800	.93700	.93600	.93500	.93400	.93300	.93200	.93100	.93000	.92900	.92800	.92700	.92600	.92500	.92400	.92300	.92200

	Adjusted Payout Rate																
Age	**15.8%**	**16.0%**	**16.2%**	**16.4%**	**16.6%**	**16.8%**	**17.0%**	**17.2%**	**17.4%**	**17.6%**	**17.8%**	**18.0%**	**18.2%**	**18.4%**	**18.6%**	**18.8%**	**19.0%**
0	.01075	.01070	.01065	.01060	.01056	.01051	.01047	.01043	.01039	.01035	.01031	.01028	.01024	.01021	.01017	.01014	.01011
1	.00255	.00251	.00247	.00243	.00239	.00236	.00232	.00229	.00226	.00223	.00220	.00217	.00214	.00211	.00209	.00206	.00204
2	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170
3	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170	.00167	.00164	.00162	.00159	.00156
4	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151
5	.00218	.00213	.00207	.00202	.00198	.00193	.00189	.00185	.00180	.00177	.00173	.00169	.00166	.00162	.00159	.00156	.00153
6	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00158
7	.00246	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168
8	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182
9	.00294	.00287	.00279	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00225	.00220	.00216	.00211	.00206	.00202
10	.00330	.00322	.00315	.00307	.00300	.00293	.00286	.00280	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230
11	.00375	.00366	.00358	.00350	.00342	.00334	.00327	.00320	.00313	.00307	.00300	.00294	.00288	.00282	.00277	.00271	.00266
12	.00428	.00418	.00409	.00400	.00392	.00384	.00376	.00369	.00361	.00354	.00347	.00341	.00334	.00328	.00322	.00316	.00310
13	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00414	.00406	.00399	.00392	.00385	.00378	.00372	.00366	.00359
14	.00540	.00530	.00520	.00510	.00500	.00491	.00482	.00474	.00465	.00457	.00450	.00442	.00435	.00428	.00421	.00414	.00408
15	.00591	.00580	.00569	.00559	.00549	.00539	.00530	.00521	.00512	.00504	.00496	.00488	.00480	.00473	.00465	.00458	.00451
16	.00633	.00622	.00611	.00600	.00589	.00579	.00570	.00560	.00551	.00542	.00534	.00525	.00517	.00509	.00502	.00494	.00487
17	.00668	.00656	.00645	.00633	.00622	.00612	.00602	.00592	.00582	.00573	.00564	.00555	.00547	.00539	.00531	.00523	.00516
18	.00697	.00684	.00672	.00660	.00649	.00638	.00627	.00617	.00607	.00597	.00588	.00579	.00570	.00562	.00553	.00545	.00538
19	.00723	.00709	.00696	.00684	.00672	.00661	.00650	.00639	.00628	.00618	.00609	.00599	.00590	.00581	.00573	.00564	.00556
20	.00749	.00735	.00721	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00630	.00620	.00610	.00601	.00592	.00583	.00575
21	.00777	.00762	.00748	.00734	.00721	.00708	.00696	.00684	.00673	.00662	.00651	.00641	.00631	.00622	.00612	.00603	.00594
22	.00804	.00788	.00774	.00759	.00745	.00732	.00719	.00707	.00695	.00684	.00672	.00662	.00651	.00641	.00631	.00622	.00613
23	.00833	.00817	.00801	.00786	.00771	.00757	.00744	.00731	.00718	.00706	.00694	.00683	.00672	.00661	.00651	.00641	.00631
24	.00865	.00848	.00831	.00815	.00800	.00785	.00771	.00757	.00744	.00731	.00719	.00707	.00695	.00684	.00673	.00663	.00653
25	.00902	.00884	.00866	.00849	.00833	.00817	.00802	.00788	.00774	.00760	.00747	.00735	.00722	.00711	.00699	.00688	.00677
26	.00944	.00924	.00906	.00888	.00870	.00854	.00838	.00822	.00808	.00793	.00779	.00766	.00753	.00741	.00728	.00717	.00705
27	.00993	.00972	.00953	.00933	.00915	.00898	.00881	.00864	.00848	.00833	.00818	.00804	.00791	.00777	.00764	.00752	.00740
28	.01047	.01025	.01004	.00984	.00964	.00945	.00927	.00910	.00893	.00877	.00861	.00846	.00832	.00818	.00804	.00791	.00778
29	.01107	.01083	.01061	.01039	.01018	.00998	.00979	.00961	.00943	.00926	.00909	.00893	.00878	.00863	.00848	.00834	.00820
30	.01171	.01146	.01122	.01099	.01077	.01055	.01035	.01015	.00996	.00978	.00960	.00943	.00927	.00911	.00895	.00880	.00866
31	.01239	.01212	.01187	.01162	.01139	.01116	.01094	.01073	.01053	.01033	.01014	.00996	.00978	.00961	.00945	.00929	.00914
32	.01312	.01284	.01256	.01230	.01205	.01180	.01157	.01135	.01113	.01092	.01072	.01052	.01034	.01015	.00998	.00981	.00965
33	.01392	.01362	.01332	.01304	.01277	.01251	.01226	.01202	.01179	.01157	.01135	.01114	.01094	.01075	.01056	.01038	.01020
34	.01478	.01445	.01414	.01384	.01355	.01327	.01300	.01275	.01250	.01226	.01203	.01180	.01159	.01138	.01118	.01099	.01080
35	.01573	.01538	.01505	.01472	.01441	.01412	.01383	.01355	.01329	.01303	.01278	.01254	.01231	.01209	.01187	.01167	.01147
36	.01676	.01639	.01603	.01568	.01535	.01503	.01472	.01442	.01414	.01386	.01359	.01334	.01309	.01285	.01262	.01240	.01218

Age	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%	18.2%	18.4%	18.6%	18.8%	19.0%
								Adjusted Payout Rate									
37	.01788	.01748	.01709	.01672	.01636	.01602	.01569	.01537	.01506	.01476	.01448	.01420	.01394	.01368	.01343	.01319	.01296
38	.01912	.01869	.01827	.01787	.01749	.01712	.01676	.01642	.01609	.01577	.01546	.01517	.01488	.01460	.01434	.01408	.01383
39	.02048	.02001	.01957	.01914	.01872	.01832	.01794	.01757	.01722	.01687	.01654	.01622	.01591	.01562	.01533	.01505	.01478
40	.02199	.02149	.02101	.02055	.02010	.01967	.01926	.01886	.01848	.01811	.01775	.01741	.01707	.01675	.01644	.01614	.01585
41	.02368	.02314	.02263	.02213	.02165	.02119	.02074	.02031	.01990	.01950	.01912	.01875	.01839	.01804	.01770	.01738	.01706
42	.02557	.02499	.02443	.02390	.02338	.02288	.02240	.02194	.02150	.02107	.02065	.02025	.01986	.01949	.01912	.01877	.01843
43	.02766	.02703	.02644	.02586	.02531	.02477	.02426	.02376	.02328	.02281	.02237	.02193	.02151	.02111	.02072	.02034	.01997
44	.02997	.02930	.02866	.02804	.02744	.02687	.02631	.02578	.02526	.02476	.02428	.02381	.02336	.02292	.02250	.02209	.02169
45	.03248	.03176	.03107	.03041	.02977	.02915	.02855	.02798	.02742	.02688	.02636	.02586	.02537	.02490	.02444	.02400	.02357
46	.03521	.03445	.03371	.03299	.03230	.03164	.03100	.03038	.02978	.02920	.02864	.02810	.02758	.02707	.02658	.02610	.02564
47	.03814	.03732	.03653	.03576	.03503	.03431	.03362	.03296	.03232	.03169	.03109	.03051	.02994	.02940	.02887	.02835	.02786
48	.04130	.04043	.03958	.03876	.03797	.03720	.03647	.03575	.03506	.03439	.03375	.03312	.03251	.03192	.03135	.03080	.03026
49	.04471	.04377	.04286	.04199	.04114	.04032	.03953	.03877	.03802	.03731	.03661	.03594	.03529	.03466	.03404	.03345	.03287
50	.04840	.04740	.04643	.04549	.04459	.04371	.04287	.04205	.04125	.04048	.03974	.03902	.03832	.03764	.03698	.03634	.03572
51	.05239	.05132	.05028	.04928	.04832	.04738	.04648	.04560	.04475	.04393	.04313	.04236	.04161	.04088	.04017	.03949	.03882
52	.05664	.05550	.05440	.05334	.05231	.05131	.05034	.04941	.04850	.04762	.04677	.04594	.04514	.04436	.04360	.04286	.04215
53	.06118	.05997	.05880	.05767	.05657	.05551	.05448	.05348	.05251	.05157	.05066	.04977	.04892	.04808	.04727	.04648	.04572
54	.06601	.06473	.06348	.06228	.06111	.05998	.05888	.05782	.05679	.05579	.05481	.05387	.05295	.05206	.05120	.05035	.04954
55	.07116	.06980	.06848	.06720	.06596	.06476	.06359	.06246	.06136	.06030	.05926	.05825	.05728	.05632	.05540	.05450	.05363
56	.07665	.07521	.07381	.07246	.07114	.06987	.06863	.06742	.06626	.06512	.06402	.06295	.06191	.06090	.05991	.05895	.05802
57	.08250	.08098	.07950	.07806	.07667	.07531	.07400	.07273	.07149	.07028	.06911	.06797	.06687	.06579	.06474	.06372	.06273
58	.08867	.08706	.08550	.08398	.08251	.08108	.07969	.07834	.07702	.07574	.07450	.07329	.07212	.07098	.06986	.06878	.06772
59	.09513	.09343	.09178	.09018	.08862	.08711	.08564	.08421	.08282	.08147	.08015	.07887	.07763	.07641	.07523	.07408	.07296
60	.10187	.10008	.09834	.09665	.09501	.09342	.09186	.09035	.08888	.08745	.08606	.08471	.08339	.08210	.08085	.07963	.07844
61	.10893	.10705	.10522	.10344	.10171	.10003	.09839	.09680	.09524	.09373	.09226	.09083	.08943	.08807	.08674	.08545	.08419
62	.11639	.11442	.11249	.11062	.10880	.10703	.10530	.10362	.10198	.10039	.09883	.09732	.09584	.09441	.09300	.09163	.09030
63	.12429	.12222	.12020	.11823	.11631	.11445	.11263	.11086	.10914	.10746	.10582	.10422	.10266	.10114	.09966	.09821	.09680
64	.13262	.13044	.12832	.12626	.12425	.12229	.12038	.11852	.11670	.11494	.11321	.11153	.10988	.10828	.10672	.10519	.10370
65	.14140	.13912	.13690	.13473	.13263	.13057	.12857	.12661	.12470	.12284	.12103	.11926	.11753	.11584	.11419	.11257	.11100
66	.15070	.14831	.14599	.14373	.14152	.13937	.13726	.13521	.13321	.13126	.12935	.12748	.12566	.12389	.12215	.12045	.11879
67	.16062	.15814	.15571	.15335	.15104	.14878	.14658	.14443	.14234	.14029	.13828	.13633	.13442	.13255	.13072	.12894	.12719
68	.17119	.16860	.16607	.16360	.16119	.15883	.15653	.15429	.15209	.14995	.14785	.14580	.14379	.14183	.13992	.13804	.13621
69	.18237	.17967	.17704	.17447	.17196	.16951	.16711	.16476	.16247	.16023	.15803	.15589	.15379	.15174	.14973	.14776	.14584
70	.19410	.19131	.18857	.18590	.18329	.18074	.17824	.17579	.17340	.17106	.16878	.16654	.16434	.16220	.16010	.15804	.15602
71	.20632	.20343	.20059	.19782	.19511	.19245	.18986	.18732	.18483	.18239	.18001	.17767	.17539	.17315	.17095	.16880	.16670
72	.21899	.21599	.21306	.21019	.20738	.20462	.20193	.19929	.19671	.19417	.19169	.18926	.18688	.18455	.18226	.18002	.17782

	Adjusted Payout Rate																
Age	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%	18.2%	18.4%	18.6%	18.8%	19.0%
73	.23206	.22896	.22593	.22296	.22005	.21720	.21441	.21167	.20899	.20637	.20379	.20127	.19879	.19636	.19398	.19165	.18936
74	.24563	.24244	.23931	.23625	.23324	.23030	.22741	.22458	.22180	.21908	.21641	.21379	.21122	.20870	.20622	.20380	.20141
75	.25984	.25656	.25333	.25018	.24708	.24404	.24106	.23813	.23526	.23245	.22968	.22697	.22430	.22169	.21912	.21660	.21413
76	.27481	.27144	.26813	.26488	.26169	.25856	.25549	.25247	.24951	.24660	.24375	.24095	.23819	.23549	.23283	.23022	.22765
77	.29059	.28713	.28374	.28041	.27714	.27392	.27077	.26766	.26462	.26162	.25868	.25579	.25295	.25016	.24741	.24471	.24206
78	.30720	.30367	.30020	.29680	.29345	.29015	.28692	.28374	.28061	.27753	.27451	.27154	.26861	.26574	.26291	.26013	.25739
79	.32455	.32095	.31742	.31394	.31052	.30716	.30385	.30059	.29739	.29424	.29115	.28810	.28510	.28215	.27924	.27638	.27357
80	.34244	.33878	.33519	.33165	.32817	.32474	.32137	.31805	.31479	.31157	.30840	.30529	.30222	.29919	.29622	.29329	.29040
81	.36068	.35698	.35334	.34975	.34621	.34273	.33930	.33593	.33260	.32932	.32610	.32292	.31979	.31670	.31366	.31066	.30771
82	.37917	.37542	.37174	.36810	.36452	.36099	.35752	.35409	.35071	.34738	.34410	.34087	.33768	.33454	.33144	.32838	.32537
83	.39786	.39409	.39037	.38670	.38308	.37951	.37599	.37252	.36910	.36573	.36240	.35912	.35588	.35269	.34954	.34643	.34336
84	.41698	.41318	.40943	.40574	.40209	.39850	.39495	.39144	.38799	.38458	.38121	.37789	.37461	.37137	.36818	.36503	.36191
85	.43670	.43289	.42914	.42543	.42177	.41815	.41458	.41106	.40758	.40414	.40075	.39740	.39409	.39082	.38760	.38441	.38126
86	.45683	.45303	.44927	.44556	.44190	.43828	.43470	.43117	.42768	.42423	.42082	.41745	.41412	.41084	.40759	.40437	.40120
87	.47699	.47320	.46946	.46576	.46211	.45849	.45492	.45139	.44789	.44444	.44103	.43765	.43432	.43102	.42776	.42453	.42134
88	.49714	.49338	.48966	.48598	.48235	.47875	.47519	.47167	.46819	.46474	.46133	.45796	.45463	.45133	.44807	.44484	.44164
89	.51728	.51355	.50987	.50622	.50261	.49904	.49551	.49201	.48855	.48513	.48173	.47838	.47506	.47177	.46851	.46529	.46210
90	.53735	.53368	.53004	.52644	.52287	.51934	.51585	.51239	.50896	.50556	.50220	.49887	.49558	.49231	.48908	.48587	.48270
91	.55692	.55331	.54973	.54618	.54266	.53918	.53573	.53232	.52893	.52558	.52225	.51896	.51570	.51247	.50926	.50609	.50294
92	.57542	.57187	.56835	.56486	.56140	.55797	.55457	.55121	.54787	.54456	.54128	.53803	.53480	.53161	.52844	.52530	.52218
93	.59280	.58931	.58585	.58242	.57901	.57564	.57230	.56898	.56569	.56243	.55919	.55599	.55280	.54965	.54652	.54342	.54034
94	.60927	.60584	.60245	.59908	.59574	.59242	.58913	.58587	.58263	.57942	.57623	.57307	.56994	.56682	.56374	.56067	.55763
95	.62524	.62188	.61855	.61525	.61197	.60872	.60549	.60228	.59910	.59595	.59281	.58970	.58662	.58355	.58051	.57750	.57450
96	.64053	.63725	.63399	.63075	.62754	.62435	.62119	.61804	.61492	.61182	.60875	.60569	.60266	.59965	.59666	.59369	.59074
97	.65486	.65165	.64846	.64529	.64214	.63902	.63591	.63283	.62977	.62673	.62371	.62071	.61773	.61477	.61183	.60891	.60601
98	.66847	.66532	.66220	.65910	.65602	.65296	.64991	.64689	.64389	.64090	.63794	.63499	.63207	.62916	.62627	.62340	.62054
99	.68198	.67891	.67586	.67283	.66981	.66682	.66384	.66088	.65794	.65502	.65211	.64922	.64635	.64350	.64067	.63785	.63504
100	.69532	.69233	.68935	.68639	.68345	.68053	.67762	.67473	.67185	.66899	.66615	.66332	.66051	.65772	.65494	.65218	.64943
101	.70869	.70578	.70288	.70000	.69713	.69428	.69144	.68862	.68582	.68303	.68025	.67749	.67474	.67201	.66930	.66659	.66391
102	.72198	.71915	.71633	.71353	.71074	.70797	.70520	.70246	.69972	.69700	.69430	.69161	.68893	.68626	.68361	.68097	.67834
103	.73528	.73253	.72980	.72707	.72436	.72167	.71898	.71631	.71365	.71100	.70837	.70575	.70314	.70054	.69795	.69538	.69281
104	.74976	.74711	.74447	.74184	.73923	.73662	.73402	.73144	.72887	.72630	.72375	.72121	.71868	.71616	.71365	.71116	.70867
105	.76379	.76123	.75867	.75613	.75360	.75107	.74856	.74605	.74356	.74107	.73859	.73613	.73367	.73122	.72878	.72635	.72393
106	.78264	.78021	.77779	.77538	.77297	.77058	.76819	.76581	.76343	.76107	.75871	.75635	.75401	.75167	.74934	.74702	.74470
107	.80625	.80401	.80177	.79954	.79731	.79509	.79287	.79065	.78845	.78624	.78405	.78185	.77967	.77748	.77531	.77313	.77096
108	.84604	.84417	.84231	.84044	.83858	.83672	.83487	.83301	.83116	.82931	.82746	.82562	.82377	.82193	.82009	.81826	.81642
109	.92100	.92000	.91900	.91800	.91700	.91600	.91500	.91400	.91300	.91200	.91100	.91000	.90900	.90800	.90700	.90600	.90500

Table U(1) - Based on Life Table 90CM

Age	Adjusted Payout Rate														
	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
0	.01007	.01004	.01001	.00998	.00995	.00992	.00989	.00987	.00984	.00981	.00978	.00976	.00973	.00971	.00968
1	.00201	.00199	.00197	.00195	.00193	.00191	.00189	.00187	.00185	.00183	.00181	.00180	.00178	.00176	.00175
2	.00168	.00166	.00163	.00161	.00159	.00157	.00155	.00153	.00151	.00150	.00148	.00146	.00144	.00143	.00141
3	.00154	.00151	.00149	.00147	.00144	.00142	.00140	.00138	.00136	.00134	.00133	.00131	.00129	.00127	.00126
4	.00149	.00146	.00143	.00141	.00139	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00119
5	.00150	.00147	.00144	.00142	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00118
6	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120
7	.00165	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00130	.00128	.00126
8	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135
9	.00198	.00193	.00189	.00186	.00182	.00178	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00150
10	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00175	.00172
11	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202
12	.00305	.00299	.00294	.00289	.00284	.00279	.00274	.00270	.00265	.00261	.00257	.00253	.00249	.00245	.00241
13	.00353	.00348	.00342	.00336	.00331	.00326	.00321	.00316	.00311	.00306	.00302	.00297	.00293	.00289	.00284
14	.00401	.00395	.00389	.00383	.00378	.00372	.00367	.00361	.00356	.00351	.00346	.00342	.00337	.00332	.00328
15	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00403	.00397	.00392	.00387	.00382	.00377	.00372	.00367
16	.00480	.00474	.00467	.00461	.00454	.00448	.00442	.00436	.00431	.00425	.00420	.00414	.00409	.00404	.00399
17	.00509	.00502	.00495	.00488	.00481	.00475	.00469	.00463	.00457	.00451	.00446	.00440	.00435	.00429	.00424
18	.00530	.00523	.00515	.00509	.00502	.00495	.00489	.00482	.00476	.00470	.00464	.00459	.00453	.00448	.00442
19	.00548	.00541	.00533	.00526	.00519	.00512	.00506	.00499	.00493	.00486	.00480	.00474	.00469	.00463	.00458
20	.00567	.00559	.00551	.00543	.00536	.00529	.00522	.00515	.00509	.00502	.00496	.00490	.00484	.00478	.00472
21	.00586	.00577	.00569	.00561	.00554	.00546	.00539	.00532	.00525	.00519	.00512	.00506	.00499	.00493	.00487
22	.00604	.00595	.00586	.00578	.00570	.00562	.00555	.00548	.00540	.00533	.00527	.00520	.00513	.00507	.00501
23	.00622	.00613	.00604	.00596	.00587	.00579	.00571	.00563	.00556	.00549	.00542	.00535	.00528	.00521	.00515
24	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00566	.00558	.00551	.00544	.00537	.00530
25	.00667	.00657	.00647	.00637	.00628	.00619	.00610	.00602	.00594	.00586	.00578	.00570	.00563	.00555	.00548
26	.00694	.00684	.00673	.00663	.00654	.00644	.00635	.00626	.00617	.00609	.00600	.00592	.00584	.00577	.00569
27	.00728	.00717	.00706	.00695	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596
28	.00766	.00754	.00742	.00731	.00720	.00709	.00699	.00689	.00679	.00670	.00660	.00651	.00643	.00634	.00626
29	.00807	.00795	.00782	.00770	.00759	.00747	.00736	.00726	.00715	.00705	.00695	.00686	.00677	.00668	.00659
30	.00852	.00838	.00825	.00812	.00800	.00788	.00776	.00765	.00754	.00743	.00733	.00723	.00713	.00703	.00694
31	.00899	.00884	.00870	.00857	.00844	.00831	.00819	.00806	.00795	.00783	.00772	.00762	.00751	.00741	.00731
32	.00949	.00933	.00918	.00904	.00890	.00876	.00863	.00850	.00838	.00826	.00814	.00802	.00791	.00780	.00770
33	.01003	.00987	.00971	.00956	.00941	.00926	.00912	.00898	.00885	.00872	.00860	.00847	.00836	.00824	.00813
34	.01062	.01044	.01027	.01011	.00995	.00979	.00964	.00949	.00935	.00921	.00908	.00895	.00882	.00870	.00858
35	.01127	.01108	.01090	.01072	.01055	.01038	.01022	.01007	.00991	.00977	.00962	.00948	.00935	.00922	.00909
36	.01197	.01177	.01157	.01138	.01120	.01102	.01085	.01068	.01052	.01036	.01020	.01005	.00991	.00977	.00963

Age	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
							Adjusted Payout Rate								
37	.01274	.01252	.01231	.01210	.01190	.01171	.01153	.01135	.01117	.01100	.01083	.01067	.01052	.01036	.01022
38	.01358	.01335	.01312	.01290	.01269	.01248	.01228	.01209	.01190	.01172	.01154	.01136	.01120	.01103	.01087
39	.01452	.01427	.01402	.01378	.01355	.01333	.01311	.01290	.01270	.01250	.01231	.01212	.01194	.01176	.01159
40	.01557	.01529	.01503	.01477	.01453	.01428	.01405	.01382	.01360	.01339	.01318	.01298	.01278	.01259	.01241
41	.01676	.01646	.01618	.01590	.01563	.01537	.01512	.01487	.01464	.01440	.01418	.01396	.01375	.01354	.01334
42	.01810	.01779	.01748	.01718	.01689	.01660	.01633	.01607	.01581	.01556	.01531	.01508	.01484	.01462	.01440
43	.01962	.01927	.01894	.01861	.01830	.01799	.01770	.01741	.01713	.01686	.01659	.01634	.01609	.01584	.01561
44	.02131	.02094	.02058	.02023	.01989	.01955	.01923	.01892	.01862	.01833	.01804	.01776	.01749	.01723	.01697
45	.02316	.02276	.02237	.02199	.02162	.02126	.02092	.02058	.02025	.01993	.01962	.01932	.01903	.01874	.01846
46	.02519	.02476	.02433	.02392	.02353	.02314	.02277	.02240	.02205	.02170	.02137	.02104	.02072	.02041	.02011
47	.02737	.02690	.02645	.02601	.02558	.02516	.02476	.02436	.02398	.02361	.02324	.02289	.02255	.02221	.02188
48	.02974	.02924	.02875	.02827	.02781	.02736	.02692	.02649	.02608	.02568	.02529	.02490	.02453	.02417	.02382
49	.03231	.03177	.03124	.03072	.03022	.02974	.02927	.02881	.02836	.02793	.02750	.02709	.02669	.02630	.02591
50	.03512	.03453	.03396	.03341	.03287	.03235	.03184	.03135	.03086	.03039	.02994	.02949	.02906	.02864	.02822
51	.03817	.03755	.03693	.03634	.03576	.03520	.03465	.03412	.03360	.03309	.03260	.03212	.03165	.03120	.03075
52	.04146	.04078	.04012	.03949	.03886	.03826	.03767	.03710	.03654	.03599	.03546	.03495	.03444	.03395	.03347
53	.04498	.04425	.04355	.04286	.04220	.04155	.04091	.04030	.03970	.03911	.03854	.03799	.03744	.03692	.03640
54	.04874	.04796	.04721	.04648	.04576	.04507	.04439	.04373	.04308	.04246	.04184	.04125	.04066	.04009	.03954
55	.05278	.05195	.05114	.05036	.04959	.04885	.04812	.04741	.04672	.04605	.04539	.04475	.04413	.04352	.04292
56	.05711	.05623	.05537	.05453	.05371	.05291	.05214	.05138	.05064	.04992	.04922	.04853	.04786	.04721	.04657
57	.06176	.06082	.05990	.05900	.05813	.05728	.05645	.05564	.05485	.05408	.05333	.05260	.05188	.05118	.05049
58	.06669	.06569	.06471	.06376	.06283	.06192	.06104	.06017	.05933	.05851	.05771	.05692	.05616	.05541	.05468
59	.07186	.07080	.06976	.06875	.06776	.06679	.06585	.06493	.06403	.06316	.06230	.06146	.06065	.05985	.05907
60	.07727	.07614	.07504	.07396	.07291	.07188	.07088	.06991	.06895	.06802	.06710	.06621	.06534	.06449	.06366
61	.08296	.08176	.08059	.07944	.07833	.07724	.07617	.07513	.07412	.07312	.07215	.07121	.07028	.06937	.06848
62	.08900	.08772	.08648	.08527	.08409	.08293	.08180	.08070	.07962	.07856	.07753	.07652	.07554	.07457	.07363
63	.09542	.09408	.09276	.09148	.09022	.08900	.08780	.08663	.08548	.08436	.08327	.08220	.08115	.08012	.07912
64	.10224	.10082	.09942	.09807	.09674	.09544	.09417	.09293	.09172	.09053	.08937	.08823	.08712	.08603	.08496
65	.10946	.10796	.10649	.10505	.10365	.10228	.10093	.09962	.09833	.09707	.09584	.09464	.09346	.09230	.09117
66	.11717	.11559	.11403	.11252	.11103	.10958	.10816	.10677	.10541	.10408	.10277	.10150	.10025	.09902	.09782
67	.12548	.12381	.12218	.12058	.11901	.11748	.11598	.11451	.11307	.11166	.11028	.10893	.10761	.10631	.10504
68	.13441	.13265	.13093	.12925	.12760	.12599	.12440	.12285	.12134	.11985	.11839	.11696	.11556	.11419	.11285
69	.14395	.14211	.14030	.13853	.13680	.13510	.13343	.13180	.13020	.12864	.12710	.12559	.12412	.12267	.12125
70	.15405	.15211	.15022	.14836	.14654	.14476	.14301	.14129	.13961	.13797	.13635	.13476	.13321	.13168	.13018
71	.16463	.16261	.16062	.15868	.15677	.15490	.15307	.15127	.14950	.14777	.14607	.14441	.14277	.14117	.13959
72	.17567	.17355	.17148	.16944	.16745	.16549	.16357	.16169	.15984	.15802	.15624	.15449	.15277	.15109	.14943

Table U(1) - Based on Life Table 90CM

Age	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
					Adjusted Payout Rate										
73	.18711	.18490	.18274	.18062	.17853	.17649	.17448	.17251	.17057	.16867	.16681	.16497	.16317	.16140	.15966
74	.19907	.19678	.19452	.19231	.19014	.18800	.18591	.18385	.18182	.17984	.17788	.17597	.17408	.17223	.17040
75	.21170	.20931	.20696	.20466	.20240	.20017	.19799	.19584	.19373	.19165	.18962	.18761	.18564	.18370	.18179
76	.22513	.22265	.22022	.21782	.21547	.21316	.21088	.20865	.20645	.20429	.20216	.20007	.19801	.19599	.19400
77	.23945	.23688	.23436	.23188	.22944	.22704	.22468	.22236	.22007	.21782	.21561	.21343	.21129	.20918	.20710
78	.25470	.25205	.24944	.24688	.24435	.24187	.23942	.23702	.23465	.23232	.23002	.22776	.22553	.22334	.22118
79	.27080	.26807	.26538	.26274	.26013	.25757	.25505	.25256	.25011	.24770	.24532	.24298	.24067	.23840	.23616
80	.28756	.28476	.28200	.27928	.27660	.27396	.27136	.26880	.26628	.26379	.26134	.25892	.25654	.25419	.25187
81	.30480	.30193	.29910	.29632	.29357	.29086	.28819	.28556	.28297	.28041	.27788	.27539	.27294	.27052	.26813
82	.32240	.31947	.31658	.31373	.31092	.30815	.30541	.30272	.30005	.29743	.29484	.29228	.28976	.28727	.28481
83	.34034	.33735	.33440	.33150	.32863	.32580	.32300	.32024	.31752	.31483	.31218	.30956	.30697	.30442	.30190
84	.35884	.35581	.35281	.34985	.34693	.34405	.34120	.33839	.33561	.33287	.33016	.32748	.32484	.32222	.31964
85	.37815	.37508	.37204	.36904	.36608	.36315	.36026	.35740	.35458	.35178	.34903	.34630	.34361	.34094	.33831
86	.39806	.39496	.39190	.38887	.38587	.38291	.37998	.37709	.37423	.37140	.36860	.36584	.36310	.36040	.35772
87	.41819	.41507	.41198	.40893	.40591	.40292	.39997	.39705	.39416	.39130	.38847	.38568	.38291	.38017	.37746
88	.43848	.43535	.43225	.42919	.42616	.42316	.42019	.41725	.41434	.41146	.40861	.40579	.40300	.40024	.39750
89	.45894	.45582	.45272	.44966	.44662	.44362	.44064	.43770	.43478	.43189	.42903	.42620	.42339	.42061	.41786
90	.47956	.47644	.47336	.47031	.46728	.46428	.46131	.45837	.45546	.45257	.44971	.44687	.44406	.44128	.43852
91	.49982	.49673	.49367	.49064	.48763	.48465	.48170	.47877	.47587	.47299	.47014	.46731	.46451	.46173	.45898
92	.51910	.51604	.51300	.50999	.50701	.50405	.50112	.49821	.49533	.49247	.48963	.48682	.48403	.48126	.47852
93	.53728	.53426	.53125	.52827	.52532	.52239	.51948	.51659	.51373	.51089	.50807	.50528	.50251	.49976	.49703
94	.55462	.55162	.54865	.54571	.54278	.53988	.53700	.53414	.53131	.52849	.52570	.52293	.52018	.51744	.51473
95	.57153	.56857	.56564	.56274	.55985	.55698	.55414	.55131	.54851	.54572	.54296	.54021	.53749	.53478	.53209
96	.58781	.58491	.58202	.57915	.57631	.57348	.57067	.56788	.56511	.56236	.55963	.55692	.55422	.55155	.54889
97	.60313	.60026	.59742	.59459	.59179	.58900	.58623	.58348	.58075	.57803	.57533	.57265	.56999	.56735	.56472
98	.61771	.61489	.61209	.60931	.60654	.60379	.60106	.59835	.59565	.59297	.59031	.58766	.58503	.58242	.57982
99	.63226	.62949	.62674	.62400	.62128	.61858	.61589	.61322	.61057	.60793	.60530	.60269	.60010	.59752	.59496
100	.64670	.64398	.64128	.63860	.63593	.63327	.63063	.62800	.62539	.62280	.62021	.61764	.61509	.61255	.61002
101	.66123	.65857	.65593	.65330	.65068	.64808	.64549	.64291	.64035	.63780	.63526	.63274	.63023	.62773	.62525
102	.67573	.67313	.67054	.66797	.66541	.66286	.66032	.65780	.65529	.65279	.65030	.64783	.64537	.64292	.64048
103	.69026	.68772	.68520	.68268	.68018	.67768	.67520	.67273	.67028	.66783	.66539	.66297	.66055	.65815	.65576
104	.70619	.70372	.70127	.69882	.69639	.69396	.69154	.68914	.68674	.68436	.68198	.67962	.67726	.67492	.67258
105	.72151	.71911	.71671	.71433	.71195	.70958	.70723	.70488	.70253	.70020	.69788	.69556	.69326	.69096	.68867
106	.74240	.74009	.73780	.73551	.73323	.73096	.72870	.72644	.72419	.72194	.71971	.71748	.71525	.71304	.71083
107	.76880	.76664	.76449	.76234	.76020	.75806	.75593	.75380	.75168	.74956	.74744	.74534	.74323	.74113	.73904
108	.81459	.81275	.81093	.80910	.80727	.80545	.80363	.80181	.79999	.79818	.79636	.79455	.79274	.79094	.78913
109	.90400	.90300	.90200	.90100	.90000	.89900	.89800	.89700	.89600	.89500	.89400	.89300	.89200	.89100	.89000